



# Barclays Africa

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.



## 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
<b>Customer &amp; Client</b> 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.
<b>Colleague</b> 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).
<b>Citizenship</b> 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.
<b>Conduct</b> We act with integrity in everything we do.	Maintaining high ethical standards, responsible lending, Treating Customers Fairly and regulatory change.
<b>Company</b> 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.

This fact sheet is a supporting document for our 2014 Integrated Report and is a tool for readers cross referencing to relevant sustainability information that can be found in our annual report suite. The full suite of reports is available at [barclaysafrica.com](http://barclaysafrica.com)



# GRI index fact sheet

We have for the past four years, taken direction from the International Integrated Reporting Council and strive to follow the trend of focusing our reporting on only the most material issues within an integrated report. 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, we recognise specific stakeholder interest in select information and have developed select detailed reports and supplementary fact sheets to provide additional insight and data. These include our consolidated and separate financial statements, risk management report and a series of fact sheets (citizenship, environment, stakeholder, broad-based black economic empowerment and King III). Complementary information is also available on [barclaysafrica.com](http://barclaysafrica.com)

## General standard disclosures

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2. Organisational profile
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## Specific standard disclosures

- Economic**
1. Economic performance
  2. Indirect economic impacts
- Environmental**
1. Materials
  2. Energy
  3. Water
  4. Emissions
  5. Effluents and waste
  6. Products and services
  7. Compliance
- Social**
1. Labour practices and decent work
  2. Human rights
  3. Society
  4. Product responsibility

## Assurance process

In addition to various internal processes ranging from management assurance to internal audit review, the Group contracts a number of independent service providers to assess and assure various aspects of the business operations including elements of external reporting.

## Financial audit

PwC and EY have audited the consolidated and separate financial statements of Barclays Africa Group Limited which comprise the statements of financial position as at 31 December 2014. This includes the statements of comprehensive income, changes in equity and cash flows for that reporting period, the notes (comprising a summary of significant accounting policies and other explanatory information) and those sections marked as 'audited' in the remuneration review. It excludes the sections marked as 'unaudited' in notes 51, 58 and 63 to the financial statements.

## Independent assurance

PwC and EY have provided limited assurance over selected sustainability information contained in the 2014 Integrated Report in which they express an unmodified conclusion on the selected sustainability information (marked with an LA). This information is set out in the Balanced Scorecard section of our integrated report.

The complete assurance statement can be found at [barclaysafrica.com](http://barclaysafrica.com)



## Broad-based black economic empowerment verification

In line with the requirements of the Department of Trade and Industry's (dti's) Codes of Good Practice, our broad-based black economic empowerment performance for the South African operations of the Group, is independently verified by a registered agency, NERA.

Our BEE certificate can be found at [absa.co.za](http://absa.co.za)



## General standard disclosures

### Strategy and analysis

<b>G4-1</b> Provide a statement from the most senior decision-maker of the organisation (such as CEO, chair, or equivalent senior position) about the relevance of sustainability to the organisation and the organisation's strategy for addressing sustainability.	Integrated Report 2014: <ul style="list-style-type: none"> <li>• Inside front cover to page 1 – About Barclays Africa.</li> <li>• Page 3 – Board approval.</li> <li>• Pages 12 to 17 – Material matters.</li> <li>• Pages 19 to 21 – Chief Executive Officer's review.</li> <li>• Pages 41 to 46 – Financial Director's review.</li> <li>• Pages 47 to 56 – Risk report.</li> <li>• Pages 71 to 72 – Message from our Chairman.</li> </ul>
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### Organisational profile

