



ESG Metrics

Environmental and social risk management (indirect)

GREEN VS BROWN ENERGY INVESTMENT (SBG)

Indicator description	Measure	2018	2017	2016
Cumulative underwrite of energy transactions – since 2012	USD bn	2.77	2.28	2.28
Green (renewables)	USD bn	2.38	1.90	1.90
Brown (fossil fuel based)	USD bn	0.38	0.38	0.38
Ratio: Green (renewables)	%	86 [✓]	83	83
Ratio: Brown (fossil fuel based)	%	14 [✓]	17	17
Number of energy transactions financed per year		7	0	1
Green (renewables)	MW	472	0	34
Brown (fossil fuel based)	MW	0	0	0

E&S screening and risk management

Indicator description	Scope	Measure	2018	2017	2016
Number of employees trained on E&S risk	SBG				
Total number of employees trained per year	SBG	Number	632	248	na
Aggregated % of target classroom training completed	SBG	%	32.6	9.2	0



Environmental and social risk screening in 2018

In CIB a total of 319 transactions were screened* in line with our internal E&S screening process. The outcome of this E&S screening is illustrated below in terms of client risk and transaction risk.

	Measure	Client risk	Transaction risk
Low risk	%	95	82
Medium risk	%	4	14
High risk	%	1	4
		100	100

*Screening numbers based on submissions to regional and global pre-credit committee

EQUATOR PRINCIPLE TRANSACTIONS THAT REACHED FINANCIAL CLOSE WITHIN 2018 ✓

	Project finance (10)			Project related corporate loans (1)			Advisory (0)		
	Category			Category			Category		
	A	B	C	A	B	C	A	B	C
Total projects	3	7	0		1				
Sector									
Oil and gas	1								
Mining		7							
Power									
Infrastructure	2				1				
Others									
Region									
Americas									
Europe, Middle East and Africa	3	7			1				
Asia Pacific									
Country designation									
Designated									
Non-designated	3	7			1				
Independent review									
Yes	3	7			1			na	
No									



Our direct environmental impacts

CARBON EMISSIONS (SBSA)

Indicator description	Measure	2018	2017	2016
Scope 1 diesel generators	Tonnes CO ₂	1 153	1 660	831
Scope 1 fleet vehicles	Tonnes CO ₂	1 969	2 603	3 486
Scope 1 natural gas	Tonnes CO ₂	3 742	3 363	3 984
Scope 1 refrigerants	Tonnes CO ₂	3 350	3 180	3 536
Total Scope 1	Tonnes CO₂	10 215	10 806	11 836
Scope 2 (purchased electricity)	Tonnes CO ₂	202 586	220 408	233 107
Total Scope 1 and 2	Tonnes CO₂	212 801	231 214	244 943
Scope 3 flights	Tonnes CO ₂	29 107	25 762	32 824
Scope 3 rental cars	Tonnes CO ₂	422	412	278
Scope 3 paper	Tonnes CO ₂	337	1 378	1 404
Scope 3 waste disposed	Tonnes CO ₂	802	669	504
Total Scope 3	Tonnes CO₂	30 668	28 221	35 009
Total emissions	Tonnes CO₂	243 469 ✓	259 435	279 953



ENERGY SOURCES 2018 (SBSA)

Indicator description	Electrical energy (kWh)	CO ₂ emissions (kg)
Purchased electricity	212 282 646.6	202 586 483.1
Diesel generators	4 335 954.7	1 153 363.9
Natural gas	18 525 348.5	3 742 120.4
Renewable	3 101 012.3 [✓]	0
Total	235 143 950.0	207 481 967.5

WASTE MANAGEMENT 2018 (SBSA)

Indicator description	Total kg	Total (tonnes)
General waste	1 365 234.4	1 365.2
Recyclable waste	170 308.2	170.3
Hazardous waste	1 379.0	1.4
Waste to landfill	1 366 613.4	1 366.6

Paper consumption in tonnes (SBSA)	2018	2017
Total	352.9	1377.6
CO ₂ tonnes	337.3	2663.7

WATER CONSUMPTION (SBSA)

Indicator description	Measure	2018	2017	2016
Total water consumption	cubic litres	680 559	666 806	718 960
Reduction target	%	6	na	na



