

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

In terms of the Listings Requirements of the JSE Limited, a listed company is required to publish a trading statement as soon as it is satisfied that a reasonable degree of certainty exists that the financial results for the financial period to be reported on next will differ by 20% or more from those of the previous comparable period.

The board advises that a reasonable degree of certainty exists that for the year ending 28 February 2025:

- Group headline earnings per share will be between 11 739 cents and 12 106 cents per share, representing an increase of between 28% and 32% compared to the 9 171 cents per share for the comparative year ended 29 February 2024.
- Group earnings per share will be between 11 720 cents and 12 086 cents per share, representing an increase of between 28% and 32% compared to the 9 156 cents per share for the comparative year ended 29 February 2024.

The improvement in the credit impairment charge and credit loss ratios (CLRs) seen in the second half of the 2024 financial year has continued into the 2025 financial year.

Net transaction and commission income (including value-added services and Capitec Connect) was a significant driver of growth during the current financial year. Active and fully banked client numbers and client acceptance of our new and maturing products continued to grow.

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 year ending 28 February 2025 are expected to be published on SENS on or about 23 April 2025.

Stellenbosch  
31 January 2025

Sponsor  
PSG Capital