



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 Chartered" or "the bank")

QUARTERLY REPORT ON PILLAR 3 DISCLOSURES AT 30 September 2025

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)

	Sep-25	Jun-25	Mar-25	Dec-24	Sep-24
	R'million				
Available capital amounts					
Common Equity Tier 1 (CET1)	3,762	3,701	3,685	3,761	3,698
Tier 1	3,762	3,701	3,685	3,761	3,698
Total capital	3,778	3,730	3,709	3,784	3,717
Risk-weighted assets (amounts)					
Total risk-weighted assets (RWA)	24,001	22,195	22,309	20,097	19,752
Total risk-weighted assets (pre-floor)	24,001	22,195	22,309	20,097	19,752
Risk-based capital ratios as a percentage of RWA					
CET1 ratio (%)	15.67%	16.67%	16.52%	18.71%	18.72%
CET1 ratio (%) (pre-floor ratio)	15.67%	16.67%	16.52%	18.71%	18.72%
Tier 1 ratio (%)	15.67%	16.67%	16.52%	18.71%	18.72%
Tier 1 ratio (%) (pre-floor ratio)	15.67%	16.67%	16.52%	18.71%	18.72%
Total capital ratio (%)	15.74%	16.80%	16.63%	18.83%	18.82%
Total capital ratio (%) (pre-floor ratio)	15.74%	16.80%	16.63%	18.83%	18.82%
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 (%)	7.79%	8.79%	8.64%	10.83%	10.84%
Basel III leverage ratio					
Total Basel III leverage ratio exposure measure	63,423	54,835	48,584	46,649	47,061
Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves)	5.93%	6.75%	7.59%	8.06%	7.86%
Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	5.93%				
Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	5.93%				
Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	5.93%				
Liquidity Coverage Ratio					
Total high-quality liquid assets (HQLA)	13,267	12,879	11,697	12,392	13,795
Total net cash outflow	3,747	7,798	5,638	5,837	6,248
LCR ratio (%)	354%	165%	207%	212%	221%
Net Stable Funding Ratio					
Total available stable funding	23,617	21,658	21,744	22,784	23,226
Total required stable funding	16,236	15,822	15,576	15,091	15,557
NSFR ratio	145%	137%	140%	151%	149%

The increase in LCR is due to a function of increased customer inflows over quarter end.



OVERVIEW OF RWA (OV1)

	RWA	RWA	Minimum Capital Requirements
	Sep-25	Jun-25	Sep-25
	R'million		
Credit risk (excluding counterparty credit risk)	18,787	15,252	2,161
Of which standardised approach (SA)	18,787	15,252	2,161
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)	959	801	110
Of which: standardised approach for counterparty credit risk	959	801	110
Of which: Internal Model Method (IMM)	-	-	-
Of which: other CCR	-	-	-
Credit valuation adjustment (CVA)	1,013	970	116
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	297	279	34
Of which: standardised approach (SA)	297	279	34
Of which: internal model approaches (IMA)	-	-	-
Capital charge for switch between trading book and banking book	-	-	-
Operational risk	2,870	4,823	330
Amounts below the thresholds for deduction (subject to 250% risk weight)	76	70	9
Output floor applied	-	-	-
Floor adjustment (before application of transitional cap)	-	-	-
Floor adjustment (after application of transitional cap)	-	-	-
Total	24,001	22,195	2,760

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.

The decrease in Operational risk is due to the implementation of Basel 3.1.



SUMMARY OF ACCOUNTING ASSETS VS LEVERAGE RATIO EXPOSURE (LR1)

	Sep-25 R'million
Total consolidated assets as per published financial statements	52,121
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	992
Adjustment for securities financing transactions (ie repurchase agreements and similar secured lending)	206
Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	10,832
Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	(20)
Other adjustments	(707)
Leverage ratio exposure measure	63,423

Based on quarter-end balances.


LEVERAGE RATIO COMMON DISCLOSURE (LR2)

	Sep-25	Jun-25
	R'million	
On-balance sheet exposures		
On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	52,121	41,729
Gross-up for derivatives collateral provided where deducted from balance sheet assets pursuant to the operative accounting framework	(1,712)	
(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)	(7,370)	
(Specific and general provisions associated with on-balance sheet exposures that are deducted from Tier 1 capital)	(252)	
(Asset amounts deducted in determining Tier 1 capital and regulatory adjustments)	(476)	(476)
Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 to 6)	42,312	41,253
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	1,393	1,374
Add-on amounts for potential future exposure associated with all derivatives transactions	1,311	1,570
(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)	2,704	2,944
Securities financing transaction exposures		
Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	7,370	4,664
(Netted amounts of cash payables and cash receivables of gross SFT assets)	-	(4,663)
Counterparty credit risk exposure for SFT assets	206	3
Agent transaction exposures	-	-
Total securities financing transaction exposures (sum of rows 14 to 17)	7,576	4
Other off-balance sheet exposures		
Off-balance sheet exposure at gross notional amount	42,494	38,499
(Adjustments for conversion to credit equivalent amounts)	(31,662)	(27,865)
(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)	10,832	10,634
Capital and total exposures		
Tier 1 capital	3,762	3,701
Total exposures (sum of rows 7, 13, 18 and 22)	63,423	54,835
Leverage ratio		
Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	5.93%	6.75%
Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	5.93%	
National minimum leverage ratio requirement	4.00%	
Applicable leverage buffers	1.93%	
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	5,698	
Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash	6,399	
receivables		
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)	5,698	
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)	5,698	
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)	5.93%	
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)	5.93%	

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



LIQUIDITY COVERAGE RATIO (LIQ1)

	Sep-25 Total Unweighted Value (average)	Sep-25 Total Weighted (average)
	R'million	
High-Quality Liquid Assets		
Total HQLA		13,267
Cash outflows		
Retail deposits and deposits from small business customers, of which:	-	-
Stable deposits	-	-
Less stable deposits	-	-
Unsecured wholesale funding, of which:	21,402	10,978
Operational deposits (all counterparties) and deposits in networks of cooperative banks	5,219	1,305
Non-operational deposits (all counterparties)	16,183	9,673
Unsecured debt	-	-
Secured wholesale funding		-
Additional requirements	28,239	2,446
Outflows related to derivative exposures and other collateral requirements	1,010	1,010
Outflows related to loss of funding on debt products	-	-
Credit and liquidity facilities	17,056	912
Other contractual funding obligations	-	-
Other contingent funding obligations	10,173	524
Total cash outflows		13,424
Cash inflows		
Secured lending (e.g. reverse repos)	-	-
Inflows from fully performing exposures	9,792	8,805
Other cash inflows	968	968
Total cash inflows	10,760	9,773
		Total adjusted value
Total HQLA		13,267
Total net cash outflows		3,652
Liquidity coverage ratio (%)		363%

Simple average of 92 days of daily observations over the quarter ended 30 September 2025. The increase in LCR is due to a function of increased customer inflows over quarter end.