Barclays Africa Group Limited is a diversified financial services provider. We offer an integrated set of products and services across personal and business banking, credit cards, corporate and investment banking, wealth and investment management and insurance. We are building a leading financial services group in our chosen countries in Africa and selected customer and client segments.

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To reinforce the importance of living our Values every day, the performance of our business and employees are evaluated through our Balanced Scorecard.

Our Values define the way we think, work and act...

- Respect
- Integrity
- Service
- Excellence
- Stewardship

General standard disclosures

Strategy and analysis

G4-1 Report the name of the organisation.

Barclays Africa Group Limited

G4-2 Report the primary brands, products, and services.

Integrated Report 2014:

- Pages 6 to 7 – Group profile.
- Pages 8 to 9 – Business model.
- Pages 58 to 64 – Segment reviews.

Further information is available on our website barclaysafrica.com

G4-3 Report the location of the organisation's headquarters.

1 5 Troye Street, Johannesburg, South Africa.

G4-4 Report the number of countries where the organisation operates, and names of countries where either the organisation has significant operations or that are specifically relevant to the sustainability topics covered in the report.

We operate in 12 countries in Africa.

Integrated Report 2014:

- Page 7 – Our presence.

G4-5 Report the nature of ownership and stakeholding.

Limited company listed on the Johannesburg Stock Exchange (JSE).

G4-6 Report the markets served (including geographic breakdown, sectors served, and types of customers and beneficiaries).

Integrated Report 2014:

- Pages 6 to 7 – Group profile.
- Pages 8 to 9 – Business model.
- Pages 58 to 64 – Segment reviews.

G4-7 Report the scale of the organisation.

Integrated Report 2014:

- Pages 6 to 7 – Group profile.

G4-10 Workforce.

Integrated Report 2014:

- Pages 19 to 27 – Colleague Balanced Scorecard review.

We break data down by significant regions and only focus on gender and reporting for targeted areas.

Specific standard disclosures

Economic

1. Economic performance
2. Indirect economic impacts

Environmental

1. Materials
2. Energy
3. Water
4. Emissions
5. Effluents and waste
6. Products and services
7. Compliance

Social

1. Labour practices and decent work
2. Human rights
3. Society
4. Product responsibility

We are driven by our Purpose to help people achieve their ambitions in the right way.

We are focused on our Goal to be the ‘Go-To’ bank in Africa.

Our Values define the way we think, work and act...

- Respect
- Integrity
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- Excellence
- Stewardship

We have for the past four years, taken direction from the International Integrated Reporting Council and strive to follow the framework of an appropriate risk appetite and disciplined cost management approach to creating and distributing value. Our printed integrated report is our primary reporting vehicle. However, we integrate specific stakeholder interest in select information and have included selected detailed reports and supplementary fact sheets to provide additional insight and data. These include our consolidated and separate financial statements, risk management report and a series of fact sheets (citizenship, environment, stakeholder, breadth black economic empowerment and long term sustainability information that can be found at barclaysafrica.com)

General standard disclosures

Strategy and analysis

G4-1 Provide a statement from the most senior decision-maker of the organisation (such as CEO, chair or equivalent senior position) about the relevance of sustainability to their organisation and the organisation’s strategy for addressing sustainability.

Integrated Report 2014:

- Page 1 – About Barclays Africa.
- Page 3 – Board approval.
- Pages 12 to 17 – Material matters.
- Pages 19 to 20 – Chief Executive Officer’s review.
- Pages 41 to 46 – Financial Director’s review.
- Pages 47 to 56 – Risk report.
- Pages 71 to 72 – Message from our Chairman.

Our One Africa strategy

Our growth strategy is based on a unique competitive advantage – we are an African bank that is fully global, fully regional and fully local.

Our Balanced Scorecard

We measure our performance against our strategy and the matters we consider to be most material to our sustainability through our Balanced Scorecard.

Balanced Scorecard component

- Customer & Client
- Colleague
- Citizenship
- Conduct
- Company

Material matters

- Our value proposition including our products and services, accessibility through our physical and digital channels, the quality of our IT infrastructure, service excellence as well as trust and safety of money, information and personal safety.
- Attracting and retaining talent, increasing our succession coverage, employee engagement, diversity and inclusion, skills development, performance and reward as well as health and wellness (including financial health).
- Managing our citizenship commitments across employee conduct, stakeholder management, environmental and social impacts, access to financial services, helping businesses start up and grow, youth employability and community upliftment.
- Maintaining high ethical standards, responsible lending, Treating Customers Fairly and regulatory change.
- Focusing on sustainable revenue growth within the framework of an appropriate risk appetite and disciplined cost management.
General standard disclosures (continued)

Strategy and analysis (continued)

G4-11 Report the percentage of total employees covered by collective bargaining agreements.

