



**Connecting you to Africa
to realise your vision**



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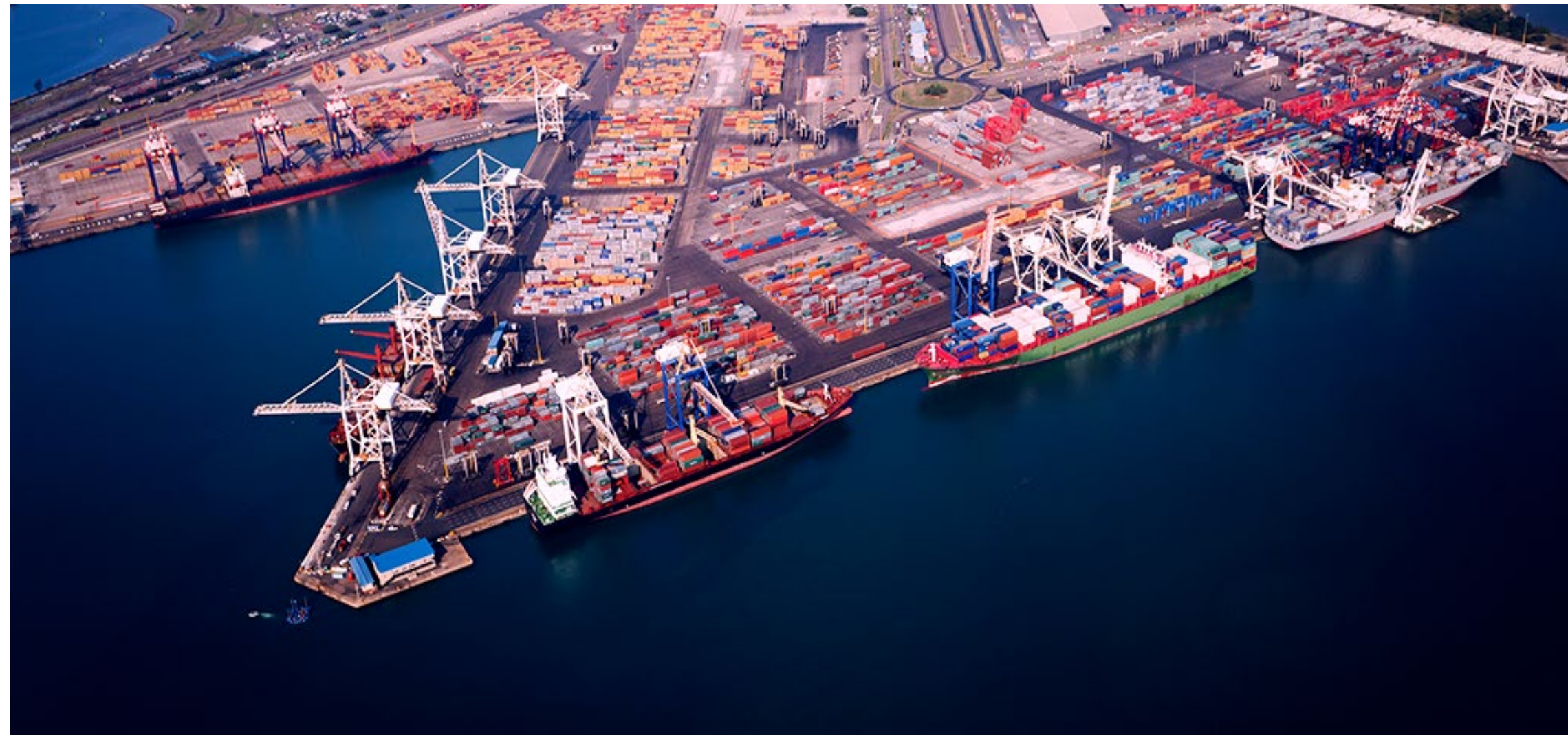




Absa Group Limited

Over a century of expertise on the continent to guide your way

Turning an investment opportunity in Africa into something exceptional requires a financial services partner on your doorstep who can offer universal solutions to meet your business needs.



