

OUR VALUE DRIVERS



Client focus



Employee engagement



Risk and conduct



Financial outcomes



SEE impacts

Place the **client at the centre** of everything we do

Make Standard Bank a **great place to work**

Do the **right business, the right way**

Deliver **superior value** to our shareholders

Create and maintain **sustainable value**

OUR MATERIAL ISSUES

- Deliver a compelling value proposition for our clients in an increasingly competitive environment
- Protect and maintain the integrity of client data
- Work with our customers to mitigate overindebtedness (including sales-in-execution)

- Diversity and inclusion (particular focus on gender equity)
- Transformation in South Africa
- Impact of digitisation and automation on workforce requirements
- Build and retain local skills and capabilities in countries of operation

- Cybersecurity
- Stability, security and speed of IT systems
- Reputational and operational risk associated with third parties, counterparties and suppliers
- Card fraud
- Policy, regulatory and legal risks in key markets
- Constructive relationships with regulatory authorities
- Increase in physical security threats/incidents in Africa Regions

- Returns on IT investment
- Maintain resilience of our balance sheet
- Improve efficiencies and manage the cost base
- Sustainable revenue growth

- Contribute to job creation and enterprise development in countries of operation
- Deepen financial inclusion across Africa with appropriate digital offerings
- Balancing Africa's power and energy needs with the negative impact of climate change
- Adaptation to and mitigation of climate change, especially in relation to water in key sectors and markets