

## 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.

The LCR calculation has been revised to include the updated Basel weightings and disclosures made effective January 2015.

Line #	Group and bank R'000	Total Unweighted Value (Average)	Total Weighted Value (Average)	Total Weighted Value (Average)
		30 Nov 2015	30 Nov 2015	31 Aug 2015
<b>High-Quality Liquid Assets</b>				
<b>1</b>	<b>Total high-quality liquid assets (HQLA) (see 7.4.1)</b>		<b>7 259 419</b>	6 339 307
<b>Cash Outflows</b>				
2	Retail deposits and deposits from small business customers, of which:	<b>36 466 281</b>	<b>2 409 549</b>	2 184 227
3	Stable deposits	-	-	-
4	Less-stable deposits	<b>36 466 281</b>	<b>2 409 549</b>	2 184 227
5	Unsecured wholesale funding, of which:	<b>10 427 340</b>	<b>393 831</b>	295 572
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-	-
7	Non-operational deposits (all counterparties)	<b>166 400</b>	<b>16 677</b>	14 450
8	Unsecured debt	<b>10 260 940</b>	<b>377 154</b>	281 122
9	Secured wholesale funding		-	-
10	Additional requirements, of which:	<b>593 079</b>	<b>157 515</b>	18 287
11	Outflows related to derivative exposures and other collateral requirements	<b>1 771</b>	<b>1 771</b>	2 194
12	Outflows related to loss of funding on debt products	-	-	-
13	Credit and liquidity facilities	<b>446 774</b>	<b>11 210</b>	13 143
14	Other contractual funding obligations	<b>144 534</b>	<b>144 534</b>	2 950
15	Other contingent funding obligations	-	-	-
<b>16</b>	<b>Total Cash Outflows</b>		<b>2 960 895</b>	2 498 086
<b>Cash Inflows</b>				
17	Secured lending (e.g. reverse repos)	<b>537 779</b>	<b>537 779</b>	567 061
18	Inflows from fully performing exposures	<b>7 279 197</b>	<b>6 556 600</b>	6 368 827
19	Other cash inflows	<b>49 852</b>	-	-
<b>20</b>	<b>Total Cash Inflows</b>	<b>7 866 828</b>	<b>7 094 379</b>	6 935 888
21	Total HQLA		<b>7 259 419</b>	6 339 307
22	Total Net Cash Outflows <sup>(1)</sup>		<b>740 224</b>	624 522
<b>23</b>	<b>Liquidity Coverage Ratio (%)<sup>(2)</sup></b>		<b>981%</b>	1 015%

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

<sup>(2)</sup> There is no difference between group and bank level.