

Absa Group Limited

Pillar 3 Disclosure
31 March 2026



Your story matters



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Report overview

The Pillar 3 risk management report provides the quarterly view of Absa Group Limited (the Group) 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the Regulations relating to Banks (Regulations), issued in terms of the Banks Act, 1990 (Act No. 94 of 1990), where not superseded by D10-2025 Directive on Pillar 3 disclosure requirements.

The Group's Board approved Pillar 3 policy defines the responsibilities and duties of senior management and the Board in preparation and review of the Pillar 3 disclosures. The primary objectives of the policy are to provide:

- The governance and management of the public disclosure requirements.
- An indication of the materiality, nature and extent of information that will be disclosed in line with the disclosure requirements of the regulations, standards and directives.
- The control mechanisms, including appropriate review, to ensure that disclosures are accurate and complete.

Management and the Group Risk and Capital Management Committee (GRCMC) have reviewed the report. The Board is satisfied that the Group's risk and capital management processes operated effectively for the period under review, and the Group is adequately capitalised and funded to support the execution of its strategy.

The information in this report is unaudited.

1. Introduction

The Group has implemented the Basel III finalisation in accordance with applicable regulatory standards, in effect from 1 July 2025. This implementation strengthens the Group's capital adequacy and liquidity position, introducing changes such as revised risk measurement approaches, output floors, and enhanced liquidity requirements.

As per directive D10/2025 on Pillar 3 disclosure requirements, the Pillar 3 disclosure requirements have been removed from regulation 43 of the Regulations Relating to Banks (the Regulations), issued in terms of the Banks Act, 1990 (Act No. 94 of 1990).

The following tables are not included:

- Under the fundamental review of the trading book (FRTB), the Bank is capitalised using the standardised approach (SA), while Africa Regions (AR) is capitalised under the simplified SA. The internal models' approach (IMA) under FRTB is not applicable to the Group. Therefore, table "MR2: Market risk for banks using the IMA" is omitted from this disclosure.
- Table "CCR7: RWA flow statements of counterparty credit risk (CCR) exposures under the internal models' method (IMM)" is not applicable to the Group as counterparty credit risk (CCR) is reported using the SA.

2. Key prudential metrics

Capital risk

In line with regulatory and accounting requirements, the capital and leverage positions of the Group in this document are reflected on a regulatory basis (which requires unappropriated profits to be excluded).

Liquidity risk

The Group LCR reflects an aggregation of the Bank LCR and the LCR of AR. For this purpose, a simple average of the relevant three month-end data points is used for AR, noting that AR LCR is capped at 100% per the minimum regulatory requirements.

