

## 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)
		29 Feb 2016	29 Feb 2016	31 Aug 2015
<b>High-Quality Liquid Assets</b>				
<b>1</b>	<b>Total high-quality liquid assets (HQLA)</b>		<b>6 671 459</b>	6 339 307
<b>Cash Outflows</b>				
2	Retail deposits and deposits from small business customers, of which:	<b>36 682 110</b>	<b>2 421 839</b>	2 184 227
3	Stable deposits	-	-	-
4	Less-stable deposits	<b>36 682 110</b>	<b>2 421 839</b>	2 184 227
5	Unsecured wholesale funding, of which:	<b>10 215 256</b>	<b>133 769</b>	295 572
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-	-
7	Non-operational deposits (all counterparties)	<b>177 906</b>	<b>17 796</b>	14 450
8	Unsecured debt	<b>10 037 350</b>	<b>115 973</b>	281 122
9	Secured wholesale funding		-	-
10	Additional requirements, of which:	<b>245 502</b>	<b>10 268</b>	18 287
11	Outflows related to derivative exposures and other collateral requirements	<b>1 640</b>	<b>1 640</b>	2 194
12	Outflows related to loss of funding on debt products	-	-	-
13	Credit and liquidity facilities	<b>241 266</b>	<b>6 032</b>	13 143
14	Other contractual funding obligations	<b>2 596</b>	<b>2 596</b>	2 950
15	Other contingent funding obligations	-	-	-
<b>16</b>	<b>Total Cash Outflows</b>		<b>2 565 876</b>	2 498 086
<b>Cash Inflows</b>				
17	Secured lending (e.g. reverse repos)	<b>403 304</b>	<b>403 304</b>	567 061
18	Inflows from fully performing exposures	<b>7 998 738</b>	<b>7 289 563</b>	6 368 827
19	Other cash inflows	<b>46 570</b>	-	-
<b>20</b>	<b>Total Cash Inflows</b>	<b>8 448 612</b>	<b>7 692 867</b>	6 935 888
				Total Adjusted Value
21	Total HQLA		<b>6 671 459</b>	6 339 307
22	Total Net Cash Outflows <sup>(1)</sup>		<b>641 469</b>	624 522
<b>23</b>	<b>Liquidity Coverage Ratio (%)</b> <sup>(2)</sup>		<b>1040%</b>	1 015%

<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.