



INVESTING IN HEALTHCARE SUPPORTS SUSTAINABLE GROWTH

General Electric East Africa tendered for and won a contract with the Kenyan Government to finance, supply and maintain radiology equipment in 98 public hospitals throughout Kenya. Stanbic Bank Kenya and General Electric have developed a strong working partnership over the past four years, collaborating on a number of projects in the energy sector in Africa. We were therefore General Electric's partner of choice in financing the radiology equipment contract. General Electric East Africa appointed Stanbic Bank Kenya as the joint-mandated lead arranger to arrange a club deal financing of the transaction, to the value of \$80 million with a tenor of seven years. We developed a cost-efficient financial structure, led the negotiation and clarification of the transaction documents, and arranged the funding required, underwriting \$40 million of the debt.

Health

Radiology equipment for **98 Kenyan hospitals**
Collaboration with General Electric

Stanbic Kenya: **Lead arranger of \$80 million**
\$40 million underwritten by Stanbic Kenya

Economic development of rural communities in Africa



Wilderness Safaris conserve over

2.3 million hectares of African wilderness

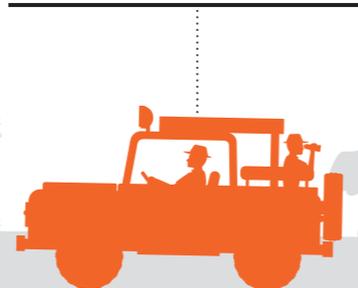


SEE THE VALUE OF FINANCING ECOTOURISM

During 2016, our corporate and investment teams were proud to play a crucial part in the growth of one of the largest ecotourism businesses in Africa, Wilderness Safaris. Our Botswana operation went into a **US\$35 million finance deal with Wilderness Safaris which will enable them to extend their positive impacts on conservation and rural development through nature-based tourism.** Wilderness Safaris are custodians of over 2.3 million hectares of prime African wilderness, which includes a variety of ownership arrangements with rural communities in Africa, as well as some public-private partnerships, including various national parks. This loan has enabled their growth into East Africa, as well as enabled investment into the other eight African countries in which they operate, particularly Botswana, strengthening the impact they have on conservation and the economic development of rural communities in Africa.

Conservation and rural development in Africa through ecotourism by Wilderness Safaris

Expansion of **positive impact** from nature-based tourism into East Africa



INVESTING IN EDUCATION ENABLES INCLUSIVE ECONOMIC GROWTH

We believe that investment in improving educational outcomes is a crucial part of the effort to unleash Africa's potential and drive her growth. We invest in education – from early childhood development to tertiary level – to nurture and develop our future employees, the young entrepreneurs who will start new businesses, and the girls and boys who will one day be the next generation of Africa's leaders. We invest in their future, knowing that in generations to come they'll be Standard Bankers – as executives, as new clients, as suppliers, and as shareholders.



For more information on our education investments, please see **page 64** and visit our website: <http://sustainability.standardbank.com>

US\$35 million finance arrangement with Wilderness Safaris



Managing economic headwinds

Building blocks for **sustainable economic growth**

257 university students on Standard Bank bursaries since 2011 valued at R70 million

NECT* – **R34 million** since 2013

Future employees

* National Education Collaboration Trust

Entrepreneurs of tomorrow

Employees and clients of our future



I SEE MY JOB DIFFERENTLY...

Kgubudi Breyten Mojapelo
– **Environmental Management Systems (EMS) analyst**

I SEE things differently in the management of the risk in the environmental space. Africa Being our Home, we must ensure that the bank is an excellent corporate citizen, to ensure our sustainability in business. I participate in the direct management of environmental factors that can affect the bank. These factors include resource use (energy, water, paper, waste), regulations and legislation (carbon tax, environmental impact assessments (EIA), waste pricing), responsible procurement and carbon footprint. The risk posed by these factors can include reputational risk and financial risk (penalties and fines). Driving Africa's growth means I can help the bank look at opportunities in the green space, which includes opportunities in carbon trades, carbon offsets and assisting in climate finance for the facilitation of a green economy.