

Capitec Bank Holdings Limited

February 2021 (4th quarter)

LIQ 1: Liquidity coverage ratio (LCR)

The LCR is a 30-day stress test, using 90 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) 28 Feb 2021	Total Weighted Value (Average) 28 Feb 2021	Total Weighted Value (Average) 30 Nov 2020
High-Quality Liquid Assets				
1	Total high-quality liquid assets (HQLA)		57 601 979	49 670 375
Cash Outflows				
2	Retail deposits and deposits from small business customers, of which:	103 666 644	7 250 081	6 710 125
3	Stable deposits	-	-	-
4	Less-stable deposits	103 666 644	7 250 081	6 710 125
5	Unsecured wholesale funding, of which:	8 475 311	1 729 743	1 999 520
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-	-
7	Non-operational deposits (all counterparties)	6 721 726	1 687 806	1 746 603
8	Unsecured debt	1 753 585	41 937	252 917
9	Secured wholesale funding	235 267	-	-
10	Additional requirements, of which:	6 780 808	391 526	308 839
11	Outflows related to derivative exposures and other collateral requirements	201 163	201 163	142 717
12	Outflows related to loss of funding on debt products	-	-	-
13	Credit and liquidity facilities	6 026 942	162 803	137 357
14	Other contractual funding obligations	-	-	-
15	Other contingent funding obligations	552 703	27 560	28 765
16	Total Cash Outflows		9 371 350	9 018 484
Cash Inflows				
17	Secured lending (e.g. reverse repos)	24 873 223	3 532 850	2 821 051
18	Inflows from fully performing exposures	20 821 619	18 551 784	19 658 834
19	Other cash inflows	24 618	-	-
20	Total Cash Inflows	45 719 460	22 084 634	22 479 885
<i>Total Adjusted Value</i>				
21	Total HQLA		57 601 979	49 670 375
22	Total Net Cash Outflows ⁽¹⁾		2 342 837	2 254 621
23	Basel 3 Group Liquidity Coverage Ratio (%)		2 459%	2 203%

⁽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.

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The LCR is a 30-day stress test, using 90 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) 28 Feb 2021	Total Weighted Value (Average) 28 Feb 2021	Total Weighted Value (Average) 30 Nov 2020
High-Quality Liquid Assets				
1	Total high-quality liquid assets (HQLA)		57 601 979	48 587 791
Cash Outflows				
2	Retail deposits and deposits from small business customers, of which:	103 666 644	7 250 081	6 342 756
3	Stable deposits	-	-	-
4	Less-stable deposits	103 666 644	7 250 081	6 342 756
5	Unsecured wholesale funding, of which:	8 475 311	1 729 743	808 050
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-	532 179
7	Non-operational deposits (all counterparties)	6 721 726	1 687 806	22 954
8	Unsecured debt	1 753 585	41 937	252 917
9	Secured wholesale funding	235 267	-	-
10	Additional requirements, of which:	6 780 808	391 526	82 422
11	Outflows related to derivative exposures and other collateral requirements	201 163	201 163	5 137
12	Outflows related to loss of funding on debt products	-	-	-
13	Credit and liquidity facilities	6 026 942	162 803	77 285
14	Other contractual funding obligations	-	-	-
15	Other contingent funding obligations	552 703	27 560	-
16	Total Cash Outflows		9 371 350	7 233 228
Cash Inflows				
17	Secured lending (e.g. reverse repos)	24 873 223	3 532 850	2 821 051
18	Inflows from fully performing exposures	20 807 758	18 537 923	18 255 375
19	Other cash inflows	24 618	-	-
20	Total Cash Inflows	45 705 599	22 070 773	21 076 426
Total Adjusted Value				
21	Total HQLA		57 601 979	48 587 791
22	Total Net Cash Outflows		2 342 837	1 808 307
23	Basel 3 Liquidity Coverage Ratio (%)		2 459%	2 687%