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Standard Chartered Bank - Johannesburg Branch

(Registered as an external company in terms of the South African Companies Act 71 of 2008)
Registration number 2003/020177/10 ("Standard Charted" or "the bank")

QUARTERLY REPORT ON PILLAR 3 DISCLOSURES AT 30 June 2026

Quarterly disclosures in accordance with the Basel Committee on Banking Supervision's revised Pillar 3 disclosure requirements, the Prudential Authority (PA) Directives 10 of 2025. Incorporating new disclosure requirements for Basel 3.1.

KEY METRICS (KM1)

	Jun 26	Mar 26	Dec 25	Sep 25	Jun 25
			R'million		
Available capital amounts					
Common Equity Tier 1 (CET1)	3,720	3,861	3,916	3,762	3,701
Tier 1	3,720	3,861	3,916	3,762	3,701
Total capital	3,761	3,917	3,943	3,778	3,730
Risk-weighted assets (amounts)					
Total risk-weighted assets (RWA)	25,769	25,013	22,835	24,001	22,195
Total risk-weighted assets (pre-floor)	25,769	25,013	22,835	24,001	22,195
Risk-based capital ratios as a percentage of RWA					
CET1 ratio (%)	14.44%	15.44%	17.15%	15.67%	16.67%
CET1 ratio (%) (pre-floor ratio)	14.44%	15.44%	17.15%	15.67%	16.67%
Tier 1 ratio (%)	14.44%	15.44%	17.15%	15.67%	16.67%
Tier 1 ratio (%) (pre-floor ratio)	14.44%	15.44%	17.15%	15.67%	16.67%
Total capital ratio (%)	14.60%	15.66%	17.27%	15.74%	16.80%
Total capital ratio (%) (pre-floor ratio)	14.60%	15.66%	17.27%	15.74%	16.80%
Additional CET1 buffer requirements as a percentage of RWA					
Capital conservation buffer requirement (2.5% from 2019) (%)	2.50%	2.50%	2.50%	2.50%	2.50%
Countercyclical buffer requirement (%)	1.00%	1.00%	0.00%	0.00%	0.00%
Bank G-SIB and/or D-SIB additional requirements (%)	0.00%	0.00%	0.00%	0.00%	0.00%
Total of bank CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)	3.50%	3.50%	2.50%	2.50%	2.50%
CET1 available after meeting the bank's minimum capital requirements (%)	5.56%	6.56%	9.27%	7.79%	8.79%
Basel III leverage ratio					
Total Basel III leverage ratio exposure measure	71,288	74,315	62,538	63,423	54,835
Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves)	5.22%	5.20%	6.26%	5.93%	6.75%
Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	5.22%	5.20%	6.26%	5.93%	6.75%
Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	5.22%	5.20%	6.26%	5.93%	6.75%
Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	5.22%	5.20%	6.26%	5.93%	6.75%
Liquidity Coverage Ratio					
Total high-quality liquid assets (HQLA)	13,713	14,243	13,233	13,267	12,879
Total net cash outflow	6,383	2,131	3,156	3,747	7,798
LCR ratio (%)	215%	668%	419%	354%	165%
Net Stable Funding Ratio					
Total available stable funding	20,094	30,433	24,759	23,617	21,658
Total required stable funding	15,291	20,074	15,205	16,236	15,822
NSFR ratio	131%	152%	163%	145%	137%

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OVERVIEW OF RWA (OV1)

	RWA	RWA	Minimum Capital Requirements
	Jun 26	Mar 26	Jun 26
		R'million	
Credit risk (excluding counterparty credit risk)	19,666	18,689	2,262
Of which standardised approach (SA)	19,666	18,689	2,262
Of which: foundation internal ratings-based (F-IRB) approach	-	-	-
Of which: supervisory slotting approach	-	-	-
Of which advanced internal ratings-based (A-IRB) approach	-	-	-
Counterparty credit risk (CCR)	1,112	1,739	128
Of which: standardised approach for counterparty credit risk	1,112	1,739	128
Of which: Internal Model Method (IMM)	-	-	-
Of which: other CCR	-	-	-
Credit valuation adjustment (CVA)	942	750	108
Equity positions under the simple risk weight approach and the internal model method during the five-year linear phase-in period	-	-	-
Equity investments in funds – look-through approach	-	-	-
Equity investments in funds – mandate-based approach	-	-	-
Equity investments in funds – fall-back approach	-	-	-
Settlement risk	-	-	-
Securitisation exposures in the banking book	-	-	-
Of which: securitisation IRB approach (SEC-IRBA)	-	-	-
Of which: securitisation external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)	-	-	-
Of which: securitisation standardised approach (SEC-SA)	-	-	-
Market risk	121	273	14
Of which: standardised approach (SA)	121	273	14
Of which: internal model approaches (IMA)	-	-	-
Capital charge for switch between trading book and banking book	-	-	-
Operational risk	3,806	3,549	438
Amounts below the thresholds for deduction (subject to 250% risk weight)	122	13	14
Output floor applied	-	-	-
Floor adjustment (before application of transitional cap)	-	-	-
Floor adjustment (after application of transitional cap)	-	-	-
Total	25,769	25,012	2,962

Minimum capital requirements - This includes the Basel base minimum of 8%, plus Pillar 2A capital requirement, plus any applicable Basel buffers.

