



Register of Conflicts of Interest for the year ended 31 December 2022

Owner	Kobus Froneman, Group Secretary
Date	April 2023

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](#).

Name of Director	Board / Board Committee	Date Recorded	Directors' interest
Myles Ruck	SBG Risk and Capital Management Committee (GRMC), SBG Board	2022-11-21 2022-11-24	Myles Ruck recused himself from the discussion and consideration of a matter pertaining to a subsidiary of Standard Bank Group Limited of which he was a non-executive director.
Myles Ruck	SBSA Large Exposure Credit Committee	2022-10-21	Myles Ruck recused himself from the discussion and consideration of a matter in which he had a personal financial interest.
Jacko Maree	SBSA Large Exposure Credit Committee	2022-06-15	Jacko Maree recused himself from the discussion and consideration of a matter in which he had an indirect conflict of interest.
Thulani Gcabashe	SBSA Large Exposure Credit Committee	2022-03-29	Thulani Gcabashe recused himself from the discussion and consideration of a matter in which he had a 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.