Standard Bank

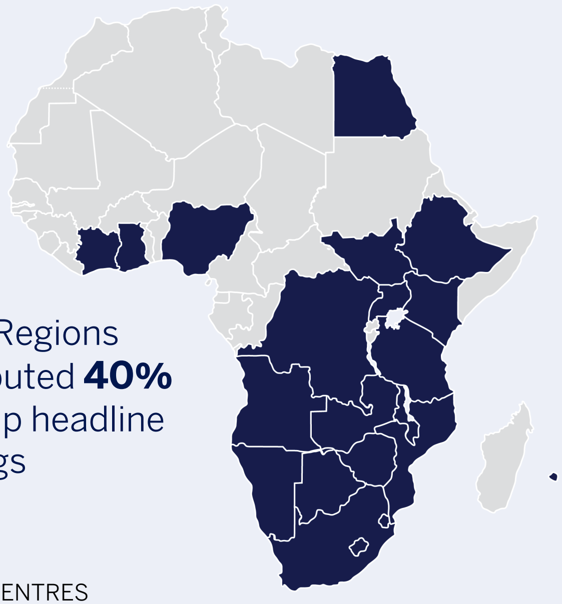
STANDARD BANK GROUP

FACT SHEET

for the six months ended 30 June 2026

WHERE WE OPERATE

On-the-ground presence in **21** countries across Africa



Africa Regions contributed **40%** of group headline earnings

GLOBAL CENTRES

Beijing, Dubai, London, New York

OFFSHORE HUBS

Isle of Man, Jersey

HEADLINE EARNINGS

R26 100m ▲ 10%

1H25: R23 785m

TOTAL ASSETS

R3.8trn ▲ 12%

1H25: R3.4 trillion

RETURN ON EQUITY (ROE)

19.8%

1H25: 19.1%

We are purpose-driven, African focused, client led and digitally enabled. We provide comprehensive and integrated financial and related solutions to our clients. We drive inclusive growth and sustainable development.

We place our clients at the heart of everything we do ensuring that we are always on and always there to meet our clients' needs in a secure, personalised and relevant way, while also driving inclusive growth and sustainable development in Africa.

We have been operating on the continent for over 163 years, building an unrivalled franchise. Our scale, on-the-ground presence and deep expertise, combined with our know-how and powerful networks support our success and sustainability as the continent's largest bank (by assets).

Our fit-for-purpose representation in 21 African countries, which, together with our operations in 4 global centres and 2 offshore hubs, enable us to facilitate investment and development flows in Africa and access international capital to drive the continent's growth, diversification and development.

Standard Bank Group's headline earnings for the 6 months ended 30 June 2026 were R26.1 billion (USD1.6 billion) and as at 30 June 2026 total assets were R3.8 trillion (USD232.5 billion).

Standard Bank has 20 million clients and employs over 50 000 people across its geographies. The group services its clients digitally and via its extensive network across the African continent, including over 1 200 branches and points of representation and over 5 600 ATMs.

The long-term foreign currency ratings for Standard Bank Group are: Fitch Ratings BB (Stable) and Moody's Ba2 (Positive). The Standard Bank of South Africa Limited, the single largest operating entity within the Standard Bank Group, ratings are: Fitch Ratings BB (Stable) and Moody's Baa3 (Positive). The group is listed on the JSE and A2X with share code SBK, and the Namibian Stock Exchange, share code SNB.

CORPORATE & INVESTMENT BANKING

The **Corporate & Investment Banking** business unit serves large companies (multinational, regional and domestic), governments, parastatals and institutional clients across Africa and internationally. Our clients leverage our in-depth sector and regional expertise, our specialist capabilities and our access to global capital markets for advisory, transactional, risk management and funding support.

		1H26	1H25
Headline earnings	Rm	**13 825**	12 065
ROE	%	**24.8**	23.0
Cost-to-income ratio	%	**40.4**	41.4
CLR to customers	bps	**3**	27
Gross loans and advances to customers	Rbn	**720**	668
Deposits	Rbn	**1 577**	1 360

BUSINESS & COMMERCIAL BANKING

The **Business & Commercial Banking** business unit provides broad based client solutions for a wide spectrum of small- and medium-sized businesses as well as large commercial enterprises. Our client coverage extends across a wide range of industries, sectors and solutions that deliver the necessary advisory, networking and sustainability support required by our clients to enable their growth.

