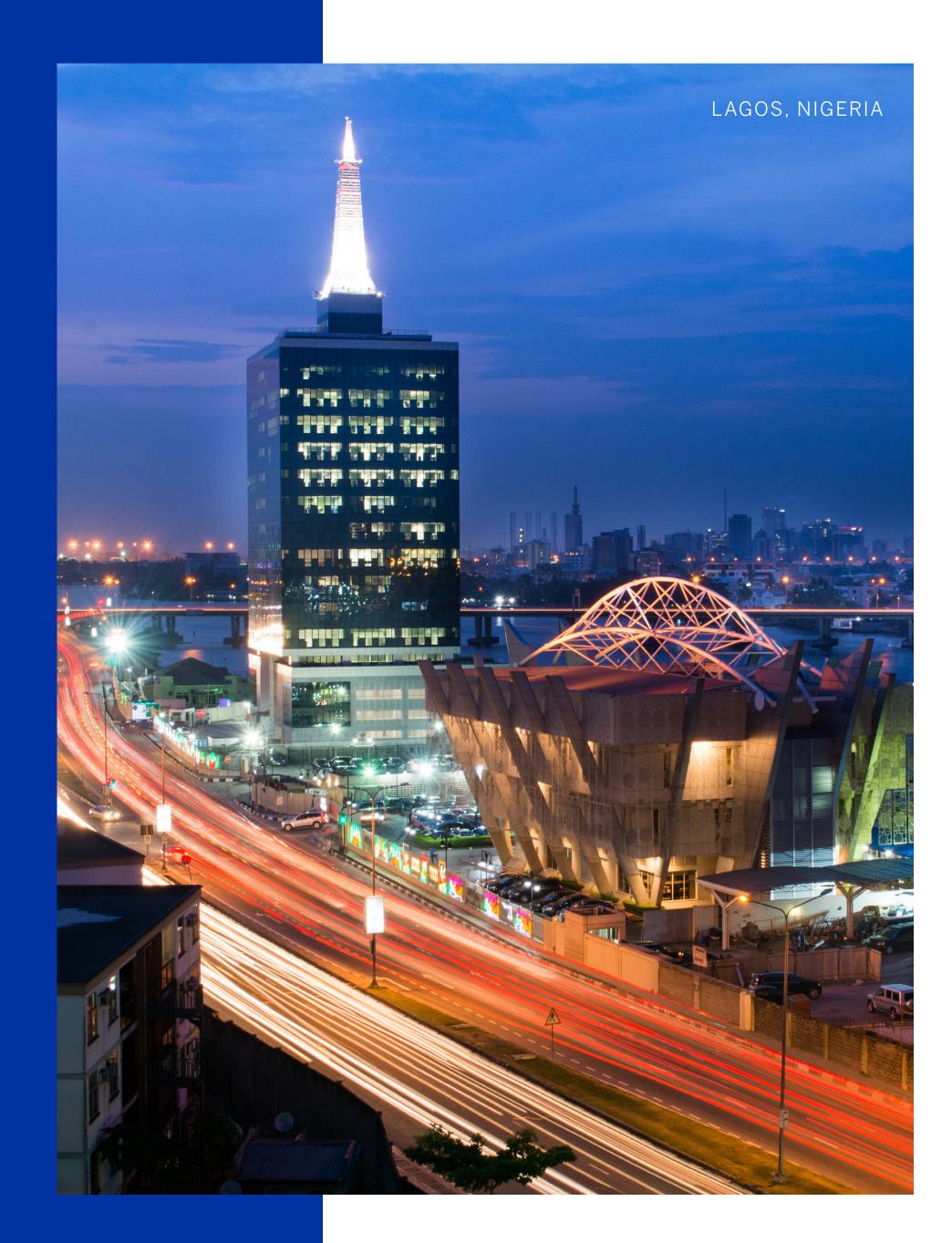




Africa is our home. Today, our commitment to her people and her prosperity is stronger than ever. Because when this continent wins, economies grow, communities thrive, and our clients succeed.

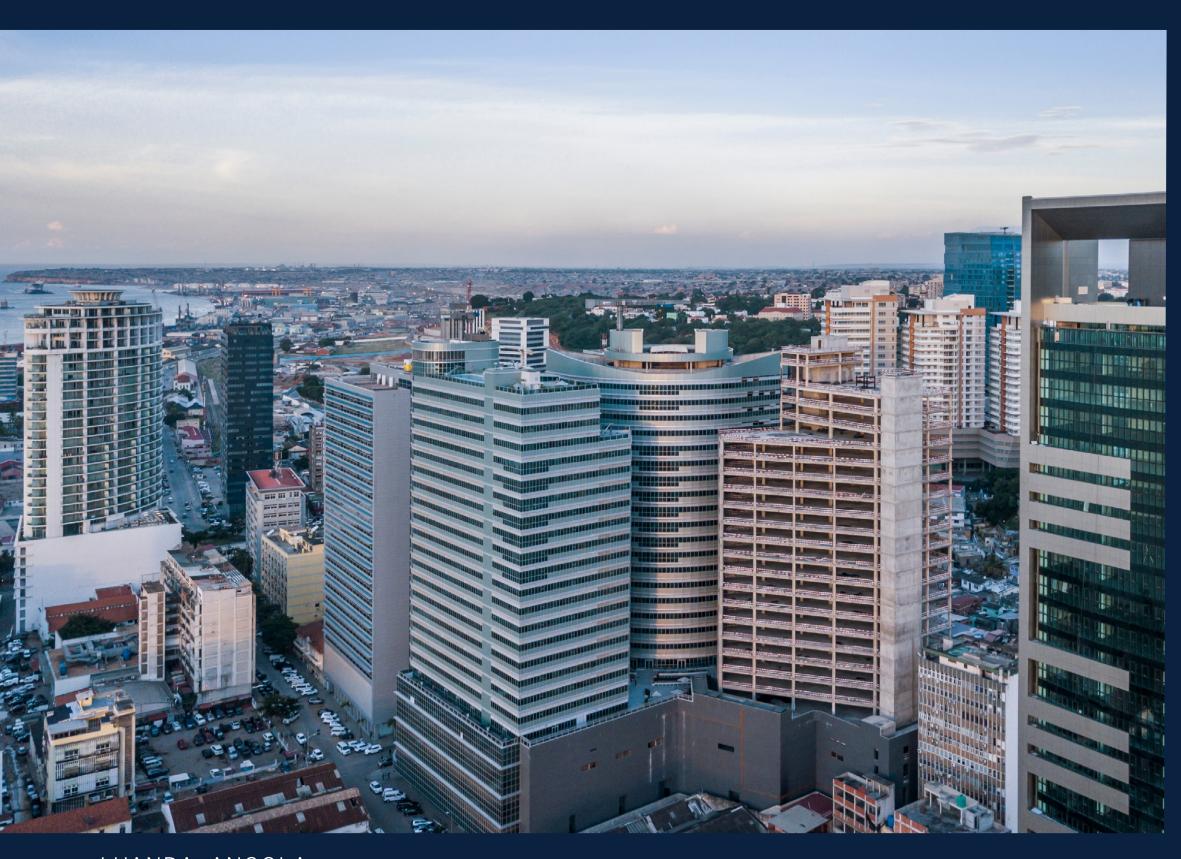
Our deep investment in Africa's abundance makes us the trusted partner bank on the continent.

## We believe in here.





## Your trusted partner in Africa



WHY CHOOSE STANDARD BANK?



OVERVIEW: OUR PRODUCTS
AND SOLUTIONS FOR BANKS



CASH MANAGEMENT



TRADE FINANCE



**INVESTOR SERVICES** 



**AWARDS** 



**ANNEXES** 



LUANDA, ANGOLA

< BACK

# For banks who believe

Africa's largest banking group by assets, Standard Bank is the ideal partner for success in emerging markets on the continent.