G4-12 Describe the organisation’s supply chain.

There have been no significant changes to the organisation in the year.

G4-13 Report any significant changes during the reporting period regarding the organisation’s size, structure, ownership or its supply chain, including:

• Changes in the location of, or changes in, operations, including facility openings, closings and expansions.
• Changes in the share capital structure and other capital formation, maintenance and alteration operations (for private sector organisations).
• Changes in the location of suppliers, the structure of the supply chain, or in relationships with suppliers, including selection and termination.

G4-14 Report whether and how the precautionary approach or principle is addressed by the organisation.

The precautionary approach is implemented through our principle risk framework, and in particular, our application of our environmental and social impact assessment policy in our lending practices, as well as our approach to managing our direct impact for example our green building and energy management approaches.

Supplementary information:

• Environment fact sheet.
• Citizenship fact sheet.
• BEE fact sheet.

G4-15 List externally developed economic, environmental and social charters, principles, or other initiatives to which the organisation subscribes or which it endorses.

Integrated Report 2014:

• Pages 34 to 36 – Conduct review.


Supplementary information:

• Environment fact sheet.
• Citizenship fact sheet.
• BEE fact sheet.

G4-16 List memberships of associations (such as industry associations) and national or international advocacy organisations in which the organisation participates.

We are members of many organisations including some of their affiliates. Examples of the major South African ones include AH; BLSA, BISA, BIF, PAROS, NAPCC, NBF and SACCI. Similarly we are members of various organisations across the continent such as the Bankers Association of Zambia, Zambia Chamber of Commerce and Industry, Ghana Chamber of Commerce and Industry.

Supplementary information:

• Stakeholder fact sheet.
• Citizenship fact sheet.

G4-17 List all entities included in the organisation’s consolidated financial statements or equivalent documents. Report whether any entity included in the organisation’s consolidated financial statements or equivalent documents is not covered by the report.

Identified material aspects and boundaries

G4-18 Explain the process for defining the report content and the aspect boundaries. Explain how the organisation has implemented the reporting principles for defining report content.

Integrated Report 2014:

• Page 2 – Scope, boundaries and reporting standards.
• Pages 12 to 17 – Material matters.

Consolidated and separate financial statements:

• Pages 1 to 4 – Group Audit and Compliance Committee Report.
• Pages 96 to 100 – Note 49.3.
• Page 102 to 103 – Note 49.5.

Integrated Report 2018:

• Page 3 – Assurance process.

G4-19 Report all the material aspects identified in the process for defining report content.

G4-20 For each material aspect, report the aspect boundary within the organisation.

G4-21 For each material aspect, report the aspect boundary outside the organisation.

G4-22 Report the effect of any restatements of information provided in previous reports and the reasons for such restatements.

G4-23 Report significant changes from previous reporting periods and aspect boundaries.

Stakeholder engagement

G4-24 Provide a list of stakeholder groups engaged by the organisation.

Integrated Report 2014:

• Page 13 – Material matters: stakeholders.

Supplementary information:

• Stakeholder fact sheet.

G4-25 Report the basis for identification and selection of stakeholders with whom to engage.

Integrated Report 2014:

• Page 13 – Material matters: stakeholders.

Supplementary information:

• Stakeholder fact sheet.

G4-26 Report the organisation’s approach to stakeholder engagement, including frequency of engagement by type and by stakeholder group, and an indication of whether any of the engagement was undertaken specifically as part of the report preparation process.

Integrated Report 2014:

• Pages 12 to 17 – Material matters.
• Pages 24 to 40 – Balanced Scorecard review.

G4-27 Report key topics and concerns that have been raised through stakeholder engagement, and how the organisation has responded to those key topics and concerns, including through its reporting. Report the stakeholder groups that raised each of the key topics and concerns.

Supplementary information:

• Stakeholder fact sheet.

G4-28 Reporting period (such as fiscal or calendar year) for information provided.

G4-29 Date of most recent previous report (if any).

G4-30 Reporting cycle (such as annual, biennial).

G4-31 Provide the contact point for questions regarding the report or its contents.

groupinvestorrelations@barclaysafrica.com

G4-32 Report the ‘in accordance’ option the organisation has chosen. Report the GRI Content Index for the chosen option. Report the reference to the external assurance report, if the report has been externally assured.

Integrated Report 2014:

• Page 3 – Assurance process.

Supplementary information:

• Page 8 – Consolidated and separate financial statements.
• Independent assurance statement.
• BEE fact sheet (absa.co.za).

