

Liquidity coverage ratio - common disclosure template

The LCR is a 30-day stress test, using the 3 month end balances as data points 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.

The LCR calculation has been revised to include the updated Basel weightings and disclosures made effective January 2015.

Line #	Group and bank R'000	Total Unweighted Value (Average)	Total Weighted Value (Average)	Total Weighted Value (Average)
		31 May 2015	31 May 2015	28 Feb 2015
High-Quality Liquid Assets				
1	Total high-quality liquid assets (HQLA) (see 7.4.1)		5 852 360	6 006 253
Cash Outflows				
2	Retail deposits and deposits from small business customers, of which:	30 881 712	1 991 453	1 888 919
3	Stable deposits	-	-	-
4	Less-stable deposits	30 881 712	1 991 453	1 888 919
5	Unsecured wholesale funding, of which:	10 990 982	376 260	81 094
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-	-
7	Non-operational deposits (all counterparties)	143 364	14 341	15 729
8	Unsecured debt	10 847 618	361 919	65 365
9	Secured wholesale funding	-	-	-
10	Additional requirements, of which:	711 489	241 923	16 088
11	Outflows related to derivative exposures and other collateral requirements	2 483	2 483	1 754
12	Outflows related to loss of funding on debt products	-	-	-
13	Credit and liquidity facilities	481 606	12 040	11 410
14	Other contractual funding obligations	227 400	227 400	2 924
15	Other contingent funding obligations	-	-	-
16	Total Cash Outflows		2 609 636	1 986 101
Cash Inflows				
17	Secured lending (e.g. reverse repos)	522 832	522 832	334 876
18	Inflows from fully performing exposures	7 377 112	6 754 637	6 239 006
19	Other cash inflows	56 516	139	154
20	Total Cash Inflows	7 956 460	7 277 608	6 574 036
21	Total HQLA		5 852 360	6 006 253
22	Total Net Cash Outflows ⁽¹⁾		652 409	496 525
23	Liquidity Coverage Ratio (%)⁽²⁾		897%	1 210%

⁽¹⁾ As Capitec has a net cash inflow after applying the run-off weightings, outflows for the purpose of the ratio are deemed to be 25% of gross outflows.

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