

Corporate and Investment Banking

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



Your story matters



We believe that every business has the potential to thrive. And it's only by immersing ourselves in your story that we can provide a trusted partnership that assists you in taking a step towards transformation.

We aren't just there for the short-term; we're a proudly Pan-African bank with 150 years of heritage. We are for the rough terrain, every victory and every test. We are for the little and the big moments that change the world. We are for the dreamers, the strivers and the believers. With our coordinated regional capabilities across 12 markets and an on-the-ground presence in 10 African countries, we're here to connect our international clients with Africa, and Africa with the world.

As one of Africa's largest banking groups, we harness our deep understanding of investment flows, market participants and sector trends to unlock potential and possibility for our clients across the continent.

We match multidisciplinary debt, trade and equity risk specialists, as well as expertise on the Africa region with technology to look at

regulatory issues across various jurisdictions. In this way we can create a frictionless and seamless experience and mitigate risks to allow your business to reach its full potential. It's just another way we're invested in your story, every step of the way, across the value chain.

With offices in London, New York and Beijing providing single points of contact for Pan-African access, there has never been more opportunity. We recognise that behind every interaction, decision and transaction, there is a story that extends far beyond the obvious.

We see your journey as our purpose and together we shape a world that is driven by humanity at its heart.

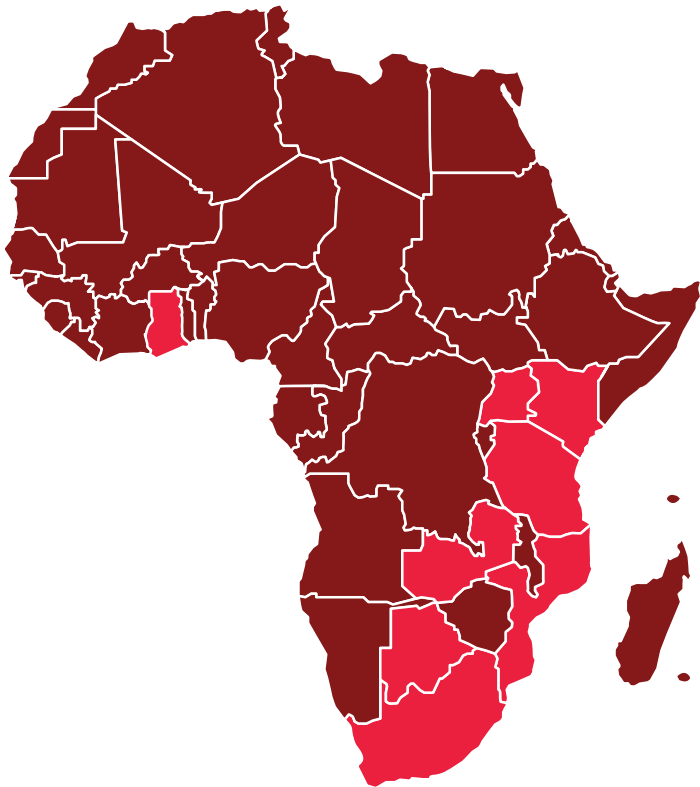
Our international Absa offices house a team of specialists that offer knowledge and insights to give you a seamless experience in your Africa growth strategy.

Contents

Who is Absa Group Limited (AGL)? Page 2		Our presence on the continent of Africa Page 4		Driving sectorial excellence Page 6	
	Our corporate and investment banking capabilities Page 7		Global markets Page 9		
		Investment Banking Page 11		Transactional Banking Page 13	
	Servicing our global clients Page 15		Our contact details Page 16		

Who is Absa Group Limited? (AGL)

- Listed on the JSE, the Absa Group is one of Africa’s largest diversified financial services groups.
- Diversified financial services provider listed on the JSE Limited, with a market cap of R169.7bn (~\$9.76bn).
- Offers an integrated set of products and services across personal and business banking, corporate and investment banking, wealth and investment management, and insurance.
- Strongly positioned as a fully local bank with regional and international expertise.
- Aspires to build the leading financial services group in chosen African countries.
- Headquartered in Johannesburg, South Africa with presence in 10 countries.
- Banks in Botswana, Ghana, Kenya, Mauritius, Mozambique, the Seychelles, South Africa, Tanzania (Absa Bank Tanzania and National Bank of Commerce), Uganda and Zambia.
- Offices in Namibia and Nigeria, as well as insurance operations in Botswana, Kenya, Mozambique, South Africa, Tanzania and Zambia.
- An international presence in London, New York and Beijing.
- Technology support colleagues in the Czech Republic.
- Well-capitalised and independently funded.



