



Deutsche Bank AG – Johannesburg Branch

Pillar 3 Disclosure

Pillar 3 Quarterly Disclosure

March 2025

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 March 2025, including comparative information (where applicable) for the quarter ended 31 December 2024.

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

	Mar 2025	Dec 2024
Available capital (R'000)		
1 Common Equity Tier 1 (CET1)	1,636,364	1,658,819
2 Tier 1	1,636,364	1,658,819
3 Total Capital	1,648,743	1,661,210
Risk-weighted assets (R'000)		
4 Total risk-weighted assets (RWA)	6,277,912	6,956,677
Risk-based capital ratios as a percentage of RWA		
5 Common Equity Tier 1 ratio (%)	26.07	23.84
6 Tier 1 ratio (%)	26.07	23.84
7 Total capital ratio (%)	26.26	23.88
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 (%)	20.57	18.34
Basel III leverage ratio		
13 Total Basel III leverage ratio exposure measure	32,309,833	26,612,058
14 Basel III Leverage ratio (%) (row2/row13)	5.06	6.23
Liquidity Coverage Ratio		
15 Total High Quality Liquid Assets (HQLA)	11,613,998	8,679,288
16 Total Net Cash Outflow	4,777,357	4,247,696
17 LCR ratio (%)	264	211



Deutsche Bank AG – Johannesburg Branch

Pillar 3 Disclosure

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 March 2025, including comparative information (where applicable) for the quarter ended 31 December 2024.

	RWA R'000	RWA R'000	Minimum capital requirements ⁽¹⁾ R'000
	Mar 2025	Dec 2024	Mar 2025
Overview of Risk Weighted Assets			
Total (1+4+7+8+9+10+11+12+16+19+23+24+25)	6,277,912	6,956,677	721,960
1 Credit risk (excluding counterparty credit risk) (CCR)	2,702,844	3,148,464	946,564
4 Counterparty credit risk	1,953,076	2,067,994	224,604
5 Of which standardised approach for counterparty credit risk (SA-CCR)	755,642	756,818	86,899
2 Of which standardised approach (SA-CVA)	1,197,434	1,311,176	137,705
19 Operational risk	552,506	552,506	306,323
20 Of which Basic Indicator Approach	552,506	552,506	63,538
16 Market risk	1,041,688	1,169,388	122,991
17 Of which standardised approach (SA)	1,041,688	1,169,388	119,794
25 Other Assets Risk	27,798	18,325	3,197
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)	-	-	-
18 Of which internal model approaches (IMM)	-	-	-
21 Of which Standardised Approach	-	-	-
22 Of which Advanced Measurement Approach	-	-	-
23 Amounts below the thresholds for deduction (subject to 250% risk weight)	-	-	-
24 Floor adjustment	-	-	-

¹ Minimum capital requirements - This value is 11.5% for 2022, consisting of a Pillar 1 requirement of 8.00%, Pillar 2A of 1%, and a phased in Capital Conservation Buffer of 2.5%.