<b>G4-3</b> Report the name of the organisation.	Barclays Africa Group Limited
<b>G4-4</b> Report the primary brands, products, and services.	Integrated Report 2014: <ul style="list-style-type: none"> <li>• Pages 6 to 7 – Group profile.</li> <li>• Pages 8 to 9 – Business model.</li> <li>• Pages 58 to 64 – Segment reviews.</li> </ul> Further information is available on our website <a href="http://barclaysafrica.com">barclaysafrica.com</a>
<b>G4-5</b> Report the location of the organisation's headquarters.	15 Troye Street, Johannesburg, South Africa.
<b>G4-6</b> Report the number of countries where the organisation operates, and names of countries where either the organisation has significant operations or that are specifically relevant to the sustainability topics covered in the report.	We operate in 12 countries in Africa. Integrated Report 2014: <ul style="list-style-type: none"> <li>• Page 7 – Our presence.</li> </ul>
<b>G4-7</b> Report the nature of ownership and legal form.	Limited company listed on the Johannesburg Stock Exchange (JSE).
<b>G4-8</b> Report the markets served (including geographic breakdown, sectors served, and types of customers and beneficiaries).	Integrated Report 2014: <ul style="list-style-type: none"> <li>• Pages 6 to 7 – Group profile.</li> <li>• Pages 8 to 9 – Business model.</li> <li>• Pages 58 to 64 – Segment reviews.</li> </ul>
<b>G4-9</b> Report the scale of the organisation.	Integrated Report 2014: <ul style="list-style-type: none"> <li>• Pages 6 to 7 – Group profile.</li> </ul>
<b>G4-10</b> Workforce.	Integrated Report 2014: <ul style="list-style-type: none"> <li>• Pages 19 to 27 – Colleague Balanced Scorecard review.</li> </ul> We break data down by significant regions and only focus on gender reporting for targeted areas.

## General standard disclosures (continued)

Strategy and analysis (continued)	
<b>G4-11</b> Report the percentage of total employees covered by collective bargaining agreements.	Integrated Report 2014: • Page 28 – Colleague review
<b>G4-12</b> Describe the organisation's supply chain.	We have a diverse supply chain which includes start-ups, small and medium-sized businesses, as well as multinational corporations. These suppliers provide services including retail operations, facilities management, technology and a broad range of professional services. Our supplier relationships are managed based upon a risk segmentation approach and are required to operate in accordance with our Supplier Code of Conduct.  Integrated Report 2014: • Page 32 – Citizenship review  Supplementary information: • Citizenship fact sheet. • BBEE fact sheet.
<b>G4-13</b> Report any significant changes during the reporting period regarding the organisation's size, structure, ownership or its supply chain, including:  • Changes in the location of, or changes in, operations, including facility openings, closings and expansions. • Changes in the share capital structure and other capital formation, maintenance and alteration operations (for private sector organisations). • Changes in the location of suppliers, the structure of the supply chain, or in relationships with suppliers, including selection and termination.	There have been no significant changes to the organisation in the year.  Refer to notes 7, 12 and 57 within our consolidated and separate financial statements for additional information on the acquisitions and disposals of businesses and other significant assets.
<b>G4-14</b> Report whether and how the precautionary approach or principle is addressed by the organisation.	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.  Supplementary information: • Environment fact sheet. • Citizenship fact sheet.
<b>G4-15</b> List externally developed economic, environmental and social charters, principles, or other initiatives to which the organisation subscribes or which it endorses.	Integrated Report 2014: • Pages 34 to 36 – Conduct review.  Includes, but not limited to the South African 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.  Supplementary information: • Environment fact sheet. • Citizenship fact sheet. • BEE fact sheet.
<b>G4-16</b> List memberships of associations (such as industry associations) and national or international advocacy organisations in which the organisation:  • Holds a position on the governance body. • Participates in projects or committees. • Provides substantive funding beyond routine membership dues. • Views membership as strategic.	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; Ghana Chamber of Commerce and Industry.  Supplementary information: • Stakeholder fact sheet. • Citizenship fact sheet.
Identified material aspects and boundaries	
<b>G4-17</b> List all entities included in the organisation's consolidated financial statements or equivalent documents. Report whether any entity included in the organisation's consolidated financial statements or equivalent documents is not covered by the report.	Unless otherwise stated, the report covers all of Barclays Africa operations.  Supplementary information: • Consolidated and separate financial statements: Note 49.
<b>G4-18</b> Explain the process for defining the report content and the aspect boundaries. Explain how the organisation has implemented the reporting principles for defining report content.	Integrated Report 2014: • Page 2 – Scope, boundaries and reporting standards. • Pages 12 to 17 – Material matters.  Consolidated and separate financial statements: • Pages 1 to 4 – Group Audit and Compliance Committee Report. • Pages 96 to 100 – Note 49.3; • Pages 102 to 103 – Note 49.5.

