

Absa Group Limited

Sustainability Data Sheets
2024

Your story matters



Table of contents

Environment	2
Financial service – <i>Equator Principles, REIPPPP and sustainable products</i>	2
Operations – <i>Energy, carbon and other environmental measures</i>	3
Social	4
Health	4
Operations – <i>Labour, suppliers, OHS and training</i>	5
Diversity – <i>Headcount per management level, race and gender</i>	9
Customers – <i>Our physical footprint, affordable housing, literacy, customer satisfaction and digital</i>	12
Other external – <i>Tax, fines, B-BBEE and citizenship</i>	13
Talent development – <i>Employee training</i>	14
Governance – <i>Board, ExCo, ethics, remuneration and cyber</i>	27

Absa environmental data – financial service

Indicator	Trend	2024	2023	2022	2021	2020	2019
Equator principles							
Number of Equator Principle transactions	↑	18	10	6	2	3	–
Project finance transactions (> USD10m)	↑	14	8	4	2	2	–
Project-related corporate loans reaching financial close (>USD50m)	↓	4	1	1	–	1	–
Project-related finance		–	1	1	–	–	–
Other transactions subject to Equator Principles standards							
General transactions (number)	↓	183	263	227	93	70	84
Sector							
Mining and metals	↓	32	44	33	24		
Infrastructure	↓	29	74	35	14		
Oil and gas	↑	26	23	31	21		
Power generation	↑	2	12	10	3		
Power generation (renewable energy)	↑	22	13	14	7		
Agriculture and fisheries	↓	8	14	10	5		
Chemicals and pharmaceuticals	↑	2	–	6	–		
Manufacturing	↓	30	38	45	7		
Services	↓	32	43	38	8		
Utilities and waste management	↓	–	2	4	4		
Transportation	=	–	–	1	–		
Region							
Americas	=	–	–	–	–		
Europe, the Middle East and Africa	↓	183	263	227	93		
Asia Pacific	=	–	–	–	–		
Renewable Energy transactions							
Projects (number)							
Total MW	↑	2 749	934	1 293	1 317	155	326
Solar (MW)	↑	1 226	150	323	360		96
Wind (MW)	↑	766	784	945	557	105	230
CSP (MW)		0			400	50	
Biomass (MW)		0		25			
Battery Energy Storage (MWh)		757					

Absa environmental data – operations

Indicator	Trend	2024	2023	2022	2021	2020	2019	2018
Energy consumption								
Total energy use (kWh)	↓	193 377 591	222 569 779	215 963 015	225 659 620	224 593 325	279 837 708	323 133 101
Renewable – Solar PV (kWh)	↑	4 025 552	3 763 394	1 638 504	1 494 069	1 791 801	1 958 756	1 995 524
Renewable – wind (PPA)		113 908	196 609	195 347	193 139	65 531	–	–
Non-renewable – Gas (kWh)	↓	31 229 321	36 383 299	34 423 152	35 405 866	34 369 589	74 553 565	79 722 023
Non-renewable – Diesel (kWh)	↓	9 551 483	43 434 402	22 175 521	8 529 873	6 669 681	5 437 686	3 496 319
Non-renewable – electricity (kWh)	↑	148 457 327	138 792 075	157 530 491	180 036 673	181 696 723	197 887 701	237 919 235
Carbon emissions								
Total carbon emissions (tonnes CO ₂)	↓	150 958	151 750	177 489	188 189	189 961	153 326	211 490
Scope 1	↓	12 049	21 859	15 885	12 276	12 258	20 835	22 003
Gas	↓	6 327	7 370	6 973	7 171	6 961	15 100	16 101
Company cars	↓	3 159	2 834	2 926	2 816	3 507	4 276	4 969
Diesel	↓	2 564	11 655	5 950	2 289	1 790	1 459	933
Scope 2								
Real estate (national grids electricity)	↑	127 801	112 516	138 157	159 708	160 682	105 747	169 581
Scope 3	↓	11 108	17 375	23 447	16 205	17 481	27 775	34 329
Travel	↓	6 867	14 722	9 691	1 435	3 090	12 948	16 205
Transmission and distribution	↑	4 241	2 653	13 756	14 769	14 391	14 827	18 124
Intensity ratio	↓	3.98	4.10	4.37	5.02	4.81	5.79	6.45
Carbon emission per m ² of office space	=	0.16	0.16	0.16	0.16	0.18	0.15	–
Water consumption (kilolitres)	↑	33 173	265 172	194 622	190 103	160 848	n/a	n/a
Other								
Forest Stewardship Council-certified paper purchased (tonnes)	↑	206	195	438	847	744	1 104	–
Green buildings	↑	17	17	17	6	5	5	5
Waste management (tonnes)								
Total waste (tonnes)	↑	1 422	672	617	705	1 289	2 807	2 894
Recycled waste (tonnes)	↑	1 259	468	424	455	811	1 470	1 649
Waste to landfill (tonnes)	↓	162	204	193	250	478	1 337	1 245

