



## WE WELCOME YOUR FEEDBACK

Standard Bank's commitment to supporting inclusive economic growth and prosperity in Africa is deep-rooted, long term and sincere. Inevitably, we do make mistakes. But we're committed to learning from them, and doing better in the future.

To effectively assess our performance in terms of delivering shared value, we need to engage directly with you, our stakeholders. We need to ensure that we understand your needs and expectations. This understanding enables us to build trust, and to enhance the sustainability of the bank and the shared value we have the privilege of creating with and for you. We need to hear your perspectives about how we're delivering, what we've got wrong, what we've got right, and how we can do better. Our doors are open. We're listening. Please let us know how we're doing and how we can continue to move forward, together.

Email us at [GPAS@standardbank.co.za](mailto:GPAS@standardbank.co.za)

## GLOSSARY

<b>ABASA</b>	Advancement of Black Accountants in South Africa	<b>HSF</b>	Helen Suzman Foundation	<b>SEE</b>	Social, economic and environmental
<b>AML</b>	Anti-money laundering	<b>ISFAP</b>	Ikusasa Student Financial Aid Programme	<b>SA</b>	South Africa
<b>ABSIP</b>	Association of Black Securities and Investment Professionals	<b>IRBA</b>	Independent Regulatory Board for Auditors	<b>SABRIC</b>	South African Banking Risk Information Centre
<b>BASA</b>	Banking Association of South Africa	<b>ICBC</b>	Industrial and Commercial Bank of China Limited	<b>SARB</b>	South African Reserve Bank
<b>BMF</b>	Black Management Forum	<b>ICT</b>	Information and communication technology	<b>SBG</b>	Standard Bank Group
<b>BSME</b>	Black-owned small and medium enterprises	<b>IT</b>	Information technology	<b>SBSA</b>	The Standard Bank of South Africa
<b>BBBEE</b>	Broad-based black economic empowerment	<b>ILO</b>	International Labour Organisation	<b>UN</b>	United Nations
<b>CIB</b>	Corporate & Investment Banking	<b>IMF</b>	International Monetary Fund	<b>WWF</b>	World Wildlife Fund
<b>CSI</b>	Corporate social investment	<b>ISF</b>	International Security Forum		
<b>ED</b>	Enterprise development	<b>ISAE</b>	International Standard on Assurance Engagements		
<b>E&amp;S</b>	Environmental and social	<b>JSE</b>	Johannesburg Stock Exchange		
<b>EP</b>	Equator Principles	<b>KTDA</b>	Kenyan Tea Development Agency		
<b>EMEs</b>	Exempt Micro Enterprises	<b>KYC</b>	Know your customer		
<b>FSCF</b>	Financial Sector Contingency Forum	<b>MISTRA</b>	Mapungubwe Institute for Strategic Reflection		
<b>FS</b>	Financial Services	<b>NCR</b>	National Credit Regulator		
<b>FSB</b>	Financial Services Board	<b>NDP</b>	National Development Plan		
<b>GEPF</b>	Government Employees Pension Fund	<b>NGO</b>	Non-governmental organisation		
<b>GDP</b>	Gross domestic product	<b>PBB</b>	Personal & Business Banking		
<b>G20</b>	Group of Twenty countries, an international forum for the governments and central bank governors from 20 major economies.	<b>QSEs</b>	Qualifying Small Enterprises		
		<b>REIPPP</b>	Renewable Energy Independent Power Producers Programme		
		<b>SMEs</b>	Small and medium-sized enterprises		