







ESG metrics

Sustainable finance

Group			
Performance Loans			
Product Type	2019	Impact Area	UN SDG*
Sustainability Linked Loans (SLL) Issued	Number of SLL – 2	<ul style="list-style-type: none"> African Trade & Investment Education Climate Change & Sustainable Finance 	  
	Quantum – USD 52.9m		
Bonds			
Product Type	2019	Impact Area	UN SDG*
Green Bonds Arranged	Number of Green Bonds – 3	<ul style="list-style-type: none"> Job Creation & Enterprise Growth Infrastructure Education Climate Change & Sustainable Finance 	  
	Quantum – USD 113.87m		
Green Bonds Arranged by SBG (African Share*)			
41%			

* % of African Green Bonds arranged by SBG.

Environmental indicators

GREEN VS BROWN ENERGY INVESTMENT

	Scope	Measure	2019	2018	2017
Ratio: Green (renewables)	SBG	%	86 ✓	86	83
Ratio: Brown (fossil fuel-based)	SBG	%	14 ✓	14	17
Cumulative underwrite of energy transactions – since 2012					
Green (renewables)	SBG	USD bn	2.77	2.77	2.28
Green (renewables)	SBG	USD bn	2.38	2.38	1.90
Brown (fossil fuel-based)	SBG	USD bn	0.38	0.38	0.38
Number of energy transaction per year	SBG	Number	0	7	0
Green (renewables)	SBG	MW	0	472	0
Brown (fossil fuel-based)	SBG	MW	0	0	0

CLIMATE RISK DISCLOSURE

	Scope	Measure	2019	
Coal-fired Power Generation*	SBG	%	1.26	Gross limits extended to Eskom as well as other coal fired power generation utilities in Africa
Renewable Power Generation*	SBG	%	1.12	Gross limits extended to renewable power generation utilities and IPPs

* Aggregate Standard Bank Group gross unhedged credit limits extended to the following activities are expressed as a % of Standard Bank Group's Banking Activities Total Assets at 31 December 2019.

CARBON EMISSIONS

	Scope	Measure	2019	2018	2017
Scope 1 Diesel generators	SBSA	Tonnes CO ₂	1 900	1 153	1 660
Scope 1 Fleet vehicles	SBSA	Tonnes CO ₂	1 600	1 969	2 603
Scope 1 Natural gas	SBSA	Tonnes CO ₂	3 829	3 742	3 363
Scope 1 Refrigerants	SBSA	Tonnes CO ₂	1 895	3 350	3 180
Total Scope 1	SBSA	Tonnes CO ₂	9 224	10 215	10 806
Scope 2 (Purchased electricity)	SBSA	Tonnes CO ₂	197 771	202 586	220 408
Total Scope 1 and 2	SBSA	Tonnes CO ₂	206 995	212 801	231 214
Scope 3 Flights	SBSA	Tonnes CO ₂	21 066	29 107	25 762
Scope 3 Rental Cars	SBSA	Tonnes CO ₂	351	422	412
Scope 3 Paper	SBSA	Tonnes CO ₂	698	353	1 378
Scope 3 Waste disposed	SBSA	Tonnes CO ₂	770	802	669
Total Scope 3	SBSA	Tonnes CO ₂	22 885	30 684	28 221
Total emissions	SBSA	Tonnes CO ₂	229 880 ✓	243 485	259 435

ENERGY CONSUMPTION

	Scope	Measure	2019	2018	2017
Total Direct Energy Consumption – i.e., from fuels burned	SBSA	MWh	25 812	22 861	22 890
Total Indirect Energy Consumption – i.e., from electricity consumed	SBSA	MWh	186 576	209 467	218 226
Total Electricity Consumption (from Renewables)	SBSA	MWh	2 758	3 101	2 704
Total Energy Consumption – calculated	SBSA	MWh	215 146	235 429	243 820

PAPER CONSUMPTION

	Scope	2019	2018	2017
Total	SBSA	732.9	352.86	1 377.6
CO ₂ tons	SBSA	698.27	337.33	2 663.7

FLIGHTS

	Scope	Measure	2019	2018	2017
Total flight emissions	SBSA	Tonnes CO ₂	21 066	29 107	19 349
Total flight km	SBSA	km	72 869 775.7		

