

CAPITEC BANK HOLDINGS LIMITED  
 Registration number: 1999/025903/06  
 Incorporated in the Republic of South Africa  
 Registered bank controlling company  
 JSE share code: CPI ISIN: ZAE000035861  
 JSE preference share code: CPIP ISIN: ZAE000083838  
 "Capitec"

CAPITEC BANK LIMITED  
 Registration number 1980/003695/06  
 Incorporated in the Republic of South Africa  
 Registered bank  
 Company code: BICAP  
 Stock Code: CBL29, ISIN: ZAG000158874  
 Stock Code: CBL30, ISIN: ZAG000180977

RESULTS OF THE CAPITEC GENERAL MEETING HELD AT 14:00 ON TUESDAY, 22 FEBRUARY 2022 ("GENERAL MEETING") RELATING TO A BROAD-BASED BLACK ECONOMIC EMPOWERMENT ("B-BBEE") TRANSACTION INVOLVING EMPLOYEES

Shareholders are referred to the Stock Exchange News Service announcements published by Capitec on 19 January 2022, 24 January 2022 and 21 February 2022, regarding a specific issue of shares for cash to participating employees ("Specific Issue") and the convening of the General Meeting.

Shareholders are advised that all the resolutions required to give effect to the Specific Issue were approved by the requisite majority of shareholders.

In terms of the authority granted, Capitec was authorised to issue Capitec ordinary shares ("Shares") to participating employees ("Specific Issue Shares") and to provide financial assistance to the participating employees to subscribe for the Specific Issue Shares to the extent required ("Financial Assistance").

Based on the opening price of R2080.90 of the Shares on the Johannesburg Stock Exchange today, a maximum of 480 561 Specific Issue Shares will be issued.

The detailed results of the General Meeting are as follows:

Resolutions proposed at the General Meeting	Votes for resolution as a percentage of total number of shares voted at the General Meeting	Votes against resolution as a percentage of total number of shares voted at the General Meeting	Number of shares voted at the General Meeting	Number of shares voted at the General Meeting as a percentage of shares in issue	Number of shares abstained as a percentage of shares in issue
Special resolution number 1: Approval	99.94%	0.06%	95 415 741	82.52%	0.04%

of the Financial Assistance					
Ordinary resolution number 1: Approval of the issue of the Specific Issue Shares	99.89%	0.11%	95 416 560	82.52%	0.04%

Note:

The total number of Shares in issue as at the date of the General Meeting was 115 626 991.

Stellenbosch  
22 February 2022

Corporate Advisor and JSE Equity and Debt Sponsor  
PSG Capital

Attorneys  
Webber Wentzel

Independent Reporting Accountants  
PricewaterhouseCoopers Inc.