

# HSBC Bank plc - Johannesburg Branch

## Pillar 3 Quarterly disclosure

30 September 2025



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# Key Prudential metrics and overview of RWA

Table 1: Key metrics (KM1)

	30-Sep 2025 R'm	30-Jun 2025 R'm	31-Mar 2025 R'm	31-Dec 2024 R'm	30-Sep 2024 R'm	
<b>Available capital (amounts)</b>						
1	Common Equity Tier 1 (CET1)	4,737	4,734	4,729	4,703	4,688
1a	Fully loaded ECL accounting model CET1	4,737	4,734	4,729	4,703	4,688
2	Tier 1	4,737	4,734	4,729	4,703	4,688
2a	Fully loaded ECL accounting model Tier 1	4,737	4,734	4,729	4,703	4,688
3	Total capital	4,765	4,767	4,781	4,763	4,741
3a	Fully loaded ECL accounting model total capital	4,765	4,767	4,781	4,763	4,741
<b>Risk-weighted assets (amounts)</b>						
4	Total risk-weighted assets (RWA)	19,840	21,927	21,897	32,885	27,640
4a	Total risk-weighted assets (pre-floor)	19,840	21,927	21,897	32,885	27,640
<b>Risk-based capital ratios as a percentage of RWA</b>						
5	CET1 ratio (%)	23.88%	21.59%	21.60%	14.30%	16.96%
5a	Fully loaded ECL accounting model CET1 (%)	23.88%	21.59%	21.60%	14.30%	16.96%
5b	CET1 ratio (%) (pre-floor ratio)	23.88%	21.59%	21.60%	14.30%	16.96%
6	Tier 1 ratio (%)	23.88%	21.59%	21.60%	14.30%	16.96%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	23.88%	21.59%	21.60%	14.30%	16.96%
6b	Tier 1 ratio (%) (pre-floor ratio)	23.88%	21.59%	21.60%	14.30%	16.96%
7	Total capital ratio (%)	24.02%	21.74%	21.84%	14.48%	17.15%
7a	Fully loaded ECL accounting model total capital ratio (%)	24.02%	21.74%	21.84%	14.48%	17.15%
7b	Total capital ratio (%) (pre-floor ratio)	24.02%	21.74%	21.84%	14.48%	17.15%
<b>Additional CET1 buffer requirements as a percentage of RWA</b>						
8	Capital conservation buffer requirement (2.5% from 2019) (%)	2.50%	2.50%	2.50%	2.50%	2.50%
9	Countercyclical buffer requirement (%)	-	-	-	-	-
10	Bank G-SIB and/or D-SIB additional requirements (%)	-	-	-	-	-
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 (%)	15.90%	13.61%	13.62%	6.36%	9.06%
<b>Basel III Leverage ratio</b>						
13	Total Basel III leverage ratio exposure measure	59,495	77,542	81,674	91,794	90,798
14	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves)	7.96%	6.11%	5.79%	5.12%	5.16%
14a	Fully loaded ECL accounting model Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) (%)	7.96%	6.11%	5.79%	5.12%	5.16%
14b	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	7.96%	6.11%	5.79%	5.12%	5.16%
14c	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	7.96%	6.11%	5.79%	5.12%	5.16%
14d	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	7.96%	6.11%	5.79%	5.12%	5.16%
<b>Liquidity Coverage Ratio (LCR)</b>						
15	Total high-quality liquid assets (HQLA)	40,332	54,944	58,593	58,593	58,019
16	Total net cash outflow	26,243	35,909	38,920	32,743	36,931
17	LCR ratio (%)	154%	153%	151%	179%	157%
<b>Net Stable Funding Ratio (NSFR)</b>						
18	Total available stable funding	16,535	23,507	23,648	25,518	26,598
19	Total required stable funding	11,546	14,637	15,286	16,808	18,621
20	NSFR ratio	143%	161%	155%	152%	143%

