

Capitec Bank Holdings Limited

August 2021 (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)	31 647 698	-	-	52 214	31 699 912
2	Regulatory capital (Basel 3 2022)	31 647 698	-	-	-	31 647 698
3	Other capital instruments	-	-	-	52 214	52 214
4	Retail deposits and deposits from small business customers (sum of rows 5 and 6)	-	98 744 130	7 373 566	16 719 953	112 225 878
5	Stable deposits	-	-	-	-	-
6	Less stable deposits	-	98 744 130	7 373 566	16 719 953	112 225 878
7	Wholesale funding: (sum of rows 8 and 9)	-	4 291 442	60 899	1 934 043	3 995 576
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	-	4 291 442	60 899	1 934 043	3 995 576
10	Liabilities with matching interdependent assets	-	-	-	-	-
11	Other liabilities: (sum of rows 12 and 13)	-	2 974 429	1 173 074	2 605 223	3 107 824
12	NSFR derivative liabilities	-	-	-	35 127	-
13	All other liabilities and equity not included above	-	2 974 429	1 173 074	2 570 096	3 107 824
14	Total ASF ⁽¹⁾					151 029 190
Required stable funding (RSF) item						
15	Total NSFR high-quality liquid assets (HQLA)					3 145 346
16	Deposits held at other financial institutions for operational purposes	-	19 513	-	-	9 757
17	Performing loans and securities: (sum of rows 18, 19, 20, 22 and 24)	-	40 008 042	8 877 805	38 382 857	46 508 574
18	Performing loans to financial institutions secured by level 1 HQLA	-	14 633 664	-	-	1 463 366
19	Performing loans to financial institutions secured by non-level 1 HQLA and unsecured performing loans to financial institutions	-	11 639 416	704 704	-	2 057 190
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:	-	13 722 230	8 172 357	35 317 909	40 967 517
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:	-	12 732	744	2 957 213	1 928 926
23	With a risk weight of less than or equal to 35% under the Basel 3 standardised approach for credit risk	-	12 732	744	2 957 213	1 928 926
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	-	-	107 735	91 575
25	Assets with matching interdependent liabilities	-	-	-	-	-
26	Other assets: (sum of rows 27-31)	-	-	-	12 609 865	12 527 529
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	-	-	-	26 517	26 517
30	NSFR derivative liabilities before deduction of variation margin posted	-	-	-	35 127	-
31	All other assets not included in the above categories	-	-	-	12 548 221	12 501 012
32	Off-balance sheet items	-	10 321 451	-	-	551 199
33	Total RSF (sum of rows 15,16, 17, 25, 26 and 32)					62 742 405
34	Net Stable Funding Ratio (%)					240.7%

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		No maturity	< 6 months	6 months to 1 year	>= 1 year	
1	Capital: (sum of rows 2 and 3)	30 158 466	-	-	52 214	30 210 680
2	Regulatory capital (Basel 3 2022)	30 158 466	-	-	-	30 158 466
3	Other capital instruments	-	-	-	52 214	52 214
4	Retail deposits and deposits from small business customers (sum of rows 5 and 6)	-	98 744 372	7 373 808	16 719 953	112 226 315
5	Stable deposits	-	-	-	-	-
6	Less stable deposits	-	98 744 372	7 373 808	16 719 953	112 226 315
7	Wholesale funding: (sum of rows 8 and 9)	-	4 291 442	60 899	1 934 043	3 995 576
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	-	4 291 442	60 899	1 934 043	3 995 576
10	Liabilities with matching interdependent assets	-	-	-	-	-
11	Other liabilities: (sum of rows 12 and 13)	-	3 345 117	1 173 074	2 605 223	3 156 633
12	NSFR derivative liabilities	-	-	-	35 127	-
13	All other liabilities and equity not included above	-	3 345 117	1 173 074	2 570 096	3 156 633
14	Total ASF ⁽¹⁾					149 589 204
Required stable funding (RSF) item						
15	Total NSFR high-quality liquid assets (HQLA)					3 145 347
16	Deposits held at other financial institutions for operational purposes	-	19 513	-	-	9 758
17	Performing loans and securities: (sum of rows 18, 19, 20, 22 and 24)	-	39 065 180	8 877 805	38 382 857	45 701 953
18	Performing loans to financial institutions secured by level 1 HQLA	-	14 633 664	-	-	1 463 366
19	Performing loans to financial institutions secured by non-level 1 HQLA and unsecured performing loans to financial institutions	-	12 714 454	704 704	-	2 259 520
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:	-	11 704 330	8 172 357	35 317 909	39 958 566
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:	-	12 732	744	2 957 213	1 928 926
23	With a risk weight of less than or equal to 35% under the Basel 3 standardised approach for credit risk	-	12 732	744	2 957 213	1 928 926
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	-	-	107 735	91 575
25	Assets with matching interdependent liabilities	-	-	-	-	-
26	Other assets: (sum of rows 27-31)	-	-	-	12 399 315	12 364 188
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	-	-	-	26 517	26 517
30	NSFR derivative liabilities before deduction of variation margin posted	-	-	-	35 127	-
31	All other assets not included in the above categories	-	-	-	12 337 671	12 337 671
32	Off-balance sheet items		10 321 451			551 199
33	Total RSF (sum of rows 15,16, 17, 25, 26 and 32)					61 772 445
34	Net Stable Funding Ratio (%)					242.2%