

# Capitec Bank Holdings Limited

May 2020 (1st 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)	25 775 965	-	-	65 522	25 841 324
2	Regulatory capital (Basel 3 2022)	25 775 965	-	-	-	25 775 965
3	Other capital instruments	-	-	-	65 522	65 359
4	Retail deposits and deposits from small business customers (sum of rows 5 and 6)	-	79 566 154	8 984 863	14 163 618	93 859 545
5	Stable deposits	-	-	-	-	-
6	Less stable deposits	-	79 566 154	8 984 863	14 163 618	93 859 545
7	Wholesale funding: (sum of rows 8 and 9)	-	3 863 605	1 018 622	1 285 935	3 628 085
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	-	3 863 605	1 018 622	1 285 935	3 628 085
10	Liabilities with matching interdependent assets	-	-	-	-	-
11	Other liabilities: (sum of rows 12 and 13)	-	5 367 481	359 656	535 957	3 243 067
12	NSFR derivative liabilities	-	28 154	17 053	57 568	-
13	All other liabilities and equity not included above	-	5 339 327	342 603	478 389	3 243 067
14	<b>Total ASF <sup>(1)</sup></b>					<b>126 572 021</b>
<b>Required stable funding (RSF) item</b>						
15	Total NSFR high-quality liquid assets (HQLA)					<b>1 388 546</b>
16	Deposits held at other financial institutions for operational purposes	-	18 151	-	-	9 075
17	Performing loans and securities: (sum of rows 18, 19, 20, 22 and 24)	-	55 035 619	7 086 333	32 629 252	43 343 624
18	Performing loans to financial institutions secured by level 1 HQLA	-	12 039 243	-	-	1 203 924
19	Performing loans to financial institutions secured by non-level 1 HQLA and unsecured performing loans to financial institutions	-	28 981 831	301 079	-	4 528 352
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:	-	13 858 696	6 785 254	29 237 718	35 156 349
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:	-	135	-	2 531 071	1 645 748
23	With a risk weight of less than or equal to 35% under the Basel II standardised approach for credit risk	-	135	-	2 531 071	1 645 748
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	155 714	-	860 463	809 251
25	Assets with matching interdependent liabilities	-	-	-	-	-
26	Other assets: (sum of rows 27-31)	-	-	-	15 105 138	15 037 176
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	-	-	-	49 599	49 599
30	NSFR derivative liabilities before deduction of variation margin posted	-	-	-	75 513	7 551
31	All other assets not included in the above categories	-	-	-	14 980 026	14 980 026
32	Off-balance sheet items					176 824
33	<b>Total RSF (sum of rows 15,16, 17, 25, 26 and 32) <sup>(2)</sup></b>					<b>59 955 245</b>
34	<b>Net Stable Funding Ratio (%)</b>					<b>211.1%</b>

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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)	25 230 973	-	-	65 359	25 296 332
2	Regulatory capital (Basel 3 2022)	25 230 973	-	-	-	25 230 973
3	Other capital instruments	-	-	-	65 359	65 359
4	Retail deposits and deposits from small business customers (sum of rows 5 and 6)	-	72 510 587	8 928 414	13 140 420	86 435 521
5	Stable deposits	-	-	-	-	-
6	Less stable deposits	-	72 510 587	8 928 414	13 140 420	86 435 521
7	Wholesale funding: (sum of rows 8 and 9)	-	649 010	1 018 622	680 857	1 417 322
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	-	649 010	1 018 622	680 857	1 417 322
10	Liabilities with matching interdependent assets	-	-	-	-	-
11	Other liabilities: (sum of rows 12 and 13)	-	4 947 292	359 411	3 079 957	3 220 831
12	NSFR derivative liabilities	-	28 154	17 053	30 305	-
13	All other liabilities and equity not included above	-	4 919 138	342 358	3 049 652	3 220 831
14	<b>Total ASF <sup>(1)</sup></b>					<b>116 370 006</b>
	<b>Required stable funding (RSF) item</b>					
15	Total NSFR high-quality liquid assets (HQLA)					1 345 468
16	Deposits held at other financial institutions for operational purposes	-	18 151	-	-	9 075
17	Performing loans and securities: (sum of rows 18, 19, 20, 22 and 24)	-	51 594 739	7 001 941	28 544 088	39 089 143
18	Performing loans to financial institutions secured by level 1 HQLA	-	12 039 243	-	-	1 203 925
19	Performing loans to financial institutions secured by non-level 1 HQLA and unsecured performing loans to financial institutions	-	27 675 752	301 079	-	4 332 440
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:	-	11 879 744	6 700 862	27 683 625	32 821 384
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	-	-	-	860 463	731 394
25	Assets with matching interdependent liabilities	-	-	-	-	-
26	Other assets: (sum of rows 27-31)	-	-	-	13 909 109	13 841 147
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	-	-	-	8 910	8 910
30	NSFR derivative liabilities before deduction of variation margin posted	-	-	-	75 513	7 551
31	All other assets not included in the above categories	-	-	-	13 824 686	13 824 686
32	Off-balance sheet items	-	-	-	-	79 132
33	<b>Total RSF (sum of rows 15,16, 17, 25, 26 and 32) <sup>(2)</sup></b>					<b>54 363 965</b>
34	<b>Net Stable Funding Ratio (%)</b>					<b>214.1%</b>