

Expert solutions for your Transactional Banking needs

That's how we are
invested in your story.

 cib.absa.africa



Your story matters

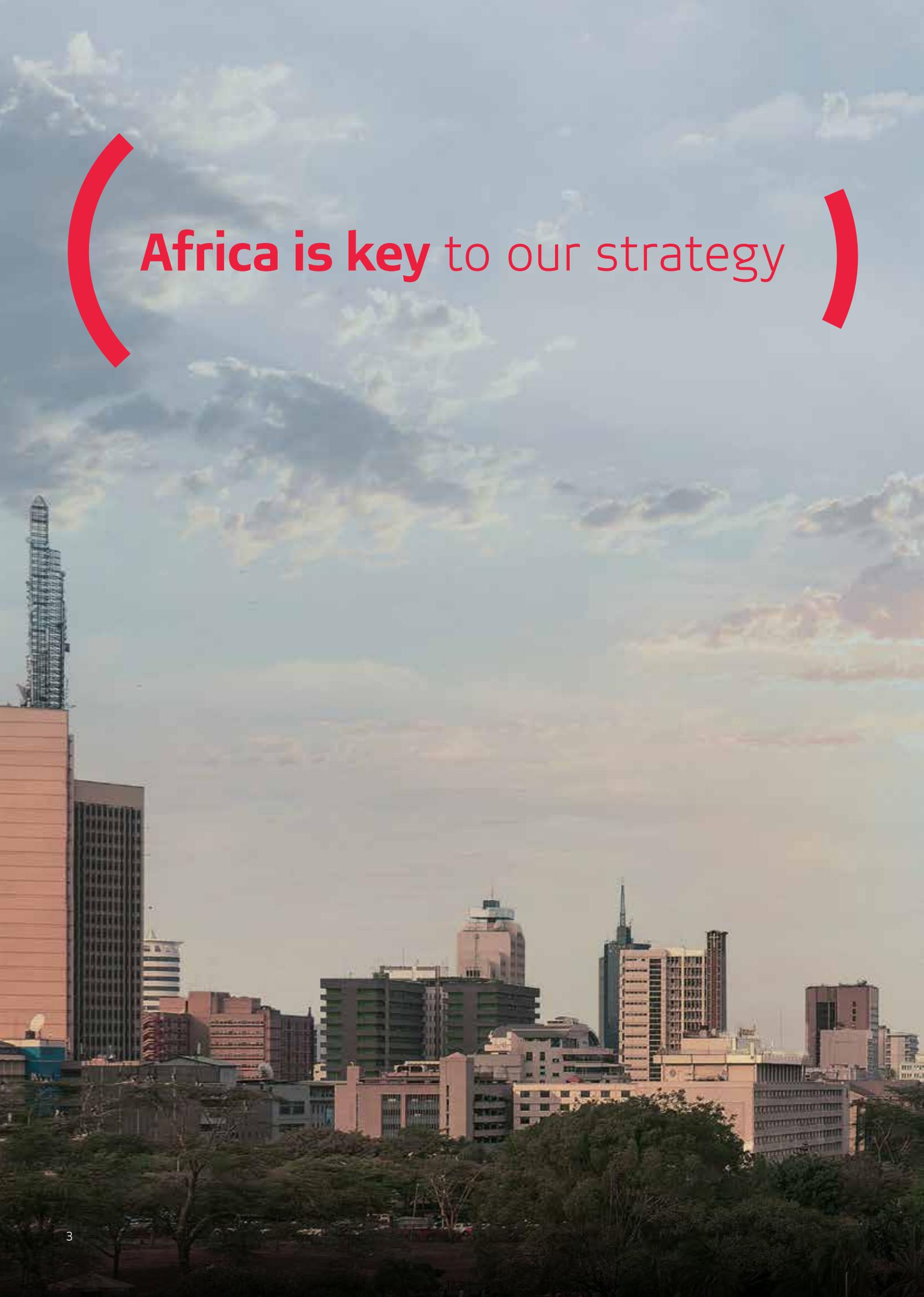


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A photograph of a city skyline at sunset. The sky is filled with soft, colorful clouds in shades of blue, orange, and pink. In the foreground, there are dark silhouettes of trees. The city buildings are visible in the middle ground, with a prominent tall, thin tower on the left. Overlaid on the sky is the text "Africa is key to our strategy" in a bold, red font, enclosed in large red parentheses.

Africa is key to our strategy

We are a world-class financial services group that has its roots in African soil. Through our value-creating business activities, we aim to enrich our Pan-African service model to deliver a range of efficient and seamless solutions that will ensure the growth and success of our clients, business

and society across the continent. Listed amongst the leading Pan-African corporate and investment banks, we don't just share our financial expertise and capabilities, we prioritise forming close relationships. That's what makes us a trusted adviser and your natural banking partner.