# Why choose us as your trusted partner bank in Africa?



**A wide network** of relationships and strategic partnerships



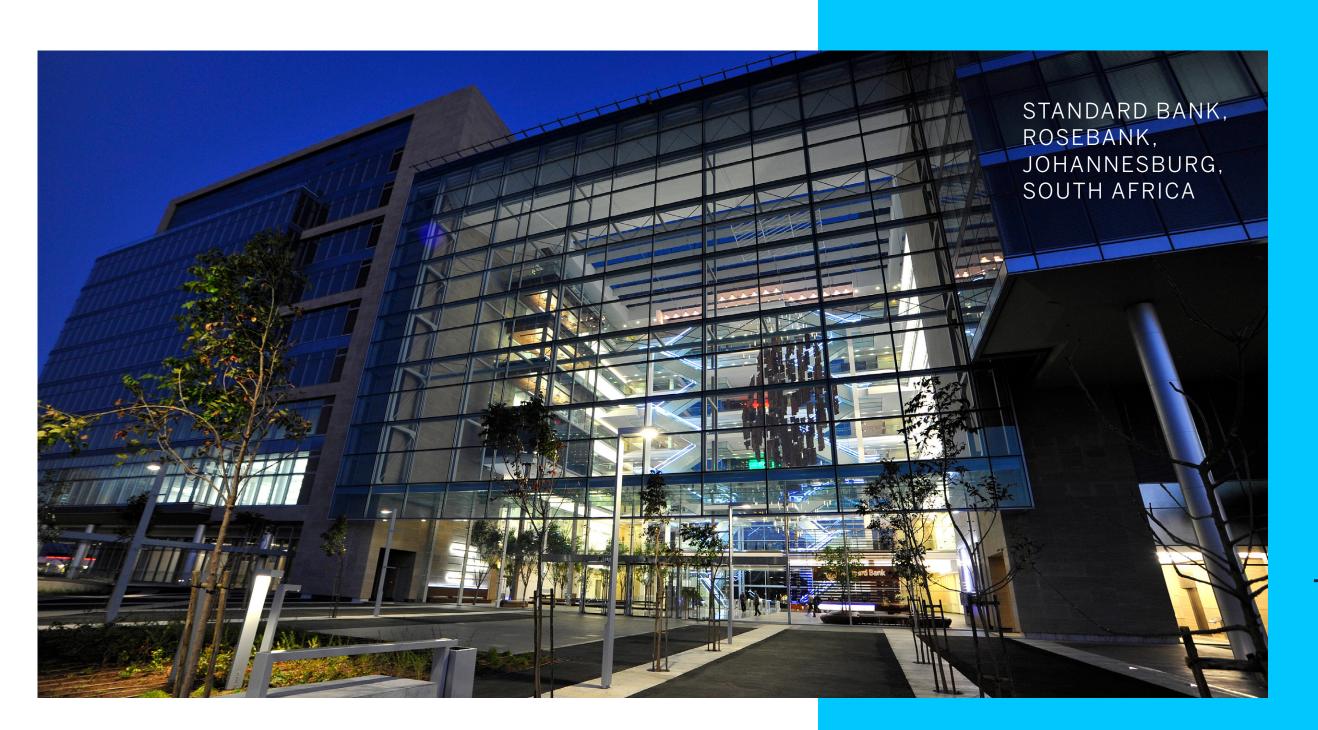
**Expertise and insights** rooted in the
African experience



**Specialists** who can tailor sophisticated, personalised financial solutions



**The security** of robust financial health, ample liquidity, and a strong balance sheet





World-class
compliance and
cybersecurity



Experienced, high-calibre leadership and team



Efficient systems and processes



The best economic research unit in Africa



Thought leadership and market insights



Award-winning banking solutions



# Standard Bank: the financial heart of Africa

SANDTON CITY, JOHANNESBURG, SOUTH AFRICA



#### **EAST AFRICA**

Uganda
 Kenya
 South Sudan
 Tanzania
 Ethiopia<sup>1</sup>
 Malawi

#### **SOUTHERN & CENTRAL AFRICA**

Mozambique 11. Lesotho
 Zimbabwe 12. Botswana
 Mauritius 13. Namibia
 Eswatini 14. Zambia

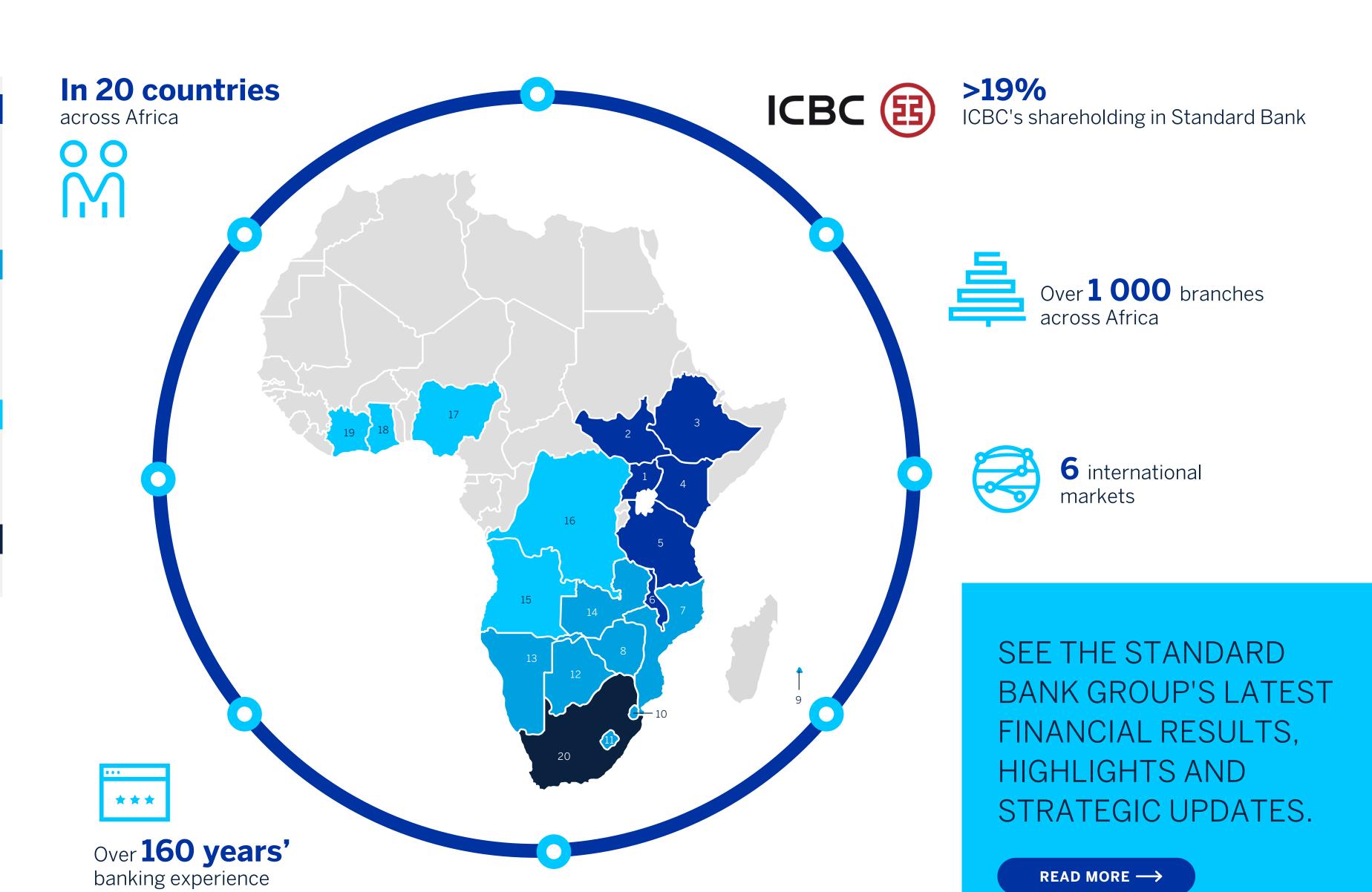
#### **WEST AFRICA**

15. Angola18. Ghana16. DRC19. Côte d'Ivoire

17. Nigeria

#### **SOUTH AFRICA**

20. South Africa



< BACK

<sup>&</sup>lt;sup>1</sup> Representative office



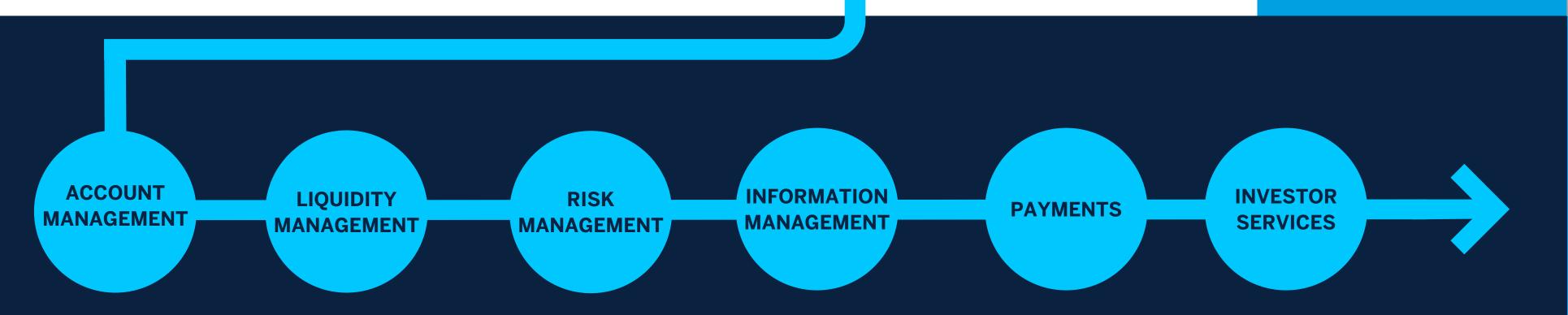
# Products and solutions to navigate complexities

The African continent is rich in potential and promise. Standard Bank is uniquely placed to help manage the risks inherent in trade activities across its multiple jurisdictions. We follow worldwide compliance and screening protocols, and are highly skilled and experienced in Continuous Linked Settlement (CLS), holding significant liquidity to support our clients' requirements. **We offer the following transaction solutions for financial institutions:** 

We hold ourselves to the highest standards in:

- SWIFT
- Compliance
- AML/TF
- Cybersecurity
- Operational processes (ISO certified)
- Data protection





CONNECTING
CLIENTS WITH
SEASONED
LOCAL EXPERTS

READ MORE  $\longrightarrow$ 

< BACK



# Cash management to drive Africa's growth

LEKKI-IKOYI LINK BRIDGE, NIGERIA

As the established correspondent bank for cash clearing, Standard Bank facilitates tailored, end-to-end cash management solutions as an extension of global financial institutions in African markets. Clients value our competitive pricing and turnaround times, and the highest standards in regulatory compliance and cybersecurity.

