

FACT SHEET

for the twelve months to 31 December 2025


HEADLINE EARNINGS

R49 207 m  11%

2024: R44 503 million

TOTAL ASSETS

R 3.6trn  11%

2024: R3.3 trillion

RETURN ON EQUITY (ROE)

19.3%

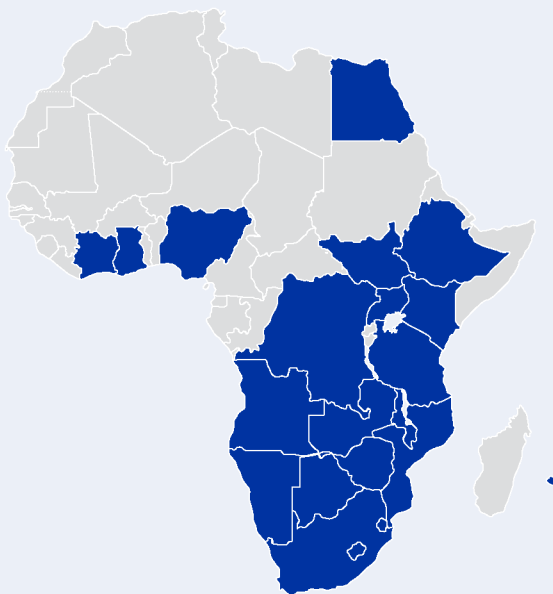
2024: 18.5%

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.

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

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 12 months to 31 December 2025 were R49 billion (USD 2.8 billion) and as at 31 December 2025 total assets were R3.6 trillion (USD 218 billion).

Standard Bank has 19.6 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 1200 branches and points of representation and over 5 500 ATMs.

The long-term foreign currency ratings for Standard Bank Group are: Fitch Ratings BB- (stable) and Moody's Ba2 (stable) 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 (stable). 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.

		2025	2024
Headline earnings	Rm	24 133	20 520
ROE	%	22.4	21.9
Cost-to-income ratio	%	42.6	44.4
CLR to customers	bps	14	8
Gross loans and advances	Rbn	889	838
Deposits	Rbn	1 472	1 296

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.

		2025	2024
Headline earnings	Rm	9 204	9 586
ROE	%	38.1	39.2
Cost-to-income ratio	%	58.4	55.4
Credit loss ratio (CLR)	bps	108	140
Gross loans and advances	Rbn	212	213
Deposits	Rbn	517	500

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.

		2025	2024
Headline earnings	Rm	11 392	11 048
ROE	%	23.3	22.7
Cost-to-income ratio	%	55.7	54.6
Credit loss ratio (CLR)	bps	138	149
Gross loans and advances to customers	Rbn	701	689
Deposits	Rbn	439	431

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.

		2025	2024
Headline earnings	Rm	4 112	3 270
ROE	%	22.1	16.5
Assets under management	Rtrn	1.8	1.5
New business value	Rm	3 780	3 366

STANDARD BANK GROUP (SBG)			Change %	2025	2024
Headline earnings contribution by business unit					
Total headline earnings	Rm	11		49 207	44 503
SBG Franchise ¹	Rm	10		47 663	43 449
Banking	Rm	8		43 551	40 179
Insurance & Asset Management	Rm	26		4 112	3 270
ICBCS	Rm	46		1 544	1 054
Ordinary shareholders' interest					
Profit attributable to ordinary shareholders	Rm	12		49 100	43 727
Ordinary shareholders' equity	Rm	5		264 158	250 655
Share statistics					
Headline earnings per ordinary share (HEPS)	cents	12		3 025.7	2 691.0
Diluted HEPS	cents	12		2 994.1	2 664.3
Basic earnings per share (EPS)	cents	14		3 019.1	2 644.1
Diluted EPS	cents	14		2 987.6	2 617.9
Dividend per share	cents	12		1 695	1 507
Net asset value per share	cents	7		16 277	15 281
Tangible net asset value per share	cents	7		15 687	14 593
Number of ordinary shares in issue	thousands	(1)		1 622 887	1 640 263
Return ratios					
Return on equity (ROE)	%			19.3	18.5
Return on risk-weighted assets (RoRWA)	%			2.9	2.9
Capital adequacy					
Common equity tier 1 capital adequacy ratio	%			13.8	13.5
Tier 1 capital adequacy ratio	%			15.1	14.6
Total capital adequacy ratio	%			16.8	16.5
Employee statistics					
Number of employees	number			50 714	50 316

¹ SBG Franchise represents the group's core business activities.

STANDARD BANK GROUP

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

CONTACTS

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Directors N Nyembezi (chairman), LL Bam, HJ Berrange, PLH Cook, A Daehnke*, OA David-Borha¹, GJ Fraser-Moleketi, GMB Kennealy, BJ Kruger, Li Li², JH Maree (deputy chairman), NNA Matyumza, RN Ogega³, Fenglin Tian² (Deputy chairman), SK Tshabalala* (chief executive officer).

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

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