



EXECUTE WITH EXCELLENCE

CLIENT SOLUTIONS

Margaret Nienaber, *Chief Executive Officer, Client Solutions*



Agenda

- 1 Defining | SBG Client Solutions
- 2 Focus Areas
- 3 Key Take-aways





Client Solutions will deliver innovative, open architecture and cost-effective solutions to Client Segments and Strategic Distribution Partners

SERVICING THE SOLUTION NEEDS

of the three SBG Client Segments

1. Consumer and High Net Worth (CHNW)
2. Business and Commercial Clients (BCC)
3. Wholesale

BUILD SOLUTIONS PARTNERSHIPS TO

Complement the SBG client value proposition (open architecture)

- Banking
- Insurance
- Investments
- Non-financial Services (Beyond)

BUILD STRATEGIC DISTRIBUTION PARTNERSHIPS TO

Distribute the full, or parts of, the value proposition

- B2B2C/B2B2B (incl. white labeling)





Our **Focus** is Clear



1. HOW DO WE
MODULARISE



2. GROW
PARTNERSHIPS



3. **LIBERTY**
INTEGRATION





MODULARISE



We have an adaptable and modular value proposition

HONEYCOMB



WHY THE
HONEYCOMB?

F1 strength²
Flexible Natural
Unique



Unpacking the HONEYCOMB





How we define being **MODULAR**

- Innovative and scalable solutions
- Multiple segments
- Truly Human and Truly Digital



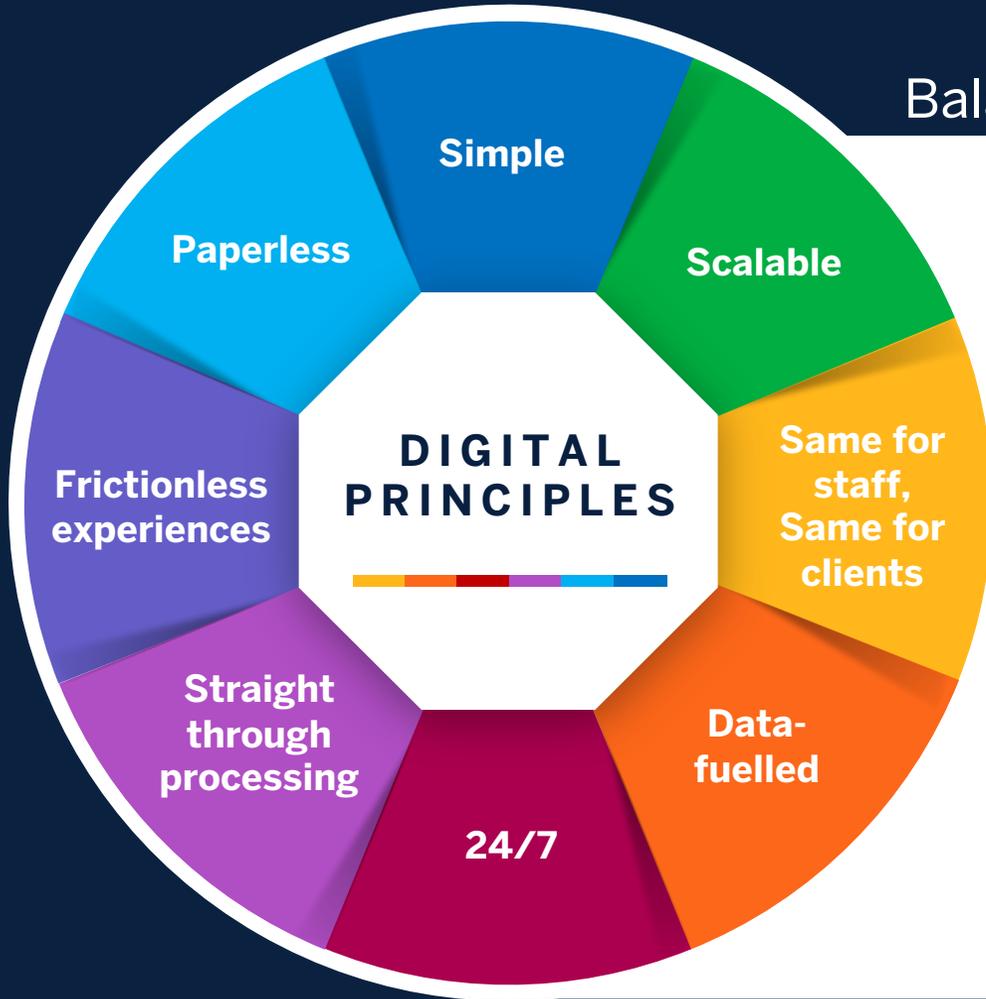
- 'Reusable' across segments and partners
- Single view of client
- Simplify tech landscape