ENERGY SOURCES

	Scope	Electrical energy (MWh) 2019	CO ₂ emissions (kg) 2019	Electrical energy (MWh) 2018	CO ₂ emissions (kg) 2018
Electricity	SBSA	189 334.45	197 770 601.2	212 282.65	202 586 483.1
Diesel	SBSA	7 069.50	1 900 280.5	4 335.95	1 153 363.9
Gas	SBSA	18 742.33	3 828 683.7	18 525.35	3 742 120.4
Renewable	SBSA	2 763.47 ✓	0	3 101.01	0

WASTE MANAGEMENT

	Scope	Total (kg) 2019	Total (tonnes) 2019	Total (kg) 2018	Total (tonnes) 2018
General waste	SBSA	1 288 255,90	1 288.26	1 365 234.4	1 365.2
Recyclable waste	SBSA	240 982,05	240.98	170 308.2	170.3
Hazardous waste	SBSA	1 124	1.12	1 379	1.3
Waste to landfill	SBSA	1 289 379,90	1 289.38	1 366 613.4	1 366.6

WATER CONSUMPTION

	Scope	Measure	2019	2018	2017
Total water consumption	SBSA	kilolitres	627 632	680 559	666 806
Reduction target	SBSA	%	8	6	n/a

OUR PEOPLE

	Scope	Measure	2019	2018	2017
Total number of employees by type of employment contract¹	SBG	Employees	48 614	52 147	54 047
Permanent	SBG	Employees	44 996	47 419	48 322
Non-permanent	SBG	Employees	3 618	4 728	5 725
Total number of employees by gender (permanent)	SBG	Employees	44 996	47 419	48 322
Male	SBG	Employees	19 155	20 032	20 407
Female	SBG	Employees	25 841	27 387	27 915
Total number of employees by region	SBG	Employees	44 996	47 419	48 322
South African Operations	SBG	Employees	30 102	32 162	32 876
Africa Regions	SBG	Employees	14 274	14 618	14 831
Standard Bank International	SBG	Employees	620	639	615

¹ Numbers exclude Liberty.

TURNOVER

	Scope	Measure	2019	2018	2017
Voluntary turnover rate	SBG	%	4.8 ✓	4.9	5.5
Overall employee turnover ¹	SBG	%	10.8	8.3	8.8
Voluntary regrettable turnover ²	SBG	%	2.3	2.3	2.3
Voluntary turnover at executive level	SBG	%	3.8	4.8	4.3
Voluntary turnover rates (African)	SBSA	%	4.6	5.0	5.5
Voluntary turnover rates (black females)	SBSA	%	3.9	4.3	4.5
Black female hires as a % of total hires	SBSA	%	50.8	52.5	46.1

¹ Gartner CEB global benchmarks: 2018.

² High performing permanent employees leaving the group on a voluntary basis.

ACTUAL ANNUAL CTC

	December 2017	December 2018	December 2019
Country			
Angola	829 195 351	843 498 212	353 961 162
Botswana	186 627 324	200 844 343	219 482 716
Brazil	10 219 025	7 483 383	7 997 526
China	50 457 388	60 211 430	72 555 931
Congo The Democratic Republic Of	47 054 559	40 757 334	52 062 554
Ghana	239 772 304	267 316 065	291 731 025
Great Britain	358 218 868	375 756 284	323 472 261
Hong Kong	34 649 892	31 970 955	2 563 973
Isle of Man	78 518 165	90 755 469	101 630 793
Jersey	222 903 503	237 613 971	269 101 513
Kenya	424 694 343	459 855 540	459 065 595
Lesotho	138 438 998	148 099 761	148 950 868
Malawi	105 049 020	111 719 019	129 435 863

ACTUAL ANNUAL CTC (CONTINUED)

	December 2017	December 2018	December 2019
Mauritius	56 025 186	56 966 583	61 837 728
Mozambique	142 199 468	170 713 108	196 237 315
Namibia	508 064 360	545 134 121	552 108 298
Nigeria	953 968 445	1 093 161 579	1 231 094 820
South Africa	19 272 920 099	19 481 294 236	16 066 217 167
South Sudan	444 610	486 909	628 015
Swaziland	147 168 020	158 611 092	161 854 737
Tanzania	169 997 527	175 132 637	188 893 052
Uganda	298 576 536	300 312 370	353 509 275
United Arab Emirates	24 477 440	22 130 597	27 157 067
USA	39 464 116	41 071 151	46 801 283
Zambia	229 822 419	234 728 670	212 424 091
Zimbabwe	188 935 691	196 657 477	109 568 179
Grand Total	24 757 862 658	25 352 282 298	21 640 342 805