Absa social data – health

Indicator	Trend	2024	2023
Onsite screenings on South Africa (employees)	↑	5 824	1 061
Executive Medical Assessment (executives)	↓	30	88.0
Supporting employees and their dependants living with disabilities (Rm)	↑	5.2	3.9
Financial assistance	↑	104	
Dependants assisted (Rm)	↑	4.9	3.7
Employees assisted (Rm)	=	0.2	0.2
Management of chronic diseases			
Personal health assessments (employees)	↑	5 824	5 246
HIV counselling and testing (employees)	↑	4 999	4 431
Clinic utilisation (employees)	↑	4 144	3 871
Mental Wellbeing Partners Programme training			
People Partners	↓	184	210
People Managers	↓	324	576
WellMind, our mental wellbeing offering			
Mindfulness sessions	↑	16 531	12 638
Employee Assistance Programme services	↑	16 525	5 844
Employees			
ReMind App	↓	6 105	6 402
Financial awareness and education			
Financial awareness sessions (employees)	↑	6 499	3 279
Staff debt consolidation applications	↓	107	149

Absa social data – operations

Indicator	Trend	2024	2023	2022	2021	2020	2019
Labour							
Total number of employees	↓	36 779	37 107	35 451	35 267	36 737	38 472
<i>Per employment category:</i>							
Permanent – male	↓	13 861	14 095	13 413	13 503	14 032	14 325
Permanent – female	↓	21 524	21 802	20 924	21 061	22 147	23 086
Temporary – male	↑	691	507	495	302	258	626
Temporary – female	↑	703	703	619	401	300	435
Full time – male	↓	14 528	14 562	13 901	13 792	14 242	14 853
Full time – female	↓	22 173	22 446	21 519	21 407	22 307	23 276
Part time – male	↓	24	40	7	13	48	98
Part time – female	↓	54	59	24	55	140	245
<i>Per region</i>							
South Africa – male	↓	9 674	9 844	9 239	9 291	9 721	10 103
South Africa – female	↓	16 868	17 241	16 480	16 617	17 439	18 193
Absa Regional Operations – male	↑	4 693	4 596	4 518	4 355	4 547	4 832
Absa Regional Operations – female	↑	5 331	5 229	5 038	4 825	4 996	5 317
International – male	↑	168	162	151	159	22	16
International – female	↑	45	35	25	20	12	11
<i>By age:</i>							
<20 male	↓	4	5	-	1	1	6
<20 female	↓	6	3	3	9	3	7
20 – 29 male	↓	1 590	1 694	1 577	1 527	1 860	2 328
20 – 29 female	↓	2 177	2 323	2 107	2 137	2 677	3 545
30 – 39 male	↓	5 511	5 794	5 717	5 960	6 272	6 612
30 – 39 female	↓	8 249	8 908	9 016	9 436	10 069	10 537
40 – 49 male	↑	5 108	4 937	4 592	4 374	4 202	4 026
40 – 49 female	↑	7 998	7 622	6 941	6 411	6 167	5 942
50 – 59 male	↑	2 057	1 896	1 778	1 707	1 729	1 726
50 – 59 female	↑	3 348	3 218	3 074	3 069	3 140	3 114
60 – retirement male	↑	282	273	244	236	226	253
60 – retirement female	↑	449	413	402	400	391	376
Full time equivalent	↓	36 375	36 685	35 040	34 811	36 204	37 826

Absa social data – operations continued

Indicator	Trend	2024	2023	2022	2021	2020	2019
Employee profile							
Number of employees at the beginning of the year	↑	37 107	35 451	35 267	36 737	38 472	40 856
New hires (permanent employees)	↓	1 778	3 579	2 829	1 472	1 075	2 057
Terminations (permanent employees)	↓	2 432	2 564	3 153	3 072	2 610	4 288
Resignations	↓	1 676	1 771	2 195	1 795	1 636	2 392
Retirement	↑	356	282	364	416	400	330
Voluntary retrenchments	↓	11	57	139	117	23	309
Involuntary retrenchments	↓	34	145	169	356	275	917
Death in service	↑	72	65	44	143	61	51
Dismissal	↑	283	244	242	245	215	289
Net terminated temporary employees	↓	342	641	508	130	200	153
Total employees at the end of the year	↓	36 779	37 107	35 451	35 267	36 737	38 472
Employee movements							
Vacancies filled	↓	4 095	7 162	9 374	7 081	4 277	5 474
of which internal candidates	↑	68.7%	39.5%	62.2%	70.4%	74.6%	68.7%
Internal promotions							
of which are women	↑	56.7%	45.3%	61.6%	53.8%	51.7%	58.7%
Employee movements (permanent employees) (%)							
New hires							
of which are women	↓	50.6	53.6	51.4	45.3	44.7	49.5
High performers retained (senior management)	↓	95.6	96.5	94.8	95.4	96.5	93.1
High performers retained (all employees)	↑	96.6	95.4	94.0	94.3	n/a	n/a
Employee turnover	↓	6.8	7.3	9.2	8.7	7.0	11.9
Male	↑	7.9	6.5	11.0	10.1	8.4	13.2
Female	↓	6.1	8.5	8.0	8.0	6.2	9.9
Voluntary attrition	=	5.5	5.5	7.4	6.4	4.9	6.3
Employee tenure (%)							
0 – 2 years	↓	22.5	23.3	16.3	14.1	16.9	21.8
3 – 5 years	↓	10.2	11.6	17.0	18.7	18.4	17.2
6 – 10 years	↓	21.8	22.2	22.6	22.5	21.4	18.6
11 – 20 years	↑	33.2	31.0	31.3	31.8	30.3	30.0
21 – 30 years	↑	8.2	7.7	8.2	8.3	8.6	8.6
31 – 40 years	=	4.0	4.0	4.4	4.3	4.2	3.8
> 41 years	=	0.2	0.2	0.2	0.2	0.1	0.1

