



Nedbank Group Limited  
(Incorporated in the Republic of South Africa)  
Registration number: 1966/010630/06  
JSE share code: NED  
NSX share code: NBK  
ISIN: ZAE000004875  
JSE alpha code: NEDI  
(‘Nedbank Group’)  
(collectively the ‘group’)

Nedbank Limited  
(Incorporated in the Republic of South Africa)  
Registration No. 1951/000009/06  
JSE share code: NBKP  
ISIN: ZAE000043667  
JSE alpha code: BINBK

### **PILLAR 3 BASEL III CAPITAL ADEQUACY, LEVERAGE AND LIQUIDITY DISCLOSURES AT 30 JUNE 2021**

Shareholders and noteholders are advised that Nedbank Group and Nedbank Limited have released their Pillar 3 Risk and Capital Management Report for the six months ended 30 June 2021, as required by regulation 43 of the regulations relating to banks, issued in terms of the Banks Act, 94 of 1990. This report is available on the group's website:

<https://www.nedbank.co.za/content/nedbank/desktop/gt/en/investor-relations/information-hub/capital-and-risk-management-reports.html>.

At 30 June 2021, Nedbank Group reported a CET1 capital adequacy ratio of 12,2% (June 2020: 10,6% and December 2020: 10,9%) above the top end of the board-approved target range of 10,0% to 12,0%, a Liquidity Coverage Ratio of 131% (June 2020: 115% and December 2020: 126%) and a Net Stable Funding Ratio of 114% (June 2020: 114% and December 2020: 113%).

The disclosures have not been audited or reviewed by the group's joint auditors.

Sandton  
28 September 2021

Sponsors to Nedbank Group in South Africa:  
Nedbank Corporate and investment Banking, a division of Nedbank Limited  
Merrill Lynch South Africa (Pty) Limited

Sponsor to Nedbank Group in Namibia:

Old Mutual Investment Services (Namibia) (Pty) Ltd

Sponsors to Nedbank Limited in South Africa:

Nedbank Corporate and investment Banking, a division of Nedbank Limited

Investec Bank Limited