



Nedbank Group Limited
(Incorporated in the Republic of South Africa)
Registration number: 1966/010630/06
JSE share code: NED
NSX share code: NBK
A2X share code: NED
ISIN: ZAE000004875
JSE alpha code: NEDI
(‘Nedbank Group’ or ‘the group’)

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

PILLAR 3 CAPITAL ADEQUACY, LEVERAGE AND LIQUIDITY DISCLOSURES AT 31 DECEMBER 2025

Shareholders and noteholders are advised that Nedbank Group and Nedbank Limited have released their Pillar 3 Risk and Capital Management Report for the financial year ended 31 December 2025. These disclosures are made in accordance with the South African Reserve Bank (SARB) Directive 10 of 2025 on matters related to the Pillar 3 disclosure requirements framework issued in terms of section 6(6) of the Banks Act, 94 of 1990. This report is available on the group's website:

<https://group.nedbank.co.za/explore-investor-relations/results-and-reports.html>

At 31 December 2025, Nedbank Group reported a CET1 capital adequacy ratio, including unappropriated profits of 12.9% (Dec 2024: 13.3%) above the top end of the 2025 board-approved target range of 11.0% to 12.0%, a Liquidity Coverage Ratio of 131.5% (Dec 2024: 135.2%) and a Net Stable Funding Ratio of 116.3% (Dec 2024: 116.0%).

The disclosures have not been audited nor reviewed by the group's joint external auditors.

Sandton
3 March 2026

Sponsor to Nedbank Group in South Africa:
Nedbank Corporate and investment Banking, a division of Nedbank Limited

Sponsor to Nedbank Group in Namibia:
Old Mutual Investment Services (Namibia) (Pty) Ltd