

STANDARD BANK GROUP LIMITED

Registration number 1969/017128/06
Incorporated in the Republic of South Africa
Website: www.standardbank.com/reporting

SHARE CODES

JSE and A2X share code: SBK
ISIN: ZAE000109815
NSX share code: SNB
("Standard Bank Group" or "SBG" or "the group")

PILLAR 3 QUARTERLY DISCLOSURES AS AT 30 SEPTEMBER 2023

In terms of the requirements under Regulation 43(1)(e)(iii) of the regulations relating to banks and the Basel Committee on Banking Supervision (BCBS) Pillar 3 framework, quarterly disclosures on capital adequacy, risk weighted assets, leverage and liquidity are required.

Shareholders and noteholders are advised that the Standard Bank Group and The Standard Bank of South Africa Limited (SBSA) Pillar 3 disclosures for the quarter ended 30 September 2023 are available on the group's website:

[Standard Bank Investor Relations: Basel Pillar 3 Disclosures](#)

At 30 September 2023, SBG reported a CET1 capital adequacy ratio including unappropriated profits of 13.0%, a Liquidity Coverage Ratio of 136.4% and a Net Stable Funding Ratio of 122.6%.

These disclosures have not been audited or reviewed by the SBG's joint external auditors.

Sandton
30 November 2023

JSE sponsor

The Standard Bank of South Africa Limited

Namibian sponsor

Simonis Storm Securities (Proprietary) Limited