

Capitec Bank Holdings Limited

May 2022 (1st quarter)

Annexure A

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

Line #	R'000	Capitec Bank Holdings Limited 31 May 2022	Capitec Bank Holdings Limited 28 Feb 2022	Capitec Bank Holdings Limited 31 May 2022	Capitec Bank Holdings Limited 28 Feb 2022
1	Total consolidated assets as per published financial statements	176 824 254	177 942 781	175 173 487	176 409 292
	Adjustments for:				
2	Investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	-	-	-	-
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	(806)	(1 344)	(806)	(1 344)
5	Securities financing transactions (i.e. repos and similar secured lending)	210 228	228 484	210 228	228 484
6	Off-balance sheet items (i.e. conversion to credit equivalent amounts of off- balance sheet exposures)	2 063 858	1 780 962	2 092 150	1 808 557
7	Other adjustments	(1 342 626)	(1 333 020)	(1 370 663)	(1 306 500)
8	Leverage ratio exposure	177 754 908	178 617 863	176 104 396	177 138 489

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LR2 - Leverage ratio

Line #	Group leverage ratio framework R'000	Capitec Bank Holdings Limited 31 May 2022	Capitec Bank Holdings Limited 28 Feb 2022	Capitec Bank Holdings Limited 31 May 2022	Capitec Bank Holdings Limited 28 Feb 2022
On-balance sheet exposures					
1	On-balance sheet items (excluding derivatives and Security Financing Transactions 'SFT's' but including collateral)	166 875 616	169 485 393	165 224 849	167 951 904
2	Asset amounts deducted in determining Basel 3 Tier 1 capital	(1 342 626)	(1 333 020)	(1 370 663)	(1 306 500)
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	165 532 990	168 152 373	163 854 186	166 645 404
Derivative exposures					
4	Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	10 022	3 560	10 022	3 560
5	Add-on amounts for Potential Future Exposure 'PFE' associated with all derivatives transactions	18 730	9 682	18 730	9 682
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)	28 752	13 242	28 752	13 242
Securities financing transaction exposures					
12	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	9 919 080	8 442 802	9 919 080	8 442 802
13	Netted amounts of cash payables and cash receivables of gross SFT assets	-	-	-	-
14	Counterparty Credit Risk 'CCR' exposure for SFT assets	210 228	228 484	210 228	228 484
15	Agent transaction exposures	-	-	-	-
16	Total securities financing transaction exposures (sum of lines 12 to 15)	10 129 308	8 671 286	10 129 308	8 671 286
Other off-balance sheet exposures					
17	Off-balance sheet exposure at gross notional amount	15 787 645	13 710 028	15 967 939	13 904 037
18	Adjustments for conversion to credit equivalent amounts	(13 723 787)	(11 929 066)	(13 875 789)	(12 095 480)
19	Off-balance sheet items (sum of lines 17 and 18)	2 063 858	1 780 962	2 092 150	1 808 557
Capital and total exposures					
20	Tier 1 capital	31 786 692	31 189 746	29 087 787	28 646 137
21	Total exposures (sum of lines 3, 11, 16 and 19)	177 754 908	178 617 863	176 104 396	177 138 489
Leverage ratio					
22	Basel 3 leverage ratio%	17.9%	17.5%	16.5%	16.2%