

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

	4th Quarter 2023 28 February 2023		3rd Quarter 2023 30 November 2022	
	R'000	Capital Adequacy Ratio %	R'000	Capital Adequacy Ratio %
COMMON EQUITY TIER 1 CAPITAL (CET1)	35 038 067	33.6	34 649 834	34.2
Additional Tier 1 capital (AT1)	-	-	-	-
TIER 1 CAPITAL (T1)	35 038 067	33.6	34 649 834	34.2
General allowance for credit impairment	872 831		825 703	
TIER 2 CAPITAL (T2)	872 831	0.8	825 703	0.8
TOTAL QUALIFYING REGULATORY CAPITAL	35 910 898	34.4	35 475 537	35.0
REQUIRED REGULATORY CAPITAL <sup>(1)</sup>	12 525 485		12 165 506	

<sup>(1)</sup> 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%.

	4th Quarter 2023 28 February 2023 R'000	3rd Quarter 2023 30 November 2022 R'000
LIQUIDITY COVERAGE RATIO ("LCR")		
High-Quality Liquid Assets	74 946 512	70 626 237
Net Cash Outflows <sup>(1)</sup>	3 420 878	3 046 824
Actual LCR	2 191%	2 318%
Required LCR	100%	100%

<sup>(1)</sup> 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.

	4th Quarter 2023 28 February 2023 R'000	3rd Quarter 2023 30 November 2022 R'000
NET STABLE FUNDING RATIO ("NSFR")		
Total Available Stable Funding	172 128 298	171 734 308
Total Required Stable Funding	80 016 733	77 828 343
Actual NSFR	215.1%	220.7%
Required NSFR	100%	100%

	4th Quarter 2023 28 February 2023 R'000	3rd Quarter 2023 30 November 2022 R'000
LEVERAGE RATIO		
Tier 1 Capital	35 038 067	34 649 834
Total Exposures	193 115 815	191 381 680
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](http://www.capitecbank.co.za/investor-relations)

By order of the Board  
Stellenbosch

18 April 2023  
Sponsor - PSG Capital