		1H26	1H25
Headline earnings	Rm	**4 448**	4 555
ROE	%	**36.3**	37.5
Cost-to-income ratio	%	**60.0**	57.6
CLR to customers	bps	**93**	139
Gross loans and advances to customers	Rbn	**208**	201
Deposits	Rbn	**529**	505

PERSONAL & PRIVATE BANKING

The **Personal & Private Banking** business unit offers tailored and comprehensive financial services solutions. We serve individual clients across Africa by enabling their daily lives throughout their life journeys. The business provides a comprehensive suite of financial products, advisory services, and tailored solutions which are designed to meet each client's unique needs.

		1H26	1H25
Headline earnings	Rm	**4 600**	4 659
ROE	%	**18.6**	19.2
Cost-to-income ratio	%	**57.0**	55.9
CLR to customers	bps	**155**	170
Gross loans and advances to customers	Rbn	**713**	696
Deposits	Rbn	**448**	436

INSURANCE & ASSET MANAGEMENT

The **Insurance & Asset Management** business unit offers a wide range of solutions to fulfil clients' long and short-term insurance, health, investment, and asset management needs, through our advice-led distribution force, third-party distribution network, as well as in partnership with the Banking sales channels. Our clients can leverage our extensive market-leading range of propositions and services so that together we can protect and grow what matters most to them.

		1H26	1H25
Headline earnings	Rm	**2 078**	1 808
ROE	%	**21.1**	19.7
Assets under management	Rbn	**1 763**	1 540
New business value	Rm	**1 840**	1 806

STANDARD BANK GROUP (SBG)

		Change %	1H26	1H25
Headline earnings contribution by business unit				
Total headline earnings	Rm	10	**26 100**	23 785
SBG Franchise[1]	Rm	9	**25 081**	22 951
Banking	Rm	9	**23 003**	21 143
Insurance & Asset Management	Rm	15	**2 078**	1 808
ICBCS	Rm	22	**1 019**	834
Ordinary shareholders' interest				
Profit attributable to ordinary shareholders	Rm	10	**26 193**	23 827
Ordinary shareholders' equity	Rm	6	**271 574**	256 261
Share statistics				
Headline earnings per ordinary share (HEPS)	cents	10	**1 609.8**	1 458.0
Diluted HEPS	cents	11	**1 594.1**	1 441.5
Basic earnings per share[2] (EPS)	cents	11	**1 615.6**	1 460.6
Diluted EPS	cents	11	**1 599.8**	1 444.1
Dividend per share	cents	10	**902**	817
Net asset value per share	cents	6	**16 771**	15 829
Tangible net asset value per share	cents	7	**16 190**	15 187
Number of ordinary shares in issue	thousands	0	**1 619 308**	1 618 889
Return ratios				
Return on equity (ROE)	%		**19.8**	19.1
Return on risk-weighted assets (RoRWA)	%		**3.0**	2.8
Capital adequacy				
Common equity tier 1 capital adequacy ratio	%		**13.6**	13.2
Tier 1 capital adequacy ratio	%		**14.9**	14.4
Total capital adequacy ratio	%		**16.6**	16.0
Employee statistics				
Number of employees	number	1	**51 200**	50 488

1 Standard Bank Group Franchise represents the group's core business activities which consist of Personal & Private Banking, Business & Commercial Banking, Corporate & Investment Banking and Insurance & Asset Management.
2 Represents earnings attributable to ordinary shareholders divided by the weighted average number of shares.

STANDARD BANK GROUP

Registration No. 1969/017128/06 • Incorporated in the Republic of South Africa

CONTACTS

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Directors N Nyembezi (Chairman), HJ Berrange, PLH Cook, A Daehnke*, OA David-Borha[1], GMB Kennealy, BJ Kruger, Li Li[2], RN Ogega[3], Fenglin Tian[2] (Deputy Chairman), SK Tshabalala* (Chief Executive Officer).

* Executive director [1]Nigerian [2]Chinese [3]Kenyan. All nationalities are South African, unless otherwise specified.

https://www.standardbank.com/sbg/standard-bank-group/investor-relations