

Capitec Bank Holdings Limited

February 2020 (4th quarter)

Annexure A

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

Line #	R'000	Capitec Bank Holdings Limited 29 Feb 2020	Capitec Bank Holdings Limited 30 Nov 2019	Capitec Bank Limited 29 Feb 2020	Capitec Bank Limited 30 Nov 2019
1	Total consolidated assets as per published financial statements	134 568 086	135 641 403	123 202 288	120 892 650
	Adjustments for:				
2	Investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	-	-	(1 070 036)	(1 261 653)
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	19 555	17 810	8 562	8 562
5	Securities financing transactions (i.e. repos and similar secured lending)	722 299	830 761	722 299	830 761
6	Off-balance sheet items (i.e. conversion to credit equivalent amounts of off- balance sheet exposures)	716 028	891 345	152 193	174 652
7	Other adjustments	(1 003 683)	(1 004 097)	(77 954)	(99 125)
8	Leverage ratio exposure	135 022 285	136 377 222	122 937 352	120 545 847

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LR2 - Leverage ratio

Line #	Group leverage ratio framework R'000	Capitec Bank Holdings Limited 29 Feb 2020	Capitec Bank Holdings Limited 30 Nov 2019	Capitec Bank Limited 29 Feb 2020	Capitec Bank Limited 30 Nov 2019
On-balance sheet exposures					
1	On-balance sheet items (excluding derivatives and Security Financing Transactions 'SFT's' but including collateral)	110 441 729	114 460 951	99 107 658	99 630 582
2	Asset amounts deducted in determining Basel 3 Tier 1 capital	(1 003 683)	(1 118 487)	(1 147 990)	(1 360 778)
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	109 438 046	113 342 464	97 959 668	98 269 804
Derivative exposures					
4	Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	37 440	14 277	5 713	-
5	Add-on amounts for Potential Future Exposure 'PFE' associated with all derivatives transactions	19 555	17 810	8 562	8 562
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)	56 995	32 087	14 275	8 562
Securities financing transaction exposures					
12	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	24 088 917	21 262 068	24 088 917	21 262 068
13	Netted amounts of cash payables and cash receivables of gross SFT assets	-	-	-	-
14	Counterparty Credit Risk 'CCR' exposure for SFT assets	722 299	830 761	722 299	830 761
15	Agent transaction exposures	-	-	-	-
16	Total securities financing transaction exposures (sum of lines 12 to 15)	24 811 216	22 092 829	24 811 216	22 092 829
Other off-balance sheet exposures					
17	Off-balance sheet exposure at gross notional amount	3 331 877	3 462 353	1 521 927	1 459 426
18	Adjustments for conversion to credit equivalent amounts	(2 615 849)	(2 552 511)	(1 369 734)	(1 284 774)
19	Off-balance sheet items (sum of lines 17 and 18)	716 028	909 842	152 193	174 652
Capital and total exposures					
20	Tier 1 capital	24 509 036	22 645 089	23 839 116	21 752 886
21	Total exposures (sum of lines 3, 11, 16 and 19)	135 022 285	136 377 222	122 937 352	120 545 847
Leverage ratio					
22	Basel 3 leverage ratio%	18.2%	16.6%	19.4%	18.0%