

PILLAR III

Public disclosures

FOR THE HALF YEAR ENDED 31 DECEMBER 2025

Discovery Bank Limited and
Discovery Bank Holdings Limited Group



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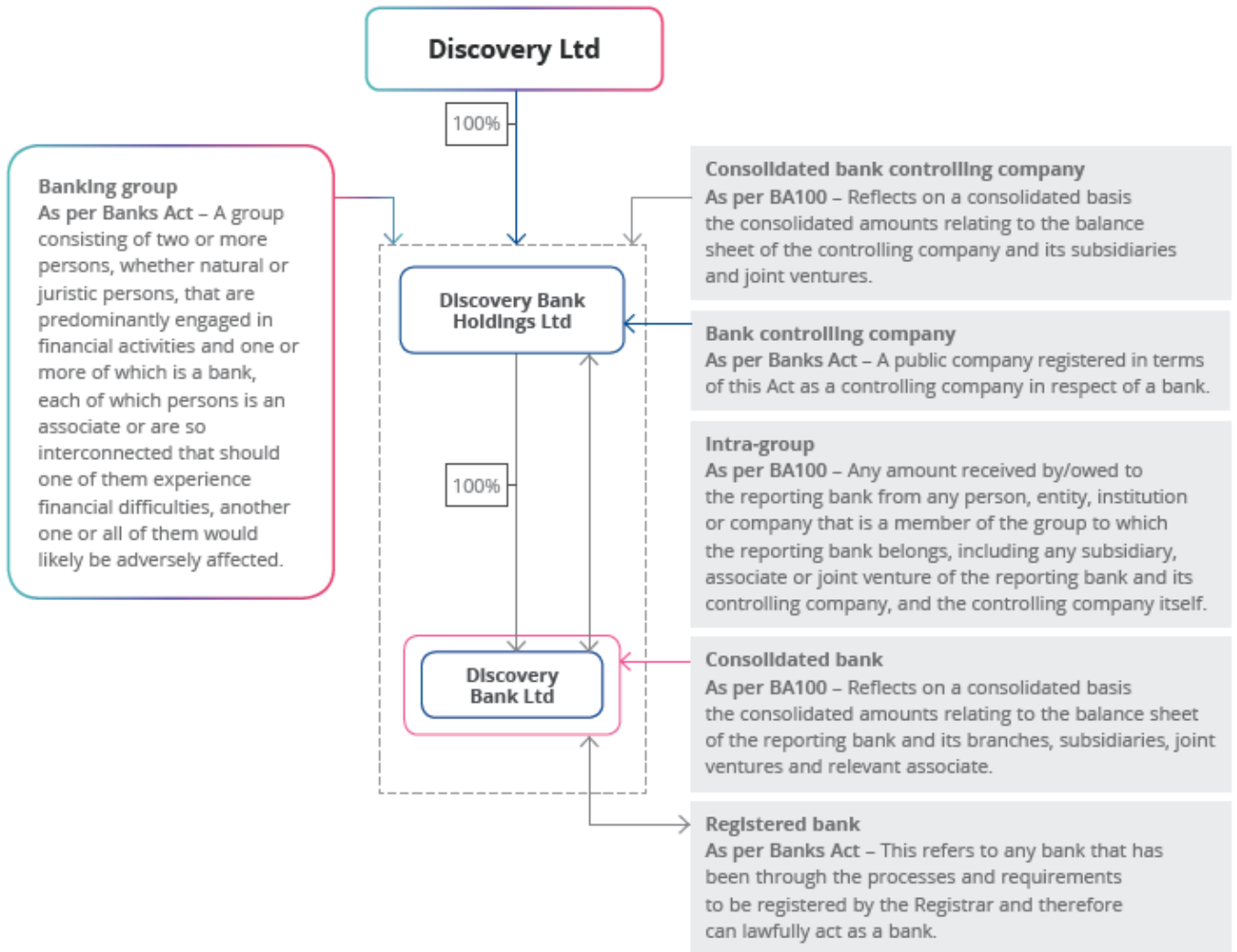
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Quantitative tables

Quantitative Tables and Templates

For the period under review, Discovery Bank’s liquidity position continued to strengthen, supported by sustained growth across key deposit categories. The Hybrid Fixed Deposit, the latest addition to our product suite, has contributed to this positive trajectory.

The legal entity structure of Discovery Bank



Overview of Risk Management and Risk-Weighted Assets

1.1 KM1: Key metrics (at consolidated Group level)

This section provides information on Discovery's prudential regulatory metrics. Metrics include Discovery Bank's available capital and ratios, risk-weighted assets, leverage ratio, liquidity coverage ratios and net stable funding ratios. These metrics are presented at a Discovery Bank Holdings Limited Group level.

R'000		As at 31 December 2025	As at 30 September 2025	As at 30 June 2025	As at 31 March 2024	As at 31 December 2024
Available capital (amounts)						
1	Common Equity Tier 1 (CET1)	1,871,016	1,789,025	1,815,676	1,642,912	1,628,648
2	Tier 1	1,871,016	1,789,025	1,815,676	1,642,912	1,628,648
3	Total capital	1,964,444	1,876,993	1,894,100	1,716,516	1,697,323
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	12,531,356	11,620,139	11,115,004	9,841,479	9,753,736
4a	Total risk-weighted assets (pre-floor)	12,531,356	11,620,139	11,115,004	9,841,479	9,753,736
Risk-based capital ratios as a percentage of RWA						
5	Common Equity Tier 1 ratio (%)	14.93%	15.40%	16.34%	16.69%	16.70%
5a	CET1 ratio (%) (pre-floor)	14.93%	15.40%	16.34%	16.69%	16.70%
6	Tier 1 ratio (%)	14.93%	15.40%	16.34%	16.69%	16.70%
6a	Tier 1 ratio (5)(pre-floor ratio)	14.93%	15.40%	16.34%	16.69%	16.70%
7	Total capital ratio (%)	15.68%	16.15%	17.04%	17.44%	17.40%
7a	Total capital ratio (%) (pre-floor ratio)	15.68%	16.15%	17.04%	17.44%	17.40%
Additional CET1 buffer requirements as a percentage of RWA						

