

Capitec Bank Holdings Limited
Registration number 1999/025903/06
Incorporated in the Republic of South Africa
Registered bank controlling company
JSE share code: CPIP
ISIN code: ZAE000083838
("Capitec")

DECLARATION OF A DIVIDEND OF 296.91 CENTS PER NON-REDEEMABLE, NON-CUMULATIVE, NON-PARTICIPATING PREFERENCE SHARE ("PREFERENCE SHARE DIVIDEND") - NUMBER 31

The directors of Capitec have approved and declared a preference share dividend of 296.91 cents per share in respect of the six months ended on 28 February 2022. Payment will be effected on Tuesday, 22 March 2022.

The following information is disclosed in terms of paragraphs 11.17(a)(i) to (ix) and 11.17(c) of the JSE Listings Requirements:

- The cash distribution is a dividend as defined in terms of the Income Tax Act (Act 58 of 1962)
- The South African dividend tax rate is 20%
- The gross dividend amount is 296.91 cents per share
- The dividend amount net of South African dividend tax of 20% is 237.528 cents per share
- Capitec has 566 864 non-redeemable, non-cumulative, non-participating preference shares in issue
- The distribution is made from income reserves
- Capitec's tax reference number is 9405/376/84/0

The salient dates for the payment of the preference share dividend are set out below:

Last day to trade cum-dividend	Tuesday, 15 March 2022
Trading ex-dividend commences	Wednesday, 16 March 2022
Record date	Friday, 18 March 2022
Payment date	Tuesday, 22 March 2022

Share certificates may not be dematerialised or rematerialised from Wednesday, 16 March 2022 to Friday, 18 March 2022, both days inclusive.

28 February 2022
Stellenbosch

Sponsor
PSG Capital