

Capitec Bank Holdings Limited

August 2022 (2nd quarter)

KM1 - Key Metrics

Line#	Available capital (amounts in R'000)	31 Aug 2022	31 May 2022	28 Feb 2022	30 Nov 2021	31 Aug 2021
1	Common Equity Tier 1 (CET1)	33 279 564	31 786 692	31 189 746	30 557 063	29 547 542
1a	Fully loaded ECL accounting model ⁽¹⁾	33 279 564	31 786 692	31 189 746	30 557 063	29 547 542
2	Tier 1	33 279 564	31 786 692	31 189 746	30 582 960	29 573 439
2a	Fully loaded ECL accounting model Tier 1 ⁽¹⁾	33 279 564	31 786 692	31 189 746	30 582 960	29 573 439
3	Total Capital	34 105 253	32 571 910	31 939 123	31 298 132	30 248 941
3a	Fully loaded ECL accounting model total capital ⁽¹⁾	34 105 253	32 571 910	31 939 123	31 298 132	30 248 941
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	97 417 503	91 523 693	88 054 092	83 766 191	80 920 225
Risk-based capital ratios as a percentage of RWA						
5	Common Equity Tier 1 ratio (%)	34.2%	34.7%	35.4%	36.5%	36.5%
5a	Fully loaded ECL accounting model Common Equity Tier 1 (%)	34.2%	34.7%	35.4%	36.5%	36.5%
6	Tier 1 ratio (%)	34.2%	34.7%	35.4%	36.5%	36.5%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	34.2%	34.7%	35.4%	36.5%	36.5%
7	Total capital ratio (%)	35.0%	35.6%	36.3%	37.4%	37.4%
7a	Fully loaded ECL accounting model total capital ratio (%)	35.0%	35.6%	36.3%	37.4%	37.4%
Additional CET1 buffer requirements as a percentage of RWA						
8	Capital conservation buffer requirement (2.5% from 2019) (%)	2.5%	2.5%	2.5%	2.5%	2.5%
9	Countercyclical buffer requirement (%)	0.0%	0.0%	0.0%	0.0%	0.0%
10	Bank G-SIB and/or D-SIB additional requirements (%)	0.5%	0.5%	0.5%	0.5%	0.5%
11	Total of bank CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)	3.0%	3.0%	3.0%	3.0%	3.0%
12	CET1 available after meeting the bank's minimum capital requirements (%)	26.2%	26.7%	27.4%	29.0%	29.3%
Basel 3 leverage ratio						
13	Total Basel 3 leverage ratio exposure measure	183 739 998	177 754 908	178 617 863	178 471 628	167 100 306
14	Basel 3 leverage ratio (%) (row 2 / row 13)	18.1%	17.9%	17.5%	17.1%	17.7%
14a	Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2a / row 13)	18.1%	17.9%	17.5%	17.1%	17.7%
Liquidity Coverage Ratio						
15	Total High Quality Liquid Assets (HQLA)	73 672 864	77 081 924	81 574 866	78 034 323	71 657 162
16	Total net cash outflow ⁽²⁾	2 830 266	2 988 551	2 831 646	2 714 334	2 464 399
17	LCR (%)	2 603%	2 579%	2 881%	2 875%	2 908%
Net Stable Funding Ratio						
18	Total available stable funding	165 049 369	160 160 219	157 548 215	159 534 561	151 029 190
19	Total required stable funding	74 856 646	72 328 979	70 017 939	66 759 227	62 742 405
20	NSFR (%)	220.5%	221.4%	225.0%	239.0%	240.7%

⁽¹⁾ Capitec Bank Holdings Limited ("Capitec") formally transitioned to IFRS 9 on 1 March 2018 and by 1 March 2021 fully phased in IFRS 9.

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