



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



PAYMENTS



TRADE AND WORKING CAPITAL



INVESTOR SERVICES



AWARDS

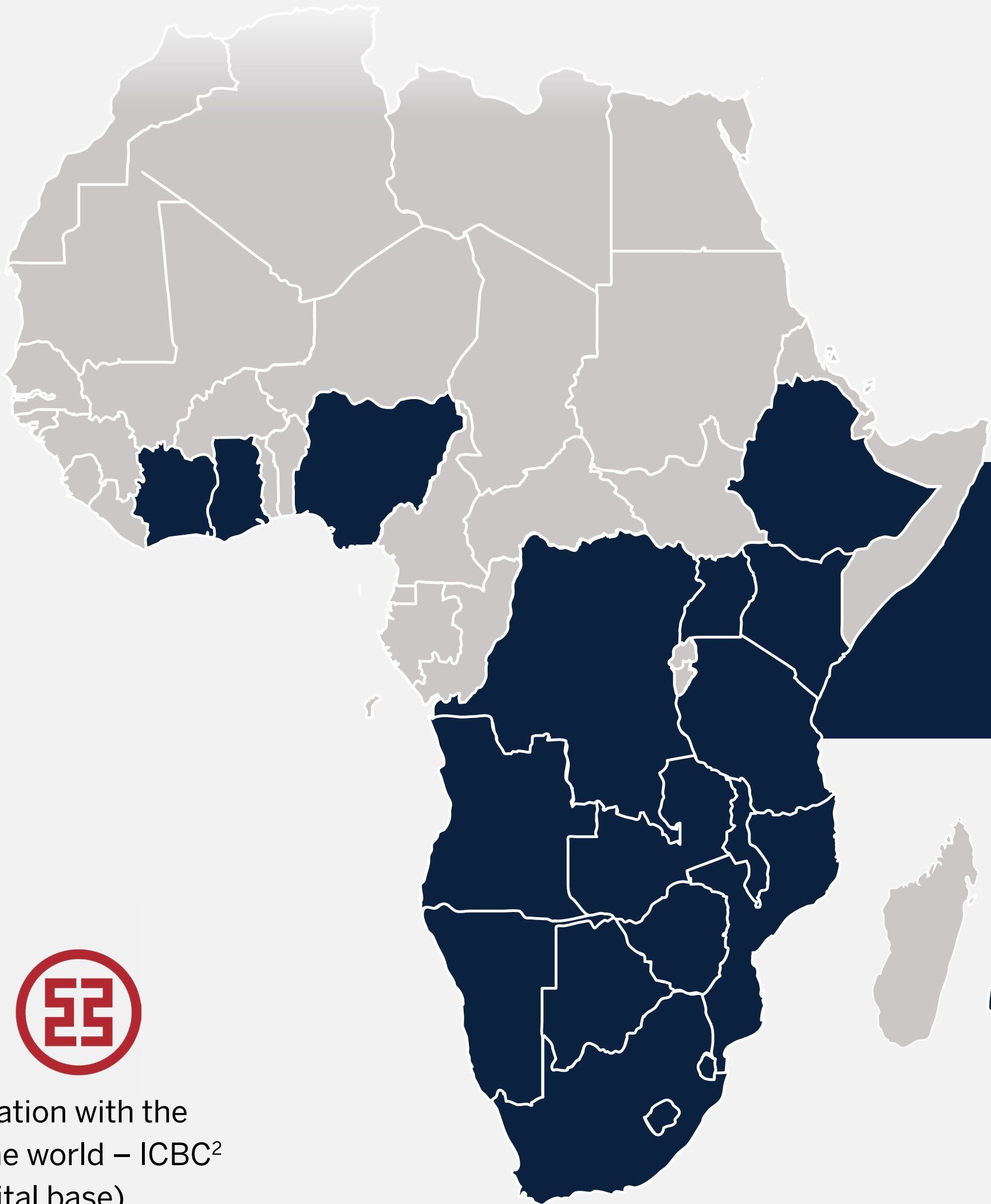




The Standard Bank Group – the largest financial services group in Africa¹

¹ Ranked by Tier 1 capital

NELSON MANDELA BRIDGE, JOHANNESBURG, SOUTH AFRICA



over **160 years**
operating history
in South Africa

over **43 000**
banking employees
(total group employees
are over 50 000)

