

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 480.35 CENTS PER NON-REDEEMABLE,
NON-CUMULATIVE, NON-PARTICIPATING PREFERENCE SHARE
("PREFERENCE SHARE DIVIDEND") - NUMBER 34

The directors of Capitec have approved and declared a preference share dividend of 480.35 cents per share in respect of the six months ended on 31 August 2023. Payment will be effected on Tuesday, 26 September 2023.

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 480.35 cents per share
- The dividend amount net of South African dividend tax of 20% is 384.28 cents per share
- Capitec has 504 471 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, 19 September 2023
Trading ex-dividend commences	Wednesday, 20 September 2023
Record date	Friday, 22 September 2023
Payment date	Tuesday, 26 September 2023

Share certificates may not be dematerialised or rematerialised from Wednesday, 20 September 2023 to Friday, 22 September 2023, both days inclusive.

31 August 2023
Stellenbosch

Sponsor
PSG Capital