

## Capitec Bank Holdings Limited

May 2019 (1st quarter)

### Liquidity coverage ratio (LCR) - common disclosure template

The LCR is a 30-day stress test, using 92 days (actual data point 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 #	Group and bank R'000	Total Unweighted Value (Average) 31 May 2019	Total Weighted Value (Average) 31 May 2019	Total Weighted Value (Average) 28 Feb 2019
<b>High-Quality Liquid Assets</b>				
<b>1</b>	<b>Total high-quality liquid assets (HQLA)</b>		<b>19 259 374</b>	16 352 197
<b>Cash Outflows</b>				
2	Retail deposits and deposits from small business customers, of which:	<b>68 066 708</b>	<b>4 273 862</b>	4 275 084
3	Stable deposits	-	-	-
4	Less-stable deposits	<b>68 066 708</b>	<b>4 273 862</b>	4 275 084
5	Unsecured wholesale funding, of which:	<b>5 475 013</b>	<b>181 209</b>	213 703
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-	-
7	Non-operational deposits (all counterparties)	<b>334 426</b>	<b>33 443</b>	33 692
8	Unsecured debt	<b>5 140 587</b>	<b>147 766</b>	180 011
9	Secured wholesale funding	-	-	-
10	Additional requirements, of which:	<b>1 156 987</b>	<b>277 405</b>	21 972
11	Outflows related to derivative exposures and other collateral requirements	<b>902</b>	<b>902</b>	1 234
12	Outflows related to loss of funding on debt products	-	-	-
13	Credit and liquidity facilities	<b>902 135</b>	<b>22 553</b>	20 738
14	Other contractual funding obligations	<b>253 950</b>	<b>253 950</b>	-
15	Other contingent funding obligations	-	-	-
<b>16</b>	<b>Total Cash Outflows</b>		<b>4 732 476</b>	4 510 759
<b>Cash Inflows</b>				
17	Secured lending (e.g. reverse repos)	<b>132 713</b>	<b>132 713</b>	606 745
18	Inflows from fully performing exposures	<b>17 920 518</b>	<b>17 263 127</b>	14 378 531
19	Other cash inflows	<b>15 326</b>	<b>11</b>	10
<b>20</b>	<b>Total Cash Inflows</b>	<b>18 068 557</b>	<b>17 395 851</b>	14 985 286
Total Adjusted Value				
21	Total HQLA		<b>19 259 374</b>	16 352 197
22	Total Net Cash Outflows <sup>(1)</sup>		<b>1 183 119</b>	1 127 690
<b>23</b>	<b>Liquidity Coverage Ratio (%)</b> <sup>(2)</sup>		<b>1 628%</b>	1 450%

<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.