USD 19.6bn³
market capitalisation

20 countries
across Africa

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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 2024



Powering Africa into a prosperous future

EAST AFRICA

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

¹ Representative office

SOUTHERN & CENTRAL AFRICA

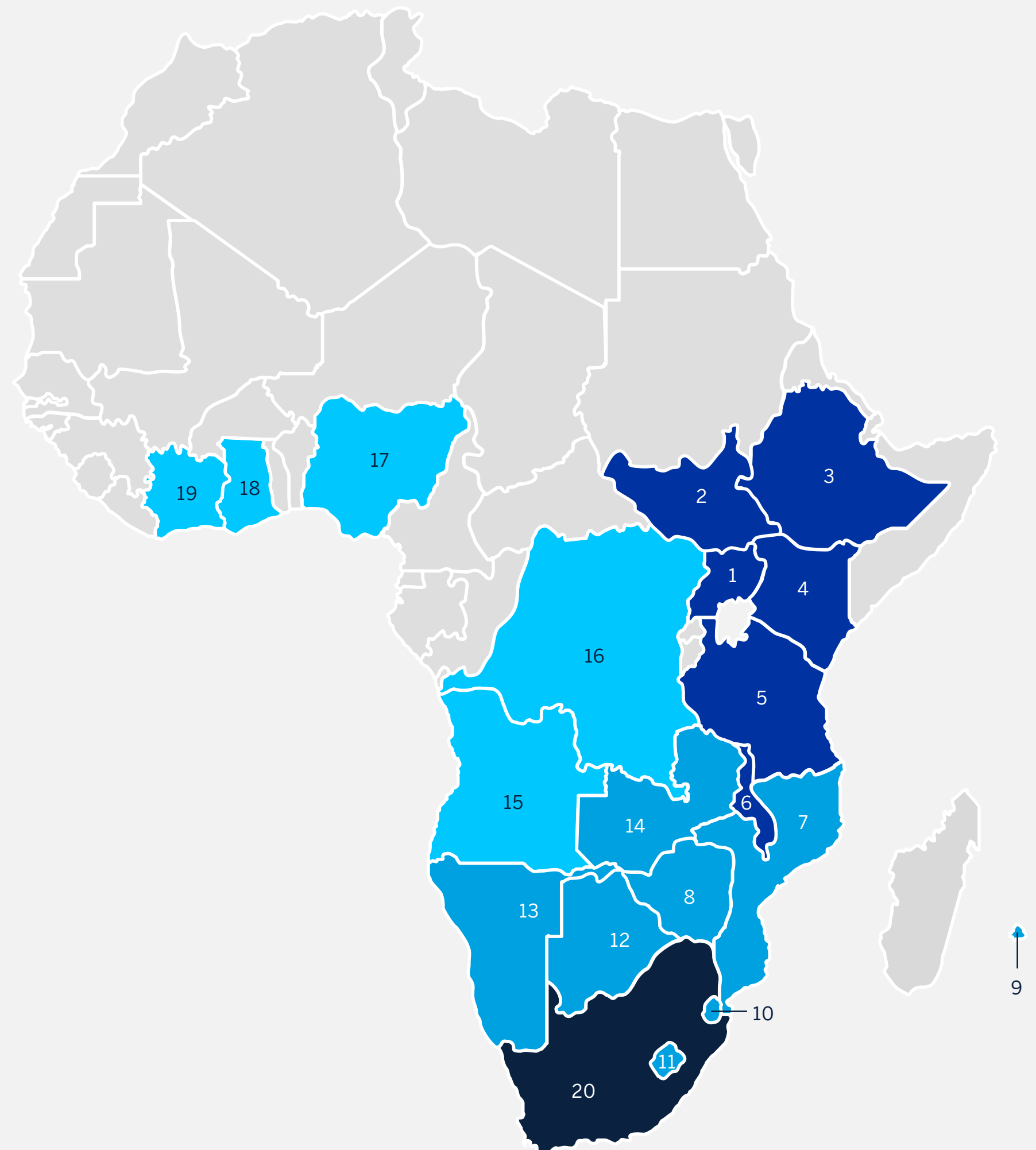
- | | |
|---------------|--------------|
| 7. Mozambique | 11. Lesotho |
| 8. Zimbabwe | 12. Botswana |
| 9. Mauritius | 13. Namibia |
| 10. Eswatini | 14. Zambia |

