#### Corporate and Investment Banking



## Absa Group Limited overview

## Who is Absa Group Limited ("AGL")?

Absa Group Limited ("Absa Group") is listed on the Johannesburg Stock Exchange and is the parent company of one of Africa's largest diversified financial services groups.

Absa Group, through its worldwide affiliates and subsidairies (collectively referred to as "The Group"), offers an integrated set of products and services across personal and business banking; corporate and investment banking; wealth and investment management; and insurance.

The Group's registered head office is in Johannesburg, South Africa, and it owns majority stakes in banks in Botswana, Ghana, Kenya, Mauritius, Mozambique, Seychelles, South Africa (Absa Bank Limited), Tanzania (Absa Tanzania and National Bank of Commerce), Uganda and Zambia.

The Group also has respresentative offices in Namibia, Nigeria, London and New York, as well as insurance operations in Botswana, Kenya, Mozambique, South Africa, Tanzania and Zambia.

## Why Absa Bank Limited?

#### Strong regional commitment

Africa is key to Absa's strategy.

#### Long track record and experience

 Our strength is backed by over 150 years of experience on the continent. This gives us a robust understanding of regulatory and market practices, which our clients find invaluable.

#### Fully local, fully regional operating model

- Regionally coordinated coverage model.
- Largest branch network vs. competitors.
- In-depth knowledge of local regulations, legal requirements and market practice.

#### Committed product investment plan

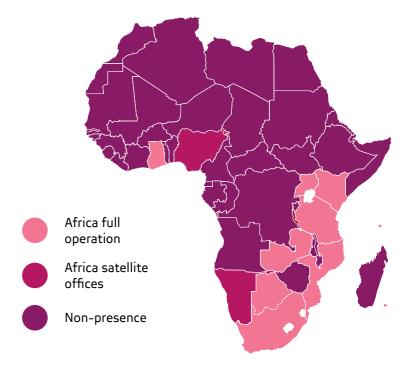
- Connectivity channels across internet, SWIFT and host-to-host platforms.
- Leading innovation drive (e.g. mobile and cashless banking).
- Streamlining documentation, billing and service infrastructure.

#### Award-winning franchise

- One of the most respected banks in Africa.
- Regularly wins awards recognising devotion to customer service/product quality.

## Our presence in Africa

| Countries | Branches | ATMs | Employees | POS<br>Devices |  |
|-----------|----------|------|-----------|----------------|--|
| 12        | 993      | 9502 | 26 141    | 110 071        |  |



## Strong presence across 12 markets

| Country      | Debt     | Liquid Man. | Cash Man. | Receivables | Trade    | Risk Man. | Card Issue | Card Acquire | Inv. Bank |
|--------------|----------|-------------|-----------|-------------|----------|-----------|------------|--------------|-----------|
| Botswana     | <b>✓</b> | <b>/</b>    | <b>~</b>  | ×           | <b>/</b> | <b>/</b>  | <b>/</b>   | <b>/</b>     | <b>/</b>  |
| Ghana        | <b>/</b> | <b></b>     | <b>~</b>  | ×           | <b>/</b> | <b>/</b>  | <b>/</b>   | <b>/</b>     | <b>/</b>  |
| Kenya        | <b>/</b> | <b>/</b>    | <b>/</b>  | ×           | <b>/</b> | <b>/</b>  | <b>/</b>   | <b>/</b>     | <b>/</b>  |
| Mauritius    | <b>/</b> | <b>~</b>    | <b>~</b>  | ×           | <b>~</b> | <b>~</b>  | <b>~</b>   | <b></b>      | <b>~</b>  |
| Mozambique   | <b>/</b> | <b>/</b>    | <b>~</b>  | ×           | <b>~</b> | <b>~</b>  | <b>/</b>   | <b>/</b>     | <b>/</b>  |
| Seychelles   | <b>/</b> | <b>/</b>    | <b>/</b>  | ×           | <b>/</b> | <b>/</b>  | ×          | <b>/</b>     | <b>✓</b>  |
| South Africa | <b>/</b> | <b>/</b>    | <b>/</b>  | <b>/</b>    | <b>/</b> | <b>/</b>  | <b>/</b>   | <b>/</b>     | <b>/</b>  |
| Tanzania     | <b>/</b> | <b>/</b>    | <b>/</b>  | ×           | <b>/</b> | <b>/</b>  | <b>/</b>   | <b>/</b>     | <b>/</b>  |
| Uganda       | <b>/</b> | <b></b>     | <b>/</b>  | <b>/</b>    | <b>/</b> | <b>/</b>  | <b>/</b>   | <b>/</b>     | <b>/</b>  |
| Zambia       | <b>/</b> | <b>~</b>    | <b>~</b>  | <b>/</b>    | <b>~</b> | <b>~</b>  | <b>~</b>   | <b>~</b>     | <b>~</b>  |

