

HSBC Bank plc – Johannesburg Branch

Pillar 3 Disclosure

February 2017

(ZAR millions)

Qualifying Capital	31 Dec 2016	30 Sep 2016	30 Jun 2016	31 Mar 2016
Endowment capital	1 420	1 420	1 420	1 420
Retained Earnings	3 394	3 201	3 012	2 053
Other Comprehensive Income	-15	-1	-10	5
Common Equity Tier 1 Capital	4 799	4 619	4 421	3 478
Tier 2 Capital	14	14	14	6
Total Qualifying Capital	4 812	4 633	4 435	3 484
Total RWA	20 155	21 854	22 444	26 229

Capital Ratios

Common Tier 1	23.81%	21.14%	19.70%	13.26%
Total Capital Ratio	23.88%	21.20%	19.76%	13.28%

Minimum Required capital adequacy ratio	Common Equity Tier 1	Total Capital
Base minimum	4.500%	8.000%
Add-on: systemic risk add-on	1.750%	1.750%
Minimum required ratio, including SIB add-on	6.250%	9.750%
Add-on: idiosyncratic requirement specified by the Registrar	0.375%	0.750%
Minimum required ratio, prior to buffer	6.625%	10.500%
Add-on: countercyclical buffer	0.000%	0.000%
Add-on: conservation buffer	0.625%	0.625%
	7.250%	11.125%

Disclosure of liquidity coverage ratio	Weighted Total 31 Dec 2016	Weighted Total 30 Sep 2016	Weighted Total 30 Jun 2016	Weighted Total 31 Mar 2016
Total High Quality Liquid Assets	22 788 823	23 061 449	21 791 086	15 919 122
Net Cash Outflow	18 121 154	22 549 196	21 757 862	15 875 416
Liquidity coverage ratio	126%	102%	100%	100%
Required LCR Ratio in 2016	70%	70%	70%	70%