Citizenship is an essential part of being the ‘Go-To’ bank to benefit all our stakeholders. This means we consider the impact of our day-to-day decisions on society and create positive long-term outcomes for our customers and clients, shareholders, employees and communities. It is one of the ways in which we live our Purpose and Values. We have commitments organised around three areas where we believe we can have the most impact: the way we do business, contributing to growth and supporting our communities.

Commitment update

<table>
<thead>
<tr>
<th>2013 commitments</th>
<th>Progress in 2014</th>
<th>Priorities for 2015</th>
</tr>
</thead>
<tbody>
<tr>
<td>The way we do business — with a focus on:</td>
<td></td>
<td>• Forge stronger, more accountable Public Private Partnerships.</td>
</tr>
<tr>
<td>• Ensuring our decisions take account of stakeholder needs through informed decision-making</td>
<td></td>
<td>• Provide a minimum USD500m of balance sheet to a pipeline of proposed clean power projects that form part of the &quot;Power Africa&quot; initiative. This will increase the available power by up to 12 500MW in participating countries.</td>
</tr>
<tr>
<td>• Ensuring material business decisions reflect stakeholder considerations</td>
<td></td>
<td>• Continue programmes to reduce carbon emissions.</td>
</tr>
<tr>
<td>• We will: proactively manage the environmental, social and governance impacts of our business</td>
<td></td>
<td>• Launch Barclays’ Lens training to senior leadership.</td>
</tr>
<tr>
<td>• We will: be market leading on transparency — being as open as possible about how we do business</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• We will: minimise our broader systemic risk to the economy and society</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

We reached almost 460 000 beneficiaries exceeding our target and reinforced our strategic community investment spend on employability and enterprise development programmes.

We improved employee participation in volunteering campaigns, for example, participation in our annual Make a Difference campaign increased by 11.5%.

We supported over 42 000 small and medium enterprises with seminars and training and established collaborative partnerships to test new financing models supporting the development and growth of small farmers and retailers.

We provided more than 4,500 customers with affordable home loan finance and increased access to financial services through innovative products such as Payment Pebble, PepPlus, Shesha and Family Springboard home loans.

We granted 824 learnerships (including Pan-African Graduate programme graduates).

Contribute to growth – with a focus on:

- Supply chain development
- Increased access to financial services (including lending)
- Supporting small and medium enterprises
- Improved youth employability

Supporting our communities through:

- Outcome-based community investment to directly contribute to job creation and employee volunteering

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
Service
Excellence
Stewardship

To reinforce the importance of living our Values every day, the performance of our business and employees are evaluated against both our objectives (“what”) and our Values (“how”).

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                  Material matters

Customer & Client                          | Our value proposition including our products and services, accessibility through our physical and digital channels, the quality of our infrastructure, service excellence as well as trust and safety of money, information and personal safety.

Colleague                                | 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).

Citizenship                              | 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.

Conduct                                  | Maintaining high ethical standards, responsible lending, Treating Customers Fairly and regulatory change.

Company                                  | Focusing on sustainable revenue growth within the framework of an appropriate risk appetite and disciplined cost management.

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Conduct                                  | Maintaining high ethical standards, responsible lending, Treating Customers Fairly and regulatory change.

Company                                  | Focusing on sustainable revenue growth within the framework of an appropriate risk appetite and disciplined cost management.

Contribution to growth

Deliver product and service solutions to help more people and society progress in a sustainable way

1. We will: implement a global Code of Conduct to set clear and consistent expectations of behaviour
2. We will: ensure material business decisions reflect stakeholder considerations
3. We will: proactively manage the environmental, social and governance impacts of our business
4. We will: be market leading on transparency – being as open as possible about how we do business
5. We will: minimise our broader systemic risk to the economy and society

Supporting our communities

Help disadvantaged young people develop the skills they need to fulﬁl their potential

6. We will: leverage our products, capital, networks and expertise to drive sustainable progress
7. We will: help more businesses to start up and grow
8. We will: improve youth employability
9. We will: invest in community programmes
10. We will: help build the enterprise, employability and ﬁnancial skills of disadvantaged young people

This fact sheet is a supporting document for the 2014 Integrated Report and expands on our performance in managing our approach to citizenship. The full suite of reports is available at barclaysafrica.com
The way we do business

Ensure our decisions take account of stakeholders needs in the short and long term.