Some key facts

A well-capitalised bank

- Diversified financial services provider listed on the JSE Limited, with a market capitalisation of about R153bn/~\$9.2bn.
- Well-capitalised and independently funded.

Extensive footprint across Africa

- Over 100 years of experience on the African continent for seamless local execution.
- Headquartered in Johannesburg, South Africa, we are fully operational within 10 African markets and have representative offices in four countries.
- Over 12 million customers in 14 countries employing nearly 40 000 people.
- Strongly positioned as a fully local bank with regional and international expertise.
- Thought leaders in “Product and Sector”.

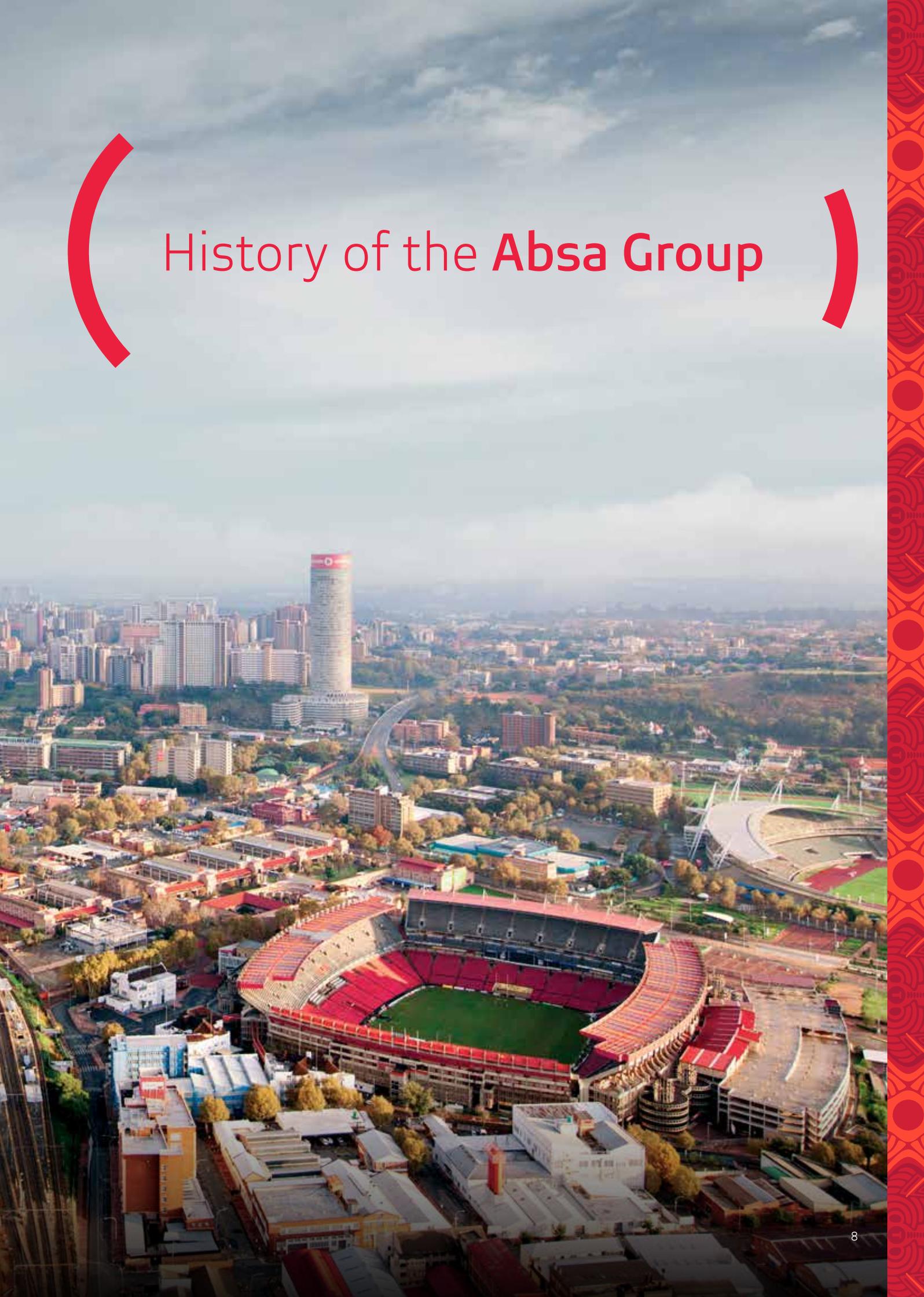


Expert solutions that integrate into your financial operations

- An integrated set of products and services across:
 - Personal and Business Banking
 - Corporate and Investment Banking
 - Wealth and Investment Management
 - Insurance.
- In-depth understanding of each environment's unique regulatory requirements, market practices and associated risks, thereby offering a differentiated service and experience.
- Highly personalised services with dedicated specialists.
- Thought leader on key sectors operating at the core of your African strategy.
- Effective control via our globally competitive Treasury Management solutions.



