

CAPITEC BANK HOLDINGS LIMITED
Incorporated in the Republic of South Africa
Registration number 1999/025903/06
Registered bank controlling company
Ordinary Share Code: CPI ISIN Number: ZAE000035861
Preference Share Code: CPIP ISIN Number: 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 2019:

- headline earnings per share will be between 2511 cents and 2575 cents per share, representing an increase of between 18% and 21% compared to the 2128 cents per share reported in the previous period ended 31 August 2018; and
- earnings per share will be between 2504 cents and 2568 cents per share, representing an increase of between 18% and 21% compared to the 2122 cents per share reported in the previous period ended 31 August 2018.

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 2019 are expected to be published on or about 26 September 2019.

By order of the Board
Stellenbosch
5 September 2019

Sponsor
PSG Capital