

Absa Group Limited

Sustainability Data Sheets 2025



Your story matters





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Environment

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Absa environmental data – financial service

Indicator	Trend	2025	2024	2023	2022	2021	2020
Equator principles							
Number of Equator Principle transactions	↓	12	18	10	6	2	3
Project finance transactions (> USD10m)	↓	8	14	8	4	2	2
Project-related corporate loans (>USD50m)	=	4	4	1	1	–	1
Project-related Refinance and Project-related Acquisition Finance	=	–	–	1	1	–	–
Other transactions subject to Environmental and Social Risk Screening							
General transactions (number)	↑	275	183	263	227	93	70
Sector							
Mining and metals	↑	50	32	44	33	24	
Infrastructure	↑	43	29	74	35	14	
Oil and gas	↑	34	26	23	31	21	
Power generation	↑	3	2	12	10	3	
Power generation (renewable energy)	↓	18	22	13	14	7	
Agriculture and fisheries	↑	20	8	14	10	5	
Chemicals and pharmaceuticals	↑	4	2	–	6	–	
Manufacturing	↑	47	30	38	45	7	
Services	↑	42	32	43	38	8	
Utilities and waste management	=	–	–	2	4	4	
Transportation	↑	14	–	–	1	–	
Region							
Americas	=	–	–	–	–	–	
Europe, the Middle East and Africa	↑	275	183	263	227	93	
Asia Pacific	=	–	–	–	–	–	
Renewable Energy transactions							
Projects (number)							
Projects (number)	↓	8	22	8	13	14	4
Total MW	↓	1 355	2 749	934	1 293	1 317	155
Solar (MW)	↓	375	1 226	150	323	360	
Wind (MW)	↑	830	766	784	945	557	105
CSP (MW)		–	0			400	50
Biomass (MW)		–	0		25		
Battery Energy Storage (MWh)		150	757				

Absa environmental data – operations

Indicator	Trend	2025	2024 (Restated)	2023	2022	2021	2020	2018 Baseline (Restated)
Energy consumption								
Total energy use (kWh)	↓	183 417 372	195 391 900	222 569 779	215 963 015	225 659 620	224 593 325	360 041 993
Renewable – Solar PV (kWh)	↑	4 231 224	4 025 552	3 763 394	1 638 504	1 494 069	1 791 801	1 960 036
Renewable – wind (PPA)	↓	70 048	113 908	196 609	195 347	193 139	65 531	0
Non-renewable – Gas (kWh)	↓	26 024 394	31 229 321	36 383 299	34 423 152	35 405 866	34 369 589	79 722 122
Non-renewable – Diesel (kWh)	↓	9 390 780	14 058 045	43 434 402	22 175 521	8 529 873	6 669 681	3 487 388
Non-renewable – electricity (kWh)	↑	143 700 926	145 965 074	138 792 075	157 530 491	180 036 673	181 696 723	274 872 447
Carbon emissions								
Total carbon emissions (tonnes CO ₂)	↓	149 860	153 765	151 750	177 489	188 189	189 961	272 780
Scope 1	↓	10 859	13 259	21 859	15 885	12 276	12 258	22 044
Gas	↓	5 272	6 327	7 370	6 973	7 171	6 961	16 151
Company cars	↓	3 066	3 159	2 834	2 926	2 816	3 507	4 957
Diesel	↓	2 521	3 773	11 655	5 950	2 289	1 790	936
Scope 2								
Real estate (national grids electricity)	↑	131 263	129 326	112 516	138 157	159 708	160 682	230 979
Scope 3	↓	7 738	11 180	17 375	23 447	16 205	17 481	19 757
Travel	↓	5 961	6 867	14 722	9 691	1 435	3 090	12 760
Transmission and distribution	↓	1 777	4 313	2 653	13 756	14 769	14 391	6 997
Intensity ratio	↓	3.84	4.06	4.10	4.37	5.02	4.81	6.45
Carbon emission per m ² of office space	=	0.16	0.16	0.16	0.16	0.16	0.18	–
Water consumption (kilolitres)	↑	259 427	33 173	265 172	194 622	190 103	160 848	n/a
Other								
Forest Stewardship Council-certified paper purchased (tonnes)	↑	155	206	195	438	847	744	–
Green buildings	↑	63	17	17	17	6	5	5
Waste management (tonnes)								
Total waste (tonnes)	↑	1 544	1 422	672	617	705	1 289	2 894
Recycled waste (tonnes)	↑	1 394	1 259	468	424	455	811	1 649
Waste to landfill (tonnes)	↓	150	162	204	193	250	478	1 245



