

Capitec Bank Holdings Limited

February 2022 (4th quarter)

KM1 - Key Metrics

Line#	Available capital (amounts in R'000)	28 Feb 2022	30 Nov 2021	31 Aug 2021	31 May 2021	28 Feb 2021
1	Common Equity Tier 1 (CET1)	31 189 746	30 557 063	29 547 542	28 132 461	27 872 626
1a	Fully loaded ECL accounting model ⁽¹⁾	31 189 746	30 557 063	29 547 542	28 132 461	27 710 616
2	Tier 1	31 189 746	30 582 960	29 573 439	28 158 358	27 898 523
2a	Fully loaded ECL accounting model Tier 1 ⁽¹⁾	31 189 746	30 582 960	29 573 439	28 158 358	27 736 513
3	Total Capital	31 939 123	31 298 132	30 248 941	28 806 653	28 546 358
3a	Fully loaded ECL accounting model total capital ⁽¹⁾	31 939 123	31 298 132	30 248 941	28 806 653	28 384 348
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	88 054 092	83 766 191	80 920 225	77 273 426	77 801 232
Risk-based capital ratios as a percentage of RWA						
5	Common Equity Tier 1 ratio (%)	35.4%	36.5%	36.5%	36.4%	35.8%
5a	Fully loaded ECL accounting model Common Equity Tier 1 (%)	35.4%	36.5%	36.5%	36.4%	35.1%
6	Tier 1 ratio (%)	35.4%	36.5%	36.5%	36.4%	35.9%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	35.4%	36.5%	36.5%	36.4%	35.1%
7	Total capital ratio (%)	36.3%	37.4%	37.4%	37.3%	36.7%
7a	Fully loaded ECL accounting model total capital ratio (%)	36.3%	37.4%	37.4%	37.3%	36.0%
Additional CET1 buffer requirements as a percentage of RWA						
8	Capital conservation buffer requirement (2.5% from 2019) (%)	2.5%	2.5%	2.5%	2.5%	2.5%
9	Countercyclical buffer requirement (%)	0.0%	0.0%	0.0%	0.0%	0.0%
10	Bank G-SIB and/or D-SIB additional requirements (%)	0.5%	0.5%	0.5%	0.5%	0.5%
11	Total of bank CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)	3.0%	3.0%	3.0%	3.0%	3.0%
12	CET1 available after meeting the bank's minimum capital requirements (%)	27.4%	29.0%	29.3%	29.2%	28.6%
Basel 3 leverage ratio						
13	Total Basel 3 leverage ratio exposure measure	178 617 863	178 471 628	167 100 306	159 606 340	158 134 375
14	Basel 3 leverage ratio (%) (row 2 / row 13)	17.5%	17.1%	17.7%	17.6%	17.6%
14a	Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2a / row 13)	17.5%	17.1%	17.7%	17.6%	17.5%
Liquidity Coverage Ratio						
15	Total High Quality Liquid Assets (HQLA)	81 574 866	78 034 323	71 657 162	64 560 155	57 601 979
16	Total net cash outflow ⁽²⁾	2 831 646	2 714 334	2 464 399	2 596 583	2 342 837
17	LCR (%)	2 881%	2 875%	2 908%	2 486%	2 459%
Net Stable Funding Ratio						
18	Total available stable funding	157 548 215	159 534 561	151 029 190	138 830 197	136 500 427
19	Total required stable funding	70 017 939	66 759 227	62 742 405	61 294 638	61 746 242
20	NSFR (%)	225.0%	239.0%	240.7%	226.5%	221.1%

⁽¹⁾ Capitec Bank Holdings Limited ("Capitec") formally transitioned to IFRS 9 on 1 March 2018 and by 1 March 2021 fully phased in IFRS 9.

⁽²⁾ Capitec has a net cash inflow after applying the run-off factors, therefore the outflows for the purpose of the ratio are deemed to be 25% of gross outflows.