

Absa Environmental, Social and Governance indicators

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Absa environmental data - financial service

Indicator	Trend	2021	2020	2019	Notes
Equator principles					
Number of Equator Principle transactions	↓	2	3	-	
Project finance transactions (> USD10m)	=	2	2	-	
Project-related corporate loans reaching financial close (>USD100m)	↓	-	1	-	
Project finance advisory services	=	-	-	-	
Project-related bridge loan	=	-	-	-	
Other transactions subject to EP standards					
Commercial property finance transactions (number)	↑	3 219	2 879	3 619	
General transactions (number)	↑	93	70	84	
REIPPPP					
Projects (number)		21 of 25	-		Phase five in 2021. 2020 and 2019 were cumulative from 2011 and - reached financial close (33 of 92 projects at a capital value of R80bn).
Capital value (ZAR)	↓	R47bn	R80bn	R80bn	
Total MW					
Solar PV (MW)	↑	750	704	704	
Wind power (MW)	↓	1 524	1 837	1 837	
Concentrated solar technologies (MW)		-	350	350	
Biomass (MW)		-	25	25	

Absa environmental data - operations

Indicator	Trend	2021	2020	2019	2018	Notes
Energy consumption						
Total energy use (kWh)	↓	228 925 027	229 695 395	229 503 892	338 125 481	Targeting 30% reduction in energy consumption by 2030
Renewable - Solar PV (kWh)	↓	1 530 635	1 841 545	2 005 855	1 965 433	
Non-renewable - Gas (kWh)	↓	36 290 465	37 356 023	80 571 514	79 822 428	
Non-renewable - Diesel (kWh)	↓	6 220 137	7 643 582	5 135 044	4 307 404	
Non-renewable - electricity (kWh)	↑	184 883 791	182 854 245	211 791 479	252 030 216	
Carbon emissions						
Total carbon emissions (tonnes CO ₂)	↓	192 369	196 146	248 529	296 468	Targeting 51% reduction in carbon emissions by 2030
Scope 1						
Gas	↓	11 834	13 458	22 019	22 294	
Company cars	↓	7 350	7 566	16 309	16 121	
Diesel	↓	2 815	3 841	4 334	5 024	
Scope 2						
Real estate (national grid electricity)	↑	165 120	163 086	196 662	237 105	
Scope 3						
Flights	↓	15 415	19 602	29 848	37 069	
Transmission and distribution	↓	270	3 338	8 313	11 109	
Private cars	↑	14 314	13 782	17 008	19 978	
Car hire	↓	811	2 371	4 422	5 825	
Intensity ratio	↓	20	111	105	157	
Carbon emission per m ² of office space	↑	5.02	4.81	5.79	6.45	
Emission factor (gk/kWh)	↓	0.16	0.18	0.15	-	
Water consumption (kilolitres)	↑	0.83	0.81	0.72	0.81	
Other	↑	300 793	160 848	n/a	n/a	Based on 87 new smart meters representing approx. 9% of our buildings and 33% of our Net Internal Area
Forest Stewardship Council-certified paper purchased (tonnes)	↓	590	801	1 027	-	Targeting 50% reduction on paper usage by 2030
Green buildings	↑	6	5	5	5	Targeting 33% increase by 2030
Waste per type (tonnes):						
Paper	↓	378.5	860.8	-	-	
Electronic waste	↑	1.5	0.4	-	-	
General waste (landfill)	↓	249.5	777.4	-	-	
Food waste	↓	1.3	70.2	-	-	
Coffee cups	↓	9.5	96.9	-	-	
Other recyclables	↓	68.5	97.3	-	-	
Recycling rate						
Total waste (tonnes)	↓	709	1 903	3 063	13 334	In 2018 waste was measured in m ³
Recycled waste (tonnes)	↓	459	1 126	1 645	7 127	
of which: paper recycled (tonnes)	↑	379	46	1 146	-	
of which: biodegradable packaging	↑	81	4	191	-	
Waste to landfill (tonnes)	↓	250	777	1 415	6 112	

