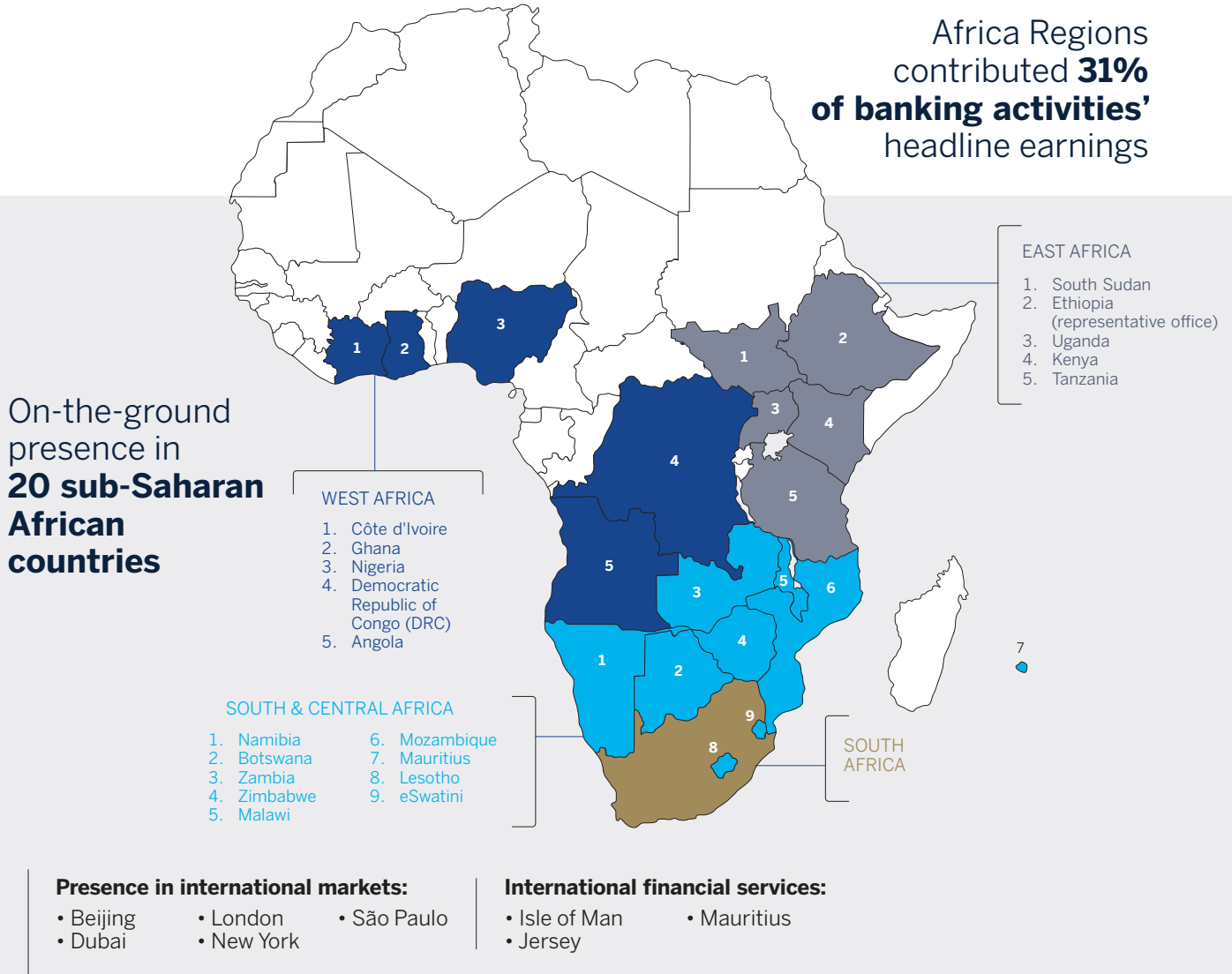


# WHO WE ARE

We are an African-focused, client-centric, digitally enabled integrated financial services group with compelling competitive advantages.



Fit-for-purpose infrastructure

**1 114**

BRANCHES

2018: 1 205

Fit-for-purpose channel

**8 970**

ATMs

2018: 9 224\*

Valued clients

**13.4 million**

ACTIVE CLIENTS

2018: 13.0 million

Valued people

**50 691**

GROUP PERMANENT EMPLOYEES

2018: 53 178

Digital capabilities

MODERNISED BANKING PLATFORMS  
SUPPORT DIGITAL TRANSACTIONS

Recognised brand

STANDARD BANK\*\*

STANBIC BANK



Strategic partnership with ICBC

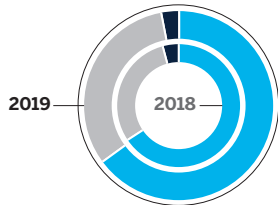


中国工商银行

\* Restated to exclude non-Standard Bank-owned automated teller machines (ATMs) in Africa Regions.

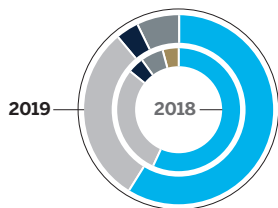
\*\* Voted most valuable brand in the BrandZ Most Valuable SA Brands awards in 2019.

**Banking revenue (%)**



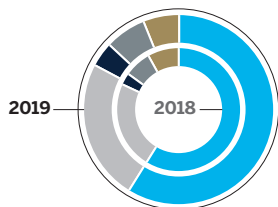
	2019	2018
South Africa	65	66
Africa Regions	32	30
International and other	3	4

**Group headline earnings (%)**



	2019	2018
South Africa	59	57
Africa Regions	30	29
Wealth International	4	4
Liberty	7	6
Other	0	4

**Group net asset value (%)**



	2019	2018
South Africa	59	59
Africa Regions	24	23
Wealth International	4	3
Liberty	7	7
Other	6	8

OUR BUSINESS LINES PROVIDE INTEGRATED SOLUTIONS THAT DRIVE THE FINANCIAL WELLBEING OF OUR DIVERSE CLIENTS IN AFRICA.

**Personal & Business Banking**

Banking and other financial services to individual clients, small- to medium-sized enterprises (SMEs) and commercial banking customers in South Africa, Africa Regions and the Channel Islands.

**Products and services**

- Transactional products
- Mortgage lending
- Card products
- Vehicle and asset finance (VAF)
- Lending products

**Corporate & Investment Banking**

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

**Products and services**

- Client coverage
- Investment banking
- Global markets
- Transactional products and services (TPS)

**Wealth**

Wealth service and offerings include insurance, investments and advisory capabilities to high net worth, retail, business and commercial and corporate clients.

**Products and services**

- Advisory services through Wealth and Investment and Standard Bank Financial Consultants (SBFC), including fiduciary services
- Short-term and long-term insurance
- Discretionary investments (Melville Douglas), stockbroking, international deposits, pension fund administration and funds (including alternative and passive investment funds)

**Liberty**

Life insurance and investment management activities.

**Products and services**

- South African Retail
- Business development
- Asset management