History of the Absa Group



History of the Absa Group

- 1916 — Barclays Bank Kenya founded
- 1917 — Barclays Bank Ghana founded
- 1918 — Barclays Bank Zambia founded
- 1919 — Barclays Bank Mauritius founded
- 1925 — Barclays Bank Tanzania founded, NBC Tanzania acquired
- 1927 — Barclays Bank Uganda founded
- 1934 — Volkskas Bank Beperk founded in South Africa
- 1950 — Barclays Bank Botswana founded
- 1959 — Bank of Seychelles founded
- 1988 — JHB Building Society founded
- 1991 — Absa formed from Allied Bank, United Bank, Volkskas Bank, Sage and Bankcorp
- 2002 — Barclays Bank Mozambique founded
- 2005 — Barclays acquired a controlling interest in Absa
- 2012 — One Absa becomes One Africa
- 2013 — Barclays Africa Group lists on JSE
- 2016 — Barclays PLC sell-down begins
- 2017 — Sell-down concluded
- 2018 — New Absa brand launched in July 2018, BAGL changed to AGL
- 2022 — Barclays sells its remaining shares in Absa Group
- 2023 — Repositioned brand promise – Your story matters



The African bank that gives you **access to** a corridor of **possibilities**

Absa's local footprint

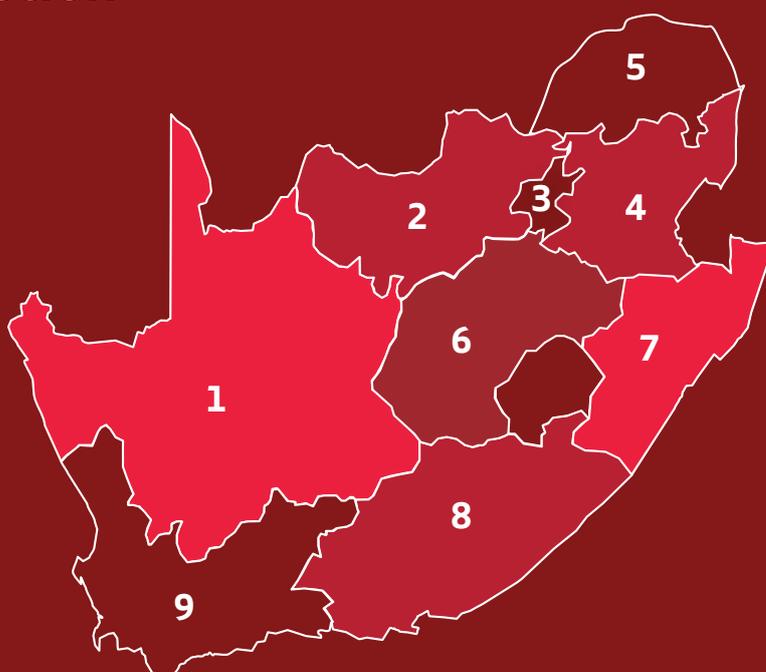
We have the most extensive local distribution network in Africa. At the end of June 2022, we already had 1 009 branches and 7 360 ATMs.

In South Africa, we have 619 physical outlets, 6 297 ATMs and 26 cash centres (outsourced to processing centres). We also compete against all merchant processing agents with more than 104 877 point-of-sale devices in South Africa.



South Africa full operation

- 1 Northern Cape
- 2 North West
- 3 Gauteng
- 4 Mpumalanga
- 5 Limpopo
- 6 Free State
- 7 KwaZulu-Natal
- 8 Eastern Cape
- 9 Western Cape



Province		Branches	ATMs	Cash centres
1	Northern Cape	22	120	1
2	North West	38	295	3
3	Gauteng	172	1 613	4
4	Mpumalanga	47	341	2
5	Limpopo	42	401	3
6	Free State	52	290	3
7	KwaZulu-Natal	76	638	5
8	Eastern Cape	64	606	3
9	Western Cape	103	786	2

Branches		ATMs	
616		5 175	
Point-of-sale devices		Employees	
104 877		27 042	

Our presence in Africa

The African bank that gives you access to a corridor of possibilities. We have the most extensive local distribution network in Africa. At the end of December 2024, we had 1 016 branches/outlets, and 6 347 ATMs.