## General standard disclosures (continued)

Identified material aspects and boundaries (continued)	
<b>G4-19</b> List all the material aspects identified in the process for defining report content.	Integrated Report 2014: • Pages 10 to 17 – Material issues.
<b>G4-20</b> For each material aspect, report the aspect boundary within the organisation.	Refer to G4-19 Issues are material for all entities in the Group.
<b>G4-21</b> For each material aspect, report the aspect boundary outside the organisation.	Refer to G4-19  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.
<b>G4-22</b> Report the effect of any restatements of information provided in previous reports and the reasons for such restatements.	Consolidated and separate financial statements • Pages 47 to 48 Note 1.21 – Reporting changes.  Supplementary information: • Environment fact sheet. • Citizenship fact sheet.
<b>G4-23</b> Report significant changes from previous reporting periods in the scope and aspect boundaries.	No significant change.
Stakeholder engagement	
<b>G4-24</b> Provide a list of stakeholder groups engaged by the organisation.	Integrated Report 2014: • Page 13 – Material matters: stakeholders.  Supplementary information: • Stakeholder fact sheet.
<b>G4-25</b> Report the basis for identification and selection of stakeholders with whom to engage.	Integrated Report 2014: • Page 13 – Material matters: stakeholders.  Supplementary information: • Stakeholder fact sheet.
<b>G4-26</b> Report the organisation's approach to stakeholder engagement, including frequency of engagement by type and by stakeholder group, and an indication of whether any of the engagement was undertaken specifically as part of the report preparation process.	Supplementary information: • Stakeholder fact sheet.
<b>G4-27</b> Report key topics and concerns that have been raised through stakeholder engagement, and how the organisation has responded to those key topics and concerns, including through its reporting. Report the stakeholder groups that raised each of the key topics and concerns.	Integrated Report 2014: • Pages 12 to 17 – Material matters. • Pages 24 to 40 – Balanced Scorecard review.
Report profile	
<b>G4-28</b> Reporting period (such as fiscal or calendar year) for information provided.	Reporting period ended 31 December 2014.
<b>G4-29</b> Date of most recent previous report (if any).	Reporting period ended 31 December 2014.
<b>G4-30</b> Reporting cycle (such as annual, biennial).	Annual.
<b>G4-31</b> Provide the contact point for questions regarding the report or its contents.	groupinvestorrelations@barclaysafrica.com
<b>G4-32</b> Report the 'in accordance' option the organisation has chosen. Report the GRI Content Index for the chosen option. Report the reference to the external assurance report, if the report has been externally assured.	Core (considered but not stated as being 'in accordance').  Integrated Report 2014: • Page 3 – Assurance process.  Supplementary information: • Page 8 – Consolidated and separate financials. • Independent assurance statement. • BBEE certificate (absa.co.za).
<b>G4-33</b> Report the organisation's policy and current practice with regard to seeking external assurance for the report. If not included in the assurance report accompanying the sustainability report, report the scope and basis of any external assurance provided. Report the relationship between the organisation and the assurance providers. Report whether the highest governance body or senior executives are involved in seeking assurance for the organisation's sustainability report.	Integrated Report 2014: • Page 3 – Assurance process.

## General standard disclosures (continued)

### Governance

<b>G4-34</b> Report the governance structure of the organisation, including committees of the highest governance body. Identify any committees responsible for decision-making on economic, environmental and social impacts.	Integrated Report 2014: <ul style="list-style-type: none"> <li>Page 2 – Scope, boundaries and reporting standards.</li> <li>Pages 70 to 75 – Governance review (environmental, social and reputational issues are primarily considered by the Social and Ethics Committee page 75).</li> <li>Pages 76 to 98 – Remuneration report.</li> </ul>
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### Remuneration and incentives

<b>G4-51</b> a. Report the remuneration policies for the highest governance body and senior executives for the below types of remuneration (fixed pay and variable pay including performance-based pay, equity-based pay, bonuses and deferred or vested shares); sign-on bonuses or recruitment incentive payments; termination payments; clawbacks; retirement benefits, including the difference between benefit schemes and contribution rates for the highest governance body, senior executives, and all other employees. b. Report how performance criteria in the remuneration policy relate to the highest governance body's and senior executives' economic, environmental and social objectives.	Integrated Report 2014: <ul style="list-style-type: none"> <li>Pages 76 to 98 – Remuneration report.</li> </ul>
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<b>G4-52</b> Report the process for determining remuneration. Report whether remuneration consultants are involved in determining remuneration and whether they are independent of management. Report any other relationships which the remuneration consultants have with the organisation.	Integrated Report 2014: <ul style="list-style-type: none"> <li>Pages 76 to 98 – Remuneration report.</li> </ul>
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<b>G4-53</b> Report how stakeholders' views are sought and taken into account regarding remuneration, including the results of votes on remuneration policies and proposals, if applicable.	Integrated Report 2014: <ul style="list-style-type: none"> <li>Pages 76 to 98 – Remuneration report.</li> </ul> <p>Outcomes of voting can be viewed at <a href="http://barclaysafrica.com">barclaysafrica.com</a> at the Investor Relations tab - Shareholder meetings.</p>
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<b>G4-54</b> Report the ratio of the annual total compensation for the organisation's highest-paid individual in each country of significant operations to the median annual total compensation for all employees (excluding the highest-paid individual) in the same country.	Not reported.
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<b>G4-55</b> Report the ratio of percentage increase in annual total compensation for the organisation's highest-paid individual in each country of significant operations to the median percentage increase in annual total compensation for all employees (excluding the highest-paid individual) in the same country.	Not reported.
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### Ethics and integrity