Social indicators

OUR PEOPLE

Indicator description	Scope	Measure	2018	2017	2016
Total number of employees by type of employment contract (Banking)	SBG	Employees	52 147	54 047	54 238
Permanent	SBG	Employees	47 419	48 322	48 622
Non-permanent	SBG	Employees	4 728	5 725	5 726
Total number of employees by gender (Permanent)	SBG	Employees	47 419	48322	48 622
Male	SBG	Employees	20 032	20407	20 494
Female	SBG	Employees	27 387	27915	28 128
SBSA diversity & inclusion – Black employees (South African citizens)	SBSA				
Top management	SBSA	%	41.9 [✓]	34.1	22.2
Senior management	SBSA	%	46.3 [✓]	43.1	40.7
Middle management	SBSA	%	71.3	69.5	68.0
Junior management	SBSA	%	88.3	87.5	86.6
Total number of employees by region	SBG	Employees	47 419	48 322	48 622
South Africa	SBG	Employees	32 162	32 876	33 332
Africa Regions	SBG	Employees	14 618	14 831	14 693
Standard Bank International	SBG	Employees	639	615	597

STAFF TURNOVER

Indicator description	Scope	Measure	2018	2017	2016
Voluntary turnover rate	SBG	%	4.9 [✓]	5.5	5.6
Voluntary turnover rates (African)	SBSA	%	5.0	5.5	5.7
Voluntary turnover rates (Black women)	SBSA	%	4.3	4.5	4.9
Black female hires as a % of total hires	SBSA	%	52.5	46.1	54.5
Overall turnover	SBG	%	8.3	8.8	9.1
Voluntary regrettable turnover ²	SBG	%	2.3	2.3	2.1
Voluntary turnover at executive level	SBG	%	4.8	4.3	5.6



LEADERSHIP

Indicator description	Scope	Measure	2018	2017	2016
Training spend (SBG)	SBG	Rm	931	925	890
Number of staff that attended a Leadership Programme	SBG	Employees	5 939	4 592	4 307
Number of leaders participating in customised leadership training programmes (non-Global Leadership Centre)	SBG	Employees	517	757	872
Number of staff receiving bursaries for studies	SBG	Number	1 933	934	724
Internal bursary spend	SBG	Rm	51.8	22.7	14.0
Number of Africa Regions attendees across all GLC courses	SBG	Number	687	1 017	na
Leadership training and Graduate programmes					
SBSA leadership training – total number	SBSA	Employees	4 920	3 543	2 460
SBSA leadership training – % of black attendees	SBSA	%	75	67.5	67.0
SBSA leadership training – % of black African attendees	SBSA	%	46	34.8	na
SBSA learnership/graduate programmes – total number	SBSA	Employees	1 009	924	1 037
SBSA graduate programmes – % of black attendees	SBSA	%	91	89	81
SBSA graduate programmes – % of black African attendees	SBSA	%	75	39.7	na



Training and development

NETWORK NEXT – DIGITAL PLATFORM TRAINING

Indicator description	Scope	Measure	2018	2017	2016
Number of courses offered on Network Next	SBG	Number	5 969	13 425	na
Uptake of courses by grade	SBG				
Junior management	SBG	%	42.1	18.6	na
Middle management	SBG	%	37.4	16.0	na
Senior management	SBG	%	24.6	8.9	na
Executive	SBG	%	10.8	3.4	na
Number of digitisation courses offered on Network Next	SBG	Number	139	na	na
% of black attendees at all digitisation courses	SBSA	%	85.7	na	na
% of women attendees at all digitisation courses	SBSA	%	71.3	na	na

STUDENT LOANS, BURSARIES AND SCHOLARSHIPS

Indicator description	Scope	Measure	2018	2017	2016
Number of students with Standard Bank bursaries and scholarships	SBG	Number	389	320	150
Value of above bursaries and scholarships	SBG	Rm	46.1	51.6	7.5

GRADUATE PROGRAMME

Indicator description	Scope	Measure	2018	2017	2016
Number of graduates on the programme	SBG	Number	243	139	207
% of graduates employed for permanent positions	SBG	%	100		
Value of bursaries and scholarships	Scope	Measure	2018	2017	2016
Total number of bursaries awarded	SBG	Number	2 322	1 084	864
Value of all bursaries	SBG	Rm	97.9	74.3	na