Absa social data - operations

Indicators	Trend	2021	2020	2019	Targets/comments
Labour					
Total number of employees	↓	35 267	36 737	38 472	
<i>Per employment category:</i>					
Permanent - male	↓	13 503	14 032	14 325	
Permanent - female	↓	21 061	22 147	23 086	
Temporary - male	↑	302	258	626	
Temporary - female	↑	401	300	435	
Full time - male	↓	13 792	14 242	14 853	
Full time - female	↓	21 407	22 307	23 276	
Part time - male	↓	13	48	98	
Part time - female	↓	55	140	245	
<i>Per region</i>					
South Africa - male	↓	9 291	9 721	10 103	
South Africa - female	↓	16 617	17 439	18 193	
Absa Regional Operations - male	↓	4 355	4 547	4 832	
Absa Regional Operations - female	↓	4 825	4 996	5 317	
International - male	↑	159	22	16	
International - female	↑	20	12	11	
<i>By age:</i>					
<20 male	=	1	1	6	
<20 female	↓	9	3	7	
20 - 29 male	↓	1 527	1 860	2 328	
20 - 29 female	↓	2 137	2 677	3 545	
30 - 39 male	↓	5 960	6 272	6 612	
30 - 39 female	↓	9 436	10 069	10 537	
40 - 49 male	↑	4 374	4 202	4 026	
40 - 49 female	↑	6 411	6 167	5 942	
50 - 59 male	↓	1 707	1 729	1 726	
50 - 59 female	↓	3 069	3 140	3 114	
60 - retirement male	↑	236	226	253	
60 - retirement female	↑	400	391	376	
Full time equivalent	↓	34 811	36 204	37 826	
Employee profile					
Number of employees at the beginning of the year	↓	36 737	38 472	40 856	
New hires (permanent employees)	↑	1 472	1 075	2 057	
Terminations (permanent employees)	↑	3 072	2 610	4 288	
Resignations	↑	1 795	1 636	2 392	
Retirement	↑	416	400	330	
Voluntary retrenchments	↑	117	23	309	
Involuntary retrenchments	↑	356	275	917	
Death in service	↑	143	61	51	
Dismissal	↑	245	215	289	
Net terminated temporary employees	↓	130	200	153	
Total employees at the end of the year	↓	35 267	36 737	38 472	

Employee movements				
Vacancies filled	↑	7 081	4 277	5 474
of which internal candidates	↓	70.4%	74.6%	68.7%
Internal promotions				
of which are women	↑	53.8%	51.7%	58.7%
New hires				
of which are women	↑	46.2%	45.5%	53.5%
Employee turnover	↑	8.7%	7.0%	11.9%
Male	↑	10.1%	8.4%	13.2%
Female	↑	8.0%	6.2%	9.9%
Voluntary attrition	↑	6.4%	4.9%	6.3%
Employee tenure				
0-2 years	↓	14.1%	16.9%	21.8%
3-5 years	↑	18.7%	18.4%	17.2%
6-10 years	↑	22.5%	21.4%	18.6%
11-20 years	↑	31.8%	30.3%	30.0%
21-30 years	↑	8.3%	8.6%	8.6%
31-40 years	↑	4.3%	4.2%	3.8%
> 41 years	↑	0.2%	0.1%	0.1%
Employee diversity				
Total women employees (%)	↓	60.9	61.1	61.1
Women in senior leadership (%)	↓	35.0	35.3	35.0
Women in middle leadership (%)	↓	50.6	51.1	50.9
Women in junior leadership (%)	=	67.1	67.1	67.7
Women in junior, middle and senior leadership (%)	↓	61.8	62.0	62.5
Women in revenue generating functions (%)	↓	64.7	64.9	62.5

Basic salary ratios - fixed pay (female vs male)*South Africa*¹

Managing Principal to Principal	1.0 - 1.2	1.0 - 1.1	1.0 - 1.1
Assistant Vice (resident to Vice President BA1 to BA4)	1.0 - 1.2	1.0 - 1.2	1.0 - 1.2
	1.0 - 1.1	1.0 - 1.1	1.0 - 1.0

*Absa Regional Operations*²

Managing Principal to Principal	1.0 - 1.1	1.0 - 1.1	1.0 - 1.1
Assistant Vice (resident to Vice President BA1 to BA4)	1.0 - 1.0	1.0 - 1.0	1.0 - 1.0
	1.0 - 1.1	1.0 - 1.1	1.0 - 1.0

Basic salary ratios - total remuneration (female vs male)*South Africa*¹

Managing Principal to Principal	1.0 - 1.2	1.0 - 1.2	1.0 - 1.2
Assistant Vice President to Vice President BA1 to BA4	1.0 - 1.2	1.0 - 1.2	1.0 - 1.2
	1.0 - 1.1	1.0 - 1.1	1.0 - 1.1
<i>Absa Regional Operations</i>			
Managing Principal to Principal	1.0 - 1.1	1.0 - 1.1	1.0 - 1.1
Assistant Vice President to Vice President BA1 to BA4	1.0 - 1.0	1.0 - 1.1	1.0 - 1.0
	1.0 - 1.1	1.0 - 1.1	1.0 - 1.0

1 Cost-to-company.

2 Basic salary.

3 Remuneration is the sum of fixed pay plus discretionary incentive bonus/

formulaic incentive for the performance year plus any long-term incentives

Additional labour stats

Staff costs and benefits (Rbn)	↑	26 133	25 407	26 262
Annual salary increase - unionised staff (%)	↑	5.8	4.1	7.0
% of staff covered by an independent union or collective bargaining agreements	↓	38.1	53.8	56.0
Retention of high-performing employees (%)	↓	95.4	96.5	93.2
Number of trade unions	↑	15	13	14
Absentee rate (%)	↑	1.71	1.12	1.57
Employees with disabilities (%)	↑	0.93	0.88	0.60

