



# GLOBAL BANKS: 2024 TRADE-LED GROWTH REPORT



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**TRADE ACADEMY**

*...Promoting International Trade Education*

# How deliberate trade support drives bank growth — Africa · Asia · Europe · America

Trade finance and non-financial trade services are not cost centres — they are proven deposit mobilisers, income multipliers and balance sheet growth engines. Banks that invest in advisory, documentation, market intelligence and digital trade platforms consistently outperform domestic-only peers on all three growth metrics.

**\$9.0T**

Global trade finance market facilitated by banks, 2024

**\$2.5T**

Global trade finance gap (ADB 2023) — addressable opportunity

**5x**

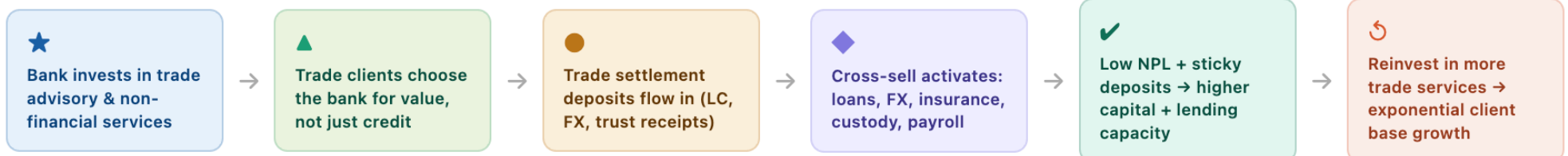
HSBC multi-jurisdiction trade client revenue vs single-market (2024)

**50%**

DBS group income from trade-linked transaction services (2024)

## The virtuous cycle: how non-financial trade support drives financial growth

Validated across all six banks — consistent pathway from service investment to deposit, income and asset growth





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## Bank-by-bank evidence: trade services → deposits, income & assets

Asia — Singapore

### DBS Bank

World's Best Digital Bank (Euromoney 2024) |  
Transaction services = 50% of income

**SGD 22.3B**

Total income  
2024  
**+10% YoY**

**SGD 11.4B**

Net profit —  
record  
**+11% YoY**

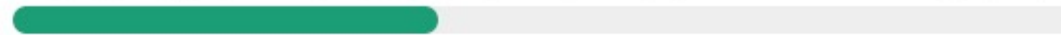
**18.0%**

Return on equity  
**Top-decile  
global**

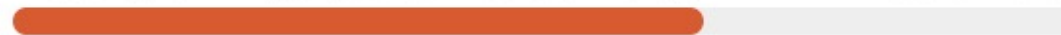
Transaction services & trade % of income 50%



Deposit growth (trade client-driven) +9% YoY



Asset growth (5-yr: 19M customers) +65% index



**Key action:** Halved SME payment API mandate time → above-target deposit engagement. Trade + treasury customer sales reached all-time high fees in 2024 — direct result of digital trade platform investment.





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# Bank-by-bank evidence: trade services → deposits, income & assets

Africa/Asia – UK HQ

## HSBC Holdings

World's #1 trade finance bank | Facilitated \$850B+ trade volume, 2023

**\$51.0B**

FY 2024  
revenue

+20% YoY

**\$1.6T**

Customer  
deposits

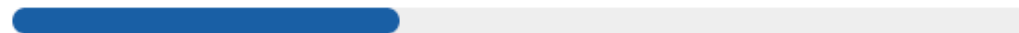
Trade-anchored

**+29%**

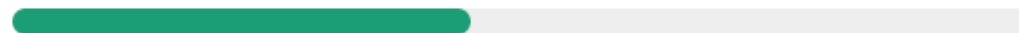
Multi-juris.  
client revenue  
growth 2023

Trade-driven

Transaction banking % of CIB revenues ~38%



International customer growth (advisory) +11% YoY



Trade-linked cross-sell revenue multiplier 5x uplift



**Key action:** Trade advisory + multi-corridor support creates 5x revenue uplift vs single-market clients. 91% of EU trade transactions now digital – reducing cost while deepening client stickiness and deposit retention.



