



Absa Group Limited

2020 Principles for Responsible Banking Report

About our report

Target audience and reporting frameworks

This is our first progress report on the Absa Group's implementation of the United Nations Environment Programme Finance Initiative's Principles for Responsible Banking (PRB). We welcome your feedback (ir@absa.africa) as we aim to consistently improve our performance.

Reporting period and scope

This report covers the period 1 January 2020 to 31 December 2020. Any notable or material events after this date, and up until the approval of this report, are included and noted as such.

Assurance

We apply a risk-based, combined assurance approach to the Group's operations. Internal controls, management assurance, compliance and internal audit reviews, supported by the services of independent external service providers, support the accuracy of disclosures within all of our published reports. In line with their respective mandates, specific reports are reviewed and recommended to the Board for approval by the Disclosure, Social and Ethics, Remuneration, Directors' Affairs, Group Audit and Compliance, and Group Risk and Capital Management committees.

Board approval

This report represents an opportunity to provide stakeholders with material information and commentary on that information so that they can make an informed assessment of the Group's PRB performance during the year under review. As in all our reporting, we have set out to provide appropriate and adequate information to support the commentary made by both the Board and management.

Assisted by our Social and Ethics Committee, the Board accepts responsibility for the integrity of this 2020 Principles of Responsible Banking Report. It is our opinion that it presents a fair and balanced view, and we believe that it demonstrates the way in which we are creating sustainable value and prosperity for our stakeholders.

The Board approved this report on 22 March 2021.

Alex Darko	Ihron Rensburg	Sipho M Pityana (Lead Independent Director)
Colin Beggs	Jason Quinn	Swithin Munyantwali
Daisy Naidoo	Mark Merson	Tasneem Abdool-Samad
Daniel Mminele	Nonhlanhla Mjoli-Mncube	Wendy Lucas-Bull (Chairman)
Francis Okomo-Okello	René van Wyk	
Fulvio Tonelli	Rose Keanly	

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<p>Principle 1: Alignment</p> <p>We will align our business strategy to be consistent with and contribute to individuals' needs and society's goals, as expressed in the Sustainable Development Goals, the Paris Climate Agreement and relevant national and regional frameworks.</p>		
<p>1.1. Describe (high-level) your bank's business model, including the main customer segments served, types of products and services provided, the main sectors and types of activities, and, where relevant, the technologies financed across the main geographies in which your bank has operations or provides products and services</p>	<p>Absa is a diversified financial services provider, offering products and services across retail, business, corporate, investment and wealth banking, as well as in investment management and insurance.</p> <p>We operate in 14 countries. Our banks are in Botswana, Ghana, Kenya, Mauritius, Mozambique, Seychelles, South Africa, Tanzania (Absa Bank Tanzania and National Bank of Commerce), Uganda and Zambia. In addition, we have offices in Namibia and Nigeria, as well as insurance operations in Botswana, Kenya, Mozambique, South Africa, Tanzania and Zambia. We have an international presence in the United Kingdom and the United States.</p> <p>We have 36 737 employees and a distribution network of 991 branches and 9 734 ATMs.</p> <p>We have three customer-facing business units, namely:</p> <ul style="list-style-type: none"> • Retail and Business Banking South Africa* • Corporate and Investment Banking • Absa Regional Operations* <p><i>* Includes insurance solutions</i></p> <p>Details of the business units' performance, by business unit and geography, are provided in our financial disclosures.</p>	<p>Corporate website (www.absa.africa)</p> <ul style="list-style-type: none"> • Who we are. • Legal structure. • Country operations. <p>2020 Integrated Report</p> <ul style="list-style-type: none"> • Business model. • Strategy. • Organisation structure, products and services. • Absa presence. <p>2020 Environmental, Social and Governance Report</p> <ul style="list-style-type: none"> • Products and services matrix. <p>2020 Financial Results booklet</p> <ul style="list-style-type: none"> • Segment performance.

