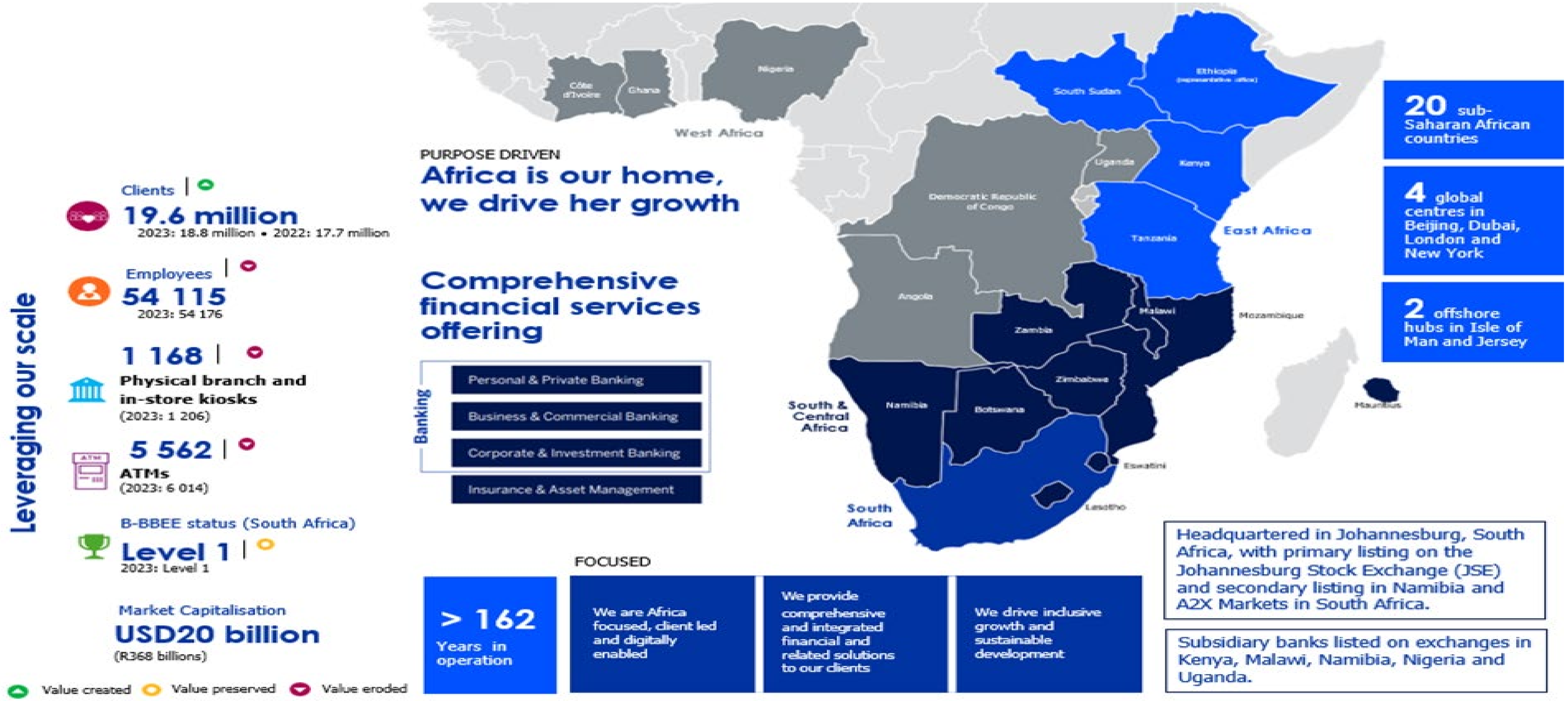
Standard Bank
Business & Commercial

BCB International Trade

Trade & Market Access

GROUP PRESENCE

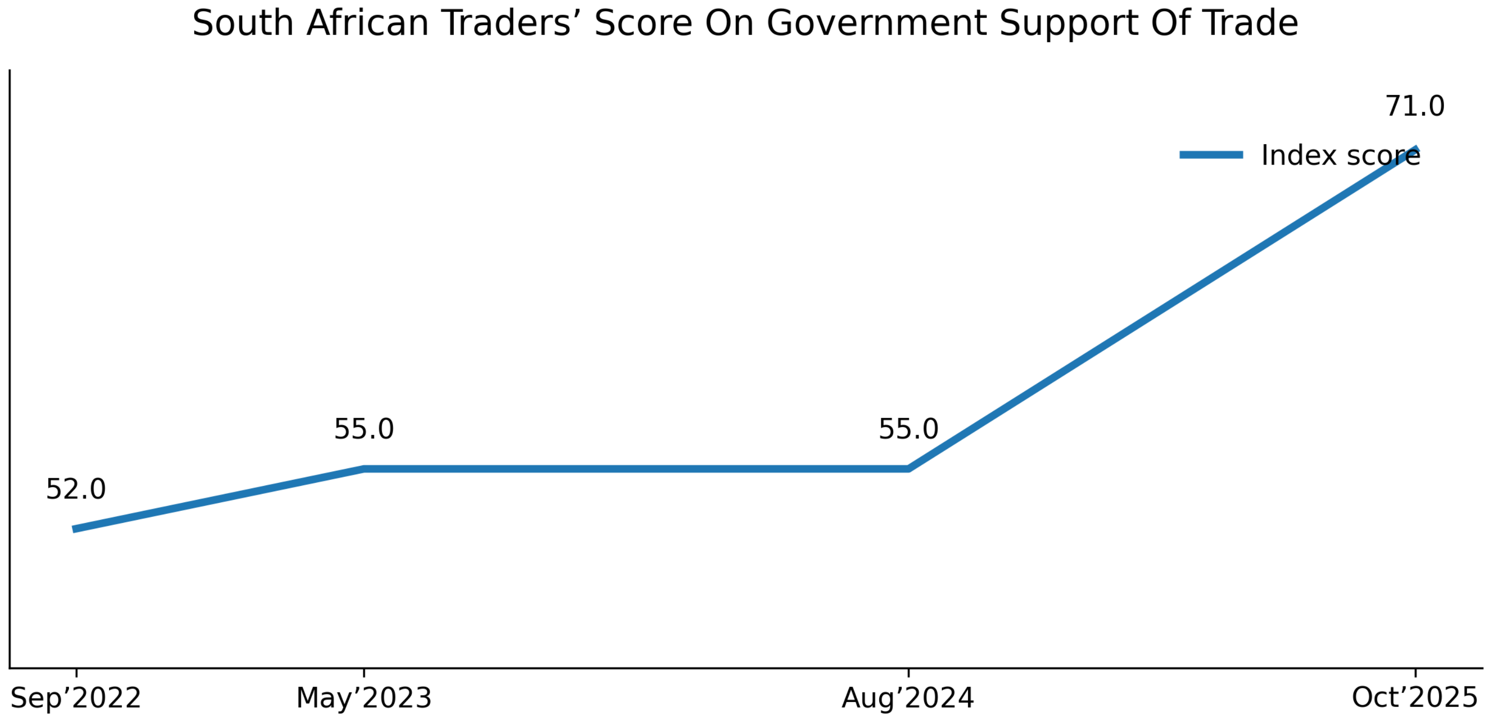


Our **extensive scale, local presence, and deep expertise, combined with our knowledge and powerful networks**, contribute to our success and sustainability as the continent's largest bank by assets.
With a fit-for-purpose representation in **20 African countries, financial global centres and offshore hubs, we facilitate investment and development flows within Africa and access international capital to fuel the continent's growth, diversification, and expansion.**
Our diverse regional presence, sector exposure, and comprehensive client offering underpin our resilience.
This is further supported by our scale and reach, which enable growth through an expanding portfolio of solutions and exceptional people focused on delivering value to our clients.
We are proud of our role in Africa's development and remain committed to creating a prosperous future for the continent and its people.

State of Global Trade

Geopolitics, Wars, Conflicts and Impact on Supply Chains

1. The Energy Shock: Impact of $100+ Oil Prices	
Shipping & Logistics	• The closure of key chokepoints has forced rerouting, adding weeks to transit times and doubling freight insurance premiums. • Bunker fuel costs are directly squeezing carrier margins, leading to "emergency fuel surcharges" for shippers.
Manufacturing Contraction	• For industries like chemicals, plastics, and agro-processing, high oil prices aren't just a transport cost – they are a raw material cost. We are seeing a "compression effect" on manufacturing margins globally.
Inflationary Pressure	• The decline in global inflation seen in early 2026 has been reversed by this energy spike, cooling consumer demand in major import markets like the EU and North America.