Gender equality

GENDER EQUALITY

Indicator description	Scope	Measure	2018	2017	2016
Gender equality					
Number of females in the bank	SBG	Number	27 387	27 915	28 128
Number of males in the bank	SBG	Number	20 032	20 407	20 494
Percentage of women in:					
Executive management	SBG	%	32.2 [✓]	31.5	30.4
Senior management positions	SBG	%	39.4 [✓]	38.2	37.5
Middle management positions	SBG	%	44.9	44.8	45.0
Junior management positions	SBG	%	50.9	50.9	51.2
Percentage of men in:					
Executive management	SBG	%	67.8	68.5	69.6
Senior management positions	SBG	%	60.6	61.8	62.5
Middle management positions	SBG	%	55.1	55.2	55.0
Junior management positions	SBG	%	49.1	49.1	48.8

LABOUR STANDARDS

Indicator description	Scope	Measure	2018	2017	2016
Freedom of association					
Percent of total number of employees covered by an independent trade union or collective bargaining agreements	SBG	%	40.17	na	na
Staff turnover and temporary staff					
Total employee costs	SBG	Rm	34 904	33 340	31 119
Defined contribution pension plan expense	SBG	Rm	4 483	na	na
Absenteeism					
Total number of person days lost due to absenteeism	SBG	Number	187 194	179 887	na



CORPORATE SOCIAL RESPONSIBILITY (SBSA)

Indicator description	Measure	2018	2017	2016
Education	Rm	89.6	82.6	59.5
Standard Bank 150 Bursaries	Rm	7	4.7	7.5
Provincial allocation	Rm	2.9	3.0	2.7
Staff matching	Rm	1.1	2.4	1.6
Employee community involvement	Rm	12.4	12.8	11.6
Executive discretionary fund	Rm	0.8	1.1	1.8
Humanitarian relief	Rm	0	0.0	0.0
Arts & culture and sports development	Rm	17.2	8.8	7.9
Global fund	Rm	4.6	na	na
Total administration & operational costs	Rm	5.6	6.6	5.6
Total CSI spend (South Africa)	Rm	141.2	106.0	95.7
CSI spend as a % of NPAT	%	0.88	0.8	0.67



Standard Bank Group policies

Compliance Policies

Anti-bribery and corruption policy
Chinese walls policy
Competition policy
Complaints management policy
Compliance risk management policy
Conflicts of interest policy
Data privacy policy
EU Short selling policy
FAIS Conflict of interest management policy
Financial sanctions and counter terrorist financing policy
Gifts and entertainment policy
Market abuse control policy
Money laundering and terrorist financing control policy
Need to know information policy
Outside business interest policy
Personal account trading policy
Research policy
Watch and restricted list policy
Complaints management (SBSA) policy
Exchange control interaction (SBSA) policy
Occupational Health and Safety (SBSA) policy

Human Capital

Assessment policy
Benefits philosophy
Bursary policy
Chronic diseases policy
Cross border transfer policy
Disability policy
Employee referral scheme policy
Harassment in the work place policy
International mobility for project based assignments
Annexure 2 Tier 2
International mobility for skills deployment assignments
Annexure 3 Tier 2
International mobility for strategic assignments
Annexure 1 Tier 2
International mobility Tier 1
Non-permanent resources policy
Policy for non-permanent resources
Recognition policy
Remuneration policy
Resourcing policy
Retirement funds and benefits policy
Smoke free policy
Staff movements_SALL_ICBC_SBG Policy
Substance abuse policy
Talent and succession policy
Time off in lieu (TOIL) of overtime policy
Corporate social investment policy

Credit Risk

Equity policy
Intragroup transactions lending to related connected parties policy

Investigations and Fraud Risk

Anti-Fraud policy
Whistle-Blowing Policy

Operational Risk

AMA capital model development policy
Business resilience policy
Managing the risk of outsourcing policy
New and amended business product and services policy
Operational risk management (ORM) policy
Stanbic international insurance Ltd (SIIL) risk management policy
Start-up acquisition and disposal transaction policy



Market Risk

Market risk policy

Model Risk

Credit risk model governance

Global markets and liquidity risk model validation policy

Operational risk model validation policy

Environmental and Social Risk

Environmental and social risk policy

Coal fired power finance policy

Information Risk

Acceptable use of information assets policy

Card data protection policy

External party information risk management policy

Information lifecycle policy

Information risk policy

Logical access management policy

Mobile device policy

Records management policy

Policy Regulatory Advocacy and Sustainability

Group Human rights statement

Stakeholder relations policy

Trade association policy