

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 Pillar 3 capital adequacy, liquidity and leverage disclosures at
28 February 2026

Shareholders are advised that Capitec and Capitec Bank have released their
Pillar 3 disclosure report for the financial year ended 28 February 2026.

The disclosures have been prepared in accordance with Directive 10 of 2025
issued by the Prudential Authority, which sets out the Pillar 3 disclosure
requirements framework issued in terms of section 6(6) of the Banks Act, 94 of
1990. The detailed Pillar 3 disclosure report is available under the "Banks Act
Public Disclosure" section of the Group's website at
<https://www.capitecbank.co.za/investor-relations>.

The Capitec Group and Capitec Bank capital, liquidity, and leverage positions at
the end of the fourth quarter of the 28 February 2026 financial year (FY) end
are set out below:

Capital Adequacy Ratio ("CAR")	Capitec Group		Capitec Bank	
	4th Quarter FY 2026 28 February 2026	3rd Quarter FY 2026 30 November 2025	4th Quarter FY 2026 28 February 2026	3rd Quarter FY 2026 30 November 2025
	R'000 / %	R'000 / %	R'000 / %	R'000 / %
Common Equity Tier 1 capital (CET1)	47 036 727	47 330 467	47 302 762	45 273 089
CET1 %	32.5	33.5	33.9	33.3
Additional Tier 1 capital (AT1)	-	-	-	-
AT1 %	-	-	-	-
Tier 1 capital (T1)	47 036 727	47 330 467	47 302 762	45 273 089
T1 %	32.5	33.5	33.9	33.3
General allowance for credit impairment	1 162 172	1 053 527	1 153 041	1 106 124
Tier 2 capital (T2)	1 162 172	1 053 527	1 153 041	1 106 124
T2 %	0.8	0.7	0.9	0.8
Total qualifying regulatory capital	48 198 899	48 383 994	48 455 803	46 379 213
Total qualifying regulatory capital %	33.3	34.2	34.8	34.1
Required regulatory capital ⁽¹⁾	18 799 250	16 964 132	18 122 020	16 334 007

- (1) This value is currently 13% 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%, the
Domestic Systemically Important Bank ("D-SIB") capital add-on of 0.5%,

and the countercyclical buffer of 1% which was introduced on 1 January 2026.

Liquidity Coverage Ratio ("LCR")	Capitec Group		Capitec Bank	
	4th Quarter FY 2026 28 February 2026	3rd Quarter FY 2026 30 November 2025	4th Quarter FY 2026 28 February 2026	3rd Quarter FY 2026 30 November 2025
	R'000 / %	R'000 / %	R'000 / %	R'000 / %
High-quality liquid assets ("HQLA")	101 464 194	99 015 935	101 464 194	99 015 935
Net cash outflows ⁽¹⁾	3 564 563	3 582 875	3 750 310	3 638 543
Actual LCR %	2 846	2 764	2 705	2 721
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	
	4th Quarter FY 2026 28 February 2026	3rd Quarter FY 2026 30 November 2025	4th Quarter FY 2026 28 February 2026	3rd Quarter FY 2026 30 November 2025
	R'000 / %	R'000 / %	R'000 / %	R'000 / %
Total available stable funding	227 960 623	228 575 402	226 216 060	224 475 562
Total required stable funding	99 951 390	98 689 575	102 206 530	99 876 456
Actual NSFR %	228.1	231.6	221.3	224.8
Required NSFR %	100	100	100	100

Leverage ratio	Capitec Group		Capitec Bank	
	4th Quarter FY 2026 28 February 2026	3rd Quarter FY 2026 30 November 2025	4th Quarter FY 2026 28 February 2026	3rd Quarter FY 2026 30 November 2025
	R'000 / %	R'000 / %	R'000 / %	R'000 / %
Tier 1 capital	47 036 727	47 330 467	47 302 762	45 273 089
Total exposures	237 456 713	233 112 746	234 811 726	230 369 688
Leverage ratio %	19.8	20.3	20.1	19.7

By order of the Board

Stellenbosch
22 April 2026

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