

## 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 AS AT 31 March 2018

Quarterly disclosures in accordance with the Basel Committee on Banking Supervision's revised pillar 3 disclosure requirements, the South African Reserve Bank (SARB) Directives 4 of 2014, 11 of 2015 and 1 of 2018 issued in terms of section 6(6) of the Banks Act No. 94 of 1990 and Regulation 43(1)(e)(iii) of the regulations relating to banks.

<b>Standard Chartered Bank, Johannesburg Branch-LCR Common Disclosure Template for quarter ended 31 March 2018</b>			
<b>Liquidity Coverage Ratio (LCR) (LIQ1)</b>		<b>Total Unweighted Value (average) <sup>a</sup></b>	<b>Total Weighted (average) <sup>b</sup></b>
		<b>ZAR'm</b>	<b>ZAR'm</b>
<b>High-Quality Liquid Assets</b>			
1	<b>Total HQLA</b>		<b>7,899</b>
<b>Cash outflows</b>			
2	<b>Retail deposits and deposits from small business customers, of which:</b>		0
3	Stable deposits		0
4	Less stable deposits		0
5	<b>Unsecured wholesale funding, of which:</b>	<b>25,280</b>	<b>14,843</b>
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	8,576	2,144
7	Non-operational deposits (all counterparties)	16,704	12,699
8	Unsecured debt	0	
9	<b>Secured wholesale funding</b>		
10	<b>Additional requirements</b>	<b>19,612</b>	<b>3,192</b>
11	Outflows related to derivative exposures and other collateral requirements	2,246	2,246
12	Outflows related to loss of funding on debt products		
14	<b>Other contractual funding obligations</b>	0	0
15	<b>Other contingent funding obligations</b>	<b>17,366</b>	<b>945</b>
16	<b>Total cash outflows</b>		<b>18,035</b>
<b>Cash inflows</b>			
17	<b>Secured lending (e.g. reverse repos)</b>	2,269	2,269
18	<b>Inflows from fully performing exposures</b>		
19	Other cash inflows	11,860	9,853
20	<b>Total cash inflows</b>		<b>12,122</b>
			<b>Total adjusted value <sup>c</sup></b>
21	<b>Total HQLA</b>		7,899
22	<b>Total net cash outflows</b>		5,913
23	<b>Liquidity coverage ratio (%)</b>		134%

<sup>a</sup> Unweighted values must be calculated as outstanding balances maturing or callable within 30 days (for inflows and outflows)

<sup>b</sup> Weighted values must be calculated after the application of respective haircuts (for HQLA) or inflow and outflow rates (for inflows and outflows)

<sup>c</sup> Adjusted values must be calculated after the application of both (i) haircuts and inflow and outflow rates and (ii) any applicable caps (ie cap on level 2B and Level 2 assets for HQLA and cap on inflows)

Standard Chartered Bank, Johannesburg Branch-Quarterly KM1 2018					
Key metrics for the Group (KM1)	Current Quarter ( Quarter-end ) March 2018 ZAR'm	Current Quarter ( Quarter-end ) December 2017 ZAR'm	Current Quarter ( Quarter-end ) September 2017 ZAR'm	Current Quarter ( Quarter-end ) June 2017 ZAR'm	Current Quarter ( Quarter-end ) March 2017 ZAR'm
<b>Available capital amounts</b>					
1 Common Equity Tier 1 (CET1)	4,469	3,795	3,796	3,789	3,623
2 Tier 1	4,138	3,175	3,373	3,361	3,137
3 <b>Total capital</b>	4,138	3,175	3,373	3,361	3,137
<b>Risk-weighted assets amounts</b>					
4 Total risk-weighted assets (RWA)	33,088	26,263	23,665	20,661	21,621
<b>Risk-based capital ratios as a percentage of RWA</b>					
5 Common Equity Tier 1 ratio (%)	13.5%	14.4%	16.0%	18.3%	16.8%
6 Tier 1 ratio (%)	12.5%	12.1%	14.3%	16.3%	14.5%
7 Total capital ratio (%)	12.5%	12.1%	14.3%	16.3%	14.5%
<b>Additional CET1 buffer requirements as a percentage of RWA</b>					
8 (%)	1.88%	1.25%	1.25%	1.25%	1.25%
9 Countercyclical buffer requirement (%)	-	-	-	-	-
10 Bank G-SIB and/or D-SIB additional requirements (%)	-	-	-	-	-
11 8,9 and 10)	1.9%	1.3%	1.3%	1.3%	1.3%
12 CET1 available after meeting the bank's minimum capital requirements (%)					
<b>Basel III leverage ratio</b>					
13 Total Basel III leverage ratio exposure measure	39,533	39,290	45,310	39,626	40,942
14 Basel III leverage ratio (%) (row2/row13)	10.47%	8.08%	7.45%	8.48%	7.66%
<b>Liquidity Coverage Ratio</b>					
Total HQLA	7,899	7,701	7,962	6,904	6,632
Total net cash outflow	5,913	5,218	4,640	3,957	6,641
LCR ratio (%)	134%	148%	172%	174%	100%
<b>Net Stable Funding Ratio</b>					
18 Total available stable funding	23,438	23,331	27,399	23,479	23,438
19 Total required stable funding	21,893	21,552	22,010	20,168	21,893
20 NFSR ratio	107%	108%	124%	116%	107%

