

Liquidity coverage ratio (LCR) - common disclosure template

The LCR is a 30-day stress test, using the 3 month end balances as data points to calculate an average for the quarter, which requires banks to hold sufficient high-quality liquid assets to cover envisaged net outflows. These outflows are calibrated using prescribed Basel factors applied to assets and liabilities in a static run-off model. Basel definitions are used to identify high-quality liquid assets.

Line #	Group and bank R'000	Total Unweighted Value (Average) 31 May 2016	Total Weighted Value (Average) 31 May 2016	Total Weighted Value (Average) 29 Feb 2016
High-Quality Liquid Assets				
1	Total high-quality liquid assets (HQLA)		7 455 985	6 671 459
Cash Outflows				
2	Retail deposits and deposits from small business customers, of which:	39 292 518	2 538 514	2 421 839
3	Stable deposits	-	-	-
4	Less-stable deposits	39 292 518	2 538 514	2 421 839
5	Unsecured wholesale funding, of which:	9 710 480	779 012	133 769
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-	-
7	Non-operational deposits (all counterparties)	188 905	18 896	17 796
8	Unsecured debt	9 521 575	760 116	115 973
9	Secured wholesale funding	-	-	-
10	Additional requirements, of which:	430 714	269 062	10 268
11	Outflows related to derivative exposures and other collateral requirements	2 829	2 829	1 640
12	Outflows related to loss of funding on debt products	-	-	-
13	Credit and liquidity facilities	165 797	4 145	6 032
14	Other contractual funding obligations	262 088	262 088	2 596
15	Other contingent funding obligations	-	-	-
16	Total Cash Outflows		3 586 588	2 565 876
Cash Inflows				
17	Secured lending (e.g. reverse repos)	545 236	545 236	403 304
18	Inflows from fully performing exposures	8 689 172	7 995 115	7 289 563
19	Other cash inflows	34 478	2 288	-
20	Total Cash Inflows	9 268 886	8 542 639	7 692 867
				Total Adjusted Value
21	Total HQLA		7 455 985	6 671 459
22	Total Net Cash Outflows ⁽¹⁾		896 647	641 469
23	Liquidity Coverage Ratio (%) ⁽²⁾		832%	1040%

⁽¹⁾ As Capitec has a net cash inflow after applying the run-off factors, outflows for the purpose of the ratio are deemed to be 25% of gross outflows.

⁽²⁾ There is no difference between group and bank.