

# Capitec Bank Holdings Limited

February 2019

## Annexure A

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

Line #	R'000	28 Feb 2019	30 Nov 2018
1	Total consolidated assets as per published financial statements	100 427 749	98 844 892
	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	8 000	11 983
5	Securities financing transactions (i.e. repos and similar secured lending)	110 512	42 156
6	Off-balance sheet items (i.e. conversion to credit equivalent amounts of off- balance sheet exposures)	91 174	85 893
7	Other adjustments	164 367	221 418
<b>8</b>	<b>Leverage ratio exposure</b>	<b>100 801 802</b>	<b>99 206 342</b>

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## 2. Leverage ratio - common disclosure template

Line #	Group leverage ratio framework R'000	28 Feb 2019	30 Nov 2018
<b>On-balance sheet exposures</b>			
1	On-balance sheet items (excluding derivatives and Security Financing Transactions 'SFT's' but including collateral)	89 316 285	88 534 801
2	Asset amounts deducted in determining Basel 3 Tier 1 capital	164 367	221 418
<b>3</b>	<b>Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)</b>	<b>89 480 652</b>	<b>88 756 219</b>
<b>Derivative exposures</b>			
4	Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	479	4 791
5	Add-on amounts for Potential Future Exposure 'PFE' associated with all derivatives transactions	8 000	11 983
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>Deductions of receivables assets for cash variation margin provided in derivatives transactions (sum of lines 4 to 10)</b>	<b>8 479</b>	<b>16 774</b>
<b>Securities financing transaction exposures</b>			
12	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	11 110 985	10 305 300
13	Netted amounts of cash payables and cash receivables of gross SFT assets	-	-
14	Counterparty Credit Risk 'CCR' exposure for SFT assets	110 512	42 156
15	Agent transaction exposures	-	-
<b>16</b>	<b>Total securities financing transaction exposures (sum of lines 12 to 15)</b>	<b>11 221 497</b>	<b>10 347 456</b>
<b>Other off-balance sheet exposures</b>			
17	Off-balance sheet exposure at gross notional amount	911 740	858 928
18	Adjustments for conversion to credit equivalent amounts	(820 566)	(773 035)
<b>19</b>	<b>Off-balance sheet items (sum of lines 17 and 18)</b>	<b>91 174</b>	<b>85 893</b>
<b>Capital and total exposures</b>			
20	Tier 1 capital	20 989 433	20 361 616
21	Total exposures (sum of lines 3, 11, 16 and 19)	100 801 802	99 206 342
<b>Leverage ratio</b>			
<b>22</b>	<b>Basel 3 group leverage ratio%</b>	<b>20.8%</b>	<b>20.5%</b>
<b>Summary leverage ratio framework - bank level</b>			
<b>Capital and total exposures</b>			
20	Tier 1 capital	20 283 033	19 750 129
21	Total exposures (sum of lines 3, 11, 16 and 19)	100 477 209	98 868 199
<b>22</b>	<b>Basel 3 bank leverage ratio%</b>	<b>20.2%</b>	<b>20.0%</b>

<sup>(1)</sup> There is no material difference on an individual line basis between group and bank level.