



**MEASURED ENTITY**

Company Name	Capitec Bank Holdings Limited (includes entities listed in Annexure A)
Trade Name	Capitec Bank Holdings Limited
Location	5 Neutron Road, Techno Park Stellenbosch, Western Cape 7600
Registration Number	1999/025903/06
VAT Number	4330210842
SDL Number	L870740240
Certificate Number	CBH 010890 - REV5

**B-BBEE SCORE PER ELEMENT**

Equity Ownership	23.83
Management Control	11.66
Skills Development	15.42
Procurement Enterprise & Supplier Development	25.93
Socio-Economic Development & Consumer Education	6.00
Empowerment Financing	15.00
Access to Financial Services	11.96
Additional Y.E.S points	0.00
<b>Total Score</b>	<b>109.80</b>
<b>Converted score</b> (for information purposes only)	101.56

**B-BBEE STATUS**

Final B-BBEE Status	Level One Contributor	
Final B-BBEE Recognition Level	135%	
Empowering Supplier	Yes	
Discounting Principle Applied to final level	No	
Participation in Y.E.S and tier achieved	N/A	
Achieve YES Target and 2.5% Absorption	No	
Achieve 1.5 x YES Target and 5% Absorption	No	
Achieve Double YES Target and 5% Absorption	No	
Level & Points from Y.E.S. Initiative	No additional levels or points	
Exclusion Principle applied to Ownership	No	
Modified Flow-Through Principle Applied	No	
<b>Ownership Recognition</b>	<b>Flow-Through</b>	<b>Modified Flow-Through</b>
<b>Black Ownership</b> (*Economic Interest)	<b>30.25%</b>	<b>N/A</b>
<b>Black Female Ownership</b> (*Economic Interest)	<b>14.01%</b>	<b>N/A</b>
Voting Rights of Black People	35.01%	N/A
Voting Rights of Black Women	16.81%	N/A
Economic Interest of Black People	30.25%	N/A
Economic Interest of Black Women	14.01%	N/A
51% Black Owned	No	
30% Black Women Owned	No	
51% Black Designated Group Supplier	No	
<b>Total Black Designated Groups</b>	<b>3.56%</b>	
Black Youth	1.06%	
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 2026	
Applicable Scorecard	Amended Financial Sector Generic Scorecard: Banks	
Applicable BEE Code	Gazetted Codes 41287	
Date of Issue	28 May 2026	
Date of Re-issue	N/A	
Expiry Date	27 May 2027	



*Lindsay Orange*

Lindsay Orange  
Technical Signatory

