

## Overview – Our vision and values

### Our vision

- We are committed to making a real difference to financial services in South Africa and other emerging markets.
- We will ensure long-term sustainability by harmonising the needs of our customers, our people and our shareholders and by being relevant to the societies in which we operate.
- We will only succeed if we are able to attract, retain, develop and deploy teams of people with energy, passion and skills.

### Our values

- **Serving our customers**

We do everything in our power to ensure that we provide our customers with products, services and solutions to suit their needs, provided that everything we do for them is based on sound business principles.

- **Growing our people**

We encourage and help our people to develop to their full potential and measure our leaders on how well they grow and challenge the people they lead.

- **Delivering to our shareholders**

We understand that we earn the right to exist by providing appropriate long-term returns to our shareholders. We try extremely hard to meet our various targets and deliver on our commitments.

- **Being proactive**

We strive to stay ahead by anticipating rather than reacting, but our actions are always carefully considered.

- **Working in teams**

We, and all aspects of our work, are interdependent. We appreciate that, as teams, we can achieve much greater things than as individuals. We value teams within and across business units, divisions and countries.

- **Guarding against arrogance**

We have confidence in our ability to achieve ambitious goals and we celebrate success, but we must never allow ourselves to become arrogant.

- **Respecting each other**

We have the highest regard for the dignity of all people. We respect each other and what Standard Bank stands for. We recognise that there are corresponding obligations associated with our individual rights.

- **Upholding the highest levels of integrity**

Our entire business model is based on trust and integrity as perceived by our stakeholders, especially our customers.