

CAPITEC BANK HOLDINGS LIMITED

Incorporated in the Republic of South Africa

Registration number: 1999/025903/06

JSE share code: CPI

ISIN: ZAE000035861

JSE share code: CPIP

ISIN: ZAE000083838

("Capitec" or "the Company")



TRADING STATEMENT

In terms of the Listing Requirements of JSE Limited, a listed company is required to publish a trading statement as soon as it becomes aware that the financial results for the financial period to be reported on next may vary by 20% or more from those of the previous comparable period.

The board wishes to advise that a reasonable degree of certainty exists that for the half year ended 31 August 2018:

- headline earnings per share will be between 2087 cents and 2140 cents per share, representing an increase of between 18% and 21% compared to the 1769 cents per share reported in the previous period ended 31 August 2017; and
- earnings per share will be between 2089 cents and 2142 cents per share, representing an increase of between 18% and 21% compared to the 1770 cents per share reported in the previous period ended 31 August 2017.

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 2018 are expected to be published on or about 26 September 2018.

By order of the Board

Stellenbosch
6 September 2018

Sponsor
PSG Capital



PSG CAPITAL