

ICBC  Standard Bank

Where ideas

meet opportunities

LET'S THRIVE TOGETHER

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Introduction

We thrive together

Welcome to ICBC Standard Bank

We are a leading Global Markets bank, offering Commodities and Foreign Exchange, Interest Rates and Credit (FIC) products with a focus on Emerging and Frontier markets.

We offer our clients specialist knowledge and expertise to develop and grow their investments across the globe.

We offer our people a remarkable and rewarding place to work. We are a diverse, close-knit, global team with a unique heritage and purpose. We share the same values, challenges and opportunities. So we put people first, and give talented, self-driven professionals the flexibility, rewards and freedom to grow their expertise, seek new opportunities and realise their potential.

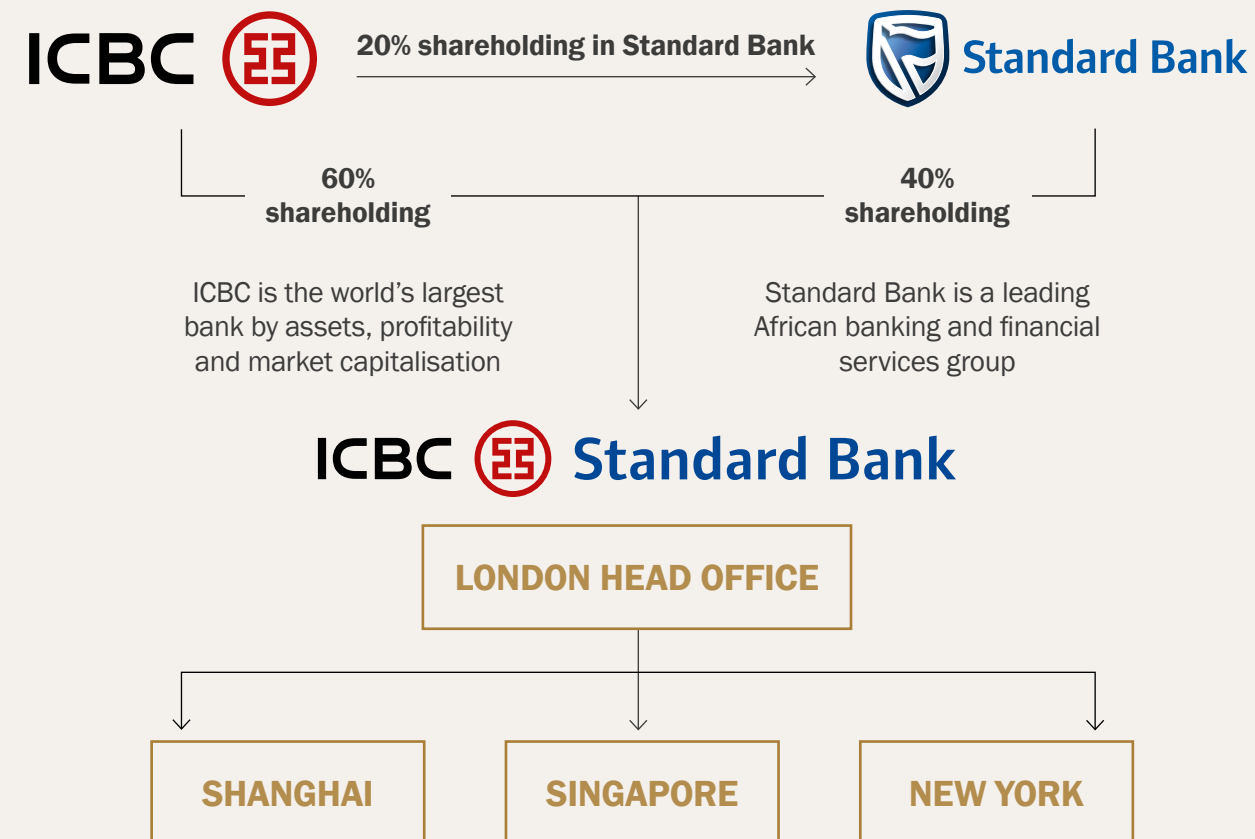
Where international heritage meets global prospects

ICBCS is a business, and a career opportunity, like no other. Our combined Asian and African heritage gives us a new perspective on markets from our HQ in London and offices around the globe. We are uniquely positioned in the market – with a gateway to China, Africa, and other emerging markets, and deep capability in Commodities and Financial Markets. And we have the support of the world's largest bank by assets, capital, deposits and loans.