R'000		As at 31 December 2025	As at 30 September 2025	As at 30 June 2025	As at 31 March 2024	As at 31 December 2024
Available capital (amounts)						
8	Capital conservation buffer requirement (2.5% from 2019) (%)	2.50%	2.50%	2.50%	2.50%	2.50%
9	Countercyclical buffer requirement (%)	0.00%	0.00%	0.00%	0.00%	0.00%
10	Bank G-SIB and/or D-SIB additional requirements (%)	0.00%	0.00%	0.00%	0.00%	0.00%
11	Total of bank CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)	2.50%	2.50%	2.50%	2.50%	2.50%
12	CET1 available after meeting the bank's minimum capital requirements (%)	3.43%	3.90%	4.84%	5.19%	5.20%
Basel III leverage ratio						
13	Total Basel III leverage ratio exposure measure	29,883,561	28,390,806	27,083,406	25,336,203	24,483,576
14	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves)	6.26%	6.30%	6.70%	6.48%	6.65%
14a	Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2a; row13)	6.26%	6.30%	6.70%	6.48%	6.65%
14b	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	6.26%	6.30%	6.70%	6.48%	6.65%
14c	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	6.26%	6.30%	6.70%	6.48%	6.65%
Liquidity Coverage Ratio						
15	Total HQLA	14,648,141	14,267,182	13,105,967	12,196,343	12,699,162
16	Total net cash outflow	816,869	734,217	774,139	834,980	798,098
17	LCR ratio (%)	1799.00%	1979.00%	1733.61%	1462.92%	1597.23%
Net Stable Funding Ratio						
18	Total available stable funding	34,727,937	33,461,164	32,324,797	30,484,159	29,643,234

R'000		As at 31 December 2025	As at 30 September 2025	As at 30 June 2025	As at 31 March 2024	As at 31 December 2024
Available capital (amounts)						
19	Total required stable funding	18,721,284	17,709,449	17,137,576	16,669,453	16,656,138
20	NSFR ratio	185.50%	188.95%	188.62%	182.87%	177.97%

All regulatory ratios continue to exceed minimum requirements.

1.2 OV1: Overview of Risk-Weighted Assets (RWA)

This section provides an overview of the Risk-Weighted Assets of Discovery Bank Limited and Discovery Bank Holdings Limited Group. Minimum capital required is calculated using the SARB mandated minimum for a South African local bank.

R'000		DISCOVERY BANK LIMITED			DISCOVERY BANK HOLDINGS LIMITED		
		RWA		Minimum capital requirement	RWA		Minimum capital requirement
		As at 31 December 2025	As at 30 September 2025	As at 31 December 2025	As at 31 December 2025	As at 30 September 2025	As at 31 December 2025
1	Credit risk (excluding counterparty credit risk) (CCR)	8,321,600	7,656,766	956,984	10,840,529	7,038,136	1,246,661
2	Of which standardised approach (SA)	8,321,600	7,656,766	956,984	10,840,529	7,038,136	1,246,661
3	Of which: foundation internal ratings-based (F-IRB) approach	0	0	0	0	0	0
4	Of which: supervisory slotting approach	0	0	0	0	0	0
5	Of which: advanced internal ratings-based (A-IRB) approach	0	0	0	0	0	0
6	Counterparty credit risk (CCR)	0	0	0	0	0	0
7	Of which standardised approach for counterparty credit risk (SA-CCR)	0	0	0	0	0	0
8	Of which internal model method (IMM)	0	0	0	0	0	0
9	Of which: other CCR	0	0	0	0	0	0
10	Credit valuation adjustment (CVA)	0	0	0	0	0	0
11	Equity positions under the simple risk weight approach	0	0	0	0	0	0
12	Equity investments in funds – look-through approach	0	0	0	0	0	0

R'000		DISCOVERY BANK LIMITED			DISCOVERY BANK HOLDINGS LIMITED		
		RWA		Minimum capital requirement	RWA		Minimum capital requirement
		As at 31 December 2025	As at 30 September 2025	As at 31 December 2025	As at 31 December 2025	As at 30 September 2025	As at 31 December 2025
13	Equity investments in funds – mandate-based approach	0	0	0	0	0	0
14	Equity investments in funds – fall-back approach	0	0	0	0	0	0
15	Settlement risk	0	0	0	0	0	0
16	Securitisation exposures in banking book	0	0	0	0	0	0
17	Of which: securitisation internal ratings-based approach (SEC-IRBA)	0	0	0	0	0	0
18	Of which: securitisation external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)	0	0	0	0	0	0
19	Of which: securitisation standardised approach (SEC-SA)	0	0	0	0	0	0
20	Market risk	129,504	137,601	14,893	129,504	137,601	15,824
21	Of which standardised approach (SA)	129,504	137,601	14,893	129,504	137,601	15,824
22	Of which internal model approaches (IMA)	0	0	0	0	0	0
23	Capital charge for switch between trading book and banking book	0	0	0	0	0	0
24	Operational risk	3,601,975	3,369,618	414,227	3,601,975	3,369,618	414,227
25	Amounts below the thresholds for deduction (subject to 250% risk weight)	476,720	454,954	54,823	476,720	455,726	54,823
26	Aggregate capital floor applied	0	0		0	0	0
27	Floor adjustment (before application of transitional cap)	0	0	0	0	0	0
28	Floor adjustment (after application of transitional cap)	0	0	0	0	0	0
29	Total (1+6+10+11+12+13+14+15+16+20+23+24+25+28)	12,529,799	11,618,939	1,440,927	15,048,728	11,001,081	1,731,535

