

Capitec Bank Holdings Limited

May 2020 (1st quarter)

KM1 - Key Metrics

Line#	Available capital (amounts in R'000)	31 May 2020	29 Feb 2020	30 Nov 2019	31 Aug 2019	31 May 2019
1	Common Equity Tier 1 (CET1)	23 660 789	24 457 242	22 571 738	22 563 756	21 585 401
1a	Fully loaded ECL accounting model ⁽¹⁾	23 498 778	24 133 243	22 247 719	22 239 736	21 261 382
2	Tier 1	23 712 583	24 509 036	22 645 089	22 638 126	21 663 092
2a	Fully loaded ECL accounting model Tier 1 ⁽¹⁾	23 550 571	24 185 037	22 321 070	22 314 106	21 339 073
3	Total Capital	24 465 247	25 265 803	23 396 558	23 285 544	22 305 292
3a	Fully loaded ECL accounting model total capital ⁽¹⁾	24 303 235	24 941 804	23 073 673	22 962 445	21 982 194
	Risk-weighted assets (amounts)					
4	Total risk-weighted assets (RWA)	83 262 175	82 832 095	82 403 943	69 304 716	68 442 362
	Risk-based capital ratios as a percentage of RWA					
5	Common Equity Tier 1 ratio (%)	28.4%	29.5%	27.4%	32.6%	31.5%
5a	Fully loaded ECL accounting model Common Equity Tier 1 (%)	27.8%	28.7%	26.6%	31.6%	30.6%
6	Tier 1 ratio (%)	28.5%	29.6%	27.5%	32.7%	31.7%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	27.9%	28.8%	26.7%	31.7%	30.7%
7	Total capital ratio (%)	29.4%	30.5%	28.4%	33.6%	32.6%
7a	Fully loaded ECL accounting model total capital ratio (%)	28.8%	29.7%	27.6%	32.6%	31.6%
	Additional CET1 buffer requirements as a percentage of RWA					
8	Capital conservation buffer requirement (2.5% from 2019) (%)	2.500%	2.500%	2.500%	2.500%	2.500%
9	Countercyclical buffer requirement (%)	0.00%	0.00%	0.00%	0.00%	0.00%
10	Bank G-SIB and/or D-SIB additional requirements (%) ⁽³⁾	-	-	-	-	-
11	Total of bank CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)	2.500%	2.500%	2.500%	2.500%	2.500%
12	CET1 available after meeting the bank's minimum capital requirements (%)	21.4%	22.0%	19.9%	25.1%	24.0%
	Basel 3 leverage ratio					
13	Total Basel 3 leverage ratio exposure measure	140 850 287	135 022 285	136 377 222	114 226 273	108 523 925
14	Basel 3 leverage ratio (%) (row 2 / row 13)	16.8%	18.2%	16.6%	19.8%	20.0%
14a	Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2a / row 13)	16.7%	17.9%	16.4%	19.6%	19.7%
	Liquidity Coverage Ratio					
15	Total High Quality Liquid Assets (HOLA)	37 327 479	32 989 868	32 586 019	26 628 505	19 259 374
16	Total net cash outflow ⁽²⁾	2 085 404	1 944 872	2 256 754	1 252 413	1 183 119
17	LCR ratio (%)	1 790%	1 696%	1 444%	2 126%	1 628%
	Net Stable Funding Ratio					
18	Total available stable funding	126 572 021	121 040 963	120 529 155	103 892 429	98 640 822
19	Total required stable funding	59 955 245	61 883 875	60 491 939	51 546 784	47 794 908
20	NSFR ratio	211.1%	195.6%	199.2%	201.5%	206.4%

⁽¹⁾ Capitec Bank Holdings Limited ("Capitec") formally transitioned to IFRS 9 on 1 March 2018. The IFRS 9 Transitional Report was presented based on the group's 28 February 2018 financial information to illustrate the impact of implementing IFRS 9 on 1 March 2018. The transitional report is available on Capitec's website at: https://resources.capitecbank.co.za/Capitec_-_IFRS9_transitional_report.pdf

⁽²⁾ As Capitec has a net cash inflow after applying the run-off factors, outflows for the purpose of the ratio are deemed to be 25% of gross outflows.

⁽³⁾ In terms of Banks Act regulations, banks may not disclose their D-SIB requirement.