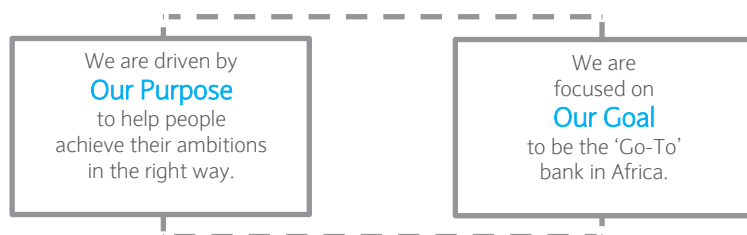




Barclays Africa Group Limited is a diversified financial services provider. We offer an integrated set of products and services across personal and business banking, credit cards, corporate and investment banking, wealth and investment management and insurance. We are building a leading financial services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



This fact sheet is published specifically to report against the Equator Principles requirements.

Equator Principles fact sheet 2014

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 We aim to be the 'Go-To' bank.	Our value proposition including our products and services, accessibility through our physical and digital channels the quality of our IT infrastructure, service excellence as well as trust and safety of money, information and personal safety.
Colleague We create an environment where employees can fulfil their potential.	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 We have a positive impact on the communities in which we operate.	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 We act with integrity in everything we do	Maintaining high ethical standards, responsible lending, Treating Customers Fairly and regulatory change.
Company We effectively manage risk and create sustainable returns.	Focusing on sustainable revenue growth within the framework of an appropriate risk appetite and disciplined cost management.

We aim to ensure that the environment and social risks related to our lending are 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, based in Johannesburg, is a part of the Credit Risk Management function and assists and guides business lines and risk managers on how to manage these risks. Our deal teams also 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 client assessment and aggregation policy and supporting environmental and social risk standard guides client relationships and is the mechanism by which Barclays Africa applies, implements and incorporates the Equator Principles requirements. In accordance with Equator Principles 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 (June 2013) requirements and include transactions that reached financial close during the reporting period of 1 January to 31 December 2014. We have no project finance advisory services or project related corporate loans to report. Our environmental credit risk specialists provided further guidance on 97 general transactions across various sectors that were outside the Equator definitions or scope.

Category	Equator Principle Project Finance transactions		
	A	B	C
Sector			
Mining	1	-	-
Infrastructure	-	-	-
Oil and Gas	1	-	-
Power	-	-	-
Others	-	-	-
Region			
Americas	1	-	-
Europe, Middle East and Africa	1	-	-
Asia Pacific	-	-	-
Country designation			
Designated Country	1	-	-
Non-designated Country	1	-	-
Independent review			
Yes	2	-	-
No	-	-	-
Total	2	-	-

Sector	Other transactions
Mining and metals	26
Infrastructure	12
Oil and Gas	7
Power Generation	6
Power Generation (Renewable Energy)	13
Agriculture and Fisheries	1
Chemicals and Pharmaceuticals	2
Manufacturing	12
Services	15
Utilities and Waste Management	3
Total	97

We continue to monitor developments in the environmental risk field, broadening our understanding of environmental and social risk. For example, our nuclear policy and the defence policy provide further details on appropriate due diligence for credit transactions in these sensitive industries.