Absa Group Limited

Unaudited consolidated interim results and ordinary share dividend declaration for the reporting period ended 30 June 2026

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

absa

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

Absa is a pan-African financial services group providing seamless customer experiences to over 13.4 million customers. We help customers achieve their aspirations and deliver positive impacts in our communities by enabling inclusive growth, building financial resilience, and driving sustainable development across the continent.

We have a robust presence across 17 countries, with a primary listing on the Johannesburg Stock Exchange and a secondary listing on A2X. We have over 130 years of operating history on the African continent. Our footprint extends to banks[1] 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. In April we opened our Dubai International Financial Centre branch within the United Arab Emirates, responsible for the marketing and promotion of Absa's general banking capabilities and certain of its commercial banking products and services.

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%.

17 countries

1 043 outlets*

6 212 ATMs

37 030 employees

13.4m customers

14% growth in digitally active customers

R203.9bn market cap

* Includes branches and sales centres.

Performance overview for the period ended 30 June 2026

2026	Change %	2025
Total income		
R58 791m	Increased 4.1%	R56 487m
Headline earnings per ordinary share		
1 545.4 cents	Increased 7.9%	1 431.6 cents
Basic earnings per ordinary share		
1 517.9 cents	Increased 12.1%	1 354.1 cents
Net asset value per ordinary share		
20 968 cents	Increased 4.6%	20 048 Cents

2026	Change %	2025
Return on equity		
15.0%	Increased	14.8%
Cost-to-income ratio		
53.4%	Increased	53.2%
Net interest margin		
4.46%	Decreased	4.58%
Dividend per ordinary share		
850 cents	Increased 8.3%	785 cents

Loans and deposits growth

Gross loans and advances (increased 5%)

R1 543.1bn

(2025: R1 464.8bn)

Deposits and debt funding (increased 8%)

R1 908.5bn

(2025: R1 774.7bn)

Risk profile

Stage 3 loans ratio to gross loans and advances

5.30%

(2025: 5.90%)

Liquidity coverage ratio

125.2%

(2025: 129.0%)

Sound capital

Common Equity Tier 1 ratio

12.8%

(2025: 12.5%)

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 for the interim reporting period ended 30 June 2026. Any investment decisions by shareholders should be based on the full interim announcement which is available on **https://www.absa.africa/investor-relations/financial-results/** and on the JSE cloud link: **https://senspdf.jse.co.za/documents/2026/jse/isse/ABGE/HY26Result.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], R Keanly, B Kennedy, P Mageza, A Mangale, N Mjoli-Mncube (Lead Independent Director), P Smith[1], F Tonelli, S Zilwa

Executive directors

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

(1) British

Declaration of interim ordinary dividend number 78

Shareholders are advised that an ordinary dividend of 850 cents per ordinary share was declared on 18 August 2026, for the interim reporting period ended 30 June 2026. The ordinary dividend is payable to shareholders recorded in the register of members of the Company at the close of business on Friday, 18 September 2026. 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 7.23(a) – (k) 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 850 cents per ordinary share for shareholders exempt from the dividend tax.
- The net local dividend amount is 680 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 66 281 564 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, 15 September 2026
Shares commence trading ex-dividend	Wednesday, 16 September 2026
Record date	Friday, 18 September 2026
Payment date	Monday, 21 September 2026

Share certificates may not be dematerialised or rematerialised between Wednesday, 16 September 2026 and Friday, 18 September 2026, both dates inclusive. On Monday, 21 September 2026, 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, 21 September 2026.

On behalf of the Board

N R Drutman
Company Secretary
Johannesburg
18 August 2026

Absa Group Limited 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)