

Standard Bank's strategy is a sustainability strategy. We achieve our purpose of driving Africa's growth by SEEing the social, economic and environmental value.

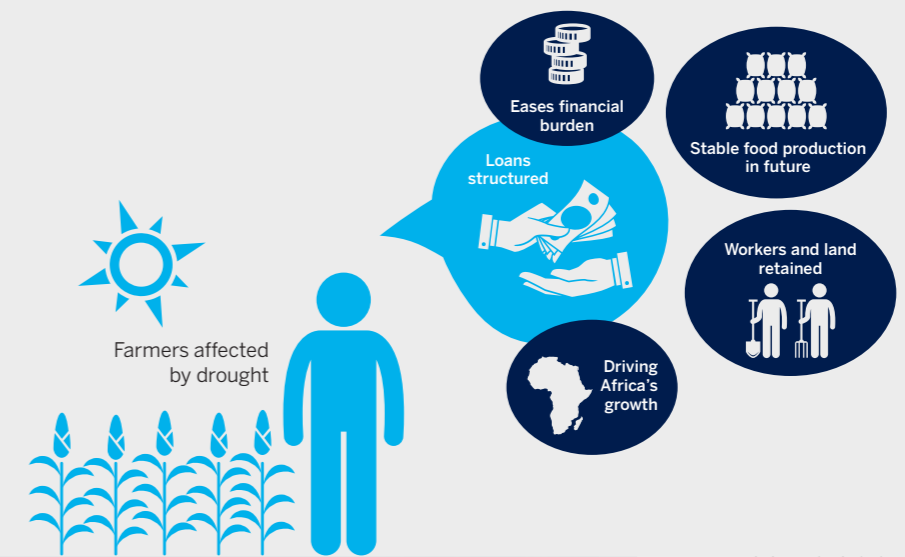


WHAT IS SEE?

To SEE more means we can be more: a catalyst for change in Africa. Our success comes from using financial services to make life better for Africans, adding social, economic and environmental (SEE) value.

The purpose of our SEE framework is to create shared value for our stakeholders and Standard Bank – using our corporate assets to address social needs, while simultaneously identifying and creating new business opportunities.

SEE was launched in November 2016 to all our people in South Africa. We asked our people to let us know how they SEE what they do at Standard Bank differently and how they are part of our creation of shared value. Some of the responses can be found throughout the report. Just look out for the SEE More image. During 2017, our focus will be to take SEE to our Africa Regions.



ADDRESSING SOCIAL NEEDS TO HELP AFRICA GROW BY: using our financial services to make life better for Africans.



SEE shared value



IMPACT IN NUMBERS

Loans restructured for 38^y drought-impacted agriculture clients in in-land provinces in South Africa between 2015 and 2016

Just under 50 000 ha of land remains productive

Agricultural turnover totalling more than R188 million sustained

More than 700 permanent jobs saved in 2016

Direct impact on the lives of more than 5 033 South Africans



"I receive my wages digitally and send funds to my family using my mobile phone."

I SEE economic shared value

"My transactions are fast, cost effective and don't need a trip to a branch."

I SEE environmental value

"I can quickly and efficiently send money to my family without a bank account."

I SEE social value through safer transactions

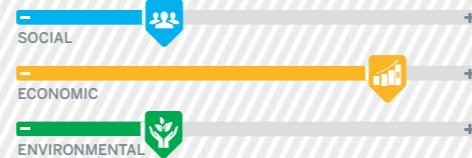


ECONOMIC

Standard Bank drives economic growth in Africa through creating social and environmental value, which also leads to more innovative and profitable ways of doing business.

DEVELOPING FINANCIAL TOOLS TO HELP YOU ADVANCE ECONOMICALLY BY: being a catalyst for economic change in Africa.

SEE shared value



IMPACT IN NUMBERS



In 2016, the Instant Money app had led to economic activity amounting to

R9.2 billion

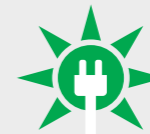
by South Africans who in the past may have had to rely on cash transactions only

More than **14.6 million** transactions were processed in 2016 on our Instant Money app at an average value of **R630** per voucher



ENVIRONMENTAL

Standard Bank's success depends on creating value for the environment through conscious and responsible lending.



Investing in renewable energy provides a sustainable carbon neutral option.

Only 24% of sub-Saharan Africans have access to energy
- World Bank

Provides energy with the least environmental impact and the longest shelf-life.



FINANCING SUSTAINABLE ENERGY SOLUTIONS BY:

knowing that our long-term profitability depends on the stability and wellbeing of our continent.

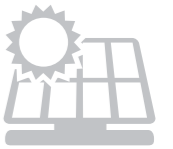
SEE shared value



IMPACT IN NUMBERS

Partnering with solar energy providers, Standard Bank facilitated the generation of

190MW of solar photovoltaic energy



This has the ability to provide



92 500 homes with sustainable electricity and improve energy security.