

Capitec Bank Holdings Limited

November 2021 (3rd quarter)

LIQ 2: Net Stable Funding Ratio (NSFR)

Line #	Available Stable Funding (ASF) item R'000	Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to 1 year	>= 1 year	
1	Capital: (sum of rows 2 and 3)	32 684 646	-	-	51 356	32 736 002
2	Regulatory capital (Basel 3 2022)	32 684 646	-	-	-	32 684 646
3	Other capital instruments	-	-	-	51 356	51 356
4	Retail deposits and deposits from small business customers (sum of rows 5 and 6)	-	105 633 660	7 490 607	17 344 970	119 156 809
5	Stable deposits	-	-	-	-	-
6	Less stable deposits	-	105 633 660	7 490 607	17 344 970	119 156 809
7	Wholesale funding: (sum of rows 8 and 9)	-	4 612 800	47 855	2 652 382	4 922 129
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	-	4 612 800	47 855	2 652 382	4 922 129
10	Liabilities with matching interdependent assets	-	-	-	-	-
11	Other liabilities: (sum of rows 12 and 13)	-	5 126 164	268 883	2 634 554	2 719 621
12	NSFR derivative liabilities	-	-	-	-	-
13	All other liabilities and equity not included above	-	5 126 164	268 883	2 634 554	2 719 621
14	Total ASF ⁽¹⁾					159 534 561
Required stable funding (RSF) item						
15	Total NSFR high-quality liquid assets (HQLA)					3 649 376
16	Deposits held at other financial institutions for operational purposes	-	20 460	-	-	10 230
17	Performing loans and securities: (sum of rows 18, 19, 20, 22 and 24)	-	33 984 274	9 299 490	43 238 441	49 292 716
18	Performing loans to financial institutions secured by level 1 HQLA	-	12 134 971	-	-	1 213 497
19	Performing loans to financial institutions secured by non-level 1 HQLA and unsecured performing loans to financial institutions	-	10 609 535	408 080	763 940	2 522 487
20	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSE's, of which:	-	11 226 856	8 873 308	39 304 802	43 459 164
21	With a risk weight of less than or equal to 35% under the Basel 3 standardised approach for credit risk	-	-	-	-	-
22	Performing residential mortgages of which:	-	12 912	18 102	3 060 914	2 005 101
23	With a risk weight of less than or equal to 35% under the Basel 3 standardised approach for credit risk	-	12 912	18 102	3 060 914	2 005 101
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	-	-	108 785	92 467
25	Assets with matching interdependent liabilities	-	-	-	-	-
26	Other assets: (sum of rows 27-31)	-	-	-	13 239 962	13 206 392
27	Physical traded commodities, including gold	-	-	-	-	-
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	-	-	-	-	-
29	NSFR derivative assets	-	-	-	4 337	4 337
30	NSFR derivative liabilities before deduction of variation margin posted	-	-	-	-	-
31	All other assets not included in the above categories	-	-	-	13 235 625	13 202 055
32	Off-balance sheet items		12 010 256			600 513
33	Total RSF (sum of rows 15,16, 17, 25, 26 and 32)					66 759 227
34	Net Stable Funding Ratio (%)					239.0%

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		No maturity	< 6 months	6 months to 1 year	>= 1 year	
1	Capital: (sum of rows 2 and 3)	30 640 809	-	-	51 356	30 692 165
2	Regulatory capital (Basel 3 2022)	30 640 809	-	-	-	30 640 809
3	Other capital instruments	-	-	-	51 356	51 356
4	Retail deposits and deposits from small business customers (sum of rows 5 and 6)	-	105 633 902	7 490 849	17 344 970	119 157 246
5	Stable deposits	-	-	-	-	-
6	Less stable deposits	-	105 633 902	7 490 849	17 344 970	119 157 246
7	Wholesale funding: (sum of rows 8 and 9)	-	4 612 800	47 855	2 652 382	4 922 129
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	-	4 612 800	47 855	2 652 382	4 922 129
10	Liabilities with matching interdependent assets	-	-	-	-	-
11	Other liabilities: (sum of rows 12 and 13)	-	5 391 906	268 883	2 634 554	2 768 995
12	NSFR derivative liabilities	-	-	-	-	-
13	All other liabilities and equity not included above	-	5 391 906	268 883	2 634 554	2 768 995
14	Total ASF ⁽¹⁾					157 540 535
Required stable funding (RSF) item						
15	Total NSFR high-quality liquid assets (HQLA)					3 649 376
16	Deposits held at other financial institutions for operational purposes	-	20 460	-	-	10 230
17	Performing loans and securities: (sum of rows 18, 19, 20, 22 and 24)	-	32 424 525	9 299 490	43 238 441	48 161 959
18	Performing loans to financial institutions secured by level 1 HQLA	-	12 134 971	-	-	1 213 497
19	Performing loans to financial institutions secured by non-level 1 HQLA and unsecured performing loans to financial institutions	-	11 717 552	408 080	763 940	2 725 613
20	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSE's, of which:	-	8 559 090	8 873 308	39 304 802	42 125 281
21	With a risk weight of less than or equal to 35% under the Basel 3 standardised approach for credit risk	-	-	-	-	-
22	Performing residential mortgages of which:	-	12 912	18 102	3 060 914	2 005 101
23	With a risk weight of less than or equal to 35% under the Basel 3 standardised approach for credit risk	-	12 912	18 102	3 060 914	2 005 101
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	-	-	108 785	92 467
25	Assets with matching interdependent liabilities	-	-	-	-	-
26	Other assets: (sum of rows 27-31)	-	-	-	13 022 104	13 022 104
27	Physical traded commodities, including gold	-	-	-	-	-
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	-	-	-	-	-
29	NSFR derivative assets	-	-	-	4 337	4 337
30	NSFR derivative liabilities before deduction of variation margin posted	-	-	-	-	-
31	All other assets not included in the above categories	-	-	-	13 017 767	13 017 767
32	Off-balance sheet items		12 010 256			600 513
33	Total RSF (sum of rows 15,16, 17, 25, 26 and 32)					65 444 182
34	Net Stable Funding Ratio (%)					240.7%