Composition of Capital and Total loss absorbing capacity (TLAC) disclosure

CC1: Composition of regulatory capital

The composition of regulatory capital table provides detailed information about Discovery Bank's capital structure. It includes:

- **Common Equity Tier 1 (CET1) Capital:** This is the highest quality of regulatory capital, consisting primarily of common shares and retained earnings
- **Additional Tier 1 (AT1) Capital:** This includes instruments that are subordinated to depositors, general creditors, and subordinated debt of the bank
- **Tier 2 Capital:** This consists of subordinated debt and other instruments that provide a buffer against losses

R'000		As at 31 December 2025
Common Equity Tier 1 capital: instruments and reserves		
1	Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus	10,721,989
2	Retained earnings	(4,555,140)
3	Accumulated other comprehensive income (and other reserves)	331,724
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)	0
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	0
6	Common Equity Tier 1 capital before regulatory adjustments	6,498,573
Common Equity Tier 1 capital: regulatory adjustments		
7	Prudential valuation adjustments	0
8	Goodwill (net of related tax liability)	2,416,821
9	Other intangibles other than mortgage-servicing rights (net of related tax liability)	665,501
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	1,509,370
11	Cash-flow hedge reserve	0
12	Shortfall of provisions to expected losses	0
13	Securitisation gain on sale	0
14	Gains and losses due to changes in own credit risk on fair valued liabilities	0
15	Defined-benefit pension fund net assets	0
16	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	0
17	Reciprocal cross-holdings in common equity	0
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	0
19	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)	0

R'000		As at 31 December 2025
Common Equity Tier 1 capital: instruments and reserves		
20	Mortgage servicing rights (amount above 10% threshold)	0
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	39,188
22	Amount exceeding the 15% threshold	0
23	of which: significant investments in the common stock of financials	0
24	of which: mortgage servicing rights	0
25	of which: deferred tax assets arising from temporary differences	0
26	National specific regulatory adjustments	0
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	0
28	Total regulatory adjustments to Common equity Tier 1	4,630,880
29	Common Equity Tier 1 capital (CET1)	1,867,693
Additional Tier 1 capital: instruments		
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	0
31	of which: classified as equity under applicable accounting standards	0
32	of which: classified as liabilities under applicable accounting standards	0
33	Directly issued capital instruments subject to phase out from Additional Tier 1	0
34	Additional Tier 1 instruments (and CET1 instruments not included in line 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)	0
35	of which: instruments issued by subsidiaries subject to phase out	0
36	Additional Tier 1 capital before regulatory adjustments	0
Additional Tier 1 capital: regulatory adjustments		
37	Investments in own Additional Tier 1 instruments	0
38	Reciprocal cross-holdings in Additional Tier 1 instruments	0
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	0
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	0
41	National specific regulatory adjustments	0
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	0
43	Total regulatory adjustments to Additional Tier 1 capital	0
44	Additional Tier 1 capital (AT1)	0
45	Tier 1 capital (T1 = CET1 + AT1)	1,867,693
Tier 2 capital: instrument and provisions		
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	0
47	Directly issued capital instruments subject to phase out from Tier 2	0
48	Tier 2 instruments (and CET1 and AT1 instruments not included in lines 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	0

R'000		As at 31 December 2025
Common Equity Tier 1 capital: instruments and reserves		
49	of which: instruments issued by subsidiaries subject to phase out	0
50	Provisions	93,419
51	Tier 2 capital before regulatory adjustments	93,419
52	Investments in own Tier 2 instruments	0
53	Reciprocal cross-holdings in Tier 2 instruments and other TLAC liabilities	0
54	Investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	0
54a	Investments in the other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation and where the bank does not own more than 10% of the issued common share capital of the entity: amount previously designated for the 5% threshold but that no longer meets the conditions (for G-SIBs only)	0
55	Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	0
56	National specific regulatory adjustments	0
57	Total regulatory adjustments to Tier 2 capital	0
58	Tier 2 capital (T2)	93,419
59	Total capital (TC = T1 + T2)	1,961,112
60	Total risk weighted Exposure	12,529,799
Capital ratios and buffers		
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	14.906%
62	Tier 1 (as a percentage of risk weighted assets)	14.906%
63	Total capital (as a percentage of risk weighted assets)	15.650%
64	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB buffer requirement, expressed as a percentage of risk weighted assets)	7.000%
65	of which: capital conservation buffer requirement	2.500%
66	of which: bank specific countercyclical buffer requirement	0.00%
67	of which: G-SIB buffer requirement	0.00%
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets) available after meeting the bank's minimum capital requirements	3.406%
National Minima (if different from Basel 3)		
69	National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum)	5.000%
70	National Tier 1 minimum ratio (if different from Basel 3 minimum)	6.750%
71	National total capital minimum ratio (if different from Basel 3 minimum)	9.000%
Amounts below the threshold for deductions (before risk weighting)		
72	Non-significant investments in the capital of other TLAC liabilities of other financial entities	0
73	Significant investments in the common stock of financial entities	0

R'000		As at 31 December 2025
Common Equity Tier 1 capital: instruments and reserves		
74	Mortgage servicing rights (net of related tax liability)	0
75	Deferred tax assets arising from temporary differences (net of related tax liability)	190,688
Applicable caps on the inclusion of provisions in Tier 2		
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	334,966
77	Cap on inclusion of provisions in Tier 2 under standardised approach	93,419
78	Provisions or credit impairments eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	0
79	Cap for inclusion of provisions or credit impairments in Tier 2 under internal ratings-based approach	0
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)		
80	<i>Current cap on CET1 instruments subject to phase out arrangements</i>	0
81	<i>Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)</i>	0
82	<i>Current cap on AT1 instruments subject to phase out arrangements</i>	0
83	<i>Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)</i>	0
84	<i>Current cap on T2 instruments subject to phase out arrangements</i>	0
85	<i>Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)</i>	0

CC2: Reconciliation of regulatory capital to balance of regulatory capital to balance sheet

Table CCS provides a detailed comparison between the Bank's regulatory capital and its balance sheet as reported in the financial statements to provide stakeholders a clearer picture of the financial health and regulatory compliance of the Bank.