Suppliers

Total procurement spend in South Africa (Rbn)	↑	18.9	18.8	18.9
Total procurement spend in Absa regional Operations (Rbn)	↓	2.1	3.0	1.8
Procurement spend with locally registered suppliers (Rbn)	↑	16.0	15.3	15.9
Total weighted spend with B-BBEE-accredited suppliers (Rbn)	↓	16.3	17.8	17.7 Limited to B-BBEE(South Africa)
Total procurement spend on qualifying small enterprises and exempt micro enterprises(Rbn)	↑	4.4	3.5	2.7 Limited to B-BBEE(South Africa)
Total procurement spend on > 51% black-owned companies (Rbn)	↑	8.5	9.2	8.1 Limited to B-BBEE(South Africa)
Total procurement spend on > 30% black-owned companies (Rbn)	↑	6.5	4.8	5.7 Limited to B-BBEE(South Africa)
Local procurement as a percentage of total (South Africa) (%)	↓	86.2	94.7	93.7 Limited to B-BBEE(South Africa)
Local procurement spend (% of Group spend)	↑	76.2	70.2	76.8
Supply chain: SA	↑	2 368	2 197	3 060
Supply chain: ARO	↓	2 401	2 572	3 320
BBBEE level (South Africa)	↑	Level 1	Level 2	Level 1

Occupational health and safety

Work-related injuries	↓	25	52	128
Days lost due to injuries	↑	185	124	830
Fatalities	=	nil	nil	nil
Work-injury rate (South Africa)	↓	0.06	0.11	0.24
Work-injury rate (Absa Regional Operations)	↓	0.03	0.08	0.25
Employees completing training on OHS policy and procedures (%)	↓	40	94	98
Total number of person days lost due to industrial action	=	nil	nil	nil
Percentage of total person days lost due to industrial action (%)	=	nil	nil	nil
Fatal-injury frequency rate (number of fatalities per 200 000 person hours worked)	=	nil	nil	nil
Lost-time injury frequency rate (number of lost-time injuries per 200 000 person hours worked) (South Africa)	↓	0.06	0.11	0.15
Lost-time injury frequency rate (number of lost-time injuries per 200 000 person hours worked) (Absa Regional Operations)	↑	0.03	0.02	0.11
Number of lost-time injuries (injuries on duty leading to at least one lost day)	↓	14	20	72
Number of first aid cases (injuries on duty leading to minor treatments, such as a plaster or a pain tablet)	↓	10	14	42
Number of medical treatment cases (injuries on duty leading to medical treatment, but no lost days)	↓	15	27	53

Absa social data - diversity

2021

Race per management level		Male							Female							Grand total
Category	Grade	Indian	African	Coloured	White	ARO	International	Total	Indian	African	Coloured	White	ARO	International	Total	
Top management	Exco	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Senior management	MP	11	22	3	43	17	3	99	4	9	1	8	9	1	32	131
	P	109	147	30	262	132	21	701	70	118	34	114	58	5	399	1 100
Middle management	VP	369	630	181	786	420	51	2 437	303	596	165	607	205	4	1 880	4 317
	AVP	326	1 389	329	677	751	67	3 539	419	1 747	525	1 000	551	4	4 246	7 785
Junior management	BA4	109	891	228	181	895	11	2 315	193	1 497	553	522	771	6	3 542	5 857
	BA3	81	981	261	135	1 226	2	2 686	273	2 957	1 024	852	1 529	-	6 635	9 321
Non-management	BA2	44	551	124	28	506	-	1 253	128	1 930	509	210	818	-	3 595	4 848
	BA1	-	9	-	-	626	-	635	-	7	1	-	992	-	1 000	1 635
No corp title (contractors)		26	42	8	15	45	4	140	5	53	13	12	50	-	133	273
Total		1 075	4 662	1 164	2 127	4 618	159	13 805	1 395	8 914	2 825	3 325	4 983	20	21 462	35 267

