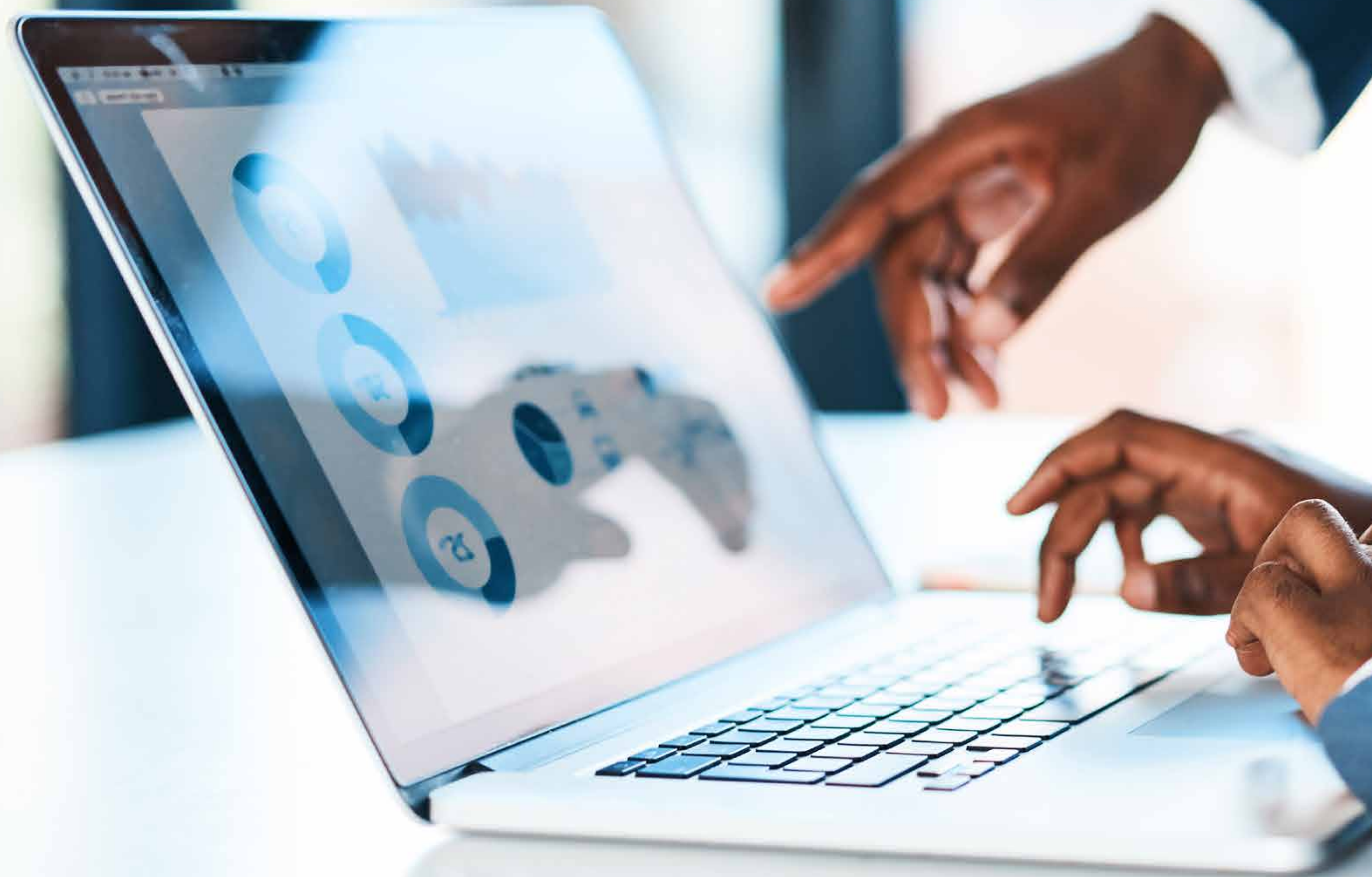




Standard Bank
Corporate & Investment Banking

A COMPREHENSIVE SUITE OF SOLUTIONS FOR MOVING MONEY ACROSS AFRICA

Transaction Banking Overview





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.

As Africa's largest bank, with an unrivalled presence, our innovative solutions inspire people and grow businesses, leading to a better quality of life for all across the region.

Africa is a continent changing for the better, forever.

We believe in here.





