

# Capitec Bank Holdings Limited

November 2020 (3rd quarter)

## KM1 - Key Metrics

Line#	Available capital (amounts in R'000)	30 Nov 2020	31 Aug 2020	31 May 2020	29 Feb 2020	30 Nov 2019
1	Common Equity Tier 1 (CET1)	26 507 455	24 638 904	23 660 789	24 457 242	22 571 738
1a	Fully loaded ECL accounting model <sup>(1)</sup>	26 345 445	24 476 893	23 498 778	24 133 243	22 247 719
2	Tier 1	26 559 249	24 690 698	23 712 583	24 509 036	22 645 089
2a	Fully loaded ECL accounting model Tier 1 <sup>(1)</sup>	26 397 239	24 528 687	23 550 571	24 185 037	22 321 070
3	Total Capital	27 334 081	25 411 770	24 465 247	25 265 803	23 396 558
3a	Fully loaded ECL accounting model total capital <sup>(1)</sup>	27 172 071	25 249 759	24 303 235	24 941 804	23 073 673
	<b>Risk-weighted assets (amounts)</b>					
4	Total risk-weighted assets (RWA)	86 484 016	83 520 815	83 262 175	82 832 095	82 403 943
	<b>Risk-based capital ratios as a percentage of RWA</b>					
5	Common Equity Tier 1 ratio (%)	30.7%	29.5%	28.4%	29.5%	27.4%
5a	Fully loaded ECL accounting model Common Equity Tier 1 (%)	30.1%	28.9%	27.8%	28.7%	26.6%
6	Tier 1 ratio (%)	30.7%	29.6%	28.5%	29.6%	27.5%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	30.1%	29.0%	27.9%	28.8%	26.7%
7	Total capital ratio (%)	31.6%	30.4%	29.4%	30.5%	28.4%
7a	Fully loaded ECL accounting model total capital ratio (%)	31.0%	29.8%	28.8%	29.7%	27.6%
	<b>Additional CET1 buffer requirements as a percentage of RWA</b>					
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 (%) <sup>(3)</sup>	0.500%	0.500%	-	-	-
11	Total of bank CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)	3.000%	3.000%	2.500%	2.500%	2.500%
12	CET1 available after meeting the bank's minimum capital requirements (%)	23.4%	22.3%	21.4%	22.0%	19.9%
	<b>Basel 3 leverage ratio</b>					
13	Total Basel 3 leverage ratio exposure measure	153 456 051	144 709 567	140 850 287	135 022 285	136 377 222
14	Basel 3 leverage ratio (%) (row 2 / row 13)	17.3%	17.1%	16.8%	18.2%	16.6%
14a	Fully loaded ECL accounting model Basel III leverage ratio (%) (row 2a / row 13)	17.2%	17.0%	16.7%	17.9%	16.4%
	<b>Liquidity Coverage Ratio</b>					
15	Total High Quality Liquid Assets (HOLA)	49 670 375	37 955 609	37 327 479	32 989 868	32 586 019
16	Total net cash outflow <sup>(2)</sup>	2 254 621	2 051 309	2 085 404	1 944 872	2 256 754
17	LCR ratio (%)	2 203%	1 850%	1 790%	1 696%	1 444%
	<b>Net Stable Funding Ratio</b>					
18	Total available stable funding	136 206 928	130 457 121	126 572 021	121 040 963	120 529 155
19	Total required stable funding	59 944 901	59 504 018	59 955 245	61 883 875	60 491 939
20	NSFR ratio	227.2%	219.2%	211.1%	195.6%	199.2%

<sup>(1)</sup> 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](https://resources.capitecbank.co.za/Capitec_-_IFRS9_transitional_report.pdf)

<sup>(2)</sup> 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.

<sup>(3)</sup> The Prudential Authority issued Directive 4 of 2020 on 27 August 2020. Directive 4 of 2020 has replaced Directive 6 of 2016 and requires banks to publicly disclose their Domestic Systemically Important Bank ("D-SIB") capital add-on as part of the composition of regulatory capital disclosure.