

**BASEL III - PUBLIC DISCLOSURE OF THE LIQUIDITY COVERAGE RATIO**  
**HBZ BANK LIMITED**  
**30 September 2017**

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.

	<b>R'000</b>
	<b>Sep-17</b>
High Quality Liquid Assets	1 067 608
Net Cash Outflows	165 592
Minimum Required Liquidity Coverage Ratio	80%
<b>Actual Liquidity Coverage Ratio</b>	<b>645%</b>