Local challenges require local insights to solve. By understanding your unique perspectives, challenges and motivations, we’re able to find tailored solutions with our primary focus on creating value for our stakeholders. In a world of complexity and uncertainty, we stand with you. In doing so, we’re able to do good while doing good business together, investing in our employees and uplifting communities while enabling our customers’ ambitions.

By unlocking opportunities through our expertise and solutions, we can play our part in being a force for good in everything we do.



Driving sectorial excellence

Underpinned by our strategy and market presence, our fully integrated business offering is delivered through our sectorial excellence.

**Resources & Energy**

Absa understands the complexities the sector faces and offers financial and risk management solutions to support its sustainability and growth across the African continent.

**Telecom, Media & Technology**

Our highly experienced teams of sector specialists have an in-depth understanding of the industry. They offer sector-specific knowledge, skills and experience to help you take the lead in the sector.

**Hospitality**

Decades of expertise, a supportive balance sheet and deep relationships have positioned us well to support our clients through trying times.

**Construction**

Absa's deep-sector expertise has been built through decades of supporting leading construction organisations as they navigate highly competitive markets and subsectors.

**Financial Institutions Group**

Absa provides comprehensive support to the sector most pivotal to economies and countries – both for financial and non-banking financial institutions.

**Public Sector**

Absa offers specialist solutions to the public sector, partnering with governments to increase capacity and delivery.

**Diversifieds & Industrial**

Absa understands the multi-faceted requirements of diversifieds and industrials and draw on deep networks and long-term partnerships to support our clients.

**Healthcare**

Our long-term relationships, significant balance sheet support and deep industry expertise offer incomparable insights and solutions across the entire private healthcare sector.

**Agriculture**

As the largest agricultural funder in South Africa, we facilitate investment, infrastructure and trade development to support the full agriculture value chain in Africa.

**Consumer Goods & Services**

Absa combines bespoke solutions with advisory services to help you adapt to evolving trends and solve regional challenges in this vibrant sector. Absa banks the major retailers in South Africa.

**Infrastructure**

Absa provides tailored financing solutions and expertise to meet Africa's growing energy and infrastructure demands.

**Commercial Property**

Developing and investing in commercial and residential property requires a specialist focus, honed expertise and the right financial partners to assist in infrastructure development in Africa.

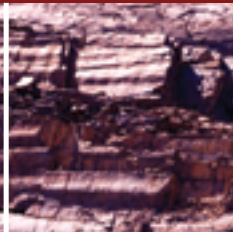
Our corporate and investment banking capabilities

Being invested in your story is about being human-centred and guided by empathy. It's how we've created client-centric value propositions, designed to enhance your business's competitiveness and sustainability. We know that today they might play a role in the next deal or contract that gets you to the next chapter, but we also have tomorrow in mind, so with every opportunity, we build partnerships that last a lifetime.

Our products support your business across the following needs:

Payment solutions
Efficiency and increased control via sophisticated payment solutions.



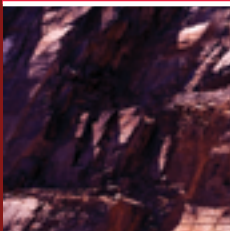


Managing risk
Local expertise that drives a deep understanding of the risk landscape.

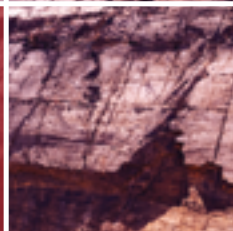




Global markets
A market-leading franchise offering comprehensive cross-asset class solutions to global and local institutional clients.