1. We will implement a global code of conduct

We must ensure our employees understand how our Values underpin every aspect of our business, and set out the behaviours expected of our people across all their working relationships.

2. We will ensure material business decisions reflect stakeholder considerations

We must understand the needs of our stakeholders in the short and long term and integrate these considerations into core decision-making – a key concept of King II. We are investing in increasing our capacity to engage, understand and identify wider stakeholder views and develop tools to help us consider the wider impacts of our decisions.

We engage proactively with local, regional and global stakeholders, including governments, development organisations, private sector organisations, civil society, shareholders and our employees on our strategic priorities and key deliverables. The input and challenges raised by these key stakeholders make a contribution to shaping and validating our citizenship strategy.

We structure our programmes to meet multiple identified needs. For example, through our partnership with global organisation TechnoServe, we enable emerging, small-scale farmers and entrepreneurs in the agricultural value chain, to meet multiple stakeholder needs, including:

- increased income levels – often associated with improved access to health and education;
- female empowerment – given the rural and agriculture based nature of the programme; and
- for government – food security and a wider tax base in a sector that will continue to be a key player in GDP and employment opportunities across our continent.

These principles are applied in the structuring of our significant citizenship programmes.

3. We will proactively manage the environmental, social and governance impacts of our business

Our most significant impacts on the environment are (1) indirectly via our lending, investing and procurement practices and (2) in terms of managing our direct impact on the environment through energy, paper and water consumption.

Lending practices

We aim to ensure that the environmental and social risk in our lending is well managed. Before obtaining credit approval, transactions must be screened and evidence provided that the identified risks can be properly mitigated. Our specialist environmental credit risk team assess and guides business and risk managers on how to manage these risks and our deal teams draw on our environmental and social risk guidance notes to aid their understanding and identification of key sector risks, headline issues and considerations. Where appropriate, environmental consultants are appointed to assess and mitigate the identified risks.

Our environmental and social impact assessment policy guides these client relationships. In accordance with Equator Principles II we evaluate each proposed project’s expected social and environmental impacts and categorise the project in terms of the International Finance Corporation’s environmental and social categorisation process as category A, B or C based on the expected magnitude of its impacts.

Employees involved in providing funding to projects or clients with potentially high environmental and social risks, receive relevant training through presentations and direct engagement with subject specialists. In 2014, 225 employees attended general environmental credit risk presentations and/or informal training. The environmental credit risk management learning programme was officially launched in 2014 and was completed by 138 employees. This interactive online training course for internal credit and business employees enhances bankers’ awareness of environmental and social risks and illustrates how these relate to sustainable finance.

From 2014, we report in accordance with Equator Principles III requirements including transactions that reached financial close. All the reported projects have been independently reviewed. We screened two category A transactions – one in the mining and metals sector and one in oil and gas. One project is located in Africa (non-designated country) and the other in America (designated country). We have no project finance advisory project or project related corporate loans to report. Our environmental credit risk specialists provided further guidance on 97 general transactions across various sectors.

Procurement

We strive to limit the impact of the environmental, social and governance actions of our suppliers and communicate our expectations transparently.

Our supplier code of conduct, implemented in 2014, establishes the standards we expected across environmental risk management, human rights as well as diversity and inclusion and we intend to actively assess our suppliers against this through a combination of annual self-certification questionnaires and on-site assessments. In South Africa, we aim to increase the proportion of our procurement spend with black-owned suppliers, black women-owned suppliers and qualifying small enterprise suppliers, as well as exempted micro-enterprises in line with the Broad-Based Black Economic Empowerment Act Good Practice. Our preferential procurement score as per the Financial Sector Codes was 35.28 out of 16 with a weighted spend of R14.8bn on products and services from 5,064 accredited suppliers. Whilst we have continued to increase procurement from black-owned suppliers we need to grow this further.

