

HSBC Bank plc – Johannesburg Branch

Pillar 3 Disclosure

(ZAR millions) 31-Dec-14 30-Sep-14 30-Jun-14 31-Mar-14 31-Dec-13

Qualifying Capital

Endowment capital	1 420	1 420	1 420	1 420	885
Retained Earnings	1 815	1 683	1 517	1 393	1 238
Other Comprehensive Income	0	-3	-3	-11	-11
Common Equity Tier 1 Capital	3 234	3 100	2 934	2 802	2 112
Tier 2 Capital	6	5	5	5	5
Total Qualifying Capital	3 240	3 105	2 939	2 807	2 117

Capital Ratios

Common Tier 1	13.73%	14.98%	15.91%	15.75%	13.89%
Total Capital Ratio	13.76%	15.00%	15.93%	15.78%	13.92%

Minimum Required capital adequacy ratio

	Common Equity Tier 1	Total Capital
Base minimum	5.50%	10.00%
Add-on: systemically important bank (SIB)	0.00%	0.00%
Minimum required ratio, including SIB add-on	5.50%	10.00%
Add-on: idiosyncratic requirement specified by the Registrar	0.38%	0.75%
Minimum required ratio, prior to buffer	5.88%	10.75%
Add-on: countercyclical buffer	0.0%	0.0%
Add-on: conservation buffer	0.0%	0.0%
	5.88%	10.75%