

HBZ Bank Limited

(A subsidiary of Habib Bank AG Zurich)



**Bi-annual Public Disclosures
in terms of Banks Act, Regulation 43
Key Prudential Metrics
June 2018**

The Bank's key prudential metrics related to regulatory capital, leverage ratio, liquidity ratios and risk weighted assets as at 30 June 2018 are disclosed below:

Key Metrics

	30-Jun-18	30-Mar-18	31-Dec-17	30-Sep-17	30-Jun-17	
	T	T	T	T	T	
Available capital (amounts) R'000						
1	Common Equity Tier 1 (CET1)	360 214	335 214	352 300	332 300	332 300
1a	Fully loaded ECL accounting model	360 214	335 214	352 300	332 300	332 300
2	Tier 1	358 835	333 705	350 654	330 553	330 401
2a	Fully loaded accounting model Tier 1	358 835	333 705	350 654	330 553	330 401
3	Total capital	390 536	361 079	356 895	339 049	338 623
3a	Fully loaded ECL accounting model total capital	390 536	361 079	356 895	339 049	338 623
Risk-weighted assets (amounts) R'000						
4	Total risk-weighted assets (RWA)	3 028 249	2 648 187	2 667 033	2 575 784	2 512 631
Risk-based capital ratios as a percentage of RWA						
5	Common Equity Tier 1 ratio (%)	11.90%	12.66%	13.21%	12.90%	13.23%
5a	Fully loaded ECL accounting model CET1 (%)	11.90%	12.66%	13.21%	12.90%	13.23%
6	Tier 1 ratio (%)	11.85%	12.60%	13.15%	12.83%	13.15%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	11.85%	12.60%	13.15%	12.83%	13.15%
7	Total capital ratio (%)	12.90%	13.63%	13.38%	13.16%	13.48%
7a	Fully loaded ECL accounting model total capital ratio (%)	12.90%	13.63%	13.38%	13.16%	13.48%
Additional CET1 buffer requirements as a percentage of RWA						
8	Capital conservation buffer requirement (2.5% from 2019) (%)	1.88%	1.88%	1.25%	1.25%	1.25%
9	Countercyclical buffer requirement (%) -					
10	Bank D-SIB additional requirements (%) -					
11	Total of bank CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)	1.88%	1.88%	1.25%	1.25%	1.25%
12	CET1 available after meeting the bank's minimum capital requirements (%)	7.40%	8.16%	8.71%	8.40%	8.73%
Basel III Leverage Ratio						
13	Total Basel III leverage ratio measure	5 791 700	4 877 155	6 316 219	5 592 099	5 665 730
14	Basel III leverage ratio (%) (row 2/row 13)	6%	7%	6%	6%	6%
14a	Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2A/row 13)	6%	7%	6%	6%	6%
Liquidity Coverage Ratio						
15	Total HQLA	954 540	903 146	1 258 797	1 067 608	856 928
16	Total net cash outflow	174 710	150 032	157 934	165 592	148 658
17	LCR ratio (%)	546%	602%	797%	645%	576%
Net Stable Funding Ratio						
18	Total available stable funding	4 129 176	3 649 744	3 773 013	3 547 373	3 556 073
19	Total required stable funding	1 750 837	1 479 259	1 475 919	1 430 458	1 502 056
20	NSFR ratio (%)	236%	247%	256%	248%	237%

HBZ Bank Limited did not apply a transitional arrangement for expected credit losses and thus the fully loaded ECL accounting model will not differ from regulatory capital.