



















Global Reporting Initiative (GRI) content index

The content index below comprises indicators from the Global Reporting Initiative (GRI) Sustainability Reporting Guidelines, as well as references to the indicators in the report.

Performance indicators	Topic	Page		Disclosure	Description
		SR	AR		
Vision and strategy					
1.1 & 1.2	Vision and strategy	2, 3	2	○	Statement from the chairman and group chief executive/ Our vision and values
Profile					
2.1	Name of reporting organisation			●	Standard Bank Group Limited
2.2	Major products or services, including brands if appropriate	31, 42, 50, 92, 98	18	●	Stakeholder engagement/Customers/ Liberty Life/Stanlib/ Operational reviews
2.3	Operational structure of the organisation	8, 88, 97	8	●	Group at a glance/Liberty Life/Stanlib
2.4	Description of major divisions, operating companies, subsidiaries and joint ventures	8, 88, 97	8	●	Group at a glance/Liberty Life/Stanlib
2.5	Countries in which the organisation's operations are located	8, 53, 88, 89, 97, 98	8	●	Group at a glance/Customers/ Liberty Life/ Stanlib
2.6	Nature of ownership	8, 88, 97	8	●	Group at a glance/Liberty Life/Stanlib
2.7	Nature of markets served	8, 40, 50, 92	8	●	Group at a glance/Customers/Liberty Life
2.8	Scale of the reporting organisation's: – number of employees – products produced/services offered – net sales – total capitalisation	63 42, 50, 92, 98 – 8	124 – 101 8	●	Employees/Segment reporting Customers/Liberty Life/Stanlib Income statement Group at a glance
2.9	List of stakeholders	32	–	●	Stakeholder engagement
2.10	Contact details	BC	BC	●	Contact details
2.11	Reporting period	1	–	●	About this report
2.12	Date of most recent previous report	1	–	●	31 December 2004
2.13	Scope/boundaries	1	–	●	Domestic, African, International, Liberty Life and Stanlib
2.14	Significant changes in size, structure, ownership, products/services	–	18, 94	●	Operational reviews/Directors' report
2.15	Basis for reporting	1, 102	105	●	About this report/GRI content index/Accounting policies
2.16	Restatements of information	–	106, 188	●	Accounting policies/Implementation of IFRS
2.17	Decision not to apply GRI principles	102	–	●	Some principles applied, to be improved on in future reports
2.18	Criteria/definitions	106	90	○	Glossary of terms/Financial definitions
2.19	Significant changes in measurement methods	–	–	○	Not applicable
2.20 - 2.21	Independent assurance	101	–	○	Assurance statement
2.22	Information availability	BC	BC	●	Contact details
Governance structure and management systems					
3.1	Governance structure of the organisation, including major committees under the board of directors that are responsible for strategy and oversight	13	33	●	Corporate governance
3.2	Percentage of the board of directors that are independent, non-executive directors	12	30	●	Corporate governance

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Governance structure and management systems					
3.3	Process for determining the expertise board members need to guide the strategic direction of the organisation, including issues related to environmental, social risk and opportunities	12	32		Corporate governance
3.4	Oversight of sustainability: Board-level processes for overseeing how the organisation identifies and manages economic, environmental and social risks and opportunities	16	35		Corporate governance
3.5	Linkage between executive compensation and achievement of the organisation's financial and non-financial goals	–	37		Corporate governance
3.6	Oversight of sustainability: Organisational structure and key individuals for oversight, implementation and audit of economic, environmental, social policies	16	35		Corporate governance
3.7	Mission statements, internally developed codes of conduct and policies relevant to economic, environmental and social performance	3	12		Our vision and values
3.8	Mechanism for shareholders to provide recommendations or direction to the board of directors	1	210		About this report/Shareholders encouraged to attend AGM/Feedback form on www.standardbank.co.za /Chairman's letter to shareholders
3.9	The basis for identifying and selecting major stakeholders	31, 107	–		Stakeholder engagement/Glossary of terms
3.10	Approaches to stakeholder consultation reported in terms of frequency of consultations by type and stakeholder group	31	–		Stakeholder engagement
3.11	Type of information generated by stakeholder consultations	–	–		
3.12	Use of information resulting from stakeholder engagements	–	–		
3.13	Precautionary principle	85	–		Environmental policy
3.14	Economic, environmental and social charters and initiatives	17	–		BEE & the financial sector charter
3.15	Industry and business association membership	80	–		Community
3.16	Policy for supply chain management	71	–		Suppliers
3.17	Approach to managing indirect impacts of activities	52, 85	–		Customers/Environment
3.18	Decisions regarding location or changes in operations	2	2, 94, 206		Chairman and group chief executive review/Directors' report/International representation
3.19	Programmes and procedures relating to social, economic and environmental performance	1-100	–		Sustainability report
3.20	Certification status	–	–		

