

Capitec Bank Holdings Limited

August 2022 (2nd 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)	35 455 610	-	-	50 576	35 506 186
2	Regulatory capital (Basel 3 2022)	35 455 610	-	-	-	35 455 610
3	Other capital instruments	-	-	-	50 576	50 576
4	Retail deposits and deposits from small business customers (sum of rows 5 and 6)	-	106 629 089	8 372 492	18 627 590	122 129 013
5	Stable deposits	-	-	-	-	-
6	Less stable deposits	-	106 629 089	8 372 492	18 627 590	122 129 013
7	Wholesale funding: (sum of rows 8 and 9)	-	4 625 945	93 018	2 320 457	4 583 273
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	-	4 625 945	93 018	2 320 457	4 583 273
10	Liabilities with matching interdependent assets	-	-	-	-	-
11	Other liabilities: (sum of rows 12 and 13)	-	3 975 185	924 436	2 441 604	2 830 897
12	NSFR derivative liabilities	-	-	-	1 042	-
13	All other liabilities and equity not included above	-	3 975 185	924 436	2 440 562	2 830 897
14	Total ASF					165 049 369
Required stable funding (RSF) item						
15	Total NSFR high-quality liquid assets (HQLA)					3 364 880
16	Deposits held at other financial institutions for operational purposes	-	63 016	-	-	31 508
17	Performing loans and securities: (sum of rows 18, 19, 20, 22 and 24)	-	39 251 871	12 887 047	42 910 281	55 394 065
18	Performing loans to financial institutions secured by level 1 HQLA	-	7 580 929	-	-	758 093
19	Performing loans to financial institutions secured by non-level 1 HQLA and unsecured performing loans to financial institutions	-	11 388 991	3 320 260	805 990	4 174 469
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:	-	17 969 088	9 566 749	40 986 931	48 556 138
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:	-	2 312 863	38	1 004 206	1 809 184
23	With a risk weight of less than or equal to 35% under the Basel 3 standardised approach for credit risk	-	2 312 863	38	1 004 206	1 809 184
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	-	-	113 154	96 181
25	Assets with matching interdependent liabilities	-	-	-	-	-
26	Other assets: (sum of rows 27-31)	-	-	-	15 188 835	15 189 331
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	-	-	-	2 374	2 374
30	NSFR derivative liabilities before deduction of variation margin posted	-	-	-	104	-
31	All other assets not included in the above categories	-	-	-	15 186 357	15 186 957
32	Off-balance sheet items		17 535 270			876 862
33	Total RSF (sum of rows 15,16, 17, 25, 26 and 32)					74 856 646
34	Net Stable Funding Ratio (%)					220.5%

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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)	32 493 305	-	-	50 576	32 543 881
2	Regulatory capital (Basel 3 2022)	32 493 305	-	-	-	32 493 305
3	Other capital instruments	-	-	-	50 576	50 576
4	Retail deposits and deposits from small business customers (sum of rows 5 and 6)	-	106 629 574	8 372 492	18 627 590	122 129 450
5	Stable deposits	-	-	-	-	-
6	Less stable deposits	-	106 629 574	8 372 492	18 627 590	122 129 450
7	Wholesale funding: (sum of rows 8 and 9)	-	6 070 893	93 018	2 320 457	5 305 747
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	-	6 070 893	93 018	2 320 457	5 305 747
10	Liabilities with matching interdependent assets	-	-	-	-	-
11	Other liabilities: (sum of rows 12 and 13)	-	3 691 013	924 436	2 441 604	2 902 780
12	NSFR derivative liabilities	-	-	-	1 042	-
13	All other liabilities and equity not included above	-	3 691 013	924 436	2 440 562	2 902 780
14	Total ASF					162 881 858
Required stable funding (RSF) item						
15	Total NSFR high-quality liquid assets (HQLA)					3 364 880
16	Deposits held at other financial institutions for operational purposes	-	63 016	-	-	31 508
17	Performing loans and securities: (sum of rows 18, 19, 20, 22 and 24)	-	38 857 265	12 660 103	42 007 229	53 953 874
18	Performing loans to financial institutions secured by level 1 HQLA	-	7 580 929	-	-	758 093
19	Performing loans to financial institutions secured by non-level 1 HQLA and unsecured performing loans to financial institutions	-	12 567 545	3 320 260	805 990	4 351 252
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:	-	16 395 928	9 339 805	40 083 879	46 939 164
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:	-	2 312 863	38	1 004 206	1 809 184
23	With a risk weight of less than or equal to 35% under the Basel 3 standardised approach for credit risk	-	2 312 863	38	1 004 206	1 809 184
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	-	-	113 154	96 181
25	Assets with matching interdependent liabilities	-	-	-	-	-
26	Other assets: (sum of rows 27-31)	-	-	-	14 912 393	14 912 289
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	-	-	-	2 374	2 374
30	NSFR derivative liabilities before deduction of variation margin posted	-	-	-	104	-
31	All other assets not included in the above categories	-	-	-	14 909 915	14 909 915
32	Off-balance sheet items		17 535 270			876 862
33	Total RSF (sum of rows 15,16, 17, 25, 26 and 32)					73 139 413
34	Net Stable Funding Ratio (%)					222.7%