# Our differentiators in our presence markets in Africa

- Regionally 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.

|    | Market       | Year<br>established | Branches | ATMs  | Employees |
|----|--------------|---------------------|----------|-------|-----------|
| 1  | Botswana     | 1950                | 32       | 112   | 1 117     |
| 2  | Ghana        | 1917                | 63       | 166   | 1 146     |
| 3  | Kenya        | 1916                | 87       | 209   | 2 146     |
| 4  | Mauritius    | 1919                | 12       | 40    | 667       |
| 5  | Mozambique   | 2002                | 46       | 109   | 803       |
| 6  | Seychelles   | 1959                | 7        | 21    | 262       |
| 7  | South Africa | 1986                | 611      | 8 435 | 36 141    |
| 8  | Tanzania ABT | 1925                | 15       | 59    | 478       |
| 8  | Tanzania NBC | 1925                | 48       | 174   | 994       |
| 9  | Uganda       | 1927                | 40       | 77    | 879       |
| 10 | Zambia       | 1918                | 32       | 100   | 793       |
| 11 | Namibia      | Repres              |          | 1     |           |
| 12 | Nigeria      | Repres              | 16       |       |           |
| 13 | UK           | Repres              | 30       |       |           |
| 14 | USA          | Repres              | 10       |       |           |

## **Comprehensive solutions**



We are a trusted partner to domestic and multinational institutions offering a wide range of securities services solutions to meet the full requirements of institutional investors. We are more than a trusted custodian; our securities experts across markets deliver market expertise to our clients, with a focus on enabling our clients. Our dedicated team of experts, solid operational processes and IT infrastructure makes us the right partner to help you protect and grow your investments and those of your clients.



Full suite of Markets products serviced by Cross-Asset Trading teams across presence countries. Fixed Income, Foreign Exchange, Money Market, Syndicate, Prime, Equities & Equity Derivatives.



Common internet front-end, wide variety of collections and payments instruments, SWIFT capability, one of the largest branch networks in Africa.



Full capabilities delivered from South Africa across the region, including advisory (i.e. M&A, ECM), financing solutions (LCM, DCM, Lev Fin, Project Finance) and Sales, Trading & Research.



Proposition includes working capital financing, distributor & supplier financing, asset financing, bonds, guarantees and indemnities, as well as import/export financing.

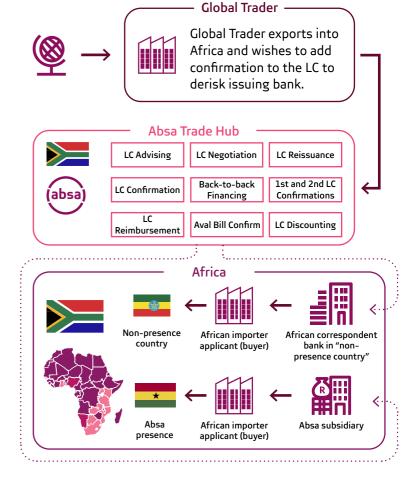


Offering includes overnight and term deposits, money market funds and flexible interest-bearing current accounts.

## **Trade offerings**

- Letter of Credit
- Advising, Negotiation
- Confirming, B2B Financing
- Transferable LCs
- Aval Bill Confirmation
- LC Reissuance
- Reimbursements
- Discounts

Programme overview: Through Absa Group Limited International Trade Hub, we're offering a single point of contact to manage all transaction coordination for your trade flows into and out of Africa, and act as the conduit between you and African banks (Issuing Banks) by advising LCs, negotiating (underlying documents), confirming (where required) and honouring reimbursement claims.



### Contact us

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