

Absa Group Limited

Unaudited consolidated interim results

and ordinary share dividend declaration
for the reporting period ended 30 June 2025

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

Your story matters



Empowering Africa's tomorrow, together ...one story at a time

Absa is a purpose-driven, pan-African financial services group. Guided by our purpose, we provide trusted, innovative financial solutions to over 12 million customers through a model built on trust, innovation, and impact. Our ambition is to be a leading pan-African bank that creates value by enabling inclusive growth, building financial resilience, and driving sustainable development across the continent.

We have a robust presence across 16 countries, with a primary listing on the Johannesburg Stock Exchange and a secondary listing on A2X.

Our pan-African footprint extends to banks¹ in Botswana, Ghana, Kenya, Mauritius, Mozambique, Seychelles, South Africa, Tanzania, Uganda and Zambia.

We have representative offices in Namibia and Nigeria, securities entities in the United Kingdom and the United States of America, a non-banking advisory subsidiary in China and a technology support service office in the Czech Republic.

¹ Banks are wholly owned, apart from the following where we hold majority stakes: Botswana 67.8%, Kenya 68.5%, Mozambique 98.7%, National Bank of Commerce Tanzania 55% and Seychelles 99.8%.

16 countries	1 021 outlets*	6 322 ATMs	37 272 employees	5.0 million digitally active customers	12.8 million active customers	R157.4 bn market cap
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* Includes branches and sales centres.

Performance overview for the period ended 30 June 2025

Total income

2025	Change %	2024
R56 487m	Increased 5.2%	R53 708m

Headline earnings per ordinary share

2025	Change %	2024
1 431.6 cents	Increased 16.5%	1 228.4 cents

Basic earnings per share

2025	Change %	2024
1 354.1 cents	Increased 14.0%	1 188.0 cents

Net asset value per ordinary share

2025	Change %	2024
20 048 cents	Increased 11.3%	18 014 cents

Return on equity

2025	Change	2024
14.8%	Increased	14.0%

Cost-to-income ratio

2025	Change	2024
53.2%	Increased	52.7%

Net interest margin

2025	Change	2024
4.58%	Decreased	4.69%

Dividend per ordinary share

2025	Change %	2024
785 cents	Increased 14.6%	685 cents

Loans and deposits growth

Gross loans and advances
(increased 8%)

R1 464.8bn

(2024: R1 359.0bn)

Deposits
(increased 13%)

R1 578.2bn

(2024: R1 395.3bn)

Risk profile

Stage 3 loans ratio to
gross loans and advances

5.90%

(2024: 6.14%)

Liquidity coverage ratio

129.0%

(2024: 126.2%)

Sound capital

Common Equity
Tier 1 ratio

12.5%

(2024: 12.7%)

Short-form statement

This short-form announcement is the responsibility of the directors of Absa Group Limited. It is only a summary of the information contained in the full financial results announcement. Any investment decisions by shareholders should be based on the full announcement which is available on <https://www.absa.africa/absafrica/investor-relations/financial-results/> and on the JSE cloud link:

<https://senspdf.jse.co.za/documents/2025/jse/isse/ABGE/HY25Result.pdf>

The full interim announcement is available on the Company's website. Copies of the full announcement can also be requested by sending an email to groupsec@absa.africa.

Registered office

7th Floor, Absa Towers West, 15 Troye Street, Johannesburg, 2001

Board of directors

Independent non-executive directors

R van Wyk (Group Chairman), T Abdool-Samad, Z Bassa, A Beck⁽¹⁾, J Cummins⁽¹⁾, L Diogo⁽²⁾, R Keanly, P Mageza, A Mangale, N Mjoli-Mncube (Lead Independent Director), I Rensburg, F Tonelli, S Zilwa

Executive directors

K Fihla (Group Chief Executive Officer)
D Raju (Group Financial Director)

(1) British (2) Mozambican

Declaration of interim ordinary dividend number 76

Shareholders are advised that an ordinary dividend of 785 cents per ordinary share was declared on 18 August 2025, for the interim reporting period ended 30 June 2025. The ordinary dividend is payable to shareholders recorded in the register of members of the Company at the close of business on Friday, 12 September 2025. The directors of Absa Group Limited confirm that the Group will satisfy the solvency and liquidity test immediately after completion of the dividend distribution, and for the next 12 months.

The dividend will be subject to local dividends withholding tax at a rate of 20%. In accordance with paragraphs 11.17 (a) (i) to (ix) and 11.17 (c) of the JSE Listings Requirements, the following additional information is disclosed:

- The dividend has been declared out of income reserves.
- The local dividend tax rate is 20%.
- The gross local dividend amount is 785 cents per ordinary share for shareholders exempt from the dividend tax.
- The net local dividend amount is 628 cents per ordinary share for shareholders liable to pay the dividend tax.
- Absa Group Limited currently has 894 376 907 ordinary shares in issue (includes 65 074 525 treasury shares).
- Absa Group Limited's income tax reference number is 9150116714.

In compliance with the requirements of Strate, the electronic settlement and custody system used by the JSE Limited, the following salient dates for the payment of the dividend are applicable:

Last day to trade cum dividend	Tuesday, 09 September 2025
Shares commence trading ex-dividend	Wednesday, 10 September 2025
Record date	Friday, 12 September 2025
Payment date	Monday, 15 September 2025

Share certificates may not be dematerialised or rematerialised between Wednesday, 10 September 2025 and Friday, 12 September 2025, both dates inclusive. On Monday, 15 September 2025, the dividend will be electronically transferred to the bank accounts of certificated shareholders. The accounts of those shareholders who have dematerialised their shares (which are held at their participant or broker) will also be credited on Monday, 15 September 2025.

On behalf of the Board

N R Drutman

Company Secretary

Johannesburg

18 August 2025

Absa Group is a company domiciled in South Africa. Its registered office is 7th Floor, Absa Towers West, 15 Troye Street, Johannesburg, 2001.

Sponsors

Lead independent sponsor

J. P. Morgan Equities South Africa Proprietary Limited

Joint sponsor

Absa Bank Limited (Corporate and Investment Bank)