	Market	Year established	Branches	ATMs	Employees
1	Botswana	1950	33	119	964
2	Ghana	1917	52	165	1 184
3	Kenya	1916	84	198	2 386
4	Mauritius	1919	9	44	861
5	Mozambique	2002	45	93	814
6	Seychelles	1959	6	24	266
7	South Africa	1986	616	5 175	27 042
8	Tanzania ABT	1925	15	61	527
8	Tanzania NBC	1925	47	197	1 078
9	Uganda	1927	39	83	929
10	Zambia	1918	35	121	809
11	Namibia ²	Representative offices			1
12	Nigeria ²	Representative offices			13
	UK ³	Securities entity			38
	USA ³	Securities entity			13
	Czech Republic ¹	Technology offices			151
	Czech Republic ⁴	General advisory support			6

Countries	16
Branches/outlets	1 016
ATMs	6 347
Employees	36 779
POS devices	131 546
Active customers	12.7 million
Digitally active customers	4.6 million

* The above numbers are reflective as of June 2024.

¹ Technical (IT support resources to the Group)

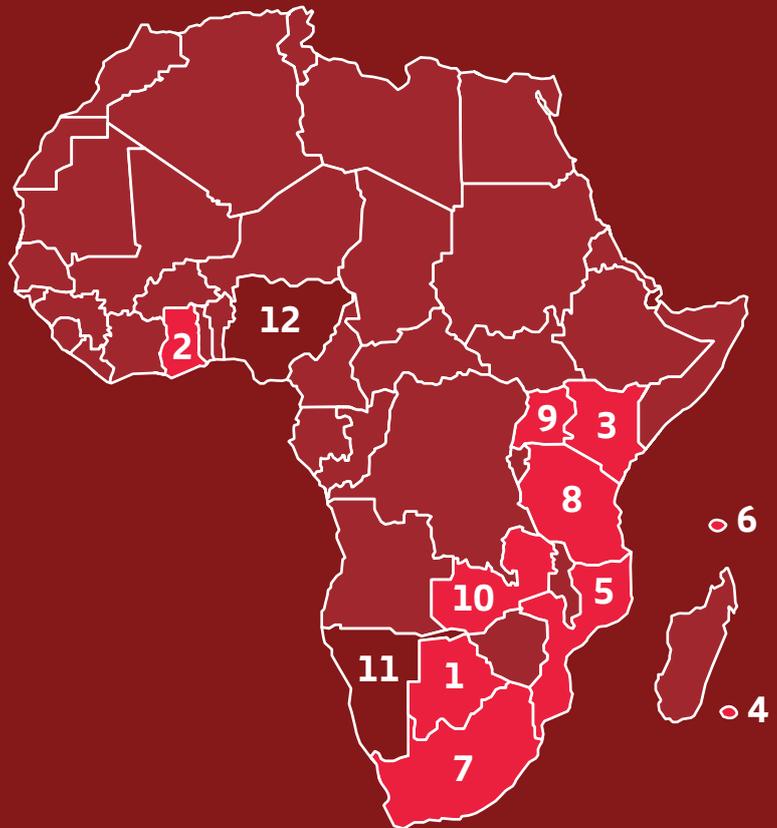
² Representative office

³ Securities entity

⁴ General advisory support

Africa full operation

- 1 Botswana
- 2 Ghana
- 3 Kenya
- 4 Mauritius
- 5 Mozambique
- 6 Seychelles
- 7 South Africa
- 8 Tanzania ABT
- 8 Tanzania NBC
- 9 Uganda
- 10 Zambia



Africa satellite offices

- 11 Namibia
- 12 Nigeria

Client satellite office/s

- China
- Middle East and Asia
- United Kingdom
- United States of America
- Czech Republic



Innovation and partnerships drive investments

Innovation through partnerships is seen as a key driver towards realising our digital journey. We prefer to work closely with you so that we can create the appropriate solutions geared at realising value. In Zambia and Kenya, partnerships with MNOs and other fintechs resulted in the creation of a mobile, wallet-based, micro-lending solution that addresses financial inclusion and credit.

In Ghana, our relationship with a paypoint merchant allowed us to develop an API-driven capability that enabled a client to use our rails to trigger payments into their predefined accounts.

In South Africa, we have partnered with Syspro ERP to deliver integrated payments, supplier bank accounts, verification and automated statements data streaming for cashbook reconciliation. Once the pilot is complete, all these features will easily be activated with no technology development work required from clients. This capability is for clients using the Syspro software.



In Kenya, we are utilising a fintech partner's platform to give FMCG distributors and retailers access to payments services and micro-loans. We facilitate global investment flows (development sector- and aid-related) as well as trade flows, all managed seamlessly through a robust platform. Our capability and innovation have resulted in a number of first-to-market propositions and our awards and accolades are testament to this.

Expert solutions that integrate into your financial operations

- An integrated set of products and services across:
 - Personal and Business Banking
 - Corporate and Investment Banking
 - Wealth and Investment Management
 - Insurance.
- In-depth understanding of each environment's unique regulatory requirements, market practices and associated risks, thereby offering a differentiated service and experience.
- Highly personalised services with dedicated specialists.
- Thought leader on key sectors operating at the core of your African strategy.
- Effective control via our globally competitive Treasury Management solutions.

