

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

The LCR is a 30-day stress test, using the 3 month end balances as data points 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 Aug 2016	31 Aug 2016	31 May 2016
<b>High-Quality Liquid Assets</b>				
<b>1</b>	<b>Total high-quality liquid assets (HQLA) (see 7.4.1)</b>		<b>7 371 310</b>	7 455 985
<b>Cash Outflows</b>				
2	Retail deposits and deposits from small business customers, of which:	<b>42 191 010</b>	<b>2 721 491</b>	2 538 514
3	Stable deposits	-	-	-
4	Less-stable deposits	<b>42 191 010</b>	<b>2 721 491</b>	2 538 514
5	Unsecured wholesale funding, of which:	<b>8 767 713</b>	<b>241 391</b>	779 012
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-	-
7	Non-operational deposits (all counterparties)	<b>208 610</b>	<b>20 895</b>	18 896
8	Unsecured debt	<b>8 559 103</b>	<b>220 496</b>	760 116
9	Secured wholesale funding		-	-
10	Additional requirements, of which:	<b>275 267</b>	<b>13 276</b>	269 062
11	Outflows related to derivative exposures and other collateral requirements	<b>3 738</b>	<b>3 738</b>	2 829
12	Outflows related to loss of funding on debt products	-	-	-
13	Credit and liquidity facilities	<b>268 709</b>	<b>6 718</b>	4 145
14	Other contractual funding obligations	<b>2 820</b>	<b>2 820</b>	262 088
15	Other contingent funding obligations	-	-	-
<b>16</b>	<b>Total Cash Outflows</b>		<b>2 976 158</b>	3 586 588
<b>Cash Inflows</b>				
17	Secured lending (e.g. reverse repos)	<b>626 486</b>	<b>626 486</b>	545 236
18	Inflows from fully performing exposures	<b>8 726 790</b>	<b>8 028 141</b>	7 995 115
19	Other cash inflows	<b>37 331</b>	<b>2 304</b>	2 288
<b>20</b>	<b>Total Cash Inflows</b>	<b>9 390 607</b>	<b>8 656 931</b>	8 542 639
				Total Adjusted Value
21	Total HQLA		<b>7 371 310</b>	7 455 985
22	Total Net Cash Outflows <sup>(1)</sup>		<b>744 040</b>	896 647
<b>23</b>	<b>Liquidity Coverage Ratio (%)</b> <sup>(2)</sup>		<b>991%</b>	832%

<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.