R'000		Balance sheet as in published financial statements	Balance sheet under regulatory scope of consolidation
		As at 31 December 2025	As at 31 December 2025
Assets			
1	Cash and balances at central banks	4,188,753	4,188,753
2	Short term negotiable securities	5,225,857	5,225,857
3	Derivative assets	0	0
4	Loans and advances to customers	10,275,055	10,275,055
5	Loans and advances to banks	2,506,409	2,506,409
6	Available for sale financial assets	0	0
7	Interest in subsidiaries	0	0

R'000	Balance sheet as in published financial statements	Balance sheet under regulatory scope of consolidation
	As at 31 December 2025	As at 31 December 2025
Assets		
8	Interest in associate	0
9	Intangible assets	3,150,237
10	Investment and trading securities	5,032,183
11	Current income tax assets	0
12	Deferred income tax assets	1,671,331
13	Property and equipment	0
14	Other assets	848,105
15	Total assets	32,897,930
Liabilities		
16	Deposits and current accounts	25,726,264
17	Derivative financial instruments	0
18	Provisions and other liabilities	673,093
19	Current income tax liabilities	0
20	Deferred income tax assets	0
21	Total liabilities	26,399,357
Equity		
23	Share capital and premium	10,721,989
24	Accumulated profit / (loss)	(4,555,140)
25	Other reserves	331,724
26	Total equity	6,498,573

		31 December 2025
Table 1		
Common Equity Tier 1 Capital		
Share capital and premium		10,721,989
Adjusted retained earnings		(4,555,140)
Retained earnings		(4,555,140)
Unappropriated profits		0
Total		6,166,849
Share based payment reserve		331,724
Other reserves		0
Total		6,498,573

CCA: Main features of regulatory capital instruments, and for G-SIBs and other TLAC-eligible instruments

Table CCA provides detailed information about the characteristics of the Bank's regulatory capital instruments.

As at 31 December 2025		Ordinary shares (including share premium)
1	Issuer	Discovery Bank Limited
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	n/a
3	Governing law(s) of the instrument	South Africa
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	n/a
4	Transitional Basel III rules	CET 1
5	Post-transitional Basel III rules	CET 1
6	Eligible at solo/group/group and solo	Group & Solo
7	Instrument type (types to be specified by each jurisdiction)	Ordinary shares
8	Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)	10,722
9	Par value of instrument	R1.00 per share
10	Accounting classification	IFRS: Equity
11	Original date of issuance	19 May 2016
12	Perpetual or dated	Perpetual
13	Original maturity date	No maturity
14	Issuer call subject to prior supervisory approval	No maturity
15	Optional call date, contingent call dates and redemption amount	n/a
16	Subsequent call dates, if applicable	n/a
	Coupons / dividends	0
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	n/a
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary
21	Existence of step-up or other incentive to redeem	n/a
22	Non-cumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	n/a
24	If convertible, conversion trigger(s)	n/a
25	If convertible, fully or partially	n/a
26	If convertible, conversion rate	n/a
27	If convertible, mandatory or optional conversion	n/a
28	If convertible, specify instrument type convertible into	n/a

29	If convertible, specify issuer of instrument it converts into	n/a
30	Write-down feature	n/a
31	If write-down, write-down trigger(s)	n/a
32	If write-down, full or partial	n/a
33	If write-down, permanent or temporary	n/a
34	If temporary write-down, description of writeup mechanism	n/a
34a	Type of subordination	0
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).	Any amounts due and payable to creditors
36	Non-compliant transitioned features	n/a
37	If yes, specify non-compliant features	n/a

Leverage Ratio

LR1: Summary comparison of accounting assets versus leverage ratio exposure measure (simple consolidated without change)

This table reconciles the total assets as presented in the financial statements to the leverage ratio exposure measure as reported at 31 December 2025.

R'000	As at 31 December 2025
1 Total consolidated assets as per published financial statements	33,674,298
2 Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	0
3 Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference	0
4 Adjustments for temporary exemption of central bank reserves (if applicable)	0
5 Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the Leverage ratio exposure measure	0
6 Adjustments for regular-way purchases and sales of financial assets subject to trade date accounting	0
7 Adjustments for eligible cash pooling transactions	0
8 Adjustments for derivative financial instruments	0
9 Adjustment for securities financing transactions (i.e. repos and similar secured lending)	0
10 Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	1,277,982
11 Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	(441,445)
12 Other adjustments	(4,630,880)
13 Leverage ratio exposure measure	29,879,955

LR2: Leverage ratio disclosure template (simple consolidation without change)

The purpose of the leverage ratio disclosure is to provide a detailed breakdown of the components of the leverage ratio denominator.

R'000		As at 31 December 2025	As at 30 September 2025
On-balance sheet exposures			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs))	33,674,298	32,128,429
2	Gross-up for derivatives collateral provided where deducted from balance sheet assets pursuant to the operative accounting framework	0	0
3	(Deductions of receivable assets for cash variation margin provided in derivatives transactions)	0	0
4	(Adjustment for securities received under securities financing transactions that are recognised as an asset)	0	0
5	(Specific and general provisions associated with on-balance sheet exposures that are deducted from Basel III Tier 1 capital)	(441,445)	(387,836)
6	(Asset amounts deducted in determining Basel III Tier 1 capital)	(4,630,880)	(4,549,789)
7	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of row 1 to 6)	28,601,973	27,190,804
Derivative exposures			
8	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	0	0
9	Add-on amounts for PFE associated with all derivatives transactions	0	1
10	(Exempted CCP leg of client-cleared trade exposures)	0	0
11	Adjusted effective notional amount of written credit derivatives	0	0
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	0	0
13	Total derivative exposures (sum of rows 8 to 12)	0	1
Securities financing transaction exposures			
14	Gross SFT assets (with no recognition of netting) after adjusting for asle accounting transactions	0	0
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	0	0
16	CCR exposure for SFT assets	0	0
17	Agent transaction exposures	0	0
18	Total securities financing transaction exposures (sum of rows 14 to 17)	0	0
Other off-balance sheet exposures			
19	Off-balance sheet exposure at gross notional amount	11,374,770	10,915,359
20	(Adjustments for conversion to credit equivalent amounts)	(10,096,788)	(9,718,893)
21	"(Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 capital)"	0	0

