Deutsche Bank
South Africa

Deutsche Bank AG – Johannesburg Branch
Pillar 3 Disclosure

Pillar 3 Quarterly Disclosure

June 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 30 June 2025, including comparative information (where applicable) for the quarter ended 31 March 2025. .

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

		Jun 2025	Mar 2025
	Available capital (R'000)		
1	Common Equity Tier 1 (CET1)	1,663,591	1,636,364
2	Tier 1	1,663,591	1,636,364
3	Total Capital	1,674,520	1,648,743
	Risk-weighted assets (R'000)		
4	Total risk-weighted assets (RWA)	7,744,170	6,277,912
	Risk-based capital ratios as a percentage of RWA		
5	Common Equity Tier 1 ratio (%)	21.48	26.07
6	Tier 1 ratio (%)	21.48	26.07
7	Total capital ratio (%)	21.62	26.26
	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 (%)	15.98	20.57
	Basel III leverage ratio		
13	Total Basel III leverage ratio exposure measure	33,983,077	32,309,833
14	Basel III Leverage ratio (%) (row2/row13)	4.90	5.06
	Liquidity Coverage Ratio		
15	Total High Quality Liquid Assets (HQLA)	11,358,163	11,613,998
16	Total Net Cash Outflow	5,864,484	4,777,357
17	LCR ratio (%)	198	264

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

		RWA R'000	RWA R'000	Minimum capital requirements[1] R'000
	Overview of Risk Weighted Assets	**Jun 2025**	**Mar 2025**	**Jun 2025**
	Total (1+4+7+8+9+10+11+12+16+19+23+24+25)	**7,744,170**	**6,277,912**	**890,580**
1	**Credit risk (excluding counterparty credit risk) (CCR)**	3,685,946	2,702,844	1,196,044
4	**Counterparty credit risk**	2,656,212	1,953,076	305,464
5	Of which standardised approach for counterparty credit risk (SA-CCR)	799,985	755,642	91,998
2	Of which standardised approach (SA-CVA)	1,856,227	1,197,434	213,466
19	**Operational risk**	601,233	552,506	249,024
20	Of which Basic Indicator Approach	601,233	552,506	69,142
16	**Market risk**	763,413	1,041,688	92,090
17	Of which standardised approach (SA)	763,413	1,041,688	87,792
25	**Other Assets Risk**	37,366	27,798	4,297
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%.*