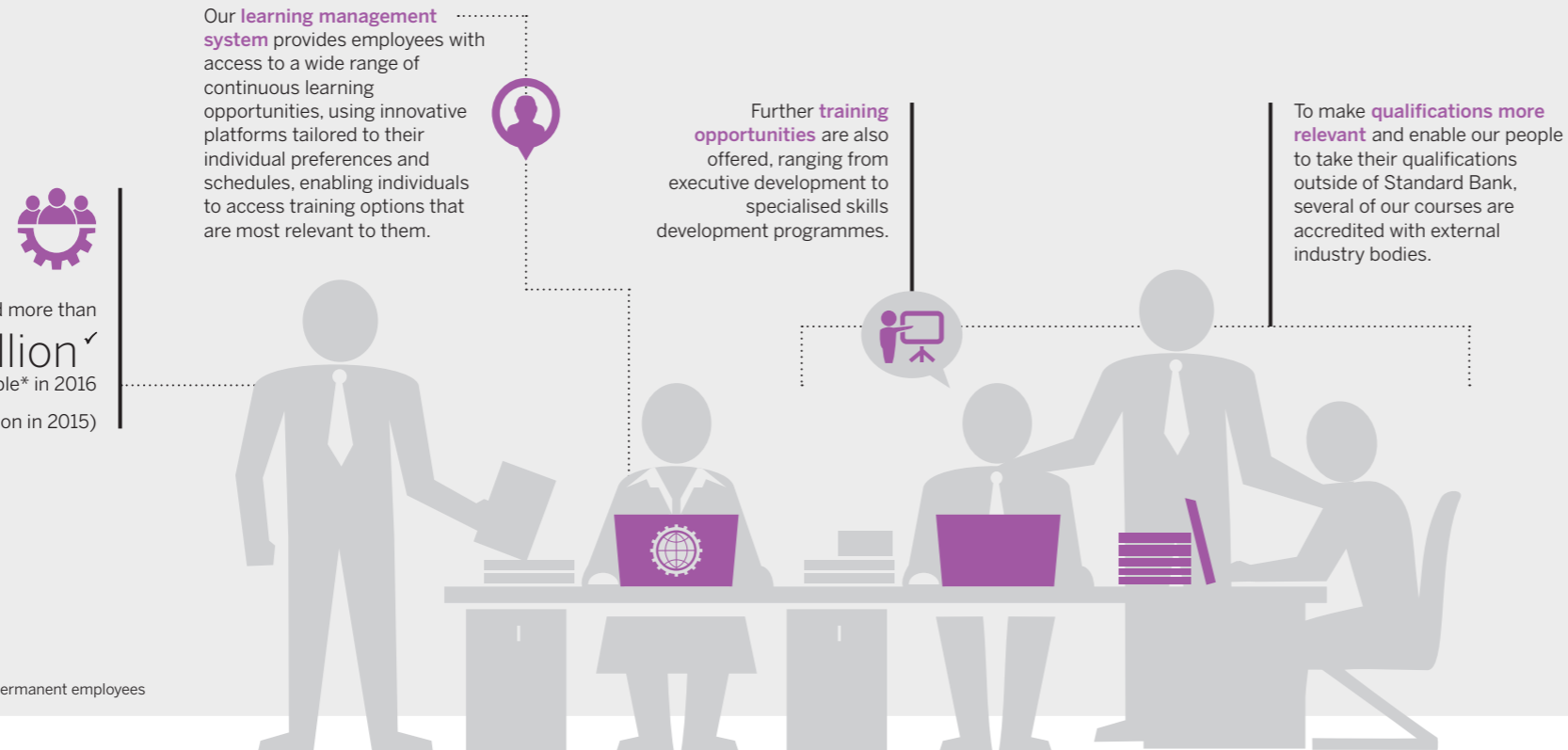




BUILDING AN AGILE, ADAPTIVE AND DIVERSE WORKFORCE

The workforce of the future will require very different skills from the workforce of today. The "Fourth Industrial Revolution" refers to the transformation of systems of production, management, and governance currently underway, driven by technology, and by the opportunities created by the unprecedented manner in which people across the globe are now connected, via the internet and mobile devices. This "revolution" is likely to disrupt labour markets with increased demand for different sets of skills and experience than what are required today.

We are committed to contributing to the future employability of our employees by offering market-ready learning that is accredited and recognised within Standard Bank and outside the financial services sector. In 2016, we've implemented learning programmes on a range of client service and sales solutions relating to specific client segments and to support key client management systems, empowering our people to better serve our clients.



* Applicable only to our permanent employees



Nurturing young talent

We aim to attract and retain smart, independent thinkers who are focused, tenacious and energetic, and who will keep our business agile and innovative. We invest in hiring and developing young people with specialised skills and with the potential to become future leaders.

Standard Bank is recognised as an employer of choice among graduates. In 2016, the South African Graduate Employers Association placed Standard Bank South Africa (SBSA) first as Employer of Choice in the Retail and Commercial Banking sector, and third for Most Aspirational Employer for 2016 across all participating organisations. We took second place in the Best Integrated Recruitment Campaign category for use of diverse means of engagement.

For many young graduates, securing their first job is a daunting challenge. In 2016, we employed 207 graduates across a variety of development programmes. We employed 33 graduates across Botswana, Ghana, Kenya, Mozambique, Nigeria and Zambia. In South Africa, we employed 174 graduates, of whom 81% were black and 46% were women. In 2017, we celebrate the 20th anniversary of our graduate programme and the bank's unwavering commitment to investing in young talent.

In South Africa, we offer learnerships for black matriculants and graduates, providing them with work experience and access to development opportunities and the possibility of full-time employment. In 2016, we assisted 1 516 learners in South Africa to gain workplace experience and the possibility of full-time employment. SBSA achieved the maximum score for our skills development scorecard for black people on learnerships, internships and/or apprenticeships. We also provided bursaries to 140 deserving tertiary students studying for degrees in the fields of mathematical and actuarial science, technology, engineering and commerce in South Africa in 2016.



We are committed to developing young employees with future leadership potential, and invest in ongoing management and leadership development programmes to accelerate their career growth.