

Capitec Bank Holdings Limited
 Registration number: 1999/025903/06
 Registered bank controlling company
 Incorporated in the Republic of South Africa
 JSE ordinary share code: CPI ISIN code: ZAE000035861
 JSE preference share code: CPIP ISIN code: ZAE000083838
 ("Capitec")

QUARTERLY DISCLOSURE IN TERMS OF REGULATION 43 OF THE REGULATIONS RELATING TO BANKS

Capitec and its subsidiaries ("the group") have complied with Regulation 43 of the Regulations relating to banks, which incorporates the requirements of Basel.

In terms of Pillar 3 of the Basel rules, the consolidated group is required to disclose quantitative information on its capital adequacy, leverage and liquidity ratios on a quarterly basis.

The group's consolidated capital and liquidity positions at the end of the second quarter of the 28 February 2023 financial year end are set out below:

| | 2nd Quarter 2023 31 August 2022 | | 1st Quarter 2023 31 May 2022 | |
|---|------------------------------------|--------------------------------|---------------------------------|--------------------------------|
| | R'000 | Capital Adequacy Ratio % | R'000 | Capital Adequacy Ratio % |
| COMMON EQUITY TIER 1 CAPITAL (CET1) | 33 279 564 | 34.2 | 31 786 692 | 34.7 |
| Additional Tier 1 capital (AT1) | - | - | - | - |
| TIER 1 CAPITAL (T1) | 33 279 564 | 34.2 | 31 786 692 | 34.7 |
| General allowance for credit impairment | 825 689 | | 785 218 | |
| TIER 2 CAPITAL (T2) | 825 689 | 0.8 | 785 218 | 0.9 |
| TOTAL QUALIFYING REGULATORY CAPITAL | 34 105 253 | 35.0 | 32 571 910 | 35.6 |
| REQUIRED REGULATORY CAPITAL ⁽¹⁾ | 11 690 101 | | 10 982 843 | |

⁽¹⁾ This value is currently 12% of risk-weighted assets, being the Basel global minimum requirement of 8%, the Pillar 2A South African country-specific buffer of 1%, the Capital Conservation Buffer of 2.5% and the Domestic Systemically Important Bank ("D-SIB") capital add-on of 0.5%.

| | 2nd Quarter 2023 31 August 2022 R'000 | 1st Quarter 2023 31 May 2022 R'000 |
|----------------------------------|---|--|
| LIQUIDITY COVERAGE RATIO (LCR) | | |
| High-Quality Liquid Assets | 73 672 864 | 77 081 924 |
| Net Cash Outflows ⁽¹⁾ | 2 830 266 | 2 988 551 |
| Actual LCR | 2 603% | 2 579% |
| Required LCR | 100% | 100% |

⁽¹⁾ Capitec has a net cash inflow after applying the run-off factors, therefore the outflows for the purpose of the ratio are deemed to be 25% of gross outflows.

| | 2nd Quarter 2023 31 August 2022 R'000 | 1st Quarter 2023 31 May 2022 R'000 |
|-----------------------------------|---|--|
| NET STABLE FUNDING RATIO ("NSFR") | | |
| Total Available Stable Funding | 165 049 369 | 160 160 219 |
| Total Required Stable Funding | 74 856 646 | 72 328 979 |
| Actual NSFR | 220.5% | 221.4% |
| Required NSFR | 100% | 100% |

| | 2nd Quarter 2023 31 August 2022 R'000 | 1st Quarter 2023 31 May 2022 R'000 |
|-----------------|---|--|
| LEVERAGE RATIO | | |
| Tier 1 Capital | 33 279 564 | 31 786 692 |
| Total Exposures | 183 739 998 | 177 754 908 |
| Leverage Ratio | 18.1% | 17.9% |

For the detailed LCR, NSFR and leverage ratio calculations refer to the "Banks Act Public Disclosure" section on our website at www.capitecbank.co.za/investor-relations

By order of the Board
Stellenbosch
29 September 2022
Sponsor - PSG Capital