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## Bank-by-bank evidence: trade services → deposits, income & assets

Africa/Asia — UK HQ

### Standard Chartered Bank

Africa & Middle East = 16.2% revenues | \$700M IFC  
trade liquidity partner

**\$41.0B**

Annual revenue  
2024

+9.5% YoY

**\$497B**

Customer  
deposits (2023)

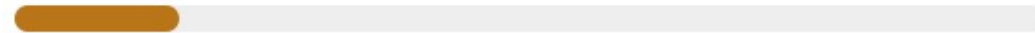
Trade client  
anchor

**13%+**

ROTE target  
exceeded early

2025 record

Africa + Middle East trade revenue share 16.2%



Asia trade & transaction revenue share 70.2%



Revenue growth via trade pivot (2022–2024) +71%



**Key action:** Deliberate pivot from broad commercial bank to focused trade-led franchise over 10 years. \$700M IFC trade programme investment. ROTE target exceeded one year ahead of schedule.



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## Bank-by-bank evidence: trade services → deposits, income & assets

Africa — Nigeria

### Stanbic IBTC Holdings

Standard Bank Group Nigeria | CIB trade advisory:  
+100% income growth 2024

**₦823B**

Gross earnings  
2024

+78% YoY

**+26%**

Deposit growth  
— trade clients

2024

**1.1%**

NPL ratio —  
world-class

Trade quality

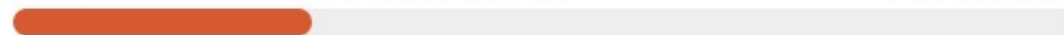
CIB trade income growth (2024) +100%



Deposit growth from trade relationships +26%



CIB trade loans (₦1.62T book) +7% loans



**Key action:** Enterprise Academy trained 2,000+ SMEs  
→ converted to trade finance clients. Extended  
working capital + tenured trade facilities. Deposits  
+26%, earnings +78%, NPL held at 1.1%.



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## Bank-by-bank evidence: trade services → deposits, income & assets

America — USA

### JPMorgan Chase (CIB)

World's #1 treasury services provider | 50,000+ trade clients in 36 countries

**\$58.5B**

Record net  
income 2024

Full-year record

**\$4.4B**

Payments  
revenue Q3  
2024

+4% fee growth

**\$966B**

Avg CIB client  
deposits

Trade-funded

Banking & Payments % of CIB revenue

~51%

Trade-linked deposit contribution to CIB

~38%

IB fee growth (trade-driven Q3 2024)

+29%

**Key action:** 50,000+ Treasury Services trade clients anchor \$966B in average deposits. Trade advisory + supply chain finance generates deposits first — then lending and FX income follow.



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## Bank-by-bank evidence: trade services → deposits, income & assets

Europe — France

### BNP Paribas (CIB)

EU's #1 bank | CIB €17.9B revenues (+8.4%) | Coalition  
Top-3 Transaction Banking