2020

Race per management level		Male							Female							Grand total
Category	Grade	Indian	African	Coloured	White	ARO	International	Total	Indian	African	Coloured	White	ARO	International	Total	
Top management	Exco	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Senior management	MP	13	19	3	45	21	1	102	5	9	2	10	7	1	34	136
	P	96	142	29	267	124	11	669	70	109	32	110	61	5	387	1 056
Middle management	VP	357	581	174	803	426	7	2 348	287	526	163	628	223	3	1 830	4 178
	AVP	357	1 357	348	773	770	3	3 608	448	1 708	541	1 118	573	2	4 390	7 998
Junior management	BA4	119	874	248	202	905	-	2 348	213	1 535	546	586	782	1	3 663	6 011
	BA3	95	1 071	292	160	1 278	-	2 896	297	3 106	1 119	972	1 550	-	7 044	9 940
Non-management	BA2	46	673	147	31	565	-	1 462	131	2 122	549	235	865	-	3 902	5 364
	BA1	-	10	2	-	683	-	695	-	5	1	-	1 072	-	1 078	1 773
No corp title (contractors)		36	47	6	22	51	-	162	8	49	16	11	35	-	119	281
Total		1 119	4 774	1 249	2 303	4 823	22	14 290	1 459	9 169	2 969	3 670	5 168	-	22 447	36 737

2019

Race per management level		Male							Female							Grand total
Category	Grade	Indian	African	Coloured	White	ARO	International	Total	Indian	African	Coloured	White	ARO	International	Total	
Top management	Exco	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Senior management	MP	17	27	3	54	9	1	111	6	14	2	13	3	-	38	149
	P	107	156	29	276	77	9	654	68	129	31	107	35	4	374	1 028
Middle management	VP	382	633	176	846	305	4	2 346	303	568	165	646	167	4	1 853	4 199
	AVP	408	1 392	359	869	710	1	3 739	472	1 719	563	1 189	504	1	4 448	8 187
Junior management	BA4	139	882	263	218	873	-	2 375	221	1 568	551	639	816	1	3 796	6 171
	BA3	103	1 107	302	169	1 246	-	2 927	307	3 150	1 177	1 059	1 467	-	7 160	10 087
Non-management	BA2	48	803	160	38	647	-	1 696	145	2 367	601	281	943	-	4 337	6 033
	BA1	-	13	2	-	883	-	898	-	6	1	-	1 292	-	1 299	2 197
No corp title (contractors)		34	47	7	30	86	1	205	12	79	13	18	93	1	216	421
Total		1 238	5 060	1 301	2 500	4 836	16	14 951	1 534	9 600	3 104	3 952	5 320	11	23 521	38 472

Absa social data - customers

Indicator	Trend	2021	2020	2019	Targets/comments
Physical footprint					
Branches	↓	989	991	1 012	
ATMs	↓	8 668	9 734	9 873	
Point of sale (POS) devices	↓	123 153	124 432	115 708	
Digital					
Number of digitally active customers	↑	2 688 000	2 390 000	1 886 000	2019 restated to include Absa Regional operations
Affordable housing (SA only)					
Affordable home loans - number of customers	↑	7 932	5 308	2 894	Number cumulative from 2018
Affordable home loans - value (Rbn)	↑	4.3	2.8	2.2	
Borrower education programme - number of customers	↑	9 084	7 160	6 337	Restated
Government Finance-linked Individual Subsidy Programme - number of customers	↓	127	143	190	
Total affordable home loan book (Rbn)	↑	10.3	9.8	9.2	

Absa social data - other external

Indicators	Trend	2021	2020	2019	Targets/comments
Citizenship					
Citizenship disbursements (Rm)	↓	195	380	371	
Literacy					
Consumer financial education programme - number of beneficiaries	↓	32 639	52 246	149 529	
Consumer financial education programme - investment (Rm)	↓	14.0	27.7	34.3	
ReadytoWork participants	↓	20 620	20 914	35 168	

Social data - Talend development

Training

	Trend	2021	2020	2019
Training spend (Rm)	↓	449.0	406.2	450.5
Average hours training per person	↓	55.33	56.42	39.24
Number of programmes accessed	↑	7 294	5 047	4 719
Total hours for programmes accessed (m)	↑	1.9	1.3	1.0

Average training hours per person, by gender and by race, excluding compliance training

		African	Coloured	Indian	White	Not disclosed	Total
2021	Total	54.71	55.51	53.10	51.12	17.31	43.77
	Female	56.84	57.36	63.17	54.44	16.95	47.66
	Male	50.64	51.03	39.86	45.91	17.73	37.80
	Not known	-	-	-	-	14.14	14.14
2020	Total	33.76	40.66	30.76	29.24	12.50	29.71
	Female	42.34	43.12	36.26	35.05	12.43	33.96
	Male	31.89	34.81	23.58	19.98	12.56	23.02
	Not known	38.76	38.91	25.36	30.11	15.16	30.12
2019	Total	38.76	39.91	25.36	30.11	15.16	30.12
	Female	41.32	39.10	28.32	32.22	14.15	32.49
	Male	33.91	38.46	21.69	26.77	16.27	26.38

Average training hours per person, by gender and by race, including compliance training