3.1 KM1: Key metrics ^{1,2}

	a	b	c	d	e
	31 March 2026	31 December 2025 ³	30 September 2025 ³	30 June 2025 ³	31 March 2025 ³
Available capital (Rm)					
1 CET1	149 476	147 032	141 783	142 272	136 790
2 Tier 1	173 976	167 315	163 774	161 383	157 831
3 Total capital	194 961	186 193	180 453	175 672	174 995
RWA (Rm)					
4 Total RWA	1 246 131	1 231 782	1 219 498	1 221 944	1 171 001
4a Total RWA (pre-floor)	1 246 131	1 231 782	1 219 498		
Risk-based capital ratios as a percentage of RWA (%)					
5 CET1 ratio	12.0	11.9	11.6	11.6	11.7
5a CET1 ratio (pre-floor ratio)	12.0	11.9	11.6		
6 Tier 1 ratio	14.0	13.6	13.4	13.2	13.5
6a Tier 1 ratio (pre-floor ratio)	14.0	13.6	13.4		
7 Total capital ratio	15.6	15.1	14.8	14.4	14.9
7a Total capital ratio (pre-floor ratio)	15.6	15.1	14.8		
Additional CET1 buffer requirements as a percentage of RWA (%)					
8 Capital conservation buffer requirement	2.5	2.5	2.5	2.5	2.5
9 Countercyclical buffer requirement ⁴	1.0	-	-	-	-
10 Global systemically important banks (G-SIB) and/or domestic systemically important banks (D-SIB) additional requirements	1.0	1.0	1.0	1.0	1.0
11 Total of bank CET1 specific buffer requirements (row 8 + row 9 + row 10)	4.5	3.5	3.5	3.5	3.5
12 CET1 available after meeting the bank's minimum capital requirements	2.5	3.4	3.1	3.1	3.2
Basel III leverage ratio⁵					
13 Total Basel III leverage ratio exposure measure (Rm)	2 359 373	2 370 989	2 258 166	2 230 897	2 146 213
14 Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves)	7.4	7.1	7.3	7.2	7.4
LCR					
15 Total high-quality liquid assets (HQLA) (Rm)	310 001	301 802	306 498	287 295	278 258
16 Total net cash outflow (Rm)	245 491	236 895	241 165	222 708	215 588
17 LCR ratio (%)	126.3	127.4	127.1	129.0	129.1
NSFR					
18 Total available stable funding (ASF) (Rm)	1 388 715	1 369 038	1 324 443	1 300 624	1 276 652
19 Total required stable funding (RSF) (Rm)	1 192 887	1 168 417	1 138 219	1 110 029	1 077 535
20 NSFR ratio (%)	116.4	117.2	116.4	117.2	118.5

From December 2025 to March 2026:

- Common equity tier 1 (CET1) available capital increased during the quarter mainly from movements in the foreign exchange reserve due to a stronger Rand.
- The Group's total capital position included the issuance of an additional tier 1 and tier 2 instrument of R3.3bn and R2.5bn, respectively, in March 2026.
- Leverage exposure decreased R11.6bn during the quarter, mainly due to lower on-balance sheet exposures. Refer to LR2 on page 4 for more information in the commentary.
- Refer to OV1 on page 7 for RWA commentary.
- The Group's regulatory capital and leverage positions remained well above the minimum regulatory requirements.
- The Group's liquidity risk position remained healthy and key liquidity metrics remained within risk appetite and above the minimum regulatory requirements.

¹ The fully loaded accounted expected credit loss (ECL) basis has been fully transitioned in.

² The numbers exclude unappropriated profits.

³ The 2025 figures were revised to align with the final regulatory submissions.

⁴ The countercyclical buffer in South Africa has been phased in at 1% effective 1 January 2026.

⁵ The Basel III leverage ratio disclosed above reflects the inclusion of SFT exposures in the leverage exposure and in leverage exposure calculation, based on average of daily values over the quarter instead of quarter end values, in accordance with local regulatory requirements.

3.2 LR1: Summary comparison of accounting assets versus leverage ratio exposure measure

	31 March 2026 Rm	31 December 2025 ¹ Rm
1 Total consolidated assets	2 258 205	2 239 479
2 Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	(42 749)	(42 798)
3 Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference	-	-
4 Adjustments for temporary exemption of central bank reserves	-	-
5 Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	-	-
6 Adjustments for regular-way purchases and sales of financial assets subject to trade date accounting	(25 328)	(5 522)
7 Adjustments for cash pooling transactions	-	-
8 Adjustments for derivative financial instruments	11 261	13 004
9 Adjustments for securities financing transactions (i.e. repos and similar secured lending)	12 010	28 834
10 Adjustments for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	167 767	166 095
11 Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	(607)	(477)
12 Other adjustments	(21 186)	(27 625)
13 Leverage ratio exposure measure	2 359 373	2 370 989

