

Capitec Bank Holdings Limited

February 2022 (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)	33 272 144	-	-	51 167	33 323 311
2	Regulatory capital (Basel 3 2022)	33 272 144	-	-	-	33 272 144
3	Other capital instruments	-	-	-	51 167	51 167
4	Retail deposits and deposits from small business customers (sum of rows 5 and 6)	-	101 102 355	9 305 722	17 574 992	116 942 262
5	Stable deposits	-	-	-	-	-
6	Less stable deposits	-	101 102 355	9 305 722	17 574 992	116 942 262
7	Wholesale funding: (sum of rows 8 and 9)	-	3 860 917	83 350	2 445 843	4 334 983
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	-	3 860 917	83 350	2 445 843	4 334 983
10	Liabilities with matching interdependent assets	-	-	-	-	-
11	Other liabilities: (sum of rows 12 and 13)	-	7 723 113	563 521	2 693 966	2 947 659
12	NSFR derivative liabilities	-	-	-	19 262	-
13	All other liabilities and equity not included above	-	7 723 113	563 521	2 674 704	2 947 659
14	Total ASF					157 548 215
Required stable funding (RSF) item						
15	Total NSFR high-quality liquid assets (HQLA)					3 304 617
16	Deposits held at other financial institutions for operational purposes	-	27 854	-	-	13 927
17	Performing loans and securities: (sum of rows 18, 19, 20, 22 and 24)	-	42 476 523	8 832 331	43 258 967	51 683 318
18	Performing loans to financial institutions secured by level 1 HQLA	-	8 442 802	-	-	844 280
19	Performing loans to financial institutions secured by non-level 1 HQLA and unsecured performing loans to financial institutions	-	19 393 879	-	776 184	3 632 769
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:	-	14 637 688	8 814 030	39 169 977	45 020 339
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:	-	2 154	18 301	3 200 915	2 090 822
23	With a risk weight of less than or equal to 35% under the Basel 3 standardised approach for credit risk	-	2 154	18 301	3 200 915	2 090 822
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	-	-	111 891	95 108
25	Assets with matching interdependent liabilities	-	-	-	-	-
26	Other assets: (sum of rows 27-31)	-	-	-	14 383 794	14 301 614
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	-	-	-	-	-
30	NSFR derivative liabilities before deduction of variation margin posted	-	-	-	19 262	-
31	All other assets not included in the above categories	-	-	-	14 364 532	14 301 614
32	Off-balance sheet items		13 923 298			714 463
33	Total RSF (sum of rows 15,16, 17, 25, 26 and 32)					70 017 939
34	Net Stable Funding Ratio (%)					225.0%

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		No maturity	< 6 months	6 months to 1 year	>= 1 year	
1	Capital: (sum of rows 2 and 3)	30 702 637	-	-	51 167	30 753 804
2	Regulatory capital (Basel 3 2022)	30 702 637	-	-	-	30 702 637
3	Other capital instruments	-	-	-	51 167	51 167
4	Retail deposits and deposits from small business customers (sum of rows 5 and 6)	-	101 102 840	9 305 722	17 574 992	116 942 698
5	Stable deposits	-	-	-	-	-
6	Less stable deposits	-	101 102 840	9 305 722	17 574 992	116 942 698
7	Wholesale funding: (sum of rows 8 and 9)	-	5 517 023	83 350	2 445 843	5 163 036
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	-	5 517 023	83 350	2 445 843	5 163 036
10	Liabilities with matching interdependent assets	-	-	-	-	-
11	Other liabilities: (sum of rows 12 and 13)	-	7 103 643	563 521	2 693 966	2 956 464
12	NSFR derivative liabilities	-	-	-	19 262	-
13	All other liabilities and equity not included above	-	7 103 643	563 521	2 674 704	2 956 464
14	Total ASF					155 816 002
Required stable funding (RSF) item						
15	Total NSFR high-quality liquid assets (HQLA)					3 304 617
16	Deposits held at other financial institutions for operational purposes	-	27 854	-	-	13 927
17	Performing loans and securities: (sum of rows 18, 19, 20, 22 and 24)	-	41 195 215	8 832 331	43 258 967	50 684 514
18	Performing loans to financial institutions secured by level 1 HQLA	-	8 442 802	-	-	844 280
19	Performing loans to financial institutions secured by non-level 1 HQLA and unsecured performing loans to financial institutions	-	20 567 159	-	776 184	3 861 258
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:	-	12 183 100	8 814 030	39 169 977	43 793 046
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:	-	2 154	18 301	3 200 915	2 090 822
23	With a risk weight of less than or equal to 35% under the Basel 3 standardised approach for credit risk	-	2 154	18 301	3 200 915	2 090 822
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	-	-	111 891	95 108
25	Assets with matching interdependent liabilities	-	-	-	-	-
26	Other assets: (sum of rows 27-31)	-	-	-	14 132 716	14 113 454
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	-	-	-	-	-
30	NSFR derivative liabilities before deduction of variation margin posted	-	-	-	19 262	-
31	All other assets not included in the above categories	-	-	-	14 113 454	14 113 454
32	Off-balance sheet items		13 923 298			714 463
33	Total RSF (sum of rows 15,16, 17, 25, 26 and 32)					68 830 975
34	Net Stable Funding Ratio (%)					226.4%