

# Absa environmental, social and governance indicators

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## Absa environmental data – Financial service

Indicator	Trend	2022	2021	2020	2019	Notes
<b>Equator principles</b>						
Number of Equator Principle transactions	↑	6	2	3	–	
Project finance transactions (>USD10m)	↑	4	2	2	–	
Project-related corporate loans reaching financial close (>USD100m)	↑	1	–	1	–	
Project-related finance	↑	1	–	–	–	
Project finance advisory services	=	–	–	–	–	
Project-related bridge loan	=	–	–	–	–	
<b>Other transactions subject to ECRM review</b>						
General transactions (number)	↑	227	93	70	84	
<b>REIPPPP</b>						
Bidding round		Sixth	Fifth	One to four	One to four	
Projects (number)		2/6	21 of 25	33/92	–	Round one to four were cumulative from 2011 and reached financial close
Capital value (ZAR)		R6bn	R47bn	R80bn	R80bn	
<b>Total MW</b>						
Solar PV (MW)		300	750	704	704	
Wind power (MW)		–	1 524	1 837	1 837	
Concentrated solar technologies (MW)		–	–	350	350	
Biomass (MW)		–	–	25	25	



## Absa environmental data – Operations

Indicator	Trend	2022	2021	2020	2019	2018	Notes
<b>Energy consumption</b>							
Total energy use (kWh)	↓	215 963 015	225 659 620	224 593 325	279 837 708	323 133 101	Targeting 30% reduction in energy consumption by 2030
Renewable – Solar PV (kWh)	↑	1 638 504	1 494 069	1 791 801	1 958 756	1 995 524	
Renewable – Wind (PPA)	↑	195 347	193 139	65 531			
Non-renewable – Gas (kWh)	↑	34 423 152	35 405 866	34 369 589	74 553 565	79 722 023	
Non-renewable – Diesel (kWh)	↑	22 175 521	8 529 873	6 669 681	5 437 686	3 496 319	
Non-renewable – Electricity (kWh)	↓	157 530 491	180 036 673	181 696 723	197 887 701	237 919 235	
<b>Carbon emissions</b>							
Total carbon emissions (tonnes CO <sub>2</sub> )	↓	177 489	187 237	189 961	153 326	211 490	Targeting 51% reduction in carbon emissions by 2030
Scope 1	↑	15 885	12 276	12 258	20 835	22 003	
Gas	↓	6 973	7 171	6 961	1 500	16 101	
Company cars	↑	2 926	2 816	3 507	4 276	4 969	
Diesel	↑	5 950	2 289	1 790	1 459	933	
Scope 2							
Real estate (national grid electricity)	↓	138 157	158 756	160 222	104 716	155 158	
Scope 3	↑	23 447	16 205	17 481	27 775	34 329	
Flights	↑	8 365	487	1 583	8 610	10 534	
Transmission and distribution	↓	13 756	14 769	14 391	14 827	18 124	
Private cars	↑	1 259	923	1 424	4 226	5 526	
Car hire	↑	67	25	83	112	145	
Intensity ratio	↓	4.37	5.02	4.81	5.79	6.45	
Carbon emission per m <sup>2</sup> of office space	=	0.16	0.16	0.18	0.15	-	
Water consumption (kilolitres)	↑	290 762	206 103	160 848	n/a	n/a	
<b>Other</b>							
Forest Stewardship Council-certified paper purchased (tonnes)		438	847	744	1 104	-	Targeting 50% reduction on paper usage by 2030
Green buildings	↑	17	6	5	5	5	Targeting 33% increase by 2030
Waste per type (tonnes):							
Paper	↓	336	378.5	860.8	-	-	
Electronic waste	↓	1	1.5	0.4	-	-	
General waste (landfill)	↓	193	249.5	777.4	-	-	
Food waste	↑	5	1.3	70.2	-	-	
Coffee cups	↑	12	9.5	96.9	-	-	
Other recyclables	↑	72	68.5	97.3	-	-	
Recycling rate							
Total waste (tonnes)	↑	617	709	1 903	3 063	13 334	In 2018 waste was measured in m <sup>3</sup>
Recycled waste (tonnes)	↓	424	459	1 126	1 645	7 127	
of which: paper recycled (tonnes)	↓	336	379	46	1 146	-	
of which: biodegradable packaging	↓	12	81	4	191	-	
Waste to landfill (tonnes)	↓	193	250	777	1 415	6 112	



