

CAPITEC BANK HOLDINGS LIMITED
(Incorporated in the Republic of South Africa)
(Registration number 1999/025903/06)
(Ordinary Share Code: CPI ISIN Number: ZAE000035861)
(Preference Share Code: CPIP ISIN Number: ZAE000083838)
("Capitec" or "the Company")

VOLUNTARY TRADING STATEMENT

In accordance with the Company's custom to keep shareholders informed, the board advises that a reasonable degree of certainty exists that for the half year ended 31 August 2017:

- headline earnings per share will be between 1745 cents and 1790 cents per share, representing an increase of between 15% and 18% compared to the 1517 cents per share reported in the previous period ended 31 August 2016; and
- earnings per share will be between 1741 cents and 1787 cents per share, representing an increase of between 15% and 18% compared to the 1514 cents per share reported in the previous period ended 31 August 2016.

The financial information on which this trading statement is based has not been reviewed and reported on by Capitec's auditors. The financial results for the half year ended on 31 August 2017 are expected to be published on or about 27 September 2017.

By order of the Board
Stellenbosch
6 September 2017

Sponsor
PSG Capital