

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 488.22 CENTS PER NON-REDEEMABLE,  
NON-CUMULATIVE, NON-PARTICIPATING PREFERENCE SHARE ("PREFERENCE  
SHARE DIVIDEND") - NUMBER 35

The directors of Capitec have approved and declared a preference share dividend of 488.22 cents per share in respect of the six months ended on 29 February 2024. Payment will be effected on Monday, 25 March 2024.

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 488.22 cents per share
- The dividend amount net of South African dividend tax of 20% is 390.5760 cents per share
- Capitec has 479 255 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	Monday, 18 March 2024
Trading ex-dividend commences	Tuesday, 19 March 2024
Record date	Friday, 22 March 2024
Payment date	Monday, 25 March 2024

Share certificates may not be dematerialised or rematerialised from Tuesday, 19 March 2024 to Friday, 22 March 2024, both days inclusive.

29 February 2024  
Stellenbosch

Sponsor  
PSG Capital