Capitec Bank Holdings Limited

February 2019 (4th quarter)

Template LIQ 2: Net Stable Funding Ratio (NSFR)

Line #	Available Stable Funding (ASF) item R'000	Unweighted value by residual maturity: No maturity	< 6 months	6 months to 1 year	>= 1 year	Weighted value
1	Capital: (sum of rows 2 and 3)	21 363 929	-	-	81 603	21 445 532
2	*Regulatory capital (Basel 3 2022)*	21 363 929	-	-	-	21 363 929
3	*Other capital instruments*	-	-	-	81 603	81 603
4	Retail deposits and deposits from small business customers (sum of rows 5 and 6)	-	53 688 345	6 143 123	11 533 817	65 382 139
5	Stable deposits	-	-	-	-	-
6	Less stable deposits	-	53 688 345	6 143 123	11 533 817	65 382 139
7	Wholesale funding: (sum of rows 8 and 9)	-	1 725 513	594 721	2 758 094	3 659 384
8	*Operational deposits*	-	-	-	-	-
9	*Other wholesale funding*	-	1 725 513	594 721	2 758 094	3 659 384
10	Liabilities with matching interdependent assets	-	-	-	-	-
11	Other liabilities: (sum of rows 12 and 13)	-	2 727 158	138 237	300 188	556 553
12	*NSFR derivative liabilities*		5 348	4 544	4 811	
13	*All other liabilities and equity not included above*	-	2 721 810	133 693	295 377	556 553
14	**Total ASF**					91 043 608
	Required stable funding (RSF) item					
15	Total NSFR high-quality liquid assets (HQLA)					595 235
16	Deposits held at other financial institutions for operational purposes	-	20 728	-	-	10 364
17	"Performing loans and securities: (sum of rows 18, 19, 20, 22 and 24)	-	36 210 576	12 728 758	28 925 090	39 224 414
18	Performing loans to financial institutions secured by level 1 HQLA	-	10 605 142	-	-	1 590 771
19	Performing loans to financial institutions secured by non-level 1 HQLA and unsecured performing loans to financial institutions	-	17 485 086	5 274 952	-	5 260 239
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:	-	8 120 348	7 453 806	28 504 436	32 015 848
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	-	-	-	420 654	357 556
25	Assets with matching interdependent liabilities	-	-	-	-	-
26	Other assets: (sum of rows 27-31)	-	26	(47)	6 685 908	6 672 653
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		26	(47)	500	479
30	NSFR derivative liabilities before deduction of variation margin posted		-	-	14 704	1 470
31	All other assets not included in the above categories	-	-	-	6 670 704	6 670 704
32	Off-balance sheet items		-			45 587
33	**Total RSF (sum of rows 15,16, 17, 25, 26 and 32)**					46 548 253
34	**Net Stable Funding Ratio (%)**					195.6%

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.