READ MORE  $\longrightarrow$ 





## ESTABLISHED LOCAL PRESENCE

- Standard Bank is the largest local currency direct clearer across
   20 markets in sub-Saharan Africa, plus eight more markets in the West African Economic and Monetary Union.
- Specialists have first-hand local market experience, and offer expert advisory and custodial services.



#### **PROVEN TRACK RECORD**

- We are an award-winning transaction bank in challenging African markets.
- We have strong disaster recovery capabilities.
- We hold the dominant market share in Africa's largest traded currency (ZAR).
- In our most significant traded market, we provide the largest amount of liquidity to our banking clients.



#### **INNOVATIVE SERVICE**

- Our skilled operations teams across the group ensure consistency, no matter where the client is.
- Dedicated sales and client services.
- Our continual investment in technology keeps us at the cutting edge of digital solutions.



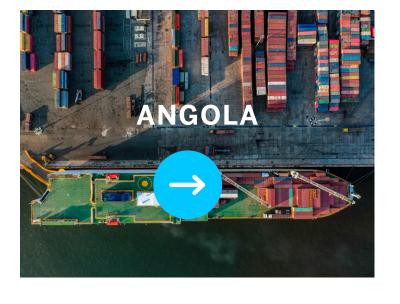
#### **DEEP KNOWLEDGE**

- Proven knowledge of the complexities of sub-Saharan African contexts, laws and regulations.
- Keen understanding of local market dynamics.
- Solid relationships with governments, regulators, and players in key sectors.

< BACK

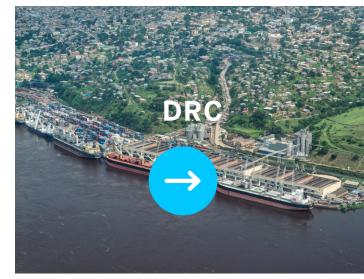
# Cash product offering across sub-Saharan Africa

VIEW TABLE WITH ALL COUNTRIES →









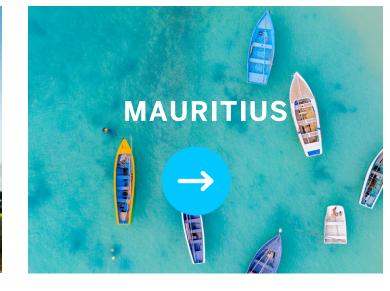


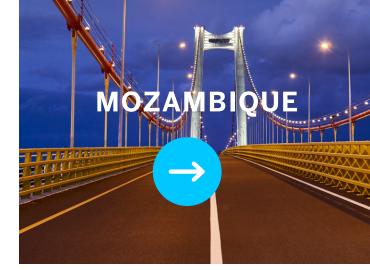


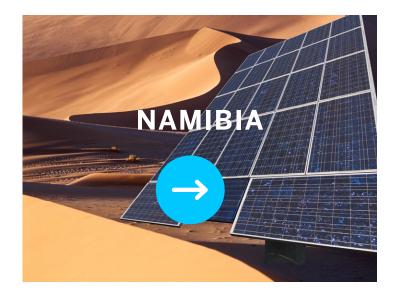






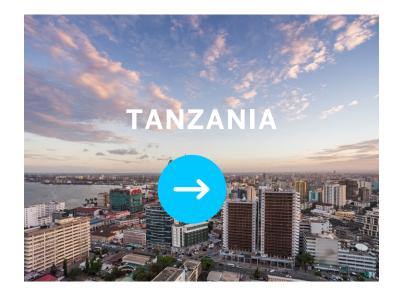






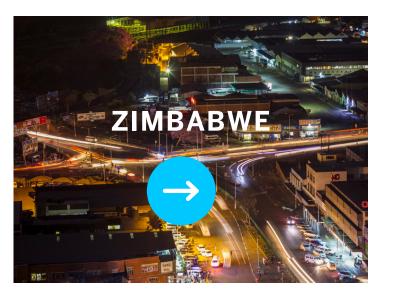












9



# Trade finance to improve efficiencies and manage risk

As the trusted trade partner bank in Africa, we develop and implement customised solutions to promote economic growth and unleash the rich potential of our clients.

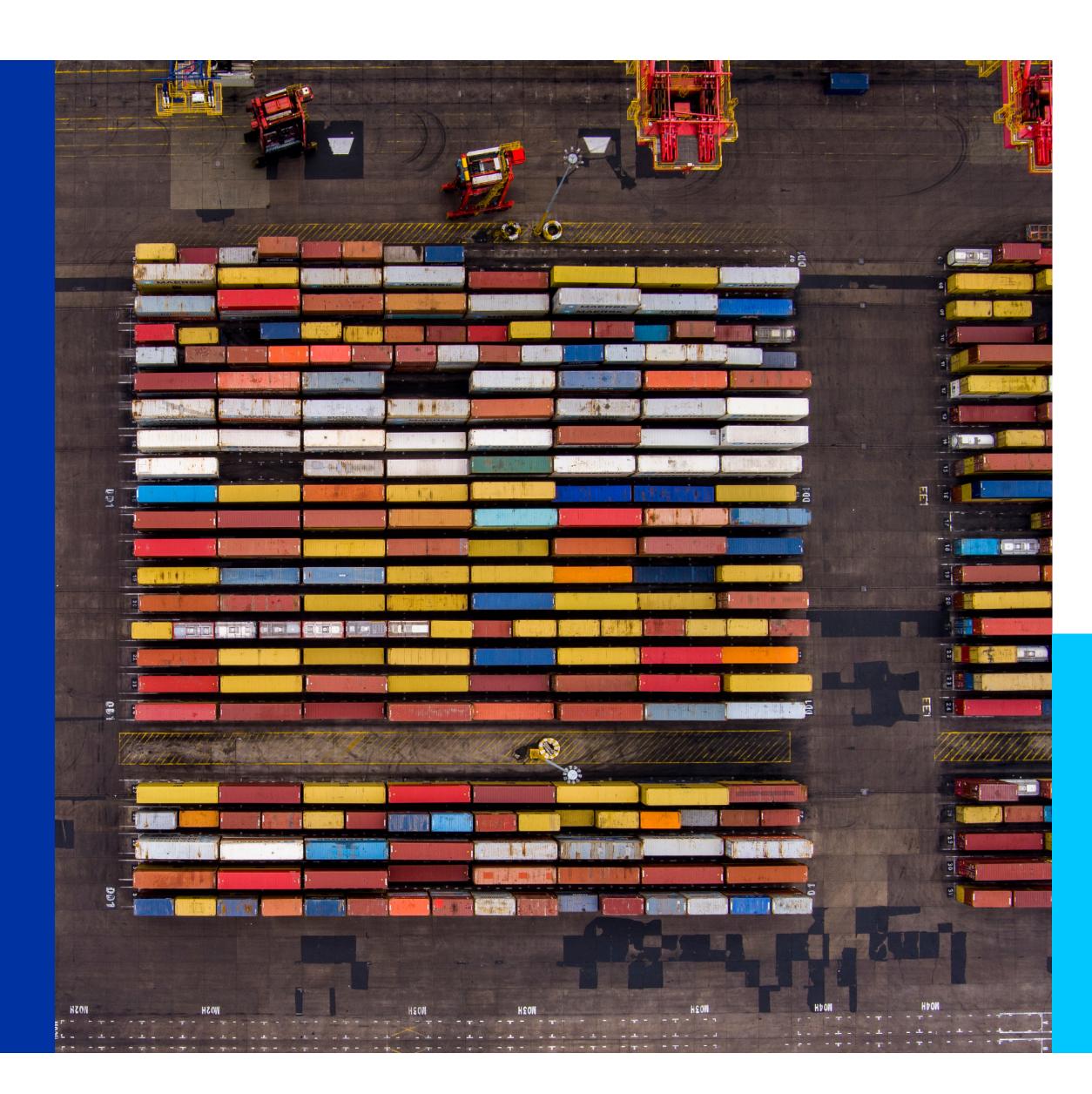
READ MORE  $\longrightarrow$ 

CONTAINER SHIP ON THE SUEZ CANAL



## OUR COMMITMENT AS YOUR TRUSTED TRADE PARTNER

- A specialist African team with strong banking sector expertise and experience in trade and country risk
- Regional and in-country documentary trade specialists
- Extensive trade lines to support trade flows between Africa and the rest of the world
- Ability to facilitate cross-border transactions efficiently through our vast branch and correspondent bank networks
- Access to the TradeOnline platform for a streamlined and digital execution of transactions
- In-depth knowledge of sectors and industries such as commodities, telecoms, food and resources, manufactured goods and capital goods imports