3.3 LR2: Leverage ratio common disclosure template

	a 31 March 2026 Rm	b 31 December 2025 ² Rm
On-balance sheet exposures		
1 On-balance sheet exposures (excluding derivatives and SFTs, but including collateral)	2 078 460	2 104 953
2 Gross up for derivatives collateral provided where deducted from balance sheet assets pursuant to the operative	-	-
3 Deductions of receivable assets for cash variation margin provided in derivative transactions	(6 890)	(10 329)
4 Adjustment for securities received under securities financing transactions that are recognised as an asset	-	-
5 Specific and general provisions associated with on-balance sheet exposures that are deducted from Tier 1 capital	(52 385)	(51 627)
6 (Asset amounts deducted in determining Basel III tier 1 capital)	(57 045)	(60 094)
7 Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 to 6)	1 962 140	1 982 903
Derivative exposures		
8 Replacement cost associated with all derivative transactions (where applicable net of eligible cash variation margin and / or with bilateral netting)	27 376	34 727
9 Add-on amounts for potential future exposure (PFE) associated with all derivative transactions	39 067	36 870
10 Exempted central counterparty (CCP) leg of client-cleared trade exposures	(2 090)	(1 130)
11 Adjusted effective notional amount of written credit derivative	23 146	20 739
12 (Adjusted effective notional offsets and add-on deductions for written credit derivatives)	(4 398)	(3 014)
13 Total derivative exposures (sum of rows 8 to 12)	83 101	88 192
Security financing transaction exposures		
14 Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions ³	144 899	132 797
15 (Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-
16 Counterparty credit risk (CCR) exposure for SFT assets	1 466	1 001
17 Agent transaction exposures	-	-
18 Total securities financing transaction exposures (sum of rows 14 to 17)	146 365	133 799
Other off-balance sheet exposures		
19 Off-balance sheet exposures at gross notional amount	658 861	628 924
20 (Adjustments for conversion to credit equivalent amounts)	(490 263)	(462 047)
21 (Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 capital)	(831)	(782)
22 Off-balance sheet items (sum of rows 19 to 21)	167 767	166 095
Capital and total exposures		

¹ The December 2025 figures were revised to align with the final regulatory submissions.

² The December 2025 figures were revised to align with the final regulatory submissions.

³ Gross SFT assets are included based on average of daily values over the quarter instead of quarter end values, in accordance with local regulatory requirements.

	a 31 March 2026 Rm	b 31 December 2025 ¹ Rm
23 Tier 1 capital (excluding unappropriated profits)	173 976	167 315
24 Total exposures (sum of lines 7, 13, 18 and 22)	2 359 373	2 370 989
Leverage ratio		
25 Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	7.4	7.1
25a Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	7.4	7.1
26 National minimum leverage ratio requirement	4.0	4.0
27 Applicable leverage buffers	0.5	0.5
Disclosure of mean values		
28 Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	144 899	132 797
29 Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	134 355	104 965
30 Total exposures (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 23 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	2 359 373	2 370 989
30a Total exposures (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 23 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	2 359 373	2 370 989
31 Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	7.4	7.1
31a Basel III leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	7.4	7.1

From December 2025 to March 2026:

- Leverage ratio exposure measure decreased by R11.6bn, driven by a R20.8bn reduction in on-balance sheet exposures. This was mainly due to lower overnight placements with the SARB and a decline in trading portfolio assets amid geopolitical uncertainty impacting global markets, partially offset by customer growth.
- Total derivative exposure decreased by R5.1bn largely driven by lower mark-to-market values reducing replacement cost (-R7.4bn) on unmargined exposures, slightly offset by higher potential future exposure (PFE) (+R2.2bn).
- Securities financing transactions exposure increased by R12.6bn primarily due to higher client activity over the quarter.
- Off-balance sheet exposure rose slightly (R1.7bn), mainly due to increased unutilised client facilities.