Market risk decreased during the reporting period, primarily reflecting a higher net open position in USD. Counterparty credit risk increased, driven by higher trading volumes. The credit valuation adjustment (CVA) reflects new trading activity, with exposures shifting across different runoff portfolios/sectors. Movements in expected credit losses (ECL) contributed to changes in below-threshold deduction amounts.

SUMMARY OF ACCOUNTING ASSETS VS LEVERAGE RATIO EXPOSURE (LR1)

	Jun 26 R'million
Total consolidated assets as per published financial statements	**58,747**
Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	-
Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference	-
Adjustments for temporary exemption of central bank reserves (if applicable)	-
Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	-
Adjustments for regular-way purchases and sales of financial assets subject to trade date accounting	-
Adjustments for eligible cash pooling transactions	-
Adjustments for derivative financial instruments	1,304
Adjustment for securities financing transactions (ie repurchase agreements and similar secured lending)	229
Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	11,663
Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	(25)
Other adjustments	(628)
Leverage ratio exposure measure	**71,290**

Based on quarter-end balances.

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LEVERAGE RATIO COMMON DISCLOSURE (LR2)

	Jun 26	Mar 26
	R'million	
On-balance sheet exposures		
On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	58,747	65,618
Gross-up for derivatives collateral provided where deducted from balance sheet assets pursuant to the operative accounting framework	(1,690)	(2,493)
(Deductions of receivable assets for cash variation margin provided in derivatives transactions)		
(Adjustment for securities received under securities financing transactions that are recognised as an asset)	(10,938)	(11,970)
(Specific and general provisions associated with on-balance sheet exposures that are deducted from Tier 1 capital)	(84)	(84)
(Asset amounts deducted in determining Tier 1 capital and regulatory adjustments)	(570)	(497)
Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 to 6)	**45,465**	**50,574**
Derivative exposures		
Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin, with bilateral netting and/or the specific t	1,398	-
Add-on amounts for potential future exposure associated with all derivatives transactions	1,596	-
(Exempted central counterparty (CCP) leg of client-cleared trade exposures)	-	-
Adjusted effective notional amount of written credit derivatives	-	-
(Adjusted effective notional offsets and add-on deductions for written credit derivatives)		
Total derivative exposures (sum of rows 8 to 12)	**2,994**	**-**
Securities financing transaction exposures		
Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	10,938	11,970
(Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-
Counterparty credit risk exposure for SFT assets	230	517
Agent transaction exposures	-	-
Total securities financing transaction exposures (sum of rows 14 to 17)	**11,168**	**12,487**
Other off-balance sheet exposures		
Off-balance sheet exposure at gross notional amount	45,289	46,696
(Adjustments for conversion to credit equivalent amounts)	(33,627)	(35,442)
(Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 capital)	-	-
Off-balance sheet items (sum of rows 19 and 21)	**11,662**	**11,254**
Capital and total exposures		
Tier 1 capital	**3,720**	**3,861**
Total exposures (sum of rows 7, 13, 18 and 22)	**71,288**	**74,315**
Leverage ratio		
Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	**5.22%**	**5.20%**
Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	**5.22%**	**5.20%**
National minimum leverage ratio requirement	**4.00%**	**4.00%**
Applicable leverage buffers	**1.22%**	**1.20%**
Disclosure of mean values		
Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash	**10,938**	**11,970**
Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	**8,381**	**7,965**
Total exposures (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	**10,938**	**11,970**
Total exposures (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	**10,938**	**11,970**
Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	**5.22%**	**5.20%**
Basel III leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	**5.22%**	**5.20%**

Based on quarter-end balances. [1]Excluding unappropriated profits.

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LIQUIDITY COVERAGE RATIO (LIQ1)

	Jun 26 Total Unweighted Value (average)	Jun 26 Total Weighted (average)
	R'million	
High-Quality Liquid Assets		
Total HQLA		**13,713**
Cash outflows		
Retail deposits and deposits from small business customers, of which:	**-**	**-**
Stable deposits	-	-
Less stable deposits	-	-
Unsecured wholesale funding, of which:	**29,966**	**16,835**
Operational deposits (all counterparties) and deposits in networks of cooperative banks	7,371	1,843
Non-operational deposits (all counterparties)	22,595	14,992
Unsecured debt	-	-
Secured wholesale funding		**-**
Additional requirements	**30,630**	**1,771**
Outflows related to derivative exposures and other collateral requirements	205	205
Outflows related to loss of funding on debt products	-	-
Credit and liquidity facilities	21,016	1,096
Other contractual funding obligations	**-**	**-**
Other contingent funding obligations	**9,409**	**470**
Total cash outflows		**18,606**
Cash inflows		
Secured lending (e.g. reverse repos)	**-**	**-**
Inflows from fully performing exposures	**14,218**	**12,008**
Other cash inflows	216	216
Total cash inflows	**14,434**	**12,224**
		Total adjusted value
Total HQLA		**13,713**
Total net cash outflows		**6,382**
Liquidity coverage ratio (%)		**215%**

Simple average of 91 days of daily observations over the quarter ended 30 June 2026.

The LCR decreased to 215% from 668%, driven by a 29% increase in cash outflows, mainly from unsecured wholesale funding. Cash inflows were broadly stable and HQLA decreased by 4%.