

# Deutsche Bank AG – Johannesburg Branch

## Pillar 3 Disclosure



Pillar 3 Quarterly Disclosure  
December 2016

### 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 2016, including comparative information (where applicable) for the quarter ended 30 September 2016.

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

	December 2016	September 2016
<b>Available capital (R'000)</b>		
1 Common Equity Tier 1 (CET1)	1,250,879	1,216,280
2 Tier 1	1,250,879	1,216,280
3 Total Capital	1,282,363	1,255,410
<b>Risk-weighted assets (R'000)</b>		
4 Total risk-weighted assets (RWA)	4,693,668	5,537,267
<b>Risk-based capital ratios as a percentage of RWA</b>		
5 Common Equity Tier 1 ratio (%)	26.65	21.97
6 Tier 1 ratio (%)	26.65	21.97
7 Total capital ratio (%)	27.32	22.67
<b>Additional CET1 buffers requirements as a percentage of RWA</b>		
8 Capital conservation buffer requirement (2.5% from 2019) (%)	0.625	0.625
9 Countercyclical buffer requirement (%)	-	-
10 Bank GSIB and/or DSIB additional requirements (%)	-	-
11 Total of bank CET1 specific buffer requirements (%) (row8+row9+row10)	0.625	0.625
12 CET1 available to meet buffers after meeting the bank's minimum capital requirements, and, if applicable, TLAC requirements (%)	19.900	15.215
<b>Basel III leverage ratio</b>		
13 Total Basel III leverage ratio exposure measure	12,866,749	15,009,679
14 Basel III Leverage ratio (%) (row2/row13)	9.72	8.10
<b>Liquidity Coverage Ratio</b>		
15 Total High quality Liquid Assets (HQLA)	2,069,594	2,355,045
16 Total Net Cash Outflow	144,478	90,108
17 LCR ratio (%)	1,576	2,692

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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 2016, including comparative information (where applicable) for the quarter ended 30 September 2016.

	RWA R'000	RWA R'000	Minimum capital requirements <sup>(1)</sup> R'000
	December 2016	September 2016	December 2016
<b>Overview of Risk Weighted Assets</b>			
1 <b>Credit risk (excluding counterparty credit risk) (CCR)</b>	1,372,798	1,800,674	142,428
2 Of which standardised approach (SA)	1,372,798	1,800,674	142,428
3 Of which internal rating-based (IRB) approach	-	-	-
4 <b>Counterparty credit risk</b>	2,850,054	3,217,973	295,693
5 Of which standardised approach for counterparty credit risk (SA-CCR)	-	-	-
6 Of which internal model method (IMM)	-	-	-
Of which Current Exposure Method (CEM)	2,850,054	3,217,973	295,693
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>	54,638	62,375	5,669
17 Of which standardised approach (SA)	54,638	62,375	5,669
18 Of which internal model approaches (IMM)	-	-	-
19 <b>Operational risk</b>	308,655	334,958	32,023
20 Of which Basic Indicator Approach	308,655	334,958	32,023
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>	49,500	43,408	5,136
24 Floor adjustment	-	-	-
25 <b>Other Assets Risk</b>	58,023	77,879	6,020
<b>Total (1+4+7+8+9+10+11+12+16+19+23+24+25)</b>	<b>4,693,668</b>	<b>5,537,267</b>	<b>486,968</b>

<sup>1</sup> Minimum capital requirements - This value is 10.375% for 2016, consisting of Pillar 1 requirement of 8.00%, Pillar 2A of 1.75%, and a phased in Capital Conservation Buffer of 0.625%.