

**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)

**PILLAR 3 RISK MANAGEMENT REPORT AS AT 30 SEPTEMBER 2025**

The Pillar 3 risk management report provides the quarterly view of Absa Group Limited regulatory capital and risk exposures. It complies with directive D10/2025 on 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 30 September 2025:

	<b>Absa Group Limited</b>
Common equity tier 1 ratio	11.6
Leverage ratio	7.3
Liquidity coverage ratio (LCR)**	127.1
Net stable funding ratio	116.4

\* Excludes unappropriated profits.

\*\*The Group LCR reflects an aggregation of the Absa Bank Limited 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.

Johannesburg

**28 November 2025**

**Enquiries:**

Alan Hartdegen

E-mail: [Alan.Hartdegen@absa.africa](mailto:Alan.Hartdegen@absa.africa)

**Lead Independent Sponsor:**

J.P. Morgan Equities South Africa Proprietary Limited

**Joint Sponsor and Debt Sponsor:**

Corporate and Investment Bank – a division of Absa Bank Limited