IMPORTANT NOTICE

August 20, 2026
To: Holders of Capitec Bank
Re: Cash Dividend - **Approximate Rate**

Security Name: Capitec Bank
Country of Incorporation: SOUTH AFRICA
CUSIP: 14056U107
Ratio (Local Shares:DRs): 1:2

	Local Shares	**DRs**
Record Date:	May 15, 2026	May 15, 2026
Payable Date:	May 18, 2026	Jun 08, 2026
Approximate Exchange Rate:	16.1789	
Final Dividend: Taxable	ZAR53.6	
Gross Dividend Total:	ZAR53.6	USD1.656478
Dividend Fee:		USD0.07
Withholding Rate: 20.00%		USD0.331296
Net Dividend Rate:		USD1.255182

Should you have any questions regarding this matter, please contact us at
Toll Free 1-888-BNY-ADRS(1-888-269-2377) or International Callers 1-201-680-6825.

PLEASE SEE INVESTOR DISCLOSURE ON LAST PAGE

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