Capitec Bank Holdings Limited

August 2018 (2nd 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)	19 396 414	-	-	678 559	20 074 973
2	*Regulatory capital (Basel 3 2022)*	19 396 414	-	-	-	19 396 414
3	*Other capital instruments*	-	-	-	678 559	678 559
4	Retail deposits and deposits from small business customers (sum of rows 5 and 6)	-	50 810 332	4 675 569	10 728 801	60 666 112
5	Stable deposits	-	-	-	-	-
6	Less stable deposits	-	50 810 332	4 675 569	10 728 801	60 666 112
7	Wholesale funding: (sum of rows 8 and 9)	-	787 318	1 628 652	2 780 815	3 870 705
8	*Operational deposits*	-	19	-	-	10
9	*Other wholesale funding*	-	787 299	1 628 652	2 780 815	3 870 695
10	Liabilities with matching interdependent assets	-	-	-	-	-
11	Other liabilities: (sum of rows 12 and 13)	-	1 350 798	390 718	286 574	722 556
12	*NSFR derivative liabilities*		-	-	11 386	
13	*All other liabilities and equity not included above*	-	1 350 798	390 718	275 188	722 556
14	**Total ASF**					85 334 346
	Required stable funding (RSF) item					
15	Total NSFR high-quality liquid assets (HQLA)					667 920
16	Deposits held at other financial institutions for operational purposes	-	29 822	-	-	14 911
17	"Performing loans and securities: (sum of rows 18, 19, 20, 22 and 24)	-	49 689 413	10 538 011	27 991 596	36 331 867
18	Performing loans to financial institutions secured by level 1 HQLA	-	8 117 724	-	-	1 217 659
19	Performing loans to financial institutions secured by non-level 1 HQLA and unsecured performing loans to financial institutions	-	34 566 922	3 461 418	-	4 280 671
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:	-	7 004 767	7 076 593	27 590 465	30 492 575
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	-	-	-	401 131	340 962
25	Assets with matching interdependent liabilities	-	-	-	-	-
26	Other assets: (sum of rows 27-31)	-	-	-	4 655 721	4 655 721
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		-	-	25 967	25 967
30	NSFR derivative liabilities before deduction of variation margin posted		-	-	(112 721)	(112 721)
31	All other assets not included in the above categories	-	-	-	4 742 475	4 742 475
32	Off-balance sheet items		784 138			39 206
33	**Total RSF (sum of rows 15,16, 17, 25, 26 and 32)**					41 709 625
34	**Net Stable Funding Ratio (%)**					204.6%

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.