

7. HEALTH CONTINUED

Affordable health and life insurance solutions

We provide affordable, simple and convenient life insurance solutions, which help pay the bills and finance the future needs of one's family in the event of a tragedy.

IN SOUTH AFRICA

We have 1.1 million clients with funeral policies. We paid 30 308 funeral claims in 2019 (**valued at R444 million**). This included:

22 935 **cash value claims**, to ensure clients could be buried with dignity (R357 million)

7 373 **claims for monthly grocery and memorial benefits**, ensuring families' wellbeing following the loss of a loved one (R87 million)

Standard Trust Limited provides Beneficiary Care to 13 000 orphaned children, providing much needed monthly distributions to the guardians of these children to **fund their basic education and other needs**.

MobiLife, which is partly owned by Standard Bank and Liberty, is an Insurtech with an **innovative FoodSurance solution**, that pays a weekly grocery voucher for up to five years after the death of a breadwinner.

Our clients hold **1.4 million credit life policies**, which include claims for death, disability, retrenchment and dread disease. We also hold **200 000 Debt Protection Plan policies** on behalf of our clients, that enable lending to the low-income segment. We paid **15 044 credit life claims** in 2019, enabling our clients to protect their assets and ease the burden of debt on their families in the event of unexpected events. These claims included:

988 claims paid under **home loan protection plans** (R208 million)

13 755 claims paid under **unsecured loans and credit cards** (R323 million)

97 claims paid under **vehicle and asset finance protection** (R9 million)

204 claims paid under **hospital cash plans** (R6 million)

IN KENYA

Stanbic's medical insurance provides payment of medical expenses arising from an accident or illness, for the individual and/or their family. This may be extended to include parents/parents-in-law. The cover provides for inpatient benefits, i.e. when the individual is hospitalised (inclusive of maternity), and outpatient care, when the individual accesses consultation services and drugs inclusive of optical and dental care.

The cover includes:

Inpatient benefits of up to KES10 million (R1.4 million)

Outpatient benefits of up to KES300 000 (R42 000)

Benefit inclusive of wellness package

Cover available for the remainder of one's life

Cover available for individuals aged 50 years and tailored for self-employed and retired individuals

International cover options under BUPA and Aetna are also available



7. HEALTH CONTINUED

Provision of medical equipment and infrastructure



In **Ghana**, Stanbic donated GHS10 000 (R25 000) to Amiah Hospital toward the construction of a three-storey hospital building, which is expected to serve about 5 000 people. We also funded construction of a first aid training room and resource centre worth GHS20 000 (R50 700) for Ghana Red Cross Headquarters.



In **Kenya**, Stanbic Bank and General Electric Healthcare are working together to improve access to quality and affordable healthcare. In 2019, we provided loan finance to Metrocare Imaging Limited, a company comprising two young doctors working to provide affordable medical care to patients in remote areas. The loan enabled Metrocare to install a CT scan machine in a remote village in Nyeri county. The machine enables early detection of a wide range of diseases. Within the first month after installation, the doctors were seeing an average of six patients per day. We are also engaging with a number of other organisations regarding financing for MRI upgrades and/or replacement equipment.



In **Zimbabwe**, our Usizo-Ruyamuro initiative aims to help major hospitals and clinics access medical equipment and boreholes. We're working in collaboration with local and international partners, providing money from our CSI budget and mobilising crowd-funding. In 2019 we raised R1.8 million to finance the refurbishing and furnishing of a halfway house for cancer patients and an awaiting mothers' home in rural Mutoko. About 40 cancer patients at a time can be housed at the halfway house as they undergo chemotherapy and radiotherapy at the two main hospitals in Harare. 18 mothers-to-be can be housed at the home in Mutoko – enabling them to undertake the long walk from their homes to the hospital two weeks before their due date.



7. HEALTH CONTINUED

Corporate social investment

FIGHTING MALARIA IN NIGERIA

World Malaria Report 2018

219 million cases of malaria in 2017

Approximately 435 000 people died from malaria in 2017.

The World Health Organisation aims to reduce malaria cases and deaths by at least 40% by 2020, by 75% by 2025 and by 90% by 2030. But this requires a large increase in funding for malaria control.

70% of the world's malaria burden is concentrated in 11 countries. Ten are in sub-Saharan Africa.

These countries, together with India, have an estimated 151 million cases of malaria and 275 000 deaths – and the number of cases in African countries is rising. Nigeria accounts for 25% of total cases, followed by Mozambique with 11%.

In **Nigeria**, malaria accounts for over 15% of infant mortality (children below 12 months), 30% of childhood mortality (children under five years) and 11% of maternal mortality. Stanbic IBTC's partnership with Slum2School Africa raises awareness about malaria prevention and aims to reduce the mortality rate across communities. We provide direct access to high quality, long-lasting insecticide for vulnerable children, pregnant women and families across three states. We also sponsor vaccinations for children and medical treatment for adults and children. Our employees are actively involved in these initiatives. In 2019 we provided insecticide-treated nets to 3 000 vulnerable children, pregnant women and families across three states, and financed medical treatment for adults and children, representing a total investment of USD15 500 (R224 000).

