

Capitec Bank Holdings Limited

February 2021 (4th 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)	29 792 006	-	-	55 641	29 847 647
2	Regulatory capital (Basel 3 2022)	29 792 006	-	-	-	29 792 006
3	Other capital instruments	-	-	-	55 641	55 641
4	Retail deposits and deposits from small business customers (sum of rows 5 and 6)	-	85 526 200	8 958 494	14 888 379	99 924 604
5	Stable deposits	-	-	-	-	-
6	Less stable deposits	-	85 526 200	8 958 494	14 888 379	99 924 604
7	Wholesale funding: (sum of rows 8 and 9)	-	4 439 342	64 682	1 957 450	3 898 429
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	-	4 439 342	64 682	1 957 450	3 898 429
10	Liabilities with matching interdependent assets	-	-	-	-	-
11	Other liabilities: (sum of rows 12 and 13)	-	8 302 511	623 197	2 542 449	2 829 747
12	NSFR derivative liabilities	-	-	-	24 589	-
13	All other liabilities and equity not included above	-	8 302 511	623 197	2 517 860	2 829 747
14	Total ASF ⁽¹⁾					136 500 427
Required stable funding (RSF) item						
15	Total NSFR high-quality liquid assets (HQLA)					1 857 992
16	Deposits held at other financial institutions for operational purposes	-	19 486	-	-	9 743
17	Performing loans and securities: (sum of rows 18, 19, 20, 22 and 24)	-	58 583 170	7 782 231	38 759 651	48 180 655
18	Performing loans to financial institutions secured by level 1 HQLA	-	23 728 171	-	-	2 372 817
19	Performing loans to financial institutions secured by non-level 1 HQLA and unsecured performing loans to financial institutions	-	24 577 215	-	-	4 371 037
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:	-	10 277 540	7 782 006	34 433 276	38 298 058
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:	-	244	225	2 694 549	1 751 691
23	With a risk weight of less than or equal to 35% under the Basel 3 standardised approach for credit risk	-	244	225	2 694 549	1 751 691
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	-	-	1 631 826	1 387 052
25	Assets with matching interdependent liabilities	-	-	-	-	-
26	Other assets: (sum of rows 27-31)	-	-	-	11 751 293	11 278 971
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	-	-	-	-	-
30	NSFR derivative liabilities before deduction of variation margin posted	-	-	-	52 180	-
31	All other assets not included in the above categories	-	-	-	11 699 113	11 278 971
32	Off-balance sheet items		7 334 026			418 881
33	Total RSF (sum of rows 15,16, 17, 25, 26 and 32) ⁽²⁾					61 746 242
34	Net Stable Funding Ratio (%)					221.1%

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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)	29 350 288	-	-	55 641	29 405 929
2	Regulatory capital (Basel 3 2022)	29 350 288	-	-	-	29 350 288
3	Other capital instruments	-	-	-	55 641	55 641
4	Retail deposits and deposits from small business customers (sum of rows 5 and 6)	-	85 596 447	9 028 741	14 888 379	100 051 049
5	Stable deposits	-	-	-	-	-
6	Less stable deposits	-	85 596 447	9 028 741	14 888 379	100 051 049
7	Wholesale funding: (sum of rows 8 and 9)	-	4 439 342	64 682	1 957 450	3 898 428
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	-	4 439 342	64 682	1 957 450	3 898 428
10	Liabilities with matching interdependent assets	-	-	-	-	-
11	Other liabilities: (sum of rows 12 and 13)	-	8 531 647	623 197	2 542 449	2 829 458
12	NSFR derivative liabilities	-	-	-	24 589	-
13	All other liabilities and equity not included above	-	8 531 647	623 197	2 517 860	2 829 458
14	Total ASF ⁽¹⁾					136 184 864
Required stable funding (RSF) item						
15	Total NSFR high-quality liquid assets (HQLA)					1 857 992
16	Deposits held at other financial institutions for operational purposes	-	19 486	-	-	9 743
17	Performing loans and securities: (sum of rows 18, 19, 20, 22 and 24)	-	58 543 707	7 782 231	38 759 651	47 521 100
18	Performing loans to financial institutions secured by level 1 HQLA	-	23 728 171	-	-	2 372 817
19	Performing loans to financial institutions secured by non-level 1 HQLA and unsecured performing loans to financial institutions	-	24 449 697	-	-	3 667 455
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:	-	10 365 595	7 782 006	34 433 276	38 342 085
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:	-	244	225	2 694 549	1 751 691
23	With a risk weight of less than or equal to 35% under the Basel 3 standardised approach for credit risk	-	244	225	2 694 549	1 751 691
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	-	-	1 631 826	1 387 052
25	Assets with matching interdependent liabilities	-	-	-	-	-
26	Other assets: (sum of rows 27-31)	-	-	-	11 354 121	11 301 941
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	-	-	-	-	-
30	NSFR derivative liabilities before deduction of variation margin posted	-	-	-	52 180	-
31	All other assets not included in the above categories	-	-	-	11 301 941	11 301 941
32	Off-balance sheet items		7 334 026			418 882
33	Total RSF (sum of rows 15,16, 17, 25, 26 and 32) ⁽²⁾					61 109 658
34	Net Stable Funding Ratio (%)					222.9%