

Capitec Bank Holdings Limited

August 2020 (2nd quarter)

Annexure A

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

Line #	R'000	Capitec Bank Holdings Limited 31 Aug 2020	Capitec Bank Holdings Limited 31 May 2020	Capitec Bank Limited 31 Aug 2020	Capitec Bank Limited 31 May 2020
1	Total consolidated assets as per published financial statements	144 520 625	140 955 737	133 205 959	129 972 311
	Adjustments for:				
2	Investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	-	-	(1 043 605)	(1 143 685)
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	12 181	13 554	3 098	3 098
5	Securities financing transactions (i.e. repos and similar secured lending)	799 566	578 679	799 566	578 679
6	Off-balance sheet items (i.e. conversion to credit equivalent amounts of off- balance sheet exposures)	688 761	664 370	212 310	158 264
7	Other adjustments	(1 311 566)	(1 362 053)	(348 969)	(445 592)
8	Leverage ratio exposure	144 709 567	140 850 287	132 828 359	129 123 075

Capitec Bank Holdings Limited

August 2020 (2nd quarter)

LR2 - Leverage ratio

Line #	Group leverage ratio framework R'000	Capitec Bank Holdings Limited 31 Aug 2020	Capitec Bank Holdings Limited 31 May 2020	Capitec Bank Limited 31 Aug 2020	Capitec Bank Limited 31 May 2020
On-balance sheet exposures					
1	On-balance sheet items (excluding derivatives and Security Financing Transactions 'SFT's' but including collateral)	115 442 450	127 409 051	104 113 377	116 466 313
2	Asset amounts deducted in determining Basel 3 Tier 1 capital	(1 340 741)	(1 362 053)	(1 392 574)	(1 589 277)
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	114 101 709	126 046 998	102 720 803	114 877 036
Derivative exposures					
4	Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	20 650	49 599	5 882	8 910
5	Add-on amounts for Potential Future Exposure 'PFE' associated with all derivatives transactions	12 181	13 554	3 098	3 098
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)	32 831	63 153	8 980	12 008
Securities financing transaction exposures					
12	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	29 086 700	13 497 087	29 086 700	13 497 087
13	Netted amounts of cash payables and cash receivables of gross SFT assets	-	-	-	-
14	Counterparty Credit Risk 'CCR' exposure for SFT assets	799 566	578 679	799 566	578 679
15	Agent transaction exposures	-	-	-	-
16	Total securities financing transaction exposures (sum of lines 12 to 15)	29 886 266	14 075 766	29 886 266	14 075 766
Other off-balance sheet exposures					
17	Off-balance sheet exposure at gross notional amount	3 866 734	3 339 114	2 123 103	1 582 640
18	Adjustments for conversion to credit equivalent amounts	(3 177 973)	(2 674 744)	(1 910 793)	(1 424 376)
19	Off-balance sheet items (sum of lines 17 and 18)	688 761	664 370	212 310	158 264
Capital and total exposures					
20	Tier 1 capital	24 690 698	23 712 583	24 154 867	23 054 897
21	Total exposures (sum of lines 3, 11, 16 and 19)	144 709 567	140 850 287	132 828 359	129 123 074
Leverage ratio					
22	Basel 3 leverage ratio%	17.1%	16.8%	18.2%	17.9%