



Barclays Africa Group Limited
Global Reporting Initiative (GRI) G4 Index 2013

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Our integrated report suite, published annually, serves as the foundation of our communication with stakeholders. Through these reports, we provide commentary on our strategy, governance as well as our performance against our balanced scorecard: Customer and Client, Colleague, Citizenship, Conduct and Company. We have taken direction from the International Integrated Reporting Council and the latest Global Reporting Initiative G4 guidelines and strive to follow the trend of focusing our reporting on only the most material issues, while providing a balanced view of our performance. In doing so, 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 distributing value. Our printed integrated report is our primary reporting vehicle, however, online disclosures provide our stakeholders with additional information including consolidated and separate financial statements, risk management report, our citizenship report, environmental review and broad-based black economic empowerment review. While we are happy with our progress to date, we recognise that the process of integrated reporting continues to evolve and thus so will our disclosures.

This GRI Index cross references relevant sustainability information that can be found in this suite of documents.

GENERAL STANDARD DISCLOSURES			
General standard disclosures	Page number	Full or partial	External assurance
STRATEGY AND ANALYSIS			
G4-1	Inside front cover – Introducing our 2013 integrated report; Pages 17 to 19 – Chief Executive Officer’s review; Pages 31 to 40 – Financial Director’s review; Pages 41 to 48 – Risk report; Pages 71 and 72 – Views from our Chairman	Full	
ORGANISATIONAL PROFILE			
G4-3	Page 4 – Group profile	Full	
G4-4	Page 4 – Group profile; Pages 5 and 6 – Business model; Pages 50 to 69 – Segment reviews	Full	
G4-5	Inside front cover – A landmark deal; Page 161 – Administration and contact details	Full	
G4-6	Inside front cover – Scope, boundaries and reporting standards; Page 4 – Our footprint	Full	
G4-7	Inside front cover – A landmark deal; Page 151 – Share information	Full	
G4-8	Page 4 – Group profile; Pages 5 and 6 – Business model; Pages 50 to 69 – Segment reviews	Full	
G4-9	Page 4 – Group profile; Pages 5 and 6 – Business model; Pages 31 to 40 – Financial Director’s review; Page 112 Condensed consolidated statement of financial position; Page 151 – Share information	Full	Page 160 – Consolidated and separate financial statements independently audited
G4-10	Page 23 – Colleague	Partial. We break data down by significant regions and only focus on gender reporting for targeted areas	
G4-11	Page 24 – Employee engagement	Full	
G4-12	The supply chain for Barclays Africa consists of approximately 8 000 local, regional and global suppliers across the continent, providing a wide range of goods and services such as technology, professional services, facilities management services and office supplies. There are hundreds of suppliers in the supplier management programme performing services directly to our end customers on our behalf in various outsourcing arrangements.	Partial	
G4-13	Inside front cover – A landmark deal; Page 127 – Note 12, Acquisitions and disposals of business and other similar transactions	Full	
G4-14	The precautionary approach is implemented through our principle risk framework, and in particular, our application of our environmental and social impact assessment policy in our lending practices, as well as our approach to managing our direct impact for example our green building and energy management approaches.	Full	
G4-15	Pages 28 to 30 – Conduct; Online reports – Citizenship report; BEE report; Environmental review. National Development Plan; King III; dti Codes of Good Practice; Department of Labour Employment Equity requirements; Financial Services Charter; Code of Banking Practices; Equator Principles; Treating Customers Fairly; JSE SRI Index; Carbon Disclosure Project	Full	
G4-16	Pages 8 to 11 – Stakeholder engagement table; Pages 28 to 30 – Conduct; Online reports – Citizenship report. We are members of many organisations including some of their affiliates. Examples of the major South African ones include AHI, BLSA, BUSA, BMF, FABCOS, NAFCOC, NBF and SACCI. Similarly we are members of various organisation across the continent such as the Bankers Association of Zambia, Zambia Chamber of Commerce and Industry and Ghana Chamber of Commerce and Industry.	Full	

