

**Register of Conflicts of Interest for the year ended 31 December 2023**

<b>Owner</b>	Kobus Froneman, Group Secretary
<b>Date</b>	April 2024

In accordance with paragraph 7.6 of the JSE Debt 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](#).

<b>Name of Director</b>	<b>Board / Board Committee</b>	<b>Date Recorded</b>	<b>Directors' interest</b>
Jacko Maree	SBG / SBSA Large Exposure Credit Committees	2023-01-13	Jacko Maree recused himself from the discussion and consideration of a matter on the agenda relating to entities on which he serves as a non-executive director.
Nonkululeko Nyembezi	SBG / SBSA Large Exposure Credit Committees	2023-03-31	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.
Lwazi Bam	SBG Audit Committee	2023-05-23 and 2023-08-25	Lwazi Bam recused himself from the discussion, consideration and appointment relating to the Audit Firm Rotation process due to his previous role as Chief Executive of the nominated audit firm.
Ben Kruger	SBG Board	2023-05-25	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 Board	2023-05-25	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.

Name of Director	Board / Board Committee	Date Recorded	Directors' interest
Jacko Maree	SBG / SBSA Large Exposure Credit Committee	2023-11-27	Jacko Maree recused himself from the discussion and consideration of a matter on the agenda relating to entities 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.