R'000		As at	As at
		31 December 2025	30 September 2025
On-balance sheet exposures			
22	Off-balance sheet items (sum of row 19 to 21)	1,277,982	1,196,466
Capital and total exposures			
23	Tier 1 capital	1,867,693	1,785,628
24	Total exposures (sum of rows 7,13,18 and 22)	29,879,955	28,387,271
Leverage ratio			
25	Basel III Leverage ratio	6.25%	6.29%
25a	Basel III Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	6.25%	6.29%
26	National minimum leverage ratio requirement	4.00%	4.00%
27	Applicable leverage buffers	2.25%	2.29%
Disclosure of mean values			
28	Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	0	0
29	Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	0	0
30	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)	0	0
30a	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)	0	0
31	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)	0	0
31a	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)	6.25%	6.29%

Liquidity

LIQ1: Liquidity Coverage Ratio (LCR)

Table LIQ1 shows the breakdown of Discovery Bank's expected cash outflows and cash inflows, as well as its available High-quality Liquid Assets (HQLA), as measured and defined according to the LCR standard.

As at 31 December 2025 R'000		Current reporting period		Previous reporting period
		Total unweighted (average)	Total weighted (average)	Total weighted (average)
High-quality liquid assets				
1	Total HQLA		14,648,141	14,496,180
Cash outflows				
2	Retail deposits and deposits from small business customers, of which:	15,150,263	1,230,819	1,185,874
3	Stable deposits	5,684,157	284,208	269,701
4	Less stable deposits	9,466,106	946,611	916,172
5	Unsecured wholesale funding, of which:	37,376	37,376	3,583
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	0	0	0
7	Non-operational deposits (all counterparties)	37,376	37,376	3,583
8	Unsecured debt	0	0	0
9	Secured wholesale funding	0	0	0
10	Additional requirements, of which:	0	0	0
11	Outflows related to derivative exposures and other collateral requirements	0	0	0
12	Outflows related to loss of funding on debt products	0	0	0
13	Credit and liquidity facilities	8,991,876	270,031	260,753
14	Other contractual funding obligations	0	0	0
15	Other contingent funding obligations	0	0	0
16	TOTAL CASH OUTFLOWS	24,179,515	1,538,225	1,450,210
Cash inflows				

As at 31 December 2025 R'000		Current reporting period		Previous reporting period
		Total unweighted (average)	Total weighted (average)	Total weighted (average)
17	Secured lending (eg reverse repos)	0	0	0
18	Inflows from fully performing exposures	1,206,981	996,451	985,685
19	Other cash inflows	0	0	0
20	TOTAL CASH INFLOWS	1,206,981	996,451	985,685
Total Adjusted value		Total Adjusted value		
21	Total HQLA		14,648,141	14,496,180
22	Total net cash outflows		816,869	734,217
23	Liquidity Coverage Ratio (%)		1799%	2009%

The Liquidity Coverage Ratio (LCR) measures whether a bank has sufficient High-quality Liquid Assets (HQLA) to survive a significant stress scenario lasting 30 calendar days. The values in the table are calculated as the average of the 90-day calendar daily values over the period October to December 2025 for Discovery Bank Limited. Discovery Bank's weighted values are based on business days (excluding public holidays and weekends). Deposits within the 30-day window are the key drivers of LCR. The weighted outflow is determined by the liabilities falling into the 30-day contractual bucket. The required HQLAs to be held are based on the characteristics of the liabilities within the 30-day bucket to set-off modelled stressed outflows.

THE COMPOSITION OF THE HIGH-QUALITY LIQUID ASSETS (HQLA):

The HQLA's held by Discovery Bank are Treasury Bills and Government Bonds with a maturity profile, spread up to 10 years as well as the surplus balance within the SAMOS account, based on the new Monetary Policy Implementation Framework (MPIF) model.

LIQ2: Net Stable Funding Ratio (NSFR)

This section provides information pertaining to Discovery Bank's Net Stable Funding Ratio (NSFR) and details of some of its components.

As at 31 December 2025 R'000		Items subject to				Weighted value
		No Maturity	< 6 months	6 months to < 1 year	>= 1 year	
1	Capital:	11,053,713	0	0	0	11,053,713
2	Regulatory capital	11,053,713	0	0	0	11,053,713
3	Other capital instruments	0	0	0	0	0
4	Retail deposits and deposits from small business customers:	0	23,246,167	781,127	1,627,634	23,667,091
5	Stable deposits	0	8,233,855	63,988	226,810	8,109,761
6	Less stable deposits	0	15,012,312	717,139	1,400,824	15,557,330
7	Wholesale funding:	0	71,336	0	0	14,267
8	Operational deposits	0	0	0	0	0
9	Other wholesale funding	0	71,336	0	0	14,267
10	Liabilities with matching interdependent assets	0	673,093	0	0	0
11	Other liabilities:	0	0	0	0	0
12	NSFR derivative liabilities	0	0	0	0	0
13	All other liabilities and equity not included in the above categories	0	673,093	0	0	0
14	Total ASF	0	0	0	0	34,735,071
15	Total NSFR high-quality liquid assets (HQLA)	0	8,578,651	2,374,830	4,922,944	615,233
16	Deposits held at other financial institutions for operational purposes	0	0	0	0	0

