

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
("Capitec" or "the group")

VOLUNTARY TRADING STATEMENT

In accordance with the Company's custom of keeping shareholders informed, the board advises that a reasonable degree of certainty exists that for the year ended 28 February 2023:

- group headline earnings per share will be between 8 249 cents and 8 468 cents per share, representing an increase of between 13% and 16% compared to the 7 300 cents per share reported in the previous year ended 28 February 2022; and
- group earnings per share will be between 8 329 cents and 8 550 cents per share, representing an increase of between 13% and 16% compared to the 7 371 cents per share reported in the previous year ended 28 February 2022.

The financial information on which this voluntary trading statement is based has not been reviewed and reported on by Capitec's auditors. The financial results for the year ended 28 February 2023 are expected to be published on or about 18 April 2023.

Capitec's financial year-end results presentation will be livestreamed on or about 18 April 2023 at 8am SAST. The link to the livestreaming event will be published on Capitec's website at <https://www.capitecbank.co.za/financial-results/>

Stellenbosch
8 March 2023

Sponsor
PSG Capital