

# **HBZ Bank Limited**

(A subsidiary of Habib Bank AG Zurich)



**Quarterly Public Disclosures  
in terms of Banks Act, Regulation 43  
Key Prudential Metrics  
September 2018**

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

**Key Metrics**

	30-Sep-18	30-Jun-18	30-Mar-18	31-Dec-17	30-Sep-17	30-Jun-17
	T	T	T	T	T	T
<b>Available capital (amounts) R'000</b>						
1	Common Equity Tier 1 (CET1)	380 214	360 214	335 214	352 300	332 300
1a	Fully loaded ECL accounting model	380 214	360 214	335 214	352 300	332 300
2	Tier 1	378 973	358 835	333 705	350 654	330 553
2a	Fully loaded accounting model Tier 1	378 973	358 835	333 705	350 654	330 553
3	Total capital	411 705	390 536	361 079	356 895	339 049
3a	Fully loaded ECL accounting model total capital	411 705	390 536	361 079	356 895	339 049
<b>Risk-weighted assets (amounts) R'000</b>						
4	Total risk-weighted assets (RWA)	3 111 784	3 028 249	2 648 187	2 667 033	2 512 631
<b>Risk-based capital ratios as a percentage of RWA</b>						
5	Common Equity Tier 1 ratio (%)	12.18%	11.85%	12.66%	13.21%	12.90%
5a	Fully loaded ECL accounting model CET1 (%)	12.18%	11.85%	12.66%	13.21%	12.90%
6	Tier 1 ratio (%)	12.18%	11.85%	12.66%	13.21%	12.90%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	12.18%	11.85%	12.66%	13.21%	12.90%
7	Total capital ratio (%)	13.23%	12.90%	13.63%	13.38%	13.16%
7a	Fully loaded ECL accounting model total capital ratio (%)	13.23%	12.90%	13.63%	13.38%	13.16%
<b>Additional CET1 buffer requirements as a percentage of RWA</b>						
8	Capital conservation buffer requirement (2.5% from 2019) (%)	1.88%	1.88%	1.88%	1.25%	1.25%
9	Countercyclical buffer requirement (%) -					
10	Bank D-SIB additional requirements (%) -					
11	Total of bank CET1 specific buffer requirements (%) (row8 + row 9+ row 10)	1.88%	1.88%	1.88%	1.25%	1.25%
12	CET1 available after meeting the bank's minimum capital requirements (%)	7.68%	7.35%	8.16%	8.71%	8.40%
<b>Basel III Leverage Ratio</b>						
13	Total Basel III leverage ratio measure	5 866 329	5 791 700	4 877 155	6 316 219	5 592 099
14	Basel III leverage ratio (%) (row 2/row 13)	6%	6%	7%	6%	6%
14a	Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2A/row 13)	6%	6%	7%	6%	6%
<b>Liquidity Coverage Ratio</b>						
15	Total HQLA	926 651	954 540	903 146	1 258 797	1 067 608
16	Total net cash outflow	151 678	174 710	150 032	157 934	165 592
17	LCR ratio (%)	611%	546%	602%	797%	645%
<b>Net Stable Funding Ratio</b>						
18	Total available stable funding	4 111 597	4 129 176	3 649 744	3 773 013	3 547 373
19	Total required stable funding	1 666 749	1 750 837	1 479 259	1 475 919	1 502 056
20	NSFR ratio (%)	247%	236%	247%	256%	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.