

# WHO WE ARE

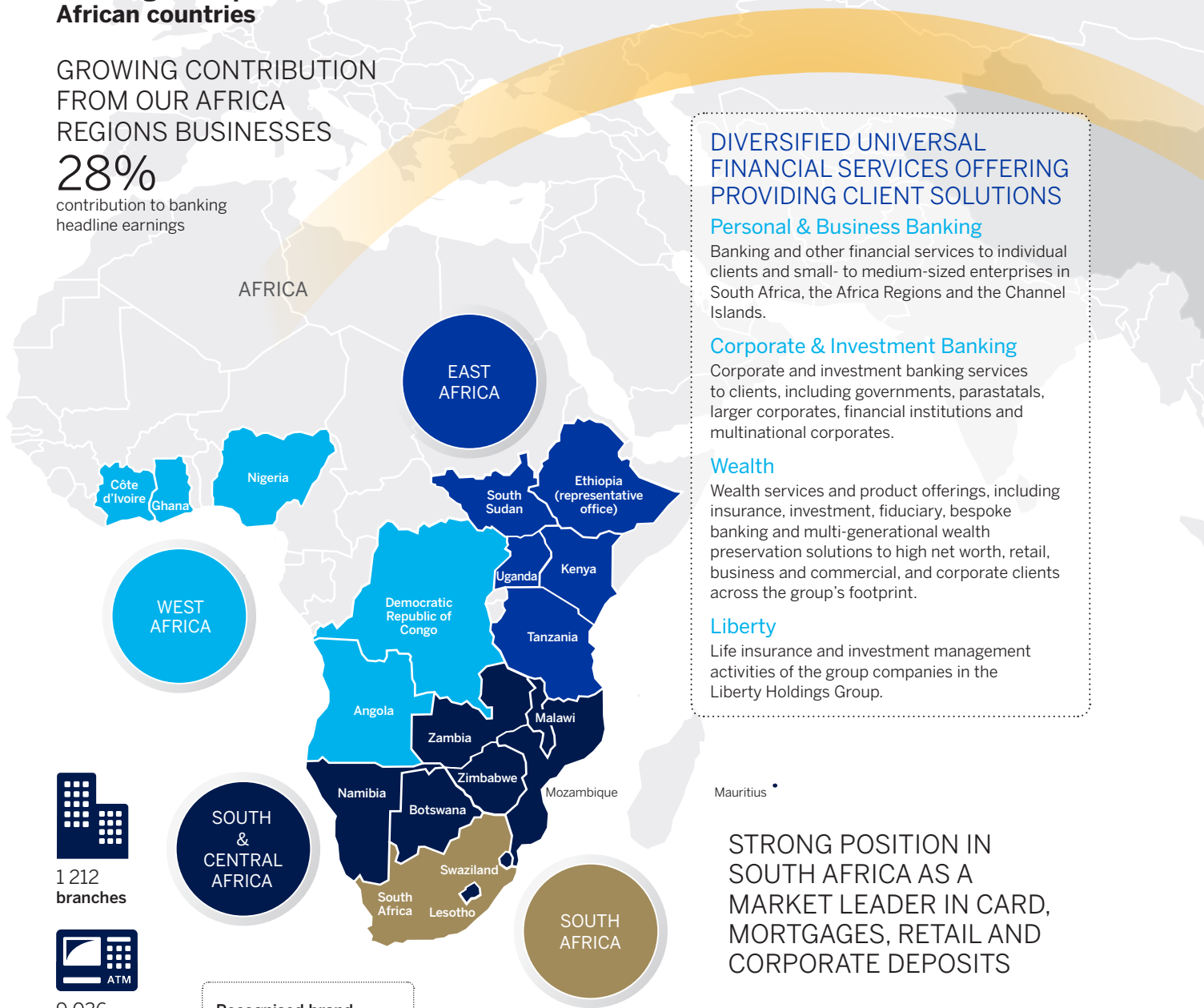
An African-focused, client-centric, digitally enabled universal financial services organisation.

## On-the-ground presence in 20 sub-Saharan African countries

GROWING CONTRIBUTION FROM OUR AFRICA REGIONS BUSINESSES

**28%**

contribution to banking headline earnings



### DIVERSIFIED UNIVERSAL FINANCIAL SERVICES OFFERING PROVIDING CLIENT SOLUTIONS

#### Personal & Business Banking

Banking and other financial services to individual clients and small- to medium-sized enterprises in South Africa, the Africa Regions and the Channel Islands.

#### Corporate & Investment Banking

Corporate and investment banking services to clients, including governments, parastatals, larger corporates, financial institutions and multinational corporates.

#### Wealth

Wealth services and product offerings, including insurance, investment, fiduciary, bespoke banking and multi-generational wealth preservation solutions to high net worth, retail, business and commercial, and corporate clients across the group's footprint.

#### Liberty

Life insurance and investment management activities of the group companies in the Liberty Holdings Group.