Reporting and self-assessment requirements	High-level summary of bank's response	References/Links
Principle 1: Alignment <i>continued</i>		
<p>1.2 Describe how the bank has aligned and/or is planning to align its strategy to be consistent with and contribute to society's goals, as expressed in the Sustainable Development Goals, the Paris Climate Agreement, and relevant national and regional frameworks.</p>	<p>In April 2020, we published our Group Sustainability Policy, which applies to all our subsidiaries and employees. This policy is based on the United Nations Environment Programme Finance Initiative's PRB. It includes aligning Absa's strategy with the Sustainable Development Goals, the Paris Climate Agreement, and relevant national and regional frameworks.</p> <p>Sustainable growth shapes our thinking and to lead with purpose and deliver shared value to a broad range of stakeholders is a strategic imperative.</p> <p>Recognising the inextricable link between Absa's growth and sustainability to that of the communities we operate in, Absa has adopted an integrated approach to achieving impact through our role in society strategy. By leveraging the capabilities of our respective businesses and functions within a cohesive set of priorities, we aim to amplify our impact in the following four focus areas:</p> <ol style="list-style-type: none"> 1. Inclusive finance. 2. Environmental sustainability. 3. Promoting a just society. 4. Education and skills development. <p>Established in 2020, our Corporate and Investment Bank's Sustainable Finance team is working with customers in three areas:</p> <ol style="list-style-type: none"> 1. Capital and risk management solutions that promote environmental protection (for example, emissions reduction and pollution prevention) and inclusive growth (increasing access to basic services such as education, health and housing). 2. Assisting customers to transition to sustainable operating models through sector-specific transition plans and, where appropriate, sector-specific policies. 3. Driving systemic change by engaging directly with key influencers, regulators and policymakers to support the alignment of policy and regulations with the Sustainable Development Goals and Paris Climate Agreement targets. 	<p>Group Sustainability Policy</p> <p>2020 Integrated Report</p> <ul style="list-style-type: none"> • Business model. • Strategy. • Role in society strategy. • Stakeholder value creation. <p>2020 Environmental, Social and Governance Report</p> <p>2020 Task Force on Climate-related Financial Disclosures Report</p>

Reporting and self-assessment requirements	High-level summary of bank's response	References/Links
<h2 style="color: white; background-color: red; padding: 5px;">Principle 2: Impact and target setting</h2> <p style="color: white; background-color: red; padding: 5px;">We will continuously increase our positive impacts while reducing the negative impacts on, and managing the risks to, people and environment resulting from our activities, products and services. To this end, we will set and publish targets where we can have the most significant impacts.</p>		
<p>2.1 Impact analysis</p> <p>Show that your bank has identified the areas in which it has its most significant (potential) positive and negative impact through an impact analysis that fulfils the following elements:</p> <ol style="list-style-type: none"> a) Scope: The bank's core business areas, products/services across the main geographies that the bank operates in, as described under 1.1., have been considered in the scope of the analysis. b) Scale of exposure: In identifying its areas of most significant impact, the bank has considered where its core business/its major activities lie in terms of industries, technologies and geographies. c) Context and relevance: The bank has taken into account the most relevant challenges and priorities related to sustainable development in the countries/regions in which it operates. d) Scale and intensity/salience of impact: In identifying its areas of most significant impact, the bank has considered the scale and intensity/salience of the (potential) social, economic and environmental impacts resulting from the bank's activities and provision of products and services. <p>Show that building on this analysis, the bank has</p> <ul style="list-style-type: none"> • Identified and disclosed its areas of most significant (potential) positive and negative impact. • Identified strategic business opportunities in relation to the increase of positive impacts/reduction of negative impacts. 	<p>In line with our Group strategy and Sustainability Policy, we analyse the significant positive and negative impacts of our business, including assessing the material issues for our stakeholders. As part of this, we took into consideration our business model and the scale of our products and services, as well as our impact on the Sustainable Development Goals. As a bank, one of our most significant impacts is through our lending and financing activities. Moreover, credit risk accounted for 78% of our Group risk-weighted assets in 2020.</p> <p>We recognise Africa's above-average vulnerability to climate change and our need to assess the climate-related risks and opportunities for the Group, given our strategic ambition to play a shaping role in Africa's growth and sustainability.</p> <p>Banks are well placed to finance the transition to a low-carbon economy. The significant financing requirements for the energy transition and the delivery of resilient infrastructure require access to the capital markets, bank debt, and wider funding solutions, thereby providing revenue pools projected to grow substantially over the medium to long-term. We aim to help customers achieve sustainable and inclusive growth aligned with the Sustainable Development Goals and Paris Climate Agreement goals by providing services that enable transition and adaptation.</p> <p>Based on these considerations, we are focusing on our impact in two areas, namely the environmental and social impact of our lending, including climate change, and our sustainable finance activities.</p>	<p>2020 Integrated Report 2020 Financial Results booklet 2020 Environmental, Social and Governance Report</p> <ul style="list-style-type: none"> • Financial Sector Disclosure <p>2020 Task Force on Climate-related Financial Disclosures Report</p>

