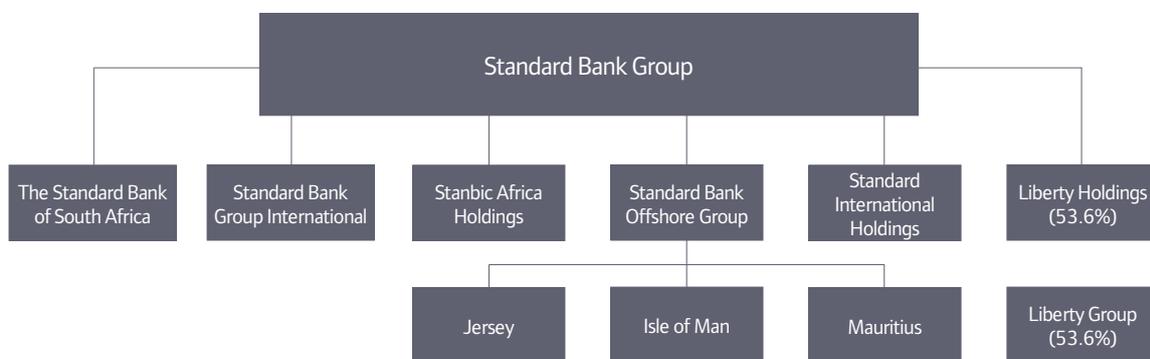


Corporate profile

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 insurer 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

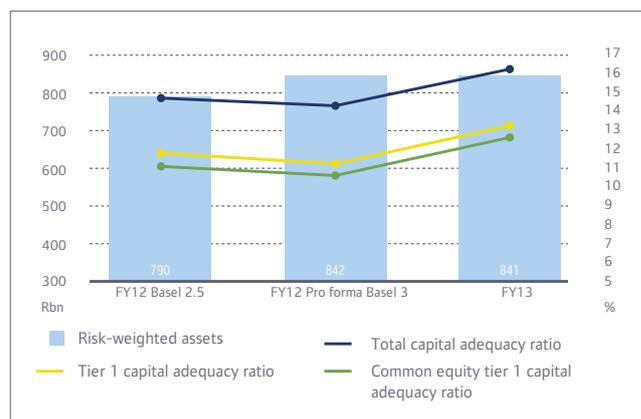
- Standard Bank Group USD 20bn

Capital adequacy (Tier 1 ratio)

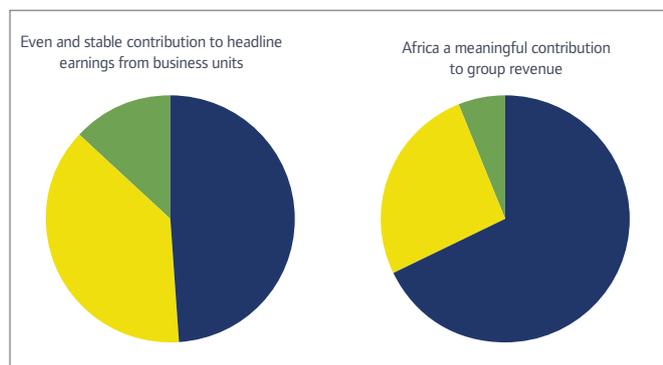
- Standard Bank Group 13.2%

*As per Standard Bank Group Annual Report 2013

Capital adequacy %



Headline earnings by each business unit



- Personal & Business Banking
- Corporate & Investment Banking
- Liberty
- Standard Bank of South Africa
- Rest of Africa legal entities
- Other legal entities

Credit ratings

	Short-term	Long-term	Outlook
Fitch Ratings (Dec 2013)	F3	BBB	Stable
Moody's Investors Services (Dec 2013)	-	Baa1	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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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.