



Broad-Based Black Economic Empowerment Commission

Compliance Report by Companies Listed on the Johannesburg Stock Exchange (JSE)

(in terms of Section 13G (2) of the Act)

Case Number

FORM BBEE 1

SECTION A: DETAILS OF ENTITY

Name of Entity / Organisation	Capitec Bank Holdings Limited
Registration Number	1999/025903/06
Physical Address	5 Neutron Road Techno Park, Stellenbosch, 7600
Telephone Number	021 809 9940
Email Address	enquiries@capitecbank.co.za
Indicate Type of Entity / Organisation	Bank
Industry / Sector	Financial Sector
Relevant Code of Good Practice	Amended Financial Sector Code (Gazetted No. 41287)
Name of Verification Agency	AQRate (Pty) Ltd
Name of Technical Signatory	Lindsay Orange

SECTION B: INFORMATION AS VERIFIED BY THE BROAD-BASED BLACK ECONOMIC EMPOWERMENT VERIFICATION PROFESSIONAL AS PER SCORECARDS

B-BBEE Elements	Target Score Including	Bonus Points	Actual Score Achieved
Ownership	23 points	5	23.83
Management Control	20 points	0	11.66
Skills Development	20 points	3	15.42
Procurement, Enterprise & Supplier Development	25 points	6	25.93
Socio-Economic Development & Consumer Education	5 points	3	6
Empowerment Financing	15 points	0	15
Access to Financial Services	12 points	0	11.96
Total Score	120 points	17	109.80

Priority Elements Achieved	YES / NO and specify them	YES
Empowering Supplier Status	YES / NO and specify them	YES
Final B-BBEE Status Level	Level 1	

*indicate how each element contributes to the outcome of the scorecard

SECTION C: FINANCIAL REPORT

1. BASIC ACCOUNTING DETAILS:

- a. Accounting Officer’s Name: Julie Bosman
- b. Address: 5 Neutron Road
Techno Park
Stellenbosch, 7600
- c. Accounting Policy: *(Your accounts are done?)*

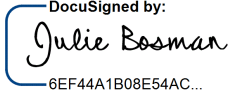
Weekly	Monthly	Other (specify)
	X	
- d. Has the attached Financial Statements and Annual Report been approved by the entity? **Financial statements have been audited and are approved by the board of directors.**

2. PLEASE ATTACH THE FOLLOWING:

- i) Copy of Annual Financial Statement including Balance Sheet and Income and Expenditure Report. capitecbank.co.za/globalassets/pages/investor-relations/financial-results/2026/annual-report/integrated_annual_report_2026.pdf
- ii) Annual Report As above

3. Entity Annual Turnover: 76,754,196,000.00

4. Sign-off and Date

<p>DocuSigned by:  6EF44A1B08E54AC...</p> <hr style="border: 0; border-top: 1px solid black; margin-top: 10px;"/> <p style="text-align: center;">Signature</p>	<p>29 May 2026</p> <hr style="border: 0; border-top: 1px solid black; margin-top: 10px;"/> <p style="text-align: center;">Date</p>
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