

CAPITEC BANK HOLDINGS LIMITED  
Registration number 1999/025903/06  
Incorporated in the Republic of South Africa  
Registered bank controlling company  
Ordinary Share Code: CPI ISIN Number: ZAE000035861  
Preference Share Code: CPIP ISIN Number: ZAE000083838  
("Capitec" or "the group")

CAPITEC BANK LIMITED  
Registration No. 1980/003695/06  
Incorporated in the Republic of South Africa  
Registered bank  
Company code: BICAP  
Stock Code: CBL29  
ISIN Code: ZAG000158874  
("Capitec Bank" or "the bank")

UPDATE ON TRADING STATEMENT IN RESPECT OF THE HALF YEAR ENDED 31 AUGUST 2021

Shareholders are referred to the trading statement published on 18 June 2021 in which the market was advised that there was a reasonable degree of certainty that:

- group headline earnings per share and earnings per share were expected to increase by at least 500% and 528% respectively compared to the previous period ended 31 August 2020; and
- bank earnings would increase by at least 292% compared to the previous period ended 31 August 2020.

The board wishes to advise that a reasonable degree of certainty exists that:

for the group

- headline earnings per share will be between 3 428 cents and 3 541 cents, representing an increase of between 510% and 530% compared to the 562 cents per share reported in the previous period ended 31 August 2020; and
- earnings per share will be between 3 276 cents and 3 383 cents, representing an increase of between 510% and 530% compared to the 537 cents per share reported in the previous period ended 31 August 2020.

for the bank

- earnings will be between R3.154 billion and R3.28 billion, representing an increase of between 275% and 290% compared to the R841 million reported in the previous period ended 31 August 2020.

The financial information on which this trading statement is based has not been reviewed and reported on by Capitec's joint auditors. The financial results for the half year ended on 31 August 2021 are expected to be published on 30 September 2021.

Capitec's interim results presentation will be livestreamed on 30 September 2021 at 8am SAST. The link to the livestreaming event will be published on the Company's website at [www.capitecbank.co.za/investor-relations/financial-results/](http://www.capitecbank.co.za/investor-relations/financial-results/) and results announcement on the Stock Exchange News Service (SENS).

By order of the Board  
Stellenbosch  
6 September 2021

JSE Equity and Debt Sponsor  
PSG Capital