

ABSA GROUP LIMITED

(Incorporated in the Republic of South Africa)
 (Registration number: 1986/003934/06)
 ISIN: ZAE000255915
 JSE share code: ABG
 Bond code: ABGI
 (Absa Group or the Group)

ABSA BANK LIMITED

(Incorporated in the Republic of South Africa)
 (Registration number: 1986/004794/06)
 ISIN: ZAE000079810
 JSE share code: ABSP
 Bond code: BIABS
 (Absa Bank or the Bank)

PILLAR 3 RISK MANAGEMENT REPORT AS AT 31 MARCH 2025

The Pillar 3 risk management report provides the quarterly view of Absa Group Limited (the Group) and Absa Bank Limited (the Bank) regulatory capital and risk exposures. It complies with:

- The Basel Committee on Banking Supervision (BCBS) Pillar 3 disclosure requirements (Pillar 3 Standard).
- Regulation 43 of the Regulations relating to Banks (Regulations), issued in terms of the Banks Act, 1990 (Act No. 94 of 1990), where not superseded by the Pillar 3 disclosure requirements.

The Pillar 3 risk management report is available on the Absa Group website (<https://www.absa.africa>). The information in the report is unaudited.

The following table sets out the regulatory capital* and liquidity metrics as at 31 March 2025:

	Absa Group Limited	Absa Bank Limited
Common equity tier 1 ratio	11.7	11.7
Leverage ratio	7.4	5.8
Liquidity coverage ratio (LCR)**	129.1	132.3
Net stable funding ratio	118.5	111.0

* Excludes unappropriated profits.

**The Group LCR reflects an aggregation of the Bank LCR and the Absa Regional Operations (ARO) LCR. For this purpose, a simple average of the relevant three month-end data points is used in ARO, noting that the ARO LCR is capped at 100% per the minimum regulatory requirements. For the Bank, the LCR was calculated as a simple average of 90 calendar-day LCR observations.

Johannesburg
30 May 2025

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