

August 2012 (second quarter)

Capitec Bank Holdings Limited and its subsidiaries ("group"), have complied with the Bank's Act 1990 (as amended), which incorporates the requirements of Basel.

In terms of Pillar 3 under Basel, the consolidated group is required to disclose quantitative information on its capital adequacy ratios on a quarterly basis.

The group's consolidated capital position at the end of the second quarter for the 28 February 2013 financial year end is set out below:

	2nd Quarter (31 August 2012)		1st Quarter (31 May 2012)	
	R'000	Capital Adequacy Ratio %	R'000	Capital Adequacy Ratio %
Ordinary share capital and reserves	5 178 817		4 802 946	
Preference share capital	258 969		258 969	
Primary (Tier 1) capital	5 437 786	25.5	5 061 915	29.9
Subordinated debt	2 319 000		1 069 000	
Unidentified loan impairments	240 860		192 127	
Secondary (Tier 2) capital	2 559 860	12.0	1 261 127	7.5
Total qualifying regulatory capital	7 997 646	37.5	6 323 042	37.4
Required regulatory capital ⁽¹⁾	2 023 912		1 606 664	

⁽¹⁾ This value is reported in terms of Banks' Act circular 5/2011, which requires the value disclosed be 9.5% of risk-weighted assets, being the Basel global minimum requirement of 8% and a South African country specific buffer of 1.5%.

By order of the Board

Stellenbosch
26 September 2012