

Liquidity coverage ratio (LCR) - common disclosure template

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)	Total Weighted Value (Average)	Total Weighted Value (Average)
		31 May 2017	31 May 2017	28 Feb 2017
<b>High-Quality Liquid Assets</b>				
<b>1</b>	<b>Total high-quality liquid assets (HQLA) (see 7.4.1)</b>		<b>9 092 130</b>	9 266 216
<b>Cash Outflows</b>				
2	Retail deposits and deposits from small business customers, of which:	<b>46 222 202</b>	<b>2 855 551</b>	2 896 330
3	Stable deposits	-	-	-
4	Less-stable deposits	<b>46 222 202</b>	<b>2 855 551</b>	2 896 330
5	Unsecured wholesale funding, of which:	<b>7 632 783</b>	<b>422 208</b>	307 943
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-	-
7	Non-operational deposits (all counterparties)	<b>213 769</b>	<b>21 384</b>	23 579
8	Unsecured debt	<b>7 419 024</b>	<b>400 824</b>	284 364
9	Secured wholesale funding		-	-
10	Additional requirements, of which:	<b>766 454</b>	<b>206 883</b>	13 268
11	Outflows related to derivative exposures and other collateral requirements	-	-	2 708
12	Outflows related to loss of funding on debt products	-	-	-
13	Credit and liquidity facilities	<b>573 919</b>	<b>14 348</b>	10 157
14	Other contractual funding obligations	<b>192 535</b>	<b>192 535</b>	403
15	Other contingent funding obligations	-	-	-
<b>16</b>	<b>Total Cash Outflows</b>		<b>3 484 642</b>	3 217 541
<b>Cash Inflows</b>				
17	Secured lending (e.g. reverse repos)	<b>431 269</b>	<b>431 269</b>	211 433
18	Inflows from fully performing exposures	<b>7 824 822</b>	<b>6 888 632</b>	7 313 497
19	Other cash inflows	<b>40 942</b>	<b>331</b>	1 005
<b>20</b>	<b>Total Cash Inflows</b>	<b>8 297 033</b>	<b>7 320 232</b>	7 525 935
				Total Adjusted Value
21	Total HQLA		<b>9 092 130</b>	9 266 216
22	Total Net Cash Outflows <sup>(1)</sup>		<b>871 160</b>	804 385
<b>23</b>	<b>Liquidity Coverage Ratio (%)</b> <sup>(2)</sup>		<b>1 044%</b>	1 152%

<sup>(1)</sup> 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.

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