Capitec Bank Holdings Limited

May 2017

CAPITEC BANK HOLDINGS LIMITED

Annexure A

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

Line #	R'000	31 May 2017	28 Feb 2017
1	Total consolidated assets as per published financial statements	**75 113 986**	73 357 897
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	**-**	-
3	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	**-**	-
4	Adjustments for derivative financial instruments	**16 685**	18 498
5	Adjustment for securities financing transactions (ie repos and similar secured lending)	**23 152**	766
6	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off- balance sheet exposures)	**48 072**	45 761
7	Other adjustments	**(292 891)**	(282 873)
8	**Leverage ratio exposure %**	**74 909 004**	73 140 049

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2. Leverage ratio - common disclosure template

Line #	Group leverage ratio framework R'000	31 May 2017	28 Feb 2017
	On-balance sheet exposures		
1	On-balance sheet items (excluding derivatives and Security Financing Transactions 'STF's' but including collateral)	**73 931 686**	72 542 847
2	Asset amounts deducted in determining Basel 3 Tier 1 capital	**(292 891)**	(282 873)
3	**Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)**	**73 638 795**	72 259 974
	Derivative exposures		
4	Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	**66 977**	58 113
5	Add-on amounts for Potential Future Exposure 'PFE' associated with all derivatives transactions	**16 685**	18 498
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	**Deductions of receivables assets for cash variation margin provided in derivatives transactions (sum of lines 4 to 10)**	**83 662**	76 611
	Securities financing transaction exposures		
12	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	**1 115 323**	756 937
13	Netted amounts of cash payables and cash receivables of gross SFT assets	**-**	-
14	Counterparty Credit Risk 'CCR' exposure for SFT assets	**23 152**	766
15	Agent transaction exposures	**-**	-
16	**Total securities financing transaction exposures (sum of lines 12 to 15)**	**1 138 475**	757 703
	Other off-balance sheet exposures		
17	Off-balance sheet exposure at gross notional amount	**480 717**	457 610
18	Adjustments for conversion to credit equivalent amounts	**(432 645)**	(411 849)
19	**Off-balance sheet items (sum of lines 17 and 18)**	**48 072**	45 761
	Capital and total exposures		
20	Tier 1 capital	**15 642 445**	15 016 367
21	Total exposures (sum of lines 3, 11, 16 and 19)	**74 909 004**	73 140 049
	Leverage ratio		
22	**Basel 3 leverage ratio%**	**20.9%**	20.5%
	Summary leverage ratio framework - bank level		
	Capital and total exposures		
20	Tier 1 capital	**15 301 010**	14 727 876
21	Total exposures (sum of lines 3, 11, 16 and 19)	**74 780 896**	73 134 064
22	**Basel 3 leverage ratio%**	**20.5%**	20.1%

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