## Absa social data – Operations

Indicator	Trend	2022	2021	2020	2019	Targets/Comments
<b>Labour</b>						
Total number of employees	↑	35 451	35 267	36 737	38 472	
<i>Per employment category:</i>						
Permanent – male	↓	13 413	13 503	14 032	14 325	
Permanent – female	↓	20 924	21 061	22 147	23 086	
Temporary – male	↑	495	302	258	626	
Temporary – female	↑	619	401	300	435	
Full time – male	↑	13 901	13 792	14 242	14 853	
Full time – female	↑	21 519	21 407	22 307	23 276	
Part time – male	↓	7	13	48	98	
Part time – female	↓	24	55	140	245	
<i>Per region</i>						
South Africa – male	↓	9 239	9 291	9 721	10 103	
South Africa – female	↓	16 480	16 617	17 439	18 193	
Absa Regional Operations – male	↑	4 518	4 355	4 547	4 832	
Absa Regional Operations – female	↑	5 038	4 825	4 996	5 317	
International – male	↓	151	159	22	16	
International – female	↑	25	20	12	11	
<i>By age:</i>						
<20 male	=	-	1	1	6	
<20 female	↓	3	9	3	7	
20 – 29 male	↑	1 577	1 527	1 860	2 328	
20 – 29 female	↓	2 107	2 137	2 677	3 545	
30 – 39 male	↓	5 717	5 960	6 272	6 612	
30 – 39 female	↓	9 016	9 436	10 069	10 537	
40 – 49 male	↑	4 592	4 374	4 202	4 026	
40 – 49 female	↑	6 941	6 411	6 167	5 942	
50 – 59 male	↑	1 778	1 707	1 729	1 726	
50 – 59 female	↑	3 074	3 069	3 140	3 114	
60 – retirement male	↑	244	236	226	253	
60 – retirement female	↑	402	400	391	376	
Full time equivalent	↑	35 040	34 811	36 204	37 826	

## Absa social data – Operations continued

Indicator	Trend	2022	2021	2020	2019	Targets/Comments
<b>Employee profile</b>						
Number of employees at the beginning of the year	↓	35 267	36 737	38 472	40 856	
New hires (permanent employees)	↑	2 829	1 472	1 075	2 057	
Terminations (permanent employees)	↑	3 153	3 072	2 610	4 288	
Resignations	↑	2 195	1 795	1 636	2 392	
Retirement	↓	364	416	400	330	
Voluntary retrenchments	↑	139	117	23	309	
Involuntary retrenchments	↓	169	356	275	917	
Death in service	↓	44	143	61	51	
Dismissal	↑	242	245	215	289	
Net contracted temporary employees	↑	508	130	200	153	
Total employees at the end of the year	↑	35 451	35 267	36 737	38 472	
<b>Employee movements</b>						
Vacancies filled	↑	9 374	7 081	4 277	5 474	
of which internal candidates	↓	61.2%	70.4%	74.6%	68.7%	
Internal promotions of which are women	↑	61.6%	53.8%	51.7%	58.7%	
<b>Employee movements (permanent employees) (%)</b>						
New hires of which are women	↑	51.4	45.3	44.7	49.8	
Employee turnover	↑	9.2	8.7	7.0	11.9	
Male	↑	11.0	10.1	8.4	13.2	
Female	=	8.0	8.0	6.2	9.9	
Voluntary attrition	↑	7.4	6.4	4.9	6.3	
<b>Employee tenure (%)</b>						
0 – 2 years	↑	16.3	14.1	16.9	21.8	
3 – 5 years	↓	17.0	18.7	18.4	17.2	
6 – 10 years	↑	22.6	22.5	21.4	18.6	
11 – 20 years	↓	31.3	31.8	30.3	30.0	
21 – 30 years	↓	8.2	8.3	8.6	8.6	
31 – 40 years	↑	4.4	4.3	4.2	3.8	
> 41 years	=	0.2	0.2	0.1	0.1	
<b>Employee diversity (%)</b>						
Total women employees	↓	60.8	60.9	61.1	61.1	
Women in senior leadership	↑	37.0	35.0	35.3	35.0	
Women in middle leadership	↑	51.2	50.6	51.1	50.9	
Women in junior leadership	↓	66.8	67.1	67.1	67.7	
Women in junior, middle and senior leadership	↓	61.7	61.8	62.0	62.5	
Women in revenue generating functions	↓	63.6	64.7	64.9	62.5	