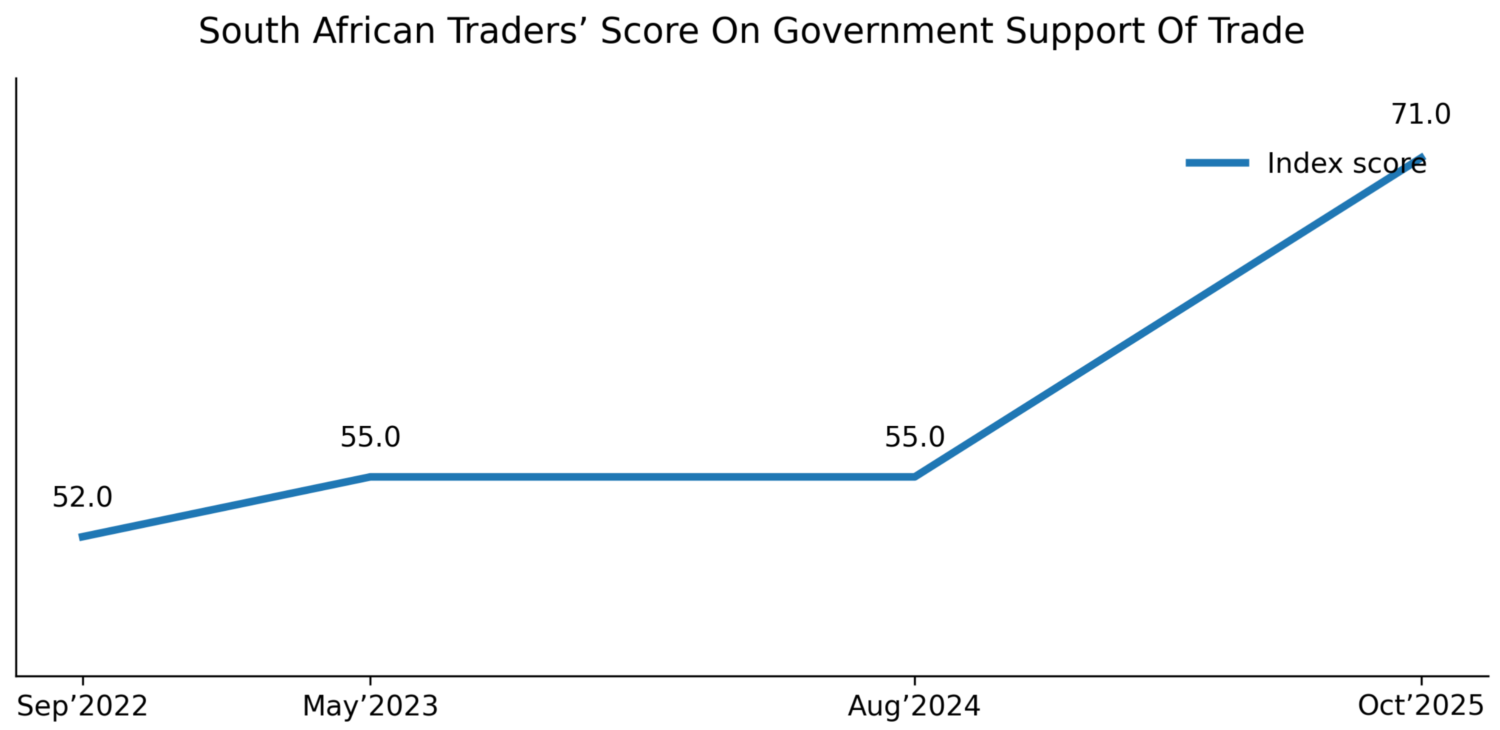
Source: Standard Bank Africa Trade Barometer Issue 5

Note: Reference the recent (Feb 2026) tensions in the Strait of Hormuz which have spiked Brent crude.

State of Global Trade

Geopolitics, Wars, Conflicts and Impact on Supply Chains

2. Strategic Roadmap for MSMEs: Accessing New Markets	
Businesses are the most vulnerable to these shocks but also the most agile. To scale in 2026, consider:	
Shift to "Just-in-Case" Inventory	• The "Just-in-Time" model is broken for MSMEs. Maintain a 10–15% buffer of critical stock to survive shipping delays.
Leverage "Shadow AI" Safely	• Use AI for predictive analytics on tariff changes and supply chain visibility, but ensure strict internal policies to prevent data leaks
Collaborative Exporting	• MSMEs should join exporting hubs or cooperatives to share the burden of high logistics costs and navigate the complex 2026 regulatory landscape.
Sustainable Branding	• 85% of consumers are now prioritizing "green" choices. Highlighting a low-carbon supply chain is no longer a "nice-to-have" – it is a market entry requirement in Europe and the US.