3.4 LIQ1: Liquidity coverage ratio (LCR)¹

	a		b	
	31 March 2026		31 December 2025	
	Total unweighted value (average) Rm	Total weighted value (average) Rm	Total unweighted value (average) Rm	Total weighted value (average) Rm
High-quality liquid assets (HQLA)				
1 Total HQLA		310 001		301 802
Cash outflows				
2 Retail deposits and deposits from small business customers of which:	555 951	43 623	551 062	43 030
3 Stable deposits	84 968	4 248	86 160	4 308
4 Less stable deposits	470 983	39 375	464 902	38 722
5 Unsecured wholesale funding of which:	680 236	311 762	655 923	301 124
6 Operational deposits (all counterparties) and deposits in networks of cooperative banks	213 008	50 108	206 131	48 689
7 Non-operational deposits (all counterparties)	459 985	254 411	444 868	247 511
8 Unsecured debt	7 243	7 243	4 924	4 924
9 Secured wholesale funding		8 032		6 609
10 Additional requirements of which:	527 297	59 321	412 089	52 256
11 Outflows related to derivative exposures and other collateral requirements	24 726	24 726	21 520	21 520
12 Outflows related to loss of funding on debt products	-	-	-	-
13 Credit and liquidity facilities	502 571	34 595	390 569	30 736
14 Other contractual funding obligations	272	272	-	-
15 Other contingent funding obligations	286 100	11 936	281 047	11 935
16 Total cash outflows (Sum of lines 2+5+9+10+14+15)		434 946		414 954
Cash inflows				
17 Secured lending (e.g. reverse repos)	86 771	20 229	76 413	16 757
18 Inflows from fully performing exposures	190 704	156 670	180 635	148 838
19 Other cash inflows	12 556	12 556	12 464	12 464
20 Total cash inflows (Sum of lines 17-19)	290 031	189 455	269 512	178 059
		Total weighted value		Total weighted value
High-quality liquid assets (HQLA)				
21 Total HQLA (Rm)		310 001		301 802
22 Total net cash outflows (Rm)		245 491		236 895
23 LCR (%)		126.3		127.4

¹ The Group LCR reflects an aggregation of the Bank LCR and the LCR of AR. For this purpose, a simple average of the relevant three month-end data points is used for AR, noting that AR LCR is capped at 100% per the minimum regulatory requirements.

4. Risk-weighted assets (RWAs)

4.1 OV1: Overview of RWA

	a 31 March 2026 RWA Rm	b 31 December 2025 ¹ RWA Rm	c 31 March 2026 MCR ² Rm
1 Credit risk (excluding CCR)	889 311	885 144	120 057
2 Of which: standardised approach (SA)	312 998	304 675	42 255
3 Of which: foundation internal ratings-based (FIRB) approach	114 385	123 926	15 442
4 Of which: supervisory slotting approach	-	-	-
5 Of which: advanced internal ratings based (AIRB) approach	461 928	456 543	62 360
6 CCR	39 413	31 175	5 320
7 Of which: standardised approach for CCR (SA-CCR)	37 765	29 363	5 098
8 Of which: internal model method (IMM)	-	-	-
9 Of which: other CCR ³	1 648	1 812	222
10 Credit valuation adjustment (CVA)	13 341	13 210	1 801
11 Equity positions under the simple risk weight approach and the internal model method during the five-year linear phase-in period	6 249	5 896	844
12 Equity investments in funds – look-through approach	1 807	1 704	244
13 Equity investments in funds – mandate-based approach	2 695	2 695	364
14 Equity investments in funds – fall-back approach	441	441	60
15 Settlement risk	2 449	1 396	331
16 Securitisation exposures in banking book	117	122	16
17 Of which: securitisation IRB ratings-based approach (SEC-IRBA)	-	-	-
18 Of which: securitisation external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)	-	-	-
19 Of which: securitisation SA (SEC-SA)	117	122	16
20 Market risk	61 466	61 117	8 298
21 Of which: SA ⁴	61 466	61 117	8 298
22 Of which: internal model approach (IMA)	-	-	-
23 Capital charge for switch between trading book and banking book	-	-	-
24 Operational risk	177 880	177 873	24 014
Non-customer assets	29 941	30 686	4 042
25 Amounts below the thresholds for deduction (subject to 250% risk weight)	21 021	20 323	2 838
26 Output floor applied (%) ⁵	65%	60%	
27 Floor adjustment (before application of transitional cap)	-	-	
28 Floor adjustment (after application of transitional cap)	-	-	
29 Total (1+6+10+11+12+13+14+15+16+20+23+24+ 25+28+non-customer assets)	1 246 131	1 231 782	168 229