		Items subject to				Weighted value
		No Maturity	< 6 months	6 months to < 1 year	>= 1 year	
As at 31 December 2025						
R'000						
17	Performing loans and securities:	0	3,061,049	1,406,893	5,382,769	6,432,453
18	Performing loans to financial institutions secured by Level 1 HQLA	0	250,496	0	0	37,574
19	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	0	826,280	0	0	123,942
20	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:	0	1,984,273	1,406,893	5,382,769	6,270,937
21	With a risk weight of less than or equal to 35% under the Basel II standardised approach for credit risk	0	0	0	0	0
22	Performing residential mortgages, of which:	0	33,436	20,982	1,696,758	1,130,102
23	With a risk weight of less than or equal to 35% under the Basel II standardised approach for credit risk	0	33,436	20,982	1,696,758	1,130,102
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	0	0	0	0	0
25	Assets with matching interdependent liabilities	0	0	0	0	0
26	Other assets:	9,974,758	0	0	0	9,974,758
27	Physical traded commodities, including gold	0	0	0	0	0
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	0	0	0	0	0
29	NSFR derivative assets	0	0	0	0	0
30	NSFR derivative liabilities before deduction of variation margin posted	0	0	0	0	0
31	All other assets not included in the above categories	9,974,758	0	0	0	9,974,758
32	Off-balance sheet items	11,374,770	0	0	0	568,739
33	Total RSF	0	0	0	0	18,721,284
34	Net Stable Funding Ratio (%)					186%

The NSFR determines if an institution can maintain their stable funding profile when looking at their assets and off-balance sheet commitments on an ongoing basis. This ratio calculates the proportion Available Stable Funding (AFS) in liabilities over the Required Stable Funding (RFS) for the assets. Sources of available funding for Discovery Bank include share capital and client deposits.

Asset Encumbrance

ENC: Asset Encumbrance

This section provides information of the amount of encumbered and unencumbered assets.

As at 31 December 2025 R'000	a	b	c	d
	Encumbered assets	Central bank facilities	Unencumbered assets	Total
	1,429,633	4,188,753	22,386,239	28,004,625

Credit Risk

CR1: Credit quality of assets

As at 31 December 2025 R'000		Gross carrying values		Allowances/ impairments**	Of which: ECL accounting provisions for credit losses on SA exposure		Of which: ECL accounting provisions for credit losses on IRB exposure	Net values (a+b-c)
		Defaulted exposures	Non- defaulted exposures		Allocated in regulatory category of Specific	Allocated in regulatory category of General		
Regulatory portfolio/ Risk Weight								
1	Loans*	524,869	23,072,001	776,411	441,445	334,966	0	22,820,459
(a)	Sovereign (including central government and central bank)	0	10,258,040	0	0	0	0	10,258,040
(b)	Banks	0	2,257,629	22	0	22	0	2,257,607
(c)	Corporate	0	0	0	0	0	0	0
(d)	SME Corporate	0	0	0	0	0	0	0
(e)	Specialised Lending Real Estate (SL)	0	0	0	0	0	0	0
e(1)	SL: Project Finance	0	0	0	0	0	0	0
e(2)	SL :object and commodity finance	0	0	0	0	0	0	0
(f)	Of which: Purchased receivables - coporate	0	0	0	0	0	0	0
(g)	Of which: Retail residential mortgage advances	1,990	2,928,181	6,972	624	6,348	0	2,923,199

As at 31 December 2025 R'000		Gross carrying values		Allowances/ impairments**	Of which: ECL accounting provisions for credit losses on SA exposure		Of which: ECL accounting provisions for credit losses on IRB exposure	Net values (a+b-c)
		Defaulted exposures	Non- defaulted exposures		Allocated in regulatory category of Specific	Allocated in regulatory category of General		
Regulatory portfolio/ Risk Weight								
(h)	Of which: Retail qualifying revolving (QRRE)	522,451	7,470,359	757,312	440,502	316,811	0	7,235,498
(i)	Of which: Retail SME	0	0	0	0	0	0	0
(j)	Retail Other	427	157,791	12,104	319	11,785	0	146,114
j(1)	Of which: unsecured lending	427	157,791	12,104	319	11,785	0	146,114
(k)	Of which: Purchased receivables - retail	0	0	0	0	0	0	0
2	Debt securities	0	0	0	0	0	0	0
3	Off-balance sheet exposures	0	435,142	0	0	0-	0	435,142
4	Total	524,869	23,507,143	776,411	441,445	334,966	0	23,255,601

*Loans include advances to clients and interbank advances and sovereign exposures, and excludes exposures to Public Sector Entities (CODI)

**Off-balance sheet exposures are reported gross of CRM, CCF and impairments, and exclude revocable commitments.

CR2: Changes in stock of defaulted loans and debt securities

R'000		As at 31 December 2025
1	Defaulted loans and debt securities at end of the previous reporting period	439,005
2	Loans and debt securities that have defaulted since the last reporting period	199,444
3	Returned to non-defaulted status	44,033
4	Amounts written off	85,071
5	Other changes	15,524
6	Defaulted loans and debt securities at end of the reporting period (1+2-3-4+5)	524,869

CR3: Credit risk mitigation techniques - overview

As at 31 December 2025 R'000		Exposures unsecured: carrying amount	Exposures secured by collateral	Exposure secured by collateral, of which: secured amount	Exposures secured by financial guarantees	Exposure secured by financial guarantees, of which: secured amount	Exposures secured by credit derivatives	Exposure secured by credit derivatives, of which: secured amount
1	Loans	18,471,123	4,349,336	4,348,561	250,496	250,496	0	0
(a)	Sovereign (including central government and central bank)	10,258,040	0	0	0	0	0	0
(b)	Public sector entities	0	0	0	250,496	250,496	0	0
(c)	Banks	831,470	1,426,137	1,426,137	0	0	0	0
(d)	Corporate	0	0	0	0	0	0	0
(e)	SME Corporate	0	0	0	0	0	0	0
(f)	Specialised Lending:Real Estate (SL)	0	0	0	0	0	0	0
1	SL: Project finance	0	0	0	0	0	0	0
2	SL: Object and commodity finance	0	0	0	0	0	0	0
(g)	Purchased receivables - corporate	0	0	0	0	0	0	0
(h)	Retail residential mortgage advances*	0	2,923,199	2,922,424	0	0	0	0
(i)	Retail qualifying revolving (QRRE)	7,235,498	0	0	0	0	0	0
(j)	Retail SME	0	0	0	0	0	0	0
(k)	Retail Other	146,115	0	0	0	0	0	0
1	Of which:Unsecured lending	146,115	0	0	0	0	0	0

