

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 third quarter of the 28 February 2023 financial year end are set out below:

	3rd Quarter 2023 30 November 2022		2nd Quarter 2023 31 August 2022	
	R'000	Capital Adequacy Ratio %	R'000	Capital Adequacy Ratio %
COMMON EQUITY TIER 1 CAPITAL (CET1)	34 649 834	34.2	33 279 564	34.2
Additional Tier 1 capital (AT1)	-	-	-	-
TIER 1 CAPITAL (T1)	34 649 834	34.2	33 279 564	34.2
General allowance for credit impairment	825 703		825 689	
TIER 2 CAPITAL (T2)	825 703	0.8	825 689	0.8
TOTAL QUALIFYING REGULATORY CAPITAL	35 475 537	35.0	34 105 253	35.0
REQUIRED REGULATORY CAPITAL ⁽¹⁾	12 165 506		11 690 101	

⁽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%.

	3rd Quarter 2023 30 November 2022 R'000	2nd Quarter 2023 31 August 2022 R'000
LIQUIDITY COVERAGE RATIO (LCR)		
High-Quality Liquid Assets	70 626 237	73 672 864
Net Cash Outflows ⁽¹⁾	3 046 824	2 830 266
Actual LCR	2 318%	2 603%
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.

	3rd Quarter 2023 30 November 2022 R'000	2nd Quarter 2023 31 August 2022 R'000
NET STABLE FUNDING RATIO ("NSFR")		
Total Available Stable Funding	171 734 308	165 049 369
Total Required Stable Funding	77 828 343	74 856 646
Actual NSFR	220.7%	220.5%
Required NSFR	100%	100%

	3rd Quarter 2023 30 November 2022 R'000	2nd Quarter 2023 31 August 2022 R'000
LEVERAGE RATIO		
Tier 1 Capital	34 649 834	33 279 564
Total Exposures	191 381 680	183 739 998
Leverage Ratio	18.1%	18.1%

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
15 December 2022
Sponsor - PSG Capital