G4-33 Report the organisation’s policy and current practice with regard to seeking external assurance for the report. If not included in the assurance report accompanying the sustainability report, report the scope and basis of any external assurance provided. Report the relationship between the organisation and the assurance providers. Report whether the highest governance body or senior executives are involved in seeking assurance for the organisation’s sustainability report.

Integrated Report 2018:

• Page 3 – Assurance process.

G4-34 For identification of all material matters, report the basis on which the material aspects are identified.

G4-35 Report whether and how the precautionary approach or principle is addressed by the organisation.

The precautionary approach is implemented through our principle risk framework, and in particular, our application of our environmental and social impact assessment policy in our lending practices, as well as our approach to managing our direct impact for example our green building and energy management approaches.

Supplementary information:

• Environment fact sheet.
• Citizenship fact sheet.
• BEE fact sheet.

G4-36 Report the effect of any restatements of information provided in previous reports and the reasons for such restatements.

G4-37 Report significant changes from previous reporting periods and aspect boundaries.

G4-38 Reporting period ended 31 December 2014.

G4-39 Date of most recent previous report (if any).

G4-40 Reporting period ended 31 December 2014.
General standard disclosures (continued)

**Governance**

G4-34 Report the governance structure of the organisation, including committees of the highest governance body. Identify any committees responsible for decisions linking on economic, environmental and social impacts.

Integrated Report 2014

- Page 7 - Scope, boundaries and reporting standards
- Pages 70 to 75 - Governance review (environmental, social and reputational issues are primarily considered by the Social and Ethics Committee page 75)
- Pages 76 to 98 - Remuneration report

**Remuneration and incentives**

G4-51 a. Report the remuneration policies for the highest governance body and senior executives for the below types of remuneration (fixed pay and variable pay including performance-based pay, equity-based pay, bonuses and deferred or vested shares), sign-on bonuses or recruitment incentive payments, termination payments, clawbacks, retirement benefits, including the difference between benefit schemes and contribution rates for the highest governance body, senior executives, and all other employees.

Integrated Report 2014

- Pages 76 to 98 - Remuneration report

b. Report how performance criteria in the remuneration policy relate to the highest governance body's and senior executives' economic, environmental and social objectives.

Integrated Report 2014

- Pages 76 to 98 - Remuneration report

G4-52 Report the process for determining remuneration. Report whether remuneration consultants are involved in determining remuneration and whether they are independent of management. Report any other relationships which the remuneration consultants have with the organisation.

Integrated Report 2014

- Pages 76 to 98 - Remuneration report

G4-53 Report how stakeholders' views are sought and taken into account regarding remuneration, including the results of votes on remuneration policies and proposals, if applicable.

Integrated Report 2014

- Pages 76 to 98 - Remuneration report

Outcomes of voting can be viewed at barclaysafrica.com at the Investor Relations tab - Shareholder meetings.

G4-54 Report the ratio of the annual total compensation for the organisation's highest-paid individual in each country of significant operations to the median annual total compensation for all employees (excluding the highest-paid individual) in the same country.

Not reported

G4-55 Report the ratio of percentage increase in annual total compensation for the organisation's highest-paid individual in each country of significant operations to the median percentage increase in annual total compensation for all employees (excluding the highest-paid individual) in the same country.

Not reported

**Ethics and integrity**

G4-56 Describe the organisation's values, principles, standards and norms of behaviour such as codes of conduct and codes of ethics.

Integrated Report 2014

- Pages 6 to 7 - Group profile
- Pages 30 to 33 - Citizenship review
- Pages 34 to 36 - Conduct review
- Pages 66 to 68 - message from our Chairman
- Page 75 - Social and Ethics Committee report

Specific standard disclosures

**Sub-category: Economic**

**Disclosure on management approach**

A successful, vibrant finance and banking sector is an essential enabler of social and economic progress, growth and development. We focus on three key material aspects in the economic sub-category:

1. Economic performance – we believe the best way to support our stakeholders is by operating a strong, profitable and growing business, which creates jobs and contributes to the economic success of the communities in which we live and work. Our strategy to deliver economic performance is dealt with in our integrated report.

2. Indirect economic impacts – financial service organisations play a central role in financing the real economy, including individuals and households, small businesses, corporates, and institutions and governments. Our business model enables us to maintain relevance to our customers and clients, whatever stage of life they are in. For example, for individuals, our model can provide a safe place to store savings, help a first-time buyer make their first steps onto the property ladder, create an investment portfolio as wealth grows, or provide cross-border advice for the affluent. For businesses this means being ready to help entrepreneurs launch a business, fund its growth, expand internationally, protect against currency risk, and issue bonds and list equity shares.