1 212 branches



9 036 ATMs

#### Recognised brand



Standard Bank

Stanbic Bank

#### Valued people

48 322 PERMANENT EMPLOYEES



32 876 South Africa  
14 831 Africa Regions  
615 International

#### Digital capabilities



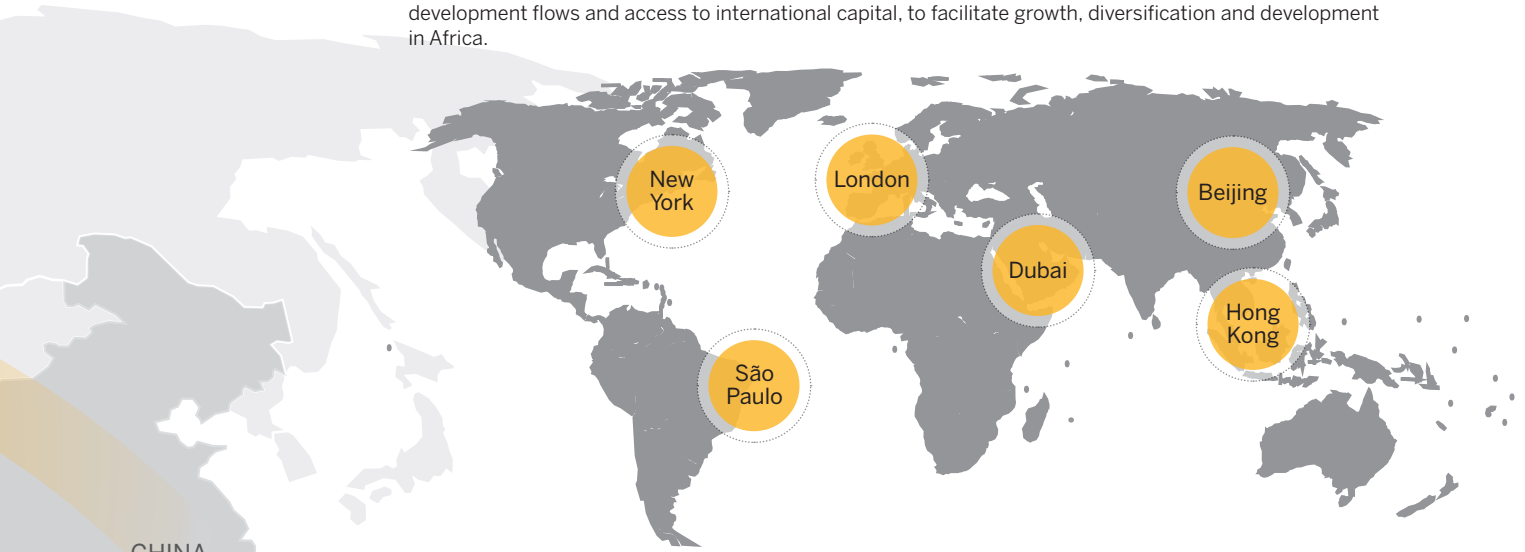
BEST-IN-CLASS TECHNOLOGY

Modernised core banking platforms.

STRONG POSITION IN SOUTH AFRICA AS A MARKET LEADER IN CARD, MORTGAGES, RETAIL AND CORPORATE DEPOSITS

## OFFICES IN SIX KEY CENTRES

Our presence in, and connection with, global financial centres enables us to facilitate investment and development flows and access to international capital, to facilitate growth, diversification and development in Africa.



## STRATEGIC PARTNERSHIP WITH ICBC

China remains Africa's largest trading partner and an increasingly important source of foreign investment across the continent. Our strategic partnership with ICBC provides us with a unique opportunity to provide financial services to our clients operating in the China-Africa corridor.

**In, for and across Africa, our purpose-led strategy is designed to realise the opportunities presented by Africa's longer-term structural trends.**

**GDP GROWTH IN SUB-SAHARAN AFRICA IS PROJECTED TO RISE TO 3.3% IN 2018 AND TO 3.5% IN 2019.<sup>1</sup>**

This growth is driven by firming commodity prices and strengthening domestic demand.

### Technology

With the rapid pace of technological advancement, there is increasing disruption as new competitors enter markets and an increase in cyber attacks on businesses and governments globally. Technologies such as blockchain and crypto-currencies are fundamentally changing the operating landscape of financial services, increasing the pressure to provide sustainable, affordable services.



**35.2% OF AFRICANS ARE ONLINE<sup>2</sup>**

Africa's relative underdevelopment enables the implementation of the latest technologies, which quickly replace older technologies such as fixed-line communications with mobile networks.

### Food security and commodities



**60% OF THE WORLD'S UNCULTIVATED ARABLE LAND IS IN AFRICA<sup>3</sup>**

The underutilisation of arable land across the continent holds vast potential for increased commercial agriculture and production of agricultural goods. Mitigating the impact of climate change will be an essential part of realising this potential.



**ONE-THIRD OF THE WORLD'S MINERAL RESERVES ARE IN AFRICA<sup>4</sup>**

The continent has 10% of the world's oil reserves, it also has the largest cobalt and diamond reserves and 95% of the platinum reserves, which are in South Africa.

### Youthful population

Africa's population is expected to double by 2050, and with an estimated median age of 20, demand for services will increase. Governments will be required to invest in education, healthcare and basic services to benefit from this 'demographic dividend'.



**1.5 BILLION AFRICANS WILL BE OF WORKING AGE (15 TO 64) BY 2050<sup>5</sup>**

Africa's working population of 659 million people is expected to grow to 861 million by 2020 and 1.5 billion by 2050, increasing pressure to drive employment growth.

<sup>1</sup> International Monetary Fund

<sup>2</sup> Internet World Stats (December 2017) [www.internetworldstats.com](http://www.internetworldstats.com)

<sup>3</sup> World Bank

<sup>4</sup> Economics Intelligence Unit – African Development Bank

<sup>5</sup> United Nations Population Statistics