

Capitec Bank Holdings Limited

November 2020 (3rd quarter)

Annexure A

LR1 - Summary comparison of accounting assets vs leverage ratio exposure measure

Line #	R'000	Capitec Bank Holdings Limited 30 Nov 2020	Capitec Bank Holdings Limited 31 Aug 2020	Capitec Bank Limited 30 Nov 2020	Capitec Bank Limited 31 Aug 2020
1	Total consolidated assets as per published financial statements	152 275 659	144 520 625	141 088 873	133 205 959
	Adjustments for:				
2	Investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	-	-	(854 526)	(1 043 605)
3	Fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	-	-	-	-
4	Derivative financial instruments	22 269	12 181	3 098	3 098
5	Securities financing transactions (i.e. repos and similar secured lending)	1 624 200	799 566	1 624 200	799 566
6	Off-balance sheet items (i.e. conversion to credit equivalent amounts of off- balance sheet exposures)	804 068	688 761	269 616	212 310
7	Other adjustments	(1 270 145)	(1 311 566)	(290 970)	(348 969)
8	Leverage ratio exposure	153 456 051	144 709 567	141 840 291	132 828 359

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November 2020 (3rd quarter)

LR2 - Leverage ratio

Line #	Group leverage ratio framework R'000	Capitec Bank Holdings Limited 30 Nov 2020	Capitec Bank Holdings Limited 31 Aug 2020	Capitec Bank Limited 30 Nov 2020	Capitec Bank Limited 31 Aug 2020
On-balance sheet exposures					
1	On-balance sheet items (excluding derivatives and Security Financing Transactions 'SFT's' but including collateral)	118 515 907	115 442 450	107 381 215	104 113 377
2	Asset amounts deducted in determining Basel 3 Tier 1 capital	(1 270 145)	(1 340 741)	(1 145 496)	(1 392 574)
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	117 245 762	114 101 709	106 235 719	102 720 803
Derivative exposures					
4	Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	52 095	20 650	-	5 882
5	Add-on amounts for Potential Future Exposure 'PFE' associated with all derivatives transactions	22 269	12 181	3 098	3 098
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	-	-	-	-
7	Deductions of receivables assets for cash variation margin provided in derivatives transactions	-	-	-	-
8	Exempted Central Counterparty 'CCP' leg of client-cleared trade exposures	-	-	-	-
9	Adjusted effective notional amount of written credit derivatives	-	-	-	-
10	Adjusted effective notional offsets and add-on deductions for written credit derivatives	-	-	-	-
11	Total derivative exposures (sum of lines 4 to 10)	74 364	32 831	3 098	8 980
Securities financing transaction exposures					
12	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	33 707 658	29 086 700	33 707 658	29 086 700
13	Netted amounts of cash payables and cash receivables of gross SFT assets	-	-	-	-
14	Counterparty Credit Risk 'CCR' exposure for SFT assets	1 624 200	799 566	1 624 200	799 566
15	Agent transaction exposures	-	-	-	-
16	Total securities financing transaction exposures (sum of lines 12 to 15)	35 331 858	29 886 266	35 331 858	29 886 266
Other off-balance sheet exposures					
17	Off-balance sheet exposure at gross notional amount	4 826 694	3 866 734	2 696 163	2 123 103
18	Adjustments for conversion to credit equivalent amounts	(4 022 627)	(3 177 973)	(2 426 547)	(1 910 793)
19	Off-balance sheet items (sum of lines 17 and 18)	804 067	688 761	269 616	212 310
Capital and total exposures					
20	Tier 1 capital	26 559 249	24 690 698	26 209 726	24 154 867
21	Total exposures (sum of lines 3, 11, 16 and 19)	153 456 051	144 709 567	141 840 291	132 828 359
Leverage ratio					
22	Basel 3 leverage ratio%	17.3%	17.1%	18.5%	18.2%