

RFG HOLDINGS LIMITED  
(Incorporated in the Republic of South Africa)  
Registration number 2012/074392/06  
JSE share code: RFG  
ISIN: ZAE000191979  
("RFG" or "the group" or "the company")

## AVAILABILITY OF INTEGRATED ANNUAL REPORT, NO CHANGE STATEMENT AND NOTICE OF ANNUAL GENERAL MEETING

### INTEGRATED ANNUAL REPORT

RFG's integrated annual report for the year ended 26 September 2021, which incorporates a summary of the audited consolidated financial statements for the period, has today been published on the group's website at <https://www.rfg.com/app/uploads/2021/12/RFG-Integrated-Report-2021.pdf>.

The audited annual consolidated financial statements are also available on the website at <https://www.rfg.com/app/uploads/2021/12/Annual-financial-statements-2021.pdf>.

The integrated annual report will be mailed to those shareholders who have requested a copy, from 15 December 2021.

### NO CHANGE STATEMENT

The integrated annual report and audited annual consolidated financial statements contain no changes from the preliminary summarised consolidated financial statements published on the Stock Exchange News Service of the JSE on 17 November 2021. The consolidated financial statements were audited by the group's auditor, Ernst & Young Inc. The company confirms that there have been no changes to the auditor's report which was referenced in the preliminary summarised consolidated financial statements and made available to shareholders on the group's website and at RFG's registered office on the same date as the release thereof. The auditors' unmodified report is incorporated in the annual consolidated financial statements and remains available for inspection at RFG's registered office.

### ANNUAL GENERAL MEETING

Shareholders are advised that the annual general meeting ("AGM") will be held, through electronic participation only, at 09h00 on Wednesday, 16 March 2022 in order to transact the business as stated in the notice of AGM which is incorporated in the integrated annual report.

The record date for purposes of determining which shareholders are entitled to receive the notice of AGM is Friday, 10 December 2021. The record date for purposes of determining which shareholders are entitled to participate in and vote at the AGM is Friday, 11 March 2022. The last date to trade to be eligible to vote at the AGM is Tuesday, 8 March 2022. Forms of proxy for the AGM are requested to be lodged by 09:00 on Monday, 14 March 2022. Forms of proxy not lodged by this date and time may be submitted to the Chairperson of the AGM at any time prior to its due commencement.

Groot Drakenstein  
15 December 2021  
Sponsor  
RAND MERCHANT BANK (A division of FirstRand Bank Limited)