Social

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Absa social data – health

Indicator	Trend	2025	2024	2023
Onsite screenings on South Africa (employees)	↓	5 209	5 824	1 061
Executive Medical Assessment (executives)	↑	784	30	88
Supporting employees and their dependants living with disabilities (Rm)	↓	5.0	5.2	3.9
Financial assistance			104	
Dependants assisted (Rm)	↓	4.8	4.9	3.7
Employees assisted (Rm)	↓	0.1	0.2	0.2
Management of chronic diseases				
Personal health assessments (employees)	↑	6 457	5 824	5 246
HIV counselling and testing (employees)	↑	5 484	4 999	4 431
Clinic utilisation (employees)	↓	3 667	4 144	3 871
Mental Wellbeing Partners Programme training				
People Partners	=	184	184	210
People Managers	↑	344	324	576
WellMind, our mental wellbeing offering				
Mindfulness sessions	↓	14 032	16 531	12 638
Employee Assistance Programme services	↑	19 794	16 525	5 844
Employees				
ReMind App	↑	7 651	6 105	6 402
Financial awareness and education				
Financial awareness sessions (employees)	↓	8 732	6 499	3 279
Staff debt consolidation applications	↑	156	107	149

Absa social data – operations

Indicator	Trend	2025	2024	2023	2022	2021	2020
Labour							
Total number of employees	↑	37 033	36 779	37 107	35 451	35 267	36 737
<i>Per employment category:</i>							
Permanent – male	↓	13 842	13 861	14 095	13 413	13 503	14 032
Permanent – female	↓	21 261	21 524	21 802	20 924	21 061	22 147
Temporary – male	↑	948	691	507	495	302	258
Temporary – female	↑	982	703	703	619	401	300
Full time – male	↑	14 770	14 528	14 562	13 901	13 792	14 242
Full time – female	↑	22 188	22 173	22 446	21 519	21 407	22 307
Part time – male	↓	20	24	40	7	13	48
Part time – female	↑	55	54	59	24	55	140
<i>Per region</i>							
South Africa – male	↑	9 783	9 674	9 844	9 239	9 291	9 721
South Africa – female	↓	16 782	16 868	17 241	16 480	16 617	17 439
Absa Regional Operations – male	↑	4 825	4 693	4 596	4 518	4 355	4 547
Absa Regional Operations – female	↑	5 415	5 331	5 229	5 038	4 825	4 996
International – male	↑	182	168	162	151	159	22
International – female	↑	46	45	35	25	20	12
<i>By age:</i>							
<20 male	↓	2	4	5	–	1	1
<20 female	↓	6	6	3	3	9	3
20 – 29 male	↓	1 571	1 590	1 694	1 577	1 527	1 860
20 – 29 female	↑	2 218	2 177	2 323	2 107	2 137	2 677
30 – 39 male	↓	5 356	5 511	5 794	5 717	5 960	6 272
30 – 39 female	↓	7 680	8 249	8 908	9 016	9 436	10 069
40 – 49 male	↑	5 301	5 108	4 937	4 592	4 374	4 202
40 – 49 female	↑	8 360	7 998	7 622	6 941	6 411	6 167
50 – 59 male	↑	2 257	2 057	1 896	1 778	1 707	1 729
50 – 59 female	↑	3 543	3 348	3 218	3 074	3 069	3 140
60 – retirement male	↑	303	282	273	244	236	226
60 – retirement female	↑	436	449	413	402	400	391
Full time equivalent	↑	36 958	36 375	36 685	35 040	34 811	36 204