3. Community support – we play a broader role in the communities in which we live and work beyond what we deliver through our core business activities. We support communities by:
   - Investing money, time and skills in partnerships with respected and relevant non-governmental organisations, charities and social enterprises.
   - Enabling employees to use their professional skills and expertise in a range of activities, including volunteering and fundraising.

**Aspect: Economic**

G4-EC1 Direct economic value generated and distributed

Integrated Report 2014

- Page 1 - Value added statement
- Pages 30 to 33 and 37 - Citizenship and Company reviews

G4-EC3 Coverage of the organisation's defined benefit plan obligations.

Consolidated and separate financial statements

- Pages 83 to 89 - Note 44

**Aspect: Market presence**

G4-EC6 Proportion of senior management hired from the local community at significant locations of operation.

Supplementary information:

- BEE fact sheet
- South Africa remains the most significant contributor to our operations. We currently focus on South African FS Code requirements. This requires that we report on the proportion of previously disadvantaged South African employees. In reporting in accordance with these requirements, we track this proportion by employee level, including management.

**Aspect: Indirect economic impacts**

G4-EC8 Significant indirect economic impacts, including the extent of impacts.

Integrated Report 2014

- Pages 30 to 33 - Citizenship review

Supplementary information:

- Environment fact sheet
- Citizenship fact sheet
- BEE fact sheet

**Aspect: Procurement practices**

G4-EC9 Proportion of spending on local suppliers at significant locations of operation.

2014 integrated report:

- Page 32 - Citizenship review

Supplementary information:

- BEE fact sheet
- Citizenship fact sheet

South Africa remains the most significant contributor to our operations. We currently focus on South African FS Code requirements. This requires that we report on the proportion of previously disadvantaged South African suppliers.
Specific standard disclosures (continued)

Sub-category: Environmental
Disclosure on management approach
We aim to continually improve the mitigation of our direct environmental impacts, reducing use of natural resources and preventing pollution. We report on greenhouse gas (GHG) emissions as part of our integrated report. Environmental data is collected and reported for all offices, retail branches and data centers where Barclays has operational control and is financially responsible for the utility supply, and as defined by the World Resources Institute/World Business Council for Sustainable Development (WRI/WBCSD) Greenhouse Gas Protocol (GHG). A Corporate Accounting and Reporting Standard. Revised Edition. Environmental data from joint ventures, investments, or sub-leased properties that are owned or leased by Barclays have not been included within the reported figures. Environmental data from travel is reported for business-related travel only, and excludes commuting travel.

Reporting period: Environmental data for 2014 and 2013 is reported for the periods running from 1 October to 30 September.

Aspect: Energy
G4-EN13 Energy consumption within the organisation
Supplementary information: Select assured
G4-EN14 Reduction of energy consumption
Supplementary information: Environment fact sheet.

 Aspect: Emissions
G4-EN15 Energy indirect GHG emissions (scope 1)
Supplementary information: Environment fact sheet.
G4-EN16 Energy indirect GHG emissions (scope 2)
Supplementary information: Environment fact sheet.
G4-EN17 Other indirect GHG emissions (scope 3)
Supplementary information: Environment fact sheet.
G4-EN18 GHG emissions intensity
Supplementary information: Environment fact sheet.
G4-EN19 Reduction of GHG emissions.
Supplementary information: Environment fact sheet.

Aspect: Indirect economic impacts
G4-EN27 Extent of impact mitigation of environmental impacts of products and services.
Supplementary information: Environment fact sheet.

Sub-category: Social
Aspect: Labour practices and decent work
Disclosure on management approach
We have continued attracting, developing and retaining the best talent. We continue to revise our internal policies and practices, particularly in the areas of leadership, talent, reward and performance, to support our commitment to making Barclays a values-driven business. South Africa remains our most significant contributor to our operations. We currently focus on South African FSS Code requirements. This requires that we report on the proportion of previously disadvantaged South African employees. In reporting in accordance with these requirements, we track this proportion by employee level, including management.