Source: Standard Bank Africa Trade Barometer Issue 5

The Role of Standard Bank in Trade

Across the bank, our objective is collectively to facilitate African Trade and Investment

Trade Corridors

Enabling Trade Corridors

African Trade Corridors | Our African footprint makes us well placed to support Intra-African trade, enabling the key trade partners to navigate the continent.

Access to Networks

Leveraging physical, virtual and digital networking capabilities to connect clients to trade and investment opportunities

Access to Market Information

Africa Trade Research | Key Insights for businesses, governments, NGOs, investors.

Trade Products

Enabling Cross-Border Payments

International Payments | facilitate the smooth movement of goods, services, and payments across international borders.

Access to Forex

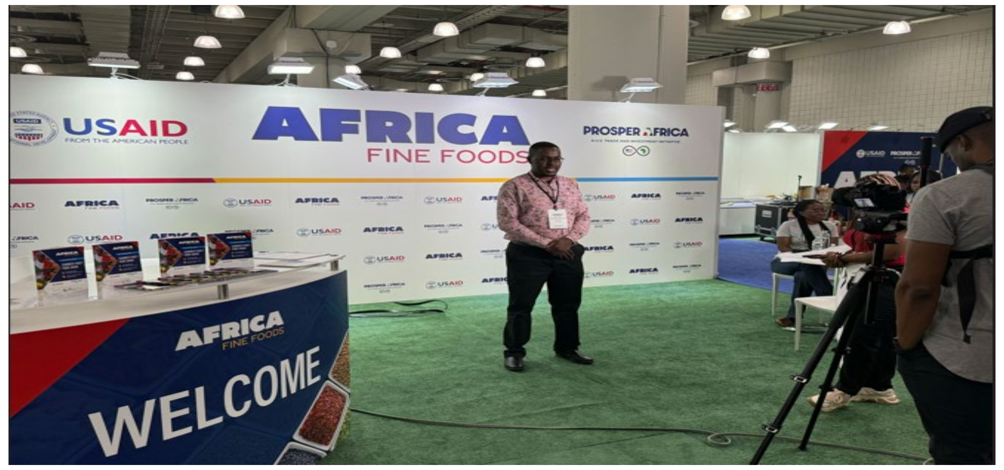
Foreign currency | Multiple channel access to foreign currency including self-service options i.e., eMarketTrader, Business Online, Internet Banking and Enterprise Online

Access to Finance

Trade Finance | financing and risk mitigation services to importers, exporters and other participants in the global supply chain.

Africa Trade Barometer | analyses intelligence gathered from 2 600 firms, representing MSMEs, large family businesses, corporates and multinationals across 10 countries.

AGOA forum | Johannesburg - Standard Bank was the lead sponsor at this flagship Africa US Trade event. Commitments such as this has made us the default banking reference for US trade in many environments, including the Presidency and DTIC.



Fancy Food Fair New York | The largest processed Agri goods show in the USA. This event has been used as a springboard for partnership with leading US government agencies tasked to drive more trade with Africa e.g., Prosper Africa and USAID.

China Africa Economic Trade Expo (CAETE) | This is the largest expo in China focused solely on Trade with Africa. Its emphasis on Agri imports from Africa has helped make this a very successful event for Standard Bank and its clients.

Standard Bank
Business & Commercial

Africa-China Trade Solutions

Your Partner in Unlocking Opportunities in China

Having a trusted partner like Standard Bank, to help you navigate the import and export process is invaluable when it comes to minimising trade risk and maximising opportunities.

We've partnered with the world's largest bank

We are proud to have a strategic partnership in place with the world's largest bank, Industrial and Commercial Bank of China (ICBC), which gives us an unrivalled competitive advantage for Africa-China trade.

We're Africa's largest bank

Operating in 20 African countries, Standard Bank is the largest bank on the continent by assets. Our long-established presence and footprint across Africa strategically position us to support you in connecting trade and investment flows between the African continent, China, and the rest of the world.