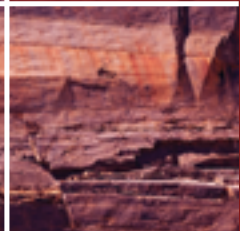


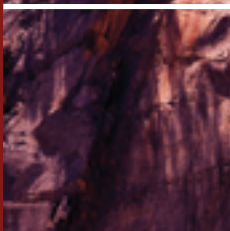
Working capital
Ease payment cycles and guarantee supply chain continuity.



Funding development
Designed to realise your growth aspirations.



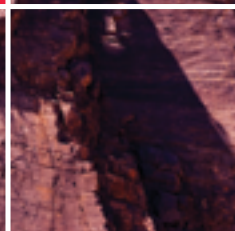






Growing your market
Working as a trustworthy partner to grow your market.





Collections solutions
A suite of solutions suited to the needs of your market.



Research
Extensive market research published regularly and ad hoc, including conference calls for topics of key interest.





Cash management
Access to web-based online platforms, host connectivity, SWIFT capability and one of the largest branch networks in Africa.





Global markets

Supporting your growth from local markets to distant shores

As a business partner, we look for innovative solutions to increase efficiencies, expanding your reach and making every transaction an efficient one.

With more than 300 sales, trading and research employees, an on-the-ground presence in 10 African countries and an extensive deal track record in a further 20 countries, we invite you to write your story with us, leveraging the strength of our intellectual capital and technology across the continent.

Services that we offer:



Foreign Exchange

Partner with an award-winning Pan-African FX expert.



Fixed Income

Reduce your overall trade risk.



Electronic Market Access

Access world-leading technology platforms supported by experienced traders.



Client Solutions Group

Structured institutional investor and corporate risk management sales.



Retail Structured Products

Customised investments structured according to specific risk and return needs.



Research

Review research produced by top economic and strategic minds.



Equities

Fully integrated, multi-asset class equity sales, trading, and research capabilities.



Exchange Traded Products

Enjoy low-cost, seamless and efficient trading.



Commodities

Access actively traded commodities with a trusted banking partner.



Credit

Maximise value while minimising your risk.



Prime Services

Partner with us for best practice from our team and global associates.



Exclusive Syndicate Service

Leverage our exclusive, holistic cross-asset service.



Fund Linked Solutions (FLS)

Introducing the democratisation of sophisticated investment tools via Absa Fund Linked Solutions.

Absa Group offers Advisory services, Research distribution, Private Placements and Securities products in the United States through its affiliate Absa Securities U.S. Inc. A registered U.S. Broker Dealer under section 15 of the Securities Exchange Act of 1934 and a Member of the Financial Industry Regulatory Authority ("FINRA").



Investment Banking

Services that we offer:

Invest in Africa with an award-winning global finance team.



Sustainable Finance

Financing clients' sustainability ambitions. Partner with Absa for tailored sustainable finance solutions.



Debt Financing

Partner with a top lender in Africa.



Asset Financing

Take advantage of client relationships that go the extra mile to move your business forward.



Project Financing

Finance critical assets and projects with tailor-made solutions.



Structured Trade and Commodity Finance

Our bespoke trade finance solutions are designed to support your working capital and balance sheet risk transfer requirements.



Capital Markets

Work with a top-tier African capital-raising partner.



Debt Capital Markets

Access international capital to meet your objectives.



Equity Capital Markets

Get leading access to domestic, regional and emerging investment capital.



Advisory Services

Partner with a trusted Pan-African advisor to realise opportunities.



Mergers and Acquisitions

Realise your expansion ambitions across Africa.