<b>G4-56</b> Describe the organisation's values, principles, standards and norms of behaviour such as codes of conduct and codes of ethics.	Integrated Report 2014: <ul style="list-style-type: none"> <li>Pages 6 to 7 – Group profile.</li> <li>Pages 30 to 33 – Citizenship review.</li> <li>Pages 34 to 36 – Conduct review.</li> <li>Pages 66 to 68 – message from our Chairman.</li> <li>Page 75 – Social and Ethics Committee report.</li> </ul>
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## Specific standard disclosures

### Sub-category: Economic

#### Disclosure on management approach

A successful, vibrant finance and banking sector is an essential enabler of social and economic progress, growth and development. We focus on three key material aspects in the economic sub-category:

- (1) Economic performance – we believe the best way to support our stakeholders is by operating a strong, profitable and growing business, which creates jobs and contributes to the economic success of the communities in which we live and work. Our strategy to deliver economic performance is dealt with in our integrated report.
- (2) Indirect economic impacts – financial service organisations play a central role in financing the real economy; including individuals and households; small businesses; corporates; and institutions and governments. Our business model enables us to maintain relevance to our customers and clients, whatever stage of life they are in. For example, for individuals, our model can provide a safe place to store savings, help a first-time buyer make their first steps onto the property ladder, create an investment portfolio as wealth grows, or provide cross-border advice for the affluent. For businesses this means being ready to help entrepreneurs launch a business, fund its growth, expand internationally, protect against currency risk, and issue bonds and listed equity shares.
- (3) Community support – we play a broader role in the communities in which we live and work beyond what we deliver through our core business activities. We support communities by:
  - Investing money, time and skills in partnerships with respected and relevant non-governmental organisations, charities and social enterprises.
  - Enabling employees to use their professional skills and expertise in a range of activities, including volunteering and fundraising.

#### Aspect: Economic

<b>G4-EC1</b> Direct economic value generated and distributed.	Integrated Report 2014: <ul style="list-style-type: none"> <li>Page 1 – Value added statement.</li> <li>Pages 30 to 33 and 37 – Citizenship and Company reviews.</li> </ul>
<b>G4-EC3</b> Coverage of the organisation's defined benefit plan obligations.	Consolidated and separate financial statements. <ul style="list-style-type: none"> <li>Pages 80 to 89 – Note 44.</li> </ul>

#### Aspect: Market presence

<b>G4-EC6</b> Proportion of senior management hired from the local community at significant locations of operation.	Supplementary information: <ul style="list-style-type: none"> <li>BEE fact sheet.</li> </ul> <p>South Africa remains the most significant contributor to our operations. 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.</p>	Select verified
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#### Aspect: Indirect economic impacts

<b>G4-EC8</b> Significant indirect economic impacts, including the extent of impacts.	Integrated Report 2014: <ul style="list-style-type: none"> <li>Pages 30 to 33 – Citizenship review.</li> </ul> <p>Supplementary information:</p> <ul style="list-style-type: none"> <li>Environment fact sheet.</li> <li>Citizenship fact sheet.</li> <li>BEE fact sheet.</li> </ul>	Select assured
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#### Aspect: Procurement practices

<b>G4-EC9</b> Proportion of spending on local suppliers at significant locations of operation.	2014 integrated report: <ul style="list-style-type: none"> <li>Page 32 – Citizenship review.</li> </ul> <p>Supplementary information:</p> <ul style="list-style-type: none"> <li>BEE fact sheet.</li> <li>Citizenship fact sheet.</li> </ul> <p>South Africa remains the most significant contributor to our operations. We currently focus on South African FS Code requirements. This requires that we report on the proportion of previously disadvantaged South African suppliers.</p>	Select verified
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## Specific standard disclosures (continued)