Absa continues to invest across all our channels, ensuring we deliver the best-in-class user experience, performance and functionality.



Expert solutions for your Transactional Banking needs



Access to secure and efficient Collections, Payments and Mobile Money solutions.



Control your entire trust or third-party accounts with our Third-Party Fund Management solution.



Structure and optimise cheque account balances through our Liquidity Management and Treasury Advisory solutions.



Mitigate business risks, ensure payment security and maximise working capital through our Trade Finance solutions.



Access Working Capital solutions for your short-term borrowing, tailored for your business needs.



Earn a competitive interest yield with our investment solutions.



Benefit from effective, tailored and secure Custody and Trustees solutions.



Pay or receive funds seamlessly and securely through our International Banking solutions (Foreign Exchange, International Payments and Letters of Credit).



All your Transactional Banking experiences are available and enabled by secure and bespoke online and integrated banking channels.

Value propositions



1. Cash Management

Collections

- You can now make use of our convenient, secure and cost-effective collections solutions for full control over your receivables and cash flow.
- Electronic collections include DebiCheck (for South Africa) and Electronic Funds Transfer.
- Electronic collections solution through our intuitive online and host-to-host channels.
- Physical cash collections across branch and end-to-end cash-accepting solutions.
- Market-leading card payments acceptance and merchant acquiring solutions.
- Remote Cheque Capture provides same-day value for cheque collections.
- Absa Billers (not available in South Africa) enables accurate bills for your clients, verifies payments reference in real time and allows for immediate payments.
- Listed Beneficiaries (for South Africa) enables you to improve your reconciliation by listing your banking details on the Absa Online channel and lock the reference rules that customers can utilise when processing payments.

Payments

- You are guaranteed control over your receivables and cash with our simple, secure and cost-effective payment options.
- Low- and high-value domestic and international payments, including mobile wallet, either once-off or recurring, urgent or verified (for salary, supplier, wages, statutory, tax, dividends, third parties and pension payments).
- Our payment services can be tailored to enable you to pay against credit or available funds in your cheque account. In addition, the payment services enable you to send funds to either a nominated bank account or mobile wallet.
- Tailored physical cash payments across our branch network, ATMs and kiosks.
- Market-leading card and prepaid card issuance solutions.
- Our solutions cater for attorneys, liquidators and deceased estates.
- Use our Absa Partner Accounting Package to execute payments and verify account details on the accounting system (ERP) – thus eliminating the use of multiple systems when processing payments (straight-through processing).

Mobile Money

Work with innovative solutions that enable you to process payments to the unbanked, as well as make ad hoc payments – thus eliminating the risk of having physical cash on the premises.

For certain markets, our mobile solutions allow for:

- Corporate mobile disbursements through our online payment platforms directly into mobile wallets.
- Mobile Money acceptance on our point-of-sale machines.

Third-party Fund Management (TPFM) – only available in South Africa

Gain full visibility and control of your entire trust or third-party accounts with our TPFM solution.

- High security, simple opening and closing process of trust or third-party accounts, create and manage guarantees, process payments and comprehensive reporting capabilities.
- We are in the advanced stages of enabling capabilities to support property managers and fund administrators.

Liquidity Management and Treasury Advisory

You can count on our bespoke liquidity management solutions to help you optimise your cash flow.

- Improve your yield on surplus balances and reduce overdraft interest expenses.
- Visibility and optimisation through sweeping, notional pooling (South Africa only) and balance report.
- A dedicated team of experts to help you structure your treasury function optimally.



2. Investments

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

- Fixed-term deposits, CFC deposits, overnight call deposits, floating-rate notes and negotiable certificate of deposits.
- Flexible investment options providing competitive yield and allowing access to funds invested should the need arise.
- Absa's Green Deposit (sustainable instruments) offers investors an opportunity to invest in assets that create positive environmental and social impact in the countries where Absa operates. The solution comes with different investment options such as fixed-term and flexible investment instruments.



3. Trade Finance and Working Capital

Because the dynamics of your business environment are so intricate and unique, you deserve a bank that offers you nothing less than informed, bespoke solutions and advice. With vast experience in financing both 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

We provide solutions that fund and help manage all the risks involved in African trade, all while optimising your working capital. In today's Pan-African markets, you need a bank that understands African risk and that offers you nothing less than informed, bespoke solutions and advice.

Solutions include:

- Letters of credit
- Guarantees
- Documentary collections
- Avalised bill and letter of credit discounting
- Escrows
- Pre- and post-shipment finance (offered in USD or local currency)
- Customer foreign currency account
- USD and local currency trade loans
- Foreign currency trade loans
- Secondary market risk participation
- Portfolio management
- Letter of credit refinancing.