- API readiness and integration
- Scalable and interoperable platforms
- Commercialise data insights
- New revenue streams



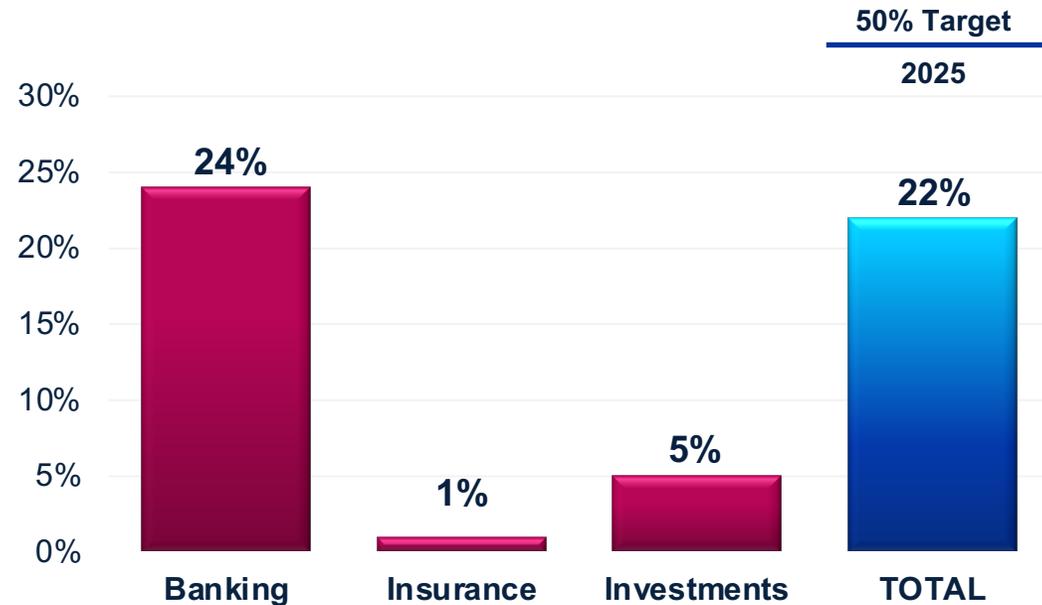
MODULARISE | We will lower our Cost to Serve through:



DIGITAL FULFILMENT

Balancing being TRULY HUMAN and TRULY DIGITAL

NUMBER OF **DIGITAL SOLUTIONS (PRODUCTS)**¹ AS % OF TOTAL SOLUTIONS. Tracking digital fulfilment once you have accessed SBG solutions, across all three of our segments:



1. Weighted by revenue, represents our products across all segments



PARTNERSHIPS



Scaling through PARTNERSHIPS

SOLUTIONS Partners



Solutions partners = 3rd Party solutions available on our platform to our SBG clients (open architecture across Banking, Insurance, Investments and Beyond)

