

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 28 February 2025 financial year end are set out below:

Capital Adequacy Ratio ("CAR")	Capitec Group		Capitec Bank	
	4th Quarter 2025 28 Feb 2025	3rd Quarter 2025 30 Nov 2024	4th Quarter 2025 28 Feb 2025	3rd Quarter 2025 30 Nov 2024
	R'000 / %	R'000 / %	R'000 / %	R'000 / %
Common Equity Tier 1 capital (CET1)	45 494 195	44 213 011	40 613 066	38 869 806
CET1 %	37.2	36.4	36.0	34.1
Additional Tier 1 capital (AT1)	-	-	-	-
AT1 %	-	-	-	-
Tier 1 capital (T1)	45 494 195	44 213 011	40 613 066	38 869 806
T1 %	37.2	36.4	36.0	34.1
General allowance for credit impairment	997 691	988 323	979 417	971 474
Tier 2 capital (T2)	997 691	988 323	979 417	971 474
T2 %	0.8	0.8	0.9	0.9
Total qualifying regulatory capital	46 491 886	45 201 334	41 592 483	39 841 280
Total qualifying regulatory capital %	38.0	37.2	36.9	35.0
Required regulatory capital <sup>(1)</sup>	14 681 938	14 585 172	13 524 796	13 674 410

<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 2025 28 Feb 2025	3rd Quarter 2025 30 Nov 2024	4th Quarter 2025 28 Feb 2025	3rd Quarter 2025 30 Nov 2024
	R'000 / %	R'000 / %	R'000 / %	R'000 / %
High-quality liquid assets ("HQLA")	90 562 762	88 178 675	90 562 762	88 178 675
Net cash outflows <sup>(1)</sup>	2 935 536	3 124 559	2 949 894	3 095 690
Actual LCR %	3 085	2 822	3 070	2 848
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 2025 28 Feb 2025	3rd Quarter 2025 30 Nov 2024	4th Quarter 2025 28 Feb 2025	3rd Quarter 2025 30 Nov 2024
	R'000 / %	R'000 / %	R'000 / %	R'000 / %
Total available stable funding	213 074 819	212 154 062	206 344 771	204 853 407
Total required stable funding	94 700 520	92 352 310	89 788 304	87 831 716
Actual NSFR %	225.0	229.7	229.8	233.2
Required NSFR %	100	100	100	100

Leverage ratio	Capitec Group		Capitec Bank	
	4th Quarter 2025 28 Feb 2025	3rd Quarter 2025 30 Nov 2024	4th Quarter 2025 28 Feb 2025	3rd Quarter 2025 30 Nov 2024
	R'000 / %	R'000 / %	R'000 / %	R'000 / %
Tier 1 capital	45 494 195	44 213 011	40 613 066	38 869 806
Total exposures	238 770 873	235 927 702	231 126 748	229 203 318
Leverage ratio %	19.1	18.7	17.6	17.0

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 2025

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