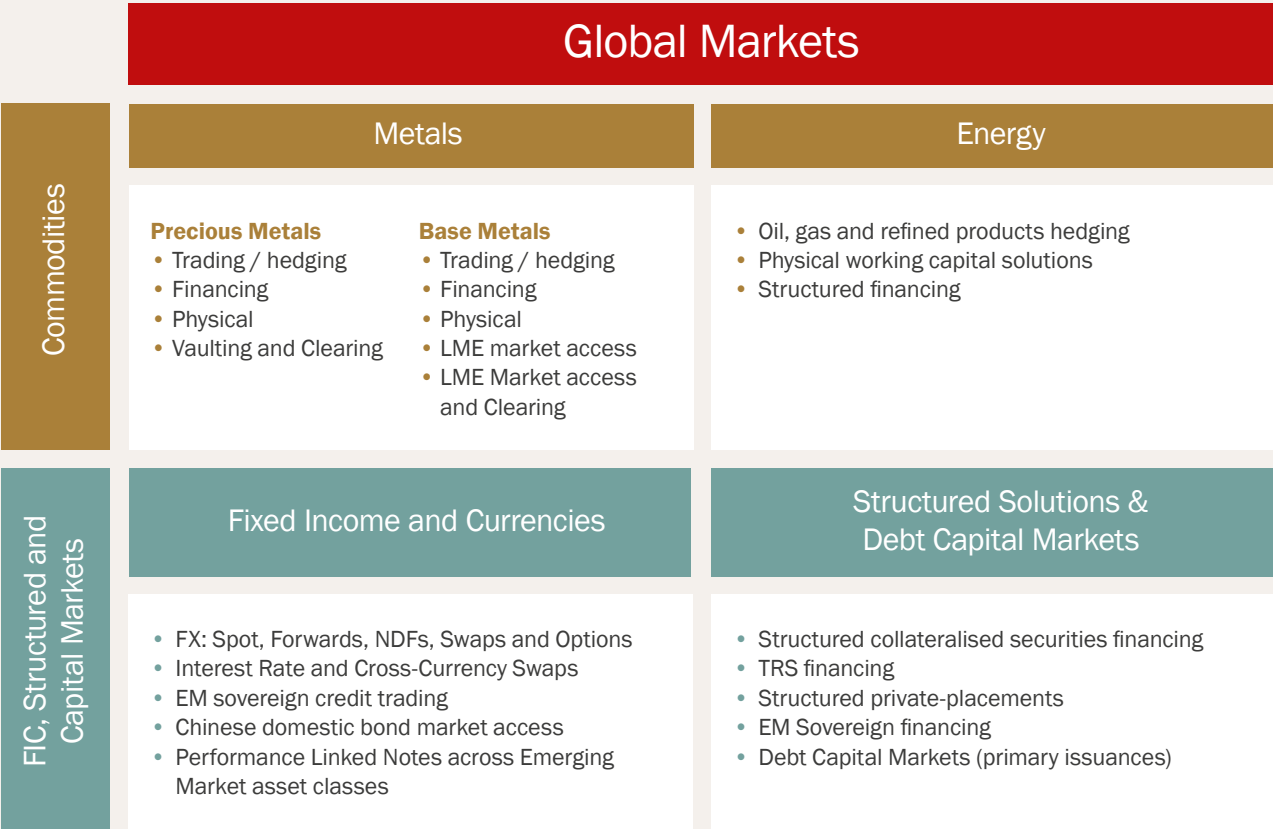
Key facts and figures

Shareholding structure

ICBC Standard Bank (ICBCS) benefits from the support of ICBC and Standard Bank Group



Our products and capabilities



ICBC Standard Bank as part of ICBC's diverse banking product offering



ICBC and ICBC Standard in numbers.