Global Reporting Initiative (GRI) content index continued

Performance indicators	Topic	Page		Disclosure	Description
		SR	AR		
Economic Performance Indicators					
EC1	Net sales	–	101		Income statement
EC2	Geographic breakdown of markets	–	124		Segment reporting
EC3	Cost of all goods and services purchased	10	–		Group value added statement
EC4	Percentage of contracts paid in accordance with agreed terms	–	–		
EC5	Total employee remuneration	10	101		Group value added statement/Income statement
EC6	Distributions to providers of capital	10	–		Group value added statement
EC7	Increase in retained earnings	–	102		Statement of changes in shareholders' funds
EC8	Total taxes of all types paid	10	101		Group value added statement/Income statement
EC9	Subsidies received	–	–		
EC10	Donations by type	76	–		Community
Environmental Performance Indicators					
EN1	Total materials used	–	–		
EN2	Percentage of materials used that are recycled material wastes from external sources	–	–		
EN3	Direct energy use	–	–		
EN4	Indirect energy use	–	–		
EN5	Total water use	–	–		
EN6	Land leased, owned or managed in biodiversity rich habitats	–	–		Mogale's Gate – 3 060 hectare farm, 20km northwest of Mogale City in western Gauteng
EN7	Description of major impacts on biodiversity associated with activities/ products and services in terrestrial, fresh-water and marine environments	–	–		Not applicable
EN8	Greenhouse gas emissions	–	–		Not significant due to nature of business
EN9	Ozone-depleting substances emissions	–	–		Not applicable
EN10	Significant air emissions by type	–	–		Not significant due to nature of business
EN11	Total amount of waste by type and destination	86	–		Environment
EN12	Significant discharges to water by type	–	–		Not significant due to nature of business
EN13	Significant spills of chemicals, oils and fuels	–	–		Not applicable due to nature of business
EN14	Significant environmental impacts of principal products and services	52, 85	–		Indirect impacts – Environmental impact assessments are performed when applying for finance through Standard Bank
EN15	Percentage of the weight/volume of products sold that are reclaimed by the reporting organisation after use	–	–		Not significant due to nature of business
EN16	Incidents of fines for non-compliance with international declarations conventions or local legislation	–	–		Not significant

Performance indicators	Topic	Page		Disclosure	Description
		SR	AR		
Social Performance Indicators					
Labour practices					
LA1	Breakdown of workforce	63, 93, 99	125		Employees/LibertyLife/Stanlib/Segment reporting
LA2	Net employment creation and average turnover	63	–		Employees
LA3	Union representation	63	–		Employees
LA4	Policies/procedures on negotiations with employees over changes in operations	63	–		Employees
LA5	Occupational accidents and diseases	87	–		Environment
LA6	Health and safety committees	–	–		
LA7	Injury, lost days and absentee rates and work-related fatalities	87	–		Environment Absenteeism rate: 4,16 days per person per year in SBSA
LA8	Policies and programmes on HIV/Aids	60, 92, 93	–		Employees/LibertyLife
LA9	Average hours of training per employee	58	–		Employees
LA10	Transformation policies and procedures	18, 57	–		BEE & the financial sector charter/ Employees
LA11	Composition of senior management and corporate governance bodies	6, 19	14, 28, 30		Group executive committee/BEE & the financial sector charter/ Board of directors/Corporate governance
Human rights					
HR1	Policies and guidelines dealing with human rights	–	–		Human rights recognised and observed and embedded in South Africa's Constitution. No evidence of transgressions but group's policies not formally codified.
HR2	Consideration of human rights impacts in making business decisions	–	–		
HR3	Policies/procedures to evaluate human rights performance within supply chain	–	–		
HR4	Global policy/procedures preventing discrimination of any form	–	–		
HR5	Policy on freedom of association independent of local laws	–	–		
HR6	Policy excluding child labour	–	–		
HR7	Description of policy to prevent forced and compulsory labour	–	–		
Society					
SO1	Policies to manage impact of operations on communities	75	–		Community
SO2	Policy/procedures for addressing bribery and corruption	15	–		Corporate governance
SO3	Policy/procedures for managing political lobbying and contributions	80	36		Community/Corporate governance
SO4	Awards received for social, environmental and ethical performance	11, 34, 41, 49, 56, 66, 88, 97	–		Corporate governance/Shareholders/Customers/ Employees/Regulators/Liberty Life/Stanlib
Product responsibility					
PR1	Policy for preserving customer health and safety	44, 86	–		Customers/Environment
PR2	Product information and labelling policy/procedures	44	–		Customers
PR3	Consumer privacy	44	–		Customers

Fully Reported

Partially Reported

Not Reported