

SANTAM LIMITED
(Incorporated in the Republic of South Africa)
Registration number: 1918/001680/06
(JSE Share Code: SNT & ISIN: ZAE000093779)
NSX share code: SNM
Debt company code: BISAN
("Santam") or ("the Company")

**SANTAM'S REPORTING PUBLICATIONS FOR THE YEAR ENDED 31 DECEMBER 2022:
NO CHANGE STATEMENT AND THE INTEGRATED ANNUAL REPORT, CORPORATE
GOVERNANCE REPORT, KING IV DISCLOSURE REPORT, BEE COMPLIANCE REPORT
AND AN UPDATE TO THE POLICY FOR THE SELECTION AND (RE-) APPOINTMENT OF
DIRECTORS**

Shareholders and noteholders are advised that Santam has published the following reporting publications on its website earlier today, 09 March 2023, which can be accessed via the following links:

- i) no change statement and the integrated annual report (incorporating a summary of the audited financial statements) [available at <https://www.santam.co.za/investor-relations/integrated-report/financial-results-and-reports/>];
- ii) the corporate governance report [available at <https://www.santam.co.za/investor-relations/integrated-report/governance/>];
- iii) the King IV disclosure report, incorporated by reference in Santam's ZAR 4 000 000 000.00 Unsecured Subordinated Callable Note Programme dated 10 December 2020 [available at <https://www.santam.co.za/investor-relations/integrated-report/governance/>]; and
- iv) the annual compliance report in terms of Section 13G(2) of the Broad-Based Black Economic Empowerment Amendment Act, 46 of 2013 [available at <https://www.santam.co.za/investor-relations/integrated-report/governance/>].

Shareholders and noteholders are furthermore reminded that Santam's annual financial statements for the year ended 31 December 2022 were published on 02 March 2023, on which PricewaterhouseCoopers Inc. expressed an unmodified audit opinion in their report that was issued on 01 March 2023. No modifications to the aforementioned audit report had since been made.

The audited summary consolidated financial statements that were released on the JSE's website on 02 March 2023, can be downloaded from <https://senspdf.jse.co.za/documents/2023/JSE/ISSE/SNT/YE2023.pdf> and a copy of the presentation to analysts can be accessed via the Company's website at <https://www.santam.co.za/media/2687809/2022-ias-booklet.pdf>

Shareholders and noteholders are further advised that pursuant to paragraph 7.8 of the JSE Limited Debt Listings Requirements, Santam has amended its Policy for the selection and (re-) appointment of directors. The amended policy is available for inspection at the Company's registered office and on its website at <https://www.santam.co.za/investor-relations/integrated-report/governance/>.

ADMINISTRATION
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NON-EXECUTIVE DIRECTORS

M Chauke, CD Da Silva, MP Fandesio, PB Hanratty, DEH Loxton, MM Mahlangeni, MLD Marole, NT Moholi (chair), AM Mukhuba, JJ Ngulube and PE Speckmann

EXECUTIVE DIRECTORS

TC Madzinga (chief executive officer) and HD Nel (chief financial officer)

COMPANY SECRETARY

R Eksteen

TRANSFER SECRETARIES

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CAPE TOWN

09 March 2023

Sponsor: Investec Bank Limited

Debt Sponsor: Rand Merchant Bank (A division of FirstRand Bank Limited)