

Capitec Bank Holdings Limited  
Registration number 1999/025903/06  
Incorporated in the Republic of South Africa  
Registered bank controlling company  
JSE ordinary share code: CPI ISIN code: ZAE000035861  
JSE preference share code: CPIP ISIN code: ZAE000083838  
("the Company")

**BROAD-BASED BLACK ECONOMIC EMPOWERMENT ACT ("THE ACT"): ANNUAL COMPLIANCE REPORT**

In accordance with paragraph 16.21(g) and Appendix 1 to Section 11 of the JSE Listing Requirements, notice is hereby given that the Company's annual compliance report in terms of section 13G(2) of the Act has been published and is, together with the Company's latest broad-based black economic empowerment certificate, available on the Company's website at: <https://www.capitecbank.co.za/investor-relations/shareholder-centre/>

31 May 2022  
Stellenbosch

Sponsor  
PSG Capital