## Absa social data – Operations continued

Indicator	Trend	2022	2021	2020	2019	Targets/Comments
<b>Basic salary ratios – fixed pay (female vs male)</b>						
<i>South Africa</i> <sup>1</sup>						
Managing Principal to Principal		1.0 – 1.1	1.0 – 1.2	1.0 – 1.1	1.0 – 1.1	
Assistant Vice President to Vice President		1.0 – 1.1	1.0 – 1.2	1.0 – 1.2	1.0 – 1.2	
BA1 to BA4		1.0 – 1.0	1.0 – 1.1	1.0 – 1.1	1.0 – 1.0	
<i>Absa Regional Operations</i> <sup>2</sup>						
Managing Principal to Principal		1.0 – 1.1	1.0 – 1.1	1.0 – 1.1	1.0 – 1.1	
Assistant Vice President to Vice President		1.0 – 1.0	1.0 – 1.0	1.0 – 1.0	1.0 – 1.0	
BA1 to BA4		1.0 – 1.0	1.0 – 1.1	1.0 – 1.1	1.0 – 1.0	
<b>Basic salary ratios – total remuneration (female vs male)</b>						
<i>South Africa</i> <sup>1</sup>						
Managing Principal to Principal		1.0 – 1.2	1.0 – 1.2	1.0 – 1.2	1.0 – 1.2	
Assistant Vice President to Vice President		1.0 – 1.2	1.0 – 1.2	1.0 – 1.2	1.0 – 1.2	
BA1 to BA4		1.0 – 1.1	1.0 – 1.1	1.0 – 1.1	1.0 – 1.1	
<i>Absa Regional Operations</i>						
Managing Principal to Principal		1.0 – 1.1	1.0 – 1.1	1.0 – 1.1	1.0 – 1.1	
Assistant Vice President to Vice President		1.0 – 1.0	1.0 – 1.0	1.0 – 1.1	1.0 – 1.0	
BA1 to BA4		1.0 – 1.0	1.0 – 1.1	1.0 – 1.1	1.0 – 1.0	
<sup>1</sup> Cost-to-company.						
<sup>2</sup> Basic salary.						
<sup>3</sup> Remuneration is the sum of fixed pay plus discretionary incentive bonus/formulaic incentive for the performance year plus any long-term incentives						
<b>Additional labour stats</b>						
Staff costs and benefits (Rbn)	↑	27 873	26 133	25 407	26 262	
Annual salary increase – unionised staff (%)	↑	8.0	5.8	4.1	7.0	
Percentage of staff covered by an independent union or collective bargaining agreements	↑	40.8	38.1	53.8	56.0	
Retention of high-performing employees (%)	↓	94.8	95.4	96.5	93.2	
Number of trade unions	↑	16	15	13	14	
Absentee rate (%)	↓	1.40	1.71	1.12	1.57	
Employees with disabilities (%)	↓	0.90	0.93	0.88	0.60	



## Absa social data – Operations continued

Indicator	Trend	2022	2021	2020	2019	Targets/Comments
<b>Suppliers</b>						
Total procurement spend in South Africa (Rbn)	↑	19.5	18.9	18.8	18.9	
Total procurement spend in Absa regional Operations (Rbn)	↓	2.8	2.1	3.0	1.8	
Procurement spend with locally registered suppliers (Rbn)	↑	15.2	16.0	15.3	15.9	
Total weighted spend with B-BBEE-accredited suppliers (Rbn)	↑	17.3	16.3	17.8	17.7	Limited to B-BBEE (South Africa)
Total procurement spend on qualifying small enterprises and exempt micro enterprises(Rbn)	↓	2.6	4.4	3.5	2.7	Limited to B-BBEE (South Africa)
Total procurement spend on >51% black-owned companies (Rbn)	↑	8.8	8.5	9.2	8.1	Limited to B-BBEE (South Africa)
Total procurement spend on >30% black-owned companies (Rbn)	↑	7.0	6.5	4.8	5.7	Limited to B-BBEE (South Africa)
Local procurement as a percentage of total (South Africa) (%)	↓	77.9	86.2	94.7	93.7	Limited to B-BBEE (South Africa)
Local procurement spend (% of Group spend)	↓	68.2	76.2	70.2	76.8	
Supply chain: SA	↑	2 984	2 368	2 197	3 060	
Supply chain: ARO	↓	1 919	2 401	2 572	3 320	
B-BBEE level (South Africa)	=	Level1	Level1	Level2	Level1	
<b>Occupational health and safety</b>						
Work-related injuries	↑	43	25	52	128	
Days lost due to injuries	↑	298	185	124	830	
Fatalities	=	nil	nil	nil	nil	
Work-injury rate (South Africa)	↑	0.07	0.06	0.11	0.24	
Work-injury rate (Absa Regional Operations)	↑	0.06	0.03	0.08	0.25	
Employees completing training on OHS policy and procedures (%)	↑	42	40	94	98	
Total number of person days lost due to industrial action	=	nil	nil	nil	nil	
Percentage of total person days lost due to industrial action (%)	=	nil	nil	nil	nil	
Fatal-injury frequency rate (number of fatalities per 200 000 person hours worked)	=	nil	nil	nil	nil	
Lost-time injury frequency rate (number of lost-time injuries per 200 000 person hours worked) (South Africa)	↑	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)	↑	0.28	0.03	0.02	0.11	
Number of lost-time injuries (injuries on duty leading to at least one lost day)	↑	17	14	20	72	
Number of first aid cases (injuries on duty leading to minor treatments, such as a plaster or a pain tablet)	↓	2	10	14	42	
Number of medical treatment cases (injuries on duty leading to medical treatment, but no lost days)	↓	10	15	27	53	