With over 100 years' experience and a significant footprint across the continent, we go to extraordinary lengths to exceed expectations and get things done.

We challenge limits and close distances, connecting people to opportunities across borders, languages and cultures. Because African ingenuity knows no boundaries, neither do we.

As a proudly African institution, we believe in building courageous partnerships that work.

Beyond our company ethos, years of experience and our wealth of data-driven insights, it's our bravery to imagine, our remarkable ability to discover innovative solutions, and our sheer will to get things done that makes us the perfect partner to bring your African vision to life.

A bank of scale in Africa

- Diversified financial services provider headquartered in Johannesburg, South Africa with a presence in 12 markets in Africa:
 - Direct banking presence in Botswana, Ghana, Kenya, Mauritius, Mozambique, Seychelles, South Africa, Tanzania, Uganda and Zambia
 - Representative offices in Namibia, Nigeria and London
- Strongly positioned as a fully local bank with regional and international expertise
- Listed on the JSE Limited
- A market cap of over US\$9,5 billion (as at December 2018)
- Total assets ZAR1.28 trillion / ~US\$89 billion
- An integrated set of products and services offered across personal and business banking, corporate and investment banking, global markets, wealth and investment management, and insurance
- Aspire to build the leading financial services group in chosen African countries
- Well-capitalised and independently funded
- Employing over 40 000 employees

Building Africa

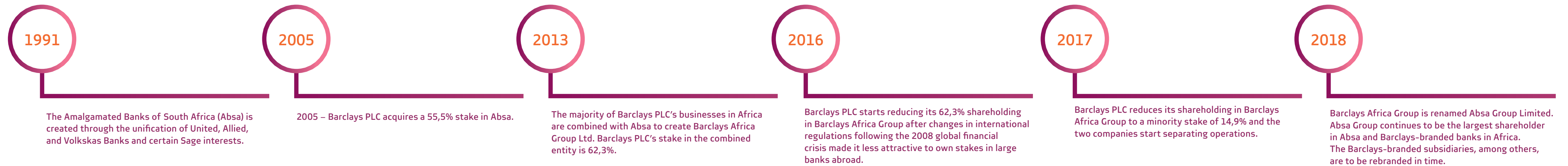
We're committed to enhancing our leadership position in core business areas across Africa. We are building pioneering new propositions and creating a thriving organisation centred on diversity and inclusion.