TRAINING AND DEVELOPMENT

	Scope	Measure	2019	2018	2017
Training spend	SBG	Rm	878	931	925
Number of employees that attended a leadership programme	SBG	Employees	3 781	5 631	4 592
Number of leaders participating in customised leadership training programmes	SBG	Employees	2 815	517	757
Number of employees receiving bursaries for studies	SBG	Number	1 794	2 170	934
Internal bursary spend	SBG	Rm	42.4	51.8	22.7
Africa Regions attendees across all leadership training programmes	SBG	Number	n/a	687	1 017
Employees receiving bursaries	SBG	Number	1 794	1 933	934
Black attendees at all Global Leadership Centre courses combined	SBSA	%	70.5	74.4	67.5
Leadership training and graduate programmes					
SBSA leadership training – total number	SBSA	Employees	2 708	4 709	3 543
SBSA leadership training – black South African attendees	SBSA	%	70.5	74.4	67.5
SBSA leadership training – female attendees	SBSA	%	43.1	46.0	34.8
SBSA leadership training – black African attendees	SBSA	%	38.0	43.0	34.8
SBSA graduate programmes – total number	SBSA	Employees	940	1 009	924
SBSA graduate programmes – black South African attendees	SBSA	%	92	91	89
SBSA graduate programmes – female attendees	SBSA	%	61	43	46
SBSA graduate programmes – black African attendees	SBSA	%	77	75	39.7
Black succession planning and promotions					
Learnership students absorbed into permanent employment	SBSA	%	64	64.1	83
Black staff in succession plans and programmes for senior positions	SBSA	%	56.9	55.4	50.8
Black African staff in succession plans and programmes for senior positions	SBSA	Employees	534	464	370
Black attendees in succession plans and programmes	SBSA	%	56.9	55.4	50.8
Black African attendees in succession plans and programmes	SBSA	%	30.8	28.4	25.9
Leadership attendees promoted into senior positions	SBSA	Employees	98	31	84
Black attendees promoted into senior management	SBSA	%	70.4	67.7	72.6
Black African attendees promoted into senior management	SBSA	%	35.7	29	42.9

GRADUATE PROGRAMME

	Scope	Measure	2019	2018	2017
Number of graduates on the programme	SBG	Number	183	243	139
Percentage of graduates employed for permanent positions	SBG	%	100	100	
Value of bursaries and scholarships	Scope	Measure	2019	2018	2017
Total number of bursaries awarded	SBG	Number	2 314	2 322	1 084
Value of all bursaries	SBG	Rm	87.3	97.9	74.3

GENDER EQUALITY

	Scope	Measure	2019	2018	2017
Gender equality					
Number of females in the group	SBG	Number	25 841	27 387	27 915
Number of males in the group	SBG	Number	19 155	20 032	20 407
Percentage of women in:					
Executive management positions	SBG	%	32.3 ✓	32.2	31.5
Senior management positions	SBG	%	40.3 ✓	39.4	38.2
Middle management positions	SBG	%	44.6	44.9	44.8
Junior management positions	SBG	%	51.8	50.9	50.9
Percentage of men in:					
Executive management	SBG	%	67.7	67.8	68.5
Senior management positions	SBG	%	59.7	60.6	61.8
Middle management positions	SBG	%	55.4	55.1	55.2
Junior management positions	SBG	%	48.2	49.2	49.1

GENDER EQUALITY

	Scope	Measure	2019	2018	2017
Representation of women in SBSA	SBSA	Number	18 675	20 051	20 499
Representation of men in SBSA	SBSA	Number	11 427	12 111	12 377
Percentage of women in:					
Top management	SBSA	%	11.6	9.3	9.1
Senior management	SBSA	%	21.9	20.4	18.1
Middle management	SBSA	%	38.3	37.0	36.1
Junior management	SBSA	%	61.1	60.5	59.9

EMPLOYEE WELLNESS

	Scope	Measure	2019	2018	2017
Employee Net Promoter Score					
SBG	SBG	eNPS ¹	18	23	14
ICAS (employee wellness programme)					
Uptake by employees	SBG	Employees	7 147	7 221	
Percentage uptake by employees	SBG	%	15.6	15.7	

1 Pure Survey for South African financial services: 2019.

LABOUR STANDARDS

	Scope	Measure	2019	2018	2017
Freedom of association					
Percent of your total number of employees are covered by an independent trade union or collective bargaining agreements	SBG	%	47.8	40.2	
Staff turnover and temporary staff	SBG				
Total employee costs	SBG	Rm		34 904	33 340
Absenteeism					
Total number of person days lost due to absenteeism	SBG	Number	184 099	187 194	179 887

