

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) 28 Feb 2018	Total Weighted Value (Average) 28 Feb 2018	Total Weighted Value (Average) 30 Nov 2017
High-Quality Liquid Assets				
1	Total high-quality liquid assets (HQLA)		18 056 043	13 321 307
Cash Outflows				
2	Retail deposits and deposits from small business customers, of which:	56 554 768	3 566 171	3 328 929
3	Stable deposits	-	-	-
4	Less-stable deposits	56 554 768	3 566 171	3 328 929
5	Unsecured wholesale funding, of which:	6 948 880	261 531	187 966
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-	-
7	Non-operational deposits (all counterparties)	275 511	27 556	26 737
8	Unsecured debt	6 673 369	233 975	161 229
9	Secured wholesale funding	-	-	-
10	Additional requirements, of which:	657 632	18 341	199 864
11	Outflows related to derivative exposures and other collateral requirements	1 839	1 839	3 162
12	Outflows related to loss of funding on debt products	-	-	-
13	Credit and liquidity facilities	655 683	16 392	14 742
14	Other contractual funding obligations	110	110	181 960
15	Other contingent funding obligations	-	-	-
16	Total Cash Outflows		3 846 043	3 716 759
Cash Inflows				
17	Secured lending (e.g. reverse repos)	557 721	557 721	650 491
18	Inflows from fully performing exposures	11 730 109	10 788 588	7 255 168
19	Other cash inflows	40 805	4 623	239
20	Total Cash Inflows	12 328 635	11 350 932	7 905 898
				Total Adjusted Value
21	Total HQLA		18 056 043	13 321 307
22	Total Net Cash Outflows ⁽¹⁾		961 511	929 190
23	Liquidity Coverage Ratio (%) ⁽²⁾		1 878%	1 434%

⁽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.