### Sub-category: Environmental

#### Disclosure on management approach

We aim to continually improve the mitigation of our direct environmental impacts, reducing use of natural resources and preventing pollution. We report on our greenhouse gas (GHG) emissions as part of our integrated report. Environmental data is collected and reported for all offices, retail branches and data centres where Barclays has operational control and is financially responsible for the utility supply, and as defined by the World Resources Institute/World Business Council for Sustainable Development (WRI/WBCSD) Greenhouse Gas Protocol (GHG): A Corporate Accounting and Reporting Standard, Revised Edition. Environmental data from joint ventures, investments, or sub-leased properties that are owned or leased by Barclays have not been included within the reported figures. Environmental data from travel is reported for business-related travel only, and excludes commuting travel.

Reporting period:  
Environmental data for 2014 and 2013 is reported for the periods running from 1 October to 30 September.

#### Aspect: Energy

G4-EN3 Energy consumption within the organisation	Supplementary information: • Environment fact sheet.	Select assured
G4-EN6 Reduction of energy consumption	Supplementary information: • Environment fact sheet.	

#### Aspect: Emissions

G4-EN15 Energy indirect GHG emissions (scope 1).	Supplementary information: • Environment fact sheet.	Select assured
G4-EN16 Energy indirect GHG emissions (scope 2).	Supplementary information: • Environment fact sheet.	Select assured
G4-EN17 Other indirect GHG emissions (scope 3).	Supplementary information: • Environment fact sheet.	Select assured
G4-EN18 GHG emissions intensity.	Supplementary information: • Environment fact sheet.	
G4-EN19 Reduction of GHG emissions.	Supplementary information: • Environment fact sheet.	

#### Aspect: Indirect economic impacts

G4-EN27 Extent of impact mitigation of environmental impacts of products and services.	Supplementary information: • Environment fact sheet.	
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### Sub-category: Social

#### Aspect: Labour practices and decent work

##### Disclosure on management approach

We have continued attracting, developing and retaining the best talent. We continued to revise our internal policies and practices, particularly in the areas of leadership, talent, reward and performance, to support our commitment to making Barclays a values-driven business. South Africa remains the most significant contributor to our operations. 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.

#### Aspect: Employment

G4-LA1 Total number and rates of new employee hires and employee turnover by age group, gender, and region.	Integrated Report 2014: • Pages 27 to 29 – Colleague review.  Supplementary information: • BEE fact sheet.  Reporting is not broken down by age or gender currently.	Select assured
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#### Aspect: Diversity and equal opportunity

G4-LA12 Composition of governance bodies and breakdown of employees per employee Sub-category according to gender, age group, minority group membership, and other indicators of diversity.	Integrated Report 2014: • Pages 27 to 29 – Colleague review. • Page 22 – Executive committee. • Page 69 – Board.  Supplementary information: • BEE fact sheet.	Selected assured and verified
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### Sub-category: Human Rights

#### Disclosure on management approach

We operate in accordance with the International Bill of Human Rights, including the UN Guiding Principles on Business and Human Rights, and take account of other internationally accepted human rights standards. We also respect and promote human rights through our employment policies and practices, through our supply chain and through the responsible provision of our products and services.

#### Aspect: Investment

G4-HR1 Total number and percentage of significant investment agreements and contracts that include human rights clauses or that underwent human rights screening.	Evaluation of Human rights and social aspects is integrated into our product development, business relationships and transaction review. Human rights are referenced explicitly in our Code of Conduct – The Barclays Way and Supplier Code of Conduct.	
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## Specific standard disclosures (continued)

### Sub-category: Society

#### Disclosure on management approach

We aspire to run our business in an open and transparent manner and therefore take a zero tolerance approach to bribery and corruption. Our anti-bribery and anti-corruption policy and standards summarise our commitments in conducting our global activities free from any form of bribery and corruption.

