



Deutsche Bank AG – Johannesburg Branch

Pillar 3 Disclosure

Pillar 3 Quarterly Disclosure
December 2018

Overview

The following information is compiled in terms of the requirements of the Banks Act 1990 (as amended) and Regulation 43(1)(e)(iv) and 43(2) of the Banking Regulations, whereby banks (including foreign branches) are obliged to report certain qualitative and quantitative information with regards to their risk profile and capital adequacy on a regular basis to the public, which incorporates the Basel III Pillar 3 requirements on market discipline.

Reporting framework

The information disclosed in this report is based on the definitions, calculation methodologies and measurements as defined by the Amended Regulations. All tables, diagrams, quantitative information and commentary in this report are unaudited unless otherwise noted.

Period of reporting

This report is in respect of the quarter ended 31 December 2018, including comparative information (where applicable) for the quarter ended 30 September 2018.

The table below provides an overview of the branch's prudential regulatory position as measured by key regulatory metrics.

	December 2018	September 2018
Available capital (R'000)		
1 Common Equity Tier 1 (CET1)	846,870	877,808
2 Tier 1	846,870	877,808
3 Total Capital	849,436	880,156
Risk-weighted assets (R'000)		
4 Total risk-weighted assets (RWA)	4,281,288	4,707,855
Risk-based capital ratios as a percentage of RWA		
5 Common Equity Tier 1 ratio (%)	19.78	18.65
6 Tier 1 ratio (%)	19.78	18.65
7 Total capital ratio (%)	19.84	18.70
Additional CET1 buffers requirements as a percentage of RWA		
8 Capital conservation buffer requirement (2.5% from 2019) (%)	1.88	1.88
9 Countercyclical buffer requirement (%)	-	-
10 Bank GSIB and/or DSIB additional requirements (%)	-	-
11 Total of bank CET1 specific buffer requirements (%) (row8+row9+row10)	1.88	1.88
12 CET1 available to meet buffers after meeting the bank's minimum capital requirements, and, if applicable, TLAC requirements (%)	13.78	12.65
Basel III leverage ratio		
13 Total Basel III leverage ratio exposure measure	10,190,522	12,231,468
14 Basel III Leverage ratio (%) (row2/row13)	8.31	7.18
Liquidity Coverage Ratio		
15 Total High quality Liquid Assets (HQLA)	1,106,284	757,920
16 Total Net Cash Outflow	282,122	320,642
17 LCR ratio (%)	459	237



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The table below provides an overview of total RWA forming the denominator of the risk-based capital requirement in respect of the quarter ended 31 December 2018, including comparative information (where applicable) for the quarter ended 30 September 2018.

	RWA R'000	RWA R'000	Minimum capital requirements ⁽¹⁾ R'000
	December 2018	September 2018	December 2018
Overview of Risk Weighted Assets			
1 Credit risk (excluding counterparty credit risk) (CCR)	1,008,667	1,253,062	112,214
2 Of which standardised approach (SA)	1,008,667	1,253,062	112,214
3 Of which internal rating-based (IRB) approach	-	-	-
4 Counterparty credit risk	2,771,626	2,927,322	308,343
5 Of which standardised approach for counterparty credit risk (SA-CCR)	-	-	-
6 Of which internal model method (IMM)	-	-	-
Of which Current Exposure Method (CEM)	2,771,626	2,927,322	308,343
7 Equity positions in banking book under market-based approach	-	-	-
8 Equity investments in funds – look-through approach	-	-	-
9 Equity investments in funds – mandate-based approach	-	-	-
10 Equity investments in funds – fall-back approach	-	-	-
11 Settlement risk	-	-	-
12 Securitisation exposures in banking book	-	-	-
13 Of which IRB ratings-based approach (RBA)	-	-	-
14 Of which IRB Supervisory Formula Approach (SFA)	-	-	-
15 Of which SA/simplified supervisory formula approach (SSFA)	-	-	-
16 Market risk	88,763	81,875	9,875
17 Of which standardised approach (SA)	88,763	81,875	9,875
18 Of which internal model approaches (IMM)	-	-	-
19 Operational risk	328,013	336,953	36,491
20 Of which Basic Indicator Approach	328,013	336,953	36,491
21 Of which Standardised Approach	-	-	-
22 Of which Advanced Measurement Approach	-	-	-
23 Amounts below the thresholds for deduction (subject to 250% risk weight)	68,725	67,180	7,646
24 Floor adjustment	-	-	-
25 Other Assets Risk	15,494	41,463	1,724
Total (1+4+7+8+9+10+11+12+16+19+23+24+25)	4,281,288	4,707,855	476,293

1 *Minimum capital requirements - This value is 11.125% for 2018, consisting of a Pillar 1 requirement of 8.00%, Pillar 2A of 1.25%, and a phased in Capital Conservation Buffer of 1.875% in 2018.*