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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 2025

Quarterly disclosures in accordance with the Basel Committee on Banking Supervision’s revised Pillar 3 disclosure requirements, the Prudential Authority (PA) Directives 1 of 2019, issued in terms of section 6(6) of the Banks Act No.94 of 1990 and Regulation 43 of the regulations relating to Banks.

KEY METRICS (KM1)

	Jun-25	Mar-25	Dec-24	Sep-24	Jun-24
			R'million		
Available capital amounts					
Common Equity Tier 1 (CET1)	3,701	3,685	3,761	3,698	3,659
Fully loaded Expected Credit Loss (ECL) accounting model	3,701	3,685	3,761	3,698	3,659
Tier 1	3,701	3,685	3,761	3,698	3,659
Fully loaded ECL accounting model Tier 1	3,701	3,685	3,761	3,698	3,659
Total capital	3,730	3,709	3,784	3,717	3,682
Fully loaded ECL accounting model total capital	3,730	3,709	3,784	3,717	3,682
Risk-weighted assets (amounts)					
Total risk-weighted assets (RWA)	22,195	22,309	20,097	19,752	21,142
Risk-based capital ratios as a percentage of RWA					
Common Equity Tier 1 ratio (%)	16.67%	16.52%	18.71%	18.72%	17.31%
Fully loaded ECL accounting model CET1 (%)	16.67%	16.52%	18.71%	18.72%	17.31%
Tier 1 ratio (%)	16.67%	16.52%	18.71%	18.72%	17.31%
Fully loaded ECL accounting model Tier 1 ratio (%)	16.67%	16.52%	18.71%	18.72%	17.31%
Total capital ratio (%)	16.80%	16.63%	18.83%	18.82%	17.41%
Fully loaded ECL accounting model total capital ratio (%)	16.80%	16.63%	18.83%	18.82%	17.41%
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 (%)	0.00%	0.00%	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)	2.50%	2.50%	2.50%	2.50%	2.50%
CET1 available after meeting the bank's minimum capital requirements (%)	8.79%	8.64%	10.83%	10.84%	9.43%
Basel III leverage ratio					
Total Basel III leverage ratio exposure measure	54,835	48,584	46,649	47,061	50,527
Basel III leverage ratio (%) (%) (row 2 / row 13)	6.75%	7.59%	8.06%	7.86%	7.24%
Fully loaded ECL accounting model Basel III leverage ratio(%) (row 2a / row13)	6.75%	7.59%	8.06%	7.86%	7.24%
Liquidity Coverage Ratio					
Total high-quality liquid assets (HQLA)	12,879	11,697	12,392	13,795	13,032
Total net cash outflow	7,798	5,638	5,837	6,248	6,027
LCR ratio (%)	165%	207%	212%	221%	216%
Net Stable Funding Ratio					
Total available stable funding	21,658	21,744	22,784	23,226	22,824
Total required stable funding	15,822	15,576	15,091	15,557	14,881
NSFR ratio (%)	137%	140%	151%	149%	153%

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OVERVIEW OF RWA (OV1)

	Risk-weighted assets	Risk-weighted assets	Minimum Capital Requirements
	Jun-25	Mar-25	Jun-25
		R'million	
Credit risk (excluding counterparty credit risk)	15,252	15,256	1,754
Of which standardised approach (SA)	15,252	15,256	1,754
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)	801	706	92
Of which: standardised approach for counterparty credit risk	801	706	92
Of which: Internal Model Method (IMM)	-	-	-
Of which: other CCR	-	-	-
Credit valuation adjustment (CVA)	970	1,138	112
Equity positions under the simple risk weight approach	-	-	-
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 internal ratings-based 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	279	208	32
Of which standardised approach (SA)	279	208	32
Of which internal model approaches (IMA)	-	-	-
Capital charge for switch between trading book and banking book	-	-	-
Operational risk	4,823	4,503	555
Amounts below the thresholds for deduction (subject to 250% risk weight)	70	499	8
Floor Adjustment	-	-	-
Total	22,195	22,310	2,553

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

The observed increase in Counterparty credit risk and the decrease in Credit valuation adjustment are typical for ongoing operations. The rise in Market Risk is primarily due to a higher Net Open Position in USD currency in the reporting period.

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SUMMARY OF ACCOUNTING ASSETS VS LEVERAGE RATIO EXPOSURE (LR1)

	Jun-25 R'million
Total consolidated assets as per published financial statements	**48,853**
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 fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	-
Adjustments for derivative financial instruments	1,260
Adjustment for securities financing transactions (ie repos and similar secured lending)	(4,659)
Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	10,634
Other adjustments	(1,253)
Leverage ratio exposure measure	**54,835**

Based on quarter-end balances.

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LEVERAGE RATIO COMMON DISCLOSURE (LR2)

	Jun-25	Mar-25
	R'million	
On-balance sheet exposures		
On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	41,729	36,874
(Asset amounts deducted in determining Basel III Tier 1 capital)	(476)	(482)
Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 and 2)	**41,253**	**36,392**
Derivative exposures		
Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	1,374	1,047
Add-on amounts for PFE associated with all derivatives transactions	1,570	1,503
Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	-	-
(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	-	-
(Exempted 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 4 to 10)	**2,944**	**2,550**
Securities financing transaction exposures		
Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	4,664	5,510
(Netted amounts of cash payables and cash receivables of gross SFT assets)	(4,663)	(5,510)
CCR exposure for SFT assets	3	21
Agent transaction exposures	-	-
Total securities financing transaction exposures (sum of rows 12 to 15)	**4**	**21**
Other off-balance sheet exposures		
Off-balance sheet exposure at gross notional amount	38,499	35,465
(Adjustments for conversion to credit equivalent amounts)	(27,865)	(25,842)
Off-balance sheet items (sum of rows 17 and 18)	**10,634**	**9,623**
Capital and total exposures		
Tier 1 capital	**3,701**	**3,685**
Total exposures (sum of rows 3, 11, 16 and 19)	**54,835**	**48,586**
Leverage ratio		
Basel III leverage ratio	**6.75%**	**7.59%**

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

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LIQUIDITY COVERAGE RATIO (LIQ1)

	Jun-25 Total Unweighted Value (average)	Jun-25 Total Weighted (average)
	R'million	
High-Quality Liquid Assets		
Total HQLA		**12,879**
Cash outflows		
Retail deposits and deposits from small business customers, of which:	-	-
Stable deposits	-	-
Less stable deposits	-	-
Unsecured wholesale funding, of which:	**21,123**	**12,262**
Operational deposits (all counterparties) and deposits in networks of cooperative banks	4,204	1,051
Non-operational deposits (all counterparties)	16,919	11,211
Unsecured debt	-	-
Secured wholesale funding		-
Additional requirements	**25,172**	**2,279**
Outflows related to derivative exposures and other collateral requirements	1,023	1,023
Outflows related to loss of funding on debt products	-	-
Credit and liquidity facilities	15,029	800
Other contractual funding obligations	-	-
Other contingent funding obligations	9,120	456
Total cash outflows		**14,541**
Cash inflows		
Secured lending (e.g. reverse repos)	201	-
Inflows from fully performing exposures	6,373	5,678
Other cash inflows	1,065	1,065
Total cash inflows	**7,639**	**6,743**
		Total adjusted value
Total HQLA		12,879
Total net cash outflows		7,798
Liquidity coverage ratio (%)		**165%**

Simple average of 91 days of daily observations over the quarter ended 30 June 2025.