

Capitec Bank Holdings Limited

November 2021 (3rd quarter)

LIQ 1: Liquidity coverage ratio (LCR)

The LCR is a 30-day stress test, using 91 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) 30 Nov 2021	Total Weighted Value (Average) 30 Nov 2021	Total Weighted Value (Average) 31 Aug 2021
High-Quality Liquid Assets				
1	Total high-quality liquid assets (HQLA)		78 034 323	71 657 162
Cash Outflows				
2	Retail deposits and deposits from small business customers, of which:	115 806 609	8 006 995	7 413 771
3	Stable deposits	-	-	-
4	Less-stable deposits	115 806 609	8 006 995	7 413 771
5	Unsecured wholesale funding, of which:	8 776 912	2 113 659	1 999 494
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-	-
7	Non-operational deposits (all counterparties)	7 816 514	2 075 442	1 962 125
8	Unsecured debt	960 398	38 217	37 369
9	Secured wholesale funding	354 532	-	-
10	Additional requirements, of which:	11 201 226	736 680	444 329
11	Outflows related to derivative exposures and other collateral requirements	123 084	123 084	189 403
12	Outflows related to loss of funding on debt products	-	-	-
13	Credit and liquidity facilities	10 110 999	261 569	223 059
14	Other contractual funding obligations	320 198	320 198	-
15	Other contingent funding obligations	646 945	31 829	31 867
16	Total Cash Outflows		10 857 334	9 857 594
Cash Inflows				
17	Secured lending (e.g. reverse repos)	5 572 435	-	214 894
18	Inflows from fully performing exposures	18 124 387	15 824 480	16 507 083
19	Other cash inflows	19 116	-	-
20	Total Cash Inflows	23 715 938	15 824 480	16 721 977
21	Total HQLA		78 034 323	71 657 162
22	Total Net Cash Outflows ⁽¹⁾		2 714 334	2 464 399
23	Basel 3 Group Liquidity Coverage Ratio (%)		2 875%	2 908%

⁽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 30 November 2021 both the group and bank LCR amount to 2 875%, therefore the LCR for bank is not disclosed above.