Absa social data – operations continued

Indicator	Trend	2024	2023	2022	2021	2020	2019
Employee diversity							
Total women employees (%)	↓	60.4	60.6	60.8	60.9	61.1	61.1
Women in senior leadership (%)	↓	39.7	38.8	37.0	35.0	35.3	35.0
Women in middle leadership (%)	=	51.8	51.8	51.2	50.6	51.1	50.9
Women in junior leadership (%)	↓	66.8	67.3	66.8	67.1	67.1	67.7
Women in junior, middle and senior leadership (%)	↓	58.6	59.4	61.7	61.8	62.0	62.5
Women in revenue generating functions (%)	↑	68.6	63.5	63.6	64.7	64.9	62.5
Additional labour stats							
Staff costs and benefits (Rbn)	↑	33 654	31 493	27 873	26 133	25 407	26 262
Annual salary increase – unionised staff (%)	=	5.9	5.9	8.0	5.8	4.1	7.0
% of staff covered by an independent union or collective bargaining agreements	↑	35.7	36.2	40.8	38.1	53.8	56.0
Retention of high-performing employees (% all employees)	↑	95.6	95.4	94.0	–	–	–
Retention of high-performing employees (% senior management)		96.6	96.5	94.8	95.4	96.5	93.2
Number of trade unions	=	16	16	16	15	13	14
Absentee rate (%)	↑	1.42	1.35	1.40	1.71	1.12	1.57
Employees with disabilities (%)	↑	0.92	0.75	0.90	0.93	0.88	0.60
Suppliers							
Total procurement spend in South Africa (Rbn)	↓	22	22.4	19.5	18.9	18.8	18.9
Total procurement spend in Absa regional Operations (Rbn)	↑	4	3.1	2.8	2.1	3.0	1.8
Procurement spend with registered suppliers (Rbn)	↑	17.5	17.4	15.2	16.0	15.3	15.9
Total weighted spend with B-BBEE-accredited suppliers (Rbn)	↑	21.1	20.2	16.8	16.3	17.8	17.7
Total procurement spend on qualifying small enterprises and exempt micro enterprises (Rbn)	↑	4.5	4.2	2.6	4.4	3.5	2.7
Total procurement spend on > 51% black-owned companies (Rbn)	↑	11.6	10.7	8.8	8.5	9.2	8.1
Total procurement spend on > 30% black-owned companies (Rbn)	↑	9.0	8.6	7.0	6.5	4.8	5.7
Local procurement as a percentage of total (South Africa) (%)	↑	80	79.4	77.9	86.2	94.7	93.7
Local procurement spend (% of Group spend)	↓	67	69.8	68.2	76.2	70.2	76.8
Supply chain: SA	↑	2 263	2 624	2 984	2 368	2 197	3 060
Supply chain: ARO	↓	2 270	2 746	1 919	2 401	2 572	3 320
B-BBEE level (South Africa)	=	Level 1	Level 1	Level 1	Level 1	Level 2	Level 1

Absa social data – operations continued

Indicator	Trend	2024	2023	2022	2021	2020	2019
Occupational health and safety							
Work-related injuries	↑	78	73	43	25	52	128
Days lost due to injuries	↑	203	190	298	185	124	830
Fatalities	=	nil	nil	nil	nil	nil	nil
Work-injury rate (South Africa)	↑	0.23	0.22	0.07	0.06	0.11	0.24
Work-injury rate (Absa Regional Operations)	↓	0.24	0.25	0.06	0.03	0.08	0.25
Employees completing training on OHS policy and procedures (%)	↓	94	40	42	40	94	98
Total number of person days lost due to industrial action	=	nil	nil	nil	nil	nil	nil
Percentage of total person days lost due to industrial action (%)	=	nil	nil	nil	nil	nil	nil
Fatal-injury frequency rate (number of fatalities per 200 000 person hours worked)	=	nil	nil	nil	nil	nil	nil
Lost-time injury frequency rate (number of lost-time injuries per 200 000 person hours worked) (South Africa)	↓	0.07	0.08	0.36	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)	↓	0.08	0.25	0.28	0.03	0.02	0.11
Number of lost-time injuries (injuries on duty leading to at least one lost day)	=	26	26	17	14	20	72
Number of first aid cases (injuries on duty leading to minor treatments, such as a plaster or a pain tablet)	↑	40	13	2	10	14	42
Number of medical treatment cases (injuries on duty leading to medical treatment, but no lost days)	↑	12	4	10	15	27	53

