

Capitec Bank Holdings Limited

August 2022 (2nd quarter)

Annexure A

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

Line #	R'000	Capitec Bank Holdings Limited 31 Aug 2022	Capitec Bank Holdings Limited 31 May 2022	Capitec Bank Holdings Limited 31 Aug 2022	Capitec Bank Holdings Limited 31 May 2022
1	Total consolidated assets as per published financial statements	182 709 553	176 824 254	180 906 214	175 173 487
	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	(13 417)	(806)	(13 417)	(806)
5	Securities financing transactions (i.e. repos and similar secured lending)	145 324	210 228	145 324	210 228
6	Off-balance sheet items (i.e. conversion to credit equivalent amounts of off- balance sheet exposures)	2 248 895	2 063 858	2 270 708	2 092 150
7	Other adjustments	(1 350 357)	(1 342 626)	(1 323 908)	(1 370 663)
8	Leverage ratio exposure	183 739 998	177 754 908	181 984 921	176 104 396

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LR2 - Leverage ratio

Line #	Group leverage ratio framework R'000	Capitec Bank Holdings Limited 31 Aug 2022	Capitec Bank Holdings Limited 31 May 2022	Capitec Bank Holdings Limited 31 Aug 2022	Capitec Bank Holdings Limited 31 May 2022
On-balance sheet exposures					
1	On-balance sheet items (excluding derivatives and Security Financing Transactions 'SFT's' but including collateral)	175 102 345	166 875 616	173 299 005	165 224 849
2	Asset amounts deducted in determining Basel 3 Tier 1 capital	(1 350 358)	(1 342 626)	(1 323 908)	(1 370 663)
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	173 751 987	165 532 990	171 975 097	163 854 186
Derivative exposures					
4	Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	11 532	10 022	11 532	10 022
5	Add-on amounts for Potential Future Exposure 'PFE' associated with all derivatives transactions	1 331	18 730	1 331	18 730
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)	12 863	28 752	12 863	28 752
Securities financing transaction exposures					
12	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	7 580 929	9 919 080	7 580 929	9 919 080
13	Netted amounts of cash payables and cash receivables of gross SFT assets	-	-	-	-
14	Counterparty Credit Risk 'CCR' exposure for SFT assets	145 324	210 228	145 324	210 228
15	Agent transaction exposures	-	-	-	-
16	Total securities financing transaction exposures (sum of lines 12 to 15)	7 726 253	10 129 308	7 726 253	10 129 308
Other off-balance sheet exposures					
17	Off-balance sheet exposure at gross notional amount	17 476 802	15 787 645	17 535 166	15 967 939
18	Adjustments for conversion to credit equivalent amounts	(15 227 907)	(13 723 787)	(15 264 458)	(13 875 789)
19	Off-balance sheet items (sum of lines 17 and 18)	2 248 895	2 063 858	2 270 708	2 092 150
Capital and total exposures					
20	Tier 1 capital	33 279 564	31 786 692	30 341 385	29 087 787
21	Total exposures (sum of lines 3, 11, 16 and 19)	183 739 998	177 754 908	181 984 921	176 104 396
Leverage ratio					
22	Basel 3 leverage ratio%	18.1%	17.9%	16.7%	16.5%