ICBC

\$5.5tn

in assets

- World's largest bank by assets, capital, deposits and loans
- ICBC continues to expand its geographical capabilities
- Access to internationalisation of the Renminbi

9.7m

corporate customers

- Over 9.7 million corporate customers and presence in 49 countries/regions

ICBC Standard

\$26.3bn

in assets

- Extensive global reach
- Bespoke investment solutions
- Experienced financial service provider
- Access to Chinese corporate companies
- Links to African economies
- China's leading emerging markets bank covering countries across the Belt and Road initiative

90+

countries in which ICBC Standard clients are located

- International client base covers clients from 90+ countries

Figures as at 31 December 2021

Only Chinese bank to:

- Be a **London precious metals clearer** and member of the clearing system
- Own and operate a commercial **precious metals vault** outside of China
- **Trade physical** base metals and physical oil
- Offer title-based **physical energy trading solutions**, including supply chain intermediation
- **Cover risk management and investment products** in countries across Africa and the Belt and Road initiative
- Quote **frontier market** currencies on voice and e-market platforms
- Produce **in-depth research** on emerging markets active along the **Belt and Road initiative**
- To operate as a **US Dodd-Frank registered Swap Dealer**
- Benefit from widespread **access to African markets** and investors

The first Chinese bank to be a:

- **LME clearing member** for Base Metals
- **Market-making member of the LMBA** (London Bullion Market Association)
- **Active bookrunner** for a US corporate issuing in the European credit markets



Where potential meets opportunity

What we offer our people

A unique heritage and purpose

Our distinctive Chinese/African heritage, unique positioning in traditional and emerging markets, and our deep capability in Commodities and Financial Markets, offer unique professional challenges and opportunities.

A global and hybrid workplace

We offer attractive locations, exciting multijurisdictional work and hybrid working.

We put people first

We offer supportive policies and benefits that reflect our commitment to work/life balance and wellbeing, along with competitive, performance-related rewards.

You own and build your career

Our size and flat structure combines with our broad product and service offering to create career opportunities for curious, self-driven people.

We thrive together

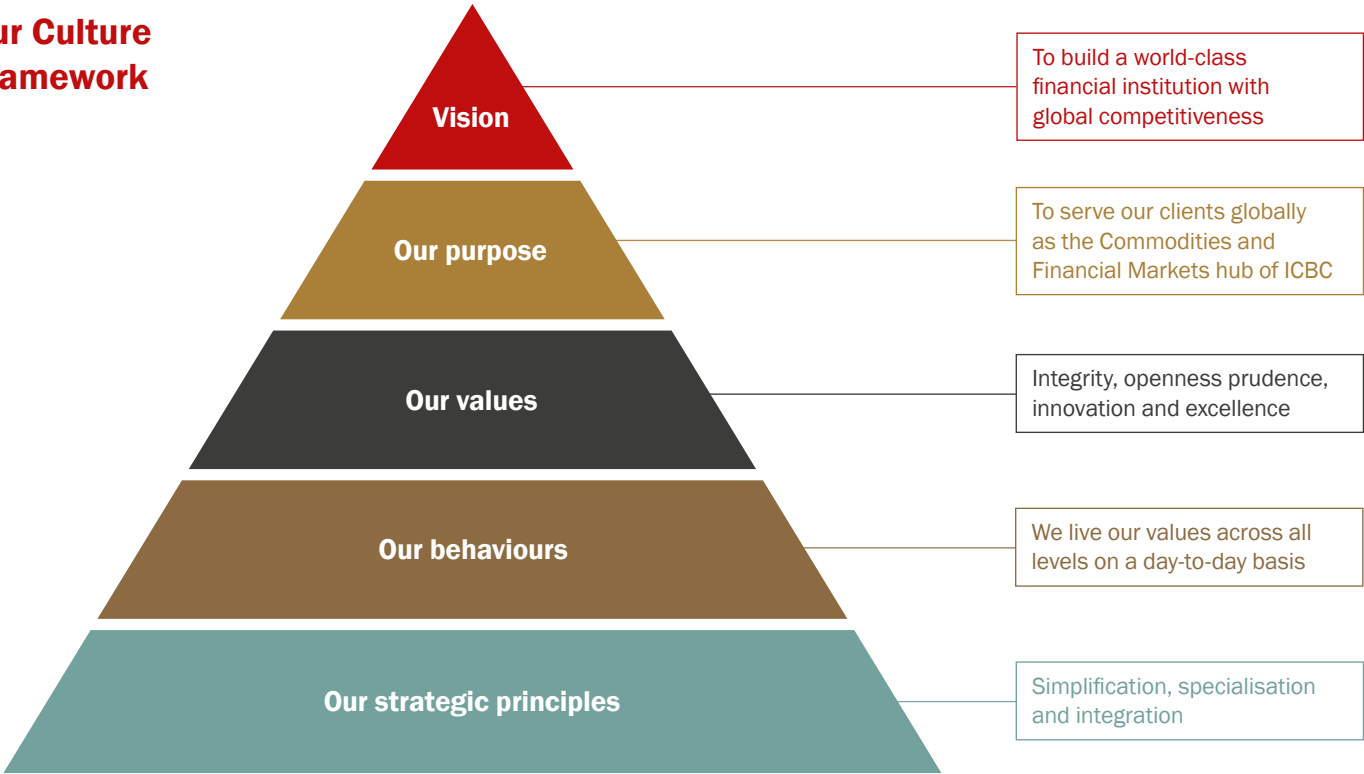
Our culture is based on inclusion, teamwork, and authenticity. We are committed to excellence and dedicated to helping people realise their potential.



