

Capitec Bank Holdings Limited

February 2020 (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) | 26 218 633 | - | - | 73 098 | 26 291 731 |
| 2 | Regulatory capital (Basel 3 2022) | 26 218 633 | - | - | - | 26 218 633 |
| 3 | Other capital instruments | - | - | - | 73 098 | 73 098 |
| 4 | Retail deposits and deposits from small business customers (sum of rows 5 and 6) | - | 72 766 179 | 8 720 452 | 13 912 057 | 87 250 038 |
| 5 | Stable deposits | - | - | - | - | - |
| 6 | Less stable deposits | - | 72 766 179 | 8 720 452 | 13 912 057 | 87 250 038 |
| 7 | Wholesale funding: (sum of rows 8 and 9) | - | 4 679 122 | 601 765 | 2 292 237 | 4 715 651 |
| 8 | Operational deposits | - | - | - | - | - |
| 9 | Other wholesale funding | - | 4 679 122 | 601 765 | 2 292 237 | 4 715 651 |
| 10 | Liabilities with matching interdependent assets | - | - | - | - | - |
| 11 | Other liabilities: (sum of rows 12 and 13) | - | 4 879 586 | 270 136 | 384 719 | 2 783 543 |
| 12 | NSFR derivative liabilities | - | 10 407 | 8 600 | 42 027 | - |
| 13 | All other liabilities and equity not included above | - | 4 869 179 | 261 536 | 342 692 | 2 783 543 |
| 14 | Total ASF ⁽¹⁾ | | | | | 121 040 963 |
| Required stable funding (RSF) item | | | | | | |
| 15 | Total NSFR high-quality liquid assets (HQLA) | | | | | 953 945 |
| 16 | Deposits held at other financial institutions for operational purposes | - | 27 337 | - | - | 13 668 |
| 17 | *Performing loans and securities: (sum of rows 18, 19, 20, 22 and 24) | - | 50 638 222 | 8 457 661 | 38 037 938 | 46 779 698 |
| 18 | Performing loans to financial institutions secured by level 1 HQLA | - | 23 482 481 | - | - | 2 348 248 |
| 19 | Performing loans to financial institutions secured by non-level 1 HQLA and unsecured performing loans to financial institutions | - | 14 956 071 | - | - | 2 273 411 |
| 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: | - | 12 043 754 | 8 457 661 | 34 839 284 | 39 871 798 |
| 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: | - | 155 | - | 2 555 941 | 1 662 054 |
| 23 | With a risk weight of less than or equal to 35% under the Basel II standardised approach for credit risk | - | 155 | - | 2 555 941 | 1 662 054 |
| 24 | Securities that are not in default and do not qualify as HQLA, including exchange-traded equities | - | 155 761 | - | 642 713 | 624 187 |
| 25 | Assets with matching interdependent liabilities | - | - | - | - | - |
| 26 | Other assets: (sum of rows 27-31) | - | - | - | 13 996 368 | 13 968 442 |
| 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 | | - | - | 37 440 | 37 440 |
| 30 | NSFR derivative liabilities before deduction of variation margin posted | | - | - | 31 029 | 3 103 |
| 31 | All other assets not included in the above categories | - | - | - | 13 927 899 | 13 927 899 |
| 32 | Off-balance sheet items | | | | | 168 122 |
| 33 | Total RSF (sum of rows 15,16, 17, 25, 26 and 32) ⁽²⁾ | | | | | 61 883 875 |
| 34 | Net Stable Funding Ratio (%) | | | | | 195.6% |

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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) | 25 563 150 | - | - | 73 098 | 25 636 248 |
| 2 | Regulatory capital (Basel 3 2022) | 25 563 150 | - | - | - | 25 563 150 |
| 3 | Other capital instruments | - | - | - | 73 098 | 73 098 |
| 4 | Retail deposits and deposits from small business customers (sum of rows 5 and 6) | - | 65 957 036 | 8 594 334 | 12 945 560 | 80 041 793 |
| 5 | Stable deposits | - | - | - | - | - |
| 6 | Less stable deposits | - | 65 957 036 | 8 594 334 | 12 945 560 | 80 041 793 |
| 7 | Wholesale funding: (sum of rows 8 and 9) | - | 1 033 685 | 601 765 | 1 698 621 | 2 361 293 |
| 8 | Operational deposits | - | - | - | - | - |
| 9 | Other wholesale funding | - | 1 033 685 | 601 765 | 1 698 621 | 2 361 293 |
| 10 | Liabilities with matching interdependent assets | - | - | - | - | - |
| 11 | Other liabilities: (sum of rows 12 and 13) | - | 4 356 206 | 269 982 | 2 757 721 | 2 876 390 |
| 12 | NSFR derivative liabilities | - | 10 407 | 8 600 | 12 022 | - |
| 13 | All other liabilities and equity not included above | - | 4 345 799 | 261 382 | 2 745 699 | 2 876 390 |
| 14 | Total ASF ⁽¹⁾ | | | | | 110 915 724 |
| Required stable funding (RSF) item | | | | | | |
| 15 | Total NSFR high-quality liquid assets (HQLA) | | | | | 897 746 |
| 16 | Deposits held at other financial institutions for operational purposes | - | 27 337 | - | - | 13 668 |
| 17 | *Performing loans and securities: (sum of rows 18, 19, 20, 22 and 24) | - | 46 677 396 | 8 385 017 | 33 926 117 | 42 308 606 |
| 18 | Performing loans to financial institutions secured by level 1 HQLA | - | 23 482 481 | - | - | 2 348 249 |
| 19 | Performing loans to financial institutions secured by non-level 1 HQLA and unsecured performing loans to financial institutions | - | 13 419 450 | - | - | 2 042 917 |
| 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: | - | 9 775 465 | 8 385 017 | 33 283 404 | 37 371 134 |
| 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 | - | - | - | 642 713 | 546 306 |
| 25 | Assets with matching interdependent liabilities | - | - | - | - | - |
| 26 | Other assets: (sum of rows 27-31) | - | - | - | 12 963 011 | 12 935 085 |
| 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 | - | - | - | 5 713 | 5 713 |
| 30 | NSFR derivative liabilities before deduction of variation margin posted | - | - | - | 31 029 | 3 103 |
| 31 | All other assets not included in the above categories | - | - | - | 12 926 269 | 12 926 269 |
| 32 | Off-balance sheet items | - | - | - | - | 76 096 |
| 33 | Total RSF (sum of rows 15,16, 17, 25, 26 and 32) ⁽²⁾ | | | | | 56 231 201 |
| 34 | Net Stable Funding Ratio (%) | | | | | 197.2% |