

February 2011 (fourth quarter)

Capitec Bank Holdings Limited and its subsidiaries ("group"), have complied with the Bank's Act 1990 (as amended), effective 1 January 2008, which incorporates the requirements of Basel II.

In terms of Pillar 3 under Basel II, 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 4th quarter for the 28 February 2011 financial year end is set out below :

	4th Quarter (28 February 2011)		3rd Quarter (30 November 2010)	
	R'000	Capital Adequacy Ratio %	R'000	Capital Adequacy Ratio %
Ordinary share capital, premium and reserves	3 090 661		1 838 627	
Preference share capital and premium	258 969		259 489	
Primary (tier 1) capital	3 349 630	32.1	2 098 116	26.1
Subordinated debt	450 000		450 000	
Unidentified loan impairments	108 441		83 045	
Secondary (tier 2) capital	558 441	5.4	533 045	6.6
Total qualifying regulatory capital	3 908 071	37.5	2 631 161	32.7
Total required regulatory capital	2 602 586		2 013 816	

By order of the Board

Stellenbosch
29 March 2011