WEST AFRICA

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

SOUTH AFRICA

20. South Africa



Over **1 000**
branches

in Africa
supported by
over 5 500 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 (PPB)

2

Business and Commercial Banking (BCB)

3

Corporate and Investment Banking (CIB)

4

Insurance and Asset Management

6

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Our diverse clients



Companies

CORPORATES AND INSTITUTIONS

Annual turnover¹

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

COMMERCIAL AND BUSINESS BANKING²

COMMERCIAL

Annual turnover¹

- Africa regions: **ZAR 50m – ZAR 800m**
- South Africa: **ZAR 300m – ZAR 1.3bn**

MID-TIER BUSINESS (PREMIUM)

Annual turnover¹

- Africa regions: **USD 3m³**
- South Africa: **ZAR 100m – ZAR 300m**

ENTERPRISE

Annual turnover¹

Africa regions: **ZAR 1m – 80m**

Growth – Annual turnover:

- South Africa: **ZAR 10m – 100m**

Enterprise portfolio – Annual turnover:

- South Africa: **ZAR 5m – ZAR 10m**

Enterprise direct – Annual turnover

- South Africa: **ZAR 0 – ZAR 5m**



Individuals

PERSONAL AND PRIVATE BANKING

PERSONAL MARKETS

- Everyday affordable banking options for income earners ranging R0 - R25K

PRIVATE SEGMENTS

- We offer a comprehensive suite of benefits for earners ranging R26K - +R60K

WEALTH AND INVESTMENTS

- We offer extensive advisory services and family wealth expertise to help growth and protect our clients, with qualifying entry of net asset value of +\$1m

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





Corporate and Investment Banking (CIB)

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.**

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Transactions that **bring diverse people together**

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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**

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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 >



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Market-specific sectors

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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

- Payments
- Trade Finance
- Investor Services

Trade**Online**
Treasury**Online**
Business**Online**
IS**Online**

Transaction Banking market leader in South Africa

Standard Bank's position in terms of market share:

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- **1st** Cross-border Receivables
- **1st** Deposits
- **1st** Derivatives Clearing
- **1st** Domestic Custody
- **1st** Guarantees
- **1st** Letters of Credit
- **1st** Securities Lending
- **1st** Trustee Services for Collective Investment Schemes
- **2nd** Cross-border Payments
- **3rd** Physical Cash
- **3rd** Domestic Payments
- **3rd** Working Capital
- **4th** Domestic Receivables

READ MORE →



Payments to drive Africa's growth

Standard Bank facilitates tailored, end-to-end Payments 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.

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Payments and Receivables

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
- Cheque collections

BusinessOnline

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

*Solutions may differ depending on the country concerned

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
EFFICIENCY**

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Liquidity Management

A comprehensive suite of solutions for Account Management, Liquidity Management and Information Management.

