

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 AND NO CHANGE ANNOUNCEMENT

Shareholders are advised that the integrated annual report for the year ended 28 February 2019 containing the audited annual financial statements of the company is now available on the company's website at

https://resources.capitecbank.co.za/Integrated_annual_report_2019.pdf

There have been no modifications to the audited results which were announced on SENS on Thursday, 28 March 2019. An abridged report will therefore not be published.

17 April 2019

Stellenbosch
Sponsor PSG Capital