



ANNE ALIKER

Head of Client Coverage

Corporate and Investment Banking

THE POWER OF OUR PEOPLE



Anne Alikar, as the Head of Client Coverage at Standard Bank, is responsible for leading a team of professionals who are passionate about the sectors in which we operate.

By staying up to date with industry trends and market developments and translating that knowledge into valuable insights for clients, Alikar's team works closely with colleagues across the bank to ensure that they're aligned to deliver a powerful proposition to clients on a daily basis.

Alikar believes that our focus on sector-driven banking has helped make a significant impact on the economies of the countries in which we operate.

By building long-term relationships with clients and offering sector insights, she and her team have become trusted partners for regional players as well as multinational corporations. "This, together with our African roots, culture and way of doing business, has helped to change the banking landscape for the continent, enabling

businesses to grow and expand with consistency and reliability," says Alikar.

As a leader, passion, discipline, consistency, and a genuine interest in people are key qualities that are essential for her success. She believes that effective teamwork is crucial, and that it's important to listen to others and work collaboratively to achieve common goals.

"Our clients remain loyal because we grow with them and understand them on a deeper level,"

says Alikar, who first joined us in 2004. "This understanding comes from working effectively together and growing in the same direction."

Alikar's outlook is deeply rooted in the continent, its people, culture, and history, which fuels her belief in its potential for growth and development.

She sees Africa as her home and is committed to making a positive impact on the continent by providing world-class banking services to our clients across the region.

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BRIAN MARSHALL

Head of Investment Banking

Corporate and Investment Banking

LEADERS IN SUSTAINABILITY

Brian Marshall is the Head of Investment Banking at Standard Bank. He oversees our mergers and acquisitions, capital markets and lending businesses across Africa providing advice, equity and debt capital, as well as structured financing solutions.

Sustainability has become a key part of this work, helping to drive growth in economies on the continent, in a way that focuses on protecting natural resources and securing improved quality of life for communities in which we operate. Tied to this is positive capital, which is needed to develop much-needed infrastructure

and growth capital in an environmentally and socially responsible manner. Prioritising sustainability-led finance, Marshall and his team drive capital and solutions into areas where they are needed, financing projects and structuring transactions that have a measurable and sustainable impact for our clients and communities.

Marshall's passion for the just transition to a lower carbon economy, and the role Africa is set to play in this journey, also highlights the importance of sustainability to investment banking, particularly to energy security in Africa. Reliable and efficient energy is essential for economic development,

and we play a critical role in providing advisory services and capital to finance renewable energy projects that will have a positive social, environmental, and economic impact on the continent.

An abundance of mineral reserves, such as cobalt and copper, will be pivotal worldwide in this transition. The responsibility will be to channel capital into pan-African projects set to benefit the environment, while meeting social objectives and economic growth.

"We are best-placed to play a major role in managing risk, and leveraging it into local contexts," says Marshall.

"This is reflected in our commitment to mobilise between R250 and R300 billion in sustainable finance in the medium term. In 2022, we were able to mobilise in excess of R50 billion, which was more than double the R20 billion achieved in 2021."

An extensive footprint across the continent, deep sector coverage, the quality of our products, and the largest balance sheet in Africa provide our unprecedented foundation. Marshall believes in his team's proven ability to connect and integrate in a way that will make a positive difference to our clients, the prosperity of local communities, and the environment.



CROSBY MKHWANAZI

Head of Transaction Banking

Corporate and Investment Banking

UNLOCKING POSSIBILITIES FOR OUR CLIENTS

Crosby Mkhwanazi is the Head of Transaction Banking at Standard Bank. With over 16 years of experience with us, he plays a critical role in facilitating domestic and cross-border payments, as well as trade and investments in Africa for corporate clients.

Mkhwanazi believes that technology, in the hands of innovative and dynamic Africans, can solve complex problems faster and more efficiently than ever before. This, coupled with a drive to digitally transform Transaction Banking and a passion to solve clients' challenges, means Mkhwanazi and his team play a crucial role in unlocking the exponential potential of Africa.

Mkhwanazi's team operates within our extensive footprint across Africa, with a strong presence on the ground in every market we serve; this allows them to have a deep understanding of the local economies, regulations, communities and our clients' needs. Our expertise, knowledge, and focus on clients' goals and opportunities make us stand out in the transaction banking industry.

People are the most exciting factor in Africa, Mkhwanazi believes, especially when it comes to the development and growth of a young, bright and innovative working population. The continent's

abundance of natural resources and a burgeoning renewable sector are among many developments that excite him. Leveraging a history of 160+ years on the African continent, Transaction Banking is uniquely positioned to facilitate transactions that connect people, resources, economies, and communities, creating significant growth for our clients.

"Our clients trust us because they know we've been in Africa for a long time, navigating many ups and downs alongside them," says Mkhwanazi. "And they trust in our people, in our expertise, our advice and the solutions we develop for them — it's what makes us the

organisation we are." A highlight of Mkhwanazi's role is building relationships with people who share a common purpose, whether they are his colleagues, clients or other stakeholders. He believes that the strength of those bonds defines our culture, and makes for the supportive workplace that helps him and his team solve the problems they face on a day-to-day basis.

"Every morning, in every market, we purposefully renew our commitment to solving our clients' challenges and driving growth in Africa," says Mkhwanazi.

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GUIDO HALLER

Head of Global Markets

Corporate and Investment Banking

UNSURPASSED AFRICAN CAPABILITIES

Guido Haller is the Head of Global Markets for Standard Bank. In this role, Haller is primarily responsible for the strategic direction and management of the bank's Global Markets division, ensuring we are able to serve our customers by delivering market-based solutions accurately and consistently.

Haller was born in Mombasa, Kenya, and spent most of his formative years there before completing his higher education in Scotland. He has worked in various parts of the world, including Zurich, London, Singapore, and Hong Kong, and is currently based in Johannesburg.

With the goal of using the skills he had learned globally, Haller

joined us 15 years ago to help develop Africa's financial markets. He is passionate about the continent's economic opportunities, diverse cultural background, innovation, and has a hunger for change, believing that we are uniquely positioned to leverage these strengths.

One of the things that differentiate our Global Markets division is its incredibly diverse management team. A team of individuals with global experience, as well as those who have grown up in their individual markets on the continent, providing cognitive diversity that enables the bank to create unique solutions for its clients.

Our Global Markets division has approximately 400 specialists, in 21 countries, covering 300 000 customers across five asset classes. Our footprint across Africa and beyond to New York, London and Asia, allows us to provide solutions that our competitors can't.

Haller says, "The deep knowledge of each country across the continent, combined with best-in-class risk management capabilities, enables us to offer unique market-based solutions to corporates, governments and individuals across Africa. As a financial institution, we have a strong relationship with our clients, many of whom have grown with us from business banking to

international expansion. Our ability to provide solutions by partnering with clients across their organisations is critical to our success."

Having the right people, in the right places, is indispensable in Global Market operations and Haller believes that local knowledge and experience are the cornerstones of the bank's unsurpassed African capabilities. They are also key drivers in the way our clients are served, and in their ultimate success.

With his global experience and passion for Africa, Haller is committed to helping us develop the continent's financial markets in order to make a meaningful impact for our clients and communities.

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