

# OUR STRATEGIC PROGRESS

We continue to improve the coverage, accuracy, depth and consistency of the metrics used to measure the outcomes associated with our strategic value drivers. These metrics enable us to measure our strategic progress against our defined targets.



## CLIENT FOCUS



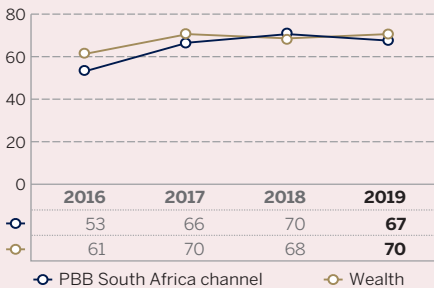
## EMPLOYEE ENGAGEMENT



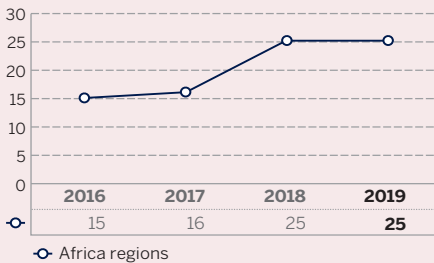
## RISK AND CONDUCT

	Actual		Medium-term target	Progress
	2018	2019		
<b>Net promoter score®</b>				
PBB South Africa channel	70	<b>67</b>	Continually improve	✘
PBB Africa Regions	25	<b>25</b>	Continually improve	★
Wealth	68	<b>70</b>	Over 60	✓
<b>Client satisfaction index</b>				
CIB	8.0	<b>8.1</b>	Continually improve	✓

### PBB SA and Wealth net promoter score



### Africa Regions net promoter score



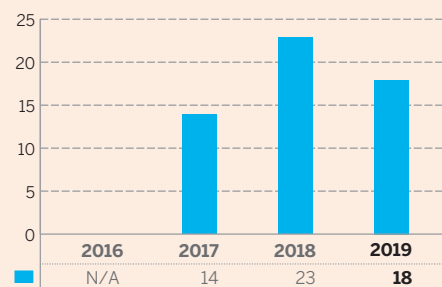
### CIB client satisfaction index



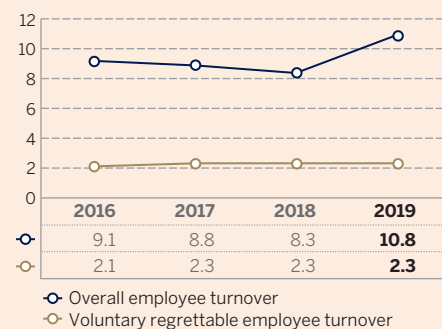
	Actual		Bench-marks	Progress
	2018	2019		
<b>Employee net promoter score</b>				
Standard Bank Group	+23	<b>+18</b>	+17 <sup>1</sup>	✓
<b>Employee turnover (%)</b>				
Overall employee turnover	8.3	<b>10.8</b>	14.4 <sup>2</sup>	✓
Voluntary regrettable employee turnover	2.3	<b>2.3</b>	-	★
<b>Gender equity (%)</b>				
Women in executive positions	32.2	<b>32.3</b>	>40% by 2023	★

<sup>1</sup> Pure Survey for South African financial services: 2019.  
<sup>2</sup> Gartner CEB Global benchmarks: 2018.

