

CAPITEC BANK HOLDINGS LIMITED  
 Registration Number: 1999/025903/06  
 Incorporated in the Republic of South Africa  
 Registered bank controlling company  
 Share Code: CPI  
 ISIN Number: ZAE000035861

DEALINGS IN SECURITIES BY A DIRECTOR AND A PRESCRIBED OFFICER

In compliance with the JSE Listings Requirements, the following information relating to the dealings in securities by a director and prescribed officer is disclosed:

1.		
NAME OF DIRECTOR	GR Lee	
COMPANY OF WHICH HE IS A DIRECTOR	Capitec Bank Holdings Limited	
EXECUTIVE / NON-EXECUTIVE	Executive	
NATURE OF TRANSACTIONS	Exercise of options through a combination of cash and equity settlement (off-market transaction)	
TYPE OF SECURITIES	Options to acquire ordinary shares	
CLASS OF SECURITIES	Ordinary	
DATE OF TRANSACTION	29 April 2026	(1) - (4)
NUMBER OF OPTIONS EXERCISED	1 555	(1)
	984	(2)
	755	(3)
	1 945	(4)
NUMBER OF ORDINARY SHARES ACQUIRED AS A RESULT OF CASH AND EQUITY SETTLEMENT	1 340	(1)
	747	(2)
	448	(3)
	1 269	(4)
OPTION STRIKE PRICE (RAND)	R 973.05	(1)
	R1 392.19	(2)
	R2 067.19	(3)
	R1 828.19	(4)
STRIKE DATE OF OPTIONS	8 April 2026	(1)
	12 April 2026	(2)
	23 April 2026	(3)
	21 April 2026	(4)

PERIOD OF EXERCISE	Participants have a nine-month period from the strike date during which options can be exercised	
NATURE AND EXTENT OF THE DIRECTOR'S INTEREST IN THE TRANSACTION	Direct, beneficial	
2. NAME OF PRESCRIBED OFFICER	K Kumbier	
COMPANY OF WHICH HE IS A PRESCRIBED OFFICER	Capitec Bank Holdings Limited	
NATURE OF TRANSACTION	Exercise of options through net equity settlement (off-market transaction)	
TYPE OF SECURITIES	Options to acquire ordinary shares	
CLASS OF SECURITIES	Ordinary	
DATE OF TRANSACTION	29 April 2026	(1) - (5)
NUMBER OF OPTIONS EXERCISED	2 207	(1)
	1 889	(2)
	1 414	(3)
	1 497	(4)
	2 093	(5)
NUMBER OF ORDINARY SHARES ACQUIRED AS A RESULT OF NET EQUITY SETTLEMENT	842	(1)
	814	(2)
	536	(3)
	444	(4)
	682	(5)
OPTION STRIKE PRICE (RAND)	R1 374.59	(1)
	R 973.05	(2)
	R1 392.19	(3)
	R2 067.19	(4)
	R1 828.19	(5)
STRIKE DATE OF OPTIONS	1 November 2025	(1)
	8 April 2026	(2)
	12 April 2026	(3)
	23 April 2026	(4)
	21 April 2026	(5)
PERIOD OF EXERCISE	Participants have a nine-month	

period from the strike date  
during which options can be  
exercised

NATURE AND EXTENT OF THE  
PRESCRIBED OFFICER'S INTEREST IN  
THE TRANSACTION

Direct, beneficial

Clearance to deal in the securities by the director and prescribed  
officer was obtained in accordance with the JSE Listings  
Requirements.

4 May 2026  
Stellenbosch

Sponsor  
PSG Capital