

Capitec Bank Holdings Limited

August 2020 (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)	26 701 175	-	-	65 279	26 766 454
2	Regulatory capital (Basel 3 2022)	26 701 175	-	-	-	26 701 175
3	Other capital instruments	-	-	-	65 279	65 279
4	Retail deposits and deposits from small business customers (sum of rows 5 and 6)	-	85 588 891	6 883 408	13 931 904	97 157 222
5	Stable deposits	-	-	-	-	-
6	Less stable deposits	-	85 588 891	6 883 408	13 931 904	97 157 222
7	Wholesale funding: (sum of rows 8 and 9)	-	4 257 382	1 018 720	1 083 851	3 811 605
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	-	4 257 382	1 018 720	1 083 851	3 811 605
10	Liabilities with matching interdependent assets	-	-	-	-	-
11	Other liabilities: (sum of rows 12 and 13)	-	5 087 115	325 514	31 006	2 721 840
12	NSFR derivative liabilities	-	25 912	13 472	44 046	-
13	All other liabilities and equity not included above	-	5 061 203	312 042	(13 040)	2 721 840
14	Total ASF ⁽¹⁾					130 457 121
Required stable funding (RSF) item						
15	Total NSFR high-quality liquid assets (HQLA)					1 415 198
16	Deposits held at other financial institutions for operational purposes	-	24 080	-	-	12 040
17	Performing loans and securities: (sum of rows 18, 19, 20, 22 and 24)	-	54 293 801	7 677 492	35 634 772	44 055 271
18	Performing loans to financial institutions secured by level 1 HQLA	-	26 360 908	-	-	2 636 091
19	Performing loans to financial institutions secured by non-level 1 HQLA and unsecured performing loans to financial institutions	-	17 881 823	305 049	-	2 941 864
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:	-	10 050 557	7 372 443	31 712 659	35 648 697
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:	-	513	-	2 528 944	1 644 425
23	With a risk weight of less than or equal to 35% under the Basel II standardised approach for credit risk	-	513	-	2 528 944	1 644 425
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	-	-	1 393 169	1 184 194
25	Assets with matching interdependent liabilities	-	-	-	-	-
26	Other assets: (sum of rows 27-31)	-	-	-	13 880 400	13 815 611
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	-	-	-	20 650	20 650
30	NSFR derivative liabilities before deduction of variation margin posted	-	-	-	71 988	7 199
31	All other assets not included in the above categories	-	-	-	13 787 762	13 787 762
32	Off-balance sheet items					205 898
33	Total RSF (sum of rows 15,16, 17, 25, 26 and 32) ⁽²⁾					59 504 018
34	Net Stable Funding Ratio (%)					219.2%

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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)	26 130 978	-	-	65 279	26 196 257
2	Regulatory capital (Basel 3 2022)	26 130 978	-	-	-	26 130 978
3	Other capital instruments	-	-	-	65 279	65 279
4	Retail deposits and deposits from small business customers (sum of rows 5 and 6)	-	77 802 082	6 804 824	12 917 763	89 063 978
5	Stable deposits	-	-	-	-	-
6	Less stable deposits	-	77 802 082	6 804 824	12 917 763	89 063 978
7	Wholesale funding: (sum of rows 8 and 9)	-	661 967	1 018 720	679 900	1 420 146
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	-	661 967	1 018 720	679 900	1 420 146
10	Liabilities with matching interdependent assets	-	-	-	-	-
11	Other liabilities: (sum of rows 12 and 13)	-	4 827 692	325 501	2 614 032	2 737 442
12	NSFR derivative liabilities	-	25 912	13 472	32 604	-
13	All other liabilities and equity not included above	-	4 801 780	312 029	2 581 428	2 737 442
14	Total ASF ⁽¹⁾					119 417 823
Required stable funding (RSF) item						
15	Total NSFR high-quality liquid assets (HQLA)					1 367 018
16	Deposits held at other financial institutions for operational purposes	-	24 080	-	-	12 040
17	Performing loans and securities: (sum of rows 18, 19, 20, 22 and 24)	-	50 610 009	7 596 577	31 061 891	39 457 503
18	Performing loans to financial institutions secured by level 1 HQLA	-	26 360 908	-	-	2 636 091
19	Performing loans to financial institutions secured by non-level 1 HQLA and unsecured performing loans to financial institutions	-	16 031 717	305 049	-	2 664 348
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:	-	8 217 384	7 291 528	29 668 722	32 972 870
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	-	-	-	1 393 169	1 184 194
25	Assets with matching interdependent liabilities	-	-	-	-	-
26	Other assets: (sum of rows 27-31)	-	-	-	12 947 235	12 882 446
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	-	-	-	5 882	5 882
30	NSFR derivative liabilities before deduction of variation margin posted	-	-	-	71 988	7 199
31	All other assets not included in the above categories	-	-	-	12 869 365	12 869 365
32	Off-balance sheet items	-	-	-	-	106 155
33	Total RSF (sum of rows 15,16, 17, 25, 26 and 32) ⁽²⁾					53 825 162
34	Net Stable Funding Ratio (%)					221.9%