Facilitating trade flows into, out of and between African countries

The Absa Trade Hub efficiently consolidates all your trade financing needs into, out of and between African countries through:

- A single entry and processing point
- The right price
- Enhanced, bespoke, value-adding and innovative solutions.

Domestic short-term finance solution

We offer digital-first solutions that help you accelerate your access to cash, thereby optimising your cash conversion cycles and mitigating risk at your convenience, ensuring fast, efficient and hassle-free transacting.

In ensuring that we cater to your credit risk appetite, we've tailored our Borrowing and Working Capital solutions to meet your needs.

Capabilities include:

- Overdrafts and Overnight Loans
- Domestic Trade Loans
- Receivables Finance (with or without recourse)
- Supplier Finance
- Islamic Trade Loans
- Accounts receivable and inventory finance.



4. International Trade

Escrow Services

Parties involved in commercial transactions with high-value deposits are encouraged to consider our Escrow offering, which provides protection of the disbursement of funds by Absa (as the Escrow agent) in accordance with the tri-party agreement between the buyer, seller and bank.

Guarantees

Used as an alternative to tying up your cash, Bonds Guarantees and Indemnities can be used to negotiate better terms, tender for business in a competitive market and enhance trading status or the ability to perform under contracted agreements. Various forms of bank Guarantees and Standby Letters of Credit provide assurance of an applicant's obligations toward the beneficiary, whether it is performance or financial in nature.

Import and Export Documentary Collections

A fast, efficient and safe payment mechanism that allows you to settle trade deals between an importer (buyer) and exporter (seller). With Documentary Collections, the sellers' bank forwards documents related to a trade transaction to the buyer's bank post-shipment, allowing for negotiation of better payment terms. The buyer's bank collects and effects payment for the shipped goods.

Import and Export Documentary Credits

Making use of Import or Export Letters of Credit will assist you in mitigating your trade-related risk and unlock liquidity through refinancing. A Letter of Credit is a form of guarantee issued by the importer's (buyer's) bank in favour of the exporter. The seller and buyer will have the peace of mind that correct and timely payments are made and that contracted goods are received as agreed, provided that all the conditions of the contract are met by both parties.

Islamic Trade Finance

Our Shari'ah-compliant short-term financing solution enables you to manage your cash flow with your regular trade cycle. It offers you a means of financing regular or once-off purchases of goods and raw materials.

Trade Loans

Trade Loans are flexible, short-term borrowing facilities, linked to your specific import or export trade transactions. Absa can help you optimise your working capital by matching your financing needs to your trade cycle, allowing you to run your business effectively by bridging the gap between payment for import goods and receipt of funds through your sales. Speak to us about your requirements for pre- and post-shipment financing under your import and export trade transactions.



5. Investor Services

We are a trusted partner to domestic and multinational institutions, providing a comprehensive range of securities services tailored to the evolving needs of institutional investors. At Absa Investor Services (AIS), we go beyond traditional custody. Our on-the-ground experts across markets combine deep local knowledge with global best practices, ensuring clients benefit from fast, reliable and actionable insights.

Our product suite includes:

- Domestic custody: safekeeping, securities settlement and corporate action servicing.
- Global and regional custody: delivered through a centralised or direct model.
- Investment administration: investment accounting, compliance monitoring and performance and risk reporting.
- Issuer services: calculation, agency and settlement services.
- Collateral management: including pledging services.
- Cash and foreign exchange solutions: comprehensive liquidity and FX services.
- Trustee services: safeguarding investor interests through impartial monitoring of mandates and restrictions in line with CISCA, FSCA directives and fund rules.



6. What sets AIS apart:

- Holistic solutions: a full suite of custody and investment services delivered seamlessly.
- Single contractual access: one agreement connecting clients to over 80 regional and global markets.
- Market intelligence: timely AIS market insights across all covered markets.
- Digital efficiency: online securities portal, automated account opening and standardised reporting across securities and cash.

Our dedicated team of experts, solid operational processes and IT infrastructure make us the right partner to help protect and grow clients' investments.



7. Digital Solutions

Absa Access

A digital banking platform to access all our banking services with a single login, creating a unified Pan-African client experience across our online, host, API and mobile channels.

- A secure platform that utilises a unique username, password and one-time-PIN (OTP) or digital certificate.
- The platform offers controlled access to our banking channels by assigning role-specific rights based on your segregation of duties, enabling you to define user capability on the platform, effectively restricting user access and approval to certain functions.
- The platform is available 24/7 and the online channel capability can be accessed via various compatible browsers and devices.
- The platform provides access to all domestic and international Transactional Banking services through a single sign-on and one set of user credentials. This includes collection, account verification, access to statements/reports and self-service, amongst other things.

Integrated Banking Channels

Our integrated or host-to-host and SWIFT solutions facilitate a straight-through processing of high-volume banking transactions between our banking system and your treasury management, or line of business technology systems.

