

# Capitec Bank Holdings Limited

May 2021 (1st 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)	30 180 911	-	-	53 835	30 234 746
2	Regulatory capital (Basel 3 2022)	30 180 911	-	-	-	30 180 911
3	Other capital instruments	-	-	-	53 835	53 835
4	Retail deposits and deposits from small business customers (sum of rows 5 and 6)	-	86 378 086	9 423 473	15 923 184	102 144 586
5	Stable deposits	-	-	-	-	-
6	Less stable deposits	-	86 378 086	9 423 473	15 923 184	102 144 586
7	Wholesale funding: (sum of rows 8 and 9)	-	3 666 986	21 708	1 935 834	3 647 350
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	-	3 666 986	21 708	1 935 834	3 647 350
10	Liabilities with matching interdependent assets	-	-	-	-	-
11	Other liabilities: (sum of rows 12 and 13)	-	8 627 787	1 147 078	2 415 852	2 803 515
12	NSFR derivative liabilities	-	-	-	1 297	-
13	All other liabilities and equity not included above	-	8 627 787	1 147 078	2 414 555	2 803 515
14	<b>Total ASF <sup>(1)</sup></b>					<b>138 830 197</b>
<b>Required stable funding (RSF) item</b>						
15	Total NSFR high-quality liquid assets (HQLA)					<b>2 856 670</b>
16	Deposits held at other financial institutions for operational purposes	-	22 371	-	-	11 185
17	Performing loans and securities: (sum of rows 18, 19, 20, 22 and 24)	-	37 740 703	8 443 006	39 465 178	45 777 047
18	Performing loans to financial institutions secured by level 1 HQLA	-	14 043 313	-	-	1 404 331
19	Performing loans to financial institutions secured by non-level 1 HQLA and unsecured performing loans to financial institutions	-	15 313 544	-	-	2 984 634
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:	-	8 383 721	8 442 426	36 493 414	39 432 475
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:	-	125	580	2 853 725	1 855 274
23	With a risk weight of less than or equal to 35% under the Basel 3 standardised approach for credit risk	-	125	580	2 853 725	1 855 274
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	-	-	118 039	100 333
25	Assets with matching interdependent liabilities	-	-	-	-	-
26	Other assets: (sum of rows 27-31)	-	-	-	12 696 201	12 168 855
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	-	-	-	18 652	18 652
30	NSFR derivative liabilities before deduction of variation margin posted	-	-	-	36 909	-
31	All other assets not included in the above categories	-	-	-	12 640 640	12 150 203
32	Off-balance sheet items		8 879 455			480 881
33	<b>Total RSF (sum of rows 15,16, 17, 25, 26 and 32)</b>					<b>61 294 638</b>
34	<b>Net Stable Funding Ratio (%)</b>					<b>226.5%</b>

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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)	29 733 542	-	-	53 835	29 787 377
2	Regulatory capital (Basel 3 2022)	29 733 542	-	-	-	29 733 542
3	Other capital instruments	-	-	-	53 835	53 835
4	Retail deposits and deposits from small business customers (sum of rows 5 and 6)	-	86 378 086	9 423 473	15 923 184	102 144 586
5	Stable deposits	-	-	-	-	-
6	Less stable deposits	-	86 378 086	9 423 473	15 923 184	102 144 586
7	Wholesale funding: (sum of rows 8 and 9)	-	3 666 986	21 708	1 935 834	3 647 349
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	-	3 666 986	21 708	1 935 834	3 647 349
10	Liabilities with matching interdependent assets	-	-	-	-	-
11	Other liabilities: (sum of rows 12 and 13)	-	8 584 743	1 147 078	2 415 853	2 988 095
12	NSFR derivative liabilities	-	-	-	1 297	-
13	All other liabilities and equity not included above	-	8 584 743	1 147 078	2 414 556	2 988 095
14	<b>Total ASF <sup>(1)</sup></b>					<b>138 567 407</b>
<b>Required stable funding (RSF) item</b>						
15	Total NSFR high-quality liquid assets (HQLA)					<b>2 856 670</b>
16	Deposits held at other financial institutions for operational purposes	-	22 371	-	-	11 185
17	Performing loans and securities: (sum of rows 18, 19, 20, 22 and 24)	-	37 517 470	8 443 006	39 465 178	44 993 427
18	Performing loans to financial institutions secured by level 1 HQLA	-	14 138 528	-	-	1 404 331
19	Performing loans to financial institutions secured by non-level 1 HQLA and unsecured performing loans to financial institutions	-	15 132 957	-	-	2 269 944
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:	-	8 245 860	8 442 426	36 493 414	39 363 545
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:	-	125	580	2 853 725	1 855 274
23	With a risk weight of less than or equal to 35% under the Basel 3 standardised approach for credit risk	-	125	580	2 853 725	1 855 274
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	-	-	118 039	100 333
25	Assets with matching interdependent liabilities	-	-	-	-	-
26	Other assets: (sum of rows 27-31)	-	-	-	12 070 937	12 034 028
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	-	-	-	18 652	18 652
30	NSFR derivative liabilities before deduction of variation margin posted	-	-	-	36 909	-
31	All other assets not included in the above categories	-	-	-	12 015 376	12 015 376
32	Off-balance sheet items	-	8 879 455	-	-	480 882
33	<b>Total RSF (sum of rows 15,16, 17, 25, 26 and 32)</b>					<b>60 376 192</b>
34	<b>Net Stable Funding Ratio (%)</b>					<b>229.5%</b>