

Capitec Bank Holdings Limited

Main Features of Capital Instruments

November 2020

Disclosure template for main features of regulatory capital instruments	Listed Ordinary shares	Listed Preference shares
1 Issuer	Capitec Bank Holdings Limited	Capitec Bank Holdings Limited
2 Unique identifier	CPI	CPIP
3 Governing law(s) of the instrument	Laws of South Africa ⁽¹⁾	Laws of South Africa ⁽¹⁾
Regulatory treatment		
4 Transitional Basel III rules	Common Equity Tier 1	Additional Tier 1
5 Post-transitional Basel III rules	Common Equity Tier 1	Ineligible
6 Eligible at solo/group/group & solo	Solo and Group	Solo and Group
7 Instrument type	Ordinary shares	Preference shares
8 Amount recognised in regulatory capital (R'm)	ZAR5 649.0	ZAR51.8
9 Par value of instrument (R'm)	ZAR0.01 per share	ZAR0.01 per share
10 Accounting classification	Shareholders' equity	Shareholders' equity
11 Original date of issuance	18-Feb-02	31-Aug-06
12 Perpetual or dated	Perpetual	Perpetual
13 Original maturity date	N/A	N/A
14 Issuer call subject to prior supervisory approval	No	No
15 Optional call date, contingent call dates and redemption amount	N/A	N/A
16 Subsequent call dates, if applicable	N/A	N/A
Coupons / dividends		
17 Fixed or floating dividend/coupon	Discretionary dividend	Floating
18 Coupon rate and any related index	Distributable profits declared as dividends	83.33% of the prime overdraft rate on a face value of R100 per share
19 Existence of a dividend stopper	No	Yes
20 Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary
21 Existence of step up or other incentive to redeem	No	No
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger (s)	N/A	N/A
25 If convertible, fully or partially	N/A	N/A
26 If convertible, conversion rate	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A
28 If convertible, specify instrument type convertible into	N/A	N/A
29 If convertible, specify issuer of instrument it converts into	N/A	N/A
30 Write-down feature	N/A	N/A
31 If write-down, write-down trigger(s)	N/A	N/A
32 If write-down, full or partial	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A
34 If temporary write-down, description of write-up mechanism	N/A	N/A
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Preference Shares ⁽²⁾	Subordinated Debt
36 Non-compliant transitioned features	No	Yes
37 If yes, specify non-compliant features	N/A	⁽³⁾

⁽¹⁾ The main Acts are Banks Act of 1990, Securities Act of 2004, Companies Act of 2008 and Insolvency Act of 1936.

⁽²⁾ The ordinary shares shall on the return of capital in a winding-up, entitle the holders thereof rights of participation in any surplus profits or assets of the company after all prior obligations have been satisfied.

⁽³⁾ Has no loss absorbency at the point of non-viability.