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 sweeping / notional pooling schemes
- Domestic, interbank and regional cash concentration

*Solutions may differ depending on the country concerned

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

Treasury**Online**

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



REAL-TIME,
ACCURATE
INFORMATION

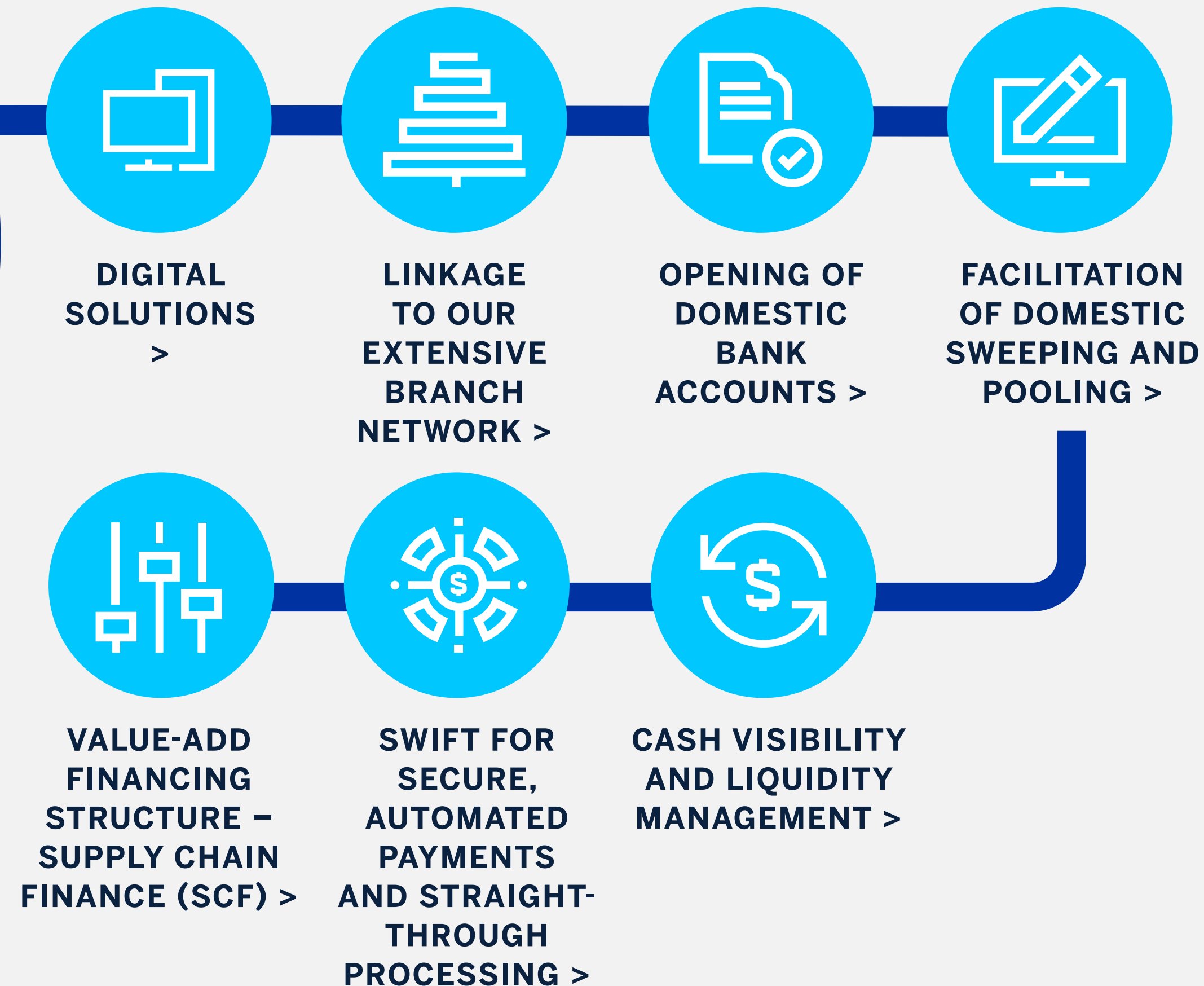
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An integrated bank across Africa

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.

