

Register of Conflicts of Interest for the year ended 31 December 2024

Owner	Kobus Froneman, Group Secretary
Date	April 2025

In accordance with paragraph 7.6 of the JSE Debt & 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 may constitute, or be perceived to constitute, a potential conflict of interest. All conflicts of interest were considered and managed by the board and 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 / Board Committee	Date Recorded	Directors' interest
Sola David-Borha	SBG and SBSA Risk & Capital Management Committee	2024-05-20 and 2024-11-18	Sola David-Borha recused herself from the discussion and consideration of a matter on the agenda relating to an entity on which she serves as a non-executive director
Ben Kruger	SBG and SBSA Risk & Capital Management Committee	2024-05-20 and 2024-11-18	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.
Jacko Maree	SBG and SBSA Risk & Capital Management Committee	2024-05-20 and 2024-11-18	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.
Sola David-Borha	SBG Board	2024-05-23 and 2024-11-21	Sola David-Borha recused herself from the discussion and consideration of a matter on the agenda relating to an entity on which she serves as a non-executive director.
Nonkululeko Nyembezi	SBG and SBSA Large Exposure Credit Committee	2024-05-31	Nonkululeko Nyembezi recused herself from the discussion and consideration of a matter on the agenda relating to an entity on which she serves as a non-executive director.

Name of Director	Board / Board Committee	Date Recorded	Directors' interest
Lwazi Bam	SBG and SBSA Large Exposure Credit Committee	2024-05-31	Lwazi Bam recused himself from the discussion and consideration of a matter on the agenda relating to an entity on which he serves as a non-executive director.

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