		African	Coloured	Indian	White	Not disclosed	Total
2021	Total	69.08	69.02	62.97	62.67	24.59	55.33
	Female	72.10	71.41	73.66	67.14	24.23	60.20
	Male	63.32	63.24	48.91	55.66	24.97	47.84
	Not known	-	-	-	-	24.39	24.39
2020	Total	44.90	47.54	33.21	35.93	17.30	35.39
	Female	48.95	50.39	36.26	42.32	18.33	40.17
	Male	37.12	40.76	29.22	25.76	16.19	27.89
	Not known	-	-	-	-	25.12	25.12
2019	Total	47.79	48.51	36.64	41.09	22.99	39.24
	Female	50.42	48.53	37.71	42.55	21.91	41.55
	Male	42.82	48.49	30.83	38.79	24.18	35.60

Average training hours by geography

	2021	2020	2019
South Africa	66.69	42.91	46.06
Managing Principal to Principal	27.39	22.44	31.33
Assistant Vice (resident to Vice President	51.61	31.81	44.62
BA1 to BA4	80.61	51.99	47.75
Non-corporate title	21.94	6.03	59.35
Absa Regional Operations	24.05	15.39	23.40
Managing Principal to Principal	27.62	23.52	39.94
Assistant Vice (resident to Vice President	24.40	16.76	32.26
BA1 to BA4	23.99	14.91	21.49
Non-corporate title	16.99	6.77	15.62
Other countries (UK and USA)	19.89	10.82	14.31
Managing Principal to Principal	13.86	9.66	16.57
Assistant Vice (resident to Vice President	28.89	7.76	14.12
BA1 to BA4	69.96	4.83	5.66
Non-corporate title	13.86	3.83	3.83

Average training hours per employment status

	2021	2020	2019
Unemployed total¹	14.22	15.30	12.00
African, Indian, Coloured and White	13.56	20.31	13.94
White	19.63	12.19	14.04
Other (undefined)	12.24	8.64	7.06
Citizens of countries outside Africa	18.91	9.98	4.77
Employed total²	55.33	35.39	39.24
African, Indian, Coloured and White	68.32	44.53	46.27
White	62.69	35.93	41.09
Other (undefined)	19.90	10.82	14.31
Citizens of countries outside Africa	24.68	16.20	23.02

1 Unemployed – Non-permanent staff, i.e. agency staff, unemployed learners, managed services. 2 Employed – Permanent employees, fixed-term contractors.

Programme initiatives

	2021	2020	2019
Graduate programme (number of graduates)	32	35	65
Employee bursaries (number of bursaries)	1 148	864	782
Learnerships - to unemployed	984	200	n/a
Learnerships - to individuals with disabilities	199	30	n/a
Internships	651	300	n/a
Face-to-face (hours of instruction)	-	102 445	703 803
Absa Leadership Academy	58 258	38 854	2 459
Coaching interventions	90	60	n/a
Video training (hours)	35 801	8 780	1 236
Video training (interventions)	384	386	116
Training catalogue	11 334	8 849	14 851
Online learning via mobile-enabled platforms (hours)	961 865	765 348	793 220
Online learning via mobile-enabled platforms (interventions)	3 961	2 908	3 094

Training delivery type

	2021		2020		2019	
	Training hours	Number of programmes utilised	Training hours	Number of programmes utilised	Training hours	Number of programmes utilised
Face-to-face (workshops)	-	-	102 445.1	326	703 803.3	1 178
Virtual (online)	961 864.8	3 961	765 348.7	2 908	793 220.4	3 094
Virtual (classroom)	856 976.5	903	407 319.2	631	-	-
Material (self-study)	63 479.8	1 987	13 919.7	708	5 693.7	270
Tests/assessments	26 267.3	59	2 472.0	88	5 746.8	167
Video (online)	35 800.6	384	8 780.3	386	1 236.8	116
Total	1 944 389	7 294	1 300 285.0	5 047	1 509 701.0	4 825

External learning programmes

	2021		2020		2019	
	Training hours	Number of programmes utilised	Training hours	Number of programmes utilised	Training hours	Number of programmes utilised
Financial Advisory and intermediary Services continuing professional developments	14 621.3	84	9 025.0	58	12 527.6	89
Behavioural	717 616.6	1 909	222 248.0	1 290	305 142.7	1 732
Compliance	391 666.4	463	194 385.3	364	338 511	216
Leadership and management	145 923.8	829	119 405.2	527	110 506.4	684
Technical	674 561.3	3 911	755 221.4	2 692	743 018.3	2 104

1 This table includes Absa internally developed/delivered learning programmes, as well as learning programmes delivered by external learning suppliers contracted to deliver learning on Absa's behalf.