Reporting and self-assessment requirements	High-level summary of bank's response	References/Links
Principle 2: Impact and target setting <i>continued</i>		
<p>2.2 Target setting</p> <p>Show that the bank has set and published a minimum of two Specific, Measurable (can be qualitative or quantitative), Achievable, Relevant and Time-bound (SMART) targets, which address at least two of the identified areas of most significant impact, resulting from the bank's activities and provision of products and services.</p> <p>Show that these targets are linked to and drive alignment with and greater contribution to appropriate Sustainable Development Goals, the goals of the Paris Climate Agreement, and other relevant international, national or regional frameworks. The bank should have identified a baseline (assessed against a particular year) and have set targets against this baseline.</p> <p>Show that the bank has analysed and acknowledged significant (potential) negative impacts of the set targets on other dimensions of the Sustainable Development Goals/climate change/society's goals and that it has set out relevant actions to mitigate those as far as feasible to maximise the net positive impact of the set targets.</p>	<p>Regarding our sustainable finance ambitions, Corporate and Investment Bank established a Sustainable Finance team in July 2020. We have set and published a target to finance, arrange and/or raise R100bn for environmental and social related projects, by 2025 (Corporate and Investment Bank's current gross loans as at 31 December 2020 is R361bn). This is composed of R10bn of capital raising, R40bn of renewable energy assets in South Africa (R20bn exposure as at 31 December 2020), and R50bn of new business written on sustainable business. Corporate and Investment Bank will also reduce the proportion of carbon-related assets relative to its total exposure. In addition to this, Retail and Business Banking South Africa aims to finance R4bn or 400MW of renewable power by 2025.</p> <p>We support renewable energy and clean technology, providing advice and financing for wind, solar and energy storage as solutions to the energy transition. We are the largest funder of renewable energy in South Africa by megawatts financed, having been involved in financing 33 projects with a combined capacity of 2 916 MW. As at 31 December 2020, our renewable loans amounted to R20.4bn.</p> <p>In January 2020, we became the first African bank to conclude a guarantee transaction with the Multilateral Investment Guarantee Agency, a member of the World Bank Group. The transaction allows us to provide additional sustainable financing for corporates and small and medium-sized businesses, as well as projects with co-climate benefits. This project's climate finance component is significant, as our subsidiaries in Kenya and Mauritius will lend USD325m in support of new climate finance transactions.</p> <p>Key targets related to lending sustainably, besides those already achieved to date (in 2.4 below), include:</p> <ul style="list-style-type: none"> • Develop our sustainability risk framework as part of our Group Enterprise Risk Management Framework in the first half of 2021. • Publish additional Group financing standards for mining and oil and gas in 2021. • Extend our partnership with the Council for Scientific and Industrial Research in South Africa to cover our entire agriculture and real estate books in 2021. • Implement a Group environmental and social management system over the next two years that will automate the process to manage and report on environmental and social risk exposures in our lending. • Continue to enhance our annual Task Force on Climate-related Financial Disclosures reporting. 	<p>2020 Environment, Social and Governance Report</p> <p>2020 Integrated Report</p> <ul style="list-style-type: none"> • Role in society <p>2020 Task Force on Climate-related Financial Disclosures Report</p>

