

Capitec Bank Holdings Limited
Registration number 1999/025903/06
Registered bank controlling company
Incorporated in the Republic of South Africa
JSE ordinary share code: CPI ISIN code: ZAE000035861
JSE preference share code: CPIP ISIN code: ZAE000083838
("Capitec" or "the company")

CAPITEC INTEGRATED ANNUAL REPORT, NOTICE OF ANNUAL GENERAL MEETING AND NO CHANGE ANNOUNCEMENT

Shareholders are advised that the integrated annual report for the year ended 28 February 2018 containing the audited annual financial statements of the company is now available on the company's website at <https://www.capitecbank.co.za/investor-relations/financial-results/2018>

A summary of the Capitec Group's audited consolidated annual financial statements, including that of the company, and the notice of the annual general meeting of the company are being dispatched to shareholders today, 24 April 2018. There have been no modifications to the audited results which were announced on SENS on Tuesday, 27 March 2018. An abridged report will therefore not be published.

NOTICE OF ANNUAL GENERAL MEETING

Notice is hereby given that the 2018 annual general meeting of the shareholders of Capitec will be held at MolenVliet Wine & Guest Estate, Old Banhoek Road, Helshoogte Pass, Stellenbosch on Friday, 25 May 2018, at 14:30 to transact the business set out in the notice of the annual general meeting. The notice of the 2018 annual general meeting of Capitec is also available on the company's website at <https://www.capitecbank.co.za/investor-relations/shareholder-centre>

The date on which shareholders must be recorded as such in the share register to be eligible to vote at the 2018 annual general meeting will be Friday, 18 May 2018 with the last day to trade being Tuesday, 15 May 2018.

24 April 2018

Stellenbosch
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