

Capitec Bank Holdings Limited

May 2021 (1st quarter)

Annexure A

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

Line #	R'000	Capitec Bank Holdings Limited 31 May 2021	Capitec Bank Holdings Limited 28 Feb 2021	Capitec Bank Holdings Limited 31 May 2021	Capitec Bank Holdings Limited 28 Feb 2021
1	Total consolidated assets as per published financial statements ⁽¹⁾	159 126 440	156 506 986	158 614 975	156 411 907
	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	(57 952)	(13 544)	(57 952)	(13 544)
5	Securities financing transactions (i.e. repos and similar secured lending)	682 877	1 821 123	682 877	1 821 123
6	Off-balance sheet items (i.e. conversion to credit equivalent amounts of off- balance sheet exposures)	1 255 130	1 090 895	1 288 985	1 122 528
7	Other adjustments	(1 400 155)	(1 271 085)	(1 413 353)	(1 267 407)
8	Leverage ratio exposure	159 606 340	158 134 375	159 115 532	158 074 607

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LR2 - Leverage ratio

Line #	Group leverage ratio framework R'000	Capitec Bank Holdings Limited 31 May 2021	Capitec Bank Holdings Limited 28 Feb 2021	Capitec Bank Limited 31 May 2021	Capitec Bank Limited 28 Feb 2021
On-balance sheet exposures					
1	On-balance sheet items (excluding derivatives and Security Financing Transactions 'SFT's' but including collateral)	144 919 119	129 223 544	144 407 654	129 128 465
2	Asset amounts deducted in determining Basel 3 Tier 1 capital	(1 400 155)	(1 271 085)	(1 413 353)	(1 267 407)
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	143 518 964	127 952 459	142 994 301	127 861 058
Derivative exposures					
4	Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	1 887	5 560	1 887	5 560
5	Add-on amounts for Potential Future Exposure 'PFE' associated with all derivatives transactions	8 954	8 907	8 954	8 907
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)	10 841	14 467	10 841	14 467
Securities financing transaction exposures					
12	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	14 138 528	27 255 431	14 138 528	27 255 431
13	Netted amounts of cash payables and cash receivables of gross SFT assets	-	-	-	-
14	Counterparty Credit Risk 'CCR' exposure for SFT assets	682 877	1 821 123	682 877	1 821 123
15	Agent transaction exposures	-	-	-	-
16	Total securities financing transaction exposures (sum of lines 12 to 15)	14 821 405	29 076 554	14 821 405	29 076 554
Other off-balance sheet exposures					
17	Off-balance sheet exposure at gross notional amount	8 760 869	7 063 759	9 099 319	7 379 984
18	Adjustments for conversion to credit equivalent amounts	(7 505 739)	(5 972 864)	(7 810 334)	(6 257 456)
19	Off-balance sheet items (sum of lines 17 and 18)	1 255 130	1 090 895	1 288 985	1 122 528
Capital and total exposures					
20	Tier 1 capital	28 158 358	27 898 523	27 676 739	27 458 805
21	Total exposures (sum of lines 3, 11, 16 and 19)	159 606 340	158 134 375	159 115 532	158 074 607
Leverage ratio					
22	Basel 3 leverage ratio%	17.6%	17.6%	17.4%	17.4%