We offer unmatched Africa-China trade solutions

With on-the-ground teams, deep sectoral experience, and strong partnerships in place with governments and businesses in Africa and China, Standard Bank is positioned to link you to growth opportunities in the African and Chinese economies – while also assisting you to navigate these complex financial and regulatory cross-border environments.

What is CIPS?

The CIPS (Cross-Border Interbank Payment System) is a wholesale payment system authorised by the People's Bank of China for clearing and settling cross-border transactions in the Chinese yuan (RMB).

It is designed to provide a more efficient, low-cost, and convenient way to conduct international RMB payments, and serves as an alternative to the global SWIFT network for yuan-denominated transactions.

Definitions

Cross-Border Interbank Payment System (CIPS) is China’s global RMB payment network, enabling real-time clearing and settlement of renminbi (RMB/CNY) across 100+ countries.

Roles

CIPS specialises in the actual clearing and settlement of RMB payments, whereas SWIFT is a global messaging network that facilitates communication between banks for transactions in many currencies.

1st in Africa

SBSA is the first African bank licensed as a direct CIPS participant, strengthening Africa-China trade enablement

Key Functions

- **Clearing and settlement:** CIPS handles the entire process of clearing and settling cross-border RMB payments, either in real-time or in batches.
- **RMB internationalization:** A primary goal of CIPS is to promote the international use of the yuan.
- **Infrastructure:** It is a key financial market infrastructure in China and serves as an alternative to the messaging-based SWIFT system for RMB payments.
- **Wide reach:** CIPS connects financial institutions worldwide to facilitate direct clearing and settlement.

0.1

Africa-China Imports

Overview: Africa-China Import Proposition

Understanding common challenges our clients face allows us to offer practical solutions rooted in extensive experience.

SOURCING

- Defining your import requirements
- Connecting you with credible suppliers and manufacturers
- Providing product samples where needed
- Enabling imports of any volume your market demands
- Implementing robust fraud mitigation measures.

SHIPPING

- Clearing goods easily at the port to avoid demurrage costs
- Swiftly moving shipments to your warehouses so you can start selling faster
- Efficient cash management for your business operations
- Ensuring your shipment is insured while in transit
- Navigating unpredictability throughout the process.

PAYMENTS

- Facilitating payments and collections, while mitigating the risk of cross-border transactions.

ONGOING SUPPORT

- Providing comprehensive after sales service and maintenance support.

PRE & POST-INSPECTIONS

- Conducting pre-inspection once a supplier is selected and a quote is accepted
- Assisting in validating the quality of goods
- Providing suppliers with assurance that the bank will handle your shipment.

Sector-Specific Visits to China

Here’s the process we follow with our Chinese partner, Guomao, to coordinate business trips to China for our clients.

1 ITINERARY PREPARATION

- Guomao sends the initial itinerary to our Sector and Africa-China Trade Solutions (ACTS) teams for review.
- A virtual meeting is held between the client, ACTS team, and Guomao to discuss and finalise the itinerary.

2 CLIENT SELECTION

- Our Sector and ACTS teams identify clients who would benefit from the trip based on the value proposition.
- A minimum of five clients are selected, and their profiles are sent to Guomao for preparation.
- The Sector team, ACTS team, and Guomao visit the selected clients to present the ACTS value proposition.
- After the presentation, the final list of clients who confirm their participation in the trip is concluded.

3 PAYMENT PROCESS

- Guomao sends a proforma invoice (PI) to the clients via email, with the Bank copied.
- The Bank sends the ACTS Disclaimer to the clients via email, with Guomao copied.
- Upon receiving payment and the signed PI from the clients, Guomao proceeds with the next steps.
- Once the clients’ visas are approved, Guomao books their tickets and arranges for airport pick-up in China.

4 TRAVEL ARRANGEMENTS

- The trip lasts a minimum of five working days, during which clients, the Bank team, and Guomao travel across China according to the agreed itinerary.

0.2

Africa-China Exports

Overview: Africa-China Export Proposition

We understand the challenges our clients may encounter when exporting to China.

EXPORT SOLUTIONS

- We've developed a first-of-its-kind solution to help them navigate the complex exporting process and ensure the successful expansion of their businesses into the Chinese export market.
- With ICBC's financial and global reach and our deep expertise and heritage in Africa, we are able to link our clients to growth-opportunities in the African and Chinese economies.
- Our Africa-China Trade Solutions (ACTS) offer clients assistance with cross-border trade requirements from start to finish.

