

### 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 May 2018	Total Weighted Value (Average) 31 May 2018	Total Weighted Value (Average) 28 Feb 2017
<b>High-Quality Liquid Assets</b>				
<b>1</b>	<b>Total high-quality liquid assets (HQLA)</b>		<b>19 066 557</b>	18 056 043
<b>Cash Outflows</b>				
2	Retail deposits and deposits from small business customers, of which:	<b>55 718 575</b>	<b>3 386 583</b>	3 566 171
3	Stable deposits	-	-	-
4	Less-stable deposits	<b>55 718 575</b>	<b>3 386 583</b>	3 566 171
5	Unsecured wholesale funding, of which:	<b>6 302 677</b>	<b>264 752</b>	261 531
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-	-
7	Non-operational deposits (all counterparties)	<b>219 952</b>	<b>22 001</b>	27 556
8	Unsecured debt	<b>6 082 725</b>	<b>242 751</b>	233 975
9	Secured wholesale funding	-	-	-
10	Additional requirements, of which:	<b>980 396</b>	<b>343 191</b>	18 341
11	Outflows related to derivative exposures and other collateral requirements	<b>1 500</b>	<b>1 500</b>	1 839
12	Outflows related to loss of funding on debt products	-	-	-
13	Credit and liquidity facilities	<b>653 544</b>	<b>16 339</b>	16 392
14	Other contractual funding obligations	<b>325 352</b>	<b>325 352</b>	110
15	Other contingent funding obligations	-	-	-
<b>16</b>	<b>Total Cash Outflows</b>		<b>3 994 526</b>	3 846 043
<b>Cash Inflows</b>				
17	Secured lending (e.g. reverse repos)	<b>92 133</b>	<b>92 133</b>	557 721
18	Inflows from fully performing exposures	<b>12 010 310</b>	<b>10 980 861</b>	10 788 588
19	Other cash inflows	<b>24 908</b>	<b>14</b>	4 623
<b>20</b>	<b>Total Cash Inflows</b>	<b>12 127 351</b>	<b>11 073 008</b>	11 350 932
				Total Adjusted Value
21	Total HQLA		<b>19 066 557</b>	18 056 043
22	Total Net Cash Outflows <sup>(1)</sup>		<b>998 632</b>	961 511
<b>23</b>	<b>Liquidity Coverage Ratio (%)</b> <sup>(2)</sup>		<b>1 909%</b>	1 878%

<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.