Reporting and self-assessment requirements	High-level summary of bank's response	References/Links
Principle 2: Impact and target setting <i>continued</i>		
<p>2.3 Plans for target implementation and monitoring</p> <p>Show that the bank has defined actions and milestones to meet the set targets.</p> <p>Show that the bank has put in place the means to measure and monitor progress against the set targets. Definitions of key performance indicators, any changes in these definitions, and any rebasing of baselines should be transparent.</p>	<p>Performance against these targets is monitored by the Social and Ethics Committee and the Group Risk and Capital Management Committee. From a management perspective, the Group Chief Executive Officer, the Financial Director, the Group Executive Committee and the Executive Risk Committee monitor the performance.</p> <p>Annual reporting on our progress is contained in our Environmental, Social and Governance Report and Task Force on Climate-related Financial Disclosures Report, both of which are considered and approved for publication by the Social and Ethics Committee.</p>	<p>2020 Environment, Social and Governance Report</p> <p>2020 Task Force on Climate-related Financial Disclosures Report</p>
<p>2.4 Progress on implementing targets</p> <p>For each target separately:</p> <p>Show that the bank has implemented the actions it had previously defined to meet the set target.</p> <p>Or explain why actions could not be implemented/needed to be changed, and how your bank is adapting its plan to meet its set target.</p> <p>Report on the bank's progress over the last 12 months (up to 18 months when first reporting after becoming a signatory) towards achieving each of the set targets and the impact your progress resulted in.</p>	<p>From a sustainable lending perspective, we have:</p> <ul style="list-style-type: none"> • Concluded a deal with the Multilateral Investment Guarantee Agency (MIGA), of the World Bank, in January 2020, which includes green lending targets, caps on financing coal and other sectors, and implementing an environmental and social management system in Ghana, Kenya, Mauritius, Mozambique, Seychelles, Uganda and Zambia. • Included a climate-change resolution in our annual general meeting resolutions. Over 99% of shareholders voting supported the resolution at our annual general meeting in June 2020. Our first Task Force on Climate-related Financial Disclosures Report, to be released on 31 March 2021, will fulfil the resolution's disclosure commitments. • Published a Group Sustainability Policy in April 2020, using the PRB as a framework. • Published a Group Coal Financing Standard in April 2020, covering coal mining, new coal-fired electricity generation and coal-related projects. • Established sustainability risk as a principal risk in our Enterprise Risk Management Framework in October 2020 and appointed a team in December 2020. • Partnered with the Council for Scientific and Industrial Research in South Africa to assess the climate-related physical risk within part of our agriculture loan book. • Included scenarios for climate-related risk in our annual budgeting and capital stress testing conducted in November 2020. <p>Regarding sustainable finance, progress to date includes:</p> <ul style="list-style-type: none"> • Establishing a Sustainable Finance team within our Corporate and Investment Banking (July 2020) and creating a Sustainable Finance Committee that meets monthly and includes employees from Risk, Treasury, Group Sustainability and numerous Corporate and Investment Banking teams. • Starting work on a Sustainable Bond framework, which we aim to complete in 2021. • Refinancing a concentrated solar power project, as a senior and mezzanine lender, in a landmark transaction as the first refinancing of a project under South Africa's Renewable Energy Independent Power Producer Procurement Programme (December 2020). • Supporting several customers' emergency power bids in Eskom's Risk Mitigation Programme (December 2020), including a large renewables component. 	<p>Group Sustainability Policy</p> <p>Group Coal Financing Standard</p> <p>2020 Task Force on Climate-related Financial Disclosures Report</p> <p>2020 Environmental, Social and Governance Report</p> <ul style="list-style-type: none"> • Financial sector disclosures

