



# Deutsche Bank AG – Johannesburg Branch

## Pillar 3 Disclosure

Pillar 3 Quarterly Disclosure  
December 2020

### 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 2020, including comparative information (where applicable) for the quarter ended 30 September 2020.

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

	December 2020	September 2020
<b>Available capital (R'000)</b>		
1 Common Equity Tier 1 (CET1)	872,439	598,754
2 Tier 1	872,439	598,754
3 Total Capital	874,510	601,306
<b>Risk-weighted assets (R'000)</b>		
4 Total risk-weighted assets (RWA)	4,299,056	4,516,663
<b>Risk-based capital ratios as a percentage of RWA</b>		
5 Common Equity Tier 1 ratio (%)	20.29	13.26
6 Tier 1 ratio (%)	20.29	13.26
7 Total capital ratio (%)	20.34	13.31
<b>Additional CET1 buffers requirements as a percentage of RWA</b>		
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 (%)	15.29	8.26
<b>Basel III leverage ratio</b>		
13 Total Basel III leverage ratio exposure measure	13,763,181	10,651,208
14 Basel III Leverage ratio (%) (row2/row13)	6.34	5.62
<b>Liquidity Coverage Ratio</b>		
15 Total High Quality Liquid Assets (HQLA)	2,063,978	1,585,185
16 Total Net Cash Outflow	537,258	312,857
17 LCR ratio (%)	393	580



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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 2020, including comparative information (where applicable) for the quarter ended 30 September 2020.

	RWA R'000	RWA R'000	Minimum capital requirements <sup>(1)</sup> R'000
	December 2020	September 2020	December 2020
<b>Overview of Risk Weighted Assets</b>			
1 <b>Credit risk (excluding counterparty credit risk) (CCR)</b>	902,352	790,491	103,770
2 Of which standardised approach (SA)	902,352	790,491	103,770
3 Of which internal rating-based (IRB) approach	-	-	-
4 <b>Counterparty credit risk</b>	2,925,382	3,431,446	336,419
5 Of which standardised approach for counterparty credit risk (SA-CCR)	-	-	-
6 Of which internal model method (IMM)	-	-	-
Of which Current Exposure Method (CEM)	2,925,382	3,431,446	336,419
7 <b>Equity positions in banking book under market-based approach</b>	-	-	-
8 <b>Equity investments in funds – look-through approach</b>	-	-	-
9 <b>Equity investments in funds – mandate-based approach</b>	-	-	-
10 <b>Equity investments in funds – fall-back approach</b>	-	-	-
11 <b>Settlement risk</b>	-	-	-
12 <b>Securitisation exposures in banking book</b>	-	-	-
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 <b>Market risk</b>	240,863	20,388	27,699
17 Of which standardised approach (SA)	240,863	20,388	27,699
18 Of which internal model approaches (IMM)	-	-	-
19 <b>Operational risk</b>	166,344	221,608	19,130
20 Of which Basic Indicator Approach	166,344	221,608	19,130
21 Of which Standardised Approach	-	-	-
22 Of which Advanced Measurement Approach	-	-	-
23 <b>Amounts below the thresholds for deduction (subject to 250% risk weight)</b>	39,713	34,138	4,567
24 Floor adjustment	-	-	-
25 <b>Other Assets Risk</b>	24,402	18,592	2,806
<b>Total (1+4+7+8+9+10+11+12+16+19+23+24+25)</b>	<b>4,299,056</b>	<b>4,516,663</b>	<b>494,391</b>

1 *Minimum capital requirements - This value is 10.5% for 2020, consisting of a Pillar 1 requirement of 8.00%, Pillar 2A of 0%, and a phased in Capital Conservation Buffer of 2.5%.*