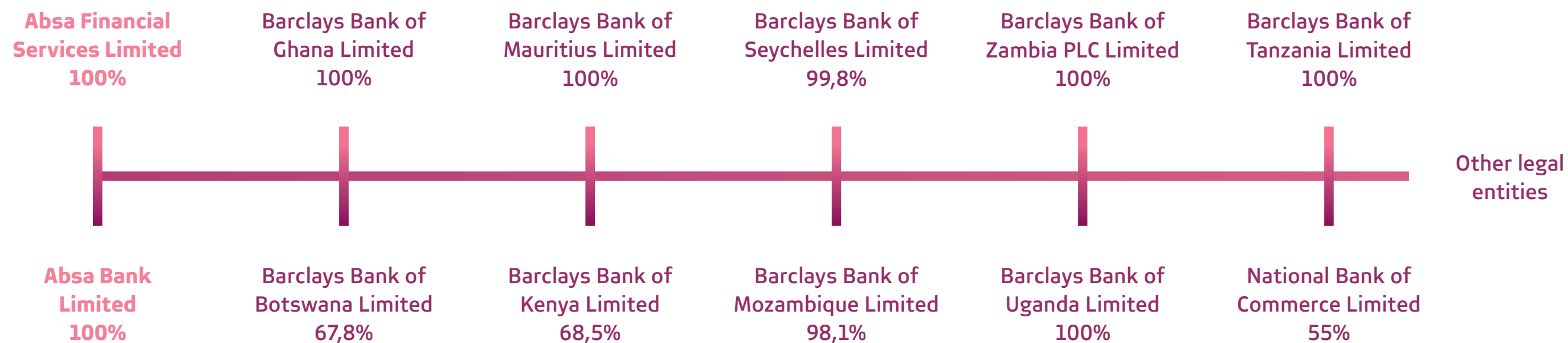


Shareholding history

Absa Group Timeline



Absa Group Limited



Major ordinary shareholders (top 10) and geographic split

	31 December	
Major ordinary shareholders (%)	2018 %	2017 %
Barclays Bank PLC (UK)	14,88	14,88
Public Investment Corporation (SA)	6,56	6,56
Old Mutual Investment Group (SA)	4,47	4,47
Deutsche Securities (SA)	4,16	4,16
BlackRock Inc (US)	3,06	3,06
Citigroup Global Markets (SA)	3,01	3,01
Prudential Investment Managers (SA)	2,95	2,95
The Vanguard Group Inc (SA)	2,89	2,89
Investec Asset Management (SA)	0,73	0,73
Dimensional Fund Advisors (US, UK)	2,39	2,39
Other	54,90	52,94
	100,00	100,00

Major shareholding split by geography (%)	2018 %	2017 %
United Kingdom	27,27	27,52
South Africa	40,68	40,68
United States of America and Canada	16,58	16,58
Other Countries	15,22	15,22
	100,0	100,0

