

# HSBC Bank plc – Johannesburg Branch

## Pillar 3 Disclosure

April 2016

### (ZAR millions)

Qualifying Capital	31 Dec 2015	30 Sep 2015	30 Jun 2015	31 Mar 2015
Endowment capital	1 420	1 420	1 420	1 420
Retained Earnings	2 536	2 362	2 231	2 053
Other Comprehensive Income	-36	-9	-7	5
Common Equity Tier 1 Capital	3 919	3 773	3 644	3 478
Tier 2 Capital	11	7	6	6
Total Qualifying Capital	3 3930	3 780	3 650	3 484
<b>Total RWA</b>	<b>26 617</b>	<b>23 976</b>	<b>25 885</b>	<b>26 229</b>

### Capital Ratios

Common Tier 1	14.73%	15.74%	14.08%	13.26%
<b>Total Capital Ratio</b>	<b>14.77%</b>	<b>15.77%</b>	<b>14.10%</b>	<b>13.28%</b>

### Minimum Required capital adequacy ratio

	Common Equity Tier 1	Total Capital
Base minimum	6.50%	10.00%
Add-on: systemically important bank (SIB)	0.00%	0.00%
<b>Minimum required ratio, including SIB add-on</b>	<b>6.50%</b>	<b>10.00%</b>
Add-on: idiosyncratic requirement specified by the Registrar	0.38%	0.75%
<b>Minimum required ratio, prior to buffer</b>	<b>6.88%</b>	<b>10.75%</b>
Add-on: countercyclical buffer	0.0%	0.0%
Add-on: conservation buffer	0.0%	0.0%
	<b>6.88%</b>	<b>10.75%</b>

### Disclosure of liquidity coverage ratio

	31 Dec 2015	30 Sep 2015	Weighted Total 30 Jun 2015	31 Mar 2015
Total High Quality Liquid Assets	20 238 729	17 259 911	18 242 841	15 919 122
Net Cash Outflow	19 659 071	17 492 798	17 141 757	15 875 416
Liquidity coverage ratio	103%	99%	106%	100%
Required LCR Ratio in 2015	60%	60%	60%	60%