Absa social data – operations continued

Indicator	Trend	2025	2024	2023	2022	2021	2020
Employee profile							
Number of employees at the beginning of the year	↑	36 779	37 107	35 451	35 267	36 737	38 472
New hires (permanent employees)	↑	1 949	1 778	3 579	2 829	1 472	1 075
Terminations (permanent employees)	↑	2 640	2 432	2 564	3 153	3 072	2 610
Resignations	↓	1 870	1 676	1 771	2 195	1 795	1 636
Retirement	↑	401	356	282	364	416	400
Voluntary retrenchments	↑	13	11	57	139	117	23
Involuntary retrenchments	↓	21	34	145	169	356	275
Death in service	↓	51	72	65	44	143	61
Dismissal	↑	284	283	244	242	245	215
Net terminated temporary employees	↑	945	342	641	508	130	200
Total employees at the end of the year	↑	37 033	36 779	37 107	35 451	35 267	36 737
Employee movements							
Vacancies filled	↑	4 614	4 095	7 162	9 374	7 081	4 277
of which internal candidates	↓	45.5%	68.7%	39.5%	62.2%	70.4%	74.6%
Internal promotions							
of which are women	=	56.7%	56.7%	45.3%	61.6%	53.8%	51.7%
Employee movements (permanent employees) (%)							
New hires							
of which are women	↓	48.5	50.6	53.6	51.4	45.3	44.7
High performers retained (senior management)	↑	96.8	95.6	96.5	94.8	95.4	96.5
High performers retained (all employees)	↓	95.5	96.6	95.4	94.0	94.3	n/a
Employee turnover	↑	7.4	6.8	7.3	9.2	8.7	7.0
Male	↑	8.7	7.9	6.5	11.0	10.1	8.4
Female	↑	6.6	6.1	8.5	8.0	8.0	6.2
Voluntary attrition	↑	5.7	5.5	5.5	7.4	6.4	4.9
Employee tenure (%)							
0 – 2 years	↓	21.8	22.5	23.3	16.3	14.1	16.9
3 – 5 years	↑	12.3	10.2	11.6	17.0	18.7	18.4
6 – 10 years	↓	19.7	21.8	22.2	22.6	22.5	21.4
11 – 20 years	↑	33.5	33.2	31.0	31.3	31.8	30.3
21 – 30 years	↑	8.6	8.2	7.7	8.2	8.3	8.6
31 – 40 years	↓	3.8	4.0	4.0	4.4	4.3	4.2
> 41 years	↑	0.3	0.2	0.2	0.2	0.2	0.1