Reporting and self-assessment requirements	High-level summary of bank's response	References/Links
<p>Principle 3: Clients and Customers</p> <p>We will work responsibly with our clients and our customers to encourage sustainable practices and enable economic activities that create shared prosperity for current and future generations.</p>		
<p>3.1 Provide an overview of the policies and practices the bank has in place, and/or is planning to put in place, to promote responsible relationships with its customers. This should include high-level information on any programmes and actions implemented (and/or planned), their scale and, where possible, the results thereof.</p>	<p>Ethics and integrity, including treating customers fairly; and Financial Sector Disclosures FS7/9 in our Environmental, Social and Governance Report provides information, including the respective management approaches, on the key environmental, social and governance topics that are of importance to sound and responsible relationships with our customers. These topics include, but are not limited to, culture, ethics and conduct (incorporating whistleblowing, financial crime and cybersecurity, responsible banking and lending, and human rights).</p>	<p>2020 Integrated Report 2020 Environment, Social and Governance Report</p>
<p>3.2 Describe how your bank has worked with, and/or is planning to work with, its clients and customers to encourage sustainable practices and enable sustainable economic activities. This should include information on actions planned/implemented, products and services developed, and, where possible, the impacts achieved.</p>	<p>Absa is working with customers on capital and risk management solutions that promote environmental protection and inclusive growth, assisting them in transitioning to sustainable operating models through sector-specific transition plans, and driving systemic change by engaging directly with key influencers, regulators and policymakers to support the alignment of policy and regulations with the Sustainable Development Goals and Paris Climate Agreement targets.</p> <p>As part of their engagements with customers, our agriculture departments are investigating and discussing potential solutions to encourage sustainable agricultural practices, including minimum tillage, which would contribute to reduced fuel consumption, water efficiency, precision farming, and the use of remote sensing technology.</p>	<p>2020 Integrated Report 2020 Environment, Social and Governance Report</p>

Reporting and self-assessment requirements	High-level summary of bank's response	References/Links
Principle 4: Stakeholders We will proactively and responsibly consult, engage and partner with relevant stakeholders to achieve society's goals.		
4.1 Describe which stakeholders (or groups/types of stakeholders) the bank has consulted, engaged, collaborated or partnered with for the purpose of implementing these Principles and improving the bank's impacts. This should include a high-level overview of how the bank has identified relevant stakeholders and what issues were addressed/results achieved.	The Group continues to engage with various stakeholders on the matters referenced within the PRB and mitigating and improving the Group's impacts. Details of our engagement with stakeholders are set out in our 2020 Environmental, Social and Governance Report.	2020 Integrated Report 2020 Environment, Social and Governance Report

Reporting and self-assessment requirements	High-level summary of bank's response	References/Links
Principle 5: Governance and Culture We will implement our commitment to these Principles through effective governance and a culture of responsible banking.		
5.1 Describe the relevant governance structures, policies and procedures your bank has in place/is planning to put in place to manage significant positive and negative (potential) impacts and support effective implementation of the Principles.	<p>The Social and Ethics Committee is mandated, on behalf of the Group Board, to oversee social and environmental issues. The Social and Ethics Committee Chairman provides a summary to the Board on the matters deliberated by the committee. The Board remains responsible for establishing effective governance structures to provide oversight on implementation of the PRB and for approving the Group's risk appetite and key frameworks and policies.</p> <p>The Group Executive Steering Committee, chaired by the Group Financial Director, manages the Group's strategic sustainability programme, while the Group Executive Committee drives the delivery of the role in society strategy. The Executive Risk Committee will monitor the establishment and management of the sustainability principal risk.</p> <p>The Group Sustainability Policy is based on the PRB, and includes aligning Absa's strategy to the Sustainable Development Goals, the Paris Climate Agreement, and relevant national and regional frameworks.</p>	2020 Integrated Report 2020 Environment, Social and Governance Report 2020 Task Force on Climate-related Financial Disclosures Report

