

**SASFIN HOLDINGS LIMITED**

(Incorporated in The Republic of South Africa)

(Registration Number 1987/002097/06)

Share code: SFN

ISIN: ZAE000006565

("Sasfin Holdings" or "the Company")

**Pillar III Risk Management Report for the period ended 30 September 2023**

Sasfin Holdings and Sasfin Bank Limited are required, in terms of Regulation 43(1)(e)(ii) of the Banks Act, no 94 of 1990, as amended, as well as in accordance with the Basel Committee on Banking Supervision (BCBS) revised Pillar III disclosure requirements, the South African Reserve Bank (SARB) Directives 4 of 2014, 11 of 2015 and 1 of 2018, and Regulations, to publicly report on their capital management plan, capital strategy, capital structure, capital adequacy and leverage ratio.

The capital structure and capital adequacy of Sasfin Holdings, and the leverage and liquidity coverage ratios of Sasfin Bank Limited at 30 September 2023 are disclosed in the Pillar III Risk Management Report, which is available for viewing on the following websites:

Company's website: <https://www.sasfin.com/investor-relations/>

JSE website: <https://senspdf.jse.co.za/documents/2023/jse/isse/sfn/plr-3.pdf>

The Sasfin Holdings risk governance framework is fully disclosed in the Sasfin Holdings group's 2023 Annual Integrated Report, which is available at [www.sasfin.com](http://www.sasfin.com), alternatively hard copies may be requested from the Company Secretary (email [Charissa.DeJager@sasfin.com](mailto:Charissa.DeJager@sasfin.com)).

Johannesburg  
14 December 2023

Sponsor: Questco Corporate Advisory Proprietary Limited