Capitec Bank Holdings Limited
Nov 2016

CAPITEC BANK HOLDINGS LIMITED

Annexure A

1. Summary comparison of accounting assets vs leverage ratio exposure measure

Line #	R'000	30 Nov 2016	31 Aug 2016
1	Total consolidated assets as per published financial statements	**71 953 145**	**67 520 351**
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposesbut outside the scope of regulatory consolidation	-	-
3	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	-	-
4	Adjustments for derivative financial instruments	**20 966**	**22 716**
5	Adjustment for securities financing transactions (ie repos and similar secured lending)	**11 503**	**14 191**
6	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off- balance sheet exposures)	**40 374**	**26 308**
7	Other adjustments	**(372 562)**	**(403 294)**
8	**Leverage ratio exposure %**	**71 653 426**	**67 180 272**

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2. Leverage ratio - common disclosure template

Line #	Group leverage ratio framework R'000	30 Nov 2016	31 Aug 2016
	On-balance sheet exposures		
1	On-balance sheet items (excluding derivatives and Security Financing Transactions 'STF's' but including collateral)	**71 388 921**	66 312 618
2	Asset amounts deducted in determining Basel 3 Tier 1 capital	**(372 562)**	(403 294)
3	**Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)**	**71 016 359**	65 909 324
	Derivative exposures		
4	Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	**110 672**	142 645
5	Add-on amounts for Potential Future Exposure 'PFE' associated with all derivatives transactions	**20 966**	22 716
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	**Deductions of receivables assets for cash variation margin provided in derivatives transactions (sum of lines 4 to 10)**	**131 638**	165 361
	Securities financing transaction exposures		
12	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	**453 552**	1 065 088
13	Netted amounts of cash payables and cash receivables of gross SFT assets	**-**	-
14	Counterparty Credit Risk 'CCR' exposure for SFT assets	**11 503**	14 191
15	Agent transaction exposures	**-**	-
16	**Total securities financing transaction exposures (sum of lines 12 to 15)**	**465 055**	1 079 279
	Other off-balance sheet exposures		
17	Off-balance sheet exposure at gross notional amount	**403 737**	263 083
18	Adjustments for conversion to credit equivalent amounts	**(363 363)**	(236 775)
19	**Off-balance sheet items (sum of lines 17 and 18)**	**40 374**	26 308
	Capital and total exposures		
20	Tier 1 capital	**14 556 198**	13 951 933
21	Total exposures (sum of lines 3, 11, 16 and 19)	**71 653 426**	67 180 272
	Leverage ratio		
22	**Basel 3 leverage ratio%**	**20.3%**	20.8%

(1) *There is no material difference on an individual line basis between group and bank level.*