## Solutions

- Structured trade solutions
- Improved liquidity
- Working capital optimisation
- Risk participation, mitigation and distribution
- Balance sheet management
- Vanilla trade
- Documentary credits
- Guarantees
- Trade loans
- Letters of credit
- Export letters of credit confirmations
- Payment facilitation

CREATING
SOLUTIONS
THAT CELEBRATE
AFRICA'S
VIBRANT ENERGY

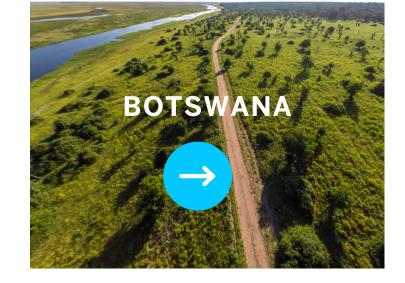
**READ MORE** —

ТТ

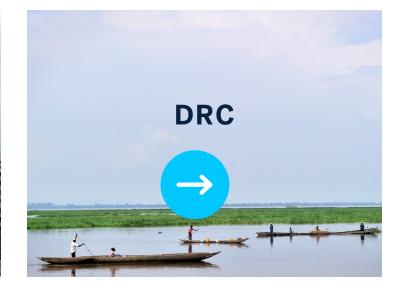
# Trade product offering across

sub-Saharan Africa

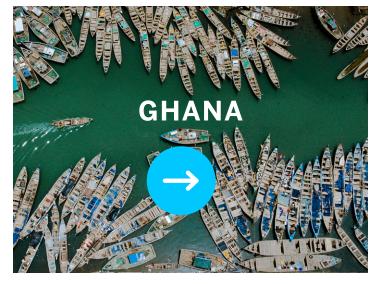
















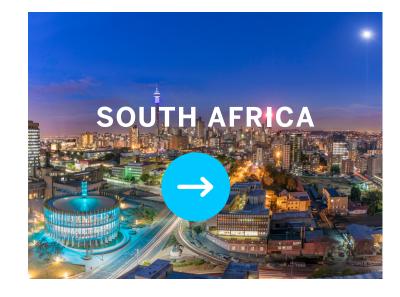






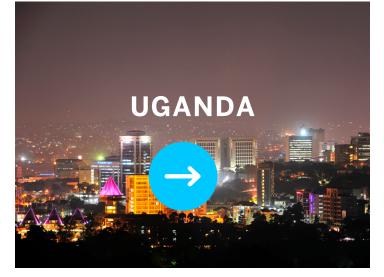


















# Your trusted **Investor Services partner** in Africa

Custody, settlement, and asset servicing solutions across 15 markets, achieved with transparency, operational ease and efficiency. We provide broad market access and rapid implementation efficiently.

READ MORE ightharpoonup

NAIROBI, KENYA AT NIGHT

< BACK

## Our commitment to the continent

- Depth of product offering
- Integrated systems platform
- Breadth of market coverage
- Deep understanding of local practices and rules
- Access to market authorities
- Understanding of the operational challenges
- Understanding of the complexity of regulatory compliance

# in African markets (\$) ↑ ↓ (R)





Solutions for investors

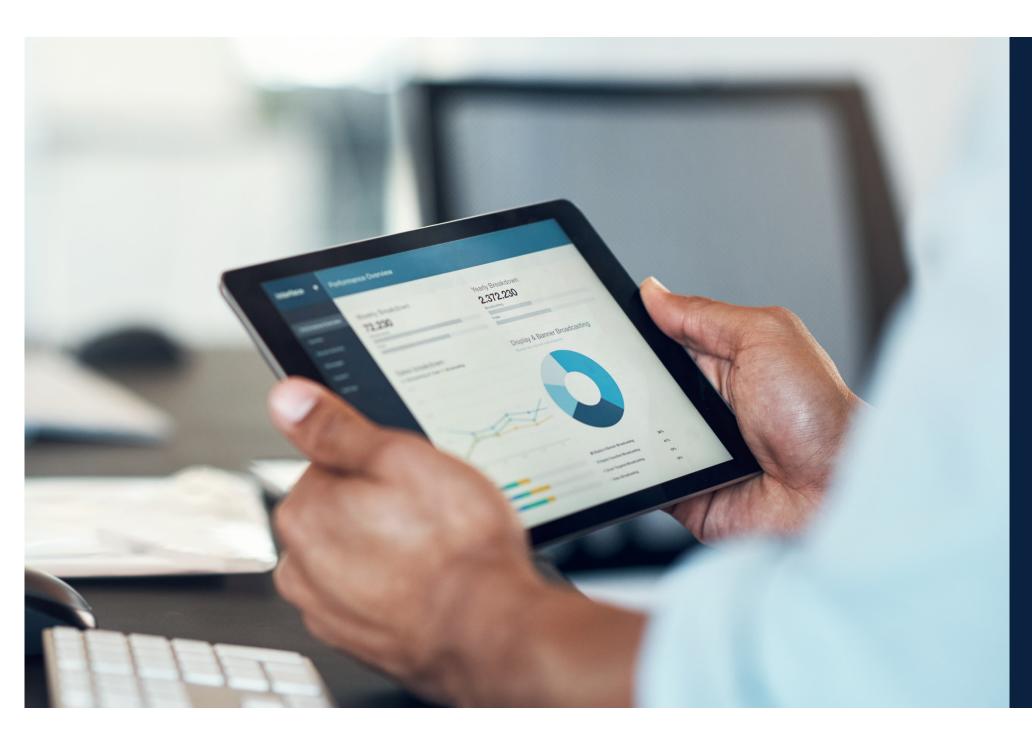
**EXECUTION >** 



**CASH CLEARING** >



**SECURITIES LENDING >** 



RESOURCES COMING TOGETHER TO **BUILD** LIMITLESS **POSSIBILITIES** 

READ MORE →



CUSTODY >



**ASSET SERVICING>** 



**OPERATIONAL EFFICIENCY** >



**ECONOMIES** OF SCALE >



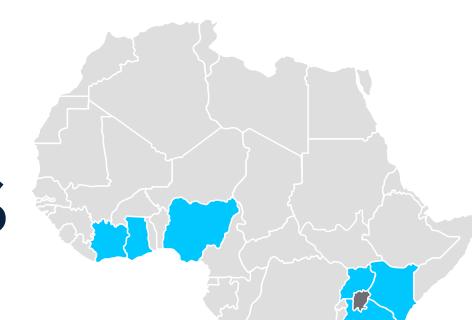
**MARKET ADVOCACY** AND INSIGHTS >



**ACCESS TO NEW MARKETS** AND **CUSTOMERS** >



# Custody solutions



#### **MULTI-DIRECT CUSTODY SOLUTION**

Access is provided through a single contract that connects multiple markets in the region, supported by a centralised client relationship model using a shared technology platform across markets.

## Regional hub custody solution

Access is provided through a single agreement and operational contract with Standard Bank of South Africa. A flexible operating model allows clients to choose to be serviced directly in-country or through a more centralised operating relationship out of Johannesburg with dedicated market specialists in each country. We continuously invest in upgrading our technology platform to future-proof our products and partner our clients in their digital and data strategy. We are fully ISO 15022 compliant, supporting a broad range of securities and cash SWIFT reporting messages.



TOP TECHNOLOGY HARNESSED BY
YOUR TRUSTED PARTNER IN AFRICA

READ MORE →





## Awards

The most recent accolades that recognise our contribution to Africa's growth, cementing our reputation as the partner bank of choice.



#### **GLOBAL FINANCE WORLD'S BEST SUB-CUSTODIAN BANKS**

Best Sub-custodian Bank Africa Best Sub-custodian Bank Botswana

Best Sub-custodian Bank Kenya

Best Sub-custodian Bank Mozambique

**Best Sub-custodian Bank** Nigeria



#### **GLOBAL FINANCE WORLD'S BEST SUPPLY CHAIN FINANCE PROVIDERS**

**Best Supply Chain Finance Providers** Africa

#### **AFRICA GLOBAL FUNDS AWARDS**

Best Banking & Custody Provider: Sub-custodian

#### **EMEA FINANCE TREASURY SERVICES AWARDS**

**Best Trade Finance Services in Africa** 

#### **GLOBAL FINANCE WORLD'S BEST TREASURY & CASH MANAGEMENT BANKS**

**Best Bank for Liquidity Management** Africa

Best Bank for Treasury & Cash Management Angola

**Best Bank for Treasury & Cash Management** South Africa

#### **GLOBAL FINANCE WORLD'S BEST TRADE FINANCE PROVIDERS**

**Best Trade Finance Providers** Africa

**Best Trade Finance Providers** South Africa

**Best Trade Finance Providers** Uganda

A TESTAMENT TO OUR COMMITMENT TO TRANSFORMING LIVES IN AFRICA AND BEYOND

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Send a message to our team members for more information on these products and services.