#### Aspect: Anti-corruption

G4-SO3 Total number and percentage of operations assessed for risks related to corruption and the significant risks identified.	Integrated Report 2014: • Pages 30 to 33 – Conduct review.  Barclays conducts a comprehensive anti-bribery and anti-corruption (ABC) risk assessment on an annual basis. The risk assessment is administered by the financial crime team that monitors the completion of action plans to mitigate identified key risks. These risks tend to relate to the countries where we conduct business, how we engage certain parts of our diverse customer base, how we manage third-party relationships or areas of our anti-bribery and anti-corruption control framework that require further strengthening.	
G4-SO4 Communication and training on anti-corruption policies and procedures.	Integrated report 2014: • Pages 30 to 33 – Conduct review.  Supplementary information: • Risk management report	Select assured

#### Aspect: Public policy

G4-SO6 Total value of political contributions by country and recipient/beneficiary.	Integrated Report 2014: • Page 56 – Conduct risk.  Supplementary information: • Citizenship fact sheet.	
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#### Aspect: Compliance

G4-SO8 Monetary value of significant fines and total number of non-monetary sanctions for non-compliance with laws and regulations.	Integrated Report 2014: • Page 56 – Conduct risk. • Page 67 – message from our Chairman. • Pages 72 to 75 – governance review.	
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#### Aspect: Local communities

FS13 Access points in low-populated or economically disadvantaged areas by type.	Supplementary information: • Citizenship fact sheet. • BEE fact sheet.	Select verified
FS14 Initiatives to improve access to financial services for disadvantaged people.	Integrated Report 2014: • Page 24 to 26 – Customer & Client review. • Pages 30 to 33 – Citizenship review.  Supplementary information: • Citizenship fact sheet. • BEE fact sheet.	Select verified

### Sub-category: Product responsibility

#### Disclosure on management approach

There are a number of mechanisms in place guiding our behaviour from our approach to responsible lending and assisting retail customers in financial difficulty, to managing the environmental and social risks in our lending to our conducts.

Integrated Report 2014:  
• Pages 30 to 33 – Citizenship review.  
• Pages 34 to 36 – Conduct review.

Supplementary information:  
• Environment fact sheet.

#### Aspect: Product and service labelling

G4-PR5 Results of surveys measuring customer satisfaction.	Integrated Report 2014: • Page 24 to 26 – Customer & Client review. • Pages 34 to 36 – Conduct review.	Select assured
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#### Aspect: Customer privacy

G4-PR8 Total number of substantiated complaints regarding breaches of customer privacy and losses of customer data.	We have robust controls in place to protect the personal data about our customers that we use in the course of our business activities. We continually review our procedures to ensure that they comply with international privacy laws. Protecting personal data is a top priority and a matter that we take extremely seriously. We handle privacy complaints in line with our complaints-handling procedures, however, there are challenges in terms of obtaining the granularity of data required to give a precise answer to this indicator requirement.  Integrated Report 2014: • Page 24 to 26 – Customer & Client review. • Pages 34 to 36 – Conduct review.	
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## Specific standard disclosures (continued)

### Sub-category: Product responsibility (continued)

#### Aspect: Product portfolio \*

<p><b>FS7</b> Monetary value of products and services designed to deliver a specific social benefit for each business line broken down by purpose.</p>	<p>Initiatives reported represent a selection of examples.</p> <p>Integrated Report 2014:</p> <ul style="list-style-type: none"> <li>• Pages 24 to 26 – Customer &amp; Client review.</li> <li>• Pages 30 to 33 – Citizenship review.</li> </ul> <p>Supplementary information:</p> <ul style="list-style-type: none"> <li>• Citizenship fact sheet.</li> <li>• Environment fact sheet.</li> <li>• BEE fact sheet.</li> </ul>
<p><b>FS8</b> Monetary value of products and services designed to deliver a specific environmental benefit for each business line broken down by purpose.</p>	<p>Initiatives reported represent a selection of examples.</p> <p>Integrated Report 2014:</p> <ul style="list-style-type: none"> <li>• Page 24 to 26 – Customer &amp; Client review.</li> <li>• Pages 30 to 33 – Citizenship review.</li> </ul> <p>Supplementary information:</p> <ul style="list-style-type: none"> <li>• Citizenship fact sheet.</li> <li>• Environment fact sheet.</li> <li>• BEE fact sheet.</li> </ul>

\* Financial sector supplement indicators



### Reporting suite

The following reports and fact sheets are available at [barclaysafrica.com](http://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 (BBBEE) (South Africa) fact sheet
- Global Reporting Initiative (GRI) index
- Stakeholder fact sheet
- King III fact sheet