

HINDUJA BANK (SWITZERLAND) LTD

Capital Adequacy and Excess of Equity (based on Bank Consolidated account)					
	31.12.2015	31.12.2014	31.12.2013	31.12.2012	31.12.2011
Core Capital (Tier 1 Capital)	95'585	89'146	90'901	89'695	85'208
within capital investments of minority shareholders	1'294	1'395	1'224	1'432	1'486
(-) deduction from Tiers 1 capital	-	-199	-176	-394	-915
(-) other deductions from Tiers 1 capital	-45'692	-27'111	-27'949	-14'507	-14'384
Core capital adjusted (Tier 1 adjusted)	49'893	61'837	61'552	73'362	68'423
Complementary capital (Tier 2 and Tier 3 capital)	40'563	46'883	52'395	39'656	39'675
Total eligible capital	90'456	108'720	113'947	113'018	108'098
Capital requirements for Credit Risk (*)	24'060	33'301	35'294	24'262	21'670
Capital requirements for Non Counterparty Risks	2'508	2'489	2'470	7'195	7'205
Capital requirements for Market Risk	2'443	1'074	652	840	2'261
Capital requirements for Operational Risk	5'246	6'109	6'004	5'871	5'185
Capital requirements for CVA	36	-	-	-	-
Specific requirements	5'000	2'656			
(-) Reductions in capital requirements				-2'392	-1'997
Total Minimum Capital requirements	39'293	45'630	44'420	35'776	34'324
Excess of capital	51'163	63'090	69'527	77'242	73'774
Capital requirement covering ratio under pillar 1	230.21%	238.27%	256.52%	315.90%	314.93%
Solvency ratio under pillar 1	18.42%	19.06%	20.52%	25.27%	25.19%
CET1 ratio	10.16%	10.84%	11.31%	16.72%	16.29%
LCR	103%	114%	N/A	N/A	N/A

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Other Ratios

Liquidity Coverage Ratio / Ratio de Liquidité à Court terme

	LCR average	HQLA	Net Cash Outflow
2015 (Bank / Banque)			
Q1	103%	74	72
Q2	114%	47	41
Q3	94%	66	70
Q4	120%	70	58

BIS leverage metrics / ratio de levier FINMA

	Consolidated Consolidé	Bank Banque
	31.12.2015 (000'CHF)	31.12.2015 (000'CHF)
Capital (CHF million)		
<i>CET1 capital</i>	49'893	70'643
<i>Tier1 capital</i>	49'893	70'643
Leverage exposure (CHF million)		
Leverage exposure	672'638	635'486
Leverage ratios (%)		
CET1 capital ratio	7.4%	11.1%
Tier1 capital ratio	7.4%	11.1%