

Capitec Bank Holdings Limited

August 2019 (2nd 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)	23 308 894	-	-	74 371	23 383 265
2	Regulatory capital (Basel 3 2022)	23 308 894	-	-	-	23 308 894
3	Other capital instruments	-	-	-	74 371	74 371
4	Retail deposits and deposits from small business customers (sum of rows 5 and 6)	-	62 575 097	6 185 447	12 614 855	74 499 345
5	Stable deposits	-	-	-	-	-
6	Less stable deposits	-	62 575 097	6 185 447	12 614 855	74 499 345
7	Wholesale funding: (sum of rows 8 and 9)	-	686 040	957 708	2 300 386	3 019 354
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	-	686 040	957 708	2 300 386	3 019 354
10	Liabilities with matching interdependent assets	-	-	-	-	-
11	Other liabilities: (sum of rows 12 and 13)	-	2 324 894	757 616	2 470 442	2 990 465
12	NSFR derivative liabilities	-	9 780	9 981	14 481	-
13	All other liabilities and equity not included above	-	2 315 114	747 635	2 455 961	2 990 465
14	Total ASF					103 892 429
Required stable funding (RSF) item						
15	Total NSFR high-quality liquid assets (HQLA)					787 412
16	Deposits held at other financial institutions for operational purposes	-	16 273	-	-	8 136
17	*Performing loans and securities: (sum of rows 18, 19, 20, 22 and 24)	-	42 630 131	7 173 298	28 706 271	34 924 650
18	Performing loans to financial institutions secured by level 1 HQLA	-	20 984 150	-	-	2 098 415
19	Performing loans to financial institutions secured by non-level 1 HQLA and unsecured performing loans to financial institutions	-	16 275 242	-	-	2 441 286
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:	-	5 370 739	7 173 298	28 237 917	29 986 848
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	-	-	-	468 354	398 101
25	Assets with matching interdependent liabilities	-	-	-	-	-
26	Other assets: (sum of rows 27-31)	-	-	-	15 797 979	15 767 162
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	-	-	-	4 543	4 543
30	NSFR derivative liabilities before deduction of variation margin posted	-	-	-	34 241	3 424
31	All other assets not included in the above categories	-	-	-	15 759 195	15 759 195
32	Off-balance sheet items					59 424
33	Total RSF (sum of rows 15,16, 17, 25, 26 and 32)					51 546 784
34	Net Stable Funding Ratio (%)					201.5%

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.