- Key host-to-host capabilities: supports domestic and cross-border receipts and payments, multiple networks and connectivity protocols, major payment formats, statement delivery/integrated reporting, transaction notifications and account holder verification.
- Our SWIFT capability enables automation, tracking and standardisation of cross-border transactions, reducing operational inefficiencies, technology costs and banking risk.



7. Current Innovations

Real-time integration using APIs

Absa has developed a world-class technical back-end capability that allows you to integrate with our technology stack in real time. We have enabled this direct real-time connectivity for a number of clients, including mobile network operators like MTN, Airtel, Vodafone, Safaricom and Tigo to facilitate easier, real-time-based flow of transactions between the bank and mobile wallets.

In Kenya, we are enabling API integration with an agritech that will enable fast, convenient and secure payment processing and merchant settlement. This integration will also be scaled throughout Africa.



Awards

With our award-winning Digital and Innovative Treasury solutions, you can get business done.



The Asian Banker

Best Trade Finance Bank in Mauritius
Best Trade Finance Bank in South Africa



EMEA Finance Treasury Services Awards 2025

Best Cash Management Services in Africa



Global Top Ranking Performers Awards 2025

Best Contact Centre, Absa South Africa



Global Finance The Innovators Awards 2025

Top Innovative in Finance Award 2025, Digital Innovation, Logate



Adam Smith Awards 2025

Best in Class Treasury Solution in Africa: AB InBev Africa



Euromoney Cash Management Survey 2024

Africa's Best Cash Management Bank for Collections
Africa's Best Cash Management Bank for Corporate Cards
Africa's Best Cash Management Bank for Foreign Exchange



Digital Banker, Digital CX Awards 2024

Outstanding Digital CX – Trade Finance Initiative
Best Use of Data and Analytics for CX



The Asian Banker Global, Middle East and Africa Awards 2024

Best Trade Finance Bank in Africa



The Asian Banker Global, Middle East and Africa Awards 2023

Best Transactional Bank in Africa

International Centre for Strategic Alliances - 8th Edition Connected Banking Summit Southern Africa 2023

Innovation & Excellence Awards

Finnovex South Africa Awards 2023

Excellence in Financial Inclusion

Global Finance Innovators Award 2023

Top Innovations in Finance – Trade Finance category awards for Trade Management Online



Euromoney Cash Management Survey 2023

Market Leader Botswana and Uganda
 Market Leader Financial Services in Botswana
 Best Service Overall in Uganda
 Best Service Business Function in Uganda
 Best Service Financial Facilities in Uganda
 Best Service Personnel in Uganda and Zambia
 Best Service Medium Companies in Zambia
 Best Service Small Companies in Botswana



The Digital Banker Middle East & Africa Innovation Awards 2023

Best Bank in Trade Finance in Africa
 Best Bank Cash Management in Africa
 Best Trade Finance Platform Initiative in Africa



The Digital Banker Middle East & Africa Innovation Awards 2022

Best Trade Finance Platform Initiative
 Best Bank for Cash Management - Africa
 Best Bank for Trade Finance - Africa
 Best Bank for Trade Finance - Ghana



Euromoney Awards for Excellence 2022

Best Bank for Transaction Services in Africa



Global Finance The Innovators Awards 2022

Regional Winner for Most Innovative Bank in Africa 2022



Global Finance The Innovators Awards 2021

Outstanding Financial Innovators Bank in Africa 2021
 Outstanding Innovations in Cash Management: Absa Access



EMEA Finance Treasury Services Awards 2022/2021

Best Cash Management Services in Africa
 Best Payment Services in Africa



The Asian Banker Middle East and Africa Transaction Finance Awards 2021

Best Cash Management Bank: Mauritius



Euromoney Cash Management Survey 2021

Best Service in Africa
 Best Service in Botswana and Ghana
 Overall Market Leader in Botswana, Ghana and Zambia



Global Finance Best Trade Finance Provider 2021

Best Trade Finance Bank in Botswana



Global Finance World's Best Digital Bank Awards 2020

Best Trade Finance Services
 Best Online Portal in Africa



Euromoney Cash Management Survey 2020

Market Leader in Five African Domestic Markets
(Botswana, Ghana, Kenya, Uganda, Zambia)
Best Service in Four African Domestic Markets
(Botswana, Ghana, Kenya, Uganda)
Best Service for Financial Facilities in Africa
Best Service in Africa



Euromoney 2020

Africa: Excellence in Leadership in Africa Award
For Our Integrated COVID-19 Response
Mozambique: Best Bank

Euromoney 2019

Ghana and Zambia Named Market Leaders
Euromoney Cash Management Survey
Ghana Further Awarded Best Service Overall



Asian Banker 2019

Uganda: Best Trade Bank
BBT: Best Cash Bank
Zambia: Best Cash Bank
Botswana: Best Cash Bank