Absa social data – diversity

2024

Race per management level

Category	Grade	Male							Female							Grand total
		Indian	African	Coloured	White	ARO	International	Total	Indian	African	Coloured	White	ARO	International	Total	
Senior management	MP	22	34	3	61	33	3	156	8	24	7	15	7	2	63	219
	P	133	197	43	245	126	30	774	92	178	40	139	78	7	534	1 308
Middle management	VP	393	895	208	714	379	49	2 638	342	887	191	585	209	7	2 221	4 859
	AVP	328	1 569	325	529	895	73	3 719	391	2 095	588	816	593	6	4 489	8 208
Junior management	BA4	109	1 070	217	156	982	28	2 562	184	2 093	617	468	935	4	4 301	6 863
	BA3	73	1 042	212	81	1 338	2	2 748	235	3 110	824	547	1 623	1	6 340	9 088
Non-management	BA2	24	575	101	26	536	–	1 262	86	1 629	357	118	887	–	3 077	4 339
	BA1	–	13	2	–	523	–	538	–	4	–	–	887	–	891	1 429
No corp title (contractors)		3	25	3	–	124	–	155	–	52	8	1	250	–	311	466
Total		1 085	5 420	1 114	1 812	4 936	185	14 552	1 338	10 072	2 632	2 689	5 469	27	22 227	36 779

2023

Race per management level

Category	Grade	Male							Female							Grand total
		Indian	African	Coloured	White	ARO	International	Total	Indian	African	Coloured	White	ARO	International	Total	
Senior management	MP	18	33	3	61	30	4	149	7	26	4	16	6	1	60	209
	P	132	191	43	247	127	24	764	86	162	42	131	70	8	499	1 263
Middle management	VP	384	856	204	749	455	53	2 701	337	840	197	589	221	7	2 191	4 892
	AVP	331	1 558	325	563	811	65	3 653	407	2 083	562	858	602	11	4 523	8 176
Junior management	BA4	111	1 054	238	169	990	14	2 576	189	2 040	658	505	944	8	4 344	6 920
	BA3	77	1 088	235	88	1 309	2	2 799	248	3 204	893	614	1 628	–	6 587	9 386
Non-management	BA2	31	593	121	26	529	–	1 300	100	1 662	395	146	855	–	3 158	4 458
	BA1	–	17	1	–	536	–	554	–	17	–	–	928	–	945	1 499
No corp title (contractors)		3	35	8	2	58	–	106	1	59	12	2	124	–	198	304
Total		1 087	5 425	1 178	1 905	4 845	162	14 602	1 375	10 093	2 763	2 861	5 378	35	22 505	37 107

Absa social data – diversity continued

2022

Race per management level

Category	Grade	Male							Female							Grand total
		Indian	African	Coloured	White	ARO	International	Total	Indian	African	Coloured	White	ARO	International	Total	
Senior management	MP	14	29	3	56	22	4	128	7	14	3	11	8	1	44	172
	P	122	163	37	238	125	23	708	76	146	36	125	59	6	448	1 156
Middle management	VP	350	724	180	748	424	49	2 475	307	685	172	593	213	5	1 975	4 450
	AVP	329	1 416	321	592	794	65	3 517	404	1 864	546	908	573	8	4 303	7 820
Junior management	BA4	101	963	228	178	968	10	2 448	196	1 742	616	520	877	5	3 956	6 404
	BA3	81	1 026	224	97	1 290	–	2 718	246	2 979	940	663	1 611	–	6 439	9 157
Non-management	BA2	33	540	126	27	507	–	1 233	117	1 736	437	179	825	–	3 294	4 527
	BA1	–	14	–	–	567	–	581	–	18	2	–	885	–	905	1 486
No corp title (contractors)		3	31	3	1	62	–	100	3	35	6	2	133	–	179	279
Total		1 033	4 906	1 122	1 937	4 759	151	13 908	1 356	9 219	2 758	3 001	5 184	25	21 543	35 451

2021

Race per management level

Category	Grade	Male							Female							Grand total
		Indian	African	Coloured	White	ARO	International	Total	Indian	African	Coloured	White	ARO	International	Total	
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

Absa social data – diversity continued

2020

Race per management level

Category	Grade	Male							Female							Grand total
		Indian	African	Coloured	White	ARO	International	Total	Indian	African	Coloured	White	ARO	International	Total	
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

Category	Grade	Male							Female							Grand total
		Indian	African	Coloured	White	ARO	International	Total	Indian	African	Coloured	White	ARO	International	Total	
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	2024	2023	2022	2021	2020	2019
Physical footprint							
Outlets	↑	1 016	1 010	998	988	1 005	1 030
ATMs	↓	6 347	6 410	6 416	8 668	9 734	9 873
Point of sale (POS) devices	↓	136 436	131 546	114 895	123 153	124 432	115 708
Digital							
Number of digitally active customers	↑	4 636 487	3 766 656	2 982 000	2 688 000	2 390 000	1 886 000
Affordable housing (SA only)							
Affordable home loans – number of customers	↑	4 097	3 491	6 843	7 932	5 308	2 894
Affordable home loans – value (Rm)	↑	2.3	1.9	3.9	4.3	2.8	2.2
Borrower education programme – number of customers	↓	3 430	4 004	6 960	9 084	7 160	6 337
Government Finance-linked Individual Subsidy Programme – number of customers	↓	738	482	469	127	143	190
Total affordable home loan book (Rm)	↑	19.0	17.8	16.8	10.3	9.8	9.2

