

Capitec Bank Holdings Limited

August 2021 (2nd 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 Aug 2021	Total Weighted Value (Average) 31 Aug 2021	Total Weighted Value (Average) 31 May 2021
High-Quality Liquid Assets				
1	Total high-quality liquid assets (HQLA)		71 657 162	64 560 155
Cash Outflows				
2	Retail deposits and deposits from small business customers, of which:	109 719 897	7 413 771	7 154 122
3	Stable deposits	-	-	-
4	Less-stable deposits	109 719 897	7 413 771	7 154 122
5	Unsecured wholesale funding, of which:	8 208 155	1 999 494	2 153 591
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-	-
7	Non-operational deposits (all counterparties)	7 487 576	1 962 125	1 776 501
8	Unsecured debt	720 579	37 369	377 090
9	Secured wholesale funding	304 012	-	-
10	Additional requirements, of which:	9 525 118	444 329	1 078 617
11	Outflows related to derivative exposures and other collateral requirements	189 403	189 403	293 784
12	Outflows related to loss of funding on debt products	-	-	-
13	Credit and liquidity facilities	8 685 981	223 059	193 953
14	Other contractual funding obligations	-	-	563 053
15	Other contingent funding obligations	649 734	31 867	27 827
16	Total Cash Outflows		9 857 594	10 386 330
Cash Inflows				
17	Secured lending (e.g. reverse repos)	8 073 000	214 894	1 618 392
18	Inflows from fully performing exposures	18 764 588	16 507 083	16 610 389
19	Other cash inflows	19 028	-	-
20	Total Cash Inflows	26 856 616	16 721 977	18 228 781
Total Adjusted Value				
21	Total HQLA		71 657 162	64 560 155
22	Total Net Cash Outflows ⁽¹⁾		2 464 399	2 596 583
23	Basel 3 Group Liquidity Coverage Ratio (%)		2 908%	2 486%

⁽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 August 2021 both the group and bank LCR amount to 2 908%, therefore the LCR for bank is not disclosed above.