Absa social data – operations continued

Indicator	Trend	2025	2024	2023	2022	2021	2020
Employee diversity							
Total women employees (%)	=	60.4	60.4	60.6	60.8	60.9	61.1
Women in senior leadership (%)	↑	39.9	39.7	38.8	37.0	35.0	35.3
Women in middle leadership (%)	↑	52.2	51.8	51.8	51.2	50.6	51.1
Women in junior leadership (%)	↓	65.8	66.8	67.3	66.8	67.1	67.1
Women in junior, middle and senior leadership (%)	↓	58.4	58.6	59.4	61.7	61.8	62.0
Women in revenue generating functions (%)	↓	63.4	68.6	63.5	63.6	64.7	64.9
Additional labour stats							
Staff costs and benefits (Rbn)	↓	36 373	33 654	31 493	27 873	26 133	25 407
Annual salary increase – unionised staff (%)	↑	6.0	5.9	5.9	8.0	5.8	4.1
% of staff covered by an independent union or collective bargaining agreements	↓	35.2	35.7	36.2	40.8	38.1	53.8
Retention of high-performing employees (% all employees)	↓	95.5	95.6	95.4	94.0	–	–
Retention of high-performing employees (% senior management)	↑	96.8	96.6	96.5	94.8	95.4	96.5
Number of trade unions	=	16	16	16	16	15	13
Absentee rate (%)	↑	1.43	1.42	1.35	1.40	1.71	1.12
Employees with disabilities (%)	↑	0.98	0.92	0.75	0.90	0.93	0.88
Suppliers							
Total procurement spend in South Africa (Rbn)	↓	22.5	22.4	22.4	19.5	18.9	18.8
Total procurement spend in Absa regional Operations (Rbn)	↓	4.3	4.4	3.1	2.8	2.1	3.0
Procurement spend with registered suppliers (Rbn)	↑	17.7	17.5	17.8	15.2	16.0	15.3
Total weighted spend with B-BBEE-accredited suppliers (Rbn)	↑	22.8	21.9	19.7	16.8	16.3	17.8
Total procurement spend on qualifying small enterprises and exempt micro enterprises (Rbn)	↓	4.1	4.5	4.6	2.6	4.4	3.5
Total procurement spend on > 51% black-owned companies (Rbn)	↓	11.5	11.6	10.5	8.8	8.5	9.2
Total procurement spend on > 30% black-owned companies (Rbn)	↑	9.1	9.0	8.5	7.0	6.5	4.8
Local procurement as a percentage of total (South Africa) (%)	↓	77.3	80.4	79.4	77.9	86.2	94.7
Local procurement spend (% of Group spend)	↓	64.9	67.2	69.8	68.2	76.2	70.2
Supply chain: SA	↑	2 698	2 263	2 624	2 984	2 368	2 197
Supply chain: ARO	↑	2 704	2 270	2 746	1 919	2 401	2 572
B-BBEE level (South Africa)	=	Level 1	Level 1	Level 1	Level 1	Level 1	Level 2

Absa social data – operations continued

Indicator	Trend	2025	2024	2023	2022	2021	2020
Occupational health and safety							
Work-related injuries	↓	72	78	73	43	25	52
Days lost due to injuries	↑	210	203	190	298	185	124
Fatalities	=	nil	nil	nil	nil	nil	nil
Work-injury rate (South Africa)	↓	0.22	0.23	0.22	0.07	0.06	0.11
Work-injury rate (Absa Regional Operations)	↓	0.16	0.24	0.25	0.06	0.03	0.08
Employees completing training on OHS policy and procedures (%)	↓	91	94	40	42	40	94
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)	↓	0.05	0.07	0.08	0.36	0.06	0.11
Lost-time injury frequency rate (number of lost-time injuries per 200 000 person hours worked) (Absa Regional Operations)	↑	0.09	0.08	0.25	0.28	0.03	0.02
Number of lost-time injuries (injuries on duty leading to at least one lost day)	↓	15	26	26	17	14	20
Number of first aid cases (injuries on duty leading to minor treatments, such as a plaster or a pain tablet)	↓	24	40	13	2	10	14
Number of medical treatment cases (injuries on duty leading to medical treatment, but no lost days)	↓	4	12	4	10	15	27

Absa social data – diversity

2025

Race per management level		Male							Female							
Category	Grade	Indian	African	Coloured	White	ARO	International	Total	Indian	African	Coloured	White	ARO	International	Total	Grand total
Senior management	MP	25	34	3	62	31	6	161	8	22	8	16	7	1	62	223
	P	133	205	212	260	139	27	976	101	188	42	150	86	11	578	1 554
Middle management	VP	389	967	41	685	479	64	2 625	351	930	199	567	236	8	2 291	4 916
	AVP	327	1 579	318	492	836	65	3 617	398	2 168	582	764	606	15	4 533	8 150
Junior management	BA4	100	1 064	201	144	1 034	16	2 559	180	2 151	599	434	952	10	4 326	6 885
	BA3	107	1 093	212	188	1 350	2	2 952	239	3 129	777	508	1 626	–	6 279	9 231
Non-management	BA2	21	493	90	21	564	–	1 189	78	1 488	335	98	949	–	2 948	4 137
	BA1	–	42	–	1	528	–	571	2	82	3	–	891	–	978	1 549
No corp title (contractors)		–	17	6	–	115	2	140	1	27	8	1	210	1	248	388
Total		1 102	5 494	1 083	1 853	5 076	182	14 790	1 358	10 185	2 553	2 538	5 563	46	22 243	37 033

