CAPITEC BANK HOLDINGS LIMITED
Registration number: 1999/025903/06
Incorporated in the Republic of South Africa
Registered bank controlling company
JSE share code: CPI ISIN: ZAE000035861
JSE preference share code: CPIP ISIN: ZAE000083838
"Capitec" or "the Company"

RESULTS OF THE ANNUAL GENERAL MEETING

Shareholders are hereby advised that all the resolutions were passed by the requisite majority of the Company's shareholders at the annual general meeting of the Company held at 14:30 on Friday, 31 July 2026 at Cavalli Estate, R44 Highway (Strand Road), Somerset West and via electronic communication ("AGM").

Details of the results of the voting at the AGM are as follows:

Resolutions proposed at the AGM	Votes for resolution as a percentage of total number of shares voted at AGM	Votes against resolution as a percentage of total number of shares voted at AGM	Number of shares voted at AGM	Number of shares voted at AGM as a percentage of shares in issue*	Number of shares abstained as a percentage of shares in issue*
Ordinary resolution number 1: Re-election of Ms SL Botha as a Director	98.66%	1.34%	96,223,602	82.88%	0.03%
Ordinary resolution number 2: Re-election of Ms NF Bhettay as a Director	99.22%	0.78%	96,223,602	82.88%	0.03%
Ordinary resolution number 3: Re-election of MS N Ford-Hoon as a Director	98.42%	1.58%	96,223,602	82.88%	0.03%
Ordinary resolution number 4: Confirmation of appointment and election of Mr GM Fourie as a Director	97.32%	2.68%	96,210,152	82.87%	0.04%

Ordinary resolution number 5: Election of Ms CH Fernandez as a member of the Social, Ethics and Sustainability Committee	99.35%	0.65%	96,160,798	82.83%	0.09%
Ordinary resolution number 6: Election of Ms NF Bhettay as a member of the Social, Ethics and Sustainability Committee	99.35%	0.65%	96,223,602	82.88%	0.03%
Ordinary resolution number 7: Election of Dr SA du Plessis as a member of the Social, Ethics and Sustainability Committee	99.36%	0.64%	96,223,604	82.88%	0.03%
Ordinary resolution number 8: Election of Mr I Moola as a member of the Social, Ethics and Sustainability Committee	99.38%	0.62%	96,223,602	82.88%	0.03%
Ordinary resolution number 9: Re-appointment of Deloitte & Touche as auditor	99.58%	0.42%	96,223,540	82.88%	0.03%
Ordinary resolution number 10: Re-appointment of KPMG as auditor	99.63%	0.37%	96,160,778	82.83%	0.09%
Ordinary resolution number 11: Approval to issue (i) the relevant	98.50%	1.50%	96,223,318	82.88%	0.03%

Loss Absorbent Capital Securities and (ii) Ordinary Shares upon the occurrence of a Trigger Event in respect of the Loss Absorbent Convertible Capital Securities					
Ordinary resolution number 12: General authority to issue Ordinary Shares for cash	94.96%	5.04%	96,223,563	82.88%	0.03%
Ordinary resolution number 13: General authority for the Company and any subsidiary company to purchase Ordinary Shares	97.95%	2.05%	96,220,492	82.88%	0.03%
Ordinary resolution number 14: Approval of the remuneration policy	81.78%	18.22%	96,083,951	82.76%	0.15%
Ordinary resolution number 15: Approval of the remuneration report	82.02%	17.98%	96,127,306	82.80%	0.11%
Special resolution number 1: Approval of the non-executive Directors' remuneration for the financial year ending on 28 February 2027	98.80%	1.20%	96,158,252	82.82%	0.09%
Special resolution number 2: Approval to change the name of the Company to Capitec Limited	99.61%	0.39%	96,223,604	82.88%	0.03%

Special resolution number 3: Approval of the amended Memorandum of Incorporation	98.87%	1.13%	96,223,146	82.88%	0.03%
Special resolution number 4: Authority for the Board to authorise the Company to provide financial assistance to related companies and corporations	98.78%	1.22%	96,223,602	82.88%	0.03%

Note:

* Total number of shares in issue as at the date of the AGM was 116,099,843 of which 277 038 were treasury shares.

3 August 2026
Stellenbosch

Sponsor
PSG Capital