I ALSO BELIEVE IN AFRICA ->



Brem Peters
Head: FI, Bank Sector,
Transaction Banking

Brem.Peters@standardbank.co.za



**Jacqui Sambhu** Head: FI, Bank Sector Account Management, Transaction Banking

Jacqueline.Sambhu@standardbank.co.za





#### BACK TO CASH MANAGEMENT

#### VIEW TABLE

WITH ALL COUNTRIES	$\rightarrow$	

## Annex 1: Cash products across sub-Saharan Africa

ANGOLA	YES	NO
Non-res (vostro) accounts – local currency	<del>* *</del>	
Commercial payments: one fee market		
CLS		
Trade settlements		
Security settlements		
Liquidity management		
FX settlements		
Telegraphic transfers		
Multi-banking (MT101)		
Real-time gross settlement (RTGS)		
Electronic funds transfers		
Inter-account transfers		
Cheque payments – bank		
Electronic clearing house		
Freely transact cross border		
SWIFT gpi		
API		
Portfolio disbursements (low-value / high-volume payments)		
Solutions via Standard Bank South Africa		
Single currency clearing via SBSA		
FCA payments via SBSA hub		

\*\*Angola: Foreign currency accounts are opened only after specific authorisation from the central bank.

BOTSWANA	YES	NO	100 mm
Non-res (vostro) accounts – local currency			To the second of
Commercial payments: one fee market			
CLS			
Trade settlements			
Security settlements			
Liquidity management			
FX settlements			
Telegraphic transfers			20
Multi-banking (MT101)			20
Real-time gross settlement (RTGS)			
Electronic funds transfers			A SHARE WEEK
Inter-account transfers			
Cheque payments – bank			
Electronic clearing house			
Freely transact cross border			
SWIFT gpi			
API			
Portfolio disbursements (low-value / high-volume payments)			
Solutions via Standard Bank South Africa			
Single currency clearing via SBSA			
FCA payments via SBSA hub			
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- XMINI OF A

#### BACK TO CASH MANAGEMENT

#### VIEW TABLE WITH A

ALL COUNTRIES ->	

## Annex 1: Cash products across sub-Saharan Africa

CÔTE D'IVOIRE	YES	NO
Non-res (vostro) accounts – local currency	*	
Commercial payments: one fee market		
CLS		
Trade settlements		
Security settlements		
Liquidity management		
FX settlements		
Telegraphic transfers		
Multi-banking (MT101)		
Real-time gross settlement (RTGS)		
Electronic funds transfers		
Inter-account transfers		
Cheque payments – bank		
Electronic clearing house		
Freely transact cross border		
SWIFT gpi		
API		
Portfolio disbursements (low-value / high-volume payments)		
Solutions via Standard Bank South Africa		
Single currency clearing via SBSA		
FCA payments via SBSA hub		

\*Côte d'Ivoire: Offering XOF clearing regionally in the West African Economic and Monetary Union (WAEMU) in eight markets out of Côte d'Ivoire.

†DRC: Done through SWIFT, no official central bank RTGS.

DRC	YES	NO	
Non-res (vostro) accounts – local currency			
Commercial payments: one fee market			
CLS			
Trade settlements			
Security settlements			
Liquidity management			
FX settlements			
Telegraphic transfers			21
Multi-banking (MT101)			
Real-time gross settlement (RTGS)		†	
Electronic funds transfers			
Inter-account transfers			
Cheque payments – bank			
Electronic clearing house			
Freely transact cross border			
SWIFT gpi			
API			
Portfolio disbursements (low-value / high-volume payments)			
Solutions via Standard Bank South Africa			
Single currency clearing via SBSA			
FCA payments via SBSA hub			

### BACK TO CASH MANAGEMENT

W TABLE WITH ALL COUNTRIES	$\rightarrow$	

ESWATINI	YES	NO
Non-res (vostro) accounts – local currency		
Commercial payments: one fee market		
CLS		
Trade settlements		
Security settlements		
Liquidity management		
FX settlements		
Telegraphic transfers		
Multi-banking (MT101)		
Real-time gross settlement (RTGS)		
Electronic funds transfers		
Inter-account transfers		
Cheque payments – bank		
Electronic clearing house		
Freely transact cross border		
SWIFT gpi		
API		
Portfolio disbursements (low-value / high-volume payments)		
Solutions via Standard Bank South Africa		
Single currency clearing via SBSA		
FCA payments via SBSA hub		

GHANA	YES	NO	
Non-res (vostro) accounts – local currency			
Commercial payments: one fee market			1
CLS			
Trade settlements			
Security settlements			MULTIACTIVE HAND WASHING POWD
Liquidity management			
FX settlements			
Telegraphic transfers			17 22
Multi-banking (MT101)			
Real-time gross settlement (RTGS)			
Electronic funds transfers			
Inter-account transfers			
Cheque payments – bank			
Electronic clearing house			
Freely transact cross border			
SWIFT gpi			
API			
Portfolio disbursements (low-value / high-volume payments)			
Solutions via Standard Bank South Africa			A COLOR
Single currency clearing via SBSA			
FCA payments via SBSA hub			

	KENYA (KES)	YES	NO
	Non-res (vostro) accounts – local currency		
	Commercial payments: one fee market		
	CLS		
	Trade settlements		
	Security settlements		
	Liquidity management		
	FX settlements		
1	Telegraphic transfers		
	Multi-banking (MT101)		
	Real-time gross settlement (RTGS)		
	Electronic funds transfers		
	Inter-account transfers		
	Cheque payments – bank		
	Electronic clearing house		
	Freely transact cross border		
	SWIFT gpi		
	API		
	Portfolio disbursements (low-value / high-volume payments)		
	Solutions via Standard Bank South Africa		
-/-	Single currency clearing via SBSA		
	FCA payments via SBSA hub		

## BACK TO CASH MANAGEMENT →

## VIEW TAB

BLE W	ITH ALL	COUNTRIES	

LESOTHO	YES	NO	
Non-res (vostro) accounts – local currency			
Commercial payments: one fee market			
CLS			
Trade settlements			
Security settlements			and Marie Control
Liquidity management			The Robert Trans
FX settlements			
Telegraphic transfers			23
Multi-banking (MT101)			
Real-time gross settlement (RTGS)			
Electronic funds transfers			A Page
Inter-account transfers			
Cheque payments – bank			
Electronic clearing house			
Freely transact cross border			
SWIFT gpi			
API			
Portfolio disbursements (low-value / high-volume payments)			
Solutions via Standard Bank South Africa			
Single currency clearing via SBSA			
FCA payments via SBSA hub			
and the second s	The second second		

#### SH MANAGEMENT →

## VIEW TABLE WITH ALL COUNTRIES ->

BACK TO	CA:

MALAWI	YES	NO
Non-res (vostro) accounts – local currency		
Commercial payments: one fee market		
CLS		
Trade settlements		
Security settlements		
Liquidity management		
FX settlements		
Telegraphic transfers		
Multi-banking (MT101)		
Real-time gross settlement (RTGS)		
Electronic funds transfers		
Inter-account transfers		
Cheque payments – bank		
Electronic clearing house		
Freely transact cross border		
SWIFT gpi		
API		
Portfolio disbursements (low-value / high-volume payments)		
Solutions via Standard Bank South Africa		
Single currency clearing via SBSA		
FCA payments via SBSA hub		

\*\*Mozambique: Foreign currency accounts are opened only after specific authorisation from the central bank.

#Mozambique: RTGS transactions done through the central bank proprietary system. Not SWIFT based.

