

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” or “the group”)



UNAUDITED FINANCIAL RESULTS AND DIVIDEND DECLARATION FOR THE 6 MONTHS ENDED 31 AUGUST 2019

1. SALIENT FEATURES

Operating profit before tax increased by 18% to R3.83 billion, from R3.25 billion in the prior corresponding period.

Headline earnings per share increased by 20% to 2 545 cents per share, from 2 128 cents per share in the prior corresponding period.

Earnings per share increased by 20% to 2 549 cents per share, from 2 122 cents per share in the prior corresponding period.

Dividends per share increased by 20% to 755 cents per share, from 630 cents per share in the prior corresponding period.

2. DIVIDEND DECLARATION

The directors resolved to declare an interim gross dividend of 755 cents (August 2018: 630 cents) per share from income reserves in respect of the six months ended 31 August 2019. The dividend amount, net of South African dividend tax of 20%, is 604 cents (August 2018: 504 cents) per share for those shareholders who are not exempt from dividend tax. The number of ordinary shares in issue at the declaration date is 115 626 991 and the income tax number of the company is 9405376840.

As a result of JSE system updates, our dividend dates have been moved out.

The salient dates of the dividend declaration are:

Last day to trade cum dividend	Tuesday, 29 October 2019
Trading ex-dividend commences	Wednesday, 30 October 2019
Record date	Friday, 1 November 2019
Date of payment	Monday, 4 November 2019

Share certificates may not be dematerialised or rematerialised between Wednesday, 30 October 2019 and Friday, 1 November 2019, both days inclusive.

3. SHORT-FORM ANNOUNCEMENT

This short-form announcement is the responsibility of the directors of the company. It contains only a summary of the information in the full announcement (“**Full Announcement**”) and does not contain full or complete details. The Full Announcement can be found at:

<https://senspdf.jse.co.za/documents/2019/JSE/ISSE/CPI/CPIHY20.pdf>

Copies of the Full Announcement is also available for viewing on the company’s website at <https://www.capitecbank.co.za/globalassets/pages/investor-relations/financial-results/2020/interim-results/CPIHY20.pdf> or may be requested in person, at the company’s registered office or the office of the sponsor, at no charge, during office hours.

Any investment decisions by investors and/or shareholders should be based on consideration of the Full Announcement, as a whole.

26 September 2019

Sponsor

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