THE STANDARD BANK GROUP



**CORPORATE AND INVESTMENT
BANKING (CIB)**



TRANSACTION BANKING SOLUTIONS



CASH MANAGEMENT



TRADE AND WORKING CAPITAL



INVESTOR SERVICES



AWARDS

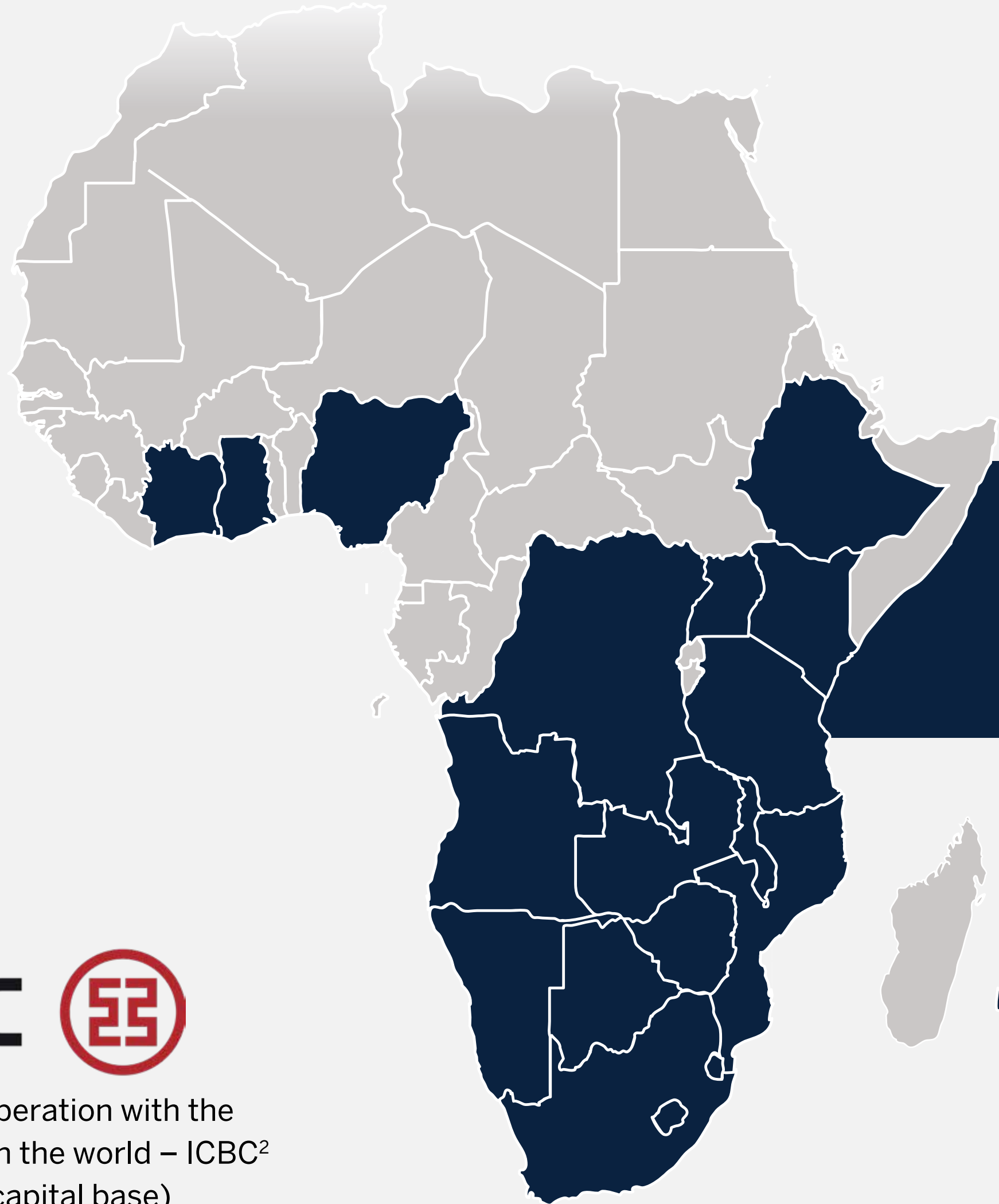




The Standard Bank Group – the largest financial services group in Africa¹

¹ Ranked by Tier 1 capital

NELSON MANDELA BRIDGE, JOHANNESBURG, SOUTH AFRICA



over **160 years**
operating history

over **50 000**
banking employees

USD 19bn³
market capitalisation

20 countries
across Africa

[READ MORE](#)



Strategic cooperation with the largest bank in the world – ICBC² (USD 500bn capital base)