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GENERAL STANDARD DISCLOSURES (continued)			
General standard disclosures	Page number	Full or partial	External assurance
IDENTIFIED MATERIAL ASPECTS AND BOUNDARIES			
G4-17	Pages 104 to 106 – Note 50.5	Full	Page 160 – Consolidated and separate financial statements independently audited
G4-18	Inside front cover – Scope, boundaries and reporting standards; Pages 7 to 12 – Our material issues section; Online reports – Consolidated and separate financial statements: Pages 104 to 106 – Note 50.5; Pages 108 and 109 – Note 50.7. Group Audit and Compliance Committee report; Pages 1 to 4.	Full	Page 160 – Consolidated and separate financial statements independently audited
G4-19	Page 10 – Our material issues section	Full	
G4-20	Pages 7 to 12 – Our material issues section. Issues are material for all entities in the Group.	Full	
G4-21	Pages 7 to 12 – Our material issues section. As part of our process we look at materiality both internally and externally. Aspects considered material outside of the organisation range from labour to environmental to economic and stem from a variety of sources including government, regulators and special interest groups.	Full	Page 160 – Consolidated and separate financial statements independently audited
G4-22	Restatements primarily due to acquisition of Barclays Africa Limited. Page 112 – Condensed consolidated statement of financial position; Online reports – Consolidated and separate financial statements; Environmental review	Full	
G4-23	No significant change	Full	
STAKEHOLDER ENGAGEMENT			
G4-24	Pages 8 to 11 – Stakeholder engagement table	Full	
G4-25	Pages 8 to 11 – Stakeholder engagement table. This is based on individuals and organisations which ambitions can support our strategy and vice versa, as well as application of corporate citizenship principles to support individuals and organisations for the development of the economy.	Full	
G4-26	Pages 8 to 11 – Stakeholder engagement table The frequency of engagement varies by stakeholder grouping but can be summarised as follows: <ul style="list-style-type: none"> • Customers and clients – daily interaction with formal research done at least quarterly • Shareholders and analysts – daily interaction with formal engagements such as results announcements, AGM and one-on-one conferences taking place more than 10 times per year • Employees – daily interaction (trade unions – at least monthly) • Government, regulators and industry bodies – at least monthly • Community (civil society, suppliers and media) – daily interaction with formal interaction taking place about five times per year While not a formal part of our annual reporting process, we solicit views from stakeholders on the matters covered within the report through ongoing interaction and seek informal feedback following publishing.		
G4-27	Pages 7 to 12 – Our material issues; Pages 20 to 48 – Balanced scorecard review including Financial Director's review and Risk review	Full	
REPORT PROFILE			
G4-28	Inside front cover – Scope, boundaries and reporting standards.	Full	
G4-29	31 December 2013	Full	
G4-30	Annual	Full	
G4-31	Page 161 – Administration and contact details	Full	
G4-32	Core. Page 160 – Audit, assurance and verification of our information	Full	
G4-33	Page 160 – Audit, assurance and verification of our information. Also refer to the GACC report within the Consolidated and separate financial statements online	Full	
GOVERNANCE			
G4-34	Pages 73 to 84 – Governance review; Pages 88 to 110 Remuneration review	Full	
ETHICS AND INTEGRITY			
G4-56	Page 4 – Group profile; Page 25 – Citizenship review; Pages 28 to 30 – Conduct review	Full	