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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 planning systems

KAMPALA CITY CENTRE, UGANDA

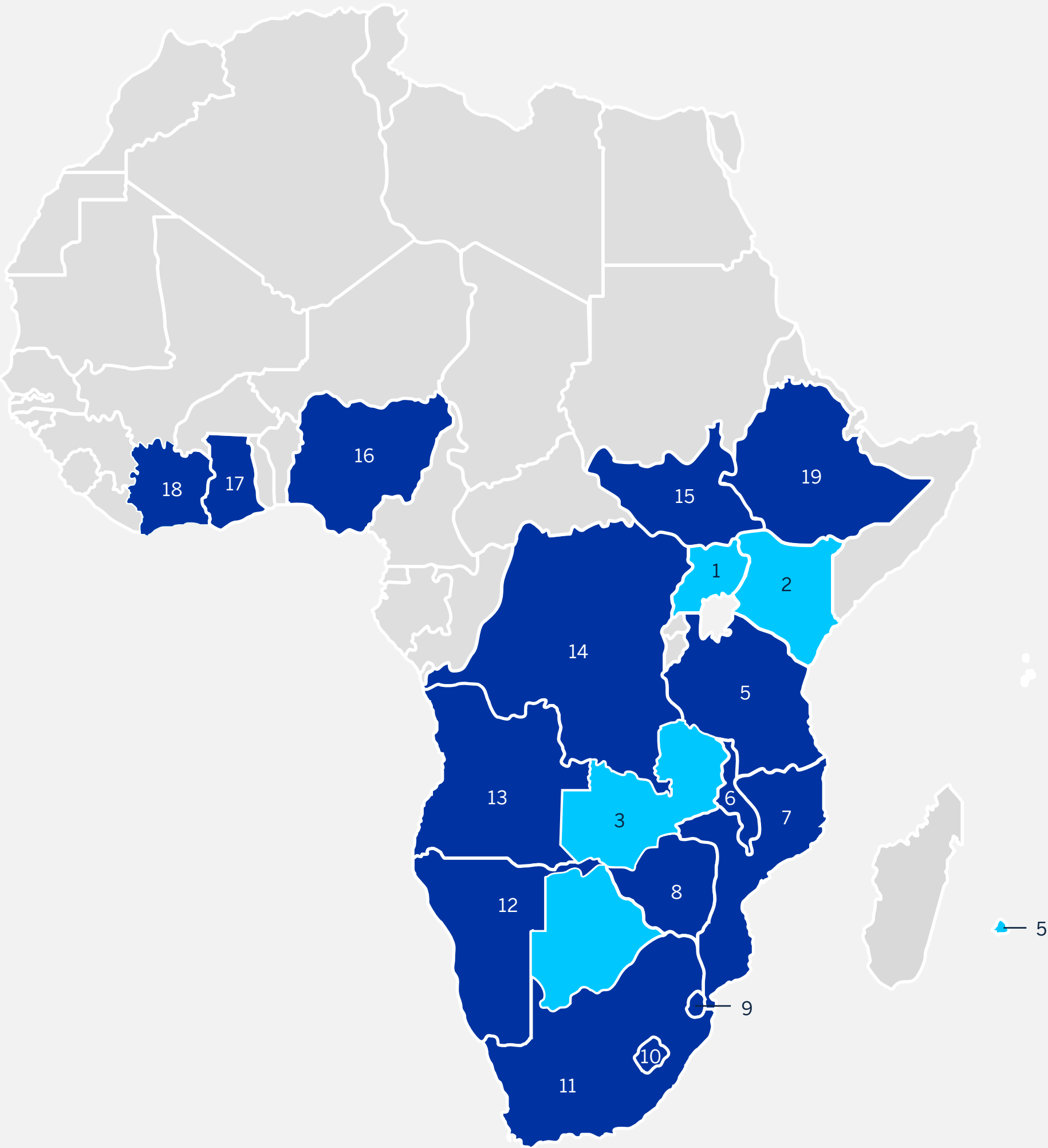


COUNTRIES WITH NO / LIMITED EXCHANGE CONTROL

- | | |
|-----------|--------------|
| 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.

