

Capitec Bank Holdings Limited

May 2020 (1st quarter)

Annexure A

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

Line #	R'000	Capitec Bank Holdings Limited 31 May 2020	Capitec Bank Holdings Limited 29 Feb 2020	Capitec Bank Limited 31 May 2020	Capitec Bank Limited 29 Feb 2020
1	Total consolidated assets as per published financial statements	140 955 737	134 568 086	129 972 311	123 202 288
	Adjustments for:				
2	Investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	-	-	(1 143 685)	(1 070 036)
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	13 554	19 555	3 098	8 562
5	Securities financing transactions (i.e. repos and similar secured lending)	578 679	722 299	578 679	722 299
6	Off-balance sheet items (i.e. conversion to credit equivalent amounts of off- balance sheet exposures)	664 370	716 028	158 264	152 193
7	Other adjustments	(1 362 053)	(1 003 683)	(445 592)	(77 954)
8	Leverage ratio exposure	140 850 287	135 022 285	129 123 075	122 937 352

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LR2 - Leverage ratio

Line #	Group leverage ratio framework R'000	Capitec Bank Holdings Limited 31 May 2020	Capitec Bank Holdings Limited 29 Feb 2020	Capitec Bank Limited 31 May 2020	Capitec Bank Limited 29 Feb 2020
On-balance sheet exposures					
1	On-balance sheet items (excluding derivatives and Security Financing Transactions 'SFT's' but including collateral)	127 409 051	110 441 729	116 466 313	99 107 658
2	Asset amounts deducted in determining Basel 3 Tier 1 capital	(1 362 053)	(1 003 683)	(1 589 277)	(1 147 990)
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	126 046 998	109 438 046	114 877 036	97 959 668
Derivative exposures					
4	Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	49 599	37 440	8 910	5 713
5	Add-on amounts for Potential Future Exposure 'PFE' associated with all derivatives transactions	13 554	19 555	3 098	8 562
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)	63 153	56 995	12 008	14 275
Securities financing transaction exposures					
12	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	13 497 087	24 088 917	13 497 087	24 088 917
13	Netted amounts of cash payables and cash receivables of gross SFT assets	-	-	-	-
14	Counterparty Credit Risk 'CCR' exposure for SFT assets	578 679	722 299	578 679	722 299
15	Agent transaction exposures	-	-	-	-
16	Total securities financing transaction exposures (sum of lines 12 to 15)	14 075 766	24 811 216	14 075 766	24 811 216
Other off-balance sheet exposures					
17	Off-balance sheet exposure at gross notional amount	3 339 114	3 331 877	1 582 640	1 521 927
18	Adjustments for conversion to credit equivalent amounts	(2 674 744)	(2 615 849)	(1 424 376)	(1 369 734)
19	Off-balance sheet items (sum of lines 17 and 18)	664 370	716 028	158 264	152 193
Capital and total exposures					
20	Tier 1 capital	23 712 583	24 509 036	23 054 897	23 839 116
21	Total exposures (sum of lines 3, 11, 16 and 19)	140 850 287	135 022 285	129 123 074	122 937 352
Leverage ratio					
22	Basel 3 leverage ratio%	16.8%	18.2%	17.9%	19.4%