6 international markets
and financial services centres where we have a presence

² Industrial and Commercial Bank of China
³ As at 31 December 2023



EAST AFRICA

- 1. Uganda
- 2. South Sudan
- 3. Ethiopia¹
- 4. Kenya
- 5. Tanzania
- 6. Malawi

¹ Representative office

SOUTHERN & CENTRAL AFRICA

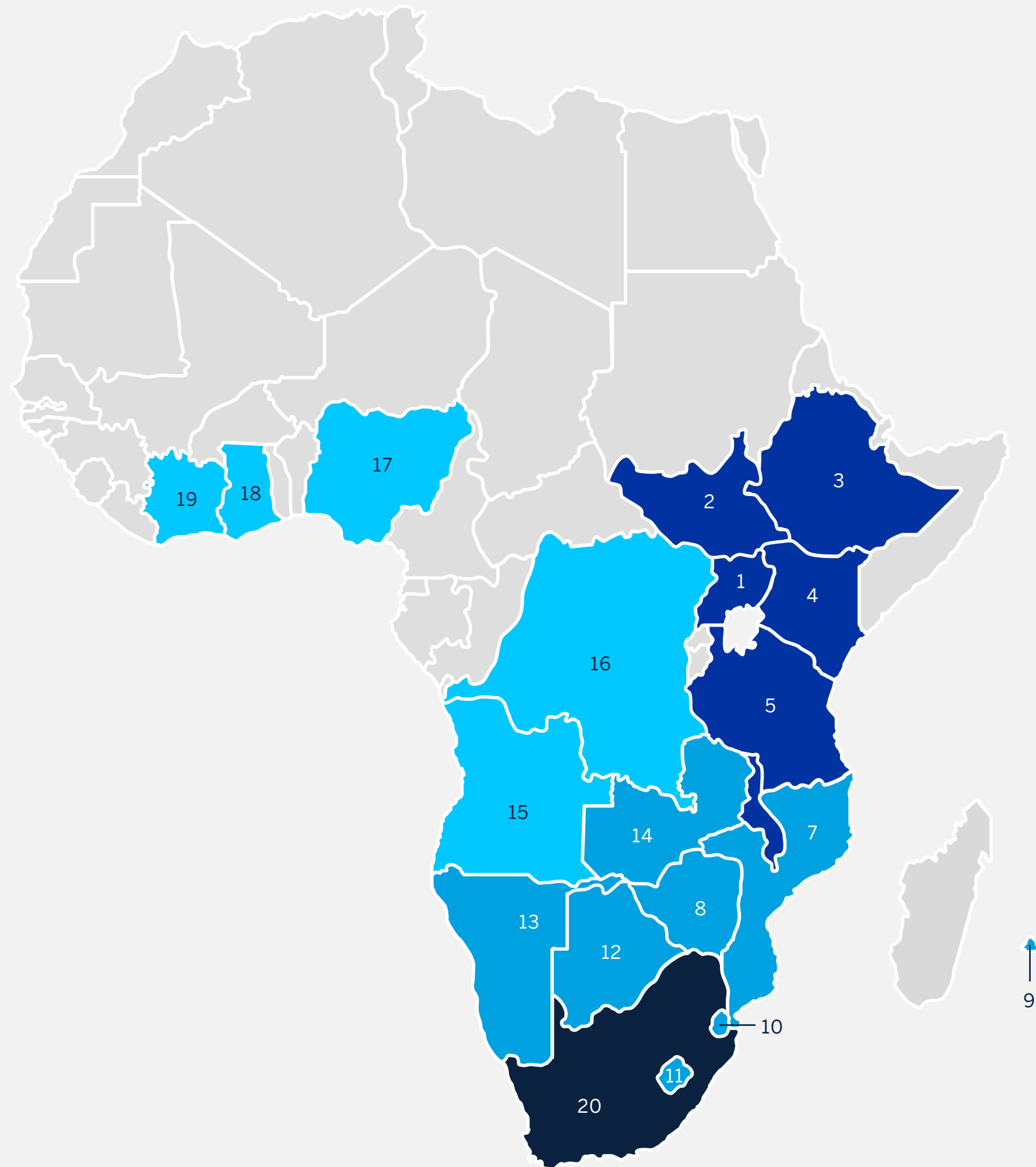
- 7. Mozambique
- 8. Zimbabwe
- 9. Mauritius
- 10. Eswatini
- 11. Lesotho
- 12. Botswana
- 13. Namibia
- 14. Zambia

WEST AFRICA

- 15. Angola
- 16. DRC
- 17. Nigeria
- 18. Ghana
- 19. Côte d'Ivoire

SOUTH AFRICA

- 20. South Africa



Over **1 000**

in Africa supported by approximately 6000 ATMs

Representation in London, New York, Dubai, and Beijing

[FIND OUT MORE →](#)

Recognisable brand of Standard Bank and Stanbic Bank

[FIND OUT MORE →](#)



Our four business units

1

Personal and Private Banking

2

Business and Commercial Banking (BCB)

3

Corporate and Investment Banking (CIB)

4

Insurance and Asset Management

[READ MORE →](#)



Our diverse



CORPORATES AND INSTITUTIONS

- Annual turnover¹
- Africa regions: > **USD 100m**
- South Africa: > **ZAR 1.5bn**

COMMERCIAL

- Annual turnover¹
- Africa regions: **USD3m – USD100m**
- South Africa: **ZAR 300m – ZAR1.5bn**

BUSINESS²

- Annual turnover¹
- Africa regions: **USD3m³**
- South Africa: **ZAR300m**

¹ Cut-off is relationship and country specific, ² Includes SME's
³ Africa Regions differentiation is less granular and business banking cut offs are more representative of the enterprise base



HIGH-NET-WORTH

- Retail clients with investable assets of USD 1m

AFFLUENT

- Retail clients ranging from emerging affluent to affluent

MAIN MARKET

- Retail clients ranging from inconsistent earners to middle market



Corporate and Investment

SANDTON CITY, JOHANNESBURG, SOUTH AFRICA AT NIGHT



Corporate and Investment Banking (CIB)

We drive domestic business across Africa.



Leveraging our African and international presence.



Growing quality and sustainable revenues.



Delivering value to the communities we serve. 

**Optimising
organisational
efficiency.**

[READ MORE →](#)



Transactions that **bring diverse**

[READ MORE →](#)

Value for CIB clients

- Presence, knowledge and connectivity across Africa and select international markets
- Expertise on sectors driving Africa's growth
- Proactive partnerships to deliver relevant solutions and exceptional client experience



Value for CIB people

- Culture that creates a great place to work
- Fulfilling and meaningful career opportunities
- Empowered decision-making
- Engaged and motivated teams



Specialist expertise in sectors that drive Africa's growth

[READ MORE →](#)

Multinational and local corporates doing business in Africa value our presence, knowledge and connectivity across the continent and select international markets. We support our clients' growth with an appropriate risk appetite.

