

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)
		30 Nov 2016	30 Nov 2016	31 Aug 2016
High-Quality Liquid Assets				
1	Total high-quality liquid assets (HQLA) (see 7.4.1)		8 643 621	7 371 310
Cash Outflows				
2	Retail deposits and deposits from small business customers, of which:	45 480 738	2 969 391	2 721 491
3	Stable deposits	-	-	-
4	Less-stable deposits	45 480 738	2 969 391	2 721 491
5	Unsecured wholesale funding, of which:	8 465 552	145 465	241 391
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-	-
7	Non-operational deposits (all counterparties)	199 988	20 407	20 895
8	Unsecured debt	8 265 564	125 058	220 496
9	Secured wholesale funding		-	-
10	Additional requirements, of which:	518 149	184 846	13 276
11	Outflows related to derivative exposures and other collateral requirements	2 860	2 860	3 738
12	Outflows related to loss of funding on debt products	-	-	-
13	Credit and liquidity facilities	341 849	8 546	6 718
14	Other contractual funding obligations	173 440	173 440	2 820
15	Other contingent funding obligations	-	-	-
16	Total Cash Outflows		3 299 702	2 976 158
Cash Inflows				
17	Secured lending (e.g. reverse repos)	489 175	489 175	626 486
18	Inflows from fully performing exposures	9 924 894	9 233 726	8 028 141
19	Other cash inflows	42 992	1 115	2 304
20	Total Cash Inflows	10 457 061	9 724 016	8 656 931
				Total Adjusted Value
21	Total HQLA		8 643 621	7 371 310
22	Total Net Cash Outflows ⁽¹⁾		824 926	744 040
23	Liquidity Coverage Ratio (%) ⁽²⁾		1048%	991%

⁽¹⁾ 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.

⁽²⁾ There is no difference between group and bank.