



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 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 No	
30% Black Women Owned	No	
51% Black Designated Group Supplier Black Youth	0.00%	
Black Disabled People	0.00%	
Black Unemployed People	0.00%	
Black People living in rural/under-developed areas Black Military Veterans	0.00% 0.00%	
Measurement Period	Financial Year Ended 28 February 2021	
Applicable Scorecard	Amended Financial Sector Generic Scorecard: 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.