Sponsor Services

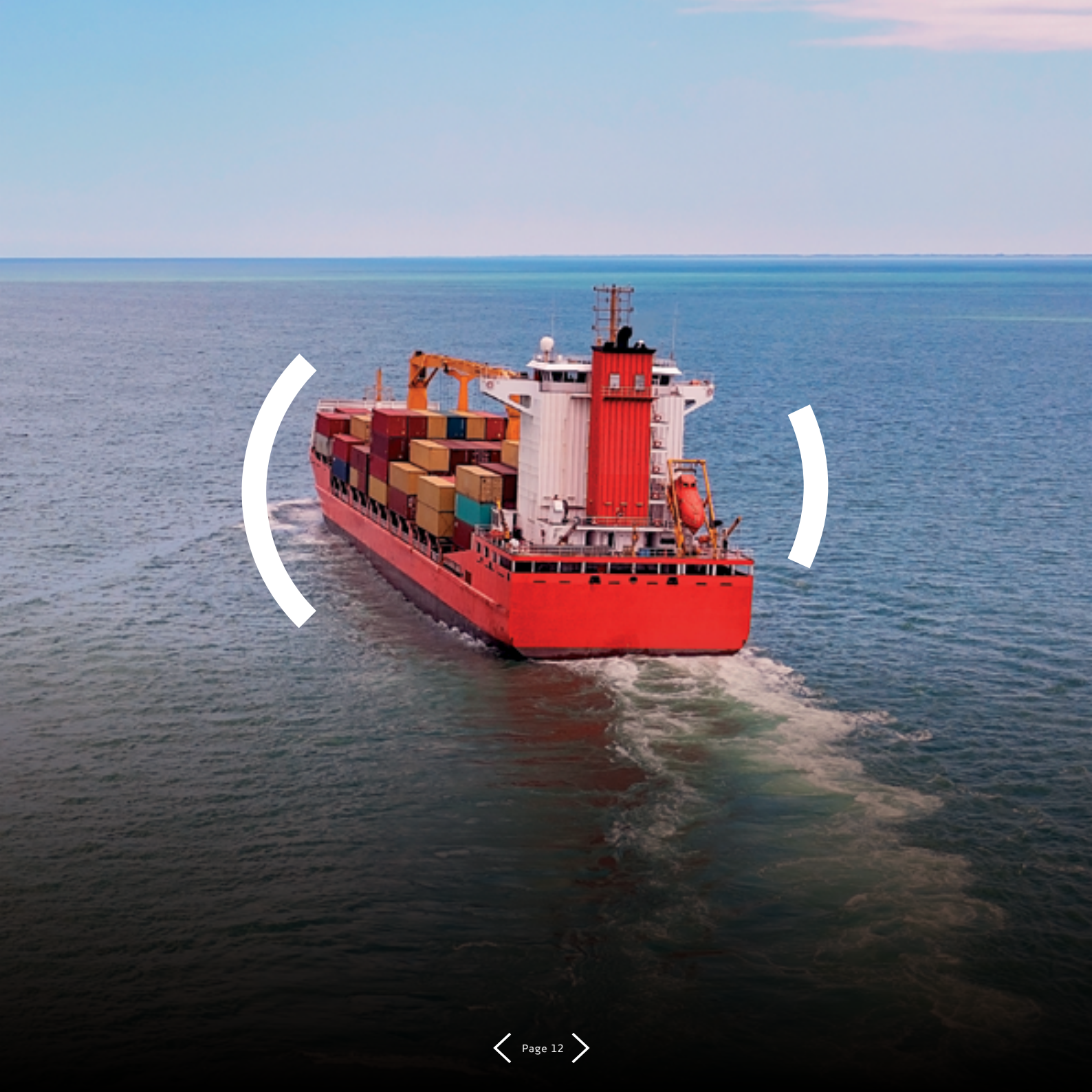
Leverage our expertise for compliant, successful listings.



Financing

Bespoke funding structured for your needs.

Absa Group offers Advisory services, Research distribution, Private Placements and Securities products in the United States through its affiliate Absa Securities U.S. Inc. A registered U.S. Broker Dealer under section 15 of the Securities Exchange Act of 1934 and a Member of the Financial Industry Regulatory Authority ("FINRA").



Transactional Banking

Services that we offer:

Cash management

- Collections
- Payments
- Third-party fund management (TPFM)
- Liquidity management and treasury advisory.

Investments

Your investment needs matter to us. That’s why our capabilities include:

- Fixed-term deposits, customer foreign currency deposits, overnight call deposits, floating-rate notes and negotiable certificate of deposits.
- Flexible investment options providing competitive yield, allowing access to funds invested should the need arise.