As at 31 December 2025 R'000		Exposures unsecured: carrying amount	Exposures secured by collateral	Exposure secured by collateral, of which: secured amount	Exposures secured by financial guarantees	Exposure secured by financial guarantees, of which: secured amount	Exposures secured by credit derivatives	Exposure secured by credit derivatives, of which: secured amount
(l)	Purchased receivables - retail	0	0	0	0	0	0	0
2	Debt securities	0	0	0	0	0	0	0
3	Total	18,471,123	4,349,336	4,348,561	250,496	250,496	0	0
4	of which defaulted	82,058	1,366	1,366	0	0	0	0

* Retail residential mortgages are secured by their underlying property, however, these are not considered as a form of CRM in the context of BA 200 credit returns

CR4: Standardised approach – credit risk exposure and credit risk mitigation effects

As at 31 December 2025 R'000		Exposures before CCF and CRM		Exposures post - CCF and CRM		RWA and RWA density	
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
1	Sovereign (including central government and central bank)	10,258,040	0	10,258,040	0	0	0%
2	Multilateral development banks	0	0	0	0	0	0%
(a)	Securities firms and other financial institutions	0	0	0	0	0	0%

As at 31 December 2025 R'000		Exposures before CCF and CRM		Exposures post - CCF and CRM		RWA and RWA density	
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
3	Banks: of which	2,257,629	0	831,492	0	166,298	20%
(a)	Securities firms and other financial institutions	0	0	0	0	0	0%
(b)	Public Sector Entities	250,496	0	0	0	0	0%
4	Covered bonds	0	0	0	0	0	0%
5	Corporates (excluding corporate real estate as per line 8): of which	0	0	0	0	0	0%
(a)	SME Corporate	0	0	0	0	0	0%
(b)	Securities firms and other financial institutions	0	0	0	0	0	0%
(c)	Specialised lending (excluding IPRRE, IPCRE and HVCRE)	0	0	0	0	0	0%
6	Subordinated debt, equity and other capital	0	0	0	0	0	0%
7	Retail: of which	10,556,331	11,194,868	10,556,331	1,259,992	7,253,920	61%
(a)	Retail residential mortgage advances	2,928,181	435,142	2,928,181	184,019	1,070,820	34%
(b)	Retail qualifying revolving (QRRE)	7,470,359	10,750,596	7,470,359	1,075,060	6,063,188	71%
(c)	SME retail	0	0	0	0	0	0%
(d)	Retail - other	157,791	9,130	157,791	913	119,912	76%
8	Real estate: Corporate : of which	0	0	0	0	0	0%
(a)	Commercial real estate	0	0	0	0	0	0%
(b)	Income producing real estate	0	0	0	0	0	0%
(c)	HVCRE including land acquisition, development and construction	0	0	0	0	0	0%
9	Defaulted exposures	524,869	124,962	84,289	12,496	53,276	55%

		Exposures before CCF and CRM		Exposures post - CCF and CRM		RWA and RWA density	
		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
As at 31 December 2025							
R'000							
10	Other assets	8,187,095	0	8,187,095	0	848,105	10%
11	Total	32,034,460	11,319,830	29,917,247	1,272,488	8,321,599	27%

CR5: Standardised approach – exposures by asset classes and risk-weights

As at 31 December 2025 R'000		Risk Weight												Total credit exposure amount (post CCF and post-CRM)	
		0%	20%	25%	30%	40%	45%	50%	70%	75%	100%	150%	Others		
1	Sovereign (including central government and central bank)	10,258,040	0	0	0	0	0	0	0	0	0	0	0	0	10,258,040
2	Public Sector Entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	Multi-lateral development banks (MDBs)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	Banks	0	831,492	0	0	0	0	0	0	0	0	0	0	0	831,492
(a)	of which: securities firms and other financial institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5	Covered Bonds	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0
(a)	Of which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
(b)	Of which: securities firms and other financial institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0
(c)	Of which: specialised lending (excluding IPRRE, IPCRE and HVCRE)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
7	Subordinated debt, equity and other capital	0	0	0	0	0	0	0	0	0	0	0	0	0	0
8	Retail (excluding retail residential mortgage advances as per line 9):of which	0	0	0	0	0	1,152,919	0	0	7,547,671	3,533	0	0	0	8,704,123
(a)	Retail qualifying revolving (QRRE)	0	0	0	0	0	1,152,919	0	0	7,392,500	0	0	0	0	8,545,419
(b)	SME Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0

