Corporate profile

Standard Bank is South Africa’s largest banking group and owns Standard Bank of South Africa (SBSA) as well as a 53.6% effective ownership in Liberty Group, the third largest life assurer in South Africa. Standard Bank employs over 49,000 staff (including Liberty Life) and continues to expand internationally, operating in 18 countries on the African continent, as well as in other selected markets.

History

1862  Standard Bank of British South Africa Limited established
1962  The Standard Bank of South Africa (SBSA) formed
1969  Standard Bank Group established as the holding company of SBSA
1987  Standard Chartered sells 39% stake in Standard Bank Group
1992  ANZ Grindlay’s African network acquired
1992  Standard Bank London established
1992  Brown Shipley’s offshore operations acquired in Jersey
1992  British & Commonwealth operation in Isle of Man acquired
1995  Standard Chartered’s Isle of Man banking activities acquired
1999  Lazard Brothers Jersey operation acquired
2001  Jardine Fleming Bank acquired in Hong Kong
2007  Standard Bank entered into a joint venture which would see ICBC (world’s largest Bank by market cap) become 20% stakeholder
2007  Merged Stanbic Nigerian interests with those of IBTC Chartered Bank Plc to form Stanbic IBTC Bank Plc
2008  Acquired 60% of Kenyan based CFC Stanbic Bank Limited
2010  Standard Bank’s operations increased by 106 branches and 138 ATMs
2010  Industrial and Commercial Bank of China (ICBC) increased its shareholding in Standard Bank by 8m shares
2011  Standard Bank opened its 500th branch outside South Africa
Financial highlights*

- Total assets: USD 160bn
- Market capitalisation: USD 20bn
- Capital adequacy (Tier 1 ratio): 13.2%

*As per Standard Bank Group Annual Report 2013

Capital adequacy %

<table>
<thead>
<tr>
<th>Risk-weighted assets</th>
<th>Total capital adequacy ratio</th>
<th>Tier 1 capital adequacy ratio</th>
<th>Common equity tier 1 capital adequacy ratio</th>
</tr>
</thead>
<tbody>
<tr>
<td>FY12 Basel 2.5</td>
<td>9%</td>
<td>12%</td>
<td>10%</td>
</tr>
<tr>
<td>FY12 Pro forma Basel 3</td>
<td>10%</td>
<td>13%</td>
<td>11%</td>
</tr>
<tr>
<td>FY13</td>
<td>11%</td>
<td>14%</td>
<td>12%</td>
</tr>
</tbody>
</table>

Headline earnings by each business unit

- Even and stable contribution to headline earnings from business units
- Africa a meaningful contribution to group revenue

Credit ratings

- **Fitch Ratings** (Dec 2013)
  - Short-term: F3
  - Long-term: BBB
  - Outlook: Stable

- **Moody’s Investors Services** (Dec 2013)
  - Short-term: —
  - Long-term: Baa1
  - Outlook: Negative

Contact us

For information on any of our services including terms and conditions please visit our website at www.standardbank.com/international or contact us on:

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Important information

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The above entity is a wholly owned subsidiary of Standard Bank Offshore Group Limited whose registered office is Standard Bank House, 47-49 La Motte Street, St Helier, Jersey, JE2 4SZ.

Standard Bank Offshore Group Limited is part of Standard Bank Group, incorporated in South Africa and regulated by the Financial Conduct Authority and Prudential Regulation Authority.

Publicly available information, including reports and accounts, is obtainable from www.standardbank.com/international.

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South African and African Residents:

All transactions to the account are to be in line with current Exchange Control legislative requirements applicable to the country in which you are resident or working.

Telephone calls may be recorded.