

THE STANDARD BANK GROUP

UNIVERSAL FINANCIAL SERVICES

WE ARE A FINANCIAL SERVICES ORGANISATION IN, FOR AND ACROSS AFRICA

Our purpose is to drive Africa's growth. We are committed to being more than a provider of financial products and services – we are a catalyst for economic change in our countries of operation and we make life better for our fellow Africans by doing the right business the right way.

We operate in 20 African countries and are headquartered in Johannesburg. Our primary listing is on the Johannesburg Stock Exchange (JSE) in South Africa, with a secondary listing in Namibia. Subsidiary banks are listed on exchanges in Kenya, Malawi, Nigeria and Uganda.

PERSONAL & BUSINESS BANKING (PBB)

provides banking and other financial services to individual clients and small and medium-sized enterprises (SMEs).

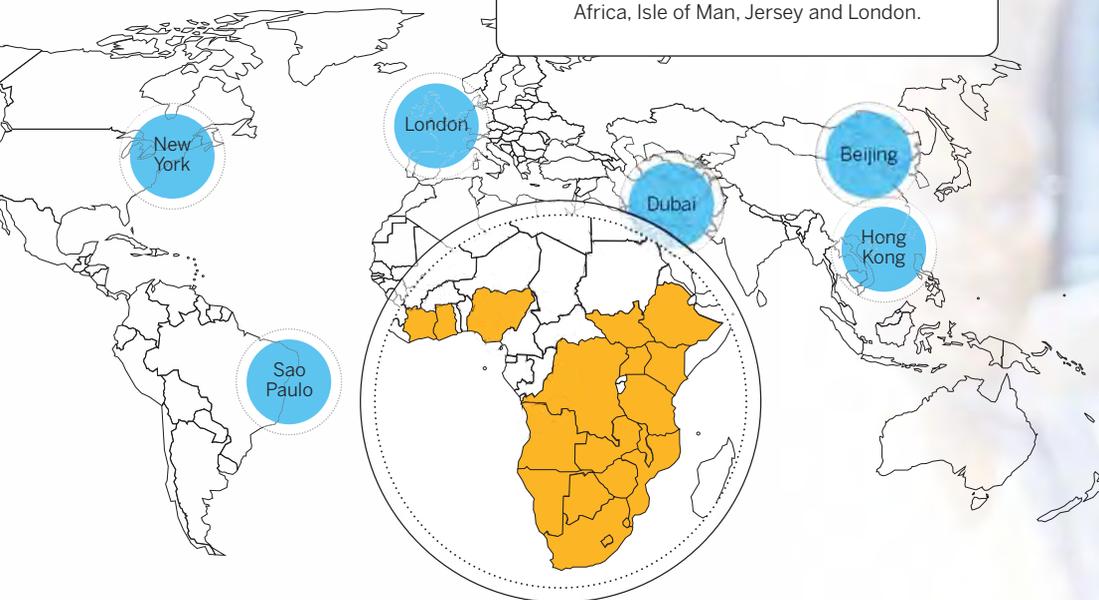
CORPORATE & INVESTMENT BANKING (CIB)

offers corporate and investment banking services to clients, including governments, parastatals, larger corporates, multinationals, financial institutions and international counterparties.

LIBERTY

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

WEALTH offers insurance, investment, fiduciary, specialised banking and lending, and wealth preservation solutions to high net worth, retail, business and commercial and corporate clients across our operations in sub-Saharan Africa, Isle of Man, Jersey and London.



Our shares are publicly traded on the JSE. **47% of Standard Bank is owned by South Africans.** Of the local investors, 62% ownership is directly held by South African mandated institutions (asset managers of savings and retirement funds). As a result, many of our shareholders are ordinary South Africans who own a stake in Standard Bank through their pension funds, retirement annuities and savings.

Industrial and Commercial Bank of China Ltd (ICBC), the world's largest bank by assets, is a 20.1% shareholder. This strategic relationship enables us to work with ICBC to facilitate investment flows and commercial relationships between China and Africa, to the benefit of African countries. Our second largest shareholder is the Government Employees Pension Fund, which holds 12% of shares followed by other institutional investors which hold 11% and the rest is held by shareholders with less than 1% ownership.