

Our socioeconomic impact

Black economic empowerment (South Africa)

94.25

BEE transformation score out of 107
(2013: 94.52 out of 107)

Based on our 2013 BEE scorecard, we ranked **third in the Empowerdex Top 100 Empowered Companies** in 2014. Our prior-year ranking was ninth.

Standard Bank Group's

R164 million

dividend (2013: R139 million) to Tutuwa Managers' Trust beneficiaries and R50 million (2013: R43 million) to black SMEs participating in the Tutuwa Community Trust.

Procurement/supply chain

Standard Bank Group excluding Liberty

R30,5 billion

total procurement spend
(2013: R35,1 billion)

16 146 suppliers of which 59% and 34% are vendors in South Africa and the rest of Africa respectively, with the remainder being vendors in the international operation (2013 restated: 15 754 suppliers).

SBSA

During 2014, we met our targets for preferential procurement in South Africa, scoring 16 points out of a possible 16. As a level 2 BEE contributor, we are classified as a value adding supplier.

Our addressable procurement spend, which refers to supplier spend we are able to influence through negotiation or other mechanisms, amounted to approximately R16,7 billion (2013: R17,2 billion). Our weighted procurement spend with BEE suppliers amounted to R19,2 billion (2013: R16,1 billion). Some 77% of our total procurement spend in South Africa is spent with our top 100 suppliers, 82% of whom have a level 4 BEE rating or better.

Corporate social investment

Standard Bank Group

R115 million

CSI spend
(2013: R104 million)

Our flagship programmes in South Africa

> National Education Collaboration Trust

An action-based and outcomes-oriented programme that takes a **holistic approach to improving educational outcomes**:

- Our investment in 2014: R5,0 million
- Programme reach: around 2 million learners

> National Benchmarking Test

Assesses the academic readiness of first-year university students and **provides foundation courses and other forms of academic support for students** who are not well-prepared for tertiary education:

- Our investment in 2014: R5,7 million
- Programme reach: around 70 000 learners

> High School Curriculum Delivery and Teacher Support Programme

Aims to **increase the number of learners attaining matriculation exemption** and to upskill teachers to effectively teach Grade R to Grade 7 learners:

- Our investment in 2014: R1,8 million
- Programme reach: around 1 040 learners and 42 teachers a year in the Gauteng and Limpopo provinces

209 students

in South Africa were **assisted with bursaries** through our CSI initiatives. A total of 133 students were assisted through the 150 Bursaries and Scholarships Fund and a further 20 through the Standard Bank CSI Bursary Programme. The remainder are students from our prior commitment to the Adopt a School Programme which we have continued to support despite exiting the Adopt a School Programme in 2013.

Infrastructure financing

Standard Bank rest of Africa

34.9% growth

in the real estate loan book, exceeding our 2014 target of 25% growth

Emerging Africa Infrastructure Fund – USD25 million (R271 million) provided in a three-year revolving credit facility.

SBG

R2,1 billion committed to renewable energy projects under the South African government's renewable energy independent power producer procurement (REIPPP) programme (2013: R5,3 billion underwritten).

Affordable housing (South Africa)

We are the biggest affordable housing mortgage lender in South Africa, with a

34% share of the market

R23,7 billion affordable housing home loan book value (2013: R17,9 billion).

R1,3 million spent on providing borrower education to 2 937 first-time home buyers.

SMEs

SBSA

>750 000 small, micro and start-up businesses banked (2013: >722 000).

R8,6 billion in new advances to small, micro and start-up businesses (2013: R5,4 billion).

R14,3 billion total lending to small, micro and start-up businesses (2013: R14,5 billion).

R26 million

enterprise development spend
(2013: R27 million),
0.2% of SBSA's net profit after tax (2013: 0.26%)

Inclusive banking (South Africa)

6,7 million

inclusive banking customers
(2013: 6,8 million)

Inclusive banking customers represent **69% of our personal banking customer base** (2013: 71%).

74% active AccessBanking transactional accounts* (2013: 69%).

* Inactivity is defined as no customer-initiated transactions (excluding balance enquiries and statements) performed over time, with the balance on the account being zero or in debit.

65% of our AccessLoan customers hold an AccessAccount with us (2013: 73%), enabling us to manage credit risk better.

R18,4 million spent on consumer education (2013: R20,2 million).

31,7 million

people estimated to have been reached through the **WalletWise consumer education** drive.

R1,4 billion value of stokvels (society schemes in which a group of individuals save together for a common goal) held at December 2014 (2013: R1,3 billion).

682 SMEs received non-financial development support, of which 99% were black-owned businesses (2013: 277 SMEs of which 94% were black).

PBB rest of Africa
271 716 SMEs banked across 14 countries outside South Africa (2013: 209 913).

The **SME sector currently contributes 45% of the total transaction and deposit base** in the PBB rest of Africa business banking segment.

R12,8 billion SME deposits (2013: R10,8 billion).

R5,7 billion SME funding (2013: R4,5 billion).