Absa social data – other external

Indicator	Trend	2024	2023	2022	2021	2020	2019
Citizenship							
Citizenship disbursements (Rm)	↓	316	286	267	195	380	371
Of which:							
Charitable donations (%)	↓	14	22	26	30		
Community investments (%)	↓	82	73	70	65		
Commercial initiatives (%)	↓	4	5	4	5		
Literacy							
Consumer financial education programme – number of beneficiaries	↑	183 945	105 337	79 173	32 639	52 246	149 529
Consumer financial education programme – investment (Rm)	↓	30.2	35.8	33.8	14.0	27.7	34.3
ReadytoWork participants	↓	23 437	26 859	29 881	20 620	20 914	35 168

Absa social data – talent development

Training

	Trend	2024	2023	2022	2021	2020	2019
Training spend (Rm)	↓	581	608.0	500.0	449.0	406.2	450.5
Average hours training per person	↑	99.9	47.00	48.47	55.33	56.42	39.24
Number of programmes accessed	↑	8 230	7 769	7 035	7 294	5 047	4 719
Total hours for programmes accessed (m)	↑	1.9	1.8	1.8	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
2024	Total	37.1	36.4	28.60	30.80	15.4	29.40
	Female	38.8	36.40	30.5	33.40	15.3	31.50
	Male	33.9	36.3	26.10	26.90	15.5	26.20
	Not known	0	–	–	–	13.10	13.10
2023	Total	52.1	48.8	37.3	34.4	12.2	37.3
	Female	55.2	50.5	42.1	39.8	12.0	41.4
	Male	45.6	44.7	31.2	26.2	12.5	31.1
	Not known	–	77.8	–	–	4.1	4.6
2022	Total	51.9	52.6	54.0	47.1	12.9	40.1
	Female	55.2	52.8	54.4	52.6	14.3	44.6
	Male	45.6	53.6	46.3	38.5	11.3	33.3
	Not known	–	–	–	–	6.4	6.4
2021	Total	54.7	55.5	53.1	51.1	17.3	43.8
	Female	56.8	57.4	63.2	54.4	17.0	47.7
	Male	50.6	51.0	39.9	45.9	17.7	37.8
	Not known	–	–	–	–	14.1	14.1
2020	Total	33.8	40.7	30.8	29.2	12.5	29.7
	Female	42.3	43.1	36.3	35.1	12.4	34.0
	Male	31.9	34.8	23.6	20.0	12.6	23.0
	Not known	38.8	38.9	25.4	30.1	15.2	30.1
2019	Total	38.8	39.9	25.4	30.1	15.2	30.1
	Female	41.3	39.1	28.3	32.2	14.2	32.5
	Male	33.9	38.5	21.7	26.8	16.3	26.4

Absa social data – talent development continued
Average training hours per person, by gender and by race, including compliance training continued

		African	Coloured	Indian	White	Not disclosed	Total
2024	Total	145.4	154.9	66.5	99.9	22	99.9
	Female	163.4	167.8	76.2	126.8	22.1	119.2
	Male	111.8	124.4	54.7	60.1	21.9	70.6
	Not known	0	–	–	–	21.4	21.4
2023	Total	62.9	58.9	41.0	43.6	20.5	37.3
	Female	65.8	60.4	51.7	49.0	20.4	51.2
	Male	57.5	55.3	40.9	35.3	20.4	51.2
	Not known	–	92.7	–	–	8.2	8.8
2022	Total	61.1	62.2	65.3	56.2	18.2	48.5
	Female	65.5	62.7	64.2	62.9	19.8	52.9
	Male	55.8	64.4	56.2	48.5	17.0	41.3
	Not known	–	–	–	–	16.8	16.8
2021	Total	69.1	69.0	63.0	62.7	24.6	55.3
	Female	72.1	71.4	73.7	67.1	24.2	60.2
	Male	63.3	63.2	48.9	55.7	25.0	47.8
	Not known	–	–	–	–	24.4	24.4
2020	Total	44.9	47.5	33.2	35.9	17.3	35.4
	Female	49.0	50.4	36.3	42.3	18.3	40.2
	Male	37.1	40.8	29.2	25.8	16.2	27.9
	Not known	–	–	–	–	25.1	25.1
2019	Total	47.8	48.5	36.6	41.1	23.0	39.2
	Female	50.4	48.5	37.7	42.6	21.9	41.6
	Male	42.8	48.5	30.8	38.8	24.2	35.6

Absa social data – talent development continued

Average training hours by geography

	2024	2023	2022	2021	2020	2019
South Africa	130.3	57.0	59.8	66.7	42.9	46.1
Managing Principal to Principal	33.9	27.0	100.5	27.4	22.4	31.3
Assistant Vice President to Vice President	67.2	48.3	49.4	51.6	31.8	44.6
BA1 to BA4	189.9	70.2	64.1	80.6	52.0	47.8
Non-corporate title	42.3	22.4	58.7	21.9	6.0	59.4
Absa Regional Operations	21.3	20.3	17.9	24.1	15.4	23.4
Managing Principal to Principal	39.9	28.5	65.5	27.6	23.5	39.9
Assistant Vice President to Vice President	25.5	25.5	19.7	24.4	16.8	32.3
BA1 to BA4	19.9	19.0	15.6	24.0	14.9	21.5
Non-corporate title	21.7	15.3	13.0	17.0	6.8	15.6
Other countries (UK and USA)	21.9	17.0	14.5	19.9	10.8	14.3
Managing Principal to Principal	26.1	12.7	14.7	13.9	9.7	16.6
Assistant Vice President to Vice President	20.4	48.3	19.7	28.9	7.8	14.1
BA1 to BA4	22.7	19.0	14.6	70.0	4.8	5.7
Non-corporate title	–	15.3	12.9	13.9	3.8	3.8