Aspect: Employment
G4-EL17 Total number and rates of new employee hires and employee turnover by age group, gender, and region.
Integrated Report 2014: Pages 27 to 29 – Colleague review
Supplementary information: BEE fact sheet.
Reporting is not broken down by age or gender currently.
G4-EL18 Composition of governance bodies and breakdown of employees per employee Sub-category according to gender, age group, minority group membership, and other indicators of diversity.
Integrated Report 2014: Pages 27 to 29 – Colleague review
Page 22 – Executive committee
Page 69 – Board
Supplementary information: BEE fact sheet.
Selected assured and verified

Aspect: Diversity and equal opportunity
G4-LA12 Composition of governance bodies and breakdown of employees per employee Sub-category according to gender, age group, minority group membership, and other indicators of diversity.
Integrated Report 2014: Pages 27 to 29 – Colleague review
Page 22 – Executive committee
Page 69 – Board
Supplementary information: BEE fact sheet.
Selected assured and verified

Sub-category: Human Rights
Disclosure on management approach
We operate in accordance with the International Bill of Human Rights, including the UN Guiding Principles on Business and Human Rights, and take account of other internationally accepted human rights standards. We also respect and promote human rights through our employment policies and practices, through our supply chain and through the responsible provision of our products and services.

Aspect: Investment
G4-HR1 Total number and percentage of significant investment agreements and contracts that include human rights clauses or that underwent human rights screening.
Evaluation of Human rights and social aspects is integrated into our product development, business relationships and transaction review. Human rights are referenced explicitly in our Code of Conduct – The Barclays Way and Supplier Code of Conduct.

Specific standard disclosures (continued)

Sub-category: Society
Disclosure on management approach
We aspire to run our business in an open and transparent manner and therefore take a zero tolerance approach to bribery and corruption. Our anti-bribery and anti-corruption policy and standards summarise our commitments in conducting our global activities free from any form of bribery and corruption.

Aspect: Anti-corruption
G4-SA01 Total number and percentage of operations assessed for risks related to corruption and the significant risks identified.
G4-SA04 Communication and training on anti-corruption policies and procedures.
Integrated report 2014: Pages 30 to 33 – Conduct review.
Supplementary information: Risk management report.

Aspect: Public policy
G4-SA06 Total value of political contributions by country and recipient/beneficiary.
Supplementary information: Citizenship fact sheet.

Aspect: Compliance
G4-SA08 Monetary value of significant fines and total number of non-monetary sanctions for non-compliance with laws and regulations.
Page 67 – message from our Chairman.
Pages 72 to 75 – governance review.

Aspect: Local communities
FS14 Access points in low-populated or economically disadvantaged areas by type.
Supplementary information: Citizenship fact sheet.
Supplementary information: BEE fact sheet.

FS15 Initiatives to improve access to financial services for disadvantaged people.
Supplementary information: Citizenship fact sheet.
Supplementary information: BEE fact sheet.

Sub-category: Product responsibility
Disclosure on management approach
There are a number of mechanisms in place guiding our behaviour from our approach to responsible lending and assisting retail customers in financial difficulty, to managing the environmental and social risks in our lending to our customers.

Aspect: Product and service labelling
G4-PR5 Results of surveys measuring customer satisfaction.
Pages 30 to 33 – Citizenship review.
Supplementary information: BEE fact sheet.

Aspect: Customer privacy
G4-PR8 Total number of substantiated complaints regarding breaches of customer privacy and losses of customer data.
We have robust controls in place to protect the personal data of our customers. We also respect that we use in the course of our business activities. We continually review our procedures to ensure that they comply with international privacy laws. Protecting personal data is a top priority and a matter that we take extremely seriously. We handle privacy complaints in line with our complaints handling procedures. However, there are challenges in terms of obtaining the granularity of data required to give a precise answer to this indicator requirement.
Pages 30 to 33 – Conduct review.

Select assured
Select verified
**Specific standard disclosures (continued)**

**Sub-category: Product responsibility (continued)**

**Aspect: Product portfolio**

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<thead>
<tr>
<th>FS7 Monetary value of products and services designed to deliver a specific social benefit for each business line broken down by purpose.</th>
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<tbody>
<tr>
<td>Initiatives reported represent a selection of examples.</td>
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<td>Integrated Report 2014:</td>
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<td>Pages 24 to 26 – Customer &amp; Client review.</td>
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<tr>
<td>Pages 30 to 33 – Citizenship review.</td>
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<tr>
<td>Supplementary information:</td>
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<th>FS8 Monetary value of products and services designed to deliver a specific environmental benefit for each business line broken down by purpose.</th>
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* Financial sector supplement indicators

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**Reporting suite**

The following reports and fact sheets are available at barclaysafrica.com

- Notice of annual general meeting
- Shareholders leaflet
- Annual financial statements
- Risk management report
- Financial results booklet
- Citizenship fact sheet
- Environmental fact sheet
- Broad-based black economic empowerment (BBBEE) (South Africa) fact sheet
- Global Reporting Initiative (GRI) index
- Stakeholder fact sheet
- King III fact sheet