FUNDING FOR BASIC HEALTH SERVICES

- In **Lesotho**, Standard Bank collaborates with the association of Basotho Medical Students in the diaspora. The student doctors partner with the Ministry of Health and other health practitioners to provide basic health services, including screening for HIV, diabetes and TB, in rural areas. In 2019 we invested M60 000 (R60 000) in the initiative, benefitting over 1 000 patients.
- Stanbic **Uganda** contributed UGX250 million (R985 000) to sponsor the MTN Kampala Marathon, Uganda's biggest running event. We've been a partner and supporter of the marathon since its inception 16 years ago. Almost 8 000 runners completed the various races (which included a range of distances from 5km to 42km, and a disability race). All funds raised were directed toward improving maternal health in Uganda.



- Our **Angola** Blue Heroes programme included sponsorship for free medical consultations in 25 communities across six provinces, using a mobile health clinic and 387 healthcare volunteers to reach some of Angola's poorest and most difficult to access areas, impacting 26 740 lives.
- Stanbic IBTC **Nigeria**, under the Together4ALimb initiative, supports indigent children who have lost limbs to access quality education and live a full life. We sponsor their prostheses and medical assessments until they are 18 and finance their schooling from our education trust fund. We hold annual events aimed at raising awareness of the needs of persons with disabilities and challenging stigma. In 2019, ten children joined the programme, bringing to 30 the total number of children that have benefitted since inception in 2015.

7. HEALTH CONTINUED

HUMANITARIAN RELIEF FOR THE VICTIMS OF CYCLONE IDAI

Tropical Cyclone Idai caused catastrophic damage in Mozambique, Zimbabwe, and Malawi in early 2019. Many people, including some of our employees, lost their homes and belongings. Some lost family members and loved ones.

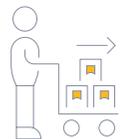
Our CSI teams in several of our countries of operation made funding available to assist those impacted by the storm, enabling free healthcare provision to the underserved, and provision of critical supplies, including bottled water, food and blankets. Total monetary contributions amounted to over **R1.2 million**.



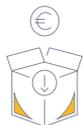
Standard Bank South Africa donated **R200 000** to Gift of the Givers to support their relief work in the affected areas. Employees donated R146 868, which the bank matched through our CSI Rand4Rand Matching programme, making a total contribution of **R493 736**.



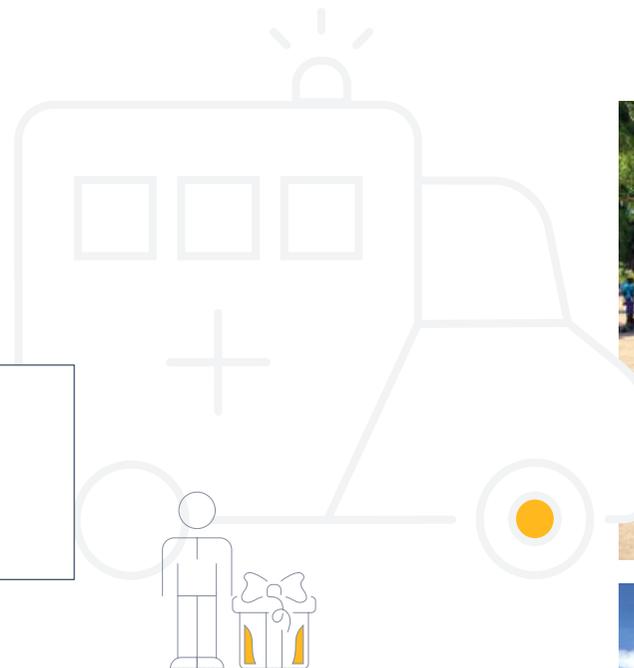
Stanbic Zimbabwe employees donated **700** blankets, five 2.5KVA generators, **39** tents, **2000** packs of reusable sanitary pads, black plastic sheeting and **24 000** bottles of water, valued at about **R80 000**.



Stanbic Botswana employees donated relief items to Red Cross Society Botswana, while the bank donated **BWP100 000** (R136 000) to World Vision International.



Wealth International donated **£15 000** (R285 600).



Standard Bank Mozambique donated non-perishable food, clothing, school supplies, mosquito nets, sheets, blankets, hygiene and cleaning products to Visão Mundial Mozambique. We also donated **MZN1 million** (R230 000) to the victims, in partnership with the local government and with the support of Standard Bank Mauritius. Bank executives did a follow-up visit to Beira in November. About 245 000 hectares of productive farmland was negatively impacted by the cyclone, affecting food security for 116 000 families. The bank is partnering with local authorities to plant 3 000 trees in Maputo and Beira. We are also working with government to issue identity documents and birth certificates to families in rural locations. With money donated by clients and employees, we are rehabilitating an HIV/AIDS orphanage, which is home to 115 children.