

Capitec Bank Holdings Limited

November 2018

Annexure A

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

Line #	R'000	30 Nov 2018	31 Aug 2018
1	Total consolidated assets as per published financial statements	98 844 892	93 631 332
	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	11 983	12 530
5	Securities financing transactions (i.e. repos and similar secured lending)	42 156	83 951
6	Off-balance sheet items (i.e. conversion to credit equivalent amounts of off- balance sheet exposures)	85 893	78 414
7	Other adjustments	221 418	204 094
8	Leverage ratio exposure	99 206 342	94 010 321

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2. Leverage ratio - common disclosure template

Line #	Group leverage ratio framework R'000	30 Nov 2018	31 Aug 2018
On-balance sheet exposures			
1	On-balance sheet items (excluding derivatives and Security Financing Transactions 'STF's' but including collateral)	88 534 801	85 084 672
2	Asset amounts deducted in determining Basel 3 Tier 1 capital	221 418	204 094
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	88 756 219	85 288 766
Derivative exposures			
4	Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	4 791	25 967
5	Add-on amounts for Potential Future Exposure 'PFE' associated with all derivatives transactions	11 983	12 530
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)	16 774	38 497
Securities financing transaction exposures			
12	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	10 305 300	8 520 693
13	Netted amounts of cash payables and cash receivables of gross SFT assets	-	-
14	Counterparty Credit Risk 'CCR' exposure for SFT assets	42 156	83 951
15	Agent transaction exposures	-	-
16	Total securities financing transaction exposures (sum of lines 12 to 15)	10 347 456	8 604 644
Other off-balance sheet exposures			
17	Off-balance sheet exposure at gross notional amount	858 928	784 138
18	Adjustments for conversion to credit equivalent amounts	(773 035)	(705 724)
19	Off-balance sheet items (sum of lines 17 and 18)	85 893	78 414
Capital and total exposures			
20	Tier 1 capital	20 361 616	19 430 482
21	Total exposures (sum of lines 3, 11, 16 and 19)	99 206 342	94 010 321
Leverage ratio			
22	Basel 3 group leverage ratio%	20.5%	20.7%
Summary leverage ratio framework - bank level			
Capital and total exposures			
20	Tier 1 capital	19 750 129	18 848 890
21	Total exposures (sum of lines 3, 11, 16 and 19)	98 868 199	93 680 061
22	Basel 3 bank leverage ratio%	20.0%	20.1%

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