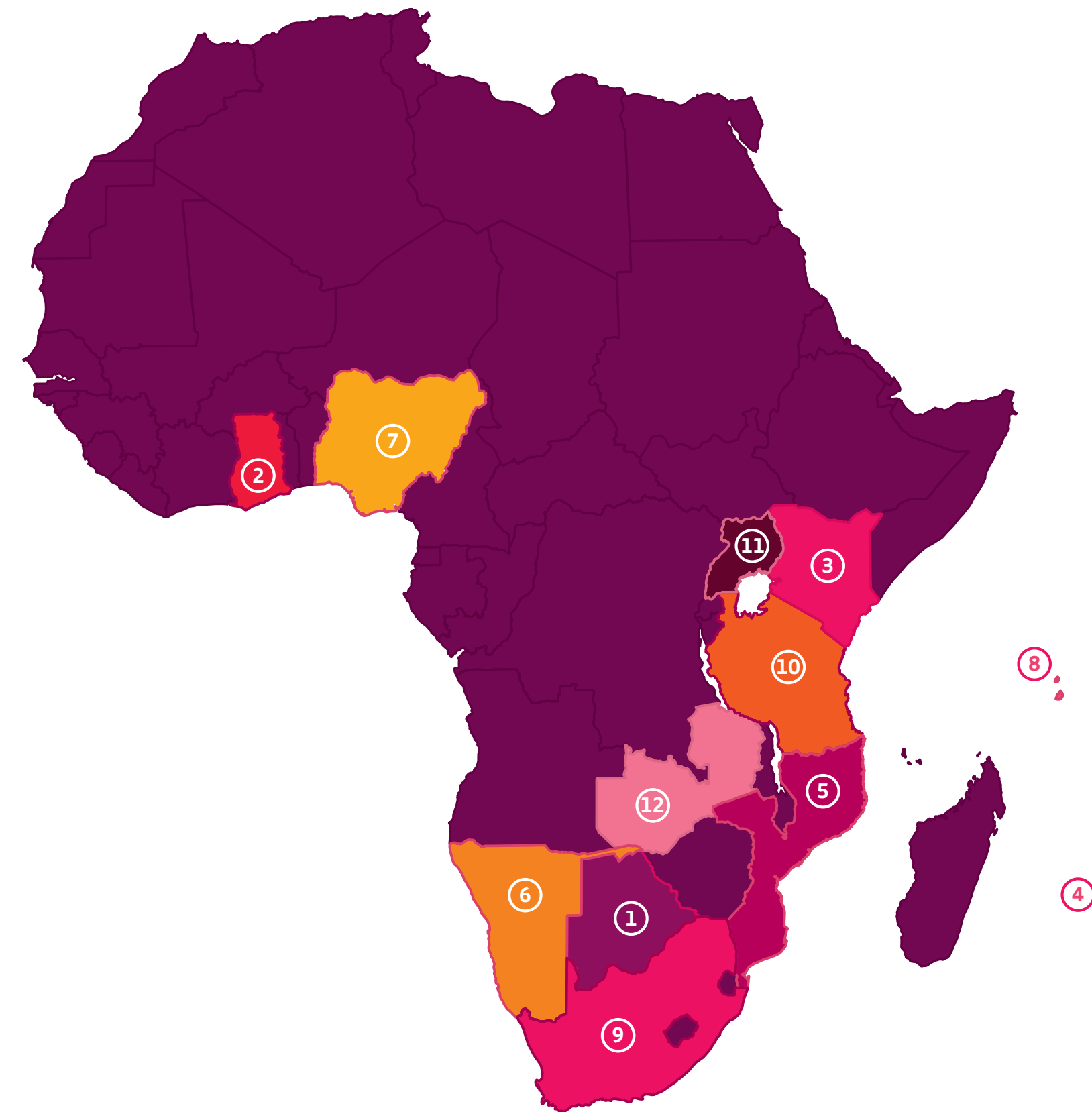




Our presence on the continent of Africa

Our differentiators in our presence markets in Africa:

- Globally relevant and skilled bankers
- Single borrower limit - one of the largest in the market
- Substantial liquidity for local and foreign currency lending and transacting
- Large regional and local footprint with deep experience on the continent
- Strong, in-depth knowledge of local regulations and best market practice
- Full local proposition to completely service your full value chain
- Strong connectivity with our headquarters using a world-class international business model
- Ability to structure complex products
- Ability to fully integrate systems
- Risk appetite for expansion with no sector bias
- High standards of governance.



1. Botswana
2. Ghana
3. Kenya
4. Mauritius
5. Mozambique
6. Namibia
7. Nigeria
8. Seychelles
9. South Africa
10. Tanzania
11. Uganda
12. Zambia





Our corporate and investment banking capabilities

We've created client-centric value propositions designed to enhance our clients' competitiveness and sustainability, which ultimately leads to lifetime value in your partnership with us. These partnerships focus on the lifecycle needs of your business, overlaid with comprehensive appreciation of your treasury strategy and underpinned by a sector overlay to position your business for future success in Africa.

Our products support your business across the following needs:

<p>Payment solutions Efficiency and increased control via sophisticated payment solutions</p>			<p>Managing risk Local expertise that drives a deep understanding of the risk landscape</p>		<p>Global Markets A market-leading franchise offering comprehensive cross-asset class solutions to global and local institutional clients</p>
	<p>Working capital Ease payment cycles and guarantee supply chain continuity</p>		<p>Funding development Designed to realise your growth aspirations</p>		
		<p>Growing your market Working as a trustworthy partner to grow your market</p>			<p>Collections solutions A suite of solutions suited to the needs of your market</p>

We are sector specialists across 12 major markets in Africa, with a focus on agriculture, consumer goods and services, natural resources (including oil, gas, and mining), construction, financial services, and power, utilities and infrastructure.





