Capitec Bank Holdings Limited

Aug 2015

CAPITEC BANK

Simplicity is the ultimate sophistication

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.

The LCR calculation has been revised to include the updated Basel weightings and disclosures made effective January 2015.

Line #	Group and bank R'000	Total Unweighted Value (Average) 31 Aug 2015	Total Weighted Value (Average) 31 Aug 2015	Total Weighted Value (Average) 28 Feb 2015
	High-Quality Liquid Assets			
1	**Total high-quality liquid assets (HQLA)**		**6 339 307**	6 006 253
	Cash Outflows			
2	Retail deposits and deposits from small business customers, of which:	33 681 937	2 184 227	1 888 919
3	Stable deposits	-	-	-
4	Less-stable deposits	33 681 937	2 184 227	1 888 919
5	Unsecured wholesale funding, of which:	10 732 448	295 572	81 094
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-	-
7	Non-operational deposits (all counterparties)	144 457	14 450	15 729
8	Unsecured debt	10 587 991	281 122	65 365
9	Secured wholesale funding		-	-
10	Additional requirements, of which:	529 329	18 287	16 088
11	Outflows related to derivative exposures and other collateral requirements	2 194	2 194	1 754
12	Outflows related to loss of funding on debt products	-	-	-
13	Credit and liquidity facilities	524 185	13 143	11 410
14	Other contractual funding obligations	2 950	2 950	2 924
15	Other contingent funding obligations	-	-	-
16	**Total Cash Outflows**		**2 498 086**	1 986 101
	Cash Inflows			
17	Secured lending (e.g. reverse repos)	567 061	567 061	334 876
18	Inflows from fully performing exposures	7 034 618	6 368 827	6 239 006
19	Other cash inflows	58 877	-	154
20	**Total Cash Inflows**	**7 660 556**	**6 935 888**	6 574 036
				Total Adjusted Value
21	Total HQLA		6 339 307	6 006 253
22	Total Net Cash Outflows[1]		624 522	496 525
23	**Liquidity Coverage Ratio (%)[2]**		**1 015%**	1 210%

[1] *As Capitec has a net cash inflow after applying the run-off weightings, outflows for the purpose of the ratio are deemed to be 25% of gross ouflows.*
[2] *There is no difference between group and bank level.*