

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 Aug 2017	Total Weighted Value (Average) 31 Aug 2017	Total Weighted Value (Average) 31 May 2017
High-Quality Liquid Assets				
1	Total high-quality liquid assets (HQLA)		9 467 151	9 092 130
Cash Outflows				
2	Retail deposits and deposits from small business customers, of which:	49 680 579	3 026 814	2 855 551
3	Stable deposits	-	-	-
4	Less-stable deposits	49 680 579	3 026 814	2 855 551
5	Unsecured wholesale funding, of which:	7 321 308	148 291	422 208
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-	-
7	Non-operational deposits (all counterparties)	238 778	23 883	21 384
8	Unsecured debt	7 082 530	124 408	400 824
9	Secured wholesale funding	-	-	-
10	Additional requirements, of which:	481 483	14 931	206 883
11	Outflows related to derivative exposures and other collateral requirements	2 724	2 724	-
12	Outflows related to loss of funding on debt products	-	-	-
13	Credit and liquidity facilities	478 515	11 963	14 348
14	Other contractual funding obligations	244	244	192 535
15	Other contingent funding obligations	-	-	-
16	Total Cash Outflows		3 190 036	3 484 642
Cash Inflows				
17	Secured lending (e.g. reverse repos)	670 440	670 440	431 269
18	Inflows from fully performing exposures	9 193 303	8 485 300	6 888 632
19	Other cash inflows	38 182	423	331
20	Total Cash Inflows	9 901 925	9 156 163	7 320 232
				Total Adjusted Value
21	Total HQLA		9 467 151	9 092 130
22	Total Net Cash Outflows ⁽¹⁾		797 509	871 160
23	Liquidity Coverage Ratio (%) ⁽²⁾		1 187%	1 044%

⁽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.