

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 third quarter of the 28 February 2025 financial year end are set out below:

| Capital Adequacy Ratio ("CAR") | Capitec Group | | Capitec Bank | |
|--|---------------------------------------|---------------------------------------|---------------------------------------|---------------------------------------|
| | 3rd Quarter 2025 30 Nov 2024 | 2nd Quarter 2025 31 Aug 2024 | 3rd Quarter 2025 30 Nov 2024 | 2nd Quarter 2025 31 Aug 2024 |
| | R'000 / % | R'000 / % | R'000 / % | R'000 / % |
| Common Equity Tier 1 capital (CET1) | 44 213 011 | 42 081 092 | 38 869 806 | 37 214 197 |
| CET1 % | 36.4 | 36.0 | 34.1 | 34.0 |
| Additional Tier 1 capital (AT1) | - | - | - | - |
| AT1 % | - | - | - | - |
| Tier 1 capital (T1) | 44 213 011 | 42 081 092 | 38 869 806 | 37 214 197 |
| T1 % | 36.4 | 36.0 | 34.1 | 34.0 |
| General allowance for credit impairment | 988 323 | 976 317 | 971 474 | 959 815 |
| Tier 2 capital (T2) | 988 323 | 976 317 | 971 474 | 959 815 |
| T2 % | 0.8 | 0.8 | 0.9 | 0.9 |
| Total qualifying regulatory capital | 45 201 334 | 43 057 409 | 39 841 280 | 38 174 012 |
| Total qualifying regulatory capital % | 37.2 | 36.8 | 35.0 | 34.9 |
| Required regulatory capital ⁽¹⁾ | 14 585 172 | 14 032 883 | 13 674 410 | 13 140 993 |

⁽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 | |
|-------------------------------------|---------------------------------------|---------------------------------------|---------------------------------------|---------------------------------------|
| | 3rd Quarter 2025 30 Nov 2024 | 2nd Quarter 2025 31 Aug 2024 | 3rd Quarter 2025 30 Nov 2024 | 2nd Quarter 2025 31 Aug 2024 |
| | R'000 / % | R'000 / % | R'000 / % | R'000 / % |
| High-quality liquid assets ("HQLA") | 88 178 675 | 84 350 618 | 88 178 675 | 84 350 618 |
| Net cash outflows ⁽¹⁾ | 3 124 559 | 2 865 565 | 3 095 690 | 2 865 565 |
| Actual LCR % | 2 822 | 2 944 | 2 848 | 2 944 |
| 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 | |
|-----------------------------------|---------------------------------------|---------------------------------------|---------------------------------------|---------------------------------------|
| | 3rd Quarter 2025 30 Nov 2024 | 2nd Quarter 2025 31 Aug 2024 | 3rd Quarter 2025 30 Nov 2024 | 2nd Quarter 2025 31 Aug 2024 |
| | R'000 / % | R'000 / % | R'000 / % | R'000 / % |
| Total available stable funding | 212 154 062 | 200 891 308 | 204 853 407 | 194 324 871 |
| Total required stable funding | 92 352 310 | 89 867 914 | 87 831 716 | 85 258 025 |
| Actual NSFR % | 229.7 | 223.5 | 233.2 | 227.9 |
| Required NSFR % | 100 | 100 | 100 | 100 |

| Leverage ratio | Capitec Group | | Capitec Bank | |
|------------------|---------------------------------------|---------------------------------------|---------------------------------------|---------------------------------------|
| | 3rd Quarter 2025 30 Nov 2024 | 2nd Quarter 2025 31 Aug 2024 | 3rd Quarter 2025 30 Nov 2024 | 2nd Quarter 2025 31 Aug 2024 |
| | R'000 / % | R'000 / % | R'000 / % | R'000 / % |
| Tier 1 capital | 44 213 011 | 42 081 092 | 38 869 806 | 37 214 197 |
| Total exposures | 235 927 702 | 223 077 691 | 229 203 318 | 216 535 153 |
| Leverage ratio % | 18.7 | 18.9 | 17.0 | 17.2 |

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
19 December 2024

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