

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 year ended 28 February 2019:

- headline earnings per share will be between 4 514 cents and 4 630 cents per share, representing an increase of between 17% and 20% compared to the 3 858 cents per share reported in the prior year; and
- earnings per share will be between 4 510 cents and 4 626 cents per share, representing an increase of between 17% and 20% compared to the 3 855 cents per share reported in the prior year.

The financial information on which this voluntary trading statement is based has not been reviewed and reported on by Capitec's auditors. The financial results for the year ended 28 February 2019 are expected to be published on or about 28 March 2019.

By order of the Board

Stellenbosch

4 March 2019

Sponsor

PSG Capital