MAURITIUS	YES	NO	
Non-res (vostro) accounts – local currency			
Commercial payments: one fee market			$\Lambda$
CLS			<b>A</b> 5
Trade settlements			
Security settlements			
Liquidity management			
FX settlements			
Telegraphic transfers			24
Multi-banking (MT101)			2-7
Real-time gross settlement (RTGS)			
Electronic funds transfers			
Inter-account transfers			
Cheque payments – bank			
Electronic clearing house			
Freely transact cross border			
SWIFT gpi			
API			
Portfolio disbursements (low-value / high-volume payments)			17/2
Solutions via Standard Bank South Africa			
Single currency clearing via SBSA			
FCA payments via SBSA hub			
BOOK - 17 - 18 - 18 - 18 - 18 - 18 - 18 - 18			

< BACK

#### BACK TO CASH MANAGEMENT

#### VIEW TABLE WITH ALL COUNTRIES $\longrightarrow$

MOZAMBIQUE	YES	NO
Non-res (vostro) accounts – local currency	<del>* *</del>	
Commercial payments: one fee market		
CLS		
Trade settlements		
Security settlements		
Liquidity management		
FX settlements		
Telegraphic transfers		
Multi-banking (MT101)		
Real-time gross settlement (RTGS)	#	
Electronic funds transfers		
Inter-account transfers		
Cheque payments – bank		
Electronic clearing house		
Freely transact cross border		
SWIFT gpi		
API		
Portfolio disbursements (low-value / high-volume payments)		
Solutions via Standard Bank South Africa		
Single currency clearing via SBSA		
FCA payments via SBSA hub		

NAMIBIA	YES	NO	
Non-res (vostro) accounts – local currency			
Commercial payments: one fee market			
CLS			
Trade settlements			
Security settlements			
Liquidity management			
FX settlements			
Telegraphic transfers			25
Multi-banking (MT101)			
Real-time gross settlement (RTGS)			
Electronic funds transfers			
Inter-account transfers			
Cheque payments – bank			
Electronic clearing house			
Freely transact cross border			
SWIFT gpi			The property of
API			
Portfolio disbursements (low-value / high-volume payments)			
Solutions via Standard Bank South Africa			
Single currency clearing via SBSA			
FCA payments via SBSA hub			

#### BACK TO CASH MANAGEMENT

<b>VIEW</b>	<b>TABLE</b>	<b>WITH ALL</b>	COUNTRIES

	NIGERIA	YES	NO
	Non-res (vostro) accounts – local currency	**	
	Commercial payments: one fee market		
	CLS		
	Trade settlements		
	Security settlements		
	Liquidity management		
	FX settlements		
	Telegraphic transfers		
	Multi-banking (MT101)		
	Real-time gross settlement (RTGS)		
1	Electronic funds transfers		
	Inter-account transfers		
	Cheque payments – bank		
	Electronic clearing house		
	Freely transact cross border		
	SWIFT gpi		
	API		
	Portfolio disbursements (low-value / high-volume payments)		

**Nigeria: Foreign
currency accounts are
opened only after specific
authorisation from the
central bank.

SOUTH AFRICA (ZAR)	YES	NO	
Non-res (vostro) accounts – local currency			
Commercial payments: one fee market			
CLS			1
Trade settlements			
Security settlements			
Liquidity management			
FX settlements			
Telegraphic transfers			26
Multi-banking (MT101)			
Real-time gross settlement (RTGS)			
Electronic funds transfers			
Inter-account transfers			
Cheque payments – bank			
Electronic clearing house			
Freely transact cross border			
SWIFT gpi			
API			
Portfolio disbursements (low-value / high-volume payments)			The Man of the Party of the Par
Solutions via Standard Bank South Africa			
Single currency clearing via SBSA	N.	/A	
FCA payments via SBSA hub	N.	/A	

**Solutions via Standard Bank South Africa** 

Single currency clearing via SBSA

FCA payments via SBSA hub

### BACK TO CASH MANAGEMENT

## VIEW TABLE WITH

H ALL COUNTRIES	$\rightarrow$	

TANZANIA	YES	NO
Non-res (vostro) accounts – local currency		
Commercial payments: one fee market		
CLS		
Trade settlements		
Security settlements		
Liquidity management		
FX settlements		
Telegraphic transfers		
Multi-banking (MT101)		
Real-time gross settlement (RTGS)		
Electronic funds transfers		
Inter-account transfers		
Cheque payments – bank		
Electronic clearing house		
Freely transact cross border		
SWIFT gpi		
API		
Portfolio disbursements (low-value / high-volume paymer	nts)	
Solutions via Standard Bank South Africa		
Single currency clearing via SBSA		
FCA payments via SBSA hub		

UGANDA	YES	NO	
Non-res (vostro) accounts – local currency			
Commercial payments: one fee market			
CLS			Miller
Trade settlements			
Security settlements			
Liquidity management			
FX settlements			SEC. 100.000
Telegraphic transfers			
Multi-banking (MT101)			
Real-time gross settlement (RTGS)			
Electronic funds transfers			
Inter-account transfers			
Cheque payments – bank			==
Electronic clearing house			
Freely transact cross border			
SWIFT gpi			
API			
Portfolio disbursements (low-value / high-volume payments)			
Solutions via Standard Bank South Africa			
Single currency clearing via SBSA			
FCA payments via SBSA hub			
		THE RESERVE OF THE PERSON NAMED IN	

	ZAMBIA	YES	NO
	Non-res (vostro) accounts – local currency		
1	Commercial payments: one fee market		
1	CLS		
H	Trade settlements		
=	Security settlements		
	Liquidity management		
3	FX settlements		
7	Telegraphic transfers		
	Multi-banking (MT101)		
D.	Real-time gross settlement (RTGS)		
	Electronic funds transfers		
	Inter-account transfers		
	Cheque payments – bank		
	Electronic clearing house		
100	Freely transact cross border		
1	SWIFT gpi		
A. A.	API		
	Portfolio disbursements (low-value / high-volume payments)		
-	Solutions via Standard Bank South Africa		
	Single currency clearing via SBSA		
THE REAL PROPERTY.	FCA payments via SBSA hub		

#### BACK TO CASH MANAGEMENT

VIEW TAI

ABLE WITH ALI	L COUNTRIES	_
ADEL WITH AL	COUNTRIES	•

ZIMBABWE	YES	NO	
Non-res (vostro) accounts – local currency			A CONTRACTOR OF THE PARTY OF TH
Commercial payments: one fee market			
CLS			
Trade settlements	N.	/A	
Security settlements	N.	/A	
Liquidity management			
FX settlements			
Telegraphic transfers			28
Multi-banking (MT101)			
Real-time gross settlement (RTGS)			
Electronic funds transfers			
Inter-account transfers			
Cheque payments – bank			
Electronic clearing house			
Freely transact cross border			
SWIFT gpi			
API			
Portfolio disbursements (low-value / high-volume payments)			
Solutions via Standard Bank South Africa			
Single currency clearing via SBSA			
FCA payments via SBSA hub			



**Solutions via Standard Bank** 

## Annex 1: Cash products across sub-Saharan Africa

						South Africa														
	Non-res (vostro) accounts – local currency	Commercial payments: one fee market	CLS	Trade settlements	Security settlements	Liquidity management	FX settlements	Telegraphic transfers	Multi- banking (MT101)	Real-time gross settlement (RTGS)	Electronic funds transfers	Inter- account transfers	Cheque payments – bank	Electronic clearing house	Freely transact cross border	SWIFT gpi	API	Portfolio disbursements (low-value / high-volume payments)	Single currency clearing via SBSA	FCA payments via SBSA hub
ANGOLA	γ**		N	Υ	Y	Y	Υ	Υ	Y	Y	Y	Υ	Υ	Y	N	Y	N	Υ	N	N
BOTSWANA (BWP)	Υ		N	Υ	Υ	Υ	Υ	Υ	Υ	Y	Y	Y	Υ	Y	Υ	Y	N	Υ	Y	Υ
CÔTE D'IVOIRE	Y*		N	Υ	Υ	Υ	Υ	Υ	Υ	Y	Υ	Y	Υ	Y	N	Y	N	Υ	Y	Υ
DRC	Y		N	Υ	Y	Υ	Υ	Y	Υ	N†	Y	Υ	Y	N	N	Y	N	Υ	N	N
ESWATINI	Y		N	Υ	Υ	Υ	Υ	Υ	Y	Y	Υ	Y	Υ	Υ	N	Υ	N	Y	N	N
GHANA	Y		N	Y	Y	Υ	Y	Υ	Y	Y	Υ	Y	Y	Y	N	Y	N	Y	Υ	Υ
KENYA (KES)	Y		N	Y	Y	Y	Y	Υ	Y	Y	Υ	Y	Y	Y	Y	Y	N	Υ	Y	Υ
LESOTHO	Y		N	Y	Y	Y	Υ	Υ	Y	Y	Υ	Y	Y	Υ	N	Υ	N	Y	N	N
MALAWI	Υ		N	Υ	Y	Y	Υ	Υ	Y	Y	Υ	Y	Y	Y	N	Υ	N	Υ	Y	Y
MAURITIUS	Y		N	Υ	Y	Y	Y	Υ	Y	Y	Υ	Y	Y	Y	Y	Υ	N	Y	Υ	Υ
MOZAMBIQUE	γ**		N	Υ	Y	Y	Y	Υ	Y	Y#	Υ	Y	Y	Y	N	Υ	N	Y	N	N
NAMIBIA	Y		N	Υ	Y	Y	Y	Υ	Y	Y	Υ	Y	Y	Y	N	Υ	N	Y	N	N
NIGERIA	γ**		N	Υ	Υ	Υ	Υ	Υ	Y	Y	Υ	Y	Y	Υ	N	Υ	N	Y	N	N
SOUTH AFRICA (ZAR)	Υ	Y	Υ	Υ	Υ	Υ	Υ	Υ	Y	Y	Υ	Y	N	Υ	N	Υ	N	Y	N/A	N/A
TANZANIA	Υ		N	Υ	Y	Y	Υ	Υ	Y	Y	Y	Y	Y	Y	N	Y	N	Y	Y	Y
UGANDA	Υ		N	Υ	Υ	Y	Υ	Υ	Y	Y	Υ	Y	Υ	Y	Υ	Υ	N	Y	Y	Υ
ZAMBIA	Y		N	Y	Υ	Y	Y	Υ	Y	Y	Υ	Y	Y	Y	Y	Υ	N	Y	Υ	Υ
ZIMBABWE	Υ		N	N/A	N/A	Υ	Υ	Υ	Y	Y	Υ	Y	Y	Y	N	Y	N	Υ	Y	Υ

**KEY**Yes No

†DRC: Done through SWIFT, no official central bank RTGS.