WIND TURBINE
FIELDS IN THE
COUNTRYSIDE
CLOSE TO THE
COASTLINE
IN MAURITIUS



Key sectors across 20 African markets

Core sectors



MINING AND METALS >



ENERGY AND INFRASTRUCTURE >



CONSUMER >



TELECOMS, MEDIA AND TECHNOLOGY >



REAL ESTATE >



BANKS AND NON-BANKING FINANCIAL INSTITUTIONS >



Market-specific

[READ MORE →](#)



DIVERSIFIED INDUSTRIES



SOVEREIGN AND PUBLIC SECTOR



Transaction Banking



People



Solutions



Client outcome

Expertise
Partnership
Advisory

Best transaction execution
Digitally native

Best-in-class client experience



Capabilities

- Cash management
- Trade finance
- Investor services (custody and trustee services)



Transaction Banking market leader in South Africa

Standard Bank's position in terms of market share:

- **1st** Cross-border receivables
- **1st** Deposits
- **1st** Derivatives clearing
- **1st** Domestic custody
- **1st** Guarantees
- **1st** Letters of credit
- **1st** Securities lending
- **1st** Trustee services
- **2nd** Cross-border payments
- **3rd** Physical cash
- **3rd** Working capital
- **4th** Domestic payments and receivables

[READ MORE →](#)



Cash management to drive Africa's growth

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, the highest standards in regulatory compliance, and high-calibre cybersecurity.

[READ MORE →](#)

Payments and

Secure and reliable movement of money within and across presence markets.

Our solutions

Payments

- Electronic fund transfer
- Urgent payments (real-time gross settlement)
- Cross-border payments
- Mobile payments
- Card payments

- Cheque payments

Receivables

- Direct debits
- Authenticated collections
- Biller payments
- Receipt reference service
- Card acquiring

BusinessOnline

- Bulk payments
- Online or integrated payments with access and authorisation controls
- Card payments
- Cash distribution
- Mobile payments
- Payment reporting

Clients' needs

- Access to an extensive branch network
- Management of physical cash on-site
- Access to local clearing for electronic credits
- Local knowledge
- Transact electronically
- Control over disbursements
- Standard payment formats
- Cross-border fund-flow regulation
- Understanding of settlement processes

INNOVATIVE SOLUTIONS TO BOOST

[READ MORE →](#)





Liquidity Management

A comprehensive suite of solutions for account management, liquidity management and information

Our solutions

- Transactional accounts (local and foreign currency)
- Tiered credit interest rate pricing
- Escrow accounts and escrow services
- Account verification service
- Transaction notification services
- Balance netting notional pooling schemes
- Domestic, interbank and regional cash concentration

Clients' needs

- Account structuring, oversight and access
- Transactional current accounts (local and foreign currency)
- Interest maximisation
- Cash consolidation
- Managing trapped cash
- Counterparty risk
- Currency risk
- Control over documentation

TreasuryOnline

- Multibank
- Multi-country balance visibility
- Cashflow forecasting
- Low- and high-value treasury payments execution



REAL-TIME,
ACCURATE

[READ MORE →](#)



An integrated bank across Africa

We harness technology to offer a single view of relationships across products, currencies and countries, which can be accessed globally from anywhere and at any time.

[READ MORE →](#)



DIGITAL SOLUTIONS
>



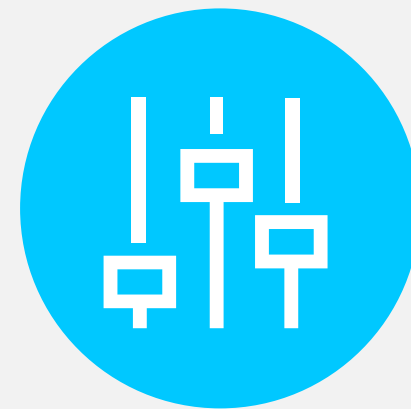
LINKAGE TO OUR EXTENSIVE BRANCH NETWORK
>



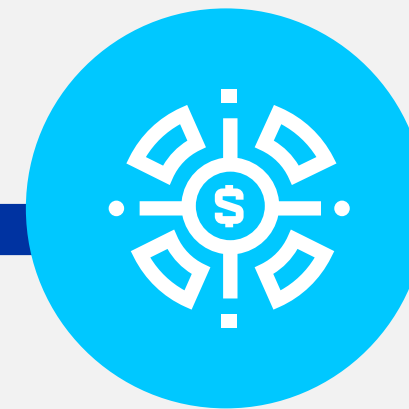
OPENING OF DOMESTIC BANK ACCOUNTS
>



FACILITATION OF DOMESTIC SWEEPING AND POOLING
>



VALUE-ADD FINANCING STRUCTURE – SUPPLY CHAIN FINANCE (SCF)
>



SWIFT FOR SECURE, AUTOMATED PAYMENTS AND STRAIGHT-THROUGH PROCESSING
>



CASH VISIBILITY AND LIQUIDITY MANAGEMENT
>



WHY HAVE AN AFRICAN REGIONAL TREASURY?

