

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 Bank Limited
Incorporated in the Republic of South Africa
Registration No. 1980/003695/06
Company code: BICAP
Stock Code: CBL12
ISIN Code: ZAG000089038
Stock Code: CBL13
ISIN Code: ZAG000092560
Stock Code: CBL14
ISIN Code: ZAG000092552
Stock Code: CBL17
ISIN Code: ZAG000099359
Stock Code: CBL18
ISIN Code: ZAG000099367
Stock Code: CBL20
ISIN Code: ZAG000102245
Stock Code: CBL22
ISIN Code: ZAG000105305
Stock Code: CBL24
ISIN Code: ZAG000130881
Stock Code: CBL25
ISIN Code: ZAG000136110
Stock Code: CBL26
ISIN Code: ZAG000136128
Stock Code: CBL27
ISIN Code: ZAG000143884
Stock Code: CBL28
ISIN Code: ZAG000151333
("Capitec Bank")

IFRS 9 FINANCIAL INSTRUMENTS TRANSITIONAL REPORT

Capitec and its subsidiaries, including Capitec Bank ("the group") formally transitioned to IFRS 9 - *Financial Instruments* ("IFRS 9") on 1 March 2018. The transitional report is presented based on the group's 28 February 2018 financial information to illustrate the impact of implementing IFRS 9 on 1 March 2018.

The transitional report is available on Capitec's website at [https://resources.capitecbank.co.za/Capitec - IFRS9 transitional report.pdf](https://resources.capitecbank.co.za/Capitec%20-%20IFRS9%20transitional%20report.pdf)

16 August 2018
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