\*Côte d'Ivoire: Offering XOF clearing regionally in the West African Economic and Monetary Union (WAEMU) in eight markets out of Côte d'Ivoire.

\*\*Foreign currency accounts are opened only after specific authorisation from the central bank.

#Mozambique: RTGS transactions done through the central bank proprietary system. Not SWIFT based.

BACK TO CASH MANAGEMENT



ANGO	)LA	YES	NO
Impor	t LCs		
Issuan	nces and amendments		
Stand	by LC		
Refina	ncing		
Expor	t LCs		
Advisi	ng and amendments		
Transf	fer		
Confir	mation		
Negot	iation		
Discou	unting		
Assign	nment of proceeds		
Impor	t collections		
Inward	d collection		
Avalisa	ation		
Expor	t collections		
Outwa	ard collection		
Discou	unting		
Guara	ntees and standby LCs		
Issuan	nces and amendments		

BACK TO TRADE FINANCE  $\longrightarrow$ 

VIEW TABLE W

WITH ALL COUNTRIES	$\longrightarrow$
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BOTSWANA (BWP)	YES	NO	
Import LCs			
Issuances and amendments			
Standby LC			4500
Refinancing			
Export LCs			1
Advising and amendments			
Transfer			
Confirmation			30
Negotiation			
Discounting			
Assignment of proceeds			
Import collections	_		
Inward collection			
Avalisation			
Export collections			
Outward collection			
Discounting			
Guarantees and standby LCs			
Issuances and amendments			
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## BACK TO TRADE FINANCE $\longrightarrow$

## VIEW TABLE WITH ALL COUN

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Import LCs	
Issuances and amendments	
Standby LC	
Refinancing	
Export LCs	_
Advising and amendments	
Transfer	
Confirmation	
Negotiation	
Discounting	
Assignment of proceeds	
Import collections	
Inward collection	
Avalisation	
Export collections	
Outward collection	
Discounting	
Guarantees and standby LCs	
Issuances and amendments	

		I	1
DRC	YES	NO	
Import LCs			
Issuances and amendments			
Standby LC			
Refinancing			
Export LCs			
Advising and amendments			
Transfer			
Confirmation			31
Negotiation			
Discounting			
Assignment of proceeds			
Import collections			
Inward collection			
Avalisation			
Export collections			
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Discounting			undudition shed slid
Guarantees and standby LCs			Marie Committee of the
Issuances and amendments			4 4 2 4 5 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
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## BACK TO TRADE FINANCE $\longrightarrow$

## VIEW TABLE WITH ALL COUNTRIES $\longrightarrow$

	ESWATINI	YES	NO
	Import LCs		
	Issuances and amendments		
	Standby LC		
	Refinancing		
	Export LCs		
	Advising and amendments		
	Transfer		
	Confirmation		
	Negotiation		
	Discounting		
	Assignment of proceeds		
	Import collections		
	Inward collection		
	Avalisation		
	Export collections		
	Outward collection		
	Discounting		
	Guarantees and standby LCs		
	Issuances and amendments		
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	BANKING SECTOR / TRANSACTION BANKING		
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GHANA	YES	NO	
Import LCs			
Issuances and amendments			
Standby LC			
Refinancing			
Export LCs			
Advising and amendments			
Transfer			
Confirmation			32
Negotiation			JZ
Discounting			
Assignment of proceeds			
Import collections			
Inward collection			
Avalisation			
Export collections			
Outward collection			
Discounting			
Guarantees and standby LCs			
Issuances and amendments			
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4	KENYA (KES)	YES	NO
WA	Import LCs		
	Issuances and amendments		
	Standby LC		
	Refinancing		
	Export LCs		
	Advising and amendments		
	Transfer		
	Confirmation		
	Negotiation		
	Discounting		
	Assignment of proceeds		
SHI YE	Import collections		
	Inward collection		
	Avalisation		
	Export collections		
	Outward collection		
	Discounting		
	Guarantees and standby LCs		
	Issuances and amendments		
26	BANKING SECTOR / TRANSACTION BANKING	SA STATE	
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## BACK TO TRADE FINANCE $\longrightarrow$

### VIEW TAE

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LESOTHO	YES	NO	
Import LCs			
Issuances and amendments			
Standby LC			
Refinancing			
Export LCs			
Advising and amendments			
Transfer			ALL STATES
Confirmation			52
Negotiation			
Discounting			
Assignment of proceeds			
Import collections			
Inward collection			
Avalisation			
Export collections			
Outward collection			Art Court of the Court
Discounting			
Guarantees and standby LCs			
Issuances and amendments			
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## BACK TO TRADE FINANCE $\longrightarrow$

### VIEW TABLE WIT

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MALAWI	YES	NO
Import LCs		
Issuances and amendments		
Standby LC		
Refinancing		
Export LCs		
Advising and amendments		
Transfer		
Confirmation		
Negotiation		
Discounting		
Assignment of proceeds		
Import collections		
Inward collection		
Avalisation		
Export collections		
Outward collection		
Discounting		
Guarantees and standby LCs		
Issuances and amendments		
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MAURITIUS		YES	NO	
Import LCs				47-13
Issuances and amendments				
Standby LC				
Refinancing				
Export LCs				anna da dhina Amir An
Advising and amendments				A STATE OF THE STA
Transfer				
Confirmation				34
Negotiation				
Discounting				
Assignment of proceeds				
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Inward collection				
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Export collections	'			
Outward collection				
Discounting				
Guarantees and standby LCs				
Issuances and amendments				
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## BACK TO TRADE FINANCE $\longrightarrow$

## VIEW TABLE WITH ALL COUNTRIES

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MOZAMBIQUE	YES	NO
Import LCs		
Issuances and amendments		
Standby LC		
Refinancing		
Export LCs		
Advising and amendments		
Transfer		
Confirmation		
Negotiation		
Discounting		
Assignment of proceeds		
Import collections		
Inward collection		
Avalisation		
Export collections		
Outward collection		
Discounting		
Guarantees and standby LCs		
Issuances and amendments		
BANKING SECTOR / TRANSACTION BANKING		

Issuances and amendments  Standby LC  Refinancing  Export LCs  Advising and amendments  Transfer  Confirmation  Negotiation  Discounting  Assignment of proceeds  Import collections  Inward collection  Export collections  Outward collection	NAMIBIA	YES	NO	
Standby LC Refinancing  Export LCs  Advising and amendments  Transfer  Confirmation Negotiation Discounting Assignment of proceeds Import collections Inward collection  Export collections  Outward collection	Import LCs			
Refinancing  Export LCs  Advising and amendments  Transfer  Confirmation  Negotiation  Discounting  Assignment of proceeds  Import collections  Inward collection  Export collections  Outward collection	Issuances and amendments			
Export LCs  Advising and amendments  Transfer  Confirmation  Negotiation  Discounting  Assignment of proceeds  Import collections  Inward collection  Export collections  Outward collection	Standby LC			
Advising and amendments  Transfer  Confirmation  Negotiation  Discounting  Assignment of proceeds  Import collections  Inward collection  Export collections  Outward collection	Refinancing			
Transfer  Confirmation  Negotiation  Discounting  Assignment of proceeds  Import collections  Inward collection  Export collections  Outward collection	Export LCs			
Confirmation  Negotiation  Discounting  Assignment of proceeds  Import collections  Inward collection  Export collections  Outward collection	Advising and amendments			
Negotiation  Discounting  Assignment of proceeds  Import collections  Inward collection  Avalisation  Export collections  Outward collection	Transfer			
Discounting Assignment of proceeds Import collections Inward collection Avalisation  Export collections Outward collection	Confirmation			
Assignment of proceeds  Import collections  Inward collection  Avalisation  Export collections  Outward collection	Negotiation			
Import collections Inward collection Avalisation  Export collections Outward collection	Discounting			
Inward collection  Avalisation  Export collections  Outward collection	Assignment of proceeds			
Avalisation  Export collections  Outward collection	Import collections			
Export collections Outward collection	Inward collection			
Outward collection	Avalisation			
	Export collections			1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
	Outward collection			
Discounting	Discounting			
Guarantees and standby LCs	Guarantees and standby LCs			
Issuances and amendments	Issuances and amendments			

