

AQRate

VERIFICATION SERVICES

AQRate (Pty) Ltd (Reg no. 2002/001364/07) | Unit OL012 Ground Floor Oak Leaf Terrace, Old Oak Office Park, 1 Edmar Street, Bellville, 7530 |
Tel: 086 12 77 283 | www.aQRate.co.za

MEASURED ENTITY

Company Name	Capitec Bank Limited
Trade Name	Capitec Bank Limited
Location	5 Neutron Road, Techno Park Stellenbosch 7600
Registration Number	1980/003695/06
VAT Number	4680173723
SDL Number	L870740240
Certificate Number	CBL 010703 - REV 2.1

B-BBEE SCORE PER ELEMENT

Equity Ownership	14.51
Management Control	9.01
Skills Development	14.84
Procurement Enterprise & Supplier Development	24.53
Socio-Economic Development & Consumer Education	5.00
Empowerment Financing	12.00
Access to Financial Services	11.79
Additional Y.E.S points	0.00
Total Score	91.68
Converted score (for information purposes only)	84.80

B-BBEE STATUS

Final B-BBEE Status	Level Four Contributor	
Final B-BBEE Recognition Level	100%	
Empowering Supplier	Yes	
Discounting Principle Applied to final level	No	
Participation in Y.E.S and tier achieved	N/A	
Level & Points from Y.E.S. Initiative	No additional levels or points	
Exclusion Principle applied to Ownership	Yes	
Modified Flow-Through Principle Applied	Yes	
Black Ownership	Flow-Through	Modified Flow-Through
Voting Rights of Black People	18.20%	19.39%
Voting Rights of Black Women	8.74%	N/A
Economic Interest of Black People	16.01%	17.21%
Economic Interest of Black Women	7.42%	N/A
51% Black Owned	No	
30% Black Women Owned	No	
51% Black Designated Group Supplier	No	
Black Youth	0.00%	
Black Disabled People	0.00%	
Black Unemployed People	0.00%	
Black People living in rural/under-developed areas	0.00%	
Black Military Veterans	0.00%	
Measurement Period	Financial Year Ended 28 February 2021	
Applicable Scorecard	Amended Financial Sector Generic Scorecard: Banks	
Applicable BEE Code	Gazetted Codes 41287	
Issue Date	28 June 2021	
Original Issue Date	31 May 2021	
Expiry Date	30 May 2022	



William Smith

William Smith
Technical Signatory



BVA021