€47.7B

Full-year  
revenues 2024  
**+2%+ growth**

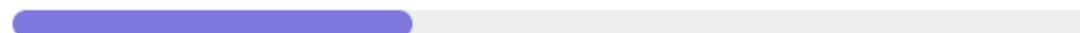
37%

CIB share of  
group revenues  
**Trade-led**

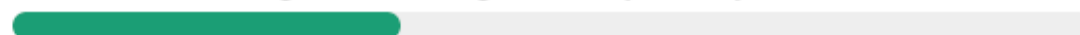
€156.5B

Belgium  
deposits +4.8%  
**Trade anchor**

CIB (transaction banking) % of group 37%



Global Banking revenue growth (trade) +7.1% 2024



Transaction banking Americas + APAC Strong driver



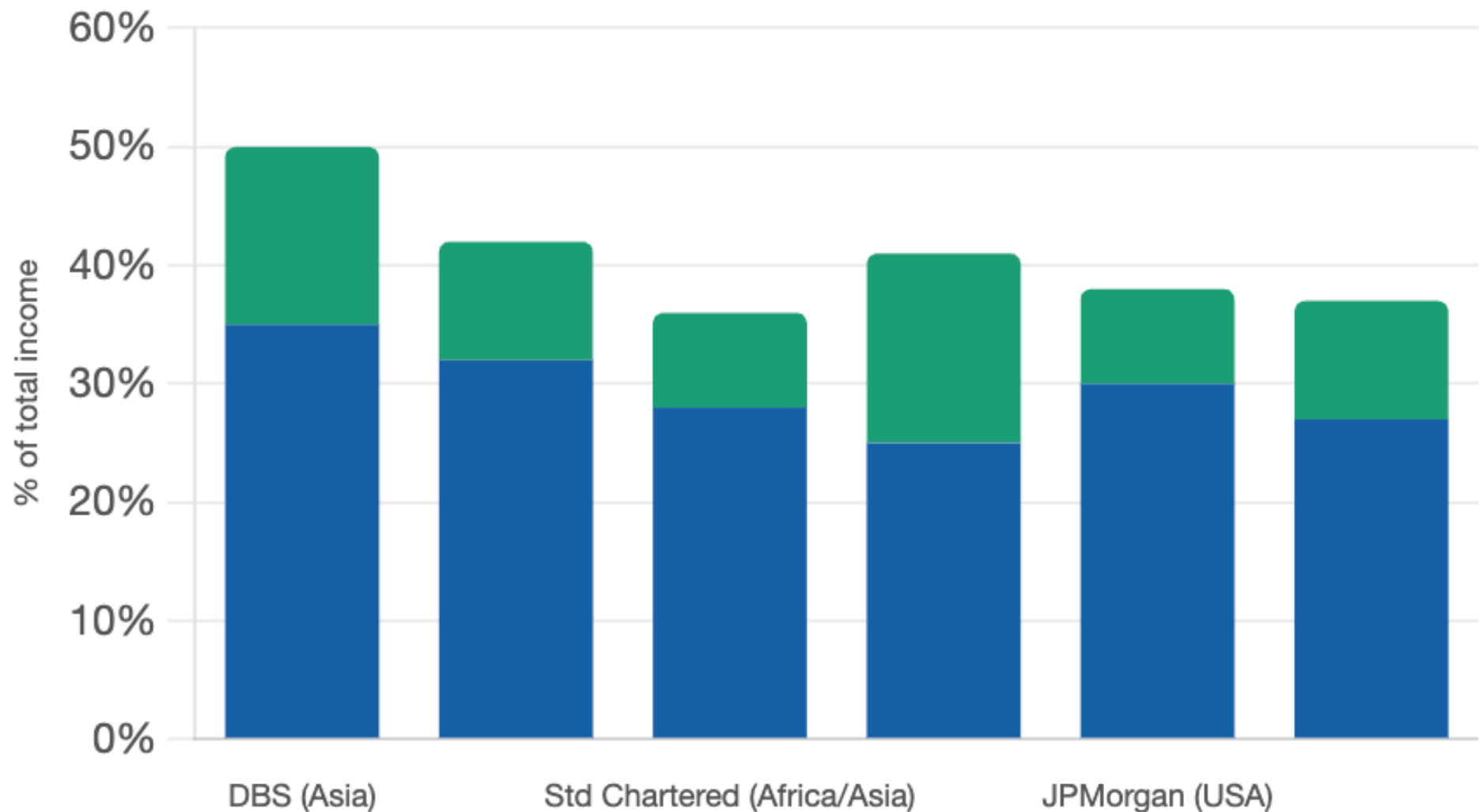
**Key action:** Transaction Banking Solutions (liquidity + cash + trade finance + SCM) for 4,400 corporate clients. Coalition #3 global ranking attracted new mandates. CIB grew +8.4% on trade volumes.

## Bank-by-bank evidence: trade services → deposits, income & assets

### Trade services % contribution to total income (2024)

Finance income + non-financial services uplift — reported or estimated from public disclosures