2024

Race per management level		Male							Female							
Category	Grade	Indian	African	Coloured	White	ARO	International	Total	Indian	African	Coloured	White	ARO	International	Total	Grand 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

Absa social data – diversity continued

2023

Race per management level		Male							Female							Grand total
Category	Grade	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

2022

Race per management level		Male							Female							Grand total
Category	Grade	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

Absa social data – diversity continued

2021

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

2020

Race per management level		Male							Female							Grand total
Category	Grade	Indian	African	Coloured	White	ARO	International	Total	Indian	African	Coloured	White	ARO	International	Total	
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

Absa social data – customers

Indicator	Trend	2025	2024	2023	2022	2021	2020
Physical footprint							
Outlets	↑	1 035	1 016	1 010	998	988	1 005
ATMs	↓	6 240	6 347	6 410	6 416	8 668	9 734
Point of sale (POS) devices	↑	145 813	136 436	131 546	114 895	123 153	124 432
Digital							
Number of digitally active customers	↑	5 375 339	4 644 340	3 766 656	2 982 000	2 688 000	2 390 000
Affordable housing (SA only)							
Affordable home loans – number of customers	↑	4 843	4 097	3 491	6 843	7 932	5 308
Affordable home loans – value (Rm)	↑	2.8	2.3	1.9	3.9	4.3	2.8
Borrower education programme – number of customers	↓	5 756	3 430	4 004	6 960	9 084	7 160
Government Finance-linked Individual Subsidy Programme – number of customers	↓	513	738	482	469	127	143
Total affordable home loan book (Rm)	↑	20.6	19.0	17.8	16.8	10.3	9.8

Absa social data – other external

Indicator	Trend	2025	2024	2023	2022	2021	2020
Citizenship							
Citizenship disbursements (Rm)	↑	373	316	286	267	195	380
Of which:							
Charitable donations (%)	↓	1	14	22	26	30	
Community investments (%)	↑	95	82	73	70	65	
Commercial initiatives (%)	↓	3	4	5	4	5	
Literacy							
Consumer financial education programme – number of beneficiaries	↑	242 900	183 945	105 337	79 173	32 639	52 246
Consumer financial education programme – investment (Rm)	↑	40.4	30.2	35.8	33.8	14.0	27.7
ReadytoWork participants	↑	69 600	23 437	26 859	29 881	20 620	20 914

Absa social data – talent development

Training

	Trend	2025	2024	2023	2022	2021	2020
Training spend (Rm)	↓	538	580	608	638	480	452
Average hours training per person	↓	33	99.9	47	48	55	56
Number of programmes accessed	↑	9 344	8 230	7 769	7 035	7 294	5 047
Total hours for programmes accessed (m)	↓	1.3	1.9	1.8	1.8	1.9	1.3

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

		African	Coloured	Indian	White	Not disclosed	Total
2025	Total	35.0	31.5	21.7	20.3	11.0	25.2
	Female	37.7	33.8	24.2	23.4	11.4	28.3
	Male	30.0	25.8	18.6	15.6	10.6	20.3
	Not known	-	-	-	-	12.2	12.2
2024	Total	37.1	36.4	28.6	30.8	15.4	29.4
	Female	38.8	36.4	30.5	33.4	15.3	31.5
	Male	33.9	36.3	26.1	26.9	15.5	26.2
	Not known	0	-	-	-	13.1	13.1
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

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
2025	Total	43.0	39.7	29.8	28.2	19.4	33.0
	Female	46.0	42.1	32.5	31.4	20.0	36.4
	Male	37.6	33.8	26.6	23.5	18.8	28.0
	Not known	–	–	–	–	19.5	19.5
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

