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

DEALING IN SECURITIES BY DIRECTORS, PRESCRIBED OFFICERS AND ASSOCIATES OF DIRECTORS

In compliance with paragraphs 3.63 to 3.74 of the JSE Limited ("JSE") Listings Requirements, the following information is provided regarding the off-market receipt of ordinary shares in Capitec Bank Holdings Limited ("Capitec")("Shares" or "Capitec shares") by directors, prescribed officers, and/or their associates on 12 January 2026. These share receipts occurred pursuant to the scheme of arrangement ("Scheme") in terms of which the Jannie Mouton Foundation acquired Curro Holdings Limited in accordance with the timetable announced on SENS on 23 December 2025 (the "Transaction"):

1.

NAME OF DIRECTOR	SL Botha
COMPANY OF WHICH A DIRECTOR	Capitec Bank Holdings Limited
STATUS: EXECUTIVE/NON-EXECUTIVE	Non-Executive
NUMBER OF SHARES RECEIVED PURSUANT TO THE TRANSACTION	1176
TOTAL RAND VALUE OF SECURITIES	R4 922 606.64(based on the closing price of R4,185.89 per Capitec share at close of trade on the JSE on Friday, 9 January 2026, being the record date of the Scheme)
NATURE AND EXTENT OF THE DIRECTOR'S INTEREST IN THE TRANSACTION	Direct, beneficial

2.

NAME OF DIRECTOR	CA Otto
COMPANY OF WHICH A DIRECTOR	Capitec Bank Holdings Limited
STATUS: EXECUTIVE/NON-EXECUTIVE	Non-Executive
NUMBER OF SHARES RECEIVED PURSUANT TO THE TRANSACTION	1

TOTAL RAND VALUE OF SHARE	R4,185.89 (based on the closing price of R4,185.89 per Capitec share at close of trade on the JSE on Friday, 9 January 2026, being the record date of the Scheme)
FURTHER ACTION TAKEN UPON RECEIPT OF THE SHARE PURSUANT TO THE TRANSACTION	Mr Otto donated the Capitec share to the Otto Foundation at a deemed price and value of R4,184.00 on Monday, 12 January 2026 via an off-market transaction.
NATURE AND EXTENT OF THE DIRECTOR’S INTEREST IN THE TRANSACTION	Direct, beneficial

3.

NAME OF DIRECTOR	PJ Mouton	
COMPANY OF WHICH A DIRECTOR	Capitec Bank Holdings Limited	
STATUS: EXECUTIVE/NON-EXECUTIVE	Non-Executive	
NUMBER OF SHARES RECEIVED PURSUANT TO THE TRANSACTION	1,688	(1)
	482	(2)
	2,514	(3)
	2,514	(4)
	2,514	(5)
	1,034	(6)
	1,212	(7)
	281,176	(8)
	26,615	(9)
	32,004	(10)
TOTAL RAND VALUE OF SECURITIES	R7,065,782.32	(1)
	R2,017,598.98	(2)
	R10,523,327.46	(3)
	R10,523,327.46	(4)
	R10,523,327.46	(5)
	R4,328,210.26	(6)
	R5,073,298.68	(7)
	R1,176,971,806.64	(8)
	R111,407,462.35	(9)
	R133,965,223.56	(10)
	(based on the closing price of R4,185.89 per Capitec share at close of trade on the JSE on Friday, 9 January 2026, being the record date of the Scheme)	

NAME OF ASSOCIATES	Not applicable	(1)
	S Mouton	(2)
	Juan Mouton Trust	(3)
	Francois Fouche Mouton Trust	(4)
	Pieter Mouton Trust	(5)
	Stephanie Mouton Trust	(6)
	Dana Mouton Trust	(7)
	JF Mouton Familietrust*	(8)
	Jufrapi Investments (Pty) Ltd	(9)
	Klipbank Beleggings (Pty) Ltd#	(10)
RELATIONSHIP WITH ASSOCIATES	Spouse	(2)
	The director is a trustee of the associates	(3-5)
	The director is a trustee and discretionary beneficiary of the associates	(6-8)
	The director is a director of the associates and a trustee and discretionary beneficiary of a shareholder of the associates	(9-10)
NATURE AND EXTENT OF THE DIRECTOR'S INTEREST IN THE TRANSACTION	Direct, beneficial	(1)
	Indirect, non-beneficial	(2-5)
	Indirect, beneficial	(6-10)

Notes: * The JF Mouton Familietrust received and holds these Shares via JFM Investments (Pty) Ltd, My Favourite Beleggings (Pty) Ltd, Jan Mouton Beleggings (Pty) Ltd and Piet Mouton Beleggings (Pty) Ltd, which entities are all 100% owned by the JF Mouton Familietrust.

\# Of the 32,004 Shares received by Klipbank Beleggings (Pty) Ltd ("Klipbank"), 10,379 Shares were received in a cession account (in consideration for the Curro Holdings Ltd shares previously held in that account), serving as security for an existing facility of R65 million. The facility is reviewed annually.

4.

NAME OF PRESCRIBED OFFICER	I Moola
COMPANY OF WHICH A PRESCRIBED OFFICER	Capitec Bank Holdings Limited
STATUS: EXECUTIVE/NON-EXECUTIVE	Executive
NUMBER OF SHARES RECEIVED PURSUANT TO THE TRANSACTION	4

TOTAL RAND VALUE OF SECURITIES	R16,743.56 (based on the closing price of R4,185.89 per Capitec share at close of trade on the JSE on Friday, 9 January 2026, being the record date of the Scheme)
NATURE AND EXTENT OF THE PRESCRIBED OFFICER'S INTEREST IN THE TRANSACTION	Direct, beneficial

Clearance to deal in the above securities was obtained in accordance with paragraph 3.66 of the JSE Listings Requirements.

14 January 2026
Stellenbosch

Sponsor: PSG Capital