Where people meet purpose

We work hard to create a close-knit, inclusive and non-hierarchical culture that’s welcoming to all. Our deeply-felt values and sense of purpose guide the way we work together every day.

Our Culture Framework



Be yourself, succeed together

With our rich global heritage and a team made up from a whole host of nationalities, we are committed to Equity, Diversity and Inclusion and to promoting diversity and inclusion in the workplace.

Our people matter

ICBCS is committed to supporting the health and wellbeing of all staff. From mental health awareness and mindfulness to workplace wellness, private healthcare and our employee assistance programme, we support you to find a work/life balance and feel your best, so you can be at your best.

Making a positive impact

ICBCS is committed to enabling our clients to pursue our shared goals of social and economic development, and environmental sustainability. Our Corporate Social Responsibility committee is made up of volunteers across the Bank. They come together to support worthy causes, raise money for the Bank’s chosen charity partners, promote environmental initiatives and run sports and social events.



Where expertise meets our divisions

Global Markets – FIC

Our FIC business offers a comprehensive set of foreign exchange, money markets, interest rate and credit products. We are focused on emerging and frontier market clients and cover all major African, Central and Eastern European, Middle Eastern, Asian and Latin American currencies and markets.

Global Markets – Commodities

Our Commodities business provides global trading, sales and structuring expertise through its Base Metals, Precious Metals and Energy teams. The division’s expertise extends to the management and financing of physical commodity inventories across these asset classes.

Risk

Risk provides independent oversight to ensure the Bank does the right business and financial losses are minimised. The Risk department consists of specialists managing Credit, Country, Market and Operational Risks, as well as teams focusing on specific risks around Physical Commodities, Non-Performing Assets and Business Continuity Management.

Compliance

The Compliance Department is responsible for managing the Bank’s regulatory risk. This includes the Bank’s policies for Anti Money Laundering, Counter Terrorism Financing, Sanctions, Anti Bribery & Corruption and Fraud Prevention.

Client Management Unit

The Client Management Unit is a business enabler, supporting the front office across the client lifecycle. Its key role is to onboard clients, analysing and certifying client data to fulfil our regulatory Know Your Client obligations, make anti-money laundering checks and ensure that clients are ready to trade with us.

Finance

The Finance function provides consolidation and reporting of ICBCS’s financial results. It comprises a number of important control functions along with a Treasury and Capital Management function and a Tax team.

Legal

The Legal Department provides legal, transactional and documentation services to the Bank. It is accountable for the identification and management of all legal risk arising in our business.

Audit

The Internal Audit Department provides independent, objective assurance and consulting services designed to add value and improve the Bank’s operations, including its risk management, control and governance processes.

Human Resources

Human Resources delivers a range of people services and advice to every part of the Bank. Setting policies and promoting good practice, it is comprised of a business partnering function, centres of excellence and shared services.

Operations

Operations supports the processing of trades booked by the front office, protects client assets and is responsible for timely reporting to several global regulatory bodies.

Technology

IT develops the vital systems that support the Bank’s front and back office operations. We offer a wide-range of technical and non-technical roles, working with the business to define requirements, manage change and deliver secure trading platforms.