2 Numbers are different from Delivery Type as some face-to-face workshops have been migrated to virtual classroom

Financial assistance for formal qualifications: National Qualifications Framework (NQF) levels 5–10(South Africa) by corporate grade
2021

	Male	Female	Total	Of which:	
				Disabled male	Disabled female
	Rm				
Senior management	1.3	2.4	3.7	0.04	-
Middle management	11.1	16.1	27.2	0.02	0.13
Junior management	2.9	7.0	9.9	0.06	0.09
Non-management and non-permanent	0.2	0.4	0.6	-	-
Total	15.5	25.9	41.4	0.12	0.22

2020

	Male	Female	Total	Of which:	
				Disabled male	Disabled female
	Rm				
Senior management	1.416	1.903	3.319	0.138	-
Middle management	5.790	9.261	15.051	0.035	0.045
Junior management	1.741	5.349	7.089	0.037	0.048
Non-management and non-permanent	0.187	0.441	0.628	-	-
Total	9.134	16.954	26.087	0.210	0.093

Financial assistance for formal qualifications: NQF levels 5–10 (South Africa) by gender, race and disability
2021

	Male	Female	Total	Of which:		AIC
				Disabled male	Disabled female	
	Number of delegates					%
Senior management	19	11	30	1	-	76.7
Middle management	248	408	656	1	6	86.6
Junior management	114	322	436	1	3	90.6
Non-management and non-permanent	7	19	26	-	-	84.6
Unemployed	116	89	205	8	32	97.1
Total	504	849	1 353	11	41	89.2

2020

	Male	Female	Total	Of which:		AIC
				Disabled male	Disabled female	
	Number of delegates					%
Senior management	15	18	33	1	-	57.6
Middle management	174	274	448	1	3	86.8
Junior management	82	267	349	1	2	94.4
Non-management and non-permanent	6	22	28	-	-	96.4
Unemployed	7	7	14	-	-	-
Total	284	588	872	3	5	86.5

Financial assistance for informal (non-accredited) training: (South Africa), by gender and disability

2021				Of which:	
	Male	Female	Total	Disabled male	Disabled female
	Rm				
Senior management	4.4	3.4	7.8	0.1	0.1
Middle management	13.1	9.9	23.0	0.3	0.1
Junior management	1.6	2.5	4.0	-	0.0
Non-management and non-permanent	0.7	0.4	1.2	-	-
Total	19.8	16.2	36.0	0.4	0.2

2020				Of which:	
	Male	Female	Total	Disabled male	Disabled female
	Rm				
Senior management	1.860	1.646	3.506	0.063	-
Middle management	11.583	7.396	18.979	0.028	0.021
Junior management	1.508	1.465	2.973	0.025	0.013
Non-management and non-permanent	1.769	0.630	2.399	-	-
Total	16.720	11.137	27.857	0.116	0.034

Financial assistance for informal training: No NQF (South Africa), by gender and disability

2021				Of which:		AIC
	Male	Female	Total	Disabled male	Disabled female	
	Number of delegates					%
Senior management	235	226	461	11	3	55.7
Middle management	947	908	1 855	10	3	66.7
Junior management	194	308	502	1	4	75.9
Non-management and non-permanent	56	46	102	-	-	81.4
Total	1 432	1 488	2 920	22	10	67.1

2020				Of which:		AIC
	Male	Female	Total	Disabled male	Disabled female	
	Number of delegates					%
Senior management	134	168	302	3	-	68.5
Middle management	1 095	786	1 881	3	2	68.7
Junior management	180	146	326	7	2	89.3
Non-management and non-permanent	294	94	388	-	-	43.6
Total	1 703	1 194	2 897	13	4	67.7

Coaching

2021

	Number of employees	
	Coaching in progress	Coaching completed
Executive and leadership coaching	26	28
Career coaching	1	29
Performance coaching	4	2
Systemic team coaching	0	0
Business process coaching	0	0
Total	31	59

Executive and leadership coaching – Focused on helping existing senior leaders, as well as leaders transitioning into more senior levels, to understand their disproportionate impact on culture and the shift required in mindsets, language, and behaviour to lead employees towards a unified Absa.

Career coaching – Conducted in partnership with Manpower Group South Africa with a focus on taking individual ownership and striving for continued career growth and professional development.

Performance coaching – Focused on supporting employees to enhance their performance and personal effectiveness within their role.

Systemic team coaching – Aims to increase the capacity of teams to

Business process coaching – Focused on internal processes that impact team performance

Employee assignments

	2021	2020	2019
From Barclays to Absa Group	-	1	4
Assigned in Africa	18	31	64
Of which: from South Africa to Absa Regional Operations	50%	52%	48%
To Absa international entities in the United States and United Kingdom	2	3	3
International relocations	1	1	6
Total	20	35	71

