

# Capitec Bank Holdings Limited

May 2022 (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)	33 914 536	-	-	51 119	33 965 655
2	Regulatory capital (Basel 3 2022)	33 914 536	-	-	-	33 914 536
3	Other capital instruments	-	-	-	51 119	51 119
4	Retail deposits and deposits from small business customers (sum of rows 5 and 6)	-	101 498 099	10 491 116	18 118 624	118 908 916
5	Stable deposits	-	-	-	-	-
6	Less stable deposits	-	101 498 099	10 491 116	18 118 624	118 908 916
7	Wholesale funding: (sum of rows 8 and 9)	-	4 318 038	126 544	2 305 783	4 416 172
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	-	4 318 038	126 544	2 305 783	4 416 172
10	Liabilities with matching interdependent assets	-	-	-	-	-
11	Other liabilities: (sum of rows 12 and 13)	-	3 339 776	952 475	2 476 204	2 869 476
12	NSFR derivative liabilities	-	-	-	10 387	-
13	All other liabilities and equity not included above	-	3 339 776	952 475	2 465 817	2 869 476
14	<b>Total ASF</b>					<b>160 160 219</b>
<b>Required stable funding (RSF) item</b>						
15	Total NSFR high-quality liquid assets (HQLA)					<b>3 337 153</b>
16	Deposits held at other financial institutions for operational purposes	-	22 842	-	-	11 421
17	Performing loans and securities: (sum of rows 18, 19, 20, 22 and 24)	-	36 058 641	12 366 403	43 144 891	53 293 206
18	Performing loans to financial institutions secured by level 1 HQLA	-	9 919 080	-	-	991 908
19	Performing loans to financial institutions secured by non-level 1 HQLA and unsecured performing loans to financial institutions	-	8 683 460	3 266 015	790 055	3 668 248
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:	-	17 454 157	9 083 783	39 008 761	46 426 416
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:	-	1 944	16 605	3 234 021	2 111 388
23	With a risk weight of less than or equal to 35% under the Basel 3 standardised approach for credit risk	-	1 944	16 605	3 234 021	2 111 388
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	-	-	112 054	95 246
25	Assets with matching interdependent liabilities	-	-	-	-	-
26	Other assets: (sum of rows 27-31)	-	-	-	14 907 344	14 878 415
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	-	-	-	12 395	12 395
30	NSFR derivative liabilities before deduction of variation margin posted	-	-	-	10 387	-
31	All other assets not included in the above categories	-	-	-	14 884 562	14 866 020
32	Off-balance sheet items		15 978 326			808 784
33	<b>Total RSF (sum of rows 15,16, 17, 25, 26 and 32)</b>					<b>72 328 979</b>
34	<b>Net Stable Funding Ratio (%)</b>					<b>221.4%</b>

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		No maturity	< 6 months	6 months to 1 year	>= 1 year	
1	Capital: (sum of rows 2 and 3)	31 246 325	-	-	51 119	31 297 444
2	Regulatory capital (Basel 3 2022)	31 246 325	-	-	-	31 246 325
3	Other capital instruments	-	-	-	51 119	51 119
4	Retail deposits and deposits from small business customers (sum of rows 5 and 6)	-	101 498 584	10 491 116	18 118 624	118 909 353
5	Stable deposits	-	-	-	-	-
6	Less stable deposits	-	101 498 584	10 491 116	18 118 624	118 909 353
7	Wholesale funding: (sum of rows 8 and 9)	-	5 098 088	126 544	2 305 783	4 806 197
8	Operational deposits	-	-	-	-	-
9	Other wholesale funding	-	5 098 088	126 544	2 305 783	4 806 197
10	Liabilities with matching interdependent assets	-	-	-	-	-
11	Other liabilities: (sum of rows 12 and 13)	-	3 579 338	952 475	2 476 204	2 942 054
12	NSFR derivative liabilities	-	-	-	10 387	-
13	All other liabilities and equity not included above	-	3 579 338	952 475	2 465 817	2 942 054
14	<b>Total ASF</b>					<b>157 955 048</b>
<b>Required stable funding (RSF) item</b>						
15	Total NSFR high-quality liquid assets (HQLA)					<b>3 337 154</b>
16	Deposits held at other financial institutions for operational purposes	-	22 842	-	-	11 421
17	Performing loans and securities: (sum of rows 18, 19, 20, 22 and 24)	-	34 677 772	12 366 403	43 144 891	52 245 097
18	Performing loans to financial institutions secured by level 1 HQLA	-	9 919 080	-	-	991 908
19	Performing loans to financial institutions secured by non-level 1 HQLA and unsecured performing loans to financial institutions	-	9 869 197	3 266 015	790 055	3 903 442
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:	-	14 887 551	9 083 783	39 008 761	45 143 113
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:	-	1 944	16 605	3 234 021	2 111 388
23	With a risk weight of less than or equal to 35% under the Basel 3 standardised approach for credit risk	-	1 944	16 605	3 234 021	2 111 388
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	-	-	112 054	95 246
25	Assets with matching interdependent liabilities	-	-	-	-	-
26	Other assets: (sum of rows 27-31)	-	-	-	14 640 101	14 629 714
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	-	-	-	12 395	12 395
30	NSFR derivative liabilities before deduction of variation margin posted	-	-	-	10 387	-
31	All other assets not included in the above categories	-	-	-	14 617 319	14 617 319
32	Off-balance sheet items		15 978 326			808 784
33	<b>Total RSF (sum of rows 15,16, 17, 25, 26 and 32)</b>					<b>71 032 170</b>
34	<b>Net Stable Funding Ratio (%)</b>					<b>222.4%</b>