Reporting and self-assessment requirements	High-level summary of bank's response	References/Links
Principle 5: Governance and Culture <i>continued</i>		
<p>5.2 Describe the initiatives and measures the bank has implemented, or is planning to implement, to foster a culture of responsible banking among its employees. This should include a high-level overview of capacity-building, inclusion in remuneration structures and performance management, and leadership communication, amongst others.</p>	<p>Raising awareness and training employees is critical to ensure that risks and opportunities are integrated into our activities. This provides employees with the requisite knowledge to engage with customers and customers on climate change and the transition to a lower-carbon economy. In 2019, training has included academics and experts presenting to our Board and employees on South Africa's energy sector and on long-term climate forecasts for sub-Saharan Africa.</p> <p>In 2020, we created general awareness of sustainability among 400 employees across the Group during engagement sessions on the Sustainable Development Goals, arranged for a co-author of the South African National Treasury's technical whitepaper on Sustainable Finance to provide a teach-in on the whitepaper, and co-facilitated training for in-country officers on the environmental and social requirements of our Multilateral Investment Guarantee Agency (MIGA) deal. Training provided elsewhere across the Group included 25 training sessions on renewable energy and funding mechanisms, as well as various podcasts on sustainability. We also commissioned research by the Global Change Institute at the University of the Witwatersrand on the five climate risks facing southern Africa.</p> <p>Accelerating this training is a key deliverable and in addition to sustainability and climate change experts presenting to our Board, management and employees, we will roll out a sustainability awareness module, including of climate change, to all employees.</p>	<p>2020 Task Force on Climate-related Financial Disclosures Report</p>
<p>5.3 Governance structure for implementation of the Principles</p> <p>Show that the bank has a governance structure in place for the implementation of the PRB, including:</p> <ol style="list-style-type: none"> Target setting and actions to achieve targets set. Remedial action in the event of targets or milestones not being achieved or unexpected negative impacts being detected. 	<p>The governance structure outlined in 5.1 includes oversight of the PRB as well as the Group's broad environmental, social and governance performance.</p>	<p>The Social and Ethics Committee report back within the 2020 Environmental, Social and Governance Report</p>

Reporting and self-assessment requirements	High-level summary of bank's response	References/Links
<h2 style="color: white; margin: 0;">Principle 6: Transparency and accountability</h2> <p style="color: white; margin: 0;">We will periodically review our individual and collective implementation of these Principles and be transparent about and accountable for our positive and negative impacts and our contribution to society's goals.</p>		
<p>6.1 Progress on implementing the Principles for Responsible Banking</p> <p>Show that the bank has progressed on implementing the six Principles over the last 12 months (up to 18 months when first reporting after becoming a signatory) in addition to the setting and implementation of targets in a minimum of two areas (see 2.1-2.4).</p> <p>Show that the bank has considered existing and emerging international/regional good practices relevant to the implementation of the six PRB. Based on this, it has defined priorities and ambitions to align with good practice.</p> <p>Show that your bank has implemented/is working on implementing changes in existing practices to reflect and be in line with existing and emerging international/regional good practices and has made progress on its implementation of these Principles.</p>	<p>Various reports within our 2020 integrated reporting suite provide an update on the Group's activities in relation to the PRB and the underlying principles (although these may not be explicitly referenced). Our disclosures cover a range of topics, including but not limited to, ethical and responsible business practices, access to safe and accessible financial services, environmental and social risks in lending, climate change and broader corporate citizenship activities, such as support for institutions that promote democracies and just societies.</p> <p>Our Integrated Report is prepared in accordance with the International Integrated Reporting Councils' <IR> Framework (2021), and our Environmental, Social and Governance Report is in accordance with the Global Reporting Initiative G4 Standards. Both reports reference the King Code of Corporate Governance, which explicitly refers to the interlinkage between strategy and environmental and social performance. Our Broad-Based Black Economic Empowerment Report details our progress against the transformation ambitions of the South African Financial Sector Code.</p> <p>We will release our first Task Force on Climate-related Disclosures report on 31 March 2021.</p> <p>Through our disclosures, we have reported on the progress made in 2020 and provide a view of anticipated activities in the coming years.</p>	<p>2020 Integrated Report</p> <p>2020 Environmental, Social and Governance Report</p> <p>2020 Task Force on Climate-related Financial Disclosures</p> <p>2020 Broad-Based Black Economic Empowerment Report</p>



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Contact information

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