Servicing our global clients

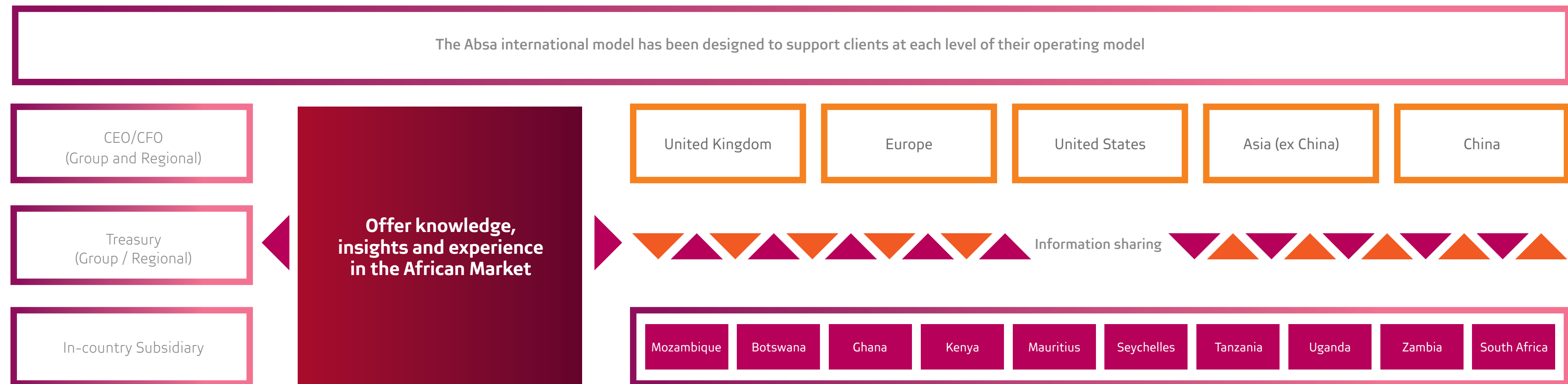
Bringing our African ingenuity to key global corridors

We know that you want to benefit from a globally connected banking partner that can understand the thinking that emanates from your global headquarters, with local execution that takes place in Africa.

Our extensive experience and deep local knowledge is underpinned by our global standards and robust governance to bring you optimal returns. We are your partner in turning risks into opportunities by working at the core of your Africa strategy, and facilitating your growth by broadening your access to Africa.

As a proudly African bank with global connectivity and a differentiated local proposition, we pride ourselves on our ability to offer you skilled expertise as a single point of contact, at a location where your decision-making happens. Our proximity to your operations will give you the confidence that you're at the right place.

Absa will expand to certain international jurisdictions and as a start has opened an international office in Canary Wharf, London. This Absa office houses a team of specialists that offer knowledge and insights to give you a seamless experience in your Africa growth strategy.





Competitive differentiators adding value for our global clients working in Africa

Regional commitment to the African continent

With global connectivity and local differentiation, we operate at the core of your Africa strategy through:

- Our proven track record in presence markets
- Skilled on-the-ground expertise and a single point of contact for Pan-African businesses
- Direct engagement at a location where your decision making happens
- Thought leadership offered on key sectors
- Over 100 years of experience on the African continent for seamless local execution
- A robust understanding of each unique environment and associated risks, thereby offering a differentiated service and experience
- In-depth knowledge of regulatory and market practices across Africa
- Effective and efficient control via our globally competitive and relevant treasury management solutions
- The ability to turn risks into opportunities through aligned delivery
- Unique solutions that work across your value chain
- Our ongoing and substantial investment in product R&D
- Our internationally leading industry and product expertise, and international insight gained through our prior relationship with Barclays Plc
- Our focus on bringing the best innovation to our clients through Innovation Accelerator and dedicated teams

Committed product investment plan

Our state-of-the-art connectivity across the internet, SWIFT and Host-to-Host are leading parts of our innovation drive, which complement our mobile and cashless banking initiatives.