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WALVIS BAY, NAMIBIA



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 cycles.

- Receivables Discounting
- Supplier Financing
- Invoice Financing
- Pre-shipment Financing

We enhance supply chain continuity and supplier relationships through local enterprise development solutions.

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**

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Investor Services



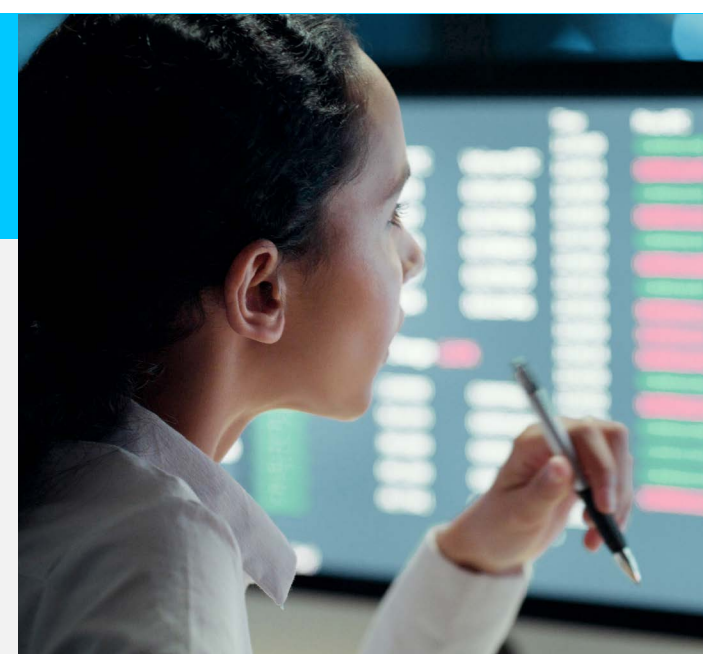
Investor Services to **maximise your growth**, while minimising risk

