

Capitec Bank Holdings Limited

February 2022 (4th quarter)

Annexure A

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

Line #	R'000	Capitec Bank Holdings Limited 28 Feb 2022	Capitec Bank Holdings Limited 30 Nov 2021	Capitec Bank Limited 28 Feb 2022	Capitec Bank Limited 30 Nov 2021
1	Total consolidated assets as per published financial statements	177 942 781	177 886 638	176 409 292	176 108 573
	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	(1 344)	(14 902)	(1 344)	(14 902)
5	Securities financing transactions (i.e. repos and similar secured lending)	228 484	359 622	228 484	359 622
6	Off-balance sheet items (i.e. conversion to credit equivalent amounts of off- balance sheet exposures)	1 780 962	1 652 682	1 808 557	1 652 496
7	Other adjustments	(1 333 020)	(1 412 412)	(1 306 500)	(1 412 751)
8	Leverage ratio exposure	178 617 863	178 471 628	177 138 489	176 693 038

Capitec Bank Holdings Limited

February 2022 (4th quarter)

LR2 - Leverage ratio

Line #	Group leverage ratio framework R'000	Capitec Bank Holdings Limited 28 Feb 2022	Capitec Bank Holdings Limited 31 Nov 2021	Capitec Bank Limited 28 Feb 2022	Capitec Bank Limited 31 Nov 2021
On-balance sheet exposures					
1	On-balance sheet items (excluding derivatives and Security Financing Transactions 'SFT's' but including collateral)	169 485 393	165 717 606	167 951 904	163 939 541
2	Asset amounts deducted in determining Basel 3 Tier 1 capital	(1 333 020)	(1 412 412)	(1 306 500)	(1 412 751)
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	168 152 373	164 305 194	166 645 404	162 526 790
Derivative exposures					
4	Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	3 560	15 223	3 560	15 223
5	Add-on amounts for Potential Future Exposure 'PFE' associated with all derivatives transactions	9 682	3 936	9 682	3 936
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)	13 242	19 159	13 242	19 159
Securities financing transaction exposures					
12	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	8 442 802	12 134 971	8 442 802	12 134 971
13	Netted amounts of cash payables and cash receivables of gross SFT assets	-	-	-	-
14	Counterparty Credit Risk 'CCR' exposure for SFT assets	228 484	359 622	228 484	359 622
15	Agent transaction exposures	-	-	-	-
16	Total securities financing transaction exposures (sum of lines 12 to 15)	8 671 286	12 494 593	8 671 286	12 494 593
Other off-balance sheet exposures					
17	Off-balance sheet exposure at gross notional amount	13 710 028	12 373 097	13 904 037	12 372 170
18	Adjustments for conversion to credit equivalent amounts	(11 929 066)	(10 720 415)	(12 095 480)	(10 719 674)
19	Off-balance sheet items (sum of lines 17 and 18)	1 780 962	1 652 682	1 808 557	1 652 496
Capital and total exposures					
20	Tier 1 capital	31 189 746	30 582 960	28 646 137	28 538 327
21	Total exposures (sum of lines 3, 11, 16 and 19)	178 617 863	178 471 628	177 138 489	176 693 038
Leverage ratio					
22	Basel 3 leverage ratio%	17.5%	17.1%	16.2%	16.2%