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SPECIFIC STANDARD DISCLOSURES					
DMA and indicators	Page number (or further information)	Full or partial disclosure	Identified omission(s)	Reason(s) for omission(s)	External assurance
CATEGORY: ECONOMIC					
MATERIAL ASPECT: ECONOMIC PERFORMANCE					
G4-DMA	In alignment to national laws and regulatory authority requirements, we have set out numerous policies, standards and initiatives with regards to transformational procurement, supporting governments on key national agenda issues, driving social beneficiation through tax and remuneration payments, dividend policy, and supporting economic growth among others. The Board and executive management team are accountable for achieving these financial, social and economic objectives.	Full			
G4-EC1	Page 19 – Value added statement; Online reports: Citizenship report, Pages 21 to 23.	Full			
G4-EC2	Online reports – Environmental review. There are national developments to legislate a carbon tax; while not material now, there is an expectation of a financial impact across all sectors when finalised and promulgated. Risks include the cost of compliance with relevant legislation, loss of business as a result of carbon tax legislation depressing business areas (eg vehicle finance).	Full			
G4-EC3	Online report – Consolidated and separate financial statements: Note 45	Full			Page 160 – Consolidated and separate financial statements independently audited
G4-EC4	Online report – Consolidated and separate financial statements (Note 58.51) for details on NBC Tanzania: government is part of shareholding structure.	Full			Page 160 – Consolidated and separate financial statements independently audited
MATERIAL ASPECT: MARKET PRESENCE					
G4-EC6	Online report – BEE report	Partial	The information is currently unavailable	We currently focus on South African FS Code requirements. This requires that we report on the proportion of previously disadvantaged South African employees. In reporting in accordance with these requirements, we track this proportion by employee level, including management.	Page 160 – All FS Code elements have been independently verified
MATERIAL ASPECT: INDIRECT ECONOMIC IMPACTS					
G4-EC7	Online report – Citizenship report, Pages 15 to 23.	Full			
G4-EC8	Online report – Citizenship report, Pages 15 to 23.	Full			
MATERIAL ASPECT: PROCUREMENT PRACTICES					
G4-EC9	Online report – BEE report	Partial	The standard disclosure or part of the standard disclosure is not applicable	We currently focus on South African FS Code requirements. This requires that we report on the proportion of previously disadvantaged South African suppliers.	Page 160 – All FS Code elements have been independently verified

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SPECIFIC STANDARD DISCLOSURES (continued)					
DMA and indicators	Page number (or further information)	Full or partial disclosure	Identified omission(s)	Reason(s) for omission(s)	External assurance
CATEGORY: ENVIRONMENTAL					
MATERIAL ASPECT: ENERGY					
G4-DMA	Page 26 – Citizenship review; Online reports – Citizenship report, Page 11; Environmental review	Full			
G4-EN3	Online reports – Citizenship report, Page 11; Environmental review	Partial	The information is currently unavailable	We currently provide a regional figure only	Page 160 – Energy consumption in South Africa has been independently assured
G4-EN6	Online reports – Citizenship report, Page 11; Environmental review	Full			
MATERIAL ASPECT: EMISSIONS					
G4-DMA	Page 26 – Citizenship review; Online reports – Citizenship report, Page 11; Environmental review	Full			
G4-EN15	Online report – Environmental review	Full			Page 160 – Carbon footprint information in South Africa has been independently assured
G4-EN16	Online report – Environmental review	Full			Page 160 – Carbon footprint information in South Africa has been independently assured
G4-EN17	Online report – Environmental review	Full			Page 160 – Carbon footprint information in South Africa has been independently assured
G4-EN18	Online report – Environmental review	Full			
G4-EN19	Online report – Environmental review	Full			
CATEGORY: SOCIAL					
SUB-CATEGORY: LABOUR PRACTICES AND DECENT WORK					
MATERIAL ASPECT: EMPLOYMENT					
G4-DMA	Page 23 – Colleague	Full			
G4-LA1	Page 23 – Colleague	Partial	The information is currently unavailable	Currently we do not report by age group and gender, nor do we report new employee hires	Page 160 – South African: permanent turnover rate and total headcount broken down by permanent vs temporary employees was independently assured
MATERIAL ASPECT: LABOUR/MANAGEMENT RELATIONS					
G4-DMA	Page 23 – Colleague				
MATERIAL ASPECT: TRAINING AND EDUCATION					
G4-DMA	Page 23 – Colleague				
G4-LA10	Page 23 – Colleague; Online reports – BEE report	Partial	The standard disclosure or part of the Standard disclosure is not applicable	Currently we only report on training provided to upgrade employee skills	Page 160 – All FS Code elements have been independently verified
G4-LA11	Page 23 – Colleague: All operational employees receive regular performance and career development reviews. Online reports – BEE report	Partial	The standard disclosure or part of the standard disclosure is not applicable	Currently we do not report by age group and gender	Page 160 – All FS Code elements have been independently verified

