

Capitec Bank Holdings Limited

August 2021 (2nd quarter)

Annexure A

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

Line #	R'000	Capitec Bank Holdings Limited 31 Aug 2021	Capitec Bank Holdings Limited 31 May 2021	Capitec Bank Holdings Limited 31 Aug 2021	Capitec Bank Holdings Limited 31 May 2021
1	Total consolidated assets as per published financial statements	166 747 369	159 126 440	165 612 011	158 614 975
	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	(32 390)	(57 952)	(32 390)	(57 952)
5	Securities financing transactions (i.e. repos and similar secured lending)	394 858	682 877	394 858	682 877
6	Off-balance sheet items (i.e. conversion to credit equivalent amounts of off- balance sheet exposures)	1 415 123	1 255 130	1 446 834	1 288 985
7	Other adjustments	(1 424 654)	(1 400 155)	(1 424 986)	(1 413 353)
8	Leverage ratio exposure	167 100 306	159 606 340	165 996 327	159 115 532

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LR2 - Leverage ratio

Line #	Group leverage ratio framework R'000	Capitec Bank Holdings Limited 31 Aug 2021	Capitec Bank Holdings Limited 31 May 2021	Capitec Bank Limited 31 Aug 2021	Capitec Bank Limited 31 May 2021
On-balance sheet exposures					
1	On-balance sheet items (excluding derivatives and Security Financing Transactions 'SFT's' but including collateral)	152 055 998	144 919 119	150 920 640	144 407 654
2	Asset amounts deducted in determining Basel 3 Tier 1 capital	(1 424 654)	(1 400 155)	(1 424 986)	(1 413 353)
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	150 631 344	143 518 964	149 495 654	142 994 301
Derivative exposures					
4	Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	2 998	1 887	2 998	1 887
5	Add-on amounts for Potential Future Exposure 'PFE' associated with all derivatives transactions	22 319	8 954	22 319	8 954
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)	25 317	10 841	25 317	10 841
Securities financing transaction exposures					
12	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	14 633 664	14 138 528	14 633 664	14 138 528
13	Netted amounts of cash payables and cash receivables of gross SFT assets	-	-	-	-
14	Counterparty Credit Risk 'CCR' exposure for SFT assets	394 858	682 877	394 858	682 877
15	Agent transaction exposures	-	-	-	-
16	Total securities financing transaction exposures (sum of lines 12 to 15)	15 028 522	14 821 405	15 028 522	14 821 405
Other off-balance sheet exposures					
17	Off-balance sheet exposure at gross notional amount	10 141 834	8 760 869	10 458 841	9 099 319
18	Adjustments for conversion to credit equivalent amounts	(8 726 711)	(7 505 739)	(9 012 007)	(7 810 334)
19	Off-balance sheet items (sum of lines 17 and 18)	1 415 123	1 255 130	1 446 834	1 288 985
Capital and total exposures					
20	Tier 1 capital	29 573 439	28 158 358	28 067 598	27 676 739
21	Total exposures (sum of lines 3, 11, 16 and 19)	167 100 306	159 606 340	165 996 327	159 115 532
Leverage ratio					
22	Basel 3 leverage ratio%	17.7%	17.6%	16.9%	17.4%