

CAPITEC BANK LIMITED  
Incorporated in the Republic of South Africa  
(Registration No. 1980/003695/06)  
Company Code: BICAP  
"Capitec Bank" or "the bank")

PUBLICATION OF CAPITEC BANK INTERIM RESULTS FOR THE SIX MONTHS  
ENDED 31 AUGUST 2024 ("2025 HALF-YEAR RESULTS")

Noteholders are hereby advised that the 2025 half-year results for Capitec Bank, the wholly owned subsidiary of Capitec Bank Holdings Limited, are available on the bank's website at <https://www.capitecbank.co.za/globalassets/pages/investor-relations/bond-programme/bond-programme/2025-capitec-bank-unaudited-interim-financial-results.pdf> or may be requested and obtained in person, at no charge, at the registered office of the bank during office hours.

Stellenbosch

1 October 2024

Debt Sponsor  
PSG Capital