

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 first quarter of the 28 February 2025 financial year end are set out below:

Capital Adequacy Ratio("CAR")	Capitec Group		Capitec Bank	
	1st Quarter 2025 31 May 2024	4th Quarter 2024 29 February 2024	1st Quarter 2025 31 May 2024	4th Quarter 2024 29 February 2024
	R'000 / %	R'000 / %	R'000 / %	R'000 / %
Common Equity Tier 1 capital (CET1)	40 111 852	39 298 719	35 706 175	34 649 992
Additional Tier 1 capital (AT1)	-	-	-	-
CET1 %	36.1	35.5	34.1	32.9
Tier 1 capital (T1)	40 111 852	39 298 719	35 706 175	34 649 992
T1 %	36.1	35.5	34.1	32.9
General allowance for credit impairment	955 784	910 614	942 299	913 165
Tier 2 capital (T2)	955 784	910 614	942 299	913 165
T2 %	36.9	36.3	35.0	33.8
Total qualifying regulatory capital	41 067 636	40 209 333	36 648 474	35 563 157
Total qualifying regulatory capital %	36.9	36.3	35.0	33.8
Required regulatory capital ⁽¹⁾	13 342 588	13 296 122	12 571 708	12 625 430

⁽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%.

Liquidity Coverage Ratio ("LCR")	Capitec Group		Capitec Bank	
	1st Quarter 2025 31 May 2024	4th Quarter 2024 29 February 2024	1st Quarter 2025 31 May 2024	4th Quarter 2024 29 February 2024
	R'000 / %	R'000 / %	R'000 / %	R'000 / %
High-quality liquid assets ("HQLA")	82 334 115	85 894 917	82 334 115	85 894 917
Net cash outflows ⁽¹⁾	3 480 794	3 582 532	3 442 256	3 630 781
Actual LCR %	2 365	2 398	2 392	2 366
Required LCR %	100	100	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.

Net Stable Funding Ratio ("NSFR")	Capitec Group		Capitec Bank	
	1st Quarter 2025 31 May 2024	4th Quarter 2024 29 February 2024	1st Quarter 2025 31 May 2024	4th Quarter 2024 29 February 2024
	R'000 / %	R'000 / %	R'000 / %	R'000 / %
Total available stable funding	196 611 804	184 553 361	190 246 087	180 136 930
Total required stable funding	89 996 421	85 311 405	85 214 090	82 262 591
Actual NSFR %	218.5	216.3	223.3	219.0
Required NSFR %	100	100	100	100

Leverage ratio	Capitec Group		Capitec Bank	
	1st Quarter 2025 31 May 2024	4th Quarter 2024 29 February 2024	1st Quarter 2025 31 May 2024	4th Quarter 2024 29 February 2024
	R'000 / %	R'000 / %	R'000 / %	R'000 / %
Tier 1 capital	40 111 852	39 298 719	35 706 175	34 649 992
Total exposures	214 893 053	208 346 500	209 276 989	204 504 920
Leverage ratio %	18.7	18.9	17.1	16.9

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

Shareholders are referred to the announcement on the JSE Stock Exchange News Service on 12 March 2024. Capitec has successfully increased its shareholding in Avafin Holding Limited ("Avafin"), an international online consumer lending group, from 40.66% to 97.69%, effective from 1 May 2024. Avafin has been consolidated on 1 May 2024, during the current quarter.

By order of the Board

Stellenbosch
12 July 2024

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