Executive Office (Corporate Development)

The Executive Office supports the Bank and its senior management, with strategic change and growth initiatives, shareholder relationship management, rating agency management and investor relations.

“Our people are self-driven and seek new opportunities, knowledge and experiences.”

Where professional development meets personal growth

From onboarding new hires to ensuring our most experienced team members are future-proofing their skills, we strive to develop a continuous learning culture across the Bank.

We offer a full curriculum of courses, with a blended learning approach of webinars, workshops, face-to-face training and eLearning tools.

Closely aligned to our Values and Behaviours and EDI vision, our career path learning framework includes the following:

- Mandatory and new joiner training
- Early in careers development
- Management skills
- Leadership and career development
- Professional and personal development

Each business unit has its own learning and development budget to promote technical training including regulatory exams, professional qualifications, Financial Markets and Microsoft Office courses and Six Sigma training. We encourage all our people to work with their line manager to plot their individual career path and explore their development needs.



Where skills meet mindset

At ICBCS, we thrive together. So it’s vital that the people who join us share our values and model the behaviours that help us work together every day.

Beyond the Values & Behaviours that define the way we work together, the people who thrive at ICBCS often share a similar mindset and personal qualities.

- A global and flexible mindset, able to navigate ambiguity and complexity.
- Customer-oriented and determined to deliver great client outcomes.
- Resilient, accountable and results-focused, able to balance risk and reward.
- Committed to delivering quality and doing business in the right way.
- Open and inclusive, with high levels of integrity, respect, transparency, and honesty.
- Detail-focused, driven to improve and simplify the way we work.

Values to behaviours	Integrity	Openness	Prudence	Innovation	Excellence
Common for all	<ul style="list-style-type: none">• Demonstrate our Purpose in doing the right thing by our clients, colleagues and community• Be honest, fair and respectful in all our dealings with clients, stakeholders and colleagues• Enable ourselves and each other to speak up	<ul style="list-style-type: none">• Be empathetic and inclusive in all our interactions• Support and enable our own and others' capabilities and intentions• Collaborate flexibly in and across teams	<ul style="list-style-type: none">• Demonstrate accountability individually and collectively• Observe the rules and standards in our bank and markets• Be measured, data driven and be risk aware in our judgements and decisions	<ul style="list-style-type: none">• Challenge ourselves to find better solutions for clients, stakeholders and colleagues• Be agile and focused in how we deliver value• Embrace change, seek opportunities to improve and simplify what we do	<ul style="list-style-type: none">• Show pride, tenacity and rigour in our work and quality delivery to clients and stakeholders• Have the courage and humility to learn from our successes and failures• Be reliable in doing what we say and in saying what we do
Senior leaders	<ul style="list-style-type: none">• Lead by example• Be self-aware, fair-minded and ethical• Create an inclusive environment that promotes honest and respectful dialogue	<ul style="list-style-type: none">• Foster a healthy, purposeful culture of trust, diversity and inclusion• Inspire, motivate and enable others to fulfil their potential	<ul style="list-style-type: none">• Role model and promote diligence, objectivity and risk intelligence in and across teams• Embed commitment and compliance with rules and standards in the bank and markets in which we operate• Challenge whether we should vs. could	<ul style="list-style-type: none">• Develop and drive a solution-focused climate• Sponsor and support agile ways of working• Promote and practice continuous improvement and simpler ways of working	<ul style="list-style-type: none">• Role model and promote focus on excellence in quality and reliability• Encourage a culture of learning from successes and failures
Managers	<ul style="list-style-type: none">• Show self-awareness, respect and honesty• Create the environment for honest dialogue	<ul style="list-style-type: none">• Empower and enable colleagues and teams to achieve the best possible results• Encourage and enable effective collaboration in and across inclusive teams• Recruit, retain and nurture talent	<ul style="list-style-type: none">• Role model and practice diligence, objectivity and risk intelligence with teams and individuals• Demonstrate balance and judgement in managing performance• Support individuals and teams in managing risk and reward	<ul style="list-style-type: none">• Encourage and enable teams to develop and deliver better solutions• Demonstrate and enable agility in self and others• Lead, support and guide efforts to improve and simplify	<ul style="list-style-type: none">• Encourage and enable team and individual focus on optimising reliability and quality of delivery• Role model and encourage how to learn from successes and failures• Recognise and show pride in good performance
Employees	<ul style="list-style-type: none">• Be self aware and accountable• Feel confident and able to speak up	<ul style="list-style-type: none">• Treat self and others with care• Collaborate within and beyond team• Proactively ask for help when you need it	<ul style="list-style-type: none">• Understand and practise diligence, objectivity and risk intelligence• Commit to and observe rules and standards in our bank and markets	<ul style="list-style-type: none">• Seek and act on opportunities to develop and deliver better solutions• Demonstrate know-how in how to improve and simplify• Show personal and role agility	<ul style="list-style-type: none">• Demonstrate self-reflection, judgement and humility• Be able, confident and proud saying what we do and doing what we say

