

OUR REPORTING SUITE

INTENDED READERS

*Primarily investors
but relevant to all
our stakeholders*

*Our shareholders,
debt providers and
regulators*

*Our shareholders,
debt providers and
regulators*

*Our shareholders,
debt providers and
regulators*

*Our clients,
employees and society
more broadly*

THIS REPORT

ANNUAL INTEGRATED REPORT

Provides a holistic assessment of our ability to create sustainable value in the short, medium and long term.



Our integrated report is supplemented by:

GOVERNANCE AND REMUNERATION REPORT

Discusses the group's governance and remuneration priorities, as well as the group's remuneration policy and implementation report.

The invitation to the annual general meeting (AGM) and notice of resolutions to be tabled is sent separately to shareholders and is available online.



RISK AND CAPITAL MANAGEMENT REPORT

Sets out the group's approach to risk management, including our risk universe.



ANNUAL FINANCIAL STATEMENTS

Sets out the group's full audited annual financial statements, including the report of the group audit committee.



REPORTING TO SOCIETY PLATFORM

The report to society (RTS) explains how we contribute to the group's ability to achieve its purpose through our SEE impacts. Our environmental, social and governance (ESG) report provides an overview of the processes and governance structures the group has in place to support our commitment to do the right business, the right way.

The reporting to society suite in our online platform also includes our South African transformation report.



INTENDED READERS

Our subsidiary stakeholders

SUBSIDIARY ANNUAL REPORTS

To account to their stakeholders, our subsidiaries produce their own annual reports and audited annual financial statements, which are available on their respective websites.

- The Standard Bank of South Africa (SBSA)
- Liberty
- Other subsidiary reports, including legal entities in Africa Regions.



Key frameworks applied

The International Integrated Reporting <IR> Framework	✓				
Companies Act, 71 of 2008, as amended (Companies Act)		✓		✓	
Johannesburg Stock Exchange (JSE) Listings Requirements	✓	✓	✓	✓	
King IV Report on Corporate Governance for South Africa 2016*	✓	✓	✓	✓	✓
IFRS			✓	✓	
South African Banks Act, 94 of 1990 (Banks Act)		✓	✓	✓	
Basel Committee on Banking Supervision's public disclosure framework		✓	✓		
CDP (previously Carbon Disclosure Project)					✓
United Nations (UN) Sustainable Development Goals (SDGs)					✓

Assurance

Certain information extracted from audited reports	✓	✓			
Unmodified audit opinion expressed by KPMG Inc. and PricewaterhouseCoopers Inc.				✓	
Selected information assured by PricewaterhouseCoopers Inc.					✓

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All our reports and latest financial results presentations, booklets and SENS announcements are available online, together with financial and other definitions, acronyms and abbreviations used. We urge our stakeholders to make use of our reporting site at <https://reporting.standardbank.com/> to assist in the reduction of our carbon footprint.

How to navigate our reports

The following icons refer readers to information across our suite of reports:



Refers readers to information elsewhere in this report.



Refers readers to information in our other reports, which are available online.

At the time of writing this report COVID-19 had begun spreading more rapidly across the world. Its impact on our communities and business activities is still being quantified. We intend to include these impacts in our strategy and short- and long-term budget plans.