

HBZ Bank Limited

(A subsidiary of Habib Bank AG Zurich)



**Bi-annual Public Disclosures
in terms of Banks Act, Regulation 43
Liquidity Coverage Ratio Disclosure
June 2018**

In terms of Regulation 43(1)(e)(iii)(F) of the regulations relating to banks, minimum disclosure on the Liquidity Coverage Ratio of the Bank is required on a quarterly basis. This announcement meets the on-going reporting requirement for quarterly disclosure in terms of Pillar 3 of the Basel III capital accord.

		Total unweighted value	Total weighted value
High-quality liquid assets			
1	Total HQLA	954 540	954 540
Cash outflows			
2	Retail deposits and deposits from small business customers, of which:	1 166 484	116 648
3	Stable deposits	-	-
4	Less stable deposits	1 166 484	116 648
5	Unsecured wholesale funding, of which:	2 387 522	535 884
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-
7	Non-operational deposits (all counterparties)	2 387 522	535 884
8	Unsecured debt	-	-
9	Secured wholesale funding	-	-
10	Additional requirements, of which:	715 422	46 308
11	Outflows related to derivative exposures and other collateral requirements	-	-
12	Outflows related to loss of funding on debt products	-	-
13	Outflows related to loss of funding on debt products	-	-
14	Credit and liquidity facilities	715 422	46 308
15	Other contingent funding obligations	-	-
16	TOTAL CASH OUTFLOWS	4 269 428	698 840
Cash inflows			
17	Secured lending (eg reverse repos)	-	-
18	Inflows from fully performing exposures	1 459 665	1 134 639
19	Other cash inflows	-	-
20	TOTAL CASH INFLOWS	1 459 665	1 134 639
			Total adjusted value
21	Total HQLA		954 540
22	Total net cash outflows		174 710
23	Liquidity Coverage Ratio (%)		546%

Net Stable Funding Ratio (NSFR)

Jun-18

		a	b	c	d	e
		Unweighted value by residual maturity				
		No maturity	< 6 months	6 months to < 1 year	≥ 1 year	Weighted value
Available stable funding (ASF) item						
1	Capital:	360 214	-	-	-	360 214
2	Regulatory capital	360 214	-	-	-	360 214
3	Other capital instruments	-	-	-	-	-
4	Retail deposits and deposits from small business customers:	-	3 208 651	339 044	8 700	3 242 132
5	Stable deposits	-	471 085	339 044	8 700	778 323
6	Less stable deposits	-	2 737 566	-	-	2 463 810
7	Wholesale funding:	-	905 121	144 969	3 650	519 489
8	Operational deposits	-	18 412	-	-	519 489
9	Other wholesale funding	-	886 709	144 969	3 650	-
10	Liabilities with matching interdependent assets	-	-	-	-	-
11	Other liabilities:	-	65 155	-	7 341	7 341
12	NSFR derivative liabilities	-	-	-	-	-
13	All other liabilities and equity not included in the above categories	-	65 155	-	7 341	7 341
14	Total ASF					4 129 176
Required stable funding (RSF) item						
15	Total NSFR high-quality liquid assets (HQLA)					4 279
16	Deposits held at other financial institutions for operational purposes	-	1 599 383	712 750	-	1 143 744
17	Performing loans and securities:	-	1 568 688	372 542	-	532 206
18	Performing loans to financial institutions secured by Level 1 HQLA	-	736 291	237 952	-	48 712
19	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	-	-	-	-
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:	-	832 397	134 590	-	483 494
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	-	-	-	-	-
25	Assets with matching interdependent liabilities	-	-	-	-	-
26	Other assets:	-	-	-	47 454	47 454
27	Physical traded commodities, including gold	-	-	-	-	-
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	-	-	-	-	-
29	NSFR derivative assets	-	-	-	-	-
30	NSFR derivative liabilities before deduction of variation margin posted	-	-	-	-	-
31	All other assets not included in the above categories	-	-	-	47 454	47 454
32	Off-balance sheet items				463 075	23 154
33	Total RSF					1 750 837
34	Net Stable Funding Ratio (%)					236%

Mar-18

		a	b	c	d	e
		Unweighted value by residual maturity				
		No maturity	< 6 months	6 months to < 1 year	≥ 1 year	Weighted value
Available stable funding (ASF) item						
1	Capital:	335 214	-	-	-	335 214
2	Regulatory capital	335 214	-	-	-	335 214
3	Other capital instruments	-	-	-	-	-
4	Retail deposits and deposits from small business customers:	-	2 980 215	34 408	-	2 734 805
5	Stable deposits	-	398 476	34 408	-	411 240
6	Less stable deposits	-	2 581 739	-	-	2 323 565
7	Wholesale funding:	-	964 192	197 489	315	572 608
8	Operational deposits	-	17 095	-	-	-
9	Other wholesale funding	-	947 097	197 489	315	572 608
10	Liabilities with matching interdependent assets	-	-	-	-	-
11	Other liabilities:	-	42 511	-	7 117	7 117
12	NSFR derivative liabilities	-	-	-	-	-
13	All other liabilities and equity not included in the above categories	-	42 511	-	7 117	7 117
14	Total ASF					3 649 744
Required stable funding (RSF) item						
15	Total NSFR high-quality liquid assets (HQLA)					4 823
16	Deposits held at other financial institutions for operational purposes	-	1 734 572	299 170	-	938 450
17	Performing loans and securities:	-	1 502 329	283 213	-	461 031
18	Performing loans to financial institutions secured by Level 1 HQLA	-	815 862	143 560	-	47 971
19	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	-	-	-	-
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:	-	686 467	139 653	-	413 060
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	-	-	-	-	-
25	Assets with matching interdependent liabilities	-	-	-	-	-
26	Other assets:	-	-	-	53 998	53 998
27	Physical traded commodities, including gold	-	-	-	-	-
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	-	-	-	-	-
29	NSFR derivative assets	-	-	-	-	-
30	NSFR derivative liabilities before deduction of variation margin posted	-	-	-	-	-
31	All other assets not included in the above categories	-	-	-	53 998	53 998
32	Off-balance sheet items	-	-	-	419 146	20 957
33	Total RSF					1 479 259
34	Net Stable Funding Ratio (%)					247%