Trade finance and working capital

We understand that the dynamics of your business environment are intricate, which is why we appreciate your perspectives, challenges and motivations. By working in collaboration with you, we can offer informed, bespoke solutions and advice. This promise isn’t just words; it’s the guiding light for how we design, serve, behave and communicate.

With vast experience in financing, both in domestic and international trade, we provide solutions that help manage the various risks involved, all while optimising your working capital.

Because, in today’s complex operating environment, you need seamless, digital-first solutions delivered in the simplest, most efficient manner so that you can get business done.

- Trade finance solutions
- Facilitating trade flows into, out of and between African countries
- Domestic short-term finance solutions.

Custody and trustees

We are your single point of contact for all your custody and trustee requirements:

- A holistic suite of products providing leading-edge custody-related solutions. We have a proven track record of providing excellent service to local and global financial institutions and the public sector.
- The capabilities include trustee services, custody safekeeping, settlements and corporate actions, issuer services, securities lending, foreign exchange, investment administration, derivatives clearing, cash management, and an online portal.

Our dedicated team of experts, solid operational processes and IT infrastructure are the driving force behind our seamless solutions.

International banking

We support your growth from local markets to distant shores. Get all your import and export funding needs met with our international banking solutions.

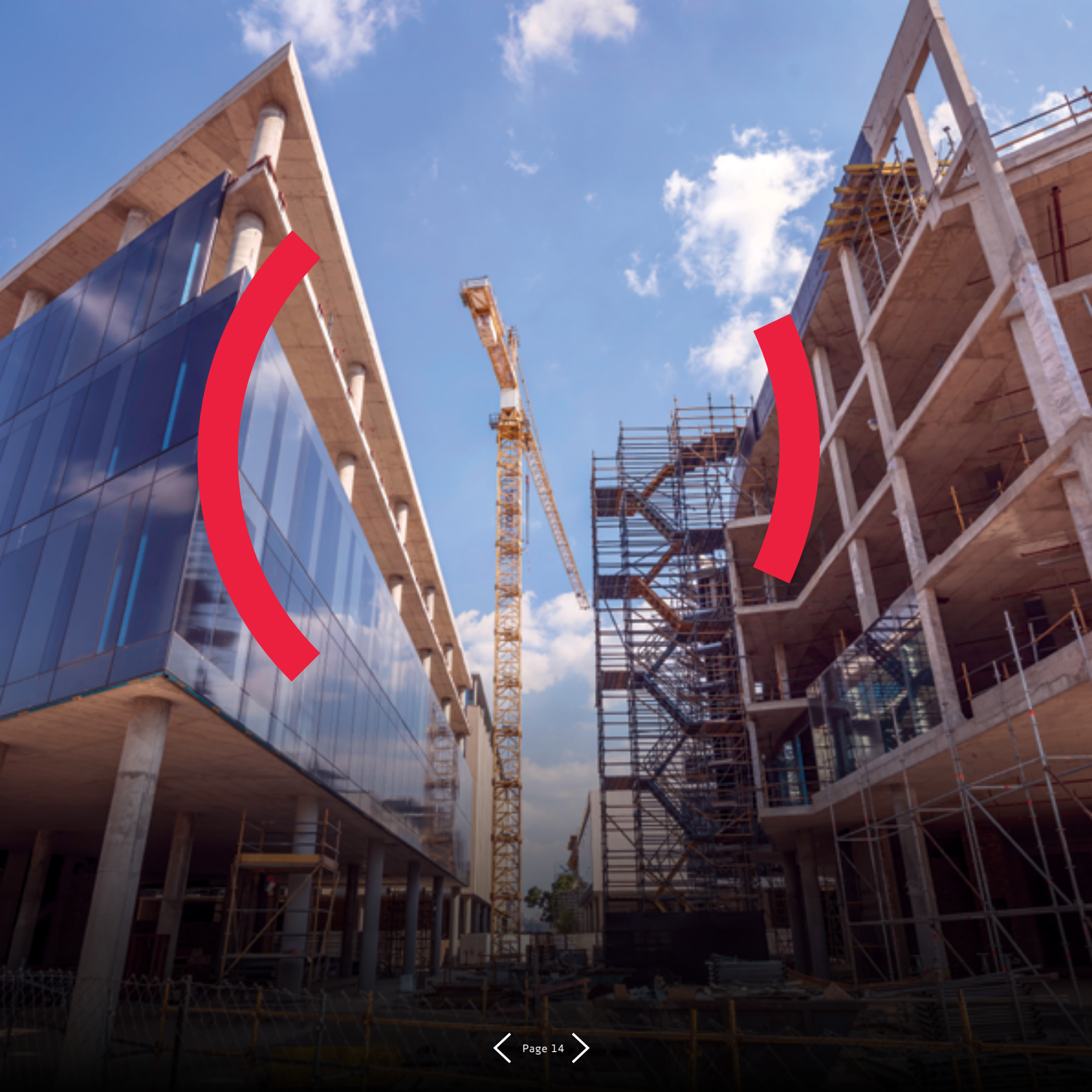
- Access to foreign currencies enables you to travel abroad and manage your international payments and receipts.
- Capabilities include foreign exchange risk management, customer foreign currency accounts, spots, forward exchange contracts, orders, prime and research.