Absa social data – talent development continued

Average training hours by geography

	2025	2024	2023	2022	2021	2020
South Africa	38.6	130.3	57.0	59.8	66.7	42.9
Managing Principal to Principal	25.4	33.9	27.0	100.5	27.4	22.4
Assistant Vice President to Vice President	28.6	67.2	48.3	49.4	51.6	31.8
BA1 to BA4	48.3	189.9	70.2	64.1	80.6	52.0
Non-corporate title	–	42.3	22.4	58.7	21.9	6.0
Absa Regional Operations	19.4	21.3	20.3	17.9	24.1	15.4
Managing Principal to Principal	33.0	39.9	28.5	65.5	27.6	23.5
Assistant Vice President to Vice President	24.4	25.5	25.5	19.7	24.4	16.8
BA1 to BA4	17.9	19.9	19.0	15.6	24.0	14.9
Non-corporate title	17.7	21.7	15.3	13.0	17.0	6.8
Other countries (UK and USA)	13.3	21.9	17.0	14.5	19.9	10.8
Managing Principal to Principal	10.0	26.1	12.7	14.7	13.9	9.7
Assistant Vice President to Vice President	13.6	20.4	48.3	19.7	28.9	7.8
BA1 to BA4	17.0	22.7	19.0	14.6	70.0	4.8
Non-corporate title	–	–	15.3	12.9	13.9	3.8

Average training hours per employment status

	2025	2024	2023	2022	2021	2020
Unemployed total¹	18.1	24.3	25.1	16.8	14.2	15.3
African, Indian, Coloured and White	36.6	26.9	35.3	20.2	13.6	20.3
White	14.6	75.3	15.1	15.9	19.6	12.2
Other (undefined)	16.0	39.3	14.7	12.1	12.2	8.6
Citizens of countries outside Africa	13.3	217.5	17.6	11.7	18.9	10.0
Employed total²	33.0	99.9	47.0	54.8	55.3	35.4
African, Indian, Coloured and White	69.2	138.2	60.0	68.8	68.3	44.5
White	28.2	99.9	43.6	59.5	62.7	35.9
Other (undefined)	19.5	21.5	20.2	35.5	19.9	10.8
Citizens of countries outside Africa	13.3	47.7	15.8	24.2	24.7	16.2

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

	2025	2024	2023	2022	2021	2020
Graduate programme (number of graduates)	66	72	61	107	32	35
Employee bursaries (number of bursaries)	984	1 071	1 237	1 056	1 148	864
Learnerships – to unemployed	876	1 333	1 403	1 278	984	1 299
Learnerships – to employed	1 451	1 559	1 634	1 358	1 490	1 852
Learnerships – to individuals with disabilities	127	200	170	253	199	465
Internships	1 666	1 853	1 425	742	651	346
Absa Leadership Academy	17 868	26 766	11 813	29 972	58 258	38 854
Training catalogue (Learning Objects)	26 369	23 358	18 687	14 169	11 334	8 849

Training delivery type

	2025		2024		2023		2022		2021		2020	
	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)	66 588.3	181	20 170.3	73	163 506.1	366	–	–	–	–	102 445.1	326
Virtual (online)	747 474.3	7 588	849 249.5	5 894	888 512.5	5 394	834 208.2	5 131	961 864.8	3 961	765 348.7	2 908
Virtual (classroom)	430 200.3	757	2 666 316.7	901	567 491.5	952	816 658.7	973	856 976.5	903	407 319.2	631
Material (self-study)	7 938.1	269	96 839.4	729	101 600.0	777	21 540.4	361	63 479.8	1 987	13 919.7	708
Tests/assessments	7 985.9	100	12 731.2	94	10 873.0	90	7 388.7	70	26 267.3	59	2 472.0	88
Video (online)	18 765.5	515	11 783.5	539	14 650.6	508	21 867.8	500	35 800.6	384	8 780.3	386
Total	1 278 952.3	9 344.0	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