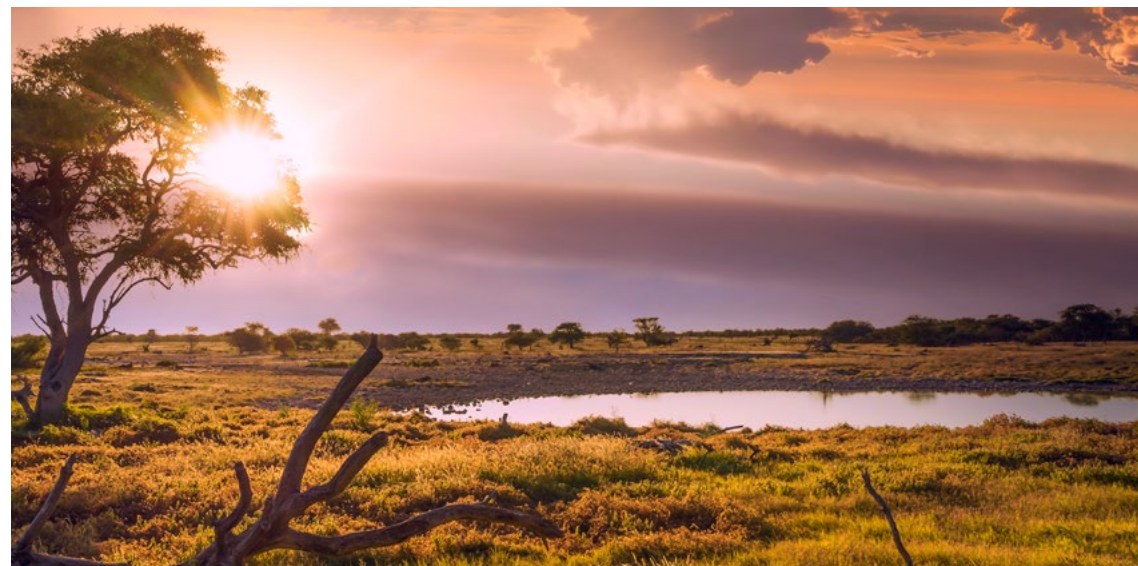
We are also consistently striving to improve our technological capabilities across Africa by introducing first-to-market digital banking solutions.

An award-winning franchise

We're a respected bank in Africa, recognised for our dedication to first-in-Africa initiatives, our product offering, and exceeding our clients' expectations. These are some of the awards that reinforce our commitment to supporting their growth in the region.

- Best Loan House South Africa**
EMEAFinance 2018
- Best Investment Bank Zambia and Botswana**
EMEAFinance 2018
- Best Trade Finance Bank in South Africa**
The Asian Banker 2018
- African Deal of the Year**
Global Capital 2017
- Best Investment Bank East Africa**
The Banker 2018
- Africa Loan Deal of the Year**
Global Capital 2017
- Best Investment Bank, East and Southern Africa**
Banker Africa 2017
- Best Investment Bank East Africa**
The Banker 2017
- Best Investment Bank Southern Africa**
Banker Africa 2017
- Best Securitisation House in Africa**
EMEAFinance 2017
- Best Investment Bank East Africa**
Banker Africa 2017
- Best Research House**
JSE Spire 2018
- Best Sales Team: Forex and Forex Derivatives**
JSE Spire 2018
- Best Cash Management in Mauritius**
The Asian Banker 2018
- Best Investment Bank East Africa**
EMEAFinance 2017
- Best Transaction Bank in Mauritius**
The Asian Banker 2018





Our aspirations

To become the leading corporate and investment bank in Africa with global accessibility and capabilities, requires our working environment to mirror our goals.

Our people are passionate, straightforward and thrive within an entrepreneurial culture.

They're motivated, accessible, innovative and highly responsive, which means everyone within our group has a single ideal to connect, grow and seek opportunities for our clients.

This is our spirit of **Africanacity**, a word that encompasses the distinctly African ability to always find remarkable ways to get things done. But it's more than a word, it's a way of life. It drives our people to introduce you to opportunity every day.

Whatever your vision, we'll go to extraordinary lengths to overcome uniquely African challenges, no matter the environment, complexity or scale.

We know that sectors are converging in unconventional ways, and we relish the challenge of the present, as well as the exciting, ever-evolving and disruptive future.

That's how we get things done.





absa.africa

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