### Unaudited financial results for the six months ended 31 August 2010

**Headline earnings per share up 58% to R0.40**

**Interim dividend per share up 85 cents**

**Return on equity up 34%**

**Active clients up 2.5 million**

**Shareholders’ funds up R1.9 billion**

### Key performance indicators

<table>
<thead>
<tr>
<th>Period</th>
<th>August 2010</th>
<th>August 2009</th>
</tr>
</thead>
<tbody>
<tr>
<td>Revenue</td>
<td>R3 519.5bn</td>
<td>R2 391.2bn</td>
</tr>
<tr>
<td>Earnings for the period</td>
<td>R283.0mn</td>
<td>R177.7mn</td>
</tr>
<tr>
<td>Earnings per share</td>
<td>R0.40</td>
<td>R0.27</td>
</tr>
</tbody>
</table>

### Major highlights

- **Growth** in funding resulted in a year-on-year increase of R149 million in deposits.
- **Loan book** increased by R3.8 billion since August 2009.
- **Earnings** for the six months increased by 59% to R283 million.
- **Equity** on a six month basis was R4.6 billion.
- **Tier 1 capital ratio** was 10.4%.

### Results summary

- **Revenue** increased by 58% to R3.519 billion.
- **Earnings** increased by 59% to R283 million.
- **Headline earnings** per share increased by 58% to R0.40.
- **Equity** on a six month basis was R4.6 billion.
- **Tier 1 capital ratio** was 10.4%.

### Key comparisons

- **Gross loan book** increased by R3.8 billion.
- **Loan book** increased by R3.8 billion since August 2009.
- **Earnings** for the six months increased by 59% to R283 million.
- **Equity** on a six month basis was R4.6 billion.
- **Tier 1 capital ratio** was 10.4%.

### General remarks

- **Earnings** for the six months increased by 59% to R283 million.
- **Equity** on a six month basis was R4.6 billion.
- **Tier 1 capital ratio** was 10.4%.

---

**Note:** The information provided is an extract from the annual report of Capitec Bank Holdings Limited. For the full report, please refer to the official document.