

Capitec Bank Holdings Limited

May 2022 (1st 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 May 2022	Total Weighted Value (Average) 31 May 2022	Total Weighted Value (Average) 28 Feb 2022
High-Quality Liquid Assets				
1	Total high-quality liquid assets (HQLA)		77 081 924	81 574 866
Cash Outflows				
2	Retail deposits and deposits from small business customers, of which:	118 312 480	8 020 987	8 275 483
3	Stable deposits	-	-	-
4	Less-stable deposits	118 312 480	8 020 987	8 275 483
5	Unsecured wholesale funding, of which:	10 357 007	2 553 408	2 545 436
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-	-
7	Non-operational deposits (all counterparties)	8 930 307	2 501 481	2 504 822
8	Unsecured debt	1 426 700	51 927	40 614
9	Secured wholesale funding	213 408	-	-
10	Additional requirements, of which:	15 122 980	1 379 808	505 664
11	Outflows related to derivative exposures and other collateral requirements	165 379	165 379	165 506
12	Outflows related to loss of funding on debt products	-	-	-
13	Credit and liquidity facilities	13 407 328	335 982	305 216
14	Other contractual funding obligations	843 505	843 505	-
15	Other contingent funding obligations	706 768	34 942	34 942
16	Total Cash Outflows		11 954 203	11 326 583
Cash Inflows				
17	Secured lending (e.g. reverse repos)	4 938 610	-	-
18	Inflows from fully performing exposures	17 861 111	15 529 045	14 821 747
19	Other cash inflows	20 156	-	-
20	Total Cash Inflows	22 819 877	15 529 045	14 821 747
21	Total HQLA		77 081 924	81 574 866
22	Total Net Cash Outflows ⁽¹⁾		2 988 551	2 831 646
23	Basel 3 Group Liquidity Coverage Ratio (%)		2 579%	2 881%

⁽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 difference between the group ("Capitec Bank Holdings Limited") LCR and the bank ("Capitec Bank Limited") LCR, therefore the LCR for bank is not disclosed above.