- Central view of accounts
- Control and centralisation of payments
- Increased efficiency in account management and reconciliation
- Partial or full integration of bank platforms into enterprise resource

KAMPALA CITY CENTRE, UGANDA

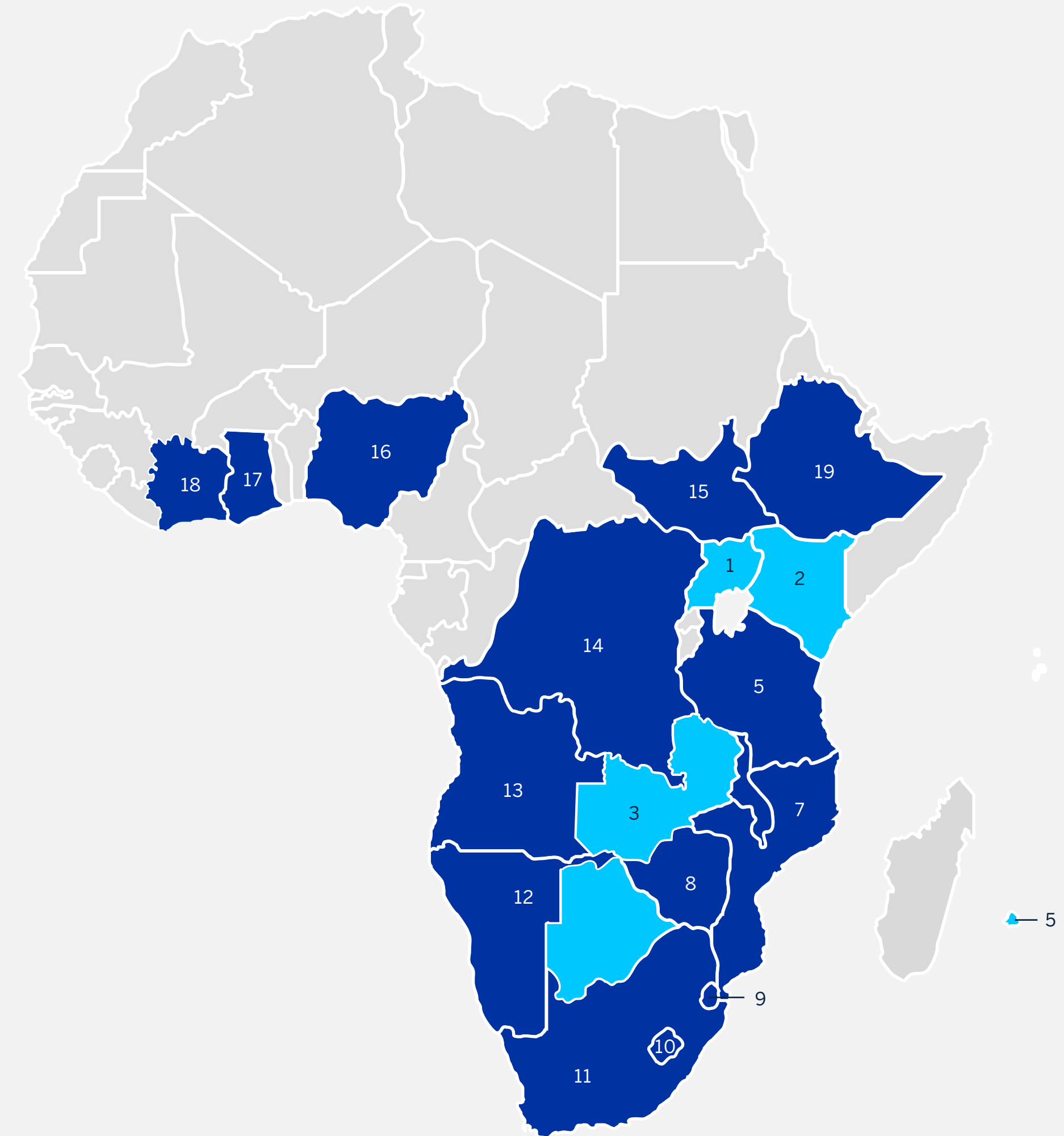


COUNTRIES WITH NO EXCHANGE CONTROL

- | | |
|-----------|--------------|
| 1. Uganda | 4. Botswana |
| 2. Kenya | 5. Mauritius |
| 3. Zambia | |

COUNTRIES WITH EXCHANGE CONTROL

- | | |
|------------------|-------------------|
| 5. Tanzania | 13. Angola |
| 6. Malawi | 14. DRC |
| 7. Mozambique | 15. South Sudan |
| 8. Zimbabwe | 16. Nigeria |
| 9. Eswatini | 17. Ghana |
| 10. Lesotho | 18. Côte d'Ivoire |
| 11. South Africa | 19. Ethiopia |
| 12. Namibia | |



