

**QUARTERLY REPORT ON PILLAR 3 DISCLOSURES AS AT 30 September 2019**

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.

**Standard Chartered Bank, Johannesburg Branch-LCR Common Disclosure Template for quarter ended 30 September 2019**

	<b>Total Unweighted Value (average) <sup>a</sup></b>	<b>Total Weighted (average) <sup>b</sup></b>
<b>Liquidity Coverage Ratio (LCR) (LIQ1)</b>	<b>ZAR'm</b>	<b>ZAR'm</b>
<b>High-Quality Liquid Assets</b>		
<b>1 Total HQLA</b>		<b>7,392</b>
<b>Cash outflows</b>		
<b>2 Retail deposits and deposits from small business customers, of which:</b>		<b>0</b>
3 Stable deposits		0
4 Less stable deposits		0
<b>5 Unsecured wholesale funding, of which:</b>	<b>25,194</b>	<b>13,130</b>
6 Operational deposits (all counterparties) and deposits in networks of cooperative banks	9,115	2,279
7 Non-operational deposits (all counterparties)	16,079	10,851
8 Unsecured debt	0	
<b>9 Secured wholesale funding</b>		
<b>10 Additional requirements</b>	<b>27,268</b>	<b>3,647</b>
11 Outflows related to derivative exposures and other collateral requirements	2,288	2,288
12 Outflows related to loss of funding on debt products Credit and liquidity facilities		
<b>15 Other contingent funding obligations</b>	<b>24,980</b>	<b>1,359</b>
<b>16 Total cash outflows</b>		<b>16,777</b>
<b>Cash inflows</b>		
17 Secured lending (e.g. reverse repos)	2,161	2,161
18 Inflows from fully performing exposures		
19 Other cash inflows	12,173	10,804
<b>20 Total cash inflows</b>		<b>12,964</b>
		<b>Total adjusted value <sup>c</sup></b>
<b>21 Total HQLA</b>		<b>7,392</b>
<b>22 Total net cash outflows</b>		<b>4,194</b>
<b>23 Liquidity coverage ratio (%)</b>		<b>176%</b>

<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 2019**

Key metrics for the Group (KM1)	Current Quarter (Quarter-end) September 2019 ZAR'm	Current Quarter (Quarter-end ) June 2019 ZAR'm	Current Quarter (Quarter-end ) March 2019 ZAR'm	Current Quarter (Quarter-end ) December 2018 ZAR'm
<b>Available capital amounts</b>				
1 Common Equity Tier 1 (CET1)	4,131	4,177	4,158	4,140
1a Fully loaded ECL accounting model				
2 Tier 1	3,767	3,813	3,872	3,843
2a Fully loaded ECL accounting model Tier 1				
3 <b>Total capital</b>	3,767	3,813	3,872	3,843
3a <b>Total capital as IFRS 9 or analogous ECLs transitional</b>				
<b>Risk-weighted assets amounts</b>				
4 Total risk-weighted assets (RWA)	25,059	25,631	25,270	24,183
4a Total risk-weighted assets (pre-floor)				
<b>Risk-based capital ratios as a percentage of RWA</b>				
5 Common Equity Tier 1 ratio (%)	16.5%	16.3%	16.5%	17.1%
5a Fully loaded ECL accounting model CET1 (%)				
5b CET1 ratio (%) (pre-floor ratio)				
6 Tier 1 ratio (%)	15.0%	14.9%	15.3%	15.9%
6a Fully loaded ECL accounting model Tier 1 ratio (%)				
6b Tier 1 ratio (%) (pre-floor ratio)				
7 Total capital ratio (%)	15.0%	14.9%	15.3%	15.9%
7a Fully loaded ECL accounting model total capital ratio (%)				
7b Total capital ratio (%) (pre-floor ratio)				
<b>Additional CET1 buffer requirements as a percentage of RWA</b>				
8 Capital conservation buffer requirement (%)	2.5%	2.5%	2.5%	1.9%
9 Countercyclical buffer requirement (%)	-	-	-	-
10 Bank G-SIB and/or D-SIB additional requirements (%)	-	-	-	-
11 Total of bank CET1 specific buffer requirements (%) (rows 8,9 and 10)	2.5%	2.5%	2.5%	1.9%
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	40,100	40,809	40,100	39,973
14 Basel III leverage ratio (%) (row2/row13)	9.39%	9.34%	9.65%	9.61%
14a Fully loaded ECL accounting model Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) (%)				
14b Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)				
<b>Liquidity Coverage Ratio</b>				
Total HQLA	7,392	9,437	8,556	8,478
Total net cash outflow	4,194	5,988	6,842	6,943
LCR ratio (%)	176%	158%	125%	122%
<b>Net Stable Funding Ratio</b>				
18 Total available stable funding	22,866	23,012	22,996	25,270
19 Total required stable funding	20,101	20,863	18,704	21,245
20 NFSR ratio	114%	110%	123%	119%