Our direct operational impact on the environment

As a Group, we have an extensive environmental footprint and it is important that we continue to manage the direct environmental impact of our operations in terms of our carbon emissions, paper and water consumption. The greatest opportunity for reducing our impact is in the way we manage our buildings and business travel. While these programmes may have a short-term negative impact on financial performance, we consider the long-term benefits, both in the reduction of our direct impact on the environment (reduced energy costs) and lower reliance on electricity supply as we use alternative energies such as gas and solar. Continuing the success of previous years, we reduced our carbon footprint by 10.3% to 319,311 tCO2, from 335.869 tCO2 ahead of the target of 7.7%. The intensity measured against total employees declined 8.5% to 7.57 tCO2 per employee from 8.27 tonnes in 2013. Our total energy from electricity, gas and diesel use decreased to 396,705,296 kWh from 433,024,366 kWh. Our South African operation remains the most significant contributor to our overall carbon footprint.

Our 2014 achievements include:

- reducing our corporate real estate portfolio by over 68,000 m2;
- refurbishing Towers North delivering a 64% reduction in energy consumption per employee. We were awarded a Certificate of Merit from Eskom and the runner up prize for Energy Project of the Year in the South Africa Energy Efficiency Awards in recognition;
- completing the fit-out of the new Sandton Head Office which has a 4 Star Green Building Rating;
- completing Barclays Plaza (new Botswana Head Office in Gaborone) and relocated 340 employees from three non-compliant and ageing buildings;
- decreased our demand from the national energy supplier by 2,230,000 kWh (equivalent to energy powering 2,230 households) by relying on our energy centre at the Johannesburg campus. We reduced our carbon footprint by 1,487 tonnes by using cleaner gas power supply. In 2014, we received the Mail & Guardian Energy Efficiency and Carbon Management Award;
- continuing to reduce paper usage through initiatives such as double-sided printing and the electronic distribution of internal management reports;
- collecting water data remains a challenge as data collection processes are relatively immature. We improved water data collection in Mauritius, Seychelles, Tanzania and Zambia and we are investigating further cost effective methods of capturing data; and
- expanding tracking of confidential waste paper recycling reporting through process improvements and use of centralised data collection.

### For further information on our stakeholder engagement approach please see our stakeholder fact sheet.###

### 2LA

### Notes

1. Total number of project finance transactions that have been reviewed for environmental and social risks in terms of the Equator Principles. Figures for 2014 are now reported in accordance with Equator Principles II requirements (June 2013) which includes transactions that have reached financial close. There are no project finance advisory or project related corporate loans to report for 2014.

2. To align with Barclays’ global requirements the reporting period changed from the fourth quarter in 2012 to the third quarter from 2013 onwards. While progress is being made in recording and reporting data across the Group, Bank of Africa data is only included in the data. Electricity and Rights disclosed in the calculation of the carbon footprint. Total of Scope 1, 2 and 3, emissions (C4C Protocol: operational control boundary). Further detail is available in our environmental review. 2013 has been restated to include the revised C4C Factors.

### Indicator

<table>
<thead>
<tr>
<th>Year</th>
<th>Transactions reviewed in accordance with Equator Principles</th>
<th>Other transactions reviewed for environmental and social risk</th>
<th>Total carbon footprint (tonnes CO2)</th>
<th>South African carbon footprint (tonnes CO2)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2012</td>
<td>16</td>
<td>57</td>
<td>427,745</td>
<td>393,905</td>
</tr>
<tr>
<td>2013</td>
<td>18</td>
<td>52</td>
<td>355,869</td>
<td>330,938</td>
</tr>
<tr>
<td>2014</td>
<td>21</td>
<td>78</td>
<td>319,311</td>
<td>292,793</td>
</tr>
</tbody>
</table>

Notes

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2. Limited assurance.
We aspire to run our business in an open and transparent manner with consistent engagement and clear disclosure for all our stakeholders. Our focus covers both corporate transparency, including our financial reporting and disclosures on areas such as lobbying and tax, as well as market and product transparency.

Transparency is essential if stakeholders are to gain a clear understanding of the value that Barclays Africa contributes. This requires clear communication of our approach to policy, reporting on our performance, our engagements with stakeholders, and our response to issues that are important to our stakeholders. It also means making our products easy to understand and simple to use. Transparency is a crucial tenet of King III and we aim to embody this philosophy while remaining cognisant of the risk of disclosing sensitive competitive information.