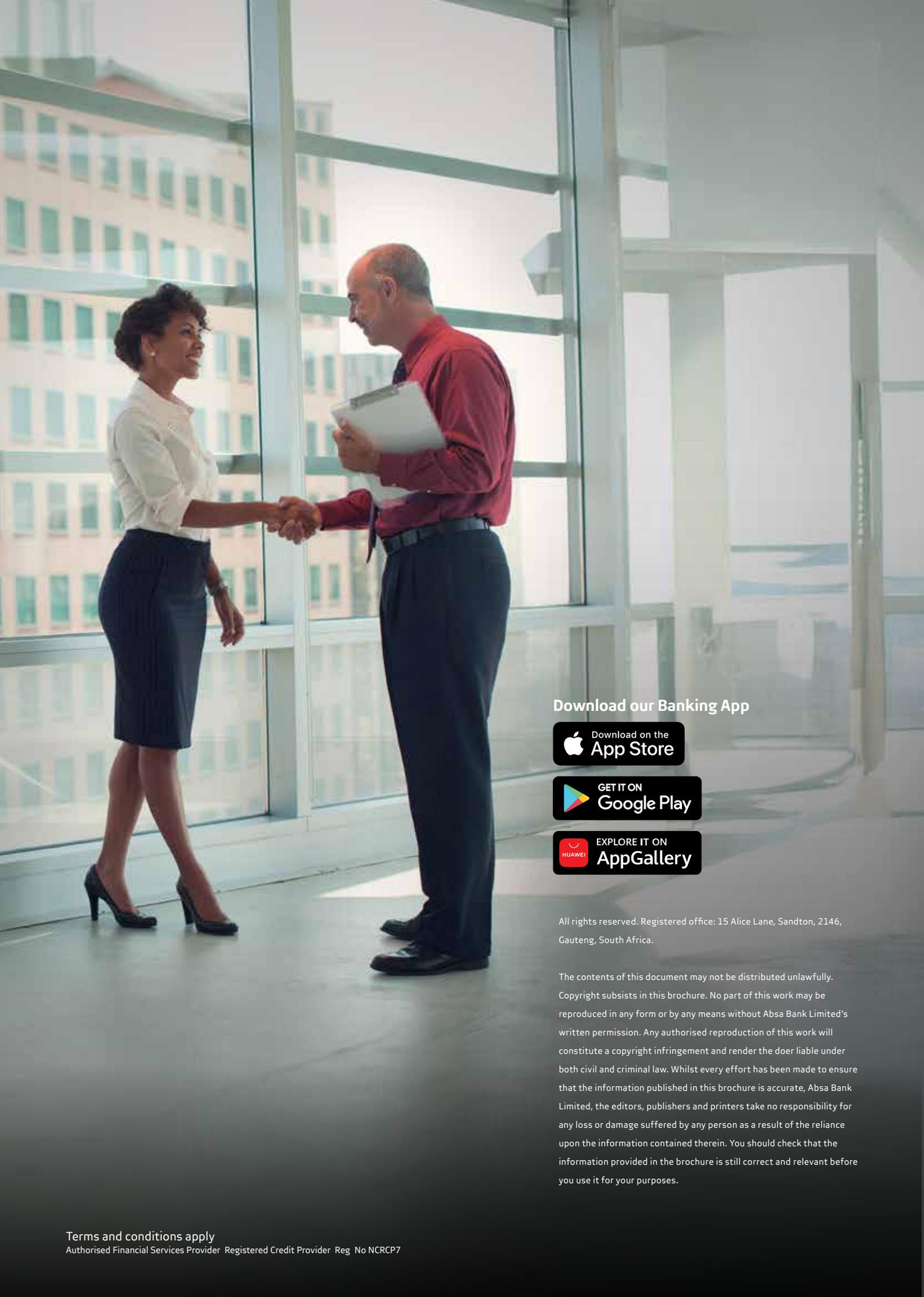


Global Finance 2019

Mauritius: Best Bank for Cash Management in Mauritius in the Global Finance
World's Best Treasury & Cash Management Banks and Providers

Country contacts

	Country	Cash Management	Trade and Working Capital
	Botswana Fifth Floor, Building 4 Prime Plaza, Plot 74538, Central Business District Gaborone Telephone: +267 315 9524 0800 600 787	Refilwe Sebedi Refilwe.Sebedi@absa.africa	Arona Othusitse Arona.Othusitse@absa.africa
	Ghana Absa House, High Street, Accra, Ghana Absa Bank Ghana Limited is regulated by the Bank of Ghana Telephone: +233 30 268 3512	Prosper Kuyipwah Prosper.Kuyipwah@absa.africa	Emmanuel Mensah Emmanuel.Mensah@absa.africa
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Download our Banking App



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