

## **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”)



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## **SUMMARY UNAUDITED FINANCIAL RESULTS FOR THE 6 MONTHS ENDED 31 AUGUST 2021**

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### **1. SALIENT FEATURES**

Operating profit before tax increased by 837% to R5.042 million, from R538 million in the prior period.

Headline earnings per share increased by 513% to 3 447 cents, from 562 cents in the prior period.

Earnings per share increased by 531% to 3 387 cents, from 537 cents in the prior period.

An interim ordinary dividend of 1 200 cents per share was declared for the current period. No interim ordinary dividend was declared for the prior period.

The net asset value (total equity) increased by 22% to R31.956 billion, from R26.094 billion in the prior period.

### **2. DIVIDEND**

The directors declared a gross interim dividend of 1 200 cents per ordinary share for the 6 months ended 31 August 2021 (31 August 2020: nil) on 29 September 2021. The dividend will be paid on Monday, 25 October 2021. There are 115 626 991 ordinary shares in issue.

The dividend meets the definition of a dividend in terms of the Income Tax Act, Act 58 of 1962. The dividend amount, net of South African dividend tax of 20%, is 960 cents per share. The distribution is made from income reserves. Capitec's tax reference number is 9405376840.

Last day to trade cum dividend - Tuesday, 19 October 2021

Trading ex-dividend commences - Wednesday, 20 October 2021

Record date - Friday, 22 October 2021

Payment date - Monday, 25 October 2021

Share certificates may not be dematerialised or rematerialised from Wednesday, 20 October 2021 to Friday, 22 October 2021, both days inclusive.

In terms of the Company's memorandum of incorporation, dividends will only be transferred electronically to the bank accounts of certificated shareholders, as dividend cheques are no longer issued. In instances where certificated shareholders do not provide

the transfer secretaries with their banking details, the dividend will not be forfeited, but will be marked as 'unclaimed' in the dividend register until the shareholder provides the transfer secretaries with the relevant banking details for payout.

It is the directors' intention to declare 50% of headline earnings for the 2022 financial year as dividends for the year.

### 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/2021/JSE/ISSE/CPI/CPIHY22.pdf>

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/2022/interim-results/CPIHY22.pdf>. In addition, electronic copies of the Full Announcement may be requested and obtained, at no charge, from the Company at [InvestorRelations@capitecbank.co.za](mailto:InvestorRelations@capitecbank.co.za) and from its sponsor, PSG Capital.

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

### 4. RESULTS PRESENTATION

Shareholders are reminded that Capitec will be hosting a virtual presentation at 08:00 am SAST on Thursday, 30 September 2020 to present the results to investors.

Presentation details:

- View and listen mode

Links: <https://www.capitecbank.co.za/investor-relations/financial-results/2022/> or <https://www.youtube.com/watch?v=jX0B5mjuNBI>

- Presentation slides will be available prior to the presentation at: <https://www.capitecbank.co.za/globalassets/pages/investor-relations/financial-results/2022/interim-results/results-presentation-2022.pdf>

Questions and Answers ("Q&A") facility:

- A Q&A facility will be available during and after the presentation
- E-mail questions during or after the presentation to: [InvestorRelations@capitecbank.co.za](mailto:InvestorRelations@capitecbank.co.za)

30 September 2021

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