



Deutsche Bank AG – Johannesburg Branch

Pillar 3 Disclosure

Pillar 3 Quarterly Disclosure

December 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 December 2025, including comparative information (where applicable) for the quarter ended 30 September 2025.

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

	Dec 2025	Sep 2025
Available capital (R'000)		
1 Common Equity Tier 1 (CET1)	1,771,856	1,703,680
2 Tier 1	1,771,856	1,703,680
3 Total Capital	1,785,439	1,713,816
Risk-weighted assets (R'000)		
4 Total risk-weighted assets (RWA)	10,177,433	8,682,696
Risk-based capital ratios as a percentage of RWA		
5 Common Equity Tier 1 ratio (%)	17.41	19.62
6 Tier 1 ratio (%)	17.41	19.62
7 Total capital ratio (%)	17.54	19.74
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 (%)	11.91	14.12
Basel III leverage ratio		
13 Total Basel III leverage ratio exposure measure	32,319,113	28,875,555
14 Basel III Leverage ratio (%) (row2/row13)	5.48	5.90
Liquidity Coverage Ratio		
15 Total High Quality Liquid Assets (HQLA)	12,690,214	9,927,077
16 Total Net Cash Outflow	6,581,392	4,112,626
17 LCR ratio (%)	194	258



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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 2025, including comparative information (where applicable) for the quarter ended 30 September 2025.

	RWA R'000	RWA R'000	Minimum capital requirements ⁽¹⁾ R'000
	Dec 2025	Sep 2025	Dec 2025
Overview of Risk Weighted Assets			
Total (1+4+7+8+9+10+11+12+16+19+23+24+25)	10,177,433	8,682,696	1,170,405
1 Credit risk (excluding counterparty credit risk) (CCR)	2,636,969	2,492,434	1,576,717
4 Counterparty credit risk	3,533,147	3,125,730	406,312
5 Of which standardised approach for counterparty credit risk (SA-CCR)	1,153,764	1,010,390	132,683
2 Of which standardised approach (SA-CVA)	2,379,383	2,115,340	273,629
19 Operational risk	458,800	601,232	835,426
20 Of which Basic Indicator Approach	458,800	601,232	52,762
16 Market risk	3,257,258	2,276,065	408,079
17 Of which standardised approach (SA)	3,257,258	2,276,065	374,585
25 Other Assets Risk	291,259	187,235	33,495
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%.