

CAPITEC BANK HOLDINGS LIMITED
Incorporated in the Republic of South Africa
Registration number 1999/025903/06
Ordinary Share Code: CPI ISIN Number: ZAE000035861
Preference Share Code: CPIP ISIN Number: ZAE000083838
("Capitec" or "the group")

TRADING STATEMENT UPDATE

Shareholders are referred to the trading statement issued by Capitec on 12 July 2024 in which it was stated that group headline earnings and group earnings per share for the period to 31 August 2024 would increase by between 25% and 35% compared to the comparative 6 months ended 31 August 2023.

The board advises that a reasonable degree of certainty exists that for the 6 months ended 31 August 2024:

- group headline earnings per share will be between 5 497 cents and 5 579 cents per share, representing an increase of between 35% and 37% compared to the 4 072 cents per share for the comparative 6 months ended 31 August 2023; and
- group earnings per share will be between 5 492 cents and 5 573 cents per share, representing an increase of between 35% and 37% compared to the 4 068 cents per share for the comparative 6 months ended 31 August 2023.

The drivers of the increase in group headline earnings and earnings per share are consistent with the drivers mentioned in the trading statement issued on 12 July 2024.

The financial information on which this trading statement is based has not been reviewed or reported on by Capitec's auditors. The financial results for the 6 months to 31 August 2024 are expected to be published on SENS on or about 1 October 2024.

Stellenbosch
9 September 2024

Sponsor
PSG Capital