

HSBC Bank plc – Johannesburg Branch

Pillar 3 Disclosure

June 2017

(ZAR millions)

Qualifying Capital	30 June 17	31 March 17
Endowment Capital	1 420	1 420
Retained Earnings	3 737	3 541
Less: unappropriated profits	-146	0
Other Comprehensive Income	3	-7
Common Equity Tier 1 Capital	5 014	4 954
Tier 2 Capital	14	14
Total Qualifying Capital	5 028	4 968
Total RWA	23 273	20 150

Capital Ratios

Common Tier 1	21,54%	24,59%
Total Capital Ratio	21,60%	24,65%

Minimum Required capital adequacy ratio	Common Equity Tier 1	Total Capital
Base minimum	4,50%	8,00%
Add-on: systemic risk add-on	1,50%	1,50%
Minimum required ratio, including SIB add-on	6,00%	9,50%
Add-on: idiosyncratic requirement specified by the Registrar	0,38%	0,75%
Minimum required ratio, prior to buffer	6,38%	10,25%
Add-on: countercyclical buffer	0,00%	0,00%
Add-on: conservation buffer	1,25%	1,25%
	7,63%	11,50%

Disclosure of liquidity coverage ratio	Weighted total	Weighted total
Total High Quality Liquid Assets	23 533	19 287
Net Cash Outflow	15 119	14 862
Liquidity coverage ratio	156%	130%
Required LCR Ratio in 2017	80%	80%