Our integrated report annually serves as the foundation of our reporting to stakeholders. Our aim is to provide stakeholders with a succinct, yet sufficiently detailed view of the organisation, the challenges and opportunities we face, and our approach to creating and treating value. We strive to follow the trend of improving our reporting on only the most material issues while providing a balanced view of our performance. As a broad mandate incorporated in South Africa and listed on the Johannesburg Stock Exchange (JSE), our primary focus is on South African regulatory reporting requirements. These include the South African Companies Act, No 71 of 2008, the Banks Act, No 94 of 1990, the JSE Limited Listings Requirements and the King Code of Governance for South Africa 2009 (King III). We take the International Integrated Reporting Council’s (IIRC) Framework into account. In addition, there is a number of other reporting frameworks such as the Global Reporting Initiative’s (GRI) G4 guidelines which are considered in our disclosures.

In terms of lobbying, we conduct dialogue on issues where we have a legitimate interest and where public policy directly affects our business, such as regulatory and structural reform. We ensure that any communication undertaken is honest, comprehensive and accurate. For example, in South Africa we engage on public policy issues through industry bodies such as National Economic Development and Labour Council, Banking Association of South Africa and Business Unity South Africa. We are politically neutral and do not participate in party political activities or make party political contributions. We are represented in a large number of industry associations locally and regionally. These associations represent their members and shape the industry response to issues and interactions with governments. We seek to be supportive and influential in all associations of which we are members.

Generating value for households and businesses

We focus on relevant affordable products and services; innovative delivery channels designed to facilitate easier access to financial services; and consumer education that improves financial literacy. We have a clear focus on developing innovative ways to improve access to economically disadvantaged customers.

We create a total of 15 490 m in financing services for SA businesses in 2014, including 7 650 m in innovative solutions that improved our clients’ access to debt capital markets.

We have a strategic focus to reduce cost of doing business and improve our cost efficiency, by reducing non-interest costs by 2%. This resulted in a net decrease in cost of doing business to 43.8% of revenue in 2014. In addition, we have improved our cost of funding through our deposit business, and have a loan funding ratio of 86.7%.

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Contributing to growth

Deliver product and service solutions to help more people and society progress in a sustainable way

By supporting our customers and clients and working in partnership with other stakeholders we can create an environment in which individuals, institutions and governments are more likely to invest in sustainable progress and enable growth.

Achieving long-term sustainable economic growth requires efforts addressing a number of policy challenges such as raising employment, improving access to housing and supporting families in planning for their futures. All of these rely on access to appropriate and responsible finance.

In addition, solutions to social and environmental challenges also require access to appropriate financing to help innovate, develop, commercialise and scale their deployment.

We have cumulative targets for new and renewed lending in the following categories: (1) households, (2) small and medium enterprises; and (3) to assist in raising finances for business and government. While we believe that lending is critical to ongoing growth, we remain mindful of the current economic conditions. In South Africa, the largest contributor to our performance in lending to households has been negatively affected by pressure on employment, disposable income and interest rate increases. Lending to small and medium enterprises has also been affected by economic conditions and higher than anticipated run-off of the book. This has been offset by increased value in financing raised for business and government.

<table>
<thead>
<tr>
<th>Indicator</th>
<th>2012</th>
<th>2013</th>
<th>2014</th>
<th>YoY trend</th>
</tr>
</thead>
<tbody>
<tr>
<td>New and renewed lending to household**</td>
<td>N/A</td>
<td>25.38</td>
<td>25.91</td>
<td></td>
</tr>
<tr>
<td>Affordable housing – volume of new loans extended</td>
<td>1.6</td>
<td>1.6</td>
<td>1.5</td>
<td></td>
</tr>
<tr>
<td>New and renewed lending to small and medium enterprises</td>
<td>N/A</td>
<td>1.89</td>
<td>(0.02)</td>
<td></td>
</tr>
<tr>
<td>Financing raised for businesses and government</td>
<td>N/A</td>
<td>80.1</td>
<td>137</td>
<td></td>
</tr>
</tbody>
</table>

Notes

- **South Africa only
- ** Mortgage lending only includes Private Bank and Wealth clients
- ** Balance sheet movement year-on-year. Negative growth is attributed to a much higher than anticipated run-off of the book and low economic growth

Financing renewable energy and environmental projects

In 2014, we participated in the power purchase and implementation agreements for renewable energy projects which provide opportunities for private, independent power producers in South Africa to develop large-scale generation projects. We helped resolve bankruptcy issues related to these power purchasing agreements; introduced international benchmarking into South Africa and hosted events bringing together investors, government, Eskom and developers.

