

Register of Conflicts of Interest for the year ended 31 December 2025

In accordance with paragraph 7.6 of the JSE Debt and Specialist Securities Listings Requirements and in addition to the requirements of Section 75 of the Companies Act 71 of 2008 (the Act), Standard Bank Group Limited (SBG) and The Standard Bank of South Africa Limited (SBSA) directors' interests are disclosed quarterly at the start of SBG and SBSA board and board committee meetings. These disclosures include a register of all personal financial interests as well as any declarations of interest in matters on the agenda and in board and board committee papers that that may constitute, or be perceived to constitute, a potential conflict of interest.

All conflicts of interest were considered and managed by the board/board committees in terms of the Management of Conflicts of Interests Policy as published on the group's website [Management of Conflicts of Interests Policy](#).

Name of Director	Board	Date Recorded	Directors' interest
Jacko Maree	SBG Board	2025-11-24	Jacko Maree as a holder of SBG non-redeemable, non-cumulative, non-participating preference shares (SBPP preference shares), declared his financial interest in the proposed on-market repurchase of these shares; and accordingly, did not participate in the discussion and resolution as it pertained to this matter due to personal financial interest.
Ben Kruger	SBG Board	2025-11-24	Ben Kruger as a holder of SBG non-redeemable, non-cumulative, non-participating preference shares (SBPP preference shares), declared his financial interest in the proposed on-market repurchase of these shares; and accordingly, did not participate in the discussion and resolution as it pertained to this matter due to personal financial interest.

Note: In line with the Company's Management of Conflicts of Interests Policy, the directors recused themselves from discussions relating to these declarations.

Group Secretary: Kobus Froneman