STRATEGIC DISTRIBUTION Partners

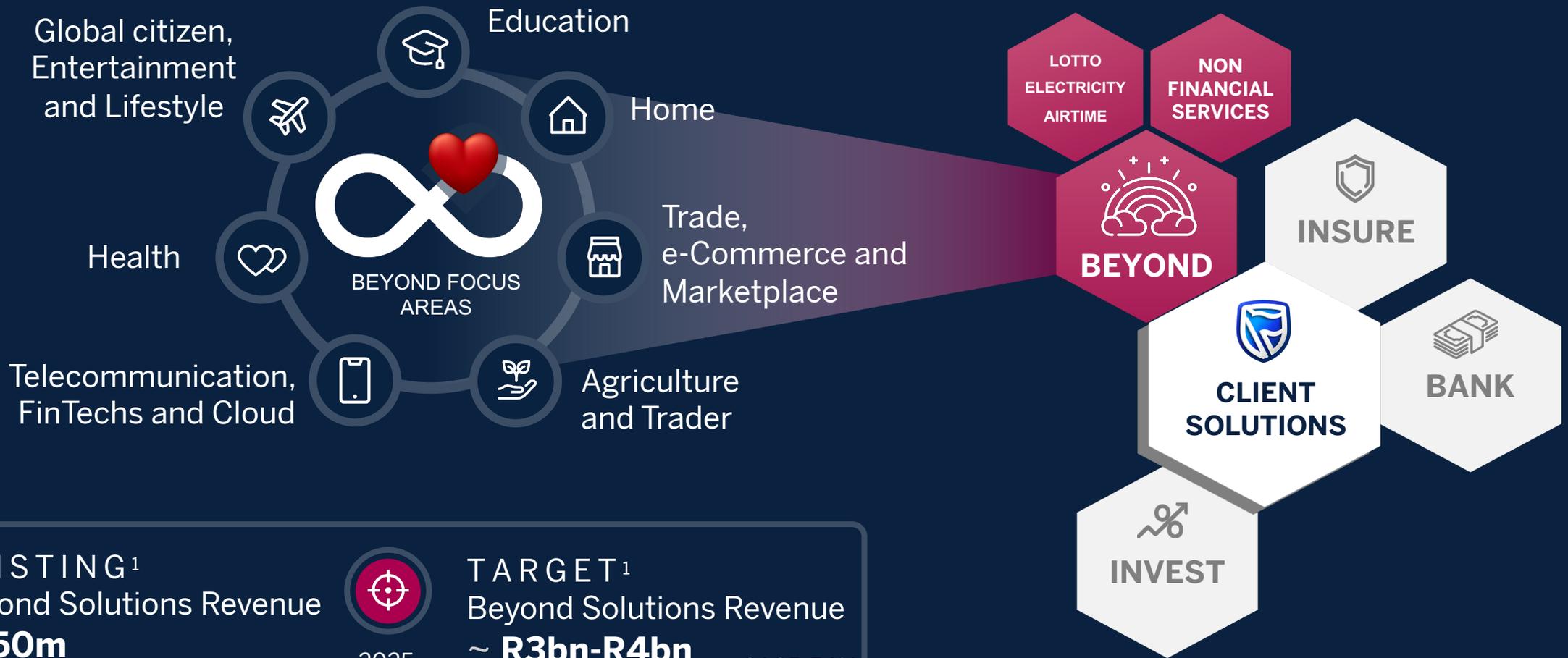
B2B2C

B2B2B

Strategic distribution partners = 3rd Parties who distribute our solutions to their clients (e.g., white labelled opportunities, partnering within Financial Services, etc.)



BEYOND PARTNERS | Complementing our SBG client value proposition



<p>EXISTING¹ Beyond Solutions Revenue R350m 2020</p>	<p>TARGET¹ Beyond Solutions Revenue ~ R3bn-R4bn 2025 <i>CAGR 54%</i></p>
---	---

1. Includes open-architecture solutions from Non-financial services



STRATEGIC DISTRIBUTION PARTNERS | Scaling our solutions

B2B2C / B2B2B



	<p>EXISTING Revenue R1.6bn</p>		<p>TARGET Revenue ~ R5.5bn-R6.5bn</p>
<p>2020</p>	<p>2025</p>	<p>CAGR 30%</p>	