Standard Chartered Bank, Johannesburg Branch-Quarterly Leverage Ratio 2018			
	Line item	Current Quarter ( Quarter-end ) March 2018 ZAR'm	Current Quarter ( Quarter-end ) December 2017 ZAR'm
<b>Leverage ratio common disclosure</b>			
<b>On-balance sheet exposures</b>			
On-balance sheet exposures (excluding derivatives and SFT's but including collateral	1	35,442	30,540
Asset amounts deducted in determining tier 1 capital	2	331	346
<b>Total on-balance sheet exposures (excluding derivatives and SFT's (total of items 1 and 2)</b>	<b>3</b>	<b>35,111</b>	<b>30,194</b>
<b>Derivative Exposures</b>			
Replacement costs associated with all derivative transactions, net of eligible cash variation margin	4	2,269	2,333
Add-on amounts for PFE associated with all derivative transactions	5	1,827	1,258
Gross-up derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	6	-	-
Deductions from receivables assets for cash variation margin provided in derivatives transactions	7	-	-
Exempted CCP leg of client-cleared trade exposure	8	-	-
Adjusted effective notional amount of written credit derivatives	9	-	-
Adjusted effective notional offsets and add-on deductions for written credit derivatives	10	-	-
<b>Total derivatives exposure (sum rows 4 to 10)</b>	<b>11</b>	<b>4,096</b>	<b>3,591</b>
<b>Securities financing transaction exposures</b>			
Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	12	-	-
Netted amounts of cash payables and cash receivables of gross SFT assets	13	-	-
CRR exposure for SFT assets	14	-	-
Agent transaction exposures	15	-	-
<b>Total securities financing transaction exposures (sum of rows 12 to 15)</b>	<b>16</b>	<b>-</b>	<b>-</b>
<b>Other off-balance sheet exposures</b>			
Off-balance sheet exposure at gross notional amount	17	652	11,009
Adjustment for conversion to credit equivalent amounts	18	(326)	(5,504)
<b>Off-balance sheet items ( sum of rows 17 and 18)</b>	<b>19</b>	<b>326</b>	<b>5,504</b>
<b>Capital and total exposures</b>			
Tier 1 capital <sup>(1)</sup>	20	4,138	3,175
<b>Total exposures ( sum of rows 3,11,16 and 19)</b>	<b>21</b>	<b>39,533</b>	<b>39,290</b>
<b>Leverage ratio</b>			
<b>Leverage ratio (expressed as a percentage)</b>	<b>22</b>	<b>10.47%</b>	<b>8.08%</b>

1) Excluding unappropriated profits

Standard Chartered Bank, Johannesburg Branch for quarter ended 31 March 2018

OV1: Overview of RWA

	Risk-weighted assets March 2018 ZAR'm	Risk-weighted assets December 2017 ZAR'm	Minimum Capital Requirements March 2018 <sup>1</sup> ZAR'm
1 Credit risk (excluding counterparty credit risk)	23,592	19,743	2,802
2 Of which standardised approach			
3 Of which advanced IRB approach	23,592	19,743	2,802
4 Counterparty credit risk	5,121	2,895	608
5 Of which: standardised approach for counterparty credit risk	5,121	2,895	608
6 Of which: Internal Model Method (IMM)			
7 Of which: other CCR			
8 Credit valuation adjustment (CVA)			
9 Equity positions under the simple risk weight approach	-	-	-
10 Equity investments in funds – look-through approach	-	-	-
11 Equity investments in funds – mandate-based approach	-	-	-
12 Equity investments in funds – fall-back approach	-	-	-
13 Settlement risk	-	-	-
14 Securitisation exposures in the banking book	-	-	-
15 Of which: securitisation internal ratings-based approach (SEC-IRBA)	-	-	-
Of which: securitisation external ratings-based approach (SEC-ERBA),			
16 including internal assessment approach (IAA)	-	-	-
17 Of which: securitisation standardised approach (SEC-SA)	-	-	-
18 Market risk	28	40	3
19 Of which standardised approach	28	40	3
20 Of which internal model approaches			
21 Operational risk	2,769	2,769	329
22 Amounts below the thresholds for deduction (subject to 250% risk weight)	-	-	-
23 Floor Adjustment	-	-	-
24 Other asset risk	1,578	816	187
25 Total	33,088	26,263	3,929

<sup>1</sup> Minimum capital requirements - This value is 11.875% for 2018, consisting of a Pillar 1 requirement of 8.00%, Pillar 2A of 1.25%, an add-on: idiosyncratic requirement of 0.75% and a phased in Capital Conservation Buffer of 1.875% in 2018