<b>Standard Chartered Bank, Johannesburg Branch-Quarterly Leverage Ratio 2019</b>			
<b>Leverage ratio common disclosure</b>	<b>Line item</b>	<b>Current Quarter ( Quarter-end ) September 2019 ZAR'm</b>	<b>Current Quarter ( Quarter-end ) June 2019 ZAR'm</b>
<b>On-balance sheet exposures</b>			
On-balance sheet exposures (excluding derivatives and SFT's but including collateral	1	33,266	31,049
Asset amounts deducted in determining tier 1 capital	2	351	364
<b>Total on-balance sheet exposures (excluding derivatives and SFT's (total of items 1 and 2)</b>	<b>3</b>	<b>32,915</b>	<b>30,686</b>
<b>Derivative Exposures</b>			
Replacement costs associated with all derivative transactions, net of eligible cash variation margin	4	2,161	1,961
Add-on amounts for PFE associated with all derivative transactions	5	1,936	1,784
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>4,097</b>	<b>3,745</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	12,263	12,757
Adjustment for conversion to credit equivalent amounts	18	(6,131)	(6,379)
<b>Off-balance sheet items ( sum of rows 17 and 18)</b>	<b>19</b>	<b>6,131</b>	<b>6,379</b>
<b>Capital and total exposures</b>			
Tier 1 capital <sup>(1)</sup>	20	3,767	3,813
<b>Total exposures ( sum of rows 3,11,16 and 19)</b>	<b>21</b>	<b>43,143</b>	<b>40,809</b>
<b>Leverage ratio</b>			
<b>Leverage ratio (expressed as a percentage)</b>	<b>22</b>	<b>8.73%</b>	<b>9.34%</b>

1) Excluding unappropriated profits

## Standard Chartered Bank, Johannesburg Branch for quarter ended 30 September 2019

### OV1: Overview of RWA

	Risk-weighted assets Sep 2019 ZAR'm	Risk-weighted assets Jun 2019 ZAR'm	Minimum Capital Requirements Sep 2019 <sup>1</sup> ZAR'm
1 <b>Credit risk (excluding counterparty credit risk)</b>	17,828	18,273	2,184
2 Of which standardised approach			
3 Of which advanced IRB approach	17,828	18,273	2,184
4 <b>Counterparty credit risk</b>	3,247	2,833	398
5 Of which: standardised approach for counterparty credit risk	3,247	2,833	398
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)	-	-	-
16 Of which: securitisation external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)	-	-	-
17 Of which: securitisation standardised approach (SEC-SA)	-	-	-
18 <b>Market risk</b>	94	56	11
19 Of which standardised approach	94	56	11
20 Of which internal model approaches			
21 <b>Operational risk</b>	2,897	2,897	355
22 Amounts below the thresholds for deduction (subject to 250% risk weight)	-	-	-
23 Floor Adjustment	-	-	-
24 Other asset risk	994	1,572	122
25 Total	25,059	25,631	3,070

<sup>1</sup> Minimum capital requirements - This value is 12.25% for 2019, consisting of a Pillar 1 requirement of 8.00%, Pillar 2A of 1%, an add-on: idiosyncratic requirement of 0.75% and a phased in Capital Conservation Buffer of 2.5% in 2019