Average training hours per employment status

	2024	2023	2022	2021	2020	2019
Unemployed total¹	24.30	25.1	16.8	14.2	15.3	12.0
African, Indian, Coloured and White	26.90	35.3	20.2	13.6	20.3	13.9
White	75.30	15.1	15.9	19.6	12.2	14.0
Other (undefined)	39.30	14.7	12.1	12.2	8.6	7.1
Citizens of countries outside Africa	217.50	17.6	11.7	18.9	10.0	4.8
Employed total²	99.90	47.0	54.8	55.3	35.4	39.2
African, Indian, Coloured and White	138.20	60.0	68.8	68.3	44.5	46.3
White	99.90	43.6	59.5	62.7	35.9	41.1
Other (undefined)	21.50	20.2	35.5	19.9	10.8	14.3
Citizens of countries outside Africa	47.70	15.8	24.2	24.7	16.2	23.0

¹ Unemployed – Non-permanent staff, i.e. agency staff, unemployed learners, managed services.

² Employed – Permanent employees, fixed-term contractors.

Absa social data – talent development continued

Programme initiatives

	2024	2023	2022	2021	2020	2019
Graduate programme (number of graduates)	72	61	107	32	35	65
Employee bursaries (number of bursaries)	1 071	1 237	1 056	1 148	864	782
Learnerships – to unemployed	1 333	1 403	1 278	984	200	n/a
Learnerships – to individuals with disabilities	200	170	253	199	30	n/a
Internships	1 853	1 425	742	651	300	n/a
Absa Leadership Academy	26 766	11 813	29 972	58 258	38 854	2 459
Video training (hours)	11 784	14 651	21 868	35 801	8 780	1 236
Video training (interventions)	539	508	500	384	386	116
Training catalogue	23 358	18 687	14 169	11 334	8 849	14 851
Online learning via mobile-enabled platforms (hours)	713	2 513	582 682	961 865	765 348	793 220
Online learning via mobile-enabled platforms (interventions)	72	545	4 517	3 961	2 908	3 094

Training delivery type

	2024		2023		2022		2021		2020		2019	
	Training hours	Number of programmes utilised	Training hours	Number of programmes utilised	Training hours	Number of programmes utilised	Training hours	Number of programmes utilised	Training hours	Number of programmes utilised	Training hours	Number of programmes utilised
Face-to-face (workshops)	20 170.3	73	163 506.1	366	–	–	–	–	102 445.1	326	703 803.3	1 178
Virtual (online)	849 249.5	5 894.0	888 512.5	5 394	834 208.2	5 131	961 864.8	3 961	765 348.7	2 908	793 220.4	3 094
Virtual (classroom)	2 666 316.7	901	567 491.5	952	816 658.7	973	856 976.5	903	407 319.2	631	–	–
Material (self-study)	96 839.4	729	101 600.0	777	21 540.4	361	63 479.8	1 987	13 919.7	708	5 693.7	270
Tests/assessments	12 731.2	94	10 873.0	90	7 388.7	70	26 267.3	59	2 472.0	88	5 746.8	167
Video (online)	11 783.5	539	14 650.6	508	21 867.8	500	35 800.6	384	8 780.3	386	1 236.8	116
Total	3 657 090.5	8 230	1 746 633.7	8 087	1 701 663.8	7 035	1 944 389.0	7 294	1 300 285.0	5 047	1 509 701.0	4 825

Absa social data – talent development continued

External learning programmes

	2024		2023		2022		2021		2020		2019	
	Training hours	Number of programmes utilised	Training hours	Number of programmes utilised	Training hours	Number of programmes utilised	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	10 983.6	212	20 921	190	12 404	122	14 621	84	9 025	58	12 528	89
Behavioural	225 385.3	1 634	261 552	196	670 789	2 055	717 617	1 909	222 248	1 290	305 143	1 732
Compliance	2 580 246.2	295	338 176	358	277 660	426	391 666	463	194 385	364	338 511	216
Leadership and management	39 559.8	235	197 876	398	277 393	566	145 924	829	119 405	527	110 506	684
Technical	800 915.6	5 854	1 019 006	5 627	659 424	3 866	674 561	3 911	755 221	2 692	743 018	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 programmes.