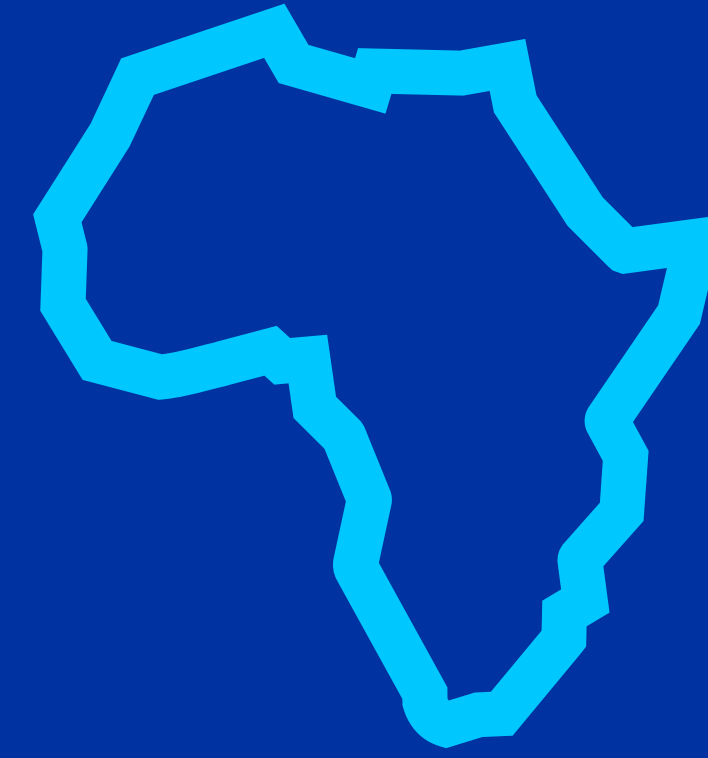


Trade and Working Capital

Our vast branch and correspondent bank networks allow us to facilitate cross-border transactions efficiently, with in-country expertise and specialist knowledge to manage and mitigate transaction risks effectively.

[READ MORE →](#)

AERIAL VIEW OF SUGAR CANES CULTIVATION, TAMARIN, BLACK RIVER, MAURITIUS



SIMPLIFYING COMPLEX
TRANSACTIONS TO
**PROMOTE INCLUSIVE
ECONOMIC GROWTH
ON THE CONTINENT**

- Letters of credit (LCs)
– import and export
- Bank guarantees
- Documentary collections
- Telegraphic transfers (TTs) and bank drafts
- Open account trade finance
- Market information via our presence in 20 countries
- Online trade support
- Client-facing online delivery channels



Supply chain finance solutions

Working capital solutions to manage risk and optimise our clients' cash conversion



- Receivables discounting
- Supplier financing
- Invoice financing
- Pre-shipment financing

We enhance supply chain continuity and supplier relationships through local enterprise

Working capital solutions are structured to **optimise liquidity and working capital efficiencies.**

Risk mitigation strategies promote efficient transaction execution.

A specialist supply chain finance team boasts sector-specific expertise.

IMPROVED CASH FLOW TO EMPOWER GROWTH

[READ MORE →](#)



Investor



Investor Services to **maximise**

Africa's growing economies and middle-class are creating attractive opportunities for global and local institutional investors to invest. Choose a partner who understands the complexities and challenges of the region's capital markets.

[READ MORE →](#)