HOW WE ASSIST OUR CLIENTS

- **Connecting you to reputable Chinese importers**
- **Letters of Credit and Guarantees**
- **Guidance on navigating the regulatory environment**
- **Providing access to Renminbi currency to reduce multiple currency conversions**
- **Overcoming language barriers with access to Mandarin-speaking staff**
- **Providing trade finance to enable you to expand your operations**
- **Insurance and logistics solutions**
- **Securing your presence at the annual CIIE and bi-annual CAETE exhibitions**

South Africa-China Export Opportunity Overview

Trade Protocols & Agri Business Priorities

Protocols

- Pecan nut
- Dried Walnut with shell Dried Macadamia nut
- Dried Peas
- Chilli Powder
- Raisin
- Citrus (orange, grapefruit, lemon）
- Apple
- Table grapes
- Lucerne
- Popcorn
- Pears
- Animal feed
- Bovine hides/sheep skin
- Beef products
- Wool
- Seafood* - Not all varieties
- Avocado
- Stoned fruit
- Dairy

China Demand

- Macadamia
- Citrus
- Chemical wood pulp
- Wool
- Seafood
- Grapes
- Maize
- Apples
- Pears
- Lemon
- Raw Cane Sugar
- Tobacco (cigarettes)
- Wine
- Unbottled Brandy
- Citrus
- Apples
- Macadamia Nuts
- Chili Powder/Crushed Chili
- Beef Products

Agribusiness Focus

- Fruit (apples, pears, litchis, lemons, oranges, soft citrus, Blueberries)
- Nuts
- Wine
- Avocados
- Beef
- Wool & Mohair
- Grains
- Chemical wood pulp

Product Prioritisation

- Avocado
- Macadamia Nuts
- Citrus
- Apples
- Table Grapes
- Wine
- Pears
- Rooibos
- Agro Processed Products (juices, olive oil)
- Lucerne

End-to-End Africa-China Export Support

Our exclusive partnership and trade services help clients scale and build sustainability in the Chinese market.

OUR SCOPE OF SERVICES

Our trusted Chinese partner, Guomao, provides the following services to our African exporting clients:

1.Assist African exporters to obtain Chinese customs qualification

- Provide assistance with General Administration of Customs in China (GACC) registration and any other applicable product registration documents in China (MARA, Export enterprise record, etc.)

2.Buyer resource sharing and merchandising services

- Provide potential buyers' information, buyer selection and matching, communication, contract signing and after-sales service

3.Chinese labeling / marking

- Assist in the correct Chinese labels for various product categories – this is strictly regulated in China.

4.Online promotion

- Advertise African products through Chinese online promotion channels (e.g. Tiktok, Kuaishou, Weibo, XiaoHongshu, Toutiao, Zhihu, etc.),

5.Product preliminary processing training

- Provide product standards of China import market, assist African exporting farmers to carry out primary processing and packaging improvement of agricultural and sideline products in accordance with Chinese standards.

6.Logistics services

- Provide end-to-end logistics services for African exporters.

WHO BENEFITS FROM THESE SERVICES?

These services are ideally suited to the following customers:

1. African exporters who are already exporting to China
2. African exporters who have existing protocols for products with China and are seeking market access to China
3. African exporters with products that are not restricted by the agriculture protocol, who are keen to explore the Chinese market and have not yet registered with Chinese customs.

@ Kindly note that costs are associated with these services.
Reach out to us at **AfricaChina@standardbank.co.za** for more info.

Signature Export Events

We proactively leverage premier trade expos and focused matchmaking to provide export-ready clients with market access opportunities in China.

[Click to watch the CAETE 2025 event highlights video]

INTERNATIONAL TRADE EXPOS

- We regularly participate in signature events, such as the China International Import Expo (CIIE), the China-Africa Economic and Trade Expo (CAETE), and ProWine, in partnership with the Industrial and Commercial Bank of China (ICBC) and strategic stakeholders.
- Our core objective is to provide our African export-ready clients with unparalleled opportunities to access the vast Chinese market, offering comprehensive support that includes exhibition space, logistical assistance, and English-Mandarin translators.
- This enables businesses that might otherwise face prohibitive costs and logistical challenges to showcase their products to a wide audience of potential buyers and gain valuable insights about Chinese market trends and consumer preferences.