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SPECIFIC STANDARD DISCLOSURES (continued)					
DMA and indicators	Page number (or further information)	Full or partial disclosure	Identified omission(s)	Reason(s) for omission(s)	External assurance
CATEGORY: SOCIAL (continued)					
SUB-CATEGORY: LABOUR PRACTICES AND DECENT WORK (continued)					
MATERIAL ASPECT: DIVERSITY AND EQUAL OPPORTUNITY					
G4-DMA	Page 23 – Colleague				
G4-LA12	Page 23 – Colleague; Online report – BEE report	Partial	The standard disclosure or part of the standard disclosure is not applicable	Currently we do not report by age group or employee category	Page 160 – All FS Code elements have been independently verified
MATERIAL ASPECT: LABOR PRACTICES GRIEVANCE MECHANISMS					
G4-DMA	Page 23 – Colleague				
G4-LA16	Page 28 – Conduct	Partial	The information is currently unavailable	Currently we report grievances as a percentage of the total employee base	
SUB-CATEGORY: HUMAN RIGHTS					
MATERIAL ASPECT: NON-DISCRIMINATION					
G4-DMA	Page 28 – Conduct				
MATERIAL ASPECT: FREEDOM OF ASSOCIATION AND COLLECTIVE BARGAINING					
G4-DMA	Page 24 – Employee engagement				
G4-HR4	Page 24 – Employee engagement. We have not identified any operations and suppliers that pose a significant risk in this regard.	Full			
SUB-CATEGORY: SOCIETY					
MATERIAL ASPECT: LOCAL COMMUNITIES					
G4-DMA	Page 27 – Supporting our communities; Online report – Citizenship report, Page 21				
G4-SO1	Page 27 – Supporting our communities; Online report – Citizenship report, Page 21	Partial	The standard disclosure or part of the standard disclosure is not applicable	Branch and regional management regularly engage with local community forums on current issues. We have further consolidated our approach to having bigger, more focused community investment (CI) initiatives, however, localised CI initiatives, focusing on enterprise, employability and financial skills are encouraged in all regions.	
G4-SO2	We have not identified any operations and suppliers that pose a significant impact in this regard	Full			
MATERIAL ASPECT: ANTI-CORRUPTION					
G4-DMA	Pages 28 to 30 – Conduct				
G4-SO3	Pages 28 to 30 – Conduct	Partial	The information is subject to specific confidentiality constraints		
G4-SO4	Pages 28 to 30 – Conduct. It is compulsory for all employees to undergo training in this regard.	Full			

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SPECIFIC STANDARD DISCLOSURES (continued)					
DMA and indicators	Page number (or further information)	Full or partial disclosure	Identified omission(s)	Reason(s) for omission(s)	External assurance
CATEGORY: SOCIAL (continued)					
SUB-CATEGORY: SOCIETY (continued)					
MATERIAL ASPECT: PUBLIC POLICY					
G4-DMA	Online report – Citizenship report, Page 14				
G4-SO6	Online report – Citizenship report, Page 14	Full			
MATERIAL ASPECT: LOCAL COMMUNITIES					
FS13	Online reports – Citizenship report, Page 15; BEE report	Full			Page 160 – All FS Code elements have been independently verified
FS14	Page 20 – Customer and Client; Online reports – Citizenship report, Page 15; BEE report	Full			Page 160 – All FS Code elements have been independently verified
SUB-CATEGORY: PRODUCT RESPONSIBILITY					
MATERIAL ASPECT: PRODUCT AND SERVICE LABELING					
G4-DMA (FS15)	Page 28 – Conduct. Online report – Citizenship report, Page 8				
G4-FS16	Online report – Citizenship report, Pages 16, 21 to 23	Full			
G4-PR5	Pages 20 to 22 – Customer and Client; Page 29 – Conduct	Full			Page 160 – Net Promoter Score in South African operations have been independently assured
MATERIAL ASPECT: PRODUCT PORTFOLIO					
G4-DMA	Page 26 – Citizenship review; Online reports – Citizenship report, Page 11; Environmental review				
G4-FS7	Online report – Citizenship report, Pages 15 to 19	Partial		Where relevant we have reported the associated monetary value	
G4-FS8	Online report – Citizenship report, Pages 15 to 19	Partial		Where relevant we have reported the associated monetary value	