

Capitec Bank Holdings Limited

August 2019 (2nd quarter)

LIQ 1: Liquidity coverage ratio (LCR)

The LCR is a 30-day stress test, using 92 days (actual data point for the quarter) 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 Aug 2019	Total Weighted Value (Average) 31 Aug 2019	Total Weighted Value (Average) 31 May 2019
High-Quality Liquid Assets				
1	Total high-quality liquid assets (HQLA)		26 628 505	19 259 374
Cash Outflows				
2	Retail deposits and deposits from small business customers, of which:	73 280 178	4 593 458	4 273 862
3	Stable deposits	-	-	-
4	Less-stable deposits	73 280 178	4 593 458	4 273 862
5	Unsecured wholesale funding, of which:	5 214 661	389 447	181 209
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-	-
7	Non-operational deposits (all counterparties)	302 065	30 207	33 443
8	Unsecured debt	4 912 596	359 240	147 766
9	Secured wholesale funding			-
10	Additional requirements, of which:	1 033 746	26 747	277 405
11	Outflows related to derivative exposures and other collateral requirements	927	927	902
12	Outflows related to loss of funding on debt products	-	-	-
13	Credit and liquidity facilities	1 032 819	25 820	22 553
14	Other contractual funding obligations	-	-	253 950
15	Other contingent funding obligations	-	-	-
16	Total Cash Outflows		5 009 652	4 732 476
Cash Inflows				
17	Secured lending (e.g. reverse repos)	114 823	114 823	132 713
18	Inflows from fully performing exposures	17 672 867	16 693 409	17 263 127
19	Other cash inflows	18 981	21	11
20	Total Cash Inflows	17 806 671	16 808 253	17 395 851
<i>Total Adjusted Value</i>				
21	Total HQLA		26 628 505	19 259 374
22	Total Net Cash Outflows ⁽¹⁾		1 252 413	1 183 119
23	Liquidity Coverage Ratio (%) ⁽²⁾		2 126%	1 628%

⁽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.