As at 31 December 2025 R'000		Risk Weight												Total credit exposure amount (post CCF and post-CRM)
		0%	20%	25%	30%	40%	45%	50%	70%	75%	100%	150%	Others	
(c)	Retail - other	0	0	0	0	0	0	0	0	155,171	3,533	0	0	158,704
9	Real estate	0	495,487	356,219	1,042,789	603,691	0	507,271	106,742	0	0	0	0	3,112,199
(a)	general RRE-retail residential mortgage advances	0	495,487	356,219	1,042,789	603,691	0	507,271	106,742	0	0	0	0	3,112,199
(b)	no loan splitting applied	0	0	0	0	0	0	0	0	0	0	0	0	0
(c)	loan splitting applied (secured)	0	0	0	0	0	0	0	0	0	0	0	0	0
(d)	loan splitting applied (unsecured)	0	0	0	0	0	0	0	0	0	0	0	0	0
(e)	IPRRE	0	0	0	0	0	0	0	0	0	0	0	0	0
(f)	general CRE	0	0	0	0	0	0	0	0	0	0	0	0	0
(g)	no loan splitting applied	0	0	0	0	0	0	0	0	0	0	0	0	0
(h)	loan splitting applied (secured)	0	0	0	0	0	0	0	0	0	0	0	0	0
(i)	Of which: loan splitting applied (unsecured)	0	0	0	0	0	0	0	0	0	0	0	0	0
(j)	Of which: IPCRE	0	0	0	0	0	0	0	0	0	0	0	0	0
(k)	Of which: HVCRE including land acquisition, development and construction	0	0	0	0	0	0	0	0	0	0	0	0	0
10	Defaulted exposures	0	0	0	0	0	0	90,946	0	0	1,910	3,929	0	96,785
													Total	23,002,639

Exposure amounts and CCFs applied to off-balance sheet exposures, categorised based on risk bucket of converted exposures					
	Risk weight	On-balance sheet exposure	Off-balance sheet exposure	Weighted average CCF*	Exposure (post-CCF and post-CRM)
1	Less than 40%	18,672,737	420,457	42%	17,172,781
2	40-70%	2,497,463	3,978,417	10%	2,461,569
3	75%	6,858,957	6,887,133	10%	7,547,671
4	85%	0	0	0	0
5	90-100%	853,442	10,375	10%	853,548
6	105-130%	0	0	0	0
7	150%	1,624	23,447	10%	3,929
8	250%	0	0	0	0
9	400%	0	0	0	0
10	1250%	0	0	0	0
11	Total exposures	28,884,223	11,319,829	11%	28,039,498

Counterparty Credit Risk

CCR1: Analysis of counterparty credit risk exposure by approach

As at 31 December 2025 R'000		Replace- ment cost	Potential future exposure	EEPE	Alpha used for computing regulatory EAD	EAD post- CRM	RWA
1	SA-CCR (for derivatives)				1.4		
2	Internal Model Method (for derivatives and SFTs)						
3	Simple Approach for credit risk mitigation (for SFTs)					0	0
4	Comprehensive Approach for credit risk mitigation (for SFTs)						
5	VaR for SFTs						
6	Total						

CCR2: Credit valuation adjustment capital charge

As at 31 December 2025 R'000		EAD post- CRM	RWA
Total portfolio subject to the advanced CVA capital charge			
1	(i) Var component (including the 3x multiplier)	0	0
2	(ii) Stressed VaR component (Including the 3x multiplier)	0	0
3	All portfolios subject to the Standardised CVA capital charge	0	0
4	Total subject to the CVA capital charge	0	0

Discovery Bank does not have any derivatives currently on their books and therefore both these tables are null values.

CCR3: Standardised approach of counterparty credit risk exposures by regulatory portfolio and risk weights

As at 31 December 2025 R'000		Risk Weight								Total credit exposure amount (post CCF and post-CRM)
		0%	10%	20%	50%	75%	100%	150%	Others	
Regulatory portfolio										
1	Sovereign	0	0	0	0	0	0	0	0	0
2	Non-central government public sector entities	0	0	0	0	0	0	0	0	0
3	Multi-lateral development banks	0	0	0	0	0	0	0	0	0
4	Banks	0	0	0	0	0	0	0	0	0
5	Securities firms	0	0	0	0	0	0	0	0	0
6	Corporates	0	0	0	0	0	0	0	0	0
7	Regulatory retail portfolio	0	0	0	0	0	0	0	0	0
8	Other assets	0	0	0	0	0	0	0	0	0
9	Total	0	0	0	0	0	0	0	0	0

Market Risk

MR1: Market risk under the Standardised Approach

This table provides detailed information about Discovery Bank's market risk under the standardised approach.

As at 31 December 2025 R'000		Capital charge in SA
1	General interest rate risk	0
2	Equity risk	0
3	Commodity risk	0
4	Foreign exchange risk	129,504
5	Credit spread risk - non securitisations	0
6	Credit spread risk - securitisations (non-correlation trading portfolio)	0
7	Credit spread risk - securitisations (correlation trading portfolio)	0
8	Default risk - non securitisation	0
9	Default risk - securitisations (non-correlation trading portfolio)	0
10	Default risk - securitisation (correlation trading portfolio)	0
11	Residual risk add-on	0
12	Total	129,504

MR3: Market risk under the simplified standardised approach

This table provides detailed information about Discovery Bank's components under the simplified standardised approach

As at 31 December 2025 R'000	Options			
	Outright Products	Simplified Approach	Delta-plus method	Scenario approach
1	Interest rate risk	0	0	0
2	Equity risk	0	0	0
3	Commodity risk	0	0	0
4	Foreign exchange risk	19,426	0	0
5	Securitisations	0	0	0
6	Total	19,426	0	0

Abbreviation

ABBREVIATION	DEFINITION
ASF	Available Stable Funding
AT1	Additional Tier 1
BA	Banks Act
BASA	Banking Association of South Africa
BCBS	Basel Committee on Banking Supervision
CCR	Counterparty Credit Risk
CEM	Credit Exposure Method
CET1	Common Equity Tier 1
CRM	Credit Risk Mitigation
CSR	Corporate Social Responsibility
CVA	Credit Valuation adjustment
D-SIB	Domestic Systemically Important Banks
ECL	Expected Credit Loss
G-SIB	Global Systemically Important Banks
HQLA	High-Quality Liquid Assets
LCR	Liquidity Coverage Ratio
MPIF	Monetary Policy Implementation Framework
NSFR	Net stable funding ratio
PA	Prudential Authority of South Africa
RWA	Risk-Weighted Assets
SA	Standardised Approach
SA-CCR	Standardised Approach for Counterparty Credit Risk
TLAC	Total Loss-absorbing Capacity