

## Capitec Bank Holdings Limited

November 2021 (3rd quarter)

### Annexure A

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

Line #	R'000	Capitec Bank Holdings Limited 30 Nov 2021	Capitec Bank Holdings Limited 31 Aug 2021	Capitec Bank Limited 30 Nov 2021	Capitec Bank Limited 31 Aug 2021
1	Total consolidated assets as per published financial statements	177 886 638	166 747 369	176 108 573	165 612 011
	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	(14 902)	(32 390)	(14 902)	(32 390)
5	Securities financing transactions (i.e. repos and similar secured lending)	359 622	394 858	359 622	394 858
6	Off-balance sheet items (i.e. conversion to credit equivalent amounts of off- balance sheet exposures)	1 652 682	1 415 123	1 652 496	1 446 834
7	Other adjustments	(1 412 412)	(1 424 654)	(1 412 751)	(1 424 986)
<b>8</b>	<b>Leverage ratio exposure</b>	<b>178 471 628</b>	<b>167 100 306</b>	<b>176 693 038</b>	<b>165 996 327</b>

# Capitec Bank Holdings Limited

November 2021 (3rd quarter)

## LR2 - Leverage ratio

Line #	Group leverage ratio framework R'000	Capitec Bank Holdings Limited 30 Nov 2021	Capitec Bank Holdings Limited 31 Aug 2021	Capitec Bank Limited 31 Nov 2021	Capitec Bank Limited 31 Aug 2021
<b>On-balance sheet exposures</b>					
1	On-balance sheet items (excluding derivatives and Security Financing Transactions 'SFT's' but including collateral)	165 717 606	152 055 998	163 939 541	150 920 640
2	Asset amounts deducted in determining Basel 3 Tier 1 capital	(1 412 412)	(1 424 654)	(1 412 751)	(1 424 986)
<b>3</b>	<b>Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)</b>	<b>164 305 194</b>	<b>150 631 344</b>	<b>162 526 790</b>	<b>149 495 654</b>
<b>Derivative exposures</b>					
4	Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	15 223	2 998	15 223	2 998
5	Add-on amounts for Potential Future Exposure 'PFE' associated with all derivatives transactions	3 936	22 319	3 936	22 319
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	-	-	-	-
<b>11</b>	<b>Total derivative exposures (sum of lines 4 to 10)</b>	<b>19 159</b>	<b>25 317</b>	<b>19 159</b>	<b>25 317</b>
<b>Securities financing transaction exposures</b>					
12	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	12 134 971	14 633 664	12 134 971	14 633 664
13	Netted amounts of cash payables and cash receivables of gross SFT assets	-	-	-	-
14	Counterparty Credit Risk 'CCR' exposure for SFT assets	359 622	394 858	359 622	394 858
15	Agent transaction exposures	-	-	-	-
<b>16</b>	<b>Total securities financing transaction exposures (sum of lines 12 to 15)</b>	<b>12 494 593</b>	<b>15 028 522</b>	<b>12 494 593</b>	<b>15 028 522</b>
<b>Other off-balance sheet exposures</b>					
17	Off-balance sheet exposure at gross notional amount	12 373 097	10 141 834	12 372 170	10 458 841
18	Adjustments for conversion to credit equivalent amounts	(10 720 415)	(8 726 711)	(10 719 674)	(9 012 007)
<b>19</b>	<b>Off-balance sheet items (sum of lines 17 and 18)</b>	<b>1 652 682</b>	<b>1 415 123</b>	<b>1 652 496</b>	<b>1 446 834</b>
<b>Capital and total exposures</b>					
20	Tier 1 capital	30 582 960	29 573 439	28 538 327	28 067 598
21	Total exposures (sum of lines 3, 11, 16 and 19)	178 471 628	167 100 306	176 693 038	165 996 327
<b>Leverage ratio</b>					
<b>22</b>	<b>Basel 3 leverage ratio%</b>	<b>17.1%</b>	<b>17.7%</b>	<b>16.2%</b>	<b>16.9%</b>