## BACK TO TRADE FINANCE $\longrightarrow$

### VIEW TABLE WITH ALL COUNTRIES →

NIGERIA	YES	NO
Import LCs		
Issuances and amendments		
Standby LC		
Refinancing		
Export LCs		
Advising and amendments		
Transfer		
Confirmation		
Negotiation		
Discounting		
Assignment of proceeds		
Import collections		
Inward collection		
Avalisation		
Export collections		
Outward collection		
Discounting		
Guarantees and standby LCs		
Issuances and amendments		
BANKING SECTOR / TRANSACTION BANKING		ni do
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SOUTH AFRICA (ZAR)	YES	NO	
Import LCs			
Issuances and amendments			
Standby LC			
Refinancing			
Export LCs			
Advising and amendments			
Transfer			
Confirmation			36
Negotiation			
Discounting			
Assignment of proceeds			
Import collections			
Inward collection			
Avalisation			
Export collections			
Outward collection			
Discounting			
Guarantees and standby LCs			
Issuances and amendments			
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## BACK TO TRADE FINANCE $\longrightarrow$

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SOUTH SUDAN	YES	NO
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ssuances and amendments		
Standby LC		
Refinancing		
Export LCs		
Advising and amendments		
ransfer		
Confirmation		
legotiation		
Discounting		
assignment of proceeds		
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nward collection		
valisation		
Export collections		
Outward collection		
Discounting		
Guarantees and standby LCs		
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TANZANIA	YES	NO	
Import LCs			
Issuances and amendments			
Standby LC			
Refinancing			
Export LCs			
Advising and amendments			
Transfer			
Confirmation			37
Negotiation			
Discounting			din
Assignment of proceeds			
Import collections			
Inward collection			
Avalisation			
Export collections			
Outward collection			
Discounting			With the
Guarantees and standby LCs			
Issuances and amendments			
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			BACK

UGANDA	YES	NO
Import LCs		
Issuances and amendments		
Standby LC		
Refinancing		
Export LCs		
Advising and amendments		
Transfer		
Confirmation		
Negotiation		
Discounting		
Assignment of proceeds		
Import collections		
Inward collection		
Avalisation		
Export collections		
Outward collection		
Discounting		
Guarantees and standby LCs		
Issuances and amendments		
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BANKING SECTOR / TRANSACTION BANKING		The same of

## BACK TO TRADE FINANCE $\longrightarrow$



ZAMBIA	YES	NO	
Import LCs			7
Issuances and amendments			
Standby LC			
Refinancing			15
Export LCs			11
Advising and amendments			
Transfer			
Confirmation			38
Negotiation			30
Discounting			
Assignment of proceeds			
Import collections			
Inward collection			
Avalisation			
Export collections			
Outward collection			
Discounting			3.46
Guarantees and standby LCs			A(0) M
Issuances and amendments			
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BACK TO TRADE FINANCE  $\longrightarrow$ 

VIEW TABLE WITH ALL COUNTRIES  $\longrightarrow$ 

## Annex 2: Trade products across sub-Saharan Africa

ZIMBABWE	YES	NO
Import LCs		
Issuances and amendments		
Standby LC		
Refinancing		
Export LCs		
Advising and amendments		
Transfer		
Confirmation		
Negotiation		
Discounting		
Assignment of proceeds		
Import collections		
Inward collection		
Avalisation		
Export collections		
Outward collection		
Discounting		
Guarantees and standby LCs		
Issuances and amendments		
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## Trade products

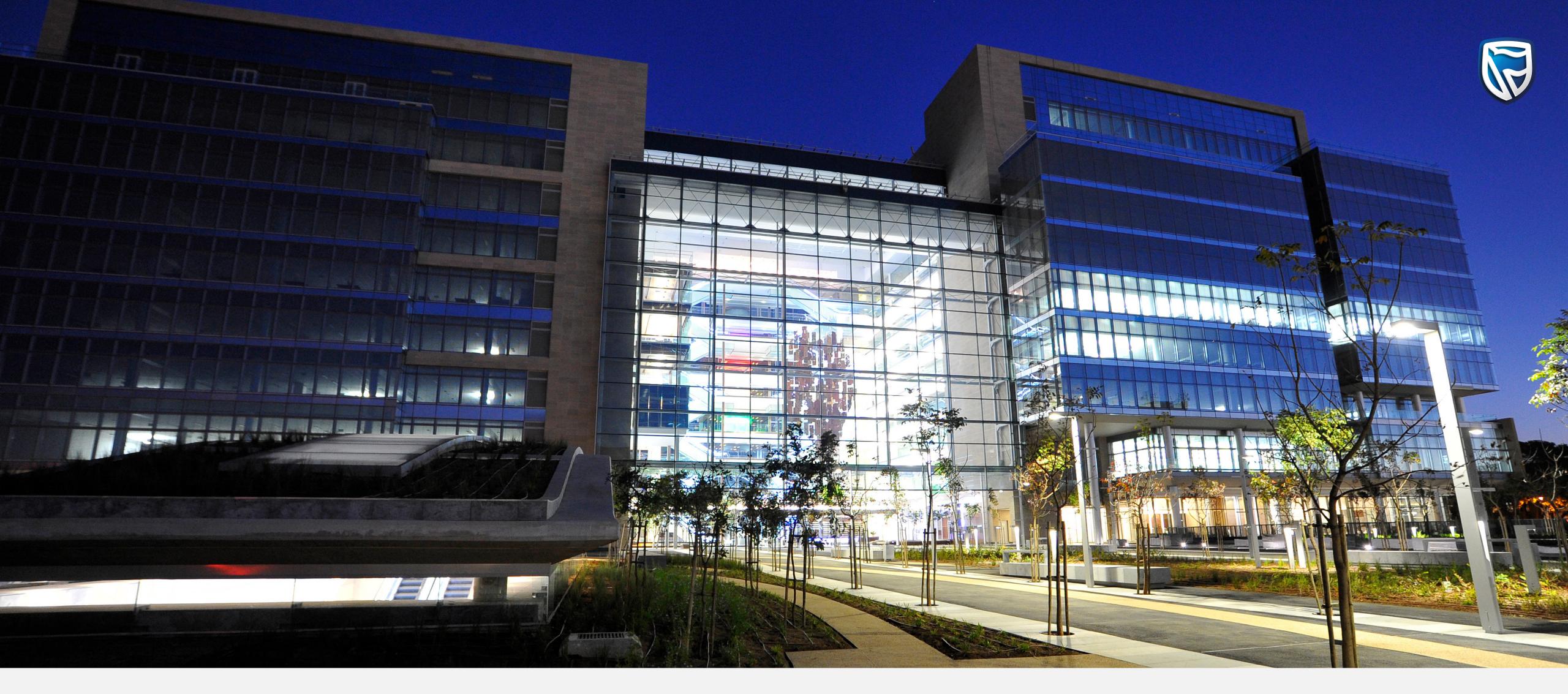
## BACK TO TRADE FINANCE ->

	Import LCs			Export LCs					Import collections		Export collections		Guarantees and standby LCs	
	Issuances and amendments	Standby LC	Refinancing	Advising and amendments	Transfer	Confirmation	Negotiation	Discounting	Assignment of proceeds	Inward collection	Avalisation	Outward collection	Discounting	Issuances and amendments
ANGOLA	Y	Y	Y	Y	Y	Υ	Y	Y	Y	Y	N	Y	Y	Y
BOTSWANA (BWP)	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	N	Y	Y	Y
CÔTE D'IVOIRE	Y	Y	Y	Y	Y	Υ	Y	Y	Υ	Y	N	Y	Y	Y
DRC	Y	Y	Y	Y	Y	Υ	Y	Y	Y	Y	N	Υ	Y	Y
ESWATINI	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	N	Υ	Y	Υ
GHANA	Υ	Y	Y	Y	Y	Y	Y	Y	Y	Y	N	Υ	Y	Y
KENYA (KES)	Υ	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Υ
LESOTHO	Y	Y	Y	Y	Y	Υ	Y	Y	Y	Y	Y	Y	Υ	Y
MALAWI	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	N	Y	Y	Y
MAURITIUS	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	N	Y	Y	Y
MOZAMBIQUE	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	N	Y	Y	Y
NAMIBIA	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	N	Y	Y	Y
NIGERIA	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	N	Y	Y	Y
SOUTH AFRICA (ZAR)	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
SOUTH SUDAN	Y	Y	Y	Y	Y	Y	Y	N	Y	Y	Y	Y	Y	Y
TANZANIA	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
UGANDA	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
ZAMBIA	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
ZIMBABWE	Y	Y	Y	Y	Y	Υ	Y	Y	Υ	Y	Y	Y	Y	Y

**KEY**Yes

No

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