

# Capitec Bank Holdings Limited

## May 2019 (1st quarter)

### Template 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)	22 338 004	-	-	78 626	22 416 630
2	Regulatory capital (Basel 3 2022)	22 338 004	-	-	-	22 338 004
3	Other capital instruments	-	-	-	78 626	78 626
4	Retail deposits and deposits from small business customers (sum of rows 5 and 6)	-	57 245 930	7 061 921	12 114 438	69 991 505
5	Stable deposits	-	-	-	-	-
6	Less stable deposits	-	57 245 930	7 061 921	12 114 438	69 991 505
7	Wholesale funding: (sum of rows 8 and 9)	-	1 443 328	1 550 586	2 301 337	3 581 795
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	-	1 443 328	1 550 586	2 301 337	3 581 795
10	Liabilities with matching interdependent assets	-	-	-	-	-
11	Other liabilities: (sum of rows 12 and 13)	-	2 008 634	573 035	2 285 509	2 650 892
12	NSFR derivative liabilities	-	6 305	7 390	7 069	-
13	All other liabilities and equity not included above	-	2 002 329	565 645	2 278 440	2 650 892
14	<b>Total ASF</b>					<b>98 640 822</b>
<b>Required stable funding (RSF) item</b>						
15	Total NSFR high-quality liquid assets (HQLA)					666 080
16	Deposits held at other financial institutions for operational purposes	-	14 098	-	-	7 049
17	*Performing loans and securities: (sum of rows 18, 19, 20, 22 and 24)	-	43 032 073	10 883 447	30 316 298	40 062 154
18	Performing loans to financial institutions secured by level 1 HQLA	-	14 011 775	-	-	1 401 177
19	Performing loans to financial institutions secured by non-level 1 HQLA and unsecured performing loans to financial institutions	-	19 527 600	3 095 000	-	4 476 640
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:	-	9 492 698	7 788 447	29 666 619	33 632 110
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	-	-	-	649 679	552 227
25	Assets with matching interdependent liabilities	-	-	-	-	-
26	Other assets: (sum of rows 27-31)	-	-	-	7 028 564	7 009 875
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	-	-	-	1 256	1 256
30	NSFR derivative liabilities before deduction of variation margin posted	-	-	-	20 765	2 076
31	All other assets not included in the above categories	-	-	-	7 006 543	7 006 543
32	Off-balance sheet items	-	-	-	-	49 750
33	<b>Total RSF (sum of rows 15,16, 17, 25, 26 and 32)</b>					<b>47 794 908</b>
34	<b>Net Stable Funding Ratio (%)</b>					<b>206.4%</b>

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.