Table 2: Overview of risk management (OV1)

	a	b	c	
	RWA		Minimum capital requirements	
	30-Sep 2025 R'm	30-Jun 2025 R'm	30-Sep 2025 R'm	
1	<b>Credit risk (excluding counterparty credit risk)</b>	15,389	16,763	1,770
2	Of which: standardised approach (SA)	15,389	16,763	1,770
3	Of which: foundation internal ratings-based (F-IRB) approach	-	-	-
4	Of which: supervisory slotting approach	-	-	-
5	Of which: advanced internal ratings-based (A-IRB) approach	-	-	-
6	<b>Counterparty credit risk (CCR)</b>	587	1,167	68
7	Of which: standardised approach for counterparty credit risk	587	1,167	68
8	Of which: IMM	-	-	-
9	Of which: other CCR	-	-	-
10	<b>Credit valuation adjustment (CVA)</b>	112	194	13
11	<b>Equity positions under the simple risk weight approach and the internal model method during the five-year linear phase-in period</b>	-	-	-
12	<b>Equity investments in funds – look-through approach</b>	-	-	-
13	<b>Equity investments in funds – mandate-based approach</b>	-	-	-
14	<b>Equity investments in funds – fall-back approach</b>	-	-	-
15	<b>Settlement risk</b>	-	-	-
16	<b>Securitisation exposures in banking book</b>	-	-	-
17	Of which: securitisation IRB approach (SEC-IRBA)	-	-	-
18	Of which: securitisation external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)	-	-	-
19	Of which: securitisation standardised approach (SEC-SA)	-	-	-
20	<b>Market risk</b>	97	96	8
21	Of which: standardised approach (SA)	97	96	8
22	Of which: internal model approach (IMA)	-	-	-
23	<b>Capital charge for switch between trading book and banking book</b>	-	-	-
24	<b>Operational risk</b>	3,393	3,393	390
25	<b>Amounts below the thresholds for deduction (subject to 250% risk weight)</b>	262	283	30
26	<b>Output floor applied</b>	-	-	-
27	<b>Floor adjustment (before application of transitional cap)</b>	-	-	-
28	<b>Floor adjustment (after application of transitional cap)</b>	-	-	-
29	<b>Total (1 + 6 + 10 + 11 + 12 + 13 + 14 + 15 + 16 + 20 + 23 + 24 + 25 + 28)</b>	<b>19,840</b>	<b>21,897</b>	<b>2,278</b>

1 This includes the Basel base minimum of 8%, plus Pillar 2A capital requirement, plus any applicable Basel buffers.

# Leverage ratio

Table 3: Summary comparison of accounting assets vs leverage ratio exposure (LR1)

		30-Sep 2025 R'm
1	Total consolidated assets as per published financial statements	53,987
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	-
3	Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference	-
4	Adjustments for temporary exemption of central bank reserves (if applicable)	-
5	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	-
6	Adjustments for regular-way purchases and sales of financial assets subject to trade date accounting	-
7	Adjustments for eligible cash pooling transactions	-
8	Adjustments for derivative financial instruments	-
9	Adjustment for securities financing transactions (ie repurchase agreements and similar secured lending)	-
10	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	5,227
11	Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	-
12	Other adjustments	281
13	<b>Leverage ratio exposure measure</b>	<b>59,495</b>

