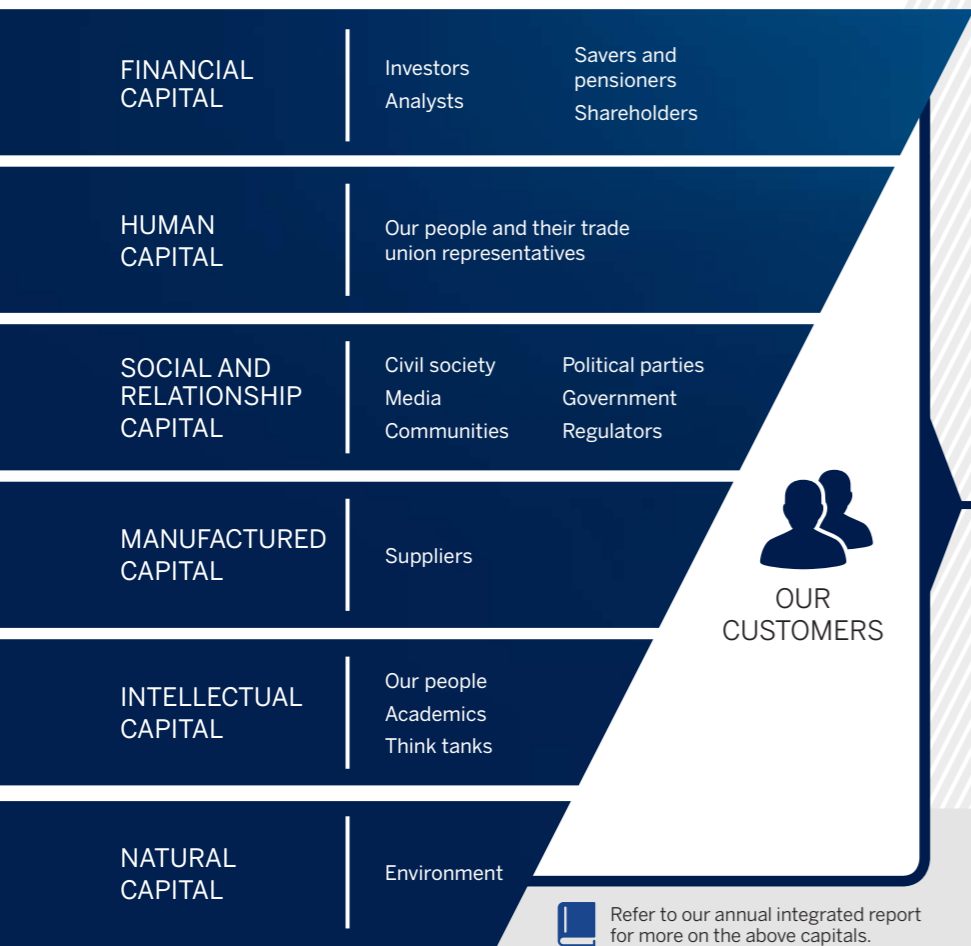


WHAT CONCERNS OUR STAKEHOLDERS

If you're reading this report, you're a Standard Bank stakeholder. You're someone we recognise as a partner in driving Africa's growth. Whether you are a first-time home buyer looking for a home loan, a small business needing working capital, an employee growing your career, a shareholder wanting to better understand our strategy, a supplier in our value chain, a policymaker in government, a parliamentarian, a regulator overseeing our conduct, a student with a Standard Bank bursary, or a young professional considering a career in banking, you are affected by our activities.

We are working to better understand what matters to you and to create long-lasting shared value. We seek to do this by providing financial solutions tailored for African markets, which contribute to Africa's economic growth, support job creation, and help to economically empower individuals and businesses. In doing so, we simultaneously expand the market for our products and services, making Standard Bank a more viable and sustainable business.



STAKEHOLDER ENGAGEMENT

- Attending parliament
- Regular meetings and discussions
- Investor relations
- Media monitoring
- Roadshows
- Round tables and dialogues
- Focus groups and surveys
- Research
- Reports

GROUP SOCIAL AND ETHICS COMMITTEE



Some of the issues that can influence Standard Bank or that we can have an impact on:



Distilled into six themes OUR MATERIAL THEMES ARE

- Managing economic headwinds** [Read more](#) 26
- Understanding our clients** 36
- Motivating our people** 42
- Managing regulatory change** 50
- Embracing innovation** 58
- Leveraging our investments in IT** 66

Refer to our annual integrated report for more on the above capitals.