Absa - tax

	Trend	2021	2020	2019	Notes
Corporate taxes paid (Rbn)	↑	5.5	3.7	6.7	
Indirect taxes paid (Rbn)	↑	2.9	3.3	2.9	
Tax collected on behalf of governments					
<i>Per tax type (%)</i>					
PAYE		72.8	75.0	66.8	
Unemployment Insurance fund/Social security		0.7	0.7	0.9	
Security transfer tax		1.4	1.3	1.9	
VAT recovered		25.1	23.0	30.4	
<i>Per country (%)</i>					
Botswana		1.8	2.3	2.5	
Ghana		1.7	-	1.3	
Kenya		6.1	4.9	4.2	
Mauritius		0.6	0.7	0.9	
Mozambique		1.5	1.0	1.1	
Seychelles		0.8	0.2	0.2	
South Africa		81.0	85.5	84.6	
Tanzania		2.5	1.5	1.6	
Uganda		2.2	2.2	1.9	
Zambia		1.7	1.9	1.8	
Namibia and UK		0.1	-	-	
Taxes paid					
<i>Per tax type (%)</i>					
Corporate tax		65.6	52.9	70.1	
Irrevocable tax		18.6	27.0	15.3	
Payroll taxes		2.0	2.5	3.7	
Regional Service Council Levy		2.5	2.6	0.1	
Property taxes		1.9	2.1	1.4	
Withholding taxes		9.5	12.9	9.4	
<i>Per country (%)</i>					
Botswana		1.4	4.1	7.5	
Ghana		11.3	5.8	6.9	
Kenya		6.5	9.4	7.0	
Mauritius		1.1	1.8	0.9	
Mozambique		2.4	1.9	4.0	
Seychelles		0.1	1.0	1.4	
South Africa		70.5	67.0	68.9	
Tanzania		2.5	3.3	2.6	
Uganda		1.6	2.5	1.5	
Zambia		2.4	3.3	2.4	
Namibia and UK		0.1	0.1	-	

Country	Number of employees	Tangible assets other than cash	Revenue less other income	External revenue	Profit before tax	Total tax expenditure	Total tax payments	Corporate taxes	Payroll taxes	Irrevocable VAT2	WHT and other taxes
		Rm	Rm	%	Rm	Rm	Rm	Rm	Rm	Rm	Rm
		Rm	Rm								
Botswana	1 096	342	2 194	92.5	863	193	121	12	-	54	55
Ghana	2 188	367	4 066	98.3	2 630	934	960	824	27	39	70
Kenya	1 145	555	4 907	98.8	2 102	794	545	273	-	89	183
Mauritius	681	255	1 679	99.7	591	98	96	37	16	41	2
Mozambique	733	738	1 315	99.0	224	79	202	35	-	42	125
Seychelles	252	149	464	98.6	136	30	11	-	-	5	6
South Africa	25 908	12 626	65 296	99.7	18 287	4 582	5 973	4 213	65	1 170	525
Tanzania	1 411	529	1 984	99.3	415	149	207	45	31	40	91
Uganda	874	201	1 515	98.6	581	142	133	-	25	50	58
Zambia	784	578	1 824	90.2	951	398	206	100	7	45	54
Other ¹	195	51	(73)	0	(58)	8	9	9	-	-	-
Total	36 267	16 391	85 171		26 722	7 407	8 463	5 548	171	1 575	1 169

¹ Czech Republic, Namibia, Nigeria, Isle of Man, United Kingdom and United States.

² At this stage, the irrecoverable VAT in certain African jurisdictions is not reflected separate from the original expense.

2020

Country	Number of employees	Revenue less other income	Profit before tax	Total tax	Corporate taxes	Payroll taxes	Irrevocable VAT2	WHT and other taxes
		Rm	Rm	Rm	Rm	Rm	Rm	Rm
Botswana	1 132	2 362	554	287	168	-	56	63
Ghana	1 152	3 994	1 939	406	244	28	96	38
Kenya	2 274	5 521	865	657	354	1	37	265
Mauritius	657	1 915	465	111	25	13	51	22
Mozambique	803	1 275	128	128	15	2	32	79
Seychelles	283	471	(146)	70	62	-	8	-
South Africa	27 160	60 266	6 232	4 670	2 664	63	1 426	517
Tanzania	1 493	2 060	109	229	38	36	51	104
Uganda	909	1 369	186	176	-	28	69	79
Zambia	824	1 505	(70)	227	106	-	58	63
Other ¹	50	113	98	11	10	-	-	1
Total	36 737	80 851	10 360	6 972	3 686	171	1 884	1 231

¹ Representative offices in Namibia, Nigeria, Isle of Man, United Kingdom and United States.

² At this stage, the irrecoverable VAT in certain African jurisdictions is not reflected separate from the original expense.