We have provided debt funding support to 12 projects announced for round three of the South African government’s Renewable Energy Independent Power Producer Procurement Programme. These projects include wind, solar photovoltaic and concentrated solar power and have been designated to benefit local communities and will positively impact many businesses during the various construction phases. Up to the end of March 2015, we have contributed financing of 1.589 m in renewable energy projects including 456 m for solar photovoltaic, 892 m for wind and 250 m for concentrated solar technologies. This represents about 41% of all renewable energy awards to date. We have also supported 28 projects during the fourth bidding round, with winning bidders to be announced during the first quarter of 2015.

Absa named ‘Outstanding lender’ in the wind industry

The South African Wind Energy Association, in conjunction with the Global Wind Energy Association, recognised Absa as our outstanding contributor to the South African wind industry. We have been one of the most successful banks in financing this specific technology, arranging financing for 892 m of wind energy projects up the latest round of deals awarded in the market (about 45% of all wind energy deals awarded by us). We structure innovative funding solutions to support our clients and development of the various projects, contribute to economic and social development in the country and assist in providing generation capacity to the South African power grid.
7. We will help more businesses to start up and grow

Small and medium enterprises (SMEs) are vital parts of the economy in all our core markets. By helping these businesses to start up or grow, we can contribute to wider prosperity.

<table>
<thead>
<tr>
<th>Indicator</th>
<th>2012</th>
<th>2013</th>
<th>2014</th>
<th>YoY trend</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of SMEs supported with seminars, tools and training</td>
<td>n/a</td>
<td>35,776</td>
<td>42,594</td>
<td>▲</td>
</tr>
</tbody>
</table>

Enterprise development for small and medium-sized businesses is a key lever to the development of our African economies. Research has shown that this sector employs the highest number of people, including youth. We recognise that starting and growing businesses requires more than funding alone. Our enterprise development approach is founded on three pillars: (1) access to finance; (2) access to markets; and (3) access to non-financial business support.

Supporting SMEs with seminars and training

In 2014, we provided business advice and support to 42,394 individuals, through a series of seminars, conferences and workshops across South Africa, of which 11,173 received support through training interventions delivered through the Absa Centre of Entrepreneurship and various programmes with strategic partners. Outside South Africa, we identified Barclays Business Clubs as a platform to deliver similar services to local small and medium enterprises. These clubs are located in Botswana, Ghana, Kenya and Uganda and draw on the support, guidance and best practice from the South Africa Enterprise Development Centre. Services include international business trips, business-related seminars and conferences and networking sessions.

Innovative products are another tool to assist small business owners. Mobile payment devices like the Payment Pebble allow users to turn their smartphone or tablet into a mobile card machine, providing a quick, secure and easy way to accept card payments anytime, anywhere. This has been applied in other market segments and is being used for payment acceptance in sectors such as courier companies, charities and direct sales organisations. We are also collaborating with corporate clients to test new financing models aimed at supporting the development and growth of small farmers.

In addition, we launched a number of large-scale enterprise development programmes including:

- Massmart/Walmart R300m supplier development programme which focuses on the development of Massmart suppliers in the manufacturing and agricultural sectors. Through this initiative the first 100% black-owned maize mill in South Africa was financed.
- Absa is providing access to markets, development finance and non-financial support to 250 SME suppliers in the Phokeng area. We will also deploy an enterprise development centre in partnership with Royal Bafokeng Nation in 2015.
- Joy Global is the largest underground supplier of mining equipment in South Africa. They have opened up their supplier chain to black SME suppliers. In partnership with Absa, a 100% black owned parts factory supplier with was established in 2014.

Absa Procurement Portal – making SMEs visible to corporate buyers

It can be challenging to launch or grow a business when facing competition from well-established businesses. In South Africa, Absa’s virtual marketplace (called the Procurement Portal) increases the visibility of SME suppliers to corporate buyers, giving them access to new markets. Corporates can search for specific suppliers in their region, or for suppliers meeting a certain profile and with a particular capacity. The portal also encourages corporates to buy more services and products from SMEs, facilitates their financial independence and offers a range of non-traditional funding solutions. By the end of 2014, the portal had more than 30,000 SMEs, 3,450 active buyers and 50 corporates registered. More than R2bn in tender volumes are advertised monthly.

