

# Capitec Bank Holdings Limited

February 2019 (4th quarter)

## Liquidity coverage ratio (LCR) - common disclosure template

The LCR is a 30-day stress test, using 90 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) 28 Feb 2019	Total Weighted Value (Average) 28 Feb 2019	Total Weighted Value (Average) 30 Nov 2018
<b>High-Quality Liquid Assets</b>				
<b>1</b>	<b>Total high-quality liquid assets (HQLA)</b>		<b>16 352 197</b>	17 221 301
<b>Cash Outflows</b>				
2	Retail deposits and deposits from small business customers, of which:	<b>65 869 007</b>	<b>4 275 084</b>	3 956 153
3	Stable deposits	-	-	-
4	Less-stable deposits	<b>65 869 007</b>	<b>4 275 084</b>	3 956 153
5	Unsecured wholesale funding, of which:	<b>5 618 284</b>	<b>213 703</b>	107 585
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-	-
7	Non-operational deposits (all counterparties)	<b>336 923</b>	<b>33 692</b>	25 368
8	Unsecured debt	<b>5 281 361</b>	<b>180 011</b>	82 217
9	Secured wholesale funding	-	-	-
10	Additional requirements, of which:	<b>830 742</b>	<b>21 972</b>	238 257
11	Outflows related to derivative exposures and other collateral requirements	<b>1 234</b>	<b>1 234</b>	1 382
12	Outflows related to loss of funding on debt products	-	-	-
13	Credit and liquidity facilities	<b>829 508</b>	<b>20 738</b>	19 368
14	Other contractual funding obligations	-	-	217 507
15	Other contingent funding obligations	-	-	-
<b>16</b>	<b>Total Cash Outflows</b>		<b>4 510 759</b>	4 301 995
<b>Cash Inflows</b>				
17	Secured lending (e.g. reverse repos)	<b>606 745</b>	<b>606 745</b>	100 881
18	Inflows from fully performing exposures	<b>14 606 065</b>	<b>14 378 531</b>	10 278 822
19	Other cash inflows	<b>21 990</b>	<b>10</b>	14
<b>20</b>	<b>Total Cash Inflows</b>	<b>15 234 800</b>	<b>14 985 286</b>	10 379 717
Total Adjusted Value				
21	Total HQLA		<b>16 352 197</b>	17 221 301
22	Total Net Cash Outflows <sup>(1)</sup>		<b>1 127 690</b>	1 075 499
<b>23</b>	<b>Liquidity Coverage Ratio (%)</b> <sup>(2)</sup>		<b>1 450%</b>	1 601%

<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.