

Capitec Bank Holdings Limited

May 2022 (1st quarter)

KM1 - Key Metrics

Line#	Available capital (amounts in R'000)	31 May 2022	28 Feb 2022	30 Nov 2021	31 Aug 2021	31 May 2021
1	Common Equity Tier 1 (CET1)	31 786 692	31 189 746	30 557 063	29 547 542	28 132 461
1a	Fully loaded ECL accounting model ⁽¹⁾	31 786 692	31 189 746	30 557 063	29 547 542	28 132 461
2	Tier 1	31 786 692	31 189 746	30 582 960	29 573 439	28 158 358
2a	Fully loaded ECL accounting model Tier 1 ⁽¹⁾	31 786 692	31 189 746	30 582 960	29 573 439	28 158 358
3	Total Capital	32 571 910	31 939 123	31 298 132	30 248 941	28 806 653
3a	Fully loaded ECL accounting model total capital ⁽¹⁾	32 571 910	31 939 123	31 298 132	30 248 941	28 806 653
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	91 523 693	88 054 092	83 766 191	80 920 225	77 273 426
Risk-based capital ratios as a percentage of RWA						
5	Common Equity Tier 1 ratio (%)	34.7%	35.4%	36.5%	36.5%	36.4%
5a	Fully loaded ECL accounting model Common Equity Tier 1 (%)	34.7%	35.4%	36.5%	36.5%	36.4%
6	Tier 1 ratio (%)	34.7%	35.4%	36.5%	36.5%	36.4%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	34.7%	35.4%	36.5%	36.5%	36.4%
7	Total capital ratio (%)	35.6%	36.3%	37.4%	37.4%	37.3%
7a	Fully loaded ECL accounting model total capital ratio (%)	35.6%	36.3%	37.4%	37.4%	37.3%
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 (%)	26.7%	27.4%	29.0%	29.3%	29.2%
Basel 3 leverage ratio						
13	Total Basel 3 leverage ratio exposure measure	177 754 908	178 617 863	178 471 628	167 100 306	159 606 340
14	Basel 3 leverage ratio (%) (row 2 / row 13)	17.9%	17.5%	17.1%	17.7%	17.6%
14a	Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2a / row 13)	17.9%	17.5%	17.1%	17.7%	17.6%
Liquidity Coverage Ratio						
15	Total High Quality Liquid Assets (HQLA)	77 081 924	81 574 866	78 034 323	71 657 162	64 560 155
16	Total net cash outflow ⁽²⁾	2 988 551	2 831 646	2 714 334	2 464 399	2 596 583
17	LCR (%)	2 579%	2 881%	2 875%	2 908%	2 486%
Net Stable Funding Ratio						
18	Total available stable funding	160 160 219	157 548 215	159 534 561	151 029 190	138 830 197
19	Total required stable funding	72 328 979	70 017 939	66 759 227	62 742 405	61 294 638
20	NSFR (%)	221.4%	225.0%	239.0%	240.7%	226.5%

⁽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.