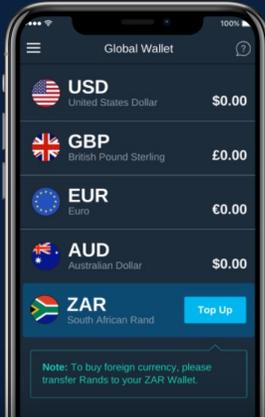


Partnerships | Scaling our Digital Assets across the Continent

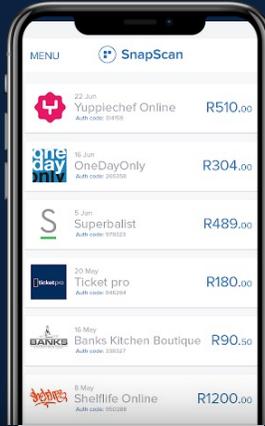
My360



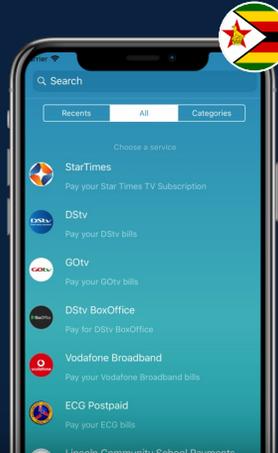
Shyft



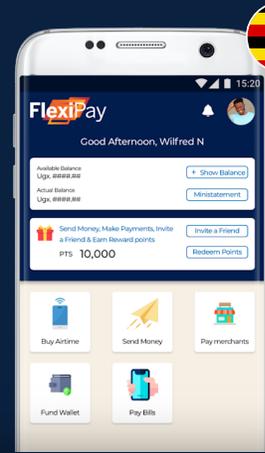
SnapScan



Slydepay



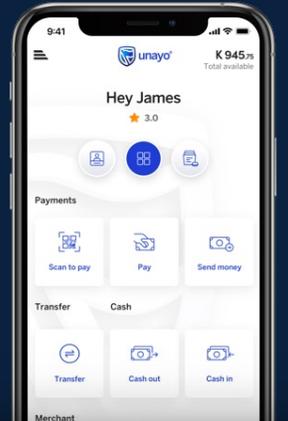
FlexiPay



PayPulse

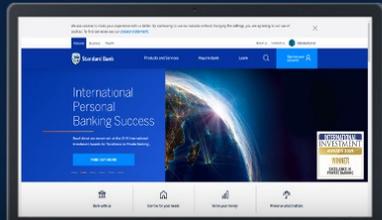


Unayo

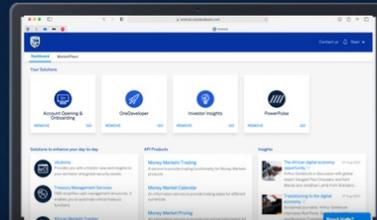


International

LOOKSEE
by Standard Bank



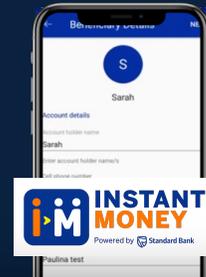
OneHub



MyMo



InstantMoney



OneFarm TraderDirect



LIBERTY INTEGRATION



