

METRICS

ENVIRONMENTAL AND SOCIAL

Environmental – Indirect Impacts

E&S Risk additional project detail breakdown

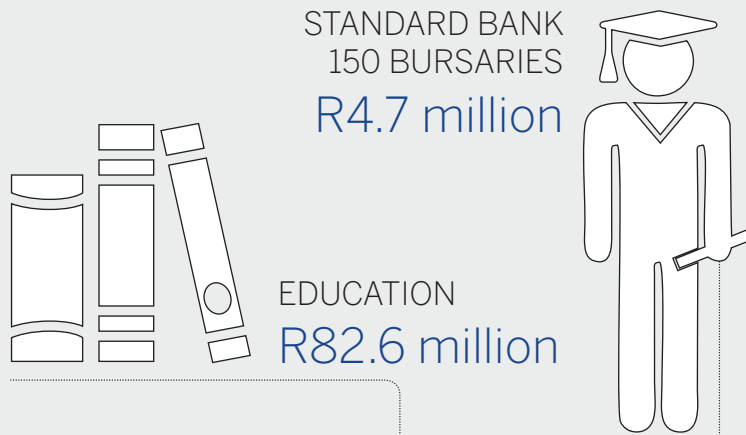
	Projects financed during 2017 (4)			Project related corporate loans in 2017 (1)			Advisory projects completed in 2016 (1)		
	Category								
	A	B	C	A	B	C	A	B	C
Total projects		4		1			1		
Sector									
Oil and Gas		1		1					
Mining									
Power									
Infrastructure/Property Finance		3					1		
Others									
Region									
Americas		4							
Europe, Middle East and Africa				1			1		
Asia Pacific									
Country designation									
Designated									
Non-Designated		4		1			1		
Independent Review									
Yes		3		1					NA
No		1							

Environmental – Direct Impacts

	Total emissions in CO ₂ tons				
	2017	2016	2015	2014	2013
Total emissions in CO ₂ tons	1 660	831	2 178	1 500	985
Scope 1 Fleet vehicles	2 603	3 486	4 414	6 134	7 625
Scope 1 Rental Cars	412	278	190	188	165
Scope 1 Natural gas	3 363	3 984	4 404	4 850	2660
Scope 1 Refrigerants	3 180	3 536	2 934	2 762	NA
Total Scope 1	11 218	12 114	14 120	15 435	11 436
Scope 2 (Purchased electricity)	220 408	233 107	248 429	283 314	303 332
Total Scope 1 and 2	231 626	245 221	262 549	298 749	314 768
Scope 3 Flights	25 762	32 824	31 495	13 424	12 006
Scope 3 Paper	2 664	2 715	3 738	4 837	5 494
Scope 3 waste disposed	669	503	NA	NA	NA
Total Scope 3	29 095	36 043	35 232	18 261	17 500
Total emissions	260 721	281 264	297 781	317 010	332 268

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CSI Spend

CSI (SBSA) Rm	2017	2016	2015
Education	82.6	59.5	59.5
Standard Bank 150 Bursaries	4.7	7.5	7.5
Provincial Allocation	3.0	2.7	2.6
Staff Matching	2.4	1.6	1.1
Employee Community Involvement	12.8	11.6	6.6
Executive Discretionary Fund	1.1	1.8	7.6
Humanitarian Relief	0.0	0.0	0.0
Arts & Culture	8.8	7.9	7.9
Total administration & Operational Costs	6.6	5.6	4.4

Inclusive banking – Affordable housing

SBG Home loans	2017	2016	2015
Total number of home loan accounts held	510 145	516 920	517 938

SBSA Home loans	2017	2016	2015
Normal home loans exposure vs Affordable housing exposure (ratio)	11.0	10.4	10.6
Total number of affordable housing accounts held	99 158	102 895	103 824
Number of affordable housing loans financed during the year	4 752	7 691	10 615
Total number of pension-backed lending accounts	57 375	44 559	50 068
Number of homes where the bank restructured accounts at year end	2 316	5 662	



510 145
TOTAL NUMBER
OF HOME LOAN
ACCOUNTS
HELD (SBG)



99 158
TOTAL NUMBER OF
AFFORDABLE
HOUSING ACCOUNTS
HELD (SBSA)



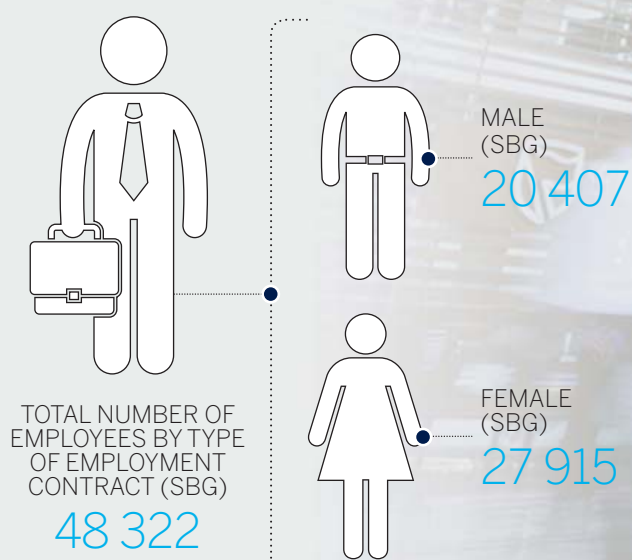
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Our People

SBG	2017	2016	2015
Total number of employees by type of employment contract	54 047	54 238	56 089
Permanent	48 322	48 622	47 954
Non-permanent	5 725	5 726	8 135
Total number of employees by Gender (Perm)	48 322	48 622	47 954
Male	20 407	20 494	20 274
Female	27 915	28 128	27 680
Total number of employees by region	48 322	48 622	47 954
SBSA	32 876	33 332	33 057
Rest of Africa	14 831	14 693	14 321
Voluntary Turnover rate (%)	5.5	5.6	6.7

SBSA	2017	2016	2015
SBSA Diversity & Inclusion – Black employees (South African citizens) (%)			
Top management	34.1	22.2	20.9
Senior management	43.1	40.7	39.5
Middle management	69.5	68.0	67.0
Junior management	87.5	86.6	85.3
Voluntary Turnover rate (%)			
Voluntary Turnover rates (African)	5.5	5.7	5.9
Voluntary Turnover rates (Black Females)	4.5	4.9	5.7
Black Female Hires as a % of Total Hires	46.1	54.5	59.0
Overall turnover	8.8	9.1	9.9
Voluntary regrettable turnover	2.3	2.1	2.9
Voluntary turnover at executive level	4.3	5.6	7.7



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Growing our people

Employees completing studies – Internal bursaries (SBG)	2017	2016	2015
Number of staff completing studies (internal bursaries)	934	724	594
Value of studies (bursaries) (Rm)	22.7	14.1	10.7

Online Learning Platform (SBG)	2017	2016	2015
Number of courses offered on Network Next	13 425		
Uptake of courses by grade (%)			Data not available
Junior management	18.6		
Middle management	16.0		
Senior Management	8.9		
Executive	3.4		
Top Management	1.1		

Global Leadership Centre (GLC)	2017	2016	2015
Percentage of black attendees at all GLC courses combined (SBSA)	67.5	67.0	70.0
Percentage black staff promoted after completing a GLC course by year end (SBSA)	6.5		
Number of Africa Regions attendees across all GLC courses (SBG)	1 017		Data not available