

DELIVERING SOCIAL, ECONOMIC AND ENVIRONMENTAL (SEE) VALUE

SHARED VALUE FOR OUR STAKEHOLDERS

VALUE DRIVERS

- Client focus
- Employee engagement
- Risk and conduct
- Financial outcome
- Social, economic and environmental (SEE) outcome

See our annual integrated report for more information.



To be the leading financial services organisation in, for and across Africa, delivering exceptional client experiences and superior value.

Africa is our home, we drive her growth

This report explains how we create shared value, how we're responding to social, economic and environmental issues in Africa, the changes we're making within the bank to better meet the expectations and requirements of our stakeholders, and the steps we're taking to ensure the long-term sustainability of our business.

MATERIALITY

- Managing economic headwinds
- Understanding our clients
- Motivating our people
- Managing regulatory change
- Embracing innovation
- Leveraging our investments in IT



What are the social, economic and environmental (SEE) needs in Africa?

What contribution can financial services make to meeting these needs?

SEE our impacts:
SOCIAL, ECONOMIC AND ENVIRONMENTAL

- | | |
|---|--|
| Invest in infrastructure (energy, water, transport and ICT) | Invest in enterprise development, entrepreneurship, and innovation |
| Contribute to employment creation | Invest in education, learning and development |
| Promote environmental sustainability (and climate change mitigation and adaptation) | Facilitate inclusive economic growth |
| Combat (financial and cyber) crime and corruption | Advance African economic integration and development |
| Invest in financial inclusion | Support good governance |

Look out for these icons throughout the report

SHARED VALUE

"We are more than a bank"



A United Nations (UN) initiative with a set of 17 aspirational "Global Goals".



A strategic framework for the socioeconomic transformation of the African continent.



The National Development Plan of South Africa that aims to eliminate poverty and reduce inequality by 2030.