

Capitec Bank Holdings Limited

May 2021 (1st 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 May 2021	Total Weighted Value (Average) 31 May 2021	Total Weighted Value (Average) 28 Feb 2021
High-Quality Liquid Assets				
1	Total high-quality liquid assets (HQLA)		64 560 155	57 601 979
Cash Outflows				
2	Retail deposits and deposits from small business customers, of which:	105 446 077	7 154 122	7 250 081
3	Stable deposits	-	-	-
4	Less-stable deposits	105 446 077	7 154 122	7 250 081
5	Unsecured wholesale funding, of which:	8 515 529	2 153 591	1 729 743
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-	-
7	Non-operational deposits (all counterparties)	6 971 674	1 776 501	1 687 806
8	Unsecured debt	1 543 855	377 090	41 937
9	Secured wholesale funding	305 712	-	-
10	Additional requirements, of which:	8 404 259	1 078 617	391 526
11	Outflows related to derivative exposures and other collateral requirements	293 784	293 784	201 163
12	Outflows related to loss of funding on debt products	-	-	-
13	Credit and liquidity facilities	6 989 272	193 953	162 803
14	Other contractual funding obligations	563 053	563 053	-
15	Other contingent funding obligations	558 150	27 827	27 560
16	Total Cash Outflows		10 386 330	9 371 350
Cash Inflows				
17	Secured lending (e.g. reverse repos)	15 802 937	1 618 392	3 532 850
18	Inflows from fully performing exposures	18 846 313	16 610 389	18 551 784
19	Other cash inflows	20 306	-	-
20	Total Cash Inflows	34 669 556	18 228 781	22 084 634
Total Adjusted Value				
21	Total HQLA		64 560 155	57 601 979
22	Total Net Cash Outflows ⁽¹⁾		2 596 583	2 342 837
23	Basel 3 Group Liquidity Coverage Ratio (%)		2 486%	2 459%

⁽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 material difference between group and bank. At 31 May 2021 both the group and bank LCR amount to 2 486%, therefore the LCR for bank is not also disclosed above.