Capitec Bank Holdings Limited

November 2018 (3rd quarter)

Template LIQ 2: Net Stable Funding Ratio (NSFR)

Line #	Available Stable Funding (ASF) item R'000	Unweighted value by residual maturity: No maturity	6 months	6 months to 1 year	>= 1 year	Weighted value
1	Capital: (sum of rows 2 and 3)	20 373 774	-	-	667 104	21 040 878
2	*Regulatory capital (Basel 3 2022)*	20 373 774	-	-	-	20 373 774
3	*Other capital instruments*	-	-	-	667 104	667 104
4	Retail deposits and deposits from small business customers (sum of rows 5 and 6)	-	54 628 913	4 775 874	11 088 803	64 553 112
5	Stable deposits	-	-	-	-	-
6	Less stable deposits	-	54 628 913	4 775 874	11 088 803	64 553 112
7	Wholesale funding: (sum of rows 8 and 9)	-	750 228	1 351 826	2 779 924	3 718 416
8	*Operational deposits*	-	-	-	-	-
9	*Other wholesale funding*	-	750 228	1 351 826	2 779 924	3 718 416
10	Liabilities with matching interdependent assets	-	-	-	-	-
11	Other liabilities: (sum of rows 12 and 13)	-	2 322 882	111 556	269 299	625 083
12	*NSFR derivative liabilities*		6 416	2 853	3 087	
13	*All other liabilities and equity not included above*	-	2 316 466	108 703	266 212	625 083
14	**Total ASF**					89 937 489
	Required stable funding (RSF) item					
15	Total NSFR high-quality liquid assets (HQLA)					639 091
16	Deposits held at other financial institutions for operational purposes	-	23 903	-	-	11 951
17	“Performing loans and securities: (sum of rows 18, 19, 20, 22 and 24)	-	52 610 930	12 245 102	28 890 399	38 449 335
18	Performing loans to financial institutions secured by level 1 HQLA	-	9 552 508	-	-	1 432 877
19	Performing loans to financial institutions secured by non-level 1 HQLA and unsecured performing loans to financial institutions	-	35 585 136	4 934 600	-	5 067 725
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:	-	7 473 286	7 310 502	28 521 025	31 634 765
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	-	-	-	369 374	313 968
25	Assets with matching interdependent liabilities	-	-	-	-	-
26	Other assets: (sum of rows 27-31)	-	(435)	818	5 631 525	5 631 908
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		(435)	818	3 368	3 751
30	NSFR derivative liabilities before deduction of variation margin posted		-	-		
31	All other assets not included in the above categories	-	-	-	5 628 157	5 628 157
32	Off-balance sheet items		-			42 946
33	**Total RSF (sum of rows 15,16, 17, 25, 26 and 32)**					44 775 231
34	**Net Stable Funding Ratio (%)**					200.9%

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.