SME Index

Absa’s Enterprise Development unit publishes a quarterly SME Index highlighting relevant market data extrapolated from Statistics South Africa. The Index provides valuable information that allows SMEs to make more informed decisions that will help them to grow their businesses. It also guides policymakers’ decisions on SME development and job creation.

8. We will improve youth employability

We will improve youth employability, at all levels, especially technical special skills.

We have partnered with civil society organisations and government to support wider employability initiatives in the communities in which we operate. We have a two-pronged approach that tackles the youth crisis: ‘increasing employability’ and ‘harnessing entrepreneurship’ through enterprise development. Our approach includes internships (i.e. apprenticeships), our Pan-African graduate development programme, as well as providing bursaries and sponsorships.

<table>
<thead>
<tr>
<th>Indicator</th>
<th>2012</th>
<th>2013</th>
<th>2014</th>
<th>YoY trend</th>
</tr>
</thead>
<tbody>
<tr>
<td>Internships provided</td>
<td>501</td>
<td>540</td>
<td>617</td>
<td>▲</td>
</tr>
<tr>
<td>Bursaries and sponsorships provided</td>
<td>112</td>
<td>123</td>
<td>137</td>
<td>▲</td>
</tr>
<tr>
<td>Pan-Africa graduate programme</td>
<td>99</td>
<td>180</td>
<td>207</td>
<td>▲</td>
</tr>
</tbody>
</table>

We also select programmes that link an intervention to an opportunity as a tangible means of migrating from output-based to impact-based employment. This ongoing development of this framework, along with increased collaboration with our corporate clients, will be a key focus for 2015. Many of our colleagues are involved in highly impactful community and social enterprise work outside of Barclays and these are highlighted and celebrated through the annual Barclays Citizenship Awards. In 2014 Barclays Africa won three of the four global Barclays Citizenship awards.

9 & 10 Supporting our communities

We play a broader role in our communities than only through our core business activities. We invest, money, time and the expertise of our employees to deliver a positive social impact in the communities where we operate through a range of awareness and skills development programmes.

Key performance indicators

<table>
<thead>
<tr>
<th>Indicator</th>
<th>2012</th>
<th>2013</th>
<th>2014</th>
<th>YoY trend</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total community investment spend (Rm)</td>
<td>104.7</td>
<td>126.1</td>
<td>155.0</td>
<td>▲</td>
</tr>
<tr>
<td>South African socio-economic development spend (Rm)</td>
<td>91.6</td>
<td>85.8</td>
<td>109.9</td>
<td>▲</td>
</tr>
<tr>
<td>Financial literacy initiatives – numbers of consumers reached (’000)</td>
<td>124</td>
<td>196</td>
<td>198</td>
<td>▲</td>
</tr>
<tr>
<td>Total unique colleagues participating in Barclays volunteering, fundraising or giving programmes</td>
<td>13,476</td>
<td>14,054</td>
<td>13,397</td>
<td>▲</td>
</tr>
<tr>
<td>Total number of hours volunteered (’000)</td>
<td>105.2</td>
<td>96.8</td>
<td>116.3</td>
<td>▲</td>
</tr>
</tbody>
</table>

Notes

- Corporate social investment (including enterprise development programmes, employability programmes and financial literacy and skills programmes)
- Measured in SA rand
- Measured in SA rand
- Measured in SA rand
- Not comparable from previous year of reporting

Enterprise development

TechnoServe – Pan-African

TechnoServe works with enterprising people to promote the growth of the SME sector through agri-enterprise by providing technical and enterprise training with linkages to tangible business opportunities. Barclays’ employees provide mentoring support to the farmers, with a particular focus on strategic and financial planning.

We have been working with TechnoServe in South Africa since 2011. In 2014 we approved the scaling of our South African investment and the expansion of this programme to Ghana and Kenya working with, in total, 300 small scale farmers and entrepreneurs in the agricultural value chain in creating or sustaining 900 jobs, excluding in-direct job creation.

IT’S TYME – Pan-African

IT’S TYME is an intensive incubator style programme delivered by Junior Achievement in Kenya, Tanzania, Zambia and South Africa through a series of group sessions.