LIBERTY INTEGRATION

Unlocking the potential

Transaction Imperatives

Aligning and leveraging our strengths

Enhanced client value

Continue to deliver on the refreshed Liberty and Standard Bank strategies

Retain key talent and protect Intellectual Property

Business Case Drivers

1. Risk business

2. Asset Management

3. Distribution

4. Africa Regions

5. Health

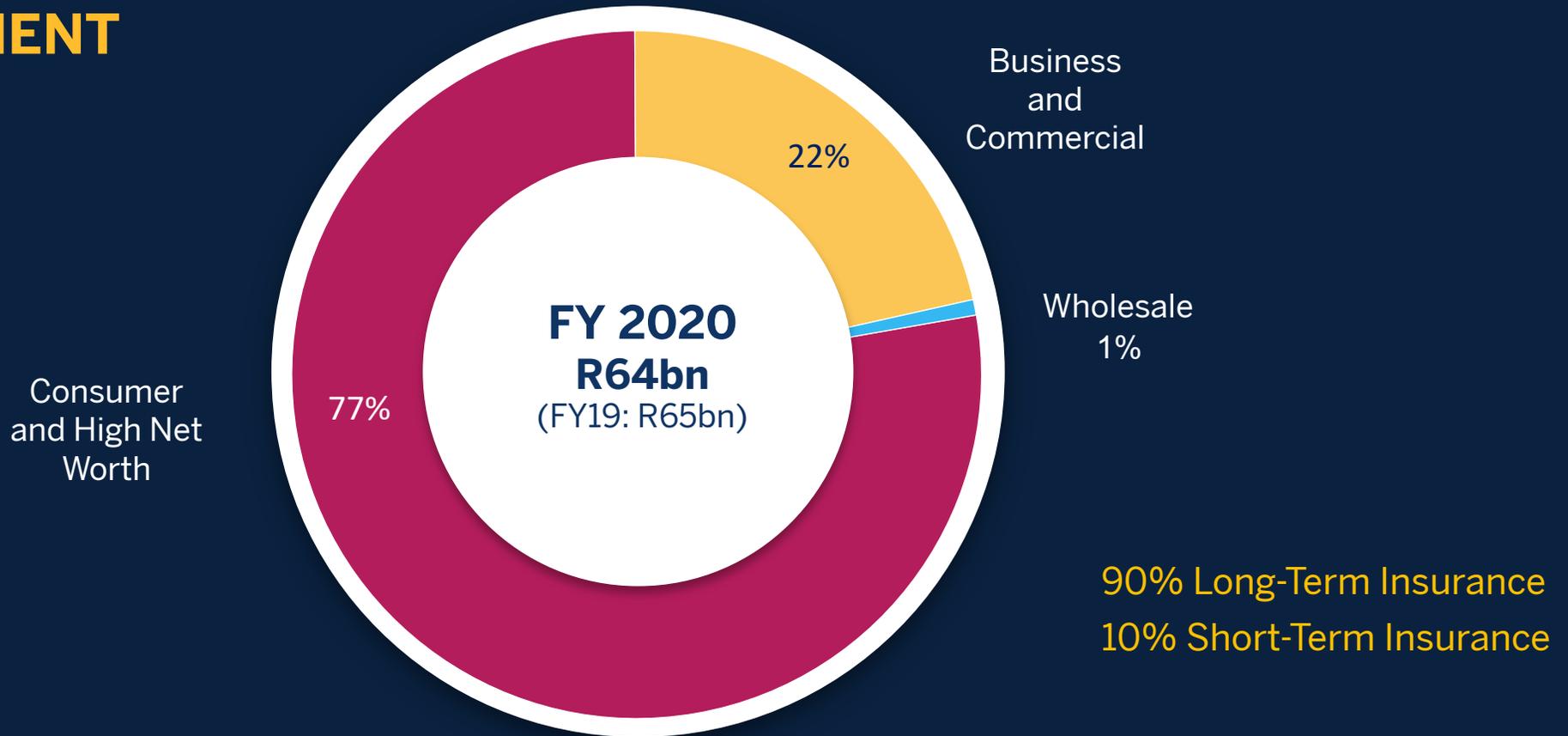
6. Property



INSURANCE | Standard Bank Group

Utilising our distribution reach across Client Segments and Partnerships

Gross Written Premium¹ BY SEGMENT