COLLECTIVE BARGAINING REPRESENTATION

	Scope	Measure	2019	2018
General employees	SBSA	%	64.2	67.6
General employees	SBSA	Number	12 229	13 985
Managerial employees	SBSA	%	20.4	20.9
Managerial employees	SBSA	Number	2 171	2 037
Overall collective bargaining members	SBSA	Number	14 400	16 226
Overall collective bargaining member representation	SBSA	%	48.5	51.7

COMMUNITY INVESTMENT/CORPORATE CITIZENSHIP

	Scope	Measure	2019
Total CSI spend	Africa Regions	Rm	19 800 000
Total CSI spend*	SBSA	Rm	113 600 000
CSI spend on arts, sports and culture	SBSA	Rm	16 204 257
Value of CSI spend on social development, including nutrition and/or feeding programmes	SBSA	Rm	0
Value of CSI spend on education	SBSA	Rm	83 670 621
Value of CSI spend in environmental management projects	SBSA	Rm	0
Value of CSI spend on health	SBSA	Rm	5 134 659
Value of CSI spend on infrastructure development	SBSA	Rm	900 000
Value of CSI spend on other	SBSA	Rm	9 201 163
Value of CSI/SED spend on skills development	SBSA	Rm	0
Value of CSI/SED spend on small business development projects	SBSA	Rm	8 700 000
Variance between total CSI spend versus calculated	SBSA	Rm	27 168 700
Variance between total CSI spend reported versus calculated	SBSA	%	0.2
CSI spend as a percentage of Net Profit after Tax (NPAT)	SBSA	%	0.8
Rand value of enterprise development Spend (i.e. support for small business)	SBSA	Rm	n/a
Community investments: Percentage of total costs	SBSA	%	92.6
Community investments: Tututwa	SBSA		
Commercial initiatives: Percentage of total costs	SBSA	%	n/a

* CSI budget is calculated based on NPAT. It therefore does not include additional contributions which may come from staff matching and emergency CSI relief spending, which may come directly from business.

Governance indicators

BUSINESS CONDUCT AND PERSONAL CONDUCT

	Scope	Measure	2019	2018
Whistle blowing				
Number of cases reported to the whistleblowing line	SBSA	Number	406	
Number of cases investigated	SBSA	Number	191	
Number of dismissals from whistleblowing cases reported	SBSA	Number	11	
Number of warning issued from whistleblowing cases reported	SBSA	Number	30	
Ombudsman resolutions				
Ombudsman resolutions found in favour of the bank	SBSA	%	70.8	69
Ombudsman resolutions found in favour of the complainant	SBSA	%	29.3	31
Disputes				
Banking Ombudsman (OBS)	SBSA	Number	1 128	1 203
FAIS Ombudsman	SBSA	Number	114	76
National Credit Regulator (NCR)	SBSA	Number	26	17
Credit Ombudsman (CO)	SBSA	Number	76	29
Other	SBSA	Number	461	360
Total number of disputes	SBSA	Number	1 758	1 732
Disputes financial impact				
Amount at risk/claimed (Anticipated claim cost)	SBSA	Rm	174 331 266.28	97 217 023. 12
Amount at risk paid (Valid claim pay out)	SBSA	Rm	8 493 151 .24	7 529 604.14
OBS complaint numbers				
Absolute	SBSA	Number	1 128	1 203
Normalised*	SBSA	%	13.9	14.8
Conduct Sanctions				
Administrative sanctions	SBSA	Number	1	
Total cost of sanction	SBSA	Rm	30 000 000	

* Per 100 000 SA retail customers

CONDUCT TRAINING

	Scope	Measure	2019
Conduct measurement			
Number of employees who completed conduct training	SBG	Number	44 000
Conduct training completion rate	SBG	%	95

OWNERSHIP BY REGION

	Measure	Country
South Africans	%	49
International Investors	%	51
China	%	20
USA	%	14
UK	%	20

TAX CONTRIBUTIONS – PER REGION

	Measure	Country
Standard Bank International	Rbn	1.4
Africa Regions	Rbn	9.1
South Africa	Rbn	16.5
Total tax contribution	Rbn	27.1
Various corporate taxes incurred R10.3 billion	Rbn	10.3