






Value creation stakeholder scorecard

We ensure a balanced review of our performance by tracking progress through, among others, internal dashboards, regular management reporting and external measures.

	What do we consider as success	Indicator	2018	2017	Trend	Assurance type
 Customers	Innovative products and services that meet customers' needs, earning trust through excellent customer service and advice so that they ultimately recommend us to others.	Treating Customers Fairly outcome score	60%	61%	↓	LA
		Relationship Net Promoter Score®	34%	27%	↑	LA
		Brand value ranking in South Africa (Brand Finance)	4th	6th	↑	EXT
 Employees	Engaged and enabled employees who are part of a diverse and inclusive workplace in which employees are treated equally and have the opportunity to achieve their potential.	Employee engagement (Gallup survey)	27%	23%	↑	EXT
		Retention of high performing employees	93.8%	95.4%	↓	LA
		Permanent employee turnover rate	9.1%	8.9%	↑	LA
		Women in senior management	34.9%	34.1%	↑	LA
		Senior Black management (South Africa)	49.3%	44.3%	↑	V
		Training spend	R426m	R487m	↓	MBO
		Total headcount broken down by:			↓	LA
		• Permanent	39 413	39 988		
• Temporary	1 443	1 715				
• Female	24 952	25 473				
• Male	15 904	16 230				
 Society	Through our shaping role in society we seek to contribute to securing a prosperous future for our customers, our employees and the communities we operate in. Proactive management of the environmental and societal impacts of our business.	Disbursements towards education and skills development	R266m	R299m	↓	LA
		Number of Equator Principle transactions	13	2	↑	LA
		Total energy use	338 125 499 kWh	329 302 208 kWh ²	↑	LA
		Carbon emissions	296 468 tonnes CO ₂ e	305 100 tonnes CO ₂ e ²	↓	LA
		Local procurement as a percentage of total (South Africa)	76.0%	88.9%	↓	V
 Regulators	A business responsive to regulatory change and the resulting impacts. A positive conduct and values-based environment.	Employees completing Conduct Risk College Foundation training	99.9%	98.8%	↑	LA
		Employees completing a code of conduct attestation	99.9%	99.4%	↑	LA
		Employees completing Fighting Financial Crime training	98.2%	98.6%	↓	LA
 Investors	Achieving financial targets timeously, generating sustainable returns for our shareholders and managing the Separation.	Revenue growth ¹	4%	1%	↑	MBO
		Return on equity ¹	16.8%	16.5%	↑	MBO
		Common equity tier 1 ratio ¹	12.0%	12.1%	↓	MBO
		Cost-to-income ratio ¹	57.7%	56.7%	↑	MBO
		Dividend cover ¹	1.7	1.7	—	MBO
		Dividend yield ¹	7%	6%	↑	MBO
		B-BBEE level (South Africa)	Level 2	Level 2	—	V

¹ Normalised

² Restated due to more accurate emission factors being used.

MBO – Management and Board oversight

LA – Limited assurance

V – B-BBEE verified

EXT – external source