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

2024

	Of which:		Total Rm	Of which:	
	Male	Female		Disabled male	Disabled female
Senior management	1.0	1.2	2.2	–	–
Middle management	10.0	15.7	25.7	0.13	0.15
Junior management	2.9	8.3	11.2	0.02	0.02
Non-management and non-permanent	0.1	0.4	0.4	–	–
Total	14	25.5	39.5	0.15	0.17

2023

	Of which:		Total Rm	Of which:	
	Male	Female		Disabled male	Disabled female
Senior management	3.8	2.5	6.3	–	–
Middle management	9.4	17.2	26.6	0.05	0.26
Junior management	3.5	11.7	15.2	–	0.15
Non-management and non-permanent	0.3	0.9	1.2	–	–
Total	17.0	32.3	49.3	0.1	0.4

Absa social data – talent development continued

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

2022

	Male	Female	Total Rm	Of which:	
				Disabled male	Disabled female
Senior management	1.6	1.8	3.4	–	–
Middle management	9.7	14.6	24.3	0.10	0.10
Junior management	2.6	7.5	10.1	–	0.10
Non-management and non-permanent	0.1	0.3	0.4	–	–
Total	14.0	24.2	38.2	0.10	0.20

2021

	Male	Female	Total Rm	Of which:	
				Disabled male	Disabled female
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 Rm	Of which:	
				Disabled male	Disabled female
Senior management	1.4	1.9	3.3	0.138	–
Middle management	5.8	9.3	15.1	0.035	0.045
Junior management	1.7	5.3	7.1	0.037	0.048
Non-management and non-permanent	0.2	0.4	0.6	–	–
Total	9.1	17.0	26.1	0.210	0.093

Absa social data – talent development continued

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

2024

	Number of delegates			Of which:		AIC %
	Male	Female	Total	Disabled male	Disabled female	
Senior management	14	11	25	–	–	72.00
Middle management	240	388	628	3	5	88.85
Junior management	98	304	402	1	1	92.54
Non-management and non-permanent	3	13	16	–	–	93.75
Unemployed	355	716	1 071	4	6	89.92
Total	710	1 432	2 142	8	12	

2023

	Number of delegates			Of which:		AIC %
	Male	Female	Total	Disabled male	Disabled female	
Senior management	28	12	40	–	–	80.0
Middle management	219	425	644	1	5	86.2
Junior management	119	396	515	–	4	93.6
Non-management and non-permanent	10	28	39	–	–	94.9
Unemployed	–	–	–	–	–	–
Total	376	861	1 238	1	9	89.3

2022

	Number of delegates			Of which:		AIC %
	Male	Female	Total	Disabled male	Disabled female	
Senior management	20	14	34	1	–	79.4
Middle management	236	384	620	2	4	85.6
Junior management	94	292	386	–	2	92.0
Non-management and non-permanent	5	11	16	–	–	100.0
Unemployed	–	–	–	–	–	–
Total	355	701	1 056	3	6	88.0

Absa social data – talent development continued

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

2021

	Number of delegates			Of which:		AIC %
	Male	Female	Total	Disabled male	Disabled female	
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

	Number of delegates			Of which:		AIC %
	Male	Female	Total	Disabled male	Disabled female	
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

Absa social data – talent development continued

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

2024

			Total Rm	Of which:	
	Male	Female		Disabled male	Disabled female
Senior management	8.6	9.2	17.8	0.08	0.67
Middle management	11.8	13.3	25.0	0.17	0.10
Junior management	1.2	2.2	3.5	0.03	0.02
Non-management and non-permanent	0.1	0.3	0.4	–	–
Total	21.7	25.0	46.7	0.28	0.79

2023

			Total Rm	Of which:	
	Male	Female		Disabled male	Disabled female
Senior management	17.8	9.8	27.6	0.03	0.18
Middle management	16.4	15.9	32.3	0.02	0.21
Junior management	2.1	5.7	7.8	0.08	0.02
Non-management and non-permanent	0.4	0.4	0.8	–	–
Total	36.7	31.8	68.5	0.13	0.41

2022

			Total Rm	Of which:	
	Male	Female		Disabled male	Disabled female
Senior management	7.3	5.7	13.0	0.3	–
Middle management	12.1	13.1	25.5	0.1	0.1
Junior management	1.2	2.2	3.4	–	–
Non-management and non-permanent	1.6	1.8	3.4	–	–
Total	22.2	23.1	45.3	0.4	0.1

Absa social data – talent development continued

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

2021

	Male	Female	Total Rm	Of which:	
				Disabled male	Disabled female
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

	Male	Female	Total Rm	Of which:	
				Disabled male	Disabled female
Senior management	1.9	1.6	3.5	0.1	–
Middle management	11.6	7.4	19.0	0.0	0.0
Junior management	1.5	1.5	3.0	0.0	0.0
Non-management and non-permanent	1.8	0.6	2.4	–	–
Total	16.7	11.1	27.9	0.1	0.0

Absa social data – talent development continued

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

2024

	Number of delegates			Of which:		AIC %
	Male	Female	Total	Disabled male	Disabled female	
Senior management	536	482	1 018	5	26	65.03
Middle management	1 154	1 304	2 458	16	16	69.37
Junior management	271	574	845	6	6	77.04
Non-management and non-permanent	100	169	269	2	2	94.80
Total	2 061	2 529	4 590	29	50	71.31

2023

	Number of delegates			Of which:		AIC %
	Male	Female	Total	Disabled male	Disabled female	
Senior management	477	397	874	7	8	64.5
Middle management	1 280	1 525	2 805	10	16	71.1
Junior management	309	722	1 031	6	3	79.6
Non-management and non-permanent	53	48	101	–	–	72.3
Total	2 119	2 692	4 811	23	27	71.8

2022

	Number of delegates			Of which:		AIC %
	Male	Female	Total	Disabled male	Disabled female	
Senior management	427	337	764	24	1	63.1
Middle management	1 109	1 279	2 388	12	12	71.7
Junior management	202	355	557	3	4	83.7
Non-management and non-permanent	46	45	91	–	–	85.7
Total	1 784	2 016	3 800	39	17	72.1

