

# Capitec Bank Holdings Limited

## Table of historical information

The group's consolidated historical capital position is set out below:

	2nd Quarter 2023 31 August 2022	1st Quarter 2023 31 May 2022	4th Quarter 2022 28 February 2022	3rd Quarter 2022 30 November 2021	2nd Quarter 2022 31 August 2021	1st Quarter 2022 31 May 2021	4th Quarter 2021 28 February 2021	3rd Quarter 2021 30 November 2020
	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000
Common Equity Tier 1 (CET1)	33 279 564	31 786 692	31 189 746	30 557 063	29 547 542	28 132 461	27 872 626	26 507 455
CET1 %	34.2	34.7	35.4	36.5	36.5	36.4	35.8	30.7
Additional Tier 1 capital (AT1) <sup>(1)</sup>	-	-	-	25 897	25 897	25 897	25 897	51 794
AT1 %	-	-	-	0.0	0.0	0.0	0.1	0.0
<b>Total Tier 1 capital (T1)</b>	<b>33 279 564</b>	<b>31 786 692</b>	<b>31 189 746</b>	<b>30 582 960</b>	<b>29 573 439</b>	<b>28 158 358</b>	<b>27 898 523</b>	<b>26 559 249</b>
Tier 1 %	34.2	34.7	35.4	36.5	36.5	36.4	35.9	30.7
General allowance for credit impairment	825 689	785 218	749 377	715 172	675 502	648 295	647 835	774 832
<b>Tier 2 capital (T2)</b>	<b>825 689</b>	<b>785 218</b>	<b>749 377</b>	<b>715 172</b>	<b>675 502</b>	<b>648 295</b>	<b>647 835</b>	<b>774 832</b>
Tier 2 %	0.8	0.9	0.9	0.9	0.9	0.9	0.8	0.9
<b>Total qualifying regulatory capital</b>	<b>34 105 253</b>	<b>32 571 910</b>	<b>31 939 123</b>	<b>31 298 132</b>	<b>30 248 941</b>	<b>28 806 653</b>	<b>28 546 358</b>	<b>27 334 081</b>
<b>Total capital adequacy ratio %</b>	<b>35.0</b>	<b>35.6</b>	<b>36.3</b>	<b>37.4</b>	<b>37.4</b>	<b>37.3</b>	<b>36.7</b>	<b>31.6</b>
<b>Required regulatory capital <sup>(2)</sup></b>	<b>11 690 101</b>	<b>10 982 843</b>	<b>10 566 490</b>	<b>9 214 280</b>	<b>8 901 223</b>	<b>8 500 078</b>	<b>8 558 137</b>	<b>9 513 242</b>

<sup>(1)</sup> Starting in 2013, the non loss absorbent AT1 and T2 capital was subject to a 10% per annum phase-out in terms of Basel 3, and became fully phased-out on 1 January 2022.

<sup>(2)</sup> This value is currently 12% of risk-weighted assets, being the Basel global minimum requirement of 8%, the South African country-specific Pillar 2A buffer of 1%, the Capital Conservation Buffer of 2.5% and the Domestic Systemically Important Bank ("D-SIB") capital add-on of 0.5%. In terms of the regulations relating to banks the Idiosyncratic Capital Requirement ("ICR") Pillar 2B requirement is excluded.