	2025		2024		2023		2022		2021		2020	
	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
Online learning via mobile-enabled platforms (hours)	440	414	713	72	2 513	545	582 682	4 517	961 865	3 961	765 348	2 908

Absa social data – talent development continued

External learning programmes

	2025		2024		2023		2022		2021		2020	
	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	1 283.8	111	10 983.6	212	20 921	190	12 404	122	14 621	84	9 025	58
Behavioural	68 144.9	1 124	225 385.3	1 634	261 552	196	670 789	2 055	717 617	1 909	222 248	1 290
Compliance	8 914.7	42	2 580 246.2	295	338 176	358	277 660	426	391 666	463	194 385	364
Leadership and management	81 806.2	622	39 559.8	235	197 876	398	277 393	566	145 924	829	119 405	527
Technical	58 384.7	3 175	800 915.6	5 854	1 019 006	5 627	659 424	3 866	674 561	3 911	755 221	2 692

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

2025

	Of which:		Total Rm	Of which:	
	Male	Female		Disabled male	Disabled female
Senior management	1.8	0.5	2.3	–	–
Middle management	8.5	15.1	23.6	–	0.08
Junior management	3.2	10.3	13.5	–	0.01
Non-management and non-permanent	0.1	0.5	0.6	–	–
Total	13.6	26.4	40.0	–	0.09

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

Absa social data – talent development continued

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

2023

	Male	Female	Total Rm	Of which:	
				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

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
2025

	Number of delegates			Of which:		AIC %
	Male	Female	Total	Disabled male	Disabled female	
Senior management	13	9	22	–	–	1.73
Middle management	200	340	540	–	3	49.39
Junior management	97	307	404	–	1	38.92
Non-management and non-permanent	3	15	18	–	–	1.73
Unemployed	–	–	–	–	–	0.00
Total	313	671	984	–	4	91.77

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

Absa social data – talent development continued

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

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

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

2025

			Total Rm	Of which:	
	Male	Female		Disabled male	Disabled female
Senior management	9.3	10.5	19.8	0.03	0.17
Middle management	12.8	13.3	26.1	0.13	0.13
Junior management	1.4	2.8	4.2	0.02	0.09
Non-management and non-permanent	0.1	0.2	0.3	–	0.02
Total	23.6	26.8	50.4	0.18	0.41

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

Absa social data – talent development continued

Financial assistance for informal (non-accredited) training (South Africa) by gender and disability continued 2022

	Male	Female	Total Rm	Of which:	
				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

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**2025**

	Number of delegates			Of which:		AIC %
	Male	Female	Total	Disabled male	Disabled female	
Senior management	455	455	910	8	6	11.72
Middle management	1 484	1 676	3 160	15	23	47.74
Junior management	332	465	797	7	14	13.21
Non-management and non-permanent	60	46	106	2	2	2.05
Total	2 331	2 642	4 973	30	45	74.72

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

Absa social data – talent development continued

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

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

	2025 Number of coaching engagements		2024 Number of coaching engagements		2023 Number of coaching engagements		2022 Number of coaching engagements		2021 Number of coaching engagements	
	Coaching in progress	Coaching completed	Coaching in progress	Coaching completed	Coaching in progress	Coaching completed	Coaching in progress	Coaching completed	Coaching in progress	Coaching completed
Executive and leadership coaching	115	29	103	44	66	40	46	20	26	28
Career coaching	22	4	9	5	6	411	12	13	1	29
Performance coaching	10	3	8	3	3	6	5	4	4	2
Systemic team coaching	7	3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Business process coaching	10	0	9	5	4	2	1	1	0	0
Total	164	39	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.