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

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Clients



- Global Custodian
- Investment Banks



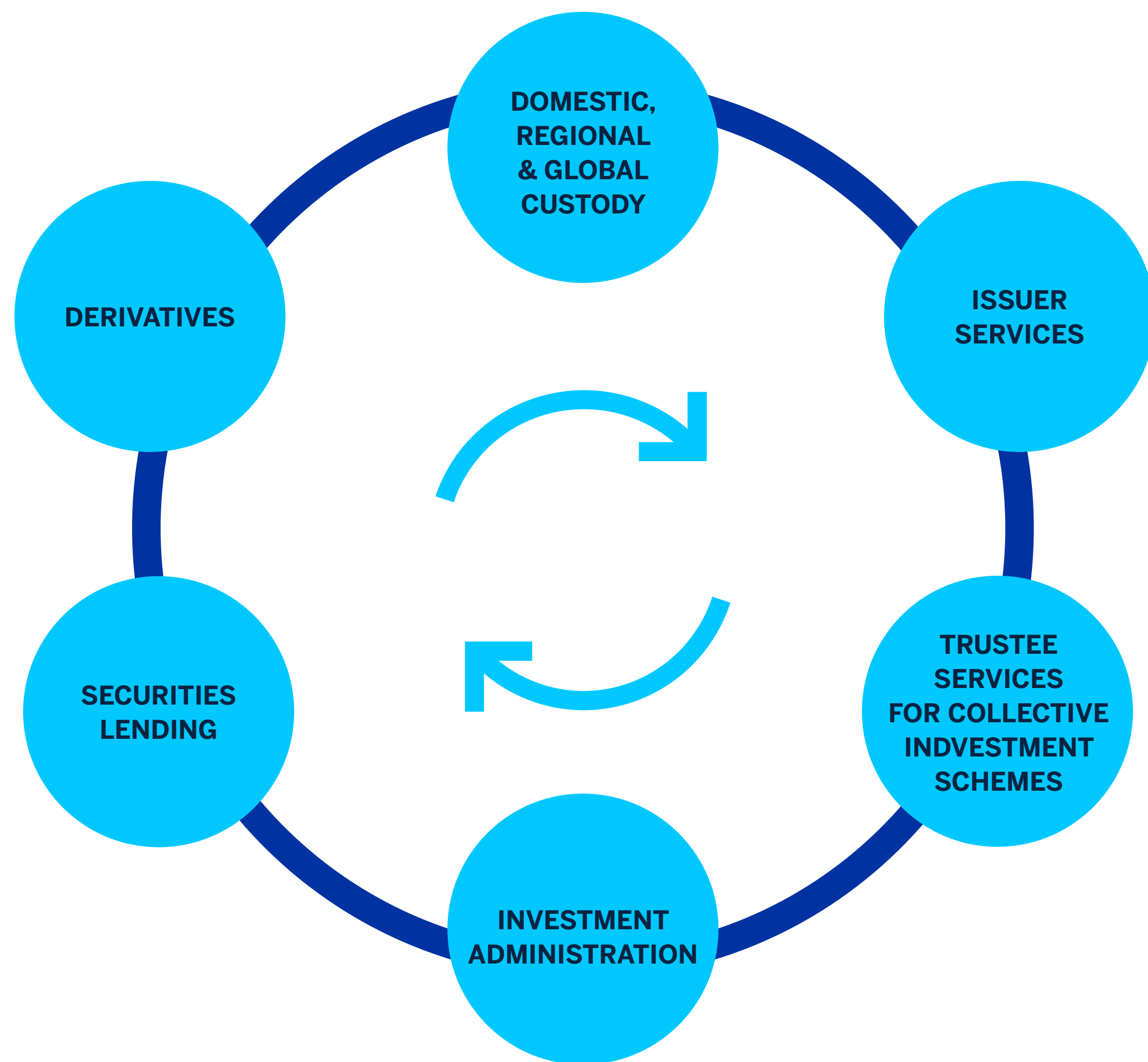
- Pension Funds
- Insurance Companies



- Asset Managers
- Broker Dealers



Asset Servicing Life Cycle



**AFRICA'S LARGEST
CUSTODIAN**

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Investor Services with extensive market coverage supported by strong market share

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ZAR 15.4 Trillion (USD 750 billion)

Total assets under custody and administration as of 30 June 2025

8 of the top 10

Global custodians¹ we service

¹ By the African Union Commission

33%

The percentage of the South African market for which we provide securities lending services

400+ people

Our staff complement across 15 markets

50%

The percentage of collective investment scheme assets in sub-Saharan Africa of which we are a trustee