BUSINESS MATCHMAKING EVENTS

- Together with ICBC, we also host virtual and online Business Matchmaking events throughout the year, pairing our clients with reputable and relevant buyers from ICBC's database and providing translators to facilitate smooth negotiations.

Subject to your successful application, we invite you to join us in showcasing your export-ready products to Chinese buyers at relevant signature events, benefit from the opportunity to negotiate directly with pre-vetted importers and participate in unique business matchmaking events. Email us at **AfricaChina@standardbank.co.za** for details.

Overview: Business Matchmaker Platform

Connect with reputable global suppliers and buyers to unlock new trade opportunities.

GLOBAL TRADE MATCHMAKING SERVICE

- Business Matchmaker is a cross-border trade platform focused on Africa-China matches provided by our strategic partner and the world's largest bank, the Industrial and Commercial Bank of China (ICBC).
- With the Business Matchmaker platform, our clients can **display their products** and **identify suitable foreign importers and exporters.** They can also access experts to assist with offshore production and marketing, as well as trade administration and logistics management.
- The Business Matchmaker Platform is now integrated into the **Trade Suite Platform.** This allows Standard Bank clients to access the ICBC Platform and register their business profiles for opportunities to engage with ICBC clients in China.
- **Free access** to the Business Matchmaker platform for Standard Bank Business & Commercial clients is made possible through our long-standing partnership with ICBC.

BENEFITS & FEATURES

- **Global digital community:** Connects clients across all ICBC regions.
- **Continuous product visibility:** Clients' products remain visible online at all times.
- **Free listings:** Products and business needs can be posted at no cost.
- **Wider exposure:** Enhances market reach and visibility across multiple regions
- In addition, the platform includes features like **policy interpretation** and **cross-border finance.**

49 Countries and regions across Southeast Asia with ICBC institutions

16,000 Over domestic Chinese outlets

10m Over 10m corporate clients

0.3

Intra-Africa Corridor

Africa Continental Free Trade Agreement (AfCFTA)

Overview of the AfCFTA plan - In context of Intra Africa Trade

Launched in March 2018 and as at January 2025, all 54 member states signed agreement (Eritrea only outstanding African state), 48 having ratified the agreement. The objectives of the Agreement are:

