

Story of this report

Listening to our stakeholders

Our purpose is to drive Africa's growth. Our success is linked to the prosperity of Africa's communities and economies. We understand that all our stakeholders – not only shareholders and investors – need to benefit from the value we create. Our commercial viability, and the social relevance and legitimacy of our business, depends on our ability to generate value for stakeholders.

- Customers and clients
- Employees and their representatives
- Shareholders and analysts
- Suppliers
- Government departments, regulators, Members of Parliament and political parties
- Communities in which we operate and partners in social investment
- Civil society

  **Message to our stakeholders**
page 6

  **Our stakeholders** page 22

How we are performing



The sustainability of our business requires a clear understanding of the social, economic and physical environments in which we operate, and how these influence and are influenced by the execution of our strategy.



  **Leadership report**
page 14

  **Who we are and where we operate** page 10

Addressing what is material for value creation

We define as 'material' the risks and opportunities that could seriously impact on commercial viability, social relevance and our relationships with stakeholders.



Material matters
page 36

Material focus chapters



Withstanding economic headwinds

Africa's prospects for sustainable, long-term and inclusive economic growth

 page 38



Embracing innovation

Continual innovation to improve the value we provide

 page 58



Understanding our clients

Putting our clients and customers at the centre of everything we do

 page 46



Managing regulatory change

Meeting the expectations of our regulators and serving the best interests of our customers

 page 64



Motivating our people

Commitment, motivation and capability of our people, and their embracing of our values

 page 52



Leveraging our investments in information technology

The safety, stability, functionality and efficiency of our IT services

 page 68

Responding strategically

Standard Bank Group's success and profitability is fundamentally interlinked with the success and prosperity of our clients and customers. We are committed to delivering shared value for stakeholders in all business activities, across our countries of operation.



Strategy page 18