Digital solutions

Online banking channels

Use a suite of highly secure online banking services to support your banking needs – from the simplest to the most complex:

- Online banking channels
- Integrated banking channels
- Mobile banking.



Servicing our global clients

We want to connect your business with the world and help it reach further than ever before.

Our extensive experience, combined with our deep local knowledge underpinned by our global standards and robust governance, positions us to give you optimal returns.

We don't just facilitate your growth by broadening your access to Africa; we work as your partner at the core of your Africa strategy, turning risks into opportunities. Because your success is our success.

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 in the right place.

We offer knowledge and insights to give you a seamless experience in your Africa growth strategy. We're invested in your story and we invite you to write it with us.

Because your story matters.

The Absa International model has been designed to support our clients at each level of their operating model

Client operating model

CEO/CFO
(Group and Regional)

Treasury
(Group and Regional)

In-country subsidiary

Offers knowledge,
insights and
experience
in the African
market.

Absa operating model

United Kingdom

Europe

United States

Middle East and Asia

China

Bespoke client solutioning

Mozambique

Botswana

Ghana

Kenya

Mauritius

Seychelles

Tanzania

Uganda

Zambia

South Africa

Our extensive African footprint and long-standing presence across the continent positions us as an influential leader in the continent's pursuit of economic development and sustainable future. Our operations extend to Botswana, Ghana, Kenya, Mauritius, Mozambique, Seychelles, South Africa,

Tanzania, Uganda and Zambia. We have representative offices in Namibia and Nigeria, securities entities in the United Kingdom and United States of America, and a non-banking advisory subsidiary in China.

Contacts:

London	New York	Middle East and Asia	China
ASUKEuroF@absa.africa	NYrepoffice@absa.africa	Measia@absa.africa	chinainfo@absa.africa
Absa Securities United Kingdom Limited 40 Bank Street London E14 5NR <i>Absa Securities United Kingdom Limited Company Number 11095672</i>	Absa 610 5th Ave Suite 405 New York NY 100202 <i>Absa Bank Limited maintains a representative office in Manhattan, New York. The representative office is not a bank, a branch, an agency or a depository institution. As such, the representative office in not insured by the FDIC or any other agency of the United States. Nothing in this pamphlet is deemed to be a solicitation or offer to buy or sell any security or other financial instrument which requires registration as a US broker- dealer under the Securities Exchange Act of 1934.</i>	<i>Operating from:</i> Absa 15 Alice Lane Sandton South Africa	Absa Beijing Advisory Co. Ltd. China World Tower A 1 Guo Men Wai Avenue, Chaoyang District, Beijing chinainfo@absa.africa <i>Absa Beijing Advisory Co. Ltd incorporated in Beijing. Registration number 91110105MAF47T634. Wholly foreign-owned enterprise (WFOE). Does not perform any financial services activities in China.</i>