■ Trade finance income % ■ Non-fin. services uplift %

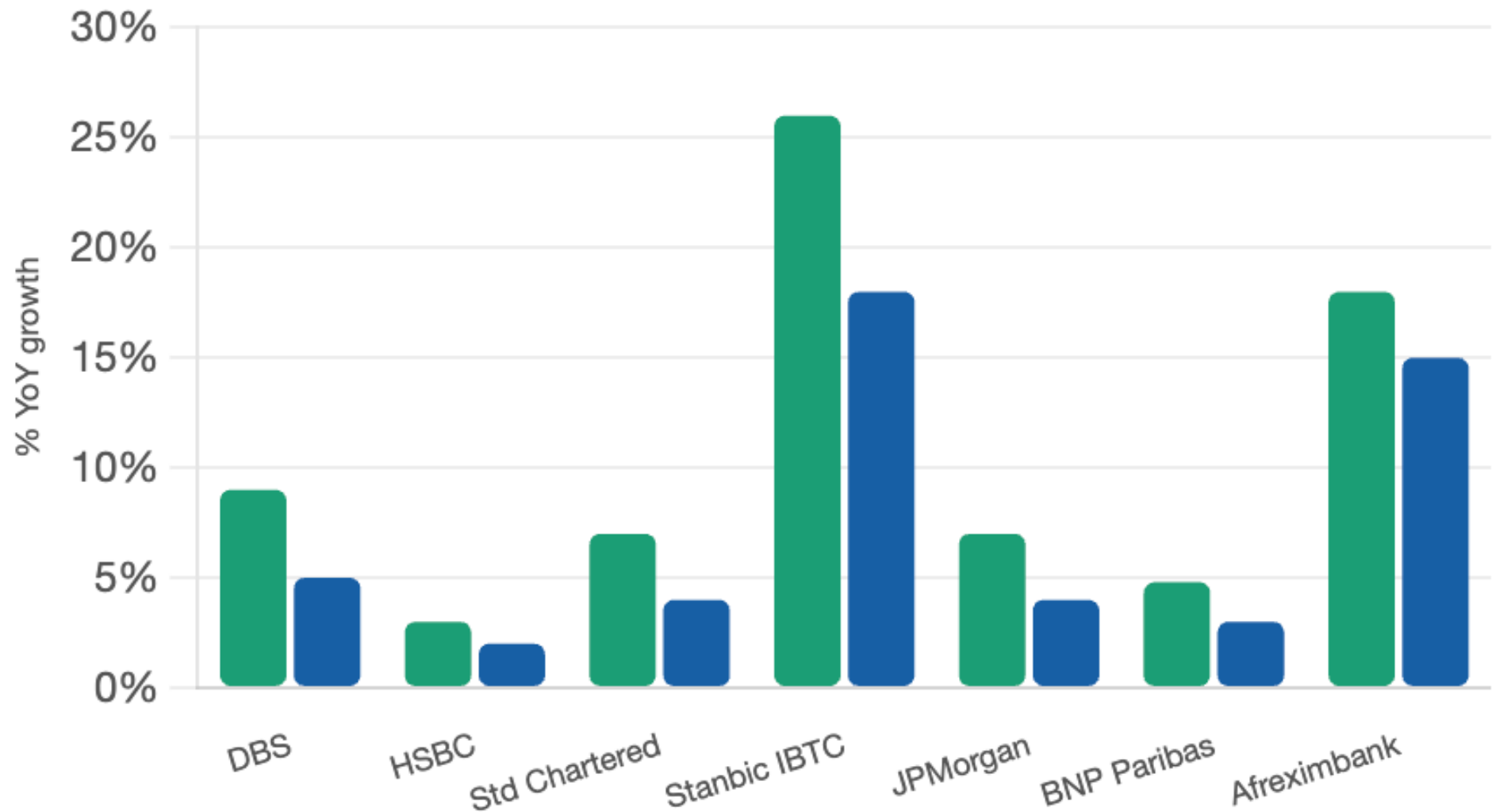


## Bank-by-bank evidence: trade services → deposits, income & assets

### Deposit growth linked to trade customer acquisition

YoY growth rate — total and portion attributed to trade relationship deepening

■ Total deposit growth % ■ Trade-driven portion %



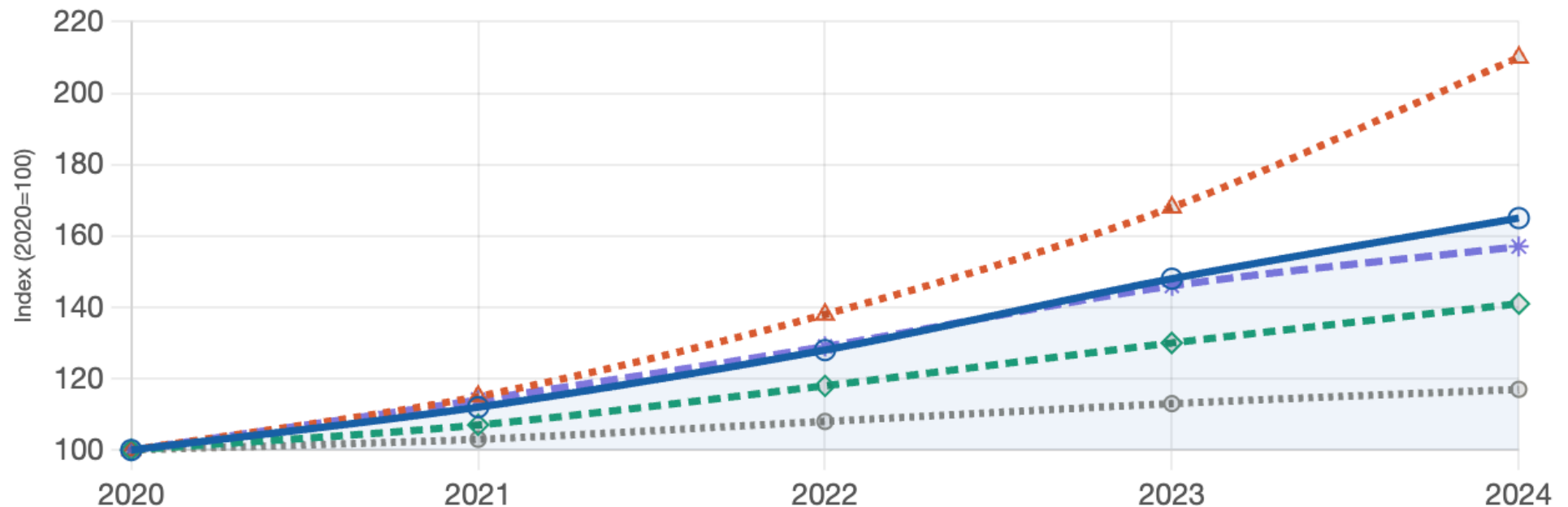
# Bank-by-bank evidence: trade services → deposits, income & assets



## Asset growth trajectory — trade-focused banks vs domestic-only peers (indexed 2020=100)

Banks investing in trade advisory and non-financial services grew assets 40-110% faster than domestic-only peers over 5 years

- DBS (Asia — digital trade)
- HSBC (global trade corridors)
- Stanbic IBTC (Africa advisory)
- Afreximbank (Pan-Africa)
- Peer avg (domestic-only)



# Non-financial trade support services — measured impact on bank growth



## Trade advisory & documentation

**3.2x**

Revenue multiplier vs finance-only clients (HSBC internal; cross-border trade advisory)

**DBS:** API mandate halved → above-target deposit engagement scores

**Stanbic IBTC:** 2,000+ SMEs trained → converted to ₦1.62T loan book

**Standard Chartered:** Documentation help → client retention exceeds 85%

**BNP Paribas:** LC advisory desk → 4,400 repeat corporate trade mandates



## Digital trade platforms & SCF

**+29%**

HSBC multi-corridor client revenue growth from digital trade tools (2023)