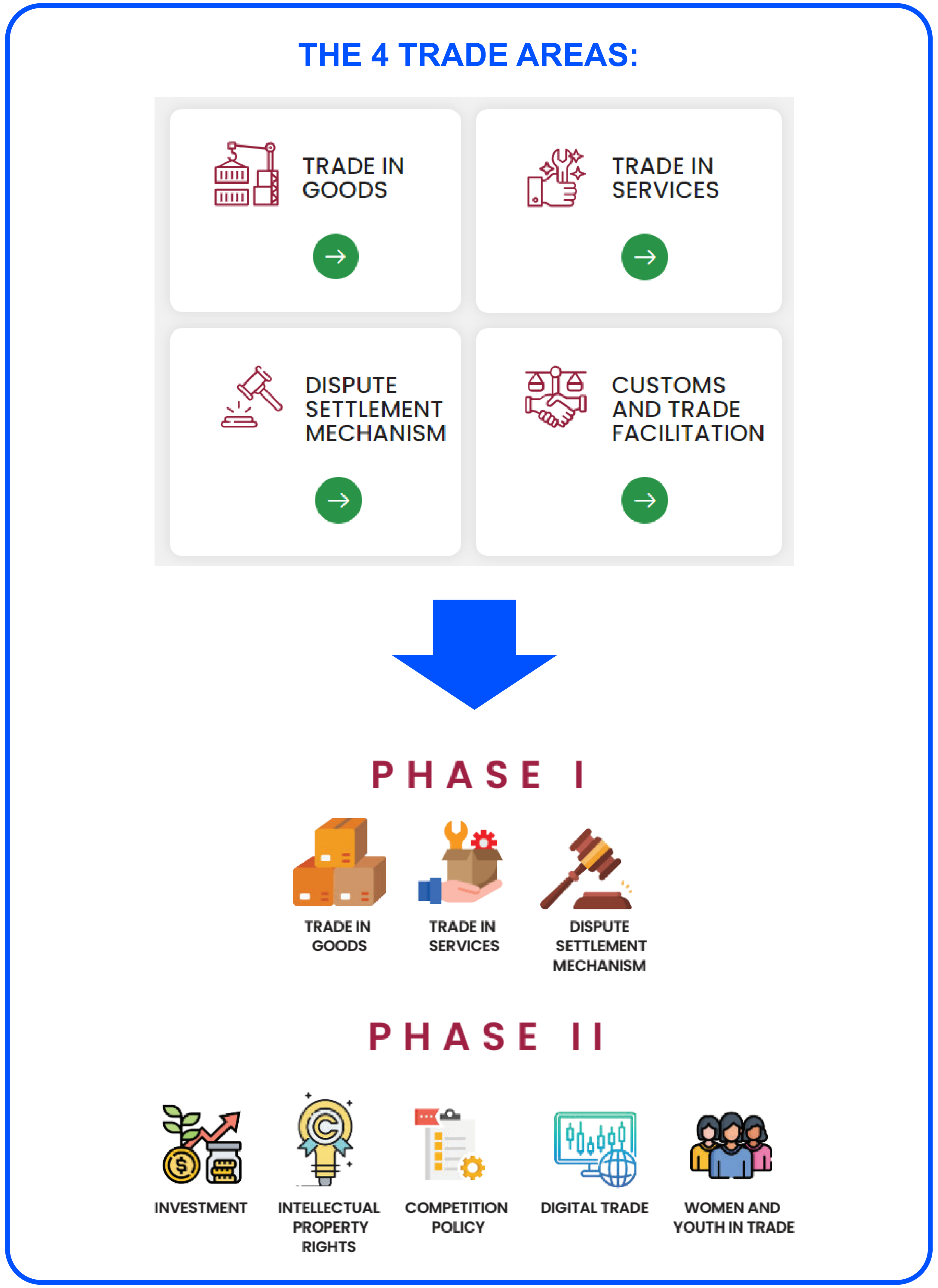
- Create a **single market for goods, services, facilitated by movement of persons**
- Create a **liberalised market for goods and services** through successive rounds of negotiations
- Contribute to the **movement of capital and natural persons** and facilitate investments building on the initiatives and developments in the State Parties and RECs
- Lay the foundation for the establishment of a **Continental Customs Union** at a later stage
- Promote and attain sustainable and **inclusive socio-economic development**, gender equality, and structural transformation of the State Parties
- Enhance the **competitiveness of the economies of State Parties** within the **continent** and the **global market**
- Promote **industrial development** through diversification and **regional value chain development**, **agricultural development**, and **food security**; and
- Resolve the **challenges of multiple and overlapping memberships** and expedite the regional and continental integration processes.

54
AU MEMBER STATES HAVE SIGNED THE AfCFTA AGREEMENT

48
HAVE DEPOSITED THEIR INSTRUMENT OF RATIFICATION

30 M
PEOPLE WILL POTENTIALLY BE LIFTED OUT OF EXTREME POVERTY

$ 450 B
INCOME BOOST IN AFRICA BY 2035: A 7% GAIN



AfCFTA pillars

01

Trade Finance Facility

To support MSMEs, especially those managed by women and young people

A one-stop digital platform with information on rules that apply to thousands of products, customs procedures, market information and trends, and payment transfers

African Trade Gateway

02

03

AfCFTA Adjustment Facility

This is expected to cushion the fiscal effects of tariff loss in countries.

An infrastructure that facilitates instant cross-border payments in local African currencies.

Pan-African Payment & Settlement System (PAPSS)

04

Source: https://papss.com/

0.4

Africa-US Trade

How we're facilitating trade in USA

- We operate in all markets where we able to accelerate the growth of our clients. Through our global centre in New York, we've partnered with the US Mission in SA in partnership with the City on Atlanta on a program called Atlanta Phambili, spearheaded by our group CEO and that was actively working to foster trade partnerships between the state of Georgia and South Africa.

- We're an active participant of the US Corporate Council Africa initiatives ensuring that we support continuous engagements between businesses not only in South Africa but also across Africa where we have a presence.

- We bank a number of US Multinationals in South Africa and in Africa regions, ensuring that they are empowered to grow in South Africa and Across Africa regions

Need support or more information?

Get in touch with your Relationship Manager or email our Africa-China Banking team at:
AfricaChina@standardbank.co.za