Clients



- Banks
- Investment banks
- Broker dealers

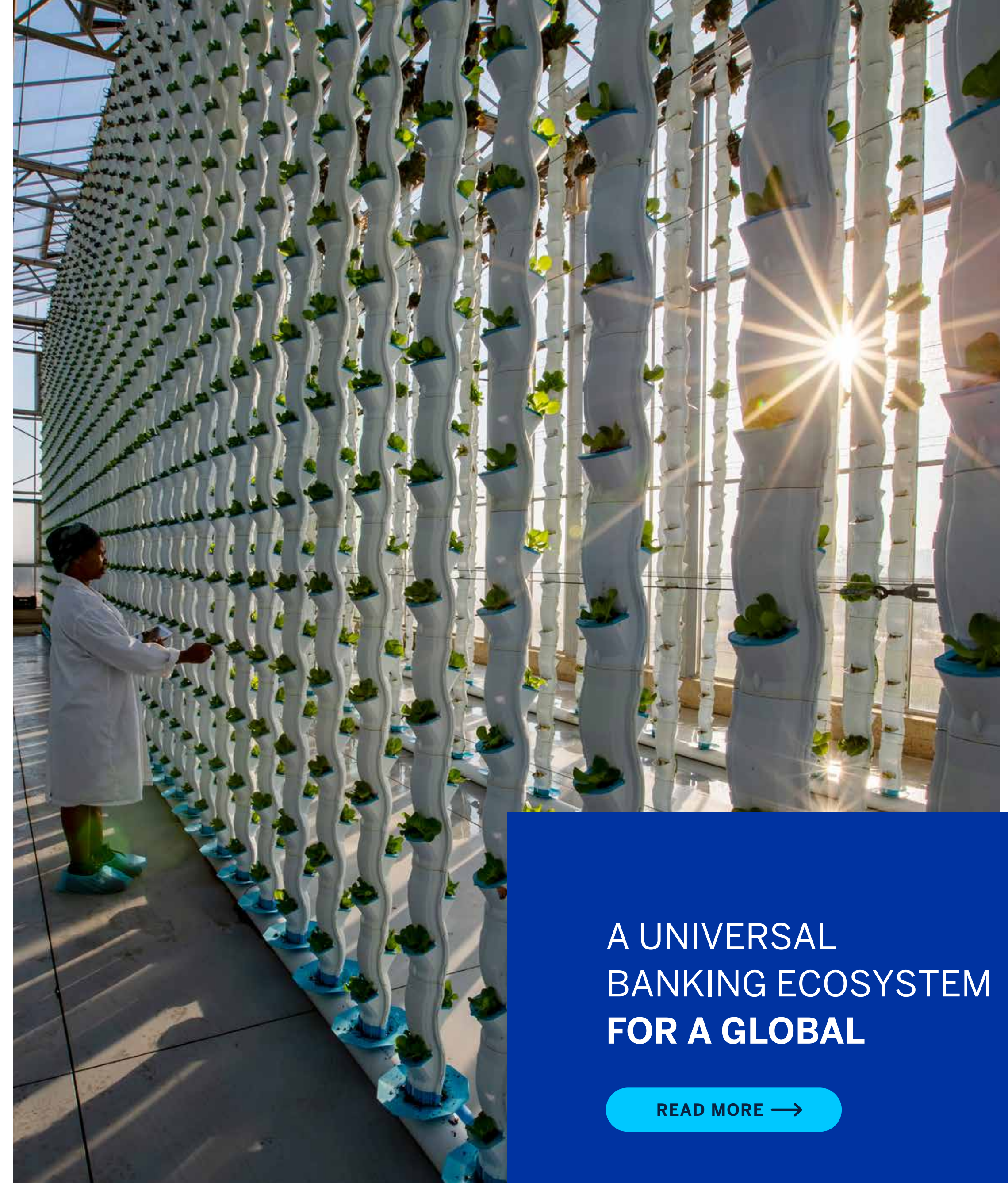
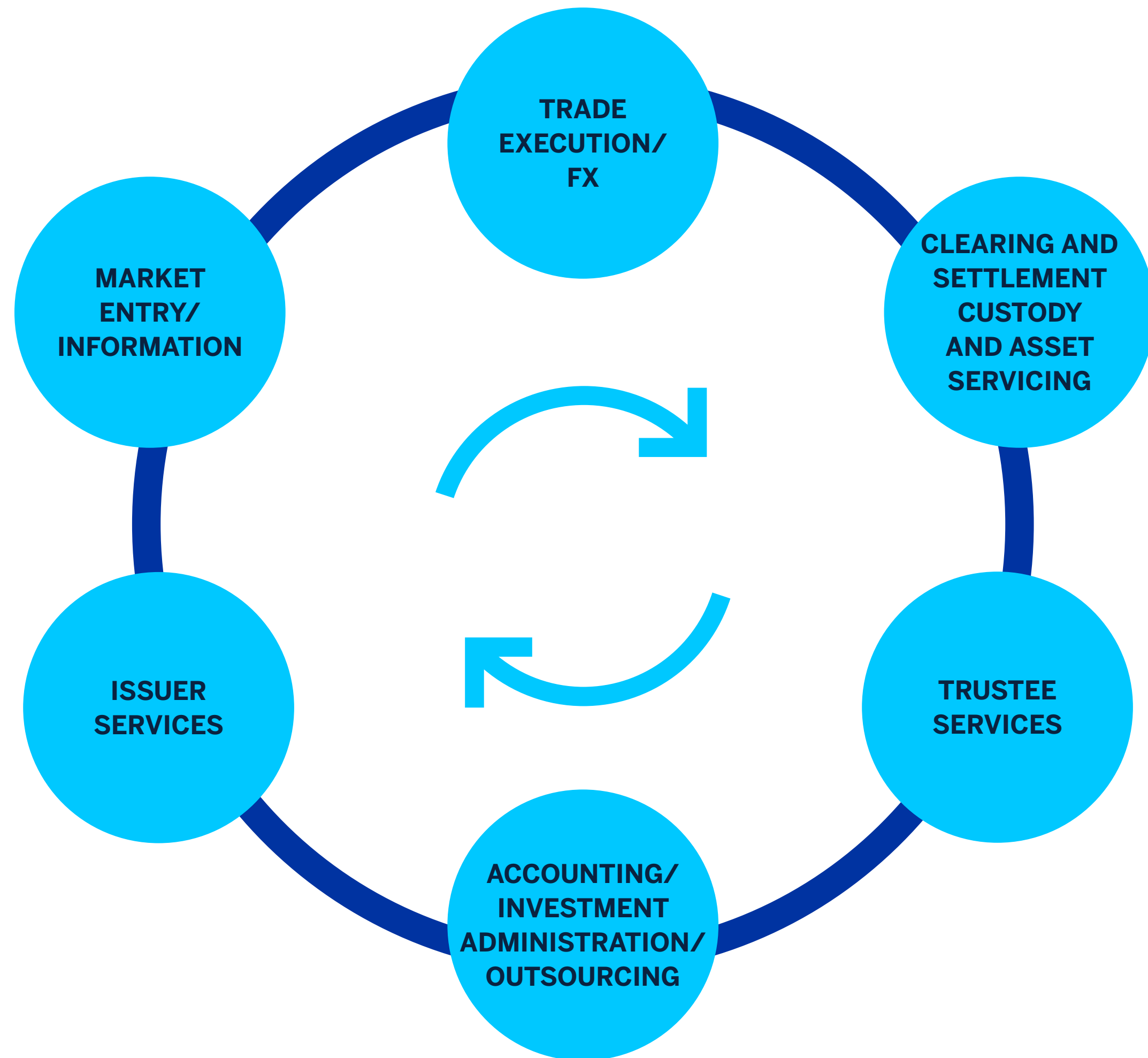


- Asset managers
- Asset owners
- Insurance



- Corporates

Investment life cycle



A UNIVERSAL
BANKING ECOSYSTEM
FOR A GLOBAL

[READ MORE →](#)



1

ACCOUNT MANAGEMENT

- Market guides/newsflash
- Flexible account structures
- Electronic banking, online or integrated

2

LIQUIDITY MANAGEMENT

- Securities lending and borrowing
- Custody-linked FX
- Liquidity management to support settlements

3

CUSTODY SERVICES

- Listed and OTC clearing
- Domestic and global custody
- Safe keeping
- Corporate action
- Income processing
- Proxy services

4

TRUSTEE SERVICES

- Ensure compliance with applicable regulations

5

INVESTMENT ADMINISTRATION

- NAV and pricing
- Compliance monitoring
- Performance measurement
- Regulatory reporting

6

ISSUER SERVICES

- Paying agent
- Listing agent
- Calculation agent
- Escrow services
- Depository services

BUILDING LIMITLESS POSSIBILITIES THROUGH A DEEP UNDERSTANDING OF

[READ MORE →](#)



Awards



Awards

The most recent accolades that recognise our contribution to Africa's growth.



