

Liquidity coverage ratio (LCR) - common disclosure template

The LCR is a 30-day stress test, using 90 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)	Total Weighted Value (Average)	Total Weighted Value (Average)
		28 Feb 2017	28 Feb 2017	30 Nov 2016
High-Quality Liquid Assets				
1	Total high-quality liquid assets (HQLA) (see 7.4.1)		9 266 216	8 643 621
Cash Outflows				
2	Retail deposits and deposits from small business customers, of which:	44 629 933	2 896 330	2 969 391
3	Stable deposits	-	-	-
4	Less-stable deposits	44 629 933	2 896 330	2 969 391
5	Unsecured wholesale funding, of which:	8 119 216	307 943	145 465
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-	-
7	Non-operational deposits (all counterparties)	235 741	23 579	20 407
8	Unsecured debt	7 883 475	284 364	125 058
9	Secured wholesale funding		-	-
10	Additional requirements, of which:	409 387	13 268	184 846
11	Outflows related to derivative exposures and other collateral requirements	2 708	2 708	2 860
12	Outflows related to loss of funding on debt products	-	-	-
13	Credit and liquidity facilities	406 276	10 157	8 546
14	Other contractual funding obligations	403	403	173 440
15	Other contingent funding obligations	-	-	-
16	Total Cash Outflows		3 217 541	3 299 702
Cash Inflows				
17	Secured lending (e.g. reverse repos)	211 433	211 433	489 175
18	Inflows from fully performing exposures	8 477 516	7 313 497	9 233 726
19	Other cash inflows	45 111	1 005	1 115
20	Total Cash Inflows	8 734 060	7 525 935	9 724 016
				Total Adjusted Value
21	Total HQLA		9 266 216	8 643 621
22	Total Net Cash Outflows ⁽¹⁾		804 385	824 926
23	Liquidity Coverage Ratio (%) ⁽²⁾		1 152%	1 048%

⁽¹⁾ 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.

⁽²⁾ There is no difference between group and bank.