**Table 4: Leverage ratio (LR2)**

	30-Sep 2025 R'm	30-Jun 2025 R'm
<b>On-balance sheet exposures</b>		
1	33,649	41,762
2	-	-
3	-	-
4	-	-
5	-	-
6	-	-
<b>7</b>	<b>33,649</b>	<b>41,762</b>
<b>Derivative exposures</b>		
8	299	366
9	284	396
10	-	-
11	-	-
12	-	-
<b>13</b>	<b>583</b>	<b>763</b>
<b>Securities financing transaction exposures</b>		
14	20,035	28,764
15	-	-
16	-	-
17	-	-
<b>18</b>	<b>20,035</b>	<b>28,764</b>
<b>Other off-balance sheet exposures</b>		
19	22,800	28,548
20	(17,573)	(22,295)
21	-	-
<b>22</b>	<b>5,227</b>	<b>6,253</b>
<b>Capital and total exposures</b>		
<b>23</b>	<b>4,737</b>	<b>4,734</b>
<b>24</b>	<b>59,495</b>	<b>77,542</b>
<b>Leverage ratio</b>		
<b>25</b>	<b>7.96%</b>	<b>6.11%</b>
<b>25a</b>	<b>7.96%</b>	<b>6.11%</b>
<b>26</b>	<b>4.00%</b>	<b>4.00%</b>
<b>27</b>	<b>-</b>	<b>-</b>
<b>Disclosure of mean values</b>		
28	110	158
29	110	158
30	326	425
30a	326	425
31	7.96%	6.11%
31a	7.96%	6.11%

# Liquidity Risk

Table 5: Liquidity coverage ratio (LIQ1)

	a	b
	Total unweighted value (average)	Total weighted value (average)
<b>High-quality liquid assets</b>		
1	50,158	50,158
<b>Cash outflows</b>		
2	<b>Retail deposits and deposits from small business customers, of which:</b>	
3	-	-
4	-	-
5	<b>Unsecured wholesale funding, of which:</b>	
6	5,657	1,414
7	49,985	37,634
8	-	-
9	<b>Secured wholesale funding</b>	
10	<b>Additional requirements, of which:</b>	
11	16,281	16,281
12	-	-
13	-	-
14	6,592	324
15	22,023	1,244
16	<b>TOTAL CASH OUTFLOWS</b>	
<b>Cash inflows</b>		
17	-	-
18	11,667	8,343
19	16,486	16,486
20	28,153	24,830
<b>Total adjusted value</b>		
21	40,332	
22	26,243	
23	154%	

**Table 6: Net stable ratio funding (NSFR)**

		a	b	c	d	e
		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1 year	≥ 1 year	
<b>Available stable funding (ASF) item</b>						
1	Capital:			4,768	4,768	
2	Regulatory capital			4,768	4,768	
3	Other capital instruments					
4	Retail deposits and deposits from small business customers:					
5	Stable deposits					
6	Less stable deposits					
7	Wholesale funding:					
8	Operational deposits		3,855	-		1,928
9	Other wholesale funding		40,106	204		9,839
10	Liabilities with matching interdependent assets					
11	Other liabilities:					
12	NSFR derivative liabilities				283	
13	All other liabilities and equity not included in the above categories	-	1,939			
14	<b>Total ASF</b>					<b>16,535</b>
<b>Required stable funding (RSF) item</b>						
15	Total NSFR high-quality liquid assets (HQLA)					
16	Deposits held at other financial institutions for operational purposes		-			
17	Performing loans and securities:		22,202			2,328
18	Performing loans to financial institutions secured by Level 1 HQLA		20,035	-	-	2,004
19	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions		2,166	-		325
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:		7,733	608		
21	With a risk weight of less than or equal to 35% under the Basel II standardised approach for credit risk	-	-	-	-	-
22	Performing residential mortgages, of which:	-	-	-	-	-
23	With a risk weight of less than or equal to 35% under the Basel II standardised approach for credit risk	-	-	-	-	-
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	19,304	-	-	965
25	Assets with matching interdependent liabilities					
26	Other assets:					
27	Physical traded commodities, including gold					
28	Assets posted as initial margin for derivative contracts and contributions to default funds of central counterparties					
29	NSFR derivative assets		299		-	299
30	NSFR derivative liabilities before deduction of variation margin posted		283			-
31	All other assets not included in the above categories	-			2,849	2,849
32	Off-balance sheet items		22,829			1,168
33	<b>Total RSF</b>					<b>11,546</b>
34	<b>Net Stable Funding Ratio (%)</b>					<b>143%</b>