GLOBAL FINANCE WORLD'S BEST TRADE FINANCE PROVIDERS

- Best Trade Finance Bank Africa**
- Best Trade Finance Providers South Africa**
- Best Trade Finance Providers Uganda**

GLOBAL FINANCE WORLD'S BEST TREASURY & CASH

- Best Bank for Liquidity Management Africa**
- Best Bank for Cash Management Angola**
- Best Bank for Cash Management South Africa**

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**



AFRICA GLOBAL FUNDS AWARDS

- Best Banking & Custody Provider: Sub-Custodian**
- Best Derivatives Clearing Provider**
- Best Securities Lending Provider**
- Best Investment Administrator - Pension Funds**
- Best CIS Trustee Services**

ASSET SERVICING TIMES INDUSTRY EXCELLENCE AWARDS

- Africa Custodian of the Year.**

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

[READ MORE →](#)

[← BACK](#)



Awards

The most recent accolades that recognise our contribution to Africa's growth.



GLOBAL FINANCE WORLDS BEST TRADE FINANCE PROVIDER

- Best Trade Finance Provider** Africa
- Best Trade Finance Provider** Mozambique

THE DIGITAL BANKER MIDDLE EAST AND AFRICA INNOVATION AWARDS

- Best Trade Finance Platform Initiative** South Africa
- Best Trade Finance Platform Initiative** Uganda
- Best Trade Finance Platform Initiative** Kenya

GLOBAL FINANCE WORLD'S BEST BANKS

- Best Bank** Africa
- Best Bank** Malawi
- Best Bank** South Africa

INTERNATIONAL FINANCE AWARDS

- Best Trade Bank** Nigeria

GLOBAL FINANCE WORLD'S BEST TREASURY AND CASH MANAGEMENT PROVIDERS

- Best Bank for Transaction Banking** Africa

GLOBAL FINANCE WORLD'S BEST SUB-CUSTODIAN BANKS

- Best Sub-custodian Bank** Kenya
- Best Sub-custodian Bank** Namibia
- Best Sub-custodian Bank** Nigeria
- Best Sub-custodian Bank** Mozambique

THE DIGITAL BANKER GLOBAL TRANSACTION BANKING INNOVATION AWARD 2024

- Best Automation Initiative**
- Best Security Services Platform Initiative**

THE BANKER TRANSACTION BANKING AWARDS

- Securities Services Global Winner**

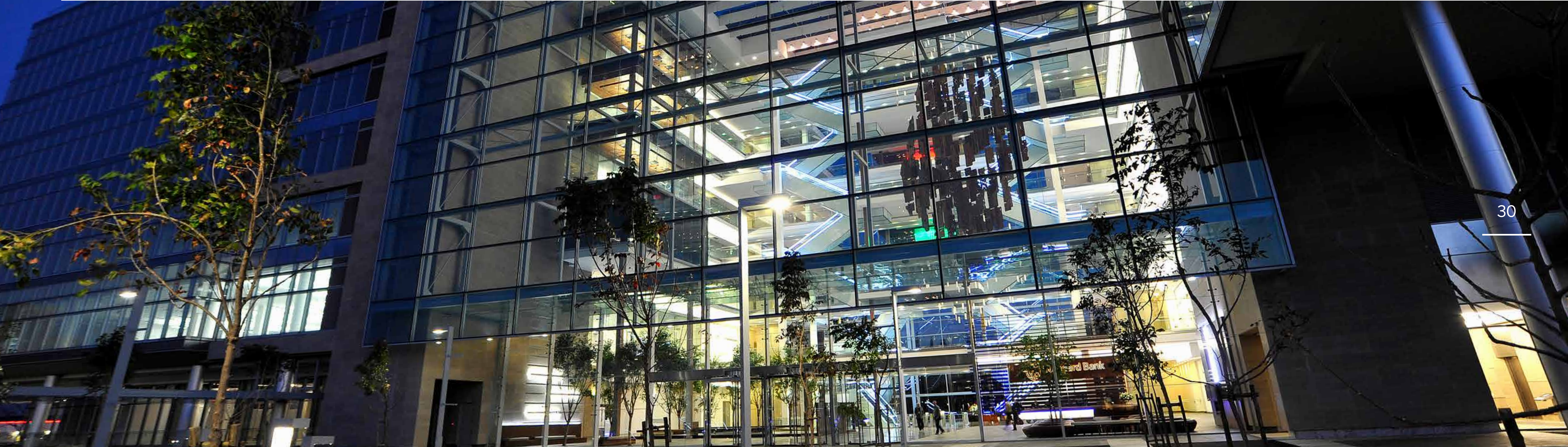
A TESTAMENT TO OUR COMMITMENT TO TRANSFORMING LIVES IN AFRICA AND BEYOND

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Send a message to our team at information@standardbank.co.za for more information on these products and

I ALSO BELIEVE IN AFRICA →



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