1. Includes Long-Term and Short-Term gross written premium, as well as our brokerage licenses where we earn commission.

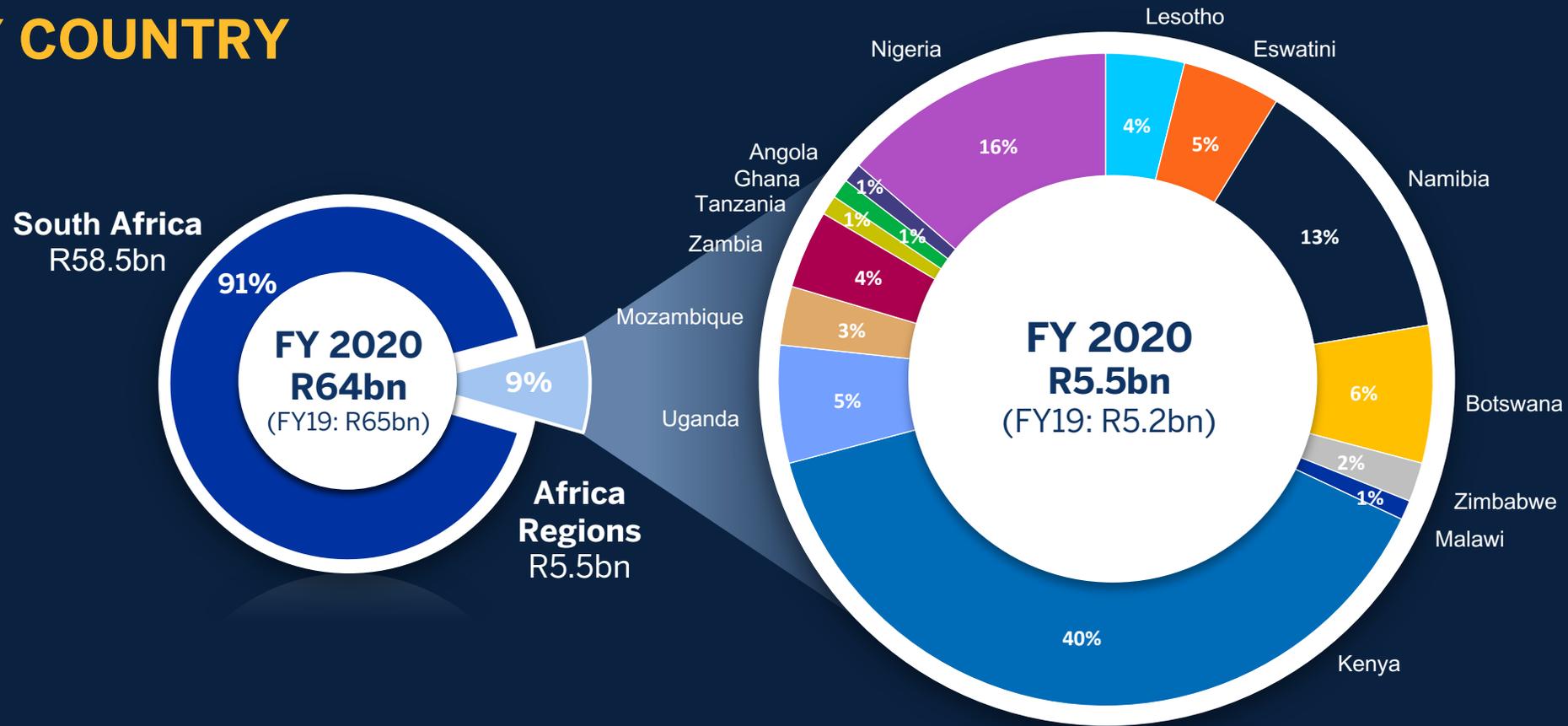


INSURANCE | Standard Bank Group

Utilising our distribution reach across the Continent

Gross Written Premium¹

BY COUNTRY

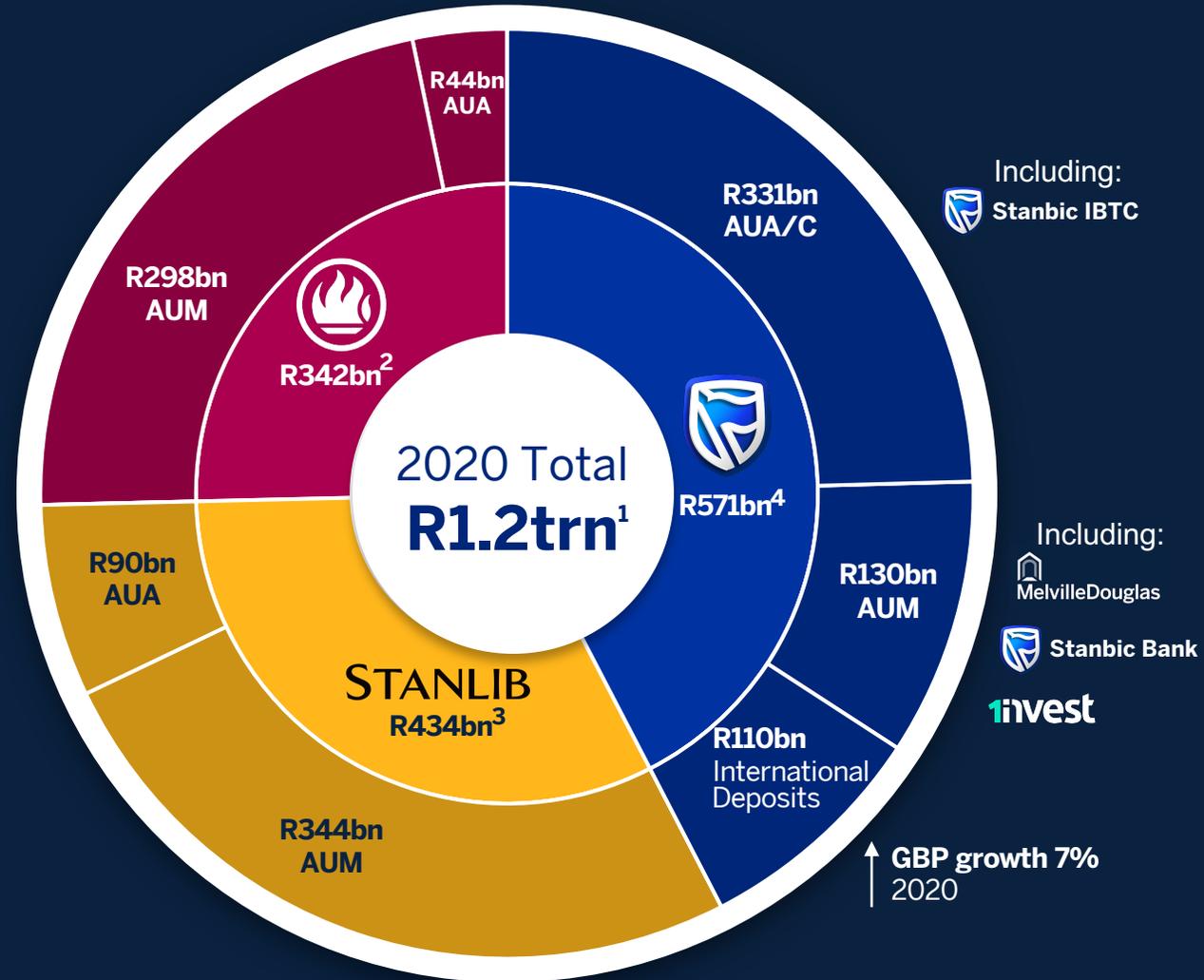


1. Includes Long-Term and Short-Term gross written premium, as well as our brokerage licenses where we earn commission.



INVESTMENTS | Standard Bank Group

Placing us in the top 3 Asset Managers on the Continent with R1.2trn AUM/A



1. Inter-group transactions eliminated
2. Incl. R35bn from SBFC and HNW
3. Incl. R89bn from SBFC and HNW
4. Incl. R124bn with STANLIB and Liberty

AUA
Assets under Administration and Advice
Includes the Stanlib LISP

AUM
Assets under Management

AUC
Assets under Custody



KEY TAKE-AWAYS



2025 Aspirations



1. MODULARISE

LOWER COST TO SERVE
STANDARDISE and CONNECT

50% DIGITAL SOLUTIONS
FULFILMENT



2. GROW PARTNERSHIPS

~ **R8.5bn-R10.5bn**

R3bn-R4bn BEYOND SOLUTIONS
R5.5bn-R6.5bn STRATEGIC DISTRIBUTION
PARTNERSHIPS



3. LIBERTY INTEGRATION

UNLOCK
THE
POTENTIAL



AFRICA IS OUR HOME  **WE DRIVE HER GROWTH**