

# Capitec Bank Holdings Limited

## May 2019

### Annexure A

#### 1. Summary comparison of accounting assets vs leverage ratio exposure measure

Line #	R'000	31 May 2019	28 Feb 2019
1	Total consolidated assets as per published financial statements	108 356 690	100 427 749
	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	11 562	8 000
5	Securities financing transactions (i.e. repos and similar secured lending)	179 866	110 512
6	Off-balance sheet items (i.e. conversion to credit equivalent amounts of off- balance sheet exposures)	99 498	91 174
7	Other adjustments	(123 691)	164 367
<b>8</b>	<b>Leverage ratio exposure</b>	<b>108 523 925</b>	<b>100 801 802</b>

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### 2. Leverage ratio - common disclosure template

Line #	Group leverage ratio framework R'000	31 May 2019	28 Feb 2019
<b>On-balance sheet exposures</b>			
1	On-balance sheet items (excluding derivatives and Security Financing Transactions 'SFT's' but including collateral)	93 835 246	89 316 285
2	Asset amounts deducted in determining Basel 3 Tier 1 capital	(123 691)	164 367
<b>3</b>	<b>Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)</b>	<b>93 711 555</b>	<b>89 480 652</b>
<b>Derivative exposures</b>			
4	Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	1 256	479
5	Add-on amounts for Potential Future Exposure 'PFE' associated with all derivatives transactions	11 562	8 000
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	-	-
<b>11</b>	<b>Deductions of receivables assets for cash variation margin provided in derivatives transactions (sum of lines 4 to 10)</b>	<b>12 818</b>	<b>8 479</b>
<b>Securities financing transaction exposures</b>			
12	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	14 520 188	11 110 985
13	Netted amounts of cash payables and cash receivables of gross SFT assets	-	-
14	Counterparty Credit Risk 'CCR' exposure for SFT assets	179 866	110 512
15	Agent transaction exposures	-	-
<b>16</b>	<b>Total securities financing transaction exposures (sum of lines 12 to 15)</b>	<b>14 700 054</b>	<b>11 221 497</b>
<b>Other off-balance sheet exposures</b>			
17	Off-balance sheet exposure at gross notional amount	994 983	911 740
18	Adjustments for conversion to credit equivalent amounts	(895 485)	(820 566)
<b>19</b>	<b>Off-balance sheet items (sum of lines 17 and 18)</b>	<b>99 498</b>	<b>91 174</b>
<b>Capital and total exposures</b>			
20	Tier 1 capital	21 663 092	20 989 433
21	Total exposures (sum of lines 3, 11, 16 and 19)	108 523 925	100 801 802
<b>Leverage ratio</b>			
<b>22</b>	<b>Basel 3 group leverage ratio%</b>	<b>20.0%</b>	<b>20.8%</b>
<b>Summary leverage ratio framework - bank level</b>			
<b>Capital and total exposures</b>			
20	Tier 1 capital	21 098 015	20 283 033
21	Total exposures (sum of lines 3, 11, 16 and 19)	108 184 237	100 477 209
<b>22</b>	<b>Basel 3 bank leverage ratio%</b>	<b>19.5%</b>	<b>20.2%</b>

<sup>(1)</sup> There is no material difference on an individual line basis between group and bank level.