

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 29 February 2024 financial year end are set out below:

	3rd Quarter 2024 30 November 2023		2nd Quarter 2024 31 August 2023	
	R'000	Capital Adequacy Ratio %	R'000	Capital Adequacy Ratio %
COMMON EQUITY TIER 1 CAPITAL (CET1)	38 285 180	36.8	36 625 838	35.9
Additional Tier 1 capital (AT1)	-	-	-	-
TIER 1 CAPITAL (T1)	38 285 180	36.8	36 625 838	35.9
General allowance for credit impairment	874 764		858 615	
TIER 2 CAPITAL (T2)	874 764	0.8	858 615	0.9
TOTAL QUALIFYING REGULATORY CAPITAL	39 159 944	37.6	37 484 453	36.8
REQUIRED REGULATORY CAPITAL ⁽¹⁾	12 498 091		12 226 158	

⁽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 2024 30 November 2023 R'000	2nd Quarter 2024 31 August 2023 R'000
LIQUIDITY COVERAGE RATIO ("LCR")		
High-Quality Liquid Assets	85 677 523	80 248 623
Net Cash Outflows ⁽¹⁾	3 562 036	3 292 349
Actual LCR	2 405%	2 437%
Required LCR	100%	100%

⁽¹⁾ The total net weighted cash outflows are calculated as the total cash outflows, less the minimum of either the cash inflows, or 75% of total outflows.

	3rd Quarter 2024 30 November 2023 R'000	2nd Quarter 2024 31 August 2023 R'000
NET STABLE FUNDING RATIO ("NSFR")		
Total Available Stable Funding	186 273 186	180 549 116
Total Required Stable Funding	83 665 096	81 662 686
Actual NSFR	222.6%	221.1%
Required NSFR	100%	100%

	3rd Quarter 2024 30 November 2023 R'000	2nd Quarter 2024 31 August 2023 R'000
LEVERAGE RATIO		
Tier 1 Capital	38 285 180	36 625 838
Total Exposures	207 476 766	201 577 746
Leverage Ratio	18.5%	18.2%

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

14 December 2023
Sponsor - PSG Capital