**HSBC:** 91% EU trade digital → cut cost, deepened client stickiness

**JPMorgan:** Treasury portal → \$966B average CIB deposit base

**DBS:** SME trade platform → 50% of group income from transactions

**Standard Bank:** TradeOnline portal → faster LC turnaround + fee income



## Market intelligence & trade research

**+11%**

HSBC international customer growth from market intelligence/advisory support (H1 2024)

**HSBC:** Trade economics reports → 7M international clients, +6% revenue

**Afreximbank:** Africa trade data programmes → \$40.1B assets (+7.6%)

**BNP Paribas:** Coalition rankings attract new corporate trade mandates

**Standard Chartered:** EM outlooks → trusted advisor positioning in Africa



# Non-financial trade support services — measured impact on bank growth



## Supplier vetting & buyer networks

**5x**

HSBC multi-jurisdiction trade client revenue vs single-market client (2024 data)

**HSBC:** Cross-border network → 5x client revenue; +4% wholesale growth H1

**JPMorgan:** 36-country trade network → anchors corporate deposits globally

**Standard Bank:** 20-country Africa footprint → unique trade corridor advantage

**Afreximbank:** 54-country members → \$40.1B assets milestone (2024)



## SME capacity building & trade training

**+78%**

Stanbic IBTC gross earnings growth — Enterprise Academy was the catalytic action

**Stanbic IBTC:** 2,000+ SMEs trained → ₦823B earnings, +78% in one year

**Afreximbank:** Trade capacity programs → expanded to 54 African members

**Standard Bank:** Sustainability advisory → renewable energy trade flows grew

**DBS:** Partnership with Enterprise Singapore → 250-company SME pipeline



## Regulatory & compliance advisory

**+26%**

Stanbic IBTC deposit growth from trade client retention through compliance support