RWAs increased by R14.3bn from December 2025 to March 2026, reflecting portfolio movements:

- Credit risk RWA increased by R4.2bn due to growth in sovereign and bank exposures in some AR markets together with the implementation of new models. This was partially offset by a reduction in Bank credit risk RWA resulting from changes in portfolio mix, lower non-performing RWA due to curing and repayments, as well process refinements relating to the final Basel III framework.
- CCR RWA increased by R8.2bn due to growth in SFTs in some AR markets being partially offset by mark-to-market movements on currency and interest rate swaps.
- CVA RWA increased by R0.1bn due to changes in exposure and product mix particularly driven by AR.
- Market risk RWA increased by R0.4bn due to an increase in Bank RWAs being offset by a reduction in AR market risk RWAs resulting from a decrease in specific interest rate risk, driven by the Kenya sovereign credit rating upgrade in January 2026.

¹ The December 2025 figures were revised to align with the final regulatory submissions.

² The 2026 minimum total regulatory capital adequacy requirement of 13.5% includes the capital conservation buffer, Pillar 2A and the D-SIB add-on but excludes the bank specific individual capital requirement (Pillar 2B add-on) as required by regulatory guidance.

³ Includes RWAs relating to CCPs.

⁴ Includes RWAs under the simplified standardised approach.

⁵ Per Circular 4 of 2025, the output floor will be phased-in as follows: 60.0% in 2025, 65.0% in 2026, 70.0% in 2027 and 72.5% in 2028.

4.2 CMS1: Comparison of modelled and standardised RWA at risk level

	a	b	c	d
	31 March 2026			
	RWA			
	RWA for modelled approaches that banks have supervisory approval to use	RWA for portfolios where standardised approaches are used	Total Actual RWA (a + b) (ie RWA which banks report as current requirements)	RWA calculated using full standardised approach (ie used in the base of the output floor)
	Rm	Rm	Rm	Rm
1 Credit risk (excluding counterparty credit risk)	576 313	312 998	889 311	1 293 582
2 Counterparty credit risk	22 453	16 960	39 413	65 368
3 Credit valuation adjustment		13 341	13 341	13 341
4 Securitisation exposures in the banking book	-	117	117	117
5 Market risk	-	61 466	61 466	61 466
6 Operational risk		177 880	177 880	177 880
7 Residual RWA		64 603	64 603	64 603
8 Total	598 766	647 365	1 246 131	1 676 357

	a	b	c	d
	31 December 2025 ¹			
	RWA			
	RWA for modelled approaches that banks have supervisory approval to use	RWA for portfolios where standardised approaches are used	Total Actual RWA (a + b) (ie RWA which banks report as current requirements)	RWA calculated using full standardised approach (ie used in the base of the output floor)
	Rm	Rm	Rm	Rm
1 Credit risk (excluding counterparty credit risk)	580 469	304 675	885 144	1 284 340
2 Counterparty credit risk	29 363	1 812	31 175	53 104
3 Credit valuation adjustment		13 210	13 210	13 210
4 Securitisation exposures in the banking book	-	122	122	122
5 Market risk	-	61 117	61 117	61 117
6 Operational risk		177 873	177 873	177 873
7 Residual RWA		63 141	63 141	63 141
8 Total	609 832	621 950	1 231 782	1 652 907

The difference between the modelled and standardised (non-modelled) approaches reflects the different methodologies under each framework. The modelled approaches incorporate internal estimates of key risk parameters such as probability of default (PD), loss given default (LGD), exposure at default (EAD) and maturity, based on historical experience and risk management practices. In contrast, the standardised approach applies regulatory-prescribed parameters and risk weights. The asset classes where the difference is most notable are corporates, financial institutions, specialised lending (including income producing real estate and project finance) and retail residential mortgages.

¹ The December 2025 figures were revised to align with the final regulatory submissions.

