



Deutsche Bank AG – Johannesburg Branch

Pillar 3 Disclosure

Pillar 3 Quarterly Disclosure
September 2019

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 30 September 2019, including comparative information (where applicable) for the quarter ended 30 June 2019.

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

	September 2019	June 2019
Available capital (R'000)		
1 Common Equity Tier 1 (CET1)	751,800	789,507
2 Tier 1	751,800	789,507
3 Total Capital	753,403	792,444
Risk-weighted assets (R'000)		
4 Total risk-weighted assets (RWA)	4,099,226	4,616,277
Risk-based capital ratios as a percentage of RWA		
5 Common Equity Tier 1 ratio (%)	18.34	17.10
6 Tier 1 ratio (%)	18.34	17.10
7 Total capital ratio (%)	18.38	17.17
Additional CET1 buffers requirements as a percentage of RWA		
8 Capital conservation buffer requirement (%)	2.50	2.50
9 Countercyclical buffer requirement (%)	-	-
10 Bank GSIB and/or DSIB additional requirements (%)	-	-
11 Total of bank CET1 specific buffer requirements (%) (row8+row9+row10)	2.50	2.50
12 CET1 available to meet buffers after meeting the bank's minimum capital requirements, and, if applicable, TLAC requirements (%)	12.84	11.60
Basel III leverage ratio		
13 Total Basel III leverage ratio exposure measure	12,651,803	13,225,050
14 Basel III Leverage ratio (%) (row2/row13)	5.94	5.97
Liquidity Coverage Ratio		
15 Total High Quality Liquid Assets (HQLA)	1,883,898	1,708,112
16 Total Net Cash Outflow	656,798	729,033
17 LCR ratio (%)	396	257



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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 30 September 2019, including comparative information (where applicable) for the quarter ended 30 June 2019.

	RWA R'000	RWA R'000	Minimum capital requirements ⁽¹⁾ R'000
	September 2019	June 2019	September 2019
Overview of Risk Weighted Assets			
1 Credit risk (excluding counterparty credit risk) (CCR)	602,366	1,041,786	69,272
2 Of which standardised approach (SA)	602,366	1,041,786	69,272
3 Of which internal rating-based (IRB) approach	-	-	-
4 Counterparty credit risk	3,071,145	3,174,226	353,182
5 Of which standardised approach for counterparty credit risk (SA-CCR)	-	-	-
6 Of which internal model method (IMM)	-	-	-
Of which Current Exposure Method (CEM)	3,071,145	3,174,226	353,182
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	138,325	125,350	15,907
17 Of which standardised approach (SA)	138,325	125,350	15,907
18 Of which internal model approaches (IMM)	-	-	-
19 Operational risk	241,013	241,013	27,716
20 Of which Basic Indicator Approach	241,013	241,013	27,716
21 Of which Standardised Approach	-	-	-
22 Of which Advanced Measurement Approach	-	-	-
23 Amounts below the thresholds for deduction (subject to 250% risk weight)	36,823	13,445	4,235
24 Floor adjustment	-	-	-
25 Other Assets Risk	9,554	20,457	1,099
Total (1+4+7+8+9+10+11+12+16+19+23+24+25)	4,099,226	4,616,277	471,411

1 *Minimum capital requirements - This value is 11.5% for 2019, consisting of a Pillar 1 requirement of 8.00%, Pillar 2A of 1%, and a phased in Capital Conservation Buffer of 2.5% in 2019.*