

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 29 February 2024 financial year end are set out below:

	2nd Quarter 2024 31 August 2023		1st Quarter 2024 31 May 2023	
	R'000	Capital Adequacy Ratio %	R'000	Capital Adequacy Ratio %
COMMON EQUITY TIER 1 CAPITAL (CET1)	36 625 838	35.9	35 063 086	34.1
Additional Tier 1 capital (AT1)	-	-	-	-
TIER 1 CAPITAL (T1)	36 625 838	35.9	35 063 086	34.1
General allowance for credit impairment	858 615		857 687	
TIER 2 CAPITAL (T2)	858 615	0.9	857 687	0.8
TOTAL QUALIFYING REGULATORY CAPITAL	37 484 453	36.8	35 920 773	34.9
REQUIRED REGULATORY CAPITAL ⁽¹⁾	12 226 158		12 341 981	

⁽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 2024 31 August 2023 R'000	1st Quarter 2024 31 May 2023 R'000
LIQUIDITY COVERAGE RATIO ("LCR")		
High-Quality Liquid Assets	80 248 623	77 087 373
Net Cash Outflows ⁽¹⁾	3 292 349	3 685 102
Actual LCR	2 437%	2 092%
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 2024 31 August 2023 R'000	1st Quarter 2024 31 May 2023 R'000
NET STABLE FUNDING RATIO ("NSFR")		
Total Available Stable Funding	180 549 116	174 637 633
Total Required Stable Funding	81 662 686	80 557 884
Actual NSFR	221.1%	216.8%
Required NSFR	100%	100%

	2nd Quarter 2024 31 August 2023 R'000	1st Quarter 2024 31 May 2023 R'000
LEVERAGE RATIO		
Tier 1 Capital	36 625 838	35 063 086
Total Exposures	201 577 746	194 009 300
Leverage Ratio	18.2%	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

28 September 2023
Sponsor - PSG Capital