

Capitec Bank Holdings Limited

November 2020 (3rd 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)	28 552 894	-	-	62 347	28 615 241
2	Regulatory capital (Basel 3 2022)	28 552 894	-	-	-	28 552 894
3	Other capital instruments	-	-	-	62 347	62 347
4	Retail deposits and deposits from small business customers (sum of rows 5 and 6)	-	90 131 174	7 221 015	14 272 398	101 889 800
5	Stable deposits	-	-	-	-	-
6	Less stable deposits	-	90 131 174	7 221 015	14 272 398	101 889 800
7	Wholesale funding: (sum of rows 8 and 9)	-	3 474 596	17 193	1 299 569	3 010 489
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	-	3 474 596	17 193	1 299 569	3 010 489
10	Liabilities with matching interdependent assets	-	-	-	-	-
11	Other liabilities: (sum of rows 12 and 13)	-	4 547 774	367 076	2 386 533	2 691 398
12	NSFR derivative liabilities	-	18 894	10 073	67 895	-
13	All other liabilities and equity not included above	-	4 528 880	357 003	2 318 638	2 691 398
14	Total ASF ⁽¹⁾					136 206 928
Required stable funding (RSF) item						
15	Total NSFR high-quality liquid assets (HQLA)					1 486 729
16	Deposits held at other financial institutions for operational purposes	-	39 326	-	-	19 663
17	Performing loans and securities: (sum of rows 18, 19, 20, 22 and 24)	-	59 652 175	7 680 517	38 487 514	47 219 714
18	Performing loans to financial institutions secured by level 1 HQLA	-	30 073 364	-	-	3 007 336
19	Performing loans to financial institutions secured by non-level 1 HQLA and unsecured performing loans to financial institutions	-	18 861 415	-	-	2 829 212
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:	-	10 717 221	7 680 517	34 522 326	38 526 057
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:	-	175	-	2 568 712	1 670 105
23	With a risk weight of less than or equal to 35% under the Basel II standardised approach for credit risk	-	175	-	2 568 712	1 670 105
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	-	-	1 396 476	1 187 004
25	Assets with matching interdependent liabilities	-	-	-	-	-
26	Other assets: (sum of rows 27-31)	-	-	-	11 027 890	10 974 277
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				52 095	52 095
30	NSFR derivative liabilities before deduction of variation margin posted				59 571	5 957
31	All other assets not included in the above categories	-	-	-	10 916 224	10 916 225
32	Off-balance sheet items					244 518
33	Total RSF (sum of rows 15,16, 17, 25, 26 and 32) ⁽²⁾					59 944 901
34	Net Stable Funding Ratio (%)					227.2%

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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)	27 958 062	-	-	62 347	28 020 409
2	Regulatory capital (Basel 3 2022)	27 958 062	-	-	-	27 958 062
3	Other capital instruments	-	-	-	62 347	62 347
4	Retail deposits and deposits from small business customers (sum of rows 5 and 6)	-	82 177 097	7 138 897	13 133 492	93 517 886
5	Stable deposits	-	-	-	-	-
6	Less stable deposits	-	82 177 097	7 138 897	13 133 492	93 517 886
7	Wholesale funding: (sum of rows 8 and 9)	-	1 062 319	1 867	678 990	1 058 708
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	-	1 062 319	1 867	678 990	1 058 708
10	Liabilities with matching interdependent assets	-	-	-	-	-
11	Other liabilities: (sum of rows 12 and 13)	-	6 677 347	365 324	2 487 765	2 634 786
12	NSFR derivative liabilities	-	18 894	10 073	30 604	-
13	All other liabilities and equity not included above	-	6 658 453	355 251	2 457 161	2 634 786
14	Total ASF ⁽¹⁾					125 231 789
Required stable funding (RSF) item						
15	Total NSFR high-quality liquid assets (HQLA)					1 430 035
16	Deposits held at other financial institutions for operational purposes	-	39 326	-	-	19 663
17	Performing loans and securities: (sum of rows 18, 19, 20, 22 and 24)	-	56 911 262	7 605 997	31 353 579	40 542 175
18	Performing loans to financial institutions secured by level 1 HQLA	-	30 073 364	-	-	3 007 336
19	Performing loans to financial institutions secured by non-level 1 HQLA and unsecured performing loans to financial institutions	-	18 107 572	-	-	2 716 136
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:	-	8 730 326	7 605 997	29 957 103	33 631 699
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	-	-	-	1 396 476	1 187 004
25	Assets with matching interdependent liabilities	-	-	-	-	-
26	Other assets: (sum of rows 27-31)	-	-	-	13 129 519	13 075 905
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	-	-	-	59 571	5 957
31	All other assets not included in the above categories	-	-	-	13 069 948	13 069 948
32	Off-balance sheet items	-	-	-	-	134 808
33	Total RSF (sum of rows 15,16, 17, 25, 26 and 32) ⁽²⁾					55 202 586
34	Net Stable Funding Ratio (%)					226.9%