

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")



UNAUDITED CONDENSED CONSOLIDATED FINANCIAL RESULTS FOR THE 6 MONTHS ENDED 31 AUGUST 2022

1. SALIENT FEATURES

Operating profit before tax increased by 17% to R5.894 billion, from R5.042 billion in the comparative period.

Headline earnings per share increased by 17% to 4 034 cents, from 3 447 cents in the comparative period.

Earnings per share increased by 19% to 4 035 cents, from 3 387 cents in the comparative period.

Interim ordinary dividends increased by 17% to 1 400 cents per share, from 1 200 cents per share in the comparative period.

The net asset value (total equity) increased by 12% to R35.765 billion, from R31.956 billion in the comparative period.

2. DIVIDEND

The directors resolved that a gross interim dividend of 1 400 cents per ordinary share be declared for the 6 months ended 31 August 2022 (31 August 2021: 1 200 cents) on 29 September 2022. The dividend will be paid on Monday, 24 October 2022. There are 116 099 843 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 1 120 cents per share. The distribution is made from income reserves. Capitec's tax reference number is 9405376840.

Last day to trade cum dividend - Tuesday, 18 October 2022
Trading ex-dividend commences - Wednesday, 19 October 2022
Record date - Friday, 21 October 2022
Payment date - Monday, 24 October 2022

Share certificates may not be dematerialised or rematerialised from Wednesday, 19 October 2022 to Friday, 21 October 2022, 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.

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/2022/JSE/ISSE/CPI/CPIHY23.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/2023/interim-results/CPIHY23.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 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, 29 September 2022 to present the results to investors.

Presentation details:

- View and listen mode

Links: <https://www.capitecbank.co.za/investor-relations/financial-results/2023/> or <https://www.youtube.com/watch?v=6vgaH5PWTgQ>

- Presentation slides will be available prior to the presentation at: <https://www.capitecbank.co.za/globalassets/pages/investor-relations/financial-results/2023/interim-results/results-presentation-2023.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

Stellenbosch
29 September 2022

Sponsor
PSG Capital



PSG CAPITAL