### Employee net promoter score



### Employee turnover %

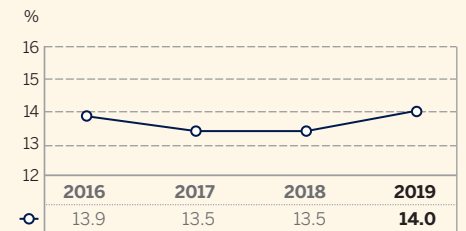


	Actual		Medium-term target	Progress
	2018	2019		
<b>Risk (%)</b>				
Common equity tier 1 ratio (CET1)	13.5	<b>14.0</b>	11.0% – 12.5%	✓
Total capital adequacy ratio	16.0	<b>16.7</b>		
Return on risk-weighted assets (RoRWA)	3.0	<b>2.8</b>		
Liquidity coverage ratio (LCR)	116.8	<b>138.4</b>	Minimum >100%	✓
Net stable funding ratio (NSFR)	118.6	<b>119.5</b>	Minimum >100%	✓

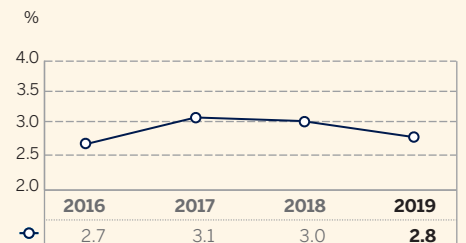
### Conduct

We have formal measurements in place that are used for management information and decision-making purposes.

### Common equity tier 1 ratio



### Return on risk-weighted assets



#### Progress key:

✘ Not achieved ★ On track ✓ Achieved

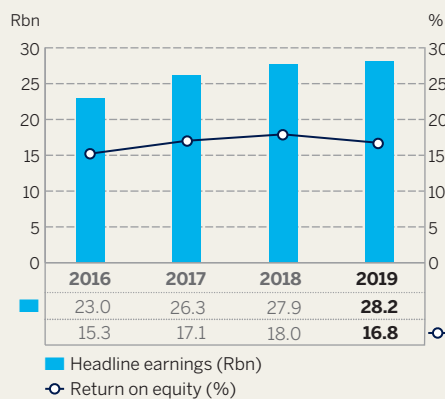


## FINANCIAL OUTCOME

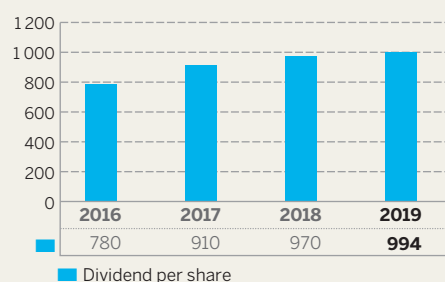
	Actual		Medium-term target	Progress
	2018	2019		
Headline earnings (Rbn)	27.9	<b>28.2</b>	Sustainable growth	★
ROE (%)	18.0	<b>16.8</b>	18% – 20%	✘
Dividend (cents per share)	970	<b>994</b>	Sustainable growth	✓
Cost-to-income ratio (%)	57.0	<b>56.4</b>	Approaching 50%	★
Jaws (basis points (bps))	(276)	<b>113</b>	Positive jaws	✓
Credit loss ratio (CLR) (bps)	56	<b>68</b>	70 – 100 bps <sup>3</sup>	✓

<sup>3</sup> Through-the-cycle CLR.

### Headline earnings and ROE



### Dividend (cents per share)



**Progress key:**

✘ Not achieved ★ On track ✓ Achieved



## SEE IMPACT

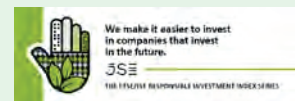
### ESG indices

Our ability to create sustainable value is inextricably linked to the prosperity and wellbeing of our clients and the societies in which we operate. We track our performance on independent indices and will continue to develop meaningful additional metrics.

### Member sustainability indices



Emerging Markets ESG Index



### ESG rating



ESG RATING **AA**  
last update: June 29, 2018

### Principles for responsible banking



UNEP FINANCE INITIATIVE

Our SEE management approach is guided by our purpose, drivers that support Africa's growth, our core business and the needs of African societies. We are further guided by the UN SDGs, the African Union Agenda 2063 and the South African National Development Plan.

### Our SEE impact areas



Financial inclusion



Job creation and enterprise growth



Infrastructure



Africa trade and investment



Climate change and sustainable finance



Education



Health

### Relevant UN SDGs

