

## Capitec Bank Holdings Limited

February 2022 (4th quarter)

### LIQ 1: Liquidity coverage ratio (LCR)

The LCR is a 30-day stress test, using 90 days (actual data points 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 #	R'000	Total Unweighted Value (Average) 28 Feb 2022	Total Weighted Value (Average) 28 Feb 2022	Total Weighted Value (Average) 30 Nov 2021
<b>High-Quality Liquid Assets</b>				
<b>1</b>	<b>Total high-quality liquid assets (HQLA)</b>		<b>81 574 866</b>	78 034 323
<b>Cash Outflows</b>				
2	Retail deposits and deposits from small business customers, of which:	<b>117 489 703</b>	<b>8 275 483</b>	8 006 995
3	Stable deposits	-	-	-
4	Less-stable deposits	<b>117 489 703</b>	<b>8 275 483</b>	8 006 995
5	Unsecured wholesale funding, of which:	<b>10 437 812</b>	<b>2 545 436</b>	2 113 659
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-	-
7	Non-operational deposits (all counterparties)	<b>8 963 712</b>	<b>2 504 822</b>	2 075 442
8	Unsecured debt	<b>1 474 100</b>	<b>40 614</b>	38 217
9	Secured wholesale funding	<b>387 854</b>	-	-
10	Additional requirements, of which:	<b>13 048 962</b>	<b>505 664</b>	736 680
11	Outflows related to derivative exposures and other collateral requirements	<b>165 506</b>	<b>165 506</b>	123 084
12	Outflows related to loss of funding on debt products	-	-	-
13	Credit and liquidity facilities	<b>12 176 688</b>	<b>305 216</b>	261 569
14	Other contractual funding obligations	-	-	320 198
15	Other contingent funding obligations	<b>706 768</b>	<b>34 942</b>	31 829
<b>16</b>	<b>Total Cash Outflows</b>		<b>11 326 583</b>	10 857 334
<b>Cash Inflows</b>				
17	Secured lending (e.g. reverse repos)	<b>7 162 885</b>	-	-
18	Inflows from fully performing exposures	<b>17 089 757</b>	<b>14 821 747</b>	15 824 480
19	Other cash inflows	<b>20 904</b>	-	-
<b>20</b>	<b>Total Cash Inflows</b>	<b>24 273 546</b>	<b>14 821 747</b>	15 824 480
21	Total HQLA		<b>81 574 866</b>	78 034 323
22	Total Net Cash Outflows <sup>(1)</sup>		<b>2 831 646</b>	2 714 334
<b>23</b>	<b>Basel 3 Group Liquidity Coverage Ratio (%)</b>		<b>2 881%</b>	2 875%

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

There is no material difference between the group ("Capitec Bank Holdings Limited") LCR and the bank ("Capitec Bank Limited") LCR. At 28 February 2022 the group LCR amounted to 2 881% and the bank LCR amount to 2 865%, therefore the LCR for bank is not disclosed above.