

Capitec Bank Holdings Limited  
 Registration number 1999/025903/06  
 Incorporated in the Republic of South Africa  
 Registered bank controlling company  
 Ordinary Share Code: CPI ISIN Number: ZAE000035861  
 Preference Share Code: CPIP ISIN Number: ZAE000083838  
 ("Capitec")

Capitec Bank Limited  
 Registration number 1980/003695/06  
 Incorporated in the Republic of South Africa  
 Registered bank  
 Company code: BICAP  
 ("Capitec Bank")

Quarterly disclosure in terms of Regulation 43 of the regulations relating to banks

Capitec and its subsidiaries ("Capitec 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 Capitec group consolidated and Capitec Bank capital and liquidity positions at the end of the fourth quarter of the 29 February 2024 financial year end are set out below:

Capital Adequacy Ratio ("CAR")	Capitec Group		Capitec Bank	
	4th Quarter 2024	3rd Quarter 2024	4th Quarter 2024	3rd Quarter 2024
	29 February 2024	30 November 2023	29 February 2024	30 November 2023
	R'000 / %	R'000 / %	R'000 / %	R'000 / %
Common Equity Tier 1 capital (CET1)	39 298 719	38 285 180	34 649 992	33 965 746
Additional Tier 1 capital (AT1)	-	-	-	-
CET1 %	35.5	36.8	32.9	34.0
Tier 1 capital (T1)	39 298 719	38 285 180	34 649 992	33 965 746
T1 %	35.5	36.8	32.9	34.0
General allowance for credit impairment	910 614	874 764	913 165	877 719
Tier 2 capital (T2)	910 614	874 764	913 165	877 719
T2 %	36.3	37.6	33.8	34.9
Total qualifying regulatory capital	40 209 333	39 159 944	35 563 157	34 843 465
Total qualifying regulatory capital %	36.3	37.6	33.8	34.9
Required regulatory capital <sup>(1)</sup>	13 296 122	12 498 091	12 625 430	11 980 069

<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%.

Liquidity Coverage Ratio ("LCR")	Capitec Group		Capitec Bank	
	4th Quarter 2024 29 February 2024	3rd Quarter 2024 30 November 2023	4th Quarter 2024 29 February 2024	3rd Quarter 2024 30 November 2023
	R'000 / %	R'000 / %	R'000 / %	R'000 / %
High-quality liquid assets ("HQLA")	85 894 917	85 677 523	85 894 917	85 677 523
Net cash outflows <sup>(1)</sup>	3 582 532	3 562 036	3 630 781	3 535 913
Actual LCR %	2 398	2 405	2 366	2 423
Required LCR %	100	100	100	100

<sup>(1)</sup> 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.

Net Stable Funding Ratio ("NSFR")	Capitec Group		Capitec Bank	
	4th Quarter 2024 29 February 2024	3rd Quarter 2024 30 November 2023	4th Quarter 2024 29 February 2024	3rd Quarter 2024 30 November 2023
	R'000 / %	R'000 / %	R'000 / %	R'000 / %
Total available stable funding	184 553 361	186 273 186	180 136 930	182 186 294
Total required stable funding	85 311 405	83 665 069	82 262 591	80 333 390
Actual NSFR %	216.3	222.6	219.0	226.8
Required NSFR %	100	100	100	100

Leverage ratio	Capitec Group		Capitec Bank	
	4th Quarter 2024 29 February 2024	3rd Quarter 2024 30 November 2023	4th Quarter 2024 29 February 2024	3rd Quarter 2024 30 November 2023
	R'000 / %	R'000 / %	R'000 / %	R'000 / %
Tier 1 capital	39 298 719	38 285 180	34 649 992	33 965 746
Total exposures	208 346 500	207 476 766	204 504 920	204 594 191
Leverage ratio %	18.9	18.5	16.9	16.6

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  
23 April 2024

Capitec Equity Sponsor: PSG Capital  
Capitec Bank Debt Sponsor: PSG Capital