



Standard Bank



STANDARD BANK GROUP

FACTSHEET

for the six months ended 30 June 2025

WHERE WE OPERATE

On-the-ground presence
in **21** countries in
sub-Saharan Africa

Africa Regions contributed
41% of group headline earnings

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 162 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



GLOBAL CENTRES

**Beijing, Dubai,
London, New York**

OFFSHORE HUBS

Isle of Man, Jersey

Headline earnings

R23 785 m ▲ 8%

1H24: R22 006 million

Total assets

R3.4 trn ▲ 11%

1H24: R3.1 trillion

Return on equity (ROE)

19.1%

1H24: 18.5%

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 six months ended 30 June 2025 were R24 billion (USD 1.29 billion) and as at 30 June 2025 total assets were R3.4 trillion (USD 191 billion).

Standard Bank has 19.2 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 1180 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.

Personal & Private Banking

PPB

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.

			1H25	1H24
Headline earnings	Rm		4 862	4 860
ROE	%		20.0	20.1
Cost-to-income ratio	%		55.1	54.0
CLR to customers	bps		170	177
Gross loans and advances	Rbn		714	709
Deposits	Rbn		437	423

Business & Commercial Banking

BCB

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.

			1H25	1H24
Headline earnings	Rm		4 522	4 759
ROE	%		37.2	38.5
Cost-to-income ratio	%		57.8	55.2
Credit loss ratio (CLR)	bps		130	145
Gross loans and advances	Rbn		214	215
Deposits	Rbn		505	465

Corporate & Investment Banking

CIB

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.

			1H25	1H24
Headline earnings	Rm		12 028	10 360
ROE	%		22.9	22.9
Cost-to-income ratio	%		41.9	44.7
CLR to customers	bps		27	4
Gross loans and advances	Rbn		821	800
Deposits	Rbn		1 354	1 202

Insurance & Asset Management

IAM

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.

			1H25	1H24
Headline earnings	Rm		1 806	1 625
ROE	%		19.7	15.6
Assets under management	Rtrn		1.6	1.5
New business value	Rm		1 806	1 624

STANDARD BANK GROUP (SBG)			Change %	1H25	1H24
Headline earnings contribution by business unit					
Total headline earnings	Rm	8		23 785	22 006
SBG Franchise ¹	Rm	7		22 951	21 410
Banking	Rm	7		21 145	19 785
Insurance & Asset Management	Rm	11		1 806	1 625
ICBCS	Rm	40		834	596
Ordinary shareholders' interest					
Profit attributable to ordinary shareholders	Rm	11		23 827	21 487
Ordinary shareholders' equity	Rm	6		256 261	240 648
Share statistics					
Headline earnings per ordinary share (HEPS)	cents	10		1 458.0	1 328.7
Diluted HEPS	cents	10		1 441.5	1 315.9
Basic earnings per share (EPS)	cents	13		1 460.6	1 297.4
Diluted EPS	cents	12		1 444.1	1 284.8
Dividend per share	cents	10		817	744
Net asset value per share	cents	9		15 829	14 564
Tangible net asset value per share	cents	10		15 187	13 846
Number of ordinary shares in issue	thousands	(2)		1 618 889	1 652 340
Return ratios					
Return on equity (ROE)	%			19.1	18.5
Return on risk-weighted assets (RoRWA)	%			2.8	2.9
Capital adequacy					
Common equity tier 1 capital adequacy ratio	%			13.2	13.5
Tier 1 capital adequacy ratio	%			14.4	14.7
Total capital adequacy ratio	%			16.0	16.6
Employee statistics					
Number of employees	number			50 488	50 815

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

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