Where career paths meet inspiring journeys



Where business
meets balance

Joel, OPERATIONS
“I joined as a graduate in 2009, and my career hasn’t stopped moving since. I did a number of rotations across different parts of Operations, before starting my first permanent role. Then, when I felt like I needed something new, I moved into Risk. My three years there gave me a broader perspective and a better understanding of risk appetite and governance. I was able to bring that understanding back into a more senior role in Operations as we sought to re-build the Control function. Throughout, I have always had access to senior people. We are a relatively small global team and that shows in the way we build relationships, mentor and support one another.”



Where innovation
meets insight

Harshil, TECHNOLOGY
“I’ve worked at the Bank for 14 years, and every year has been a new challenge. At first, it was understanding the Commodities business, then how different technologies support our operations, which evolved to managing people and building teams. As my teams grew, we took on more asset classes. And now, having spent my career in Commodities, I’m looking after the Technology that supports FIC asset classes too. I’ve always been open-minded about my career path and I’m always looking for ways to progress people so they can take over from me. That mindset is vital if you want to take full advantage of the opportunities in a dynamic place like this.”



Where ambition
meets encouragement

Jayne, COMPLIANCE
“I joined the bank in 2015, left for a little while in between, and returned in 2020. Returning to ICBC Standard Bank has given me some incredible personal development opportunities. My manager put me forward for the inaugural year of the Emerging Leaders programme. I was lucky that the CEO was assigned as my sponsor, his approach signaled that he personally believes in investing in our people, he put in the time to have monthly calls with me – and never made me feel like my personal development was less of a priority.

The CEO was very accessible and was open minded to alternative views. They’re running the programme again this year and I’m acting as a sounding board for new members. Developing people takes time, energy and money. Schemes like this show that we want to invest in our people, and this makes me feel inspired to be a part of this institution.”



Where London
meets New York

Tom, GLOBAL MARKETS
“Our clients actively trade gold, silver, platinum, palladium and rhodium all day long, across the globe. I manage the flow books for those precious metals during New York hours. And I’m glad to say that my career has been almost as international as the markets I work in. My managers have always been super supportive. They helped me move from operations to trading and given me multiple opportunities to travel. In 2017, I moved to the London for four years. It was absolutely fantastic to live in a new city and travel around Europe on weekends.”

Where achievements meet rewards

Our rewards and benefits packages are benchmarked to each of the markets we work in, offering core benefits and additional perks that put your wellbeing first.

Key elements of your package could include:



Competitive fixed and variable pay

We seek to reward all our people in a manner that is fair and equitable, and aim to offer competitive remuneration in the global marketplace for skills. We promote effective teamwork to motivate strong and sustained performance within teams and we reward value on a pay for performance basis within the context of sustainability.



Hybrid working

On a discretionary basis, where it is deemed suitable following an assessment of the role, core tasks and location, the Bank offers its employees the opportunity, to work in a hybrid way (between the office and home).



Wellbeing and healthcare support

Our benefits and policies aim to put your wellbeing first - we have practical resources that offer our employees and their families support at significant times in their lives. We also support mental, physical and financial health and wellbeing initiatives throughout the year.



Enhanced family and parental leave

In all locations our family leave offerings are substantially in excess of the local statutory requirements.

Contact

ICBC Standard Bank Plc
20 Gresham Street
London
EC2V 7JE
United Kingdom

Tel (+44) 203 145 5000
email London-Resourcing@icbcstandard.com

icbcstandardbank.com