

# **HBZ Bank Limited**

(A subsidiary of Habib Bank AG Zurich)



**Quarterly Public Disclosures  
in terms of Banks Act, Regulation 43  
Liquidity Coverage Ratio Disclosure  
September 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
<b>High-quality liquid assets</b>			
1	Total HQLA	926 651	926 651
<b>Cash outflows</b>			
2	<b>Retail deposits and deposits from small business customers, of which:</b>	1 342 007	134 201
3	Stable deposits	-	-
4	Less stable deposits	1 342 007	134 201
5	<b>Unsecured wholesale funding, of which:</b>	2 053 494	428 177
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-
7	Non-operational deposits (all counterparties)	2 053 494	428 177
8	Unsecured debt	-	-
9	Secured wholesale funding	-	-
10	<b>Additional requirements, of which:</b>	618 941	44 336
11	Outflows related to derivative exposures and other collateral requirements	-	-
12	Outflows related to loss of funding on debt products	-	-
13	Credit and liquidity facilities	443 358	44 336
14	Other contractual funding obligations	-	-
15	Other contingent funding obligations	175 583	-
16	<b>TOTAL CASH OUTFLOWS</b>	4 014 442	606 713
<b>Cash inflows</b>			
17	Secured lending (eg reverse repos)	-	-
18	Inflows from fully performing exposures	1 379 039	1 098 993
19	Other cash inflows	-	-
20	<b>TOTAL CASH INFLOWS</b>	1 379 039	1 098 993
			<b>Total adjusted value</b>
21	<b>Total HQLA</b>		926 651
22	<b>Total net cash outflows</b>		151 678
23	<b>Liquidity Coverage Ratio (%)</b>		611%