

Capitec Bank Holdings Limited

August 2022 (2nd quarter)

LIQ 1: Liquidity coverage ratio (LCR)

The LCR is a 30-day stress test, using 92 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) 31 Aug 2022 | Total Weighted Value (Average) 31 Aug 2022 | Total Weighted Value (Average) 31 May 2022 |
|-----------------------------------|---|--|--|--|
| High-Quality Liquid Assets | | | | |
| 1 | Total high-quality liquid assets (HQLA) | | 73 672 864 | 77 081 924 |
| Cash Outflows | | | | |
| 2 | Retail deposits and deposits from small business customers, of which: | 126 653 079 | 8 388 594 | 8 020 987 |
| 3 | Stable deposits | - | - | - |
| 4 | Less-stable deposits | 126 653 079 | 8 388 594 | 8 020 987 |
| 5 | Unsecured wholesale funding, of which: | 12 163 712 | 2 491 227 | 2 553 408 |
| 6 | Operational deposits (all counterparties) and deposits in networks of cooperative banks | - | - | - |
| 7 | Non-operational deposits (all counterparties) | 10 766 965 | 2 440 810 | 2 501 481 |
| 8 | Unsecured debt | 1 396 747 | 50 417 | 51 927 |
| 9 | Secured wholesale funding | 44 542 | - | - |
| 10 | Additional requirements, of which: | 16 036 574 | 441 243 | 1 379 808 |
| 11 | Outflows related to derivative exposures and other collateral requirements | - | - | 165 379 |
| 12 | Outflows related to loss of funding on debt products | - | - | - |
| 13 | Credit and liquidity facilities | 15 311 819 | 405 005 | 335 982 |
| 14 | Other contractual funding obligations | - | - | 843 505 |
| 15 | Other contingent funding obligations | 724 755 | 36 238 | 34 942 |
| 16 | Total Cash Outflows | | 11 321 064 | 11 954 203 |
| Cash Inflows | | | | |
| 17 | Secured lending (e.g. reverse repos) | 4 039 333 | - | - |
| 18 | Inflows from fully performing exposures | 17 551 568 | 15 486 354 | 15 529 045 |
| 19 | Other cash inflows | 38 109 | - | - |
| 20 | Total Cash Inflows | 21 629 010 | 15 486 354 | 15 529 045 |
| Total Adjusted Value | | | | |
| 21 | Total HQLA | | 73 672 864 | 77 081 924 |
| 22 | Total Net Cash Outflows ⁽¹⁾ | | 2 830 266 | 2 988 551 |
| 23 | Basel 3 Group Liquidity Coverage Ratio (%) | | 2 603% | 2 579% |

⁽¹⁾ 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 difference between the group ("Capitec Bank Holdings Limited") LCR and the bank ("Capitec Bank Limited") LCR, therefore the LCR for bank is not disclosed above.