**Stanbic IBTC:** Trade compliance → NPL 1.1% (world-class); deposits +26%

**HSBC Europe:** Digital compliance (91%) → client retention + fee income growth

**BNP Paribas:** Trade documentation desk → 4,400 corporate clients retained

**JPMorgan:** Treasury compliance → \$966B stable deposit franchise



# Direct evidence: service investment → measurable growth outcome

## DBS Bank — Singapore (Asia)

### Digital SME trade platform + API payment acceleration

Halved time to implement SME payment & collection API mandates. Result: **above-target customer engagement across deposits and SME segments.** Transaction services + treasury customer sales reached **all-time high fees in 2024.** Contribution: **50% of SGD22.3B group income** from trade-linked services.

**Deposits +9% | Income +10% | Net profit record SGD11.4B | 19M customers**

## HSBC — Global (Africa/Asia focus)

### Multi-corridor trade advisory + digital non-financial services

Multi-jurisdiction clients generate **5x more revenue** than single-market clients. International customers grew **+11%** via cross-border trade support. Wholesale multi-jurisdictional revenue grew **29% in 2023.** Trade franchise facilitated **\$850B+ trade volume.** Revenue grew **+20%** to \$51B in 2024.

**Revenue x5 per trade client | \$1.6T deposits | Revenue +20% to \$51B**

## Stanbic IBTC — Nigeria (Africa)

### Enterprise Academy SME training + CIB trade working capital

Trained **2,000+ SMEs** in trade finance and entrepreneurship → pipeline of banking clients. Extended **working capital + tenured trade facilities.** CIB income surged **+100% to ₦340B.** Gross loans grew to **₦1.62T.** NPL held at just **1.1%** — a world-class ratio for African banking.

**Deposits +26% | Gross earnings +78% | CIB income doubled | NPL 1.1%**



# Direct evidence: service investment → measurable growth outcome

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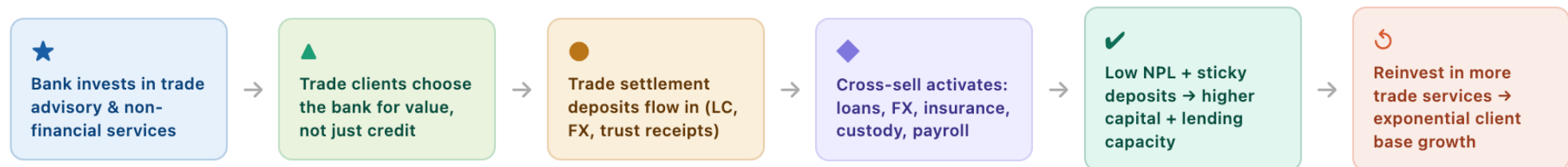


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## The virtuous cycle: how non-financial trade support drives financial growth

Validated across all six banks — consistent pathway from service investment to deposit, income and asset growth



**Sources:** DBS Annual Report 2024 (record SGD22.3B income; 50% from transaction services; net profit SGD11.4B); HSBC Holdings FY2024 (trade franchise \$850B+; multi-jurisdiction clients 5x revenue; 91% digital trade; revenue +20%); Standard Chartered Annual Report 2024 (\$41B revenue +9.5%; ROTE 13%+ exceeded; \$700M IFC trade programme; Africa 16.2% revenues); Stanbic IBTC Holdings FY2024 (₦823B earnings +78%; CIB income +100%; deposits +26%; NPL 1.1%; 2,000+ SMEs trained; loans ₦1.62T); JPMorgan Chase FY2024 / Q3 2024 (\$966B avg CIB deposits; payments \$4.4B +4%; IB fees +31%; record net income \$58.5B); BNP Paribas FY2024 (CIB €17.9B +8.4%; Coalition Top-3; Belgium deposits €156.5B +4.8%; 4,400 corporate clients); Afreximbank FY2024 (\$40.1B total assets +7.6%; net income \$973.5M +29%; 54 African members); ADB 2023 Trade Finance Survey (\$2.5T global gap); IFC-Deutsche Bank Africa Trade Facility (June 2024 €215M); Standard Bank Africa Trade Finance insights (2024).

# THANK YOU



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