2019

Country	Number of employees	Revenue less other income	Profit before tax	Total tax	Corporate taxes	Payroll taxes	Irrevocable VAT2	WHT and other taxes
		Rm	Rm	Rm	Rm	Rm	Rm	Rm
Botswana	1 200	2 263	935	715	363	-	52	300
Ghana	1 167	3 111	1 816	658	583	23	28	24
Kenya	2 398	4 967	1 567	669	626	1	42	-
Mauritius	743	2 023	880	86	29	10	37	10
Mozambique	857	1 202	254	130	26	-	16	88
Seychelles	282	538	162	94	68	19	6	1
South Africa	28 296	60 776	14 657	6 604	4 779	231	1 156	438
Tanzania	1 662	1 840	363	250	110	33	34	73
Uganda	934	1 238	379	146	23	24	49	50
Zambia	890	1 647	528	233	116	10	48	59
Other ¹	43	8	-	2	1	-	-	1
Total	38 472	79 613	21 541	9 587	6 724	351	1 468	1 044

¹ Representative offices in Namibia, Nigeria, United Kingdom and United States.

² At this stage, the irrecoverable VAT in certain African jurisdictions is not reflected separate from the original expense.

Absa - Governance

Indicator	Trend	2021	2020	2019	Targets/comments
Board of Directors					
Number of board members	↓	15	16	16	
Independent non-executive directors	↑	12	11	12	
Non-executive directors	↓	1	3	1	
Executive directors	=	2	2	3	
Independent Board Chairman		Yes	Yes	Yes	
Women board members	↑	6	5	4	
AIC board members	=	6	6	7	
Board meeting attendance (%)	↓	98	99	95	
Total number of board and board committee meetings	↑	105	94	86	
Board training hours		27			Presentations to Board and Board Committees
Board tenure					
Average tenure		4	4		
0 - 3 years		9	1	9	
4 - 6 years		3	8	4	
7 - 9 years		3	2	2	
10+ years		-	2	1	
Average age		60	60	58	
40 - 49 years		3	3	4	
50 - 59 years		3	3	5	
60 - 69 years		8	8	5	
70+ years		1	2	2	
Executive committee					
Total number of exco members	↑	10	8	11	
Executive directors	=	2	2	3	
Prescribed officers	=	2	2	2	
Ec-officio member	=	1	1	1	
Women exco members	↑	2	1	2	
AIC exco members	↑	4	3	5	
Tenure in the Executive Committee					
0 - 3 years		6	5	8	
4 - 6 years		2	3	2	
7 - 9 years		2	1	1	
Tenure at Absa					
0 - 10 years		2	4	6	
11 - 20 years		6	3	4	
> 21 years		2	2	1	

Ethics

Employees completing the Absa Way Code of Ethics training (%)		n/a	92.0	96.5	The training is scheduled to be completed in April 2022
Employees completing Preventing Financial Crime training (%)	↓	98.2	98.6	96.5	
Whistleblowing - reported cases	↑	416	312	408	
Whistleblowing - still under investigation		103			
Whistleblowing - substantiated cases	↑	112	83	38	
Whistleblowing - unsubstantiated cases		201			
Disciplinary cases reported		1 577	1,498		
Disciplinary cases concluded	↑	961	1 482	1 712	
of which were due to ethical breaches	↑	414	317	394	
Disciplinary cases ongoing	↑	616	16		
Regulatory fines (Rm)	↓	2.1	9.6	9.8	

Remuneration

Vote for Remuneration Implementation Report (%)	↑	93.96	82.99	68.57	
Vote for Remuneration Policy (%)	↓	84.52	87.22	88.96	
Vote for proposed remuneration for non-executive directors (%)	↓	86.70	98.57	97.44	

Suspicious transactions	↓	19 976	20 855	12 575	
Closed customer accounts	↑	711	619	-	

Basel measurements

CET1 above 7.5%	↑	12.8	11.2	1.1	
LCR above 80%	↓	116.8	120.6	134.4	
NSFR above 100%	↑	116.1	115.9	112.7	

Transparency through reporting/Frameworks subscribed to

TCFD		Yes	Yes	No	
ESG		Yes	Yes	Yes	
<IR>		Yes	Yes	Yes	
PRB		Yes	Yes	No	
King IV		Yes	Yes	Yes	

Absa - shareholders

Top 10 Shareholders

	2021	2020
Barclays Bank PLC (UK)	14.88	14.88
Ninety One Limited (SA)	6.87	3.06
Old Mutual (SA, NA)	5.57	4.83
Public Investment Corporation (SA)	5.41	6.24
M&G (SA, UK)	5.32	0.27
Citigroup Global Markets (SA)	4.03	4.02
Black Rock Incorporated (US, UK, JP, CA)	3.75	4.09
Investec Securities (SA)	3.35	3.23
The Vanguard Group Incorporated (US, AU)	3.07	3.04
Sanlam Investment Management (SA)	2.02	1.66

Geographic split

	2021	2020
South Africa	56.84	51.69
United Kingdom	19.96	20.01
United States and Canada	14.70	17.26
Rest of the world	8.50	11.04