

BASEL III - PUBLIC DISCLOSURE OF THE LIQUIDITY COVERAGE RATIO
HBZ BANK LIMITED
31 March 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.

| | R'000 |
|---|---------------|
| | Mar-18 |
| High Quality Liquid Assets | 903 146 |
| Net Cash Outflows | 150 032 |
| Minimum Required Liquidity Coverage Ratio | 90% |
| Actual Liquidity Coverage Ratio | 602% |