4.3 CR8: RWA flow statements of credit risk exposures under IRB

	31 March 2026 ^a RWA amounts Rm	31 December 2025 ¹ RWA amounts Rm
1 RWA as at end of previous quarter	580 469	566 710
2 Asset size	(3 007)	15 973
3 Asset quality	(5 457)	(5 354)
4 Model updates	5 663	(231)
5 Methodology and policy	-	-
6 Acquisitions and disposals	-	-
7 Foreign exchange movements	1 308	(2 417)
8 Other ²	(2 663)	5 788
9 RWA as at end of reporting period	576 313	580 469

Reduction in RWA driven by process refinements relating to the final Basel III framework, changes in portfolio mix and lower non-performing RWA across wholesale and retail.

¹ The December 2025 figures were revised to align with the final regulatory submissions.

² Other reflects RWA movements on non-performing loans due to differences in the definition of default between IFRS 9 impairment and regulatory capital models.

5. Abbreviations and acronyms

A

AIRB	advanced internal ratings-based approach
AR	Africa Regions
ASF	available stable funding

B

Basel	Basel Capital Accord
BCBS	Basel Committee on Banking Supervision

C

CCP	central counterparty
CCR	counterparty credit risk
CET1	common equity tier 1
CRM	credit risk mitigation
CVA	credit valuation adjustment

D

D-SIBs	domestic systemically important banks
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E

EAD	exposure at default
ECL	expected credit loss
ERC	Group Executive Risk Committee
ERMF	Enterprise Risk Management Framework

F

FIRB	foundation internal ratings-based
FRTB	fundamental review of the trading book

G

GRCMC	Group Risk and Capital Management Committee
Group	Absa Group Limited
G-SIBs	global systemically important banks

H

HLA	high loss absorbency
HQLA	high quality liquid assets

I

IAA	internal assessment approach
IFRS	International Financial Reporting Standard(s)
IMA	internal models' approach
IMM	internal models' method
IRB	internal ratings-based
IRBA	internal ratings-based approach
IRC	incremental risk charge

L

LCR	liquidity coverage ratio
LGD	loss given default

M

MCR	minimum capital requirements
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N

NSFR	net stable funding ratio
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P

PD	probability of default
PFE	potential future exposure

R

RBA	ratings-based approach
RSF	required stable funding
RWA	risk-weighted assets

S

SA	standardised approach
SA-CCR	standardised approach for counterparty credit risk
SEC	securitisation
SFT	securities financing transaction
SME	small and medium enterprises

T

TRS	total return swap
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V

VAF	vehicle asset finance
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Contact information

Absa Group Limited

Incorporated in the Republic of South Africa
Registration number: 1986/003934/06
JSE share code: ABG
ISIN: ZAE000255915

Registration office

7th Floor, Absa Towers West
15 Troye Street, Johannesburg, 2001
PO Box 7735, Johannesburg, 2000
+27 11 350 4000

Head: Investor Relations

Alan Hartdegen
+27 11 350 2598

Group Company Secretary

Nadine Drutman
+27 11 350 5347

Head: FCF and FM CIO

John Annandale
+27 11 350 3946

Queries

Investor relations
ir@absa.africa

Media
groupmedia@absa.africa

Absa Group shares
web.queries@computershare.co.za
groupsec@absa.africa

General queries
absa@absa.africa

Transfer secretary

Computershare Investor Services (Pty) Ltd
+27 11 370 5000
Computershare.com

Sponsors

Lead independent sponsor
J.P. Morgan Equities South Africa (Pty) Ltd
+27 11 507 0300
jpmorgan.com/ZA/en/about-us

Joint sponsor

Absa Bank Limited
(Corporate and Investment Bank)
+27 11 895 6843
equitysponsor@absacapital.com

Auditors

KPMG Inc.
+27 11 647 7111
home.kpmg/za/en/home

PricewaterhouseCoopers Inc.
+27 11 797 4000
www.pwc.co.za