Governance

Board, ExCo, ethics, remuneration and cyber

Absa – Governance

Indicator	Trend	2025	2024	2023	2022	2021	2020
Board of Directors							
Number of Board members	↓	13	14	15	14	15	16
Independent non-executive directors	↓	11	12	13	11	12	11
Non-executive directors	=	–	–	–	1	1	3
Executive directors	=	2	2	2	2	2	2
Independent Board Chairman	↑	Yes	Yes	Yes	Yes	Yes	Yes
Women Board members	↑	7	5	6	4	6	5
AIC Board members	↑	8	7	7	5	6	6
Board meeting attendance (%)	↑	97	95	96	98	98	99
Total number of Board and Board committee meetings	↓	78	99	60	97	105	94
Board training hours	↓	20	50	36	60	27	
Board tenure							
0 – 3 years		8	3	11	4	9	1
4 – 6 years		4	5	3	9	3	8
7 – 9 years		1	4	1	3	3	2
10+ years		–	–	–	2	–	2
Average age							
40 – 49 years		2	2	2	2	3	3
50 – 59 years		3	3	4	3	3	3
60 – 69 years		7	8	9	8	8	8
70+ years		1	1	–	1	1	2
Executive Committee							
Total number of ExCo members	=	14	14	14	14	10	8
Executive directors	=	2	2	2	2	2	2
Prescribed officers	=	5	5	5	5	2	2
Ex-officio member	=	1	1	1	1	1	1
Women ExCo members	↑	5	3	3	3	2	1
AIC ExCo members	↑	11	8	8	8	4	3
Tenure in the Executive Committee							
0 – 3 years		9	11	11	11	6	5
4 – 6 years		5	1	1	1	2	3
7 – 9 years		1	2	2	2	2	1
Tenure at Absa							
0 – 10 years		7	4	4	4	2	4
11 – 20 years		5	7	7	7	7	3
> 21 years		3	3	3	3	1	2

Absa – Governance continued

Indicator	Trend	2025	2024	2023	2022	2021	2020
Ethics							
Employees completing the Absa Way Code of Ethics training (%)		98.2	93.0	95.6	98.5	n/a	92.0
Employees completing Preventing Financial Crime training (%)	↓	98.8	99.3	99.8	98.5	98.2	98.6
Whistleblowing – reported cases	↑	622	573	441	416	416	312
Whistleblowing – still under investigation		257	220	164	131	103	
Whistleblowing – substantiated cases	↓	137	145	94	105	112	83
Whistleblowing – unsubstantiated cases		236	149	183	180	201	
Disciplinary cases reported	↑	2 385	2 192	1 970	1 690	1 577	1 498
Disciplinary cases concluded	↑	2 073	1 787	1 678	1 480	961	1 482
of which were due to ethical breaches	↑	592	535	341	422	414	317
Disciplinary cases ongoing	↓	312	405	292	210	616	16
Remuneration							
Vote for Remuneration Implementation Report (%)	↑	89.54	83.12	67.59	58.85	93.96	82.99
Vote for Remuneration Policy (%)	↑	88.50	83.94	86.98	84.45	84.52	87.22
Vote for proposed remuneration for non-executive directors (%)	↑	99.37	98.15	97.15	97.03	86.70	98.57
Suspicious transactions	↑	20 230	17 093	14 864	13 156	19 976	20 855
Closed customer accounts	↓	1 319	1 614	725	769	711	619
Basel measurements							
CET1 above 7.5%	↑	12.7	12.6	12.5	12.8	12.8	11.2
LCR above 80%	↓	127.4	131.4	127.6	127.6	116.8	120.6
NSFR above 100%	↓	117.2	121.6	118.1	113.4	116.1	115.9
Transparency through reporting/Frameworks subscribed to (e.g. UNPRI, Global Compact, etc.) (even if not a member)							
TCFD				Yes	Yes	Yes	Yes
ESG		Yes	Yes	Yes	Yes	Yes	Yes
<IR>		Yes	Yes	Yes	Yes	Yes	Yes
PRB		Yes	Yes	Yes	Yes	Yes	Yes
King IV		Yes					
JSE Sustainability Guidance		Yes	Yes	Yes	Yes		

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