This programme is designed to create opportunities for marginalised, out-of-school youth between the ages of 15 and 25 to enter the job market and start small enterprises through the provision of life skills training and basic business education and entrepreneurship skills training.

As part of the programme design, experienced entrepreneurs are engaged in the programme delivery, passing on practical experience and helping to create networks by linking aspiring young entrepreneurs with experienced ones. In 2014 over 1,368 youth participated in this programme.
Employability

Mentec Foundation: South Africa

Mentec targets rural disadvantaged youth across South Africa. The programme addresses the supply and demand side of the employability challenge by providing ‘tailor made’ training for specific jobs, industries and government based employment. This approach ensures a very high probability of employment through working with specific employers to ensure beneficiaries meet their needs. The programme focuses on ICT (information and communication technology), entrepreneurial skills, and financial literacy and life skills. Beneficiaries are also able to access mentors, who provide programme support and career guidance. Of the 330 beneficiaries from the 2014 programme, 160 will be placed into formal employment and 170 into internships, i.e. 100% linkage.

Financial literacy

In South Africa, consumer education is part of our community investment. Included in our performance metrics above, is the R24m invested into consumer education initiatives reaching over 198,000 consumers. With the Banking Association of South Africa, we continue to support the annual Teach Children to Save campaign and mobilised 370 employees to reach 500 schools and over 48,000 children in 2014. We partnered with the Financial Services Consumer Education Foundation to distribute over 45,000 financial literacy magazines to 76 schools nationwide. Year-end spending often leaves consumers overindebted and we send cautionary spending tips to customers via our digital channels.

In Botswana we broadcast, via two youth radio stations, a three month 12-part radio drama series on financial literacy reaching over 14,000 youth.

Outside of Botswana and South Africa, consumer education is often embedded within the community investment programmes, such as financial literacy within employability or enterprise development programmes. We believe consumer education is important as it empowers individuals to make informed choices and to improve their lives through responsible personal financial management.

Banking on Change: Pan-African (enterprise and financial skills)

Banking on Change is a partnership between Barclays and international NGOs Plan UK and CARE International UK. In Africa it operates in Egypt, Ghana, Kenya, Tanzania, Uganda and Zambia. Taking a savings-led approach to microfinance, it aims to give poor people, those living on less than USD2 a day, access to basic financial services for the first time, and the skills to save and manage their money effectively. In 2014, it reached 155,423 young people in Africa.

It also helps marginalised communities to access formal banking products making tangible, lasting improvements to people’s lives. It was the first partnership between a global bank and international NGOs to successfully link informal savings groups to the formal banking sector. Barclays aims to build and share the business case for developing savings-led products and services that meet the specific needs of those at the base of the pyramid.

Volunteerism

Employee participation or volunteering is a key cornerstone of Barclays’ holistic colleague engagement strategy. Whilst colleagues are encouraged to volunteer their time and expertise, it is not compulsory.

Colleagues are engaged primarily in three ways:

- Volunteering campaign, i.e. the Pan-African ‘Unlocking Youth Potential’ (UYP) and global ‘Make a Difference’ campaign.
- Our community investment programmes have an executive champion allocated to them. These champions mobilise their team around mentoring and volunteering opportunities for their specific programmes.
- Colleagues are also encouraged to get involved with our communities or causes they are passionate about even outside our strategic focus areas, i.e. through Volunteering Grants, Matched Fund-Raising and Payroll Giving to charities selected through a colleague survey (South Africa only).

Unlocking Youth Potential (UYP) equips young entrepreneurs between the ages of 16 and 25 with training and coaching support. In 2014 the UYP campaign was run for the second year with workshops covering three areas: life skills, financial skills and enterprise skills. We are particularly proud that Africa contributed over 60% of the global participants during the 2014 Make a Difference campaign. Almost 13,400 employees (32%) volunteered their expertise and over 116,200 hours of their time (valued at over R8.5m) in support of our communities. Of this, 78% were skills based interventions in comparison to 69% in 2013. A key highlight was the mobilisation of 1,361 employees during our Pan-African Unlocking Youth Potential enterprise development campaign which reached more than 10,800 youths across Africa.

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 (B-BBEE) (South Africa) fact sheet
- Global Reporting Initiative (GRI) index
- Stakeholder fact sheet
- King III fact sheet