

Capitec Bank Holdings Limited

February 2020 (4th quarter)

KM1 - Key Metrics

Line#	Available capital (amounts in R'000)	29 Feb 2020	30 Nov 2019	31 Aug 2019	31 May 2019	28 Feb 2018
1	Common Equity Tier 1 (CET1)	24 457 242	22 571 738	22 563 756	21 585 401	20 911 742
1a	Fully loaded ECL accounting model ⁽¹⁾	24 133 243	22 247 719	22 239 736	21 261 382	20 425 713
2	Tier 1	24 509 036	22 645 089	22 638 126	21 663 092	20 989 433
2a	Fully loaded ECL accounting model Tier 1 ⁽¹⁾	24 185 037	22 321 070	22 314 106	21 339 073	20 503 404
3	Total Capital	25 265 803	23 396 558	23 285 544	22 305 292	21 614 195
3a	Fully loaded ECL accounting model total capital ⁽¹⁾	24 941 804	23 073 673	22 962 445	21 982 194	21 129 547
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	82 832 095	82 403 943	69 304 716	68 442 362	63 717 824
Risk-based capital ratios as a percentage of RWA						
5	Common Equity Tier 1 ratio (%)	29.5%	27.4%	32.6%	31.5%	32.8%
5a	Fully loaded ECL accounting model Common Equity Tier 1 (%)	28.7%	26.6%	31.6%	30.6%	31.3%
6	Tier 1 ratio (%)	29.6%	27.5%	32.7%	31.7%	32.9%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	28.8%	26.7%	31.7%	30.7%	31.4%
7	Total capital ratio (%)	30.5%	28.4%	33.6%	32.6%	33.9%
7a	Fully loaded ECL accounting model total capital ratio (%)	29.7%	27.6%	32.6%	31.6%	32.4%
Additional CET1 buffer requirements as a percentage of RWA						
8	Capital conservation buffer requirement (2.5% from 2019) (%)	2.500%	2.500%	2.500%	2.500%	2.500%
9	Countercyclical buffer requirement (%)	0.00%	0.00%	0.00%	0.00%	0.00%
10	Bank G-SIB and/or D-SIB additional requirements (%) ⁽³⁾	-	-	-	-	-
11	Total of bank CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)	2.500%	2.500%	2.500%	2.500%	2.500%
12	CET1 available after meeting the bank's minimum capital requirements (%)	22.0%	19.9%	25.1%	24.0%	25.3%
Basel 3 leverage ratio						
13	Total Basel 3 leverage ratio exposure measure	135 022 285	136 377 222	114 226 273	108 523 925	100 801 802
14	Basel 3 leverage ratio (%) (row 2 / row 13)	18.2%	16.6%	19.8%	20.0%	20.8%
14a	Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2a / row 13)	17.9%	16.4%	19.6%	19.7%	20.4%
Liquidity Coverage Ratio						
15	Total High Quality Liquid Assets (HOLA)	32 989 868	32 586 019	26 628 505	19 259 374	16 352 197
16	Total net cash outflow ⁽²⁾	1 944 872	2 256 754	1 252 413	1 183 119	1 127 690
17	LCR ratio (%)	1 696%	1 444%	2 126%	1 628%	1 450%
Net Stable Funding Ratio						
18	Total available stable funding	121 040 963	120 529 155	103 892 429	98 640 822	91 043 608
19	Total required stable funding	61 883 875	60 491 939	51 546 784	47 794 908	46 548 253
20	NSFR ratio	195.6%	199.2%	201.5%	206.4%	195.6%

⁽¹⁾ Capitec Bank Holdings Limited ("Capitec") formally transitioned to IFRS 9 on 1 March 2018. The IFRS 9 Transitional Report was presented based on the group's 28 February 2018 financial information to illustrate the impact of implementing IFRS 9 on 1 March 2018. The transitional report is available on Capitec's website at: https://resources.capitecbank.co.za/Capitec_-_IFRS9_transitional_report.pdf

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

⁽³⁾ In terms of Banks Act regulations, banks may not disclose their D-SIB requirement.