

Capitec Bank Holdings Limited
 Registration number 1999/025903/06
 Incorporated in the Republic of South Africa
 Registered bank controlling company
 Ordinary Share Code: CPI ISIN Number: ZAE000035861
 Preference Share Code: CPIP ISIN Number: ZAE000083838
 ("Capitec")

Capitec Bank Limited
 Registration number 1980/003695/06
 Incorporated in the Republic of South Africa
 Registered bank
 Company code: BICAP
 ("Capitec Bank")

Quarterly disclosure in terms of Regulation 43 of the regulations relating to banks

Capitec and its subsidiaries ("Capitec Group") have complied with Regulation 43 of the Regulations relating to banks, which incorporates the requirements of Basel.

In terms of Pillar 3 of the Basel rules, the consolidated group is required to disclose quantitative information on its capital adequacy, leverage and liquidity ratios on a quarterly basis.

The Capitec group consolidated and Capitec Bank capital and liquidity positions at the end of the second quarter of the 28 February 2025 financial year end are set out below:

| Capital Adequacy Ratio ("CAR") | Capitec Group | | Capitec Bank | |
|--|---------------------------------------|---------------------------------------|---------------------------------------|---------------------------------------|
| | 2nd Quarter 2025 31 Aug 2024 | 1st Quarter 2025 31 May 2024 | 2nd Quarter 2025 31 Aug 2024 | 1st Quarter 2025 31 May 2024 |
| | R'000 / % | R'000 / % | R'000 / % | R'000 / % |
| Common Equity Tier 1 capital (CET1) | 42 081 092 | 40 111 852 | 37 214 197 | 35 706 175 |
| CET1 % | 36.0 | 36.1 | 34.0 | 34.1 |
| Additional Tier 1 capital (AT1) | - | - | - | - |
| AT1 % | - | - | - | - |
| Tier 1 capital (T1) | 42 081 092 | 40 111 852 | 37 214 197 | 35 706 175 |
| T1 % | 36.0 | 36.1 | 34.0 | 34.1 |
| General allowance for credit impairment | 976 317 | 955 784 | 959 815 | 942 299 |
| Tier 2 capital (T2) | 976 317 | 955 784 | 959 815 | 942 299 |
| T2 % | 0.8 | 0.8 | 0.9 | 0.9 |
| Total qualifying regulatory capital | 43 057 409 | 41 067 636 | 38 174 012 | 36 648 474 |
| Total qualifying regulatory capital % | 36.8 | 36.9 | 34.9 | 35.0 |
| Required regulatory capital ⁽¹⁾ | 14 032 883 | 13 342 588 | 13 140 993 | 12 571 708 |

⁽¹⁾ This value is currently 12% of risk-weighted assets, being the Basel global minimum requirement of 8%, the Pillar 2A South African country-specific buffer of 1%, the Capital Conservation Buffer of 2.5% and the Domestic Systemically Important Bank ("D-SIB") capital add-on of 0.5%.

| Liquidity Coverage Ratio ("LCR") | Capitec Group | | Capitec Bank | |
|-------------------------------------|---------------------------------------|---------------------------------------|---------------------------------------|---------------------------------------|
| | 2nd Quarter 2025 31 Aug 2024 | 1st Quarter 2025 31 May 2024 | 2nd Quarter 2025 31 Aug 2024 | 1st Quarter 2025 31 May 2024 |
| | R'000 / % | R'000 / % | R'000 / % | R'000 / % |
| High-quality liquid assets ("HQLA") | 84 350 618 | 82 334 115 | 84 350 618 | 82 334 115 |
| Net cash outflows ⁽¹⁾ | 2 865 565 | 3 480 794 | 2 865 565 | 3 442 256 |
| Actual LCR % | 2 944 | 2 365 | 2 944 | 2 392 |
| Required LCR % | 100 | 100 | 100 | 100 |

⁽¹⁾ The total net weighted cash outflows are calculated as the total cash outflows, less the minimum of either the cash inflows, or 75% of total outflows.

| Net Stable Funding Ratio ("NSFR") | Capitec Group | | Capitec Bank | |
|-----------------------------------|---------------------------------------|---------------------------------------|---------------------------------------|---------------------------------------|
| | 2nd Quarter 2025 31 Aug 2024 | 1st Quarter 2025 31 May 2024 | 2nd Quarter 2025 31 Aug 2024 | 1st Quarter 2025 31 May 2024 |
| | R'000 / % | R'000 / % | R'000 / % | R'000 / % |
| Total available stable funding | 200 891 308 | 196 611 804 | 194 324 871 | 190 246 087 |
| Total required stable funding | 89 867 914 | 89 996 421 | 85 258 025 | 85 214 090 |
| Actual NSFR % | 223.5 | 218.5 | 227.9 | 223.3 |
| Required NSFR % | 100 | 100 | 100 | 100 |

| Leverage ratio | Capitec Group | | Capitec Bank | |
|------------------|---------------------------------------|---------------------------------------|---------------------------------------|---------------------------------------|
| | 2nd Quarter 2025 31 Aug 2024 | 1st Quarter 2025 31 May 2024 | 2nd Quarter 2025 31 Aug 2024 | 1st Quarter 2025 31 May 2024 |
| | R'000 / % | R'000 / % | R'000 / % | R'000 / % |
| Tier 1 capital | 42 081 092 | 40 111 852 | 37 214 197 | 35 706 175 |
| Total exposures | 223 077 691 | 214 893 053 | 216 535 153 | 209 276 989 |
| Leverage ratio % | 18.9 | 18.7 | 17.2 | 17.1 |

For the detailed LCR, NSFR and leverage ratio calculations refer to the "Banks Act Public Disclosure" section on our website at www.capitecbank.co.za/investor-relations

By order of the Board

Stellenbosch
1 October 2024

Capitec Equity Sponsor: PSG Capital Proprietary Limited
Capitec Bank Debt Sponsor: PSG Capital Proprietary Limited