40%

Our portion of the custodian market share in sub-Saharan Africa

8 of the top 10²

Standalone pension funds in sub-Saharan Africa we service

² By size

Over 3 million

The number of trades we settle per annum



Awards





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

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

THE BANKER TRANSACTION BANKING AWARDS

-  **Securities Services Global Winner**



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

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**

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

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Awards

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



GLOBAL FINANCE WORLD'S BEST SUPPLY CHAIN FINANCE PROVIDERS

 **Best Supply Chain Finance Provider in Africa**

GLOBAL FINANCE WORLD'S BEST TRADE FINANCE PROVIDERS

 **Best Trade Finance Provider** Botswana

 **Best Trade Finance Provider** Mozambique

 **Best Trade Finance Provider** South Africa

GLOBAL FINANCE WORLD'S BEST TREASURY AND CASH MANAGEMENT BANKS

 **Best Bank for Payments** in Africa

 **Best Bank for Collections** in Africa

 **Best TradeBest Bank for Financial Institutions** in Africa

GLOBAL FINANCE BEST SUB-CUSTODIAN BANKS 2025

 **Sub-Custodian Bank in** Africa

 **Sub-Custodian Bank in** Ghana

 **Sub-Custodian Bank in** Mozambique

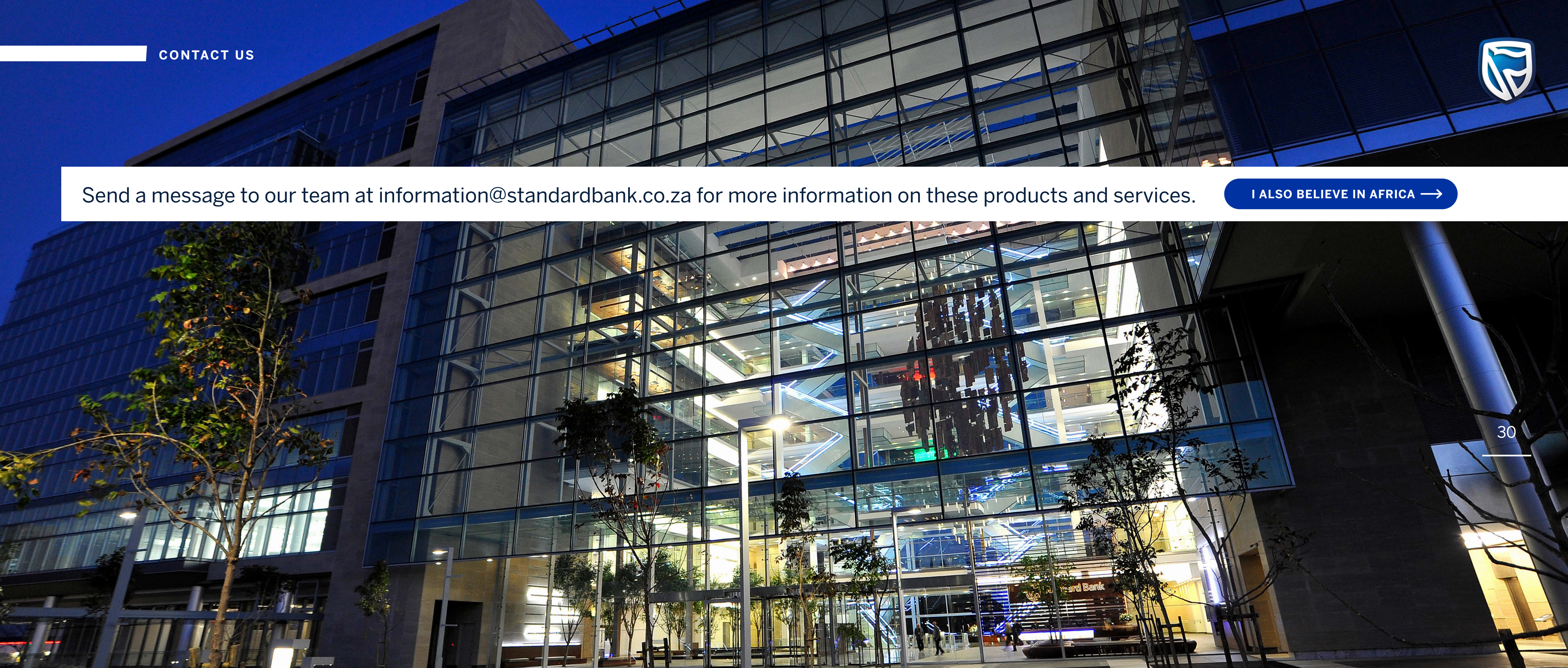
 **Sub-Custodian Bank in** Nigeria

 **Sub-Custodian Bank in** Botswana

 **Sub-Custodian Bank in** South Africa

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 services.

[I ALSO BELIEVE IN AFRICA →](#)

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