Capitec Bank Holdings Limited

May 2018 (1st quarter)

Template LIQ 2: Net Stable Funding Ratio (NSFR)

Line #	Available Stable Funding (ASF) item R'000	No maturity	6 months	6 months to 1 year	>= 1 year	Weighted value
		Unweighted value by residual maturity				
1	Capital: (sum of rows 2 and 3)	18 569 704	-	-	1 933 821	20 503 525
2	*Regulatory capital (Basel 3 2022)*	18 569 704	-	-	-	18 569 704
3	*Other capital instruments*	-	-	-	1 933 821	1 933 821
4	Retail deposits and deposits from small business customers (sum of rows 5 and 6)	-	44 834 185	5 851 077	10 401 670	56 018 405
5	Stable deposits	-	-	-	-	-
6	Less stable deposits	-	44 834 185	5 851 077	10 401 670	56 018 405
7	Wholesale funding: (sum of rows 8 and 9)	-	780 531	653 011	2 881 750	3 481 443
8	*Operational deposits*	-	19	-	-	9
9	*Other wholesale funding*	-	780 512	653 011	2 881 750	3 481 434
10	Liabilities with matching interdependent assets	-	-	-	-	-
11	Other liabilities: (sum of rows 12 and 13)	-	1 237 896	1 288 461	273 170	1 084 954
12	*NSFR derivative liabilities*		-	-	12 437	
13	*All other liabilities and equity not included above*	-	1 237 896	1 288 461	260 733	1 084 954
14	**Total ASF**					81 088 327
	Required stable funding (RSF) item					
15	Total NSFR high-quality liquid assets (HQLA)					714 057
16	Deposits held at other financial institutions for operational purposes	-	24 265	-	-	12 133
17	"Performing loans and securities: (sum of rows 18, 19, 20, 22 and 24)	-	30 095 388	7 863 036	27 478 866	34 421 655
18	Performing loans to financial institutions secured by level 1 HQLA	-	5 050 447	-	-	759 001
19	Performing loans to financial institutions secured by non-level 1 HQLA and unsecured performing loans to financial institutions	-	17 566 774	1 004 860	-	3 137 446
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:	-	7 478 167	6 858 176	27 104 802	30 207 253
21	With a risk weight of less than or equal to 35% under the Basel II standardised approach for credit risk	-	-	-	-	-
22	Performing residential mortgages of which:	-	-	-	-	-
23	With a risk weight of less than or equal to 35% under the Basel II standardised approach for credit risk	-	-	-	-	-
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	-	-	374 064	317 955
25	Assets with matching interdependent liabilities	-	-	-	-	-
26	Other assets: (sum of rows 27-31)	-	-	-	3 923 909	3 923 909
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		-	-	1 222	1 222
30	NSFR derivative liabilities before deduction of variation margin posted		-	-	(252 894)	(252 894)
31	All other assets not included in the above categories	-	-	-	4 175 581	4 175 581
32	Off-balance sheet items		707 679			35 384
33	**Total RSF (sum of rows 15,16, 17, 25, 26 and 32)**					39 107 138
34	**Net Stable Funding Ratio (%)**					207.3%

Items to be reported in the "no maturity" time bucket do not have a stated maturity. These may include items such as capital with perpetual maturity, non-maturity deposits, short positions, open maturity positions, non-HQLA equities and physical traded commodities.
Rows 21 and 23 are subcomponents of rows 20 and 22, respectively. Row 17 is the sum of rows 18, 19, 20, 22 and 24.