

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")

#### TRADING STATEMENT

In terms of the Listings Requirements of JSE Limited, a listed company is required to publish a trading statement as soon as it is satisfied that a reasonable degree of certainty exists that the financial results for the financial period to be reported on next will differ by 20% or more from those of the previous comparable period.

The board wishes to advise that a reasonable degree of certainty exists that for the half year ended 31 August 2022:

- group headline earnings per share will be between 3 964 cents and 4 067 cents per share, representing an increase of between 15% and 18% compared to the 3 447 cents per share reported in the previous period ended 31 August 2021; and
- group earnings per share will be between 3 963 cents and 4 064 cents per share, representing an increase of between 17% and 20% compared to the 3 387 cents per share reported in the previous period ended 31 August 2021.

The financial information on which this trading statement is based has not been reviewed and reported on by Capitec's auditors. The financial results for the half year ended 31 August 2022 are expected to be published in a SENS announcement on or about 29 September 2022.

Capitec's interim results presentation will be livestreamed on or about 29 September 2022 at 8am SAST. The link to the livestreaming event will be published on Capitec's website at [www.capitecbank.co.za/investor-relations/financial-results/](http://www.capitecbank.co.za/investor-relations/financial-results/) .

By order of the Board  
Stellenbosch  
8 September 2022

Sponsor  
PSG Capital