Absa social data – talent development continued

Financial assistance for informal training: No NQF (South Africa) by gender and disability continued**2021**

	Number of delegates			Of which:		AIC %
	Male	Female	Total	Disabled male	Disabled female	
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

	Number of delegates			Of which:		AIC %
	Male	Female	Total	Disabled male	Disabled female	
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

Absa social data – talent development continued

Coaching

	2024 Number of employees		2023 Number of employees		2022 Number of employees		2021 Number of employees	
	Coaching in progress	Coaching completed	Coaching in progress	Coaching completed	Coaching in progress	Coaching completed	Coaching in progress	Coaching completed
Executive and leadership coaching	103	44	66	40	46	20	26	28
Career coaching	9	5	6	411	12	13	1	29
Performance coaching	8	3	3	6	5	4	4	2
Systemic team coaching	9	5	4	2	1	1	0	0
Business process coaching	0	0	0	0	0	0	0	0
Total	129	57	79	459	64	38	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

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

Absa – Governance

Indicator	Trend	2024	2023	2022	2021	2020	2019
Board of Directors							
Number of Board members	↓	14	15	14	15	16	16
Independent non-executive directors	↓	12	13	11	12	11	12
Non-executive directors	=	–	–	1	1	3	1
Executive directors	=	2	2	2	2	2	3
Independent Board Chairman		Yes	Yes	Yes	Yes	Yes	Yes
Women Board members	↓	5	6	4	6	5	4
AIC Board members	=	7	7	5	6	6	7
Board meeting attendance (%)	↓	95	96	98	98	99	95
Total number of Board and Board committee meetings	↑	114	60	97	105	94	86
Board training hours	↑	50	36	60	27		
Board tenure							
0 – 3 years		3	11	4	9	1	9
4 – 6 years		5	3	9	3	8	4
7 – 9 years		4	1	3	3	2	2
10+ years		–	–	2	–	2	1
Average age							
40 – 49 years		2	2	2	3	3	4
50 – 59 years		3	4	3	3	3	5
60 – 69 years		8	9	8	8	8	5
70+ years		1	–	1	1	2	2
Executive Committee							
Total number of ExCo members	↑	14	14	14	10	8	11
Executive directors	=	2	2	2	2	2	3
Prescribed officers	=	5	5	5	2	2	2
Ex-officio member	=	1	1	1	1	1	1
Women ExCo members	↑	3	3	3	2	1	2
AIC ExCo members	↑	8	8	8	4	3	5
Tenure in the Executive Committee							
0 – 3 years		11	11	11	6	5	8
4 – 6 years		1	1	1	2	3	2
7 – 9 years		2	2	2	2	1	1
Tenure at Absa							
0 – 10 years		4	4	4	2	4	6
11 – 20 years		7	7	7	7	3	4
> 21 years		3	3	3	1	2	1

Absa – Governance continued

Indicator	Trend	2024	2023	2022	2021	2020	2019
Ethics							
Employees completing the Absa Way Code of Ethics training (%)		93.0	95.6	98.5	n/a	92.0	96.5
Employees completing Preventing Financial Crime training (%)	↓	99.3	99.8	98.5	98.2	98.6	96.5
Whistleblowing – reported cases	↑	573	441	416	416	312	408
Whistleblowing – still under investigation		220	164	131	103		
Whistleblowing – substantiated cases	↑	145	94	105	112	83	38
Whistleblowing – unsubstantiated cases		149	183	180	201		
Disciplinary cases reported	↑	2 192	1 970	1 690	1 577	1 498	
Disciplinary cases concluded	↑	1 787	1 678	1 480	961	1 482	1 712
of which were due to ethical breaches	↑	535	341	422	414	317	394
Disciplinary cases ongoing	↑	405	292	210	616	16	
Remuneration							
Vote for Remuneration Implementation Report (%)	↑	83.12	67.59	58.85	93.96	82.99	68.57
Vote for Remuneration Policy (%)	↓	83.94	86.98	84.45	84.52	87.22	88.96
Vote for proposed remuneration for non-executive directors (%)	↓	98.15	97.15	97.03	86.70	98.57	97.44
Suspicious transactions	↑	17 093	14 864	13 156	19 976	20 855	12 575
Closed customer accounts	↑	1 614	725	769	711	619	–
Basel measurements							
CET1 above 7.5%	↑	12.6	12.5	12.8	12.8	11.2	1.1
LCR above 80%	↑	131.4	127.6	127.6	116.8	120.6	134.4
NSFR above 100%	↑	121.6	118.1	113.4	116.1	115.9	112.7
Transparency through reporting/Frameworks subscribed to (e.g. UNPRI, Global Compact, etc.) (even if not a member)							
TCFD			Yes	Yes	Yes	Yes	No
ESG		Yes	Yes	Yes	Yes	Yes	Yes
<IR>		Yes	Yes	Yes	Yes	Yes	Yes
PRB		Yes	Yes	Yes	Yes	Yes	No
King IV		Yes	Yes	Yes	Yes	Yes	Yes
JSE Sustainability Guidance		Yes	Yes	Yes			

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Your story matters

