



AQRate (Pty) Ltd (Reg no. 2002/001364/07) | Unit OL012 Ground Floor Oak Leaf Terrace, Old Oak Office Park, 1 Edmar Street, Bellville, 7530 |

| MEASUR  |  |                       |
|---|--|-----------------------|
| Company Name  | Capitec Bank Limite                                  | ed                    |
| Trade Name  | Capitec Bank Limited                                 |                       |
| Location  | 5 Neutron Road, Techno Park                          |                       |
|   | Stellenbosch<br>7600                                 |                       |
| Registration Number   | 1980/003695/06                                       |                       |
| VAT Number  | 4680173723   |                       |
| SDL Number  | L870740240   |                       |
| Certificate Number  | CBL 010703 - REV 2.1                                 |                       |
| B-BBEE SCOR   | E 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  |                       |
|   | 84.80  |                       |
| Converted score (for information purposes only)                               |  |                       |
| B-BBEE  | ESTATUS  |                       |
| 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 Women Owned   | No<br>No   |                       |
| 30% Black Women Owned   | No   |                       |
| 51% Black Designated Group Supplier<br>Black Youth                            | 0.00%  |                       |
| Black Disabled People   | 0.00%  |                       |
| Black Unemployed People   | 0.00%  |                       |
| Black People living in rural/under-developed areas<br>Black Military Veterans | 0.00%<br>0.00%                                       |                       |
| Measurement Period  | Financial Year Ended 28 February 2021                |                       |
| Applicable Scorecard  | Amended Financial Sector Generic Scorecard:<br>Banks |                       |
| Applicable BEE Code   | Gazetted Codes 41                                    | 287                   |
| Issue Date  | 28 June 2021   |                       |
| Original Issue Date   | 31 May 2021  |                       |
| 0   | 30 May 2022  |                       |

William Smith

William Smith Technical Signatory

AQRate has assessed and verified the relevant B-BBEE Elements of the above mentioned enterprise, to provide an independent and impartial opinion on the B-BBEE status of the enterprise, based on the Amended Financial Services Chatter Sector Code (FS000 -FS800), in line with the Brand-Based BEE Codes of Code Practico (Codes 000-Cod), as amended.

