

# Capitec Bank Holdings Limited

November 2018 (3rd quarter)

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

The LCR is a 30-day stress test, using 91 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) 30 Nov 2018 | Total Weighted Value (Average) 30 Nov 2018 | Total Weighted Value (Average) 31 Aug 2018 |
|-----------------------------------|---|--|--|--|
| <b>High-Quality Liquid Assets</b> |   |  |  |  |
| <b>1</b>                          | <b>Total high-quality liquid assets (HQLA)</b>  |  | <b>17 221 301</b>                          | 18 696 766                                 |
| <b>Cash Outflows</b>              |   |  |  |  |
| 2                                 | Retail deposits and deposits from small business customers, of which:                   | <b>62 911 223</b>                            | <b>3 956 153</b>                           | 3 612 920                                  |
| 3                                 | Stable deposits   | -  | -  | -  |
| 4                                 | Less-stable deposits  | <b>62 911 223</b>                            | <b>3 956 153</b>                           | 3 612 920                                  |
| 5                                 | Unsecured wholesale funding, of which:  | <b>5 700 579</b>                             | <b>107 585</b>                             | 257 042                                    |
| 6                                 | Operational deposits (all counterparties) and deposits in networks of cooperative banks | -  | -  | -  |
| 7                                 | Non-operational deposits (all counterparties)   | <b>253 667</b>                               | <b>25 368</b>                              | 23 345                                     |
| 8                                 | Unsecured debt  | <b>5 446 912</b>                             | <b>82 217</b>                              | 233 697                                    |
| 9                                 | Secured wholesale funding   | -  | -  | -  |
| 10                                | Additional requirements, of which:  | <b>993 604</b>                               | <b>238 257</b>                             | 18 203                                     |
| 11                                | Outflows related to derivative exposures and other collateral requirements              | <b>1 382</b>                                 | <b>1 382</b>                               | 365  |
| 12                                | Outflows related to loss of funding on debt products                                    | -  | -  | -  |
| 13                                | Credit and liquidity facilities   | <b>774 715</b>                               | <b>19 368</b>                              | 17 838                                     |
| 14                                | Other contractual funding obligations   | <b>217 507</b>                               | <b>217 507</b>                             | -  |
| 15                                | Other contingent funding obligations  | -  | -  | -  |
| <b>16</b>                         | <b>Total Cash Outflows</b>  |  | <b>4 301 995</b>                           | 3 888 165                                  |
| <b>Cash Inflows</b>               |   |  |  |  |
| 17                                | Secured lending (e.g. reverse repos)  | <b>100 881</b>                               | <b>100 881</b>                             | 92 081                                     |
| 18                                | Inflows from fully performing exposures   | <b>10 326 831</b>                            | <b>10 278 822</b>                          | 10 165 923                                 |
| 19                                | Other cash inflows  | <b>23 356</b>                                | <b>14</b>                                  | 11   |
| <b>20</b>                         | <b>Total Cash Inflows</b>   | <b>10 451 068</b>                            | <b>10 379 717</b>                          | 10 258 015                                 |
| Total Adjusted Value              |   |  |  |  |
| 21                                | Total HQLA  |  | <b>17 221 301</b>                          | 18 696 766                                 |
| 22                                | Total Net Cash Outflows <sup>(1)</sup>  |  | <b>1 075 499</b>                           | 972 041                                    |
| <b>23</b>                         | <b>Liquidity Coverage Ratio (%)</b> <sup>(2)</sup>                                      |  | <b>1601%</b>                               | 1 923%                                     |

<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.