## Absa social data – Diversity

2022

Employees per race and  
management level  
Category

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 corporate title (contractors)		3	31	3	1	62	–	100	3	35	6	2	133	–	179	279
<b>Total</b>		<b>1 033</b>	<b>4 906</b>	<b>1 122</b>	<b>1 937</b>	<b>4 759</b>	<b>151</b>	<b>13 908</b>	<b>1 356</b>	<b>9 219</b>	<b>2 758</b>	<b>3 001</b>	<b>5 184</b>	<b>25</b>	<b>21 543</b>	<b>35 451</b>

2021

Employees per race and  
management level  
Category

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 corporate title (contractors)		26	42	8	15	45	4	140	5	53	13	12	50	–	133	273
<b>Total</b>		<b>1 075</b>	<b>4 662</b>	<b>1 164</b>	<b>2 127</b>	<b>4 618</b>	<b>159</b>	<b>13 805</b>	<b>1 395</b>	<b>8 914</b>	<b>2 825</b>	<b>3 325</b>	<b>4 983</b>	<b>20</b>	<b>21 462</b>	<b>35 267</b>





## Absa social data – Diversity

### 2020

Employees per race and

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 corporate title (contractors)		36	47	6	22	51	–	162	8	49	16	11	35	–	119	281
<b>Total</b>		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

Employees per race and

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 corporate title (contractors)		34	47	7	30	86	1	205	12	79	13	18	93	1	216	421
<b>Total</b>		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	2022	2021	2020	2019	Targets/Comments
<b>Physical footprint</b>						
Branches	↓	919	989	991	1 012	
ATMs	↓	6 416	8 668	9 734	9 873	
Point of sale (POS) devices	↓	114 895	123 153	124 432	115 708	
<b>Digital</b>						
Number of digitally active customers	↑	2 982 000	2 688 000	2 390 000	1 886 000	2019 restated to include Absa Regional operations
<b>Affordable housing (SA only)</b>						
Affordable home loans – number of customers	↓	6 843	7 932	5 308	2 894	Number cumulative from 2018
Affordable home loans – value (Rbn)	↓	3.9	4.3	2.8	2.2	
Borrower education programme – number of customers	↓	6 960	9 084	7 160	6 337	Restated
Government Finance-linked Individual Subsidy Programme – number of customers	↑	469	127	143	190	
Total affordable home loan book (Rbn)	↑	16.8	10.3	9.8	9.2	



## Absa social data – Other external

Indicator	Trend	2022	2021	2020	2019	Targets/Comments
<b>Citizenship</b>						
Citizenship disbursements (Rm)	↑	267	195	380	371	
<b>Literacy</b>						
Consumer financial education programme – number of beneficiaries	↑	79 173	32 639	52 246	149 529	
Consumer financial education programme – investment (Rm)	↑	33.8	14.0	27.7	34.3	
ReadytoWork participants	↑	29 881	20 620	20 914	35 168	



## Social data – Talent development

### Training

Indicator	Trend	2022	2021	2020	2019
Training spend (Rm)	↑	500.0	449.0	406.2	450.5
Average hours training per person	↓	48.47	55.33	56.42	39.24
Number of programmes accessed	↑	7 035	7 294	5 047	4 719
Total hours for programmes accessed (m)	↑	1.7	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
2022	Total	51.87	52.57	54.00	47.09	12.86	40.13
	Female	55.23	52.76	54.43	52.63	14.34	44.62
	Male	45.60	53.61	46.66	38.51	11.31	33.32
	Not known	–	–	–	–	6.40	6.40
2021	Total	54.71	55.51	53.10	51.12	17.31	43.77
	Female	56.84	57.36	63.17	54.44	16.95	47.66
	Male	50.64	51.03	39.86	45.91	17.73	37.80
	Not known	–	–	–	–	14.14	14.14
2020	Total	33.76	40.66	30.76	29.24	12.50	29.71
	Female	42.34	43.12	36.26	35.05	12.43	33.96
	Male	31.89	34.81	23.58	19.98	12.56	23.02
	Not known	38.76	38.91	25.36	30.11	15.16	30.12
2019	Total	38.76	39.91	25.36	30.11	15.16	30.12
	Female	41.32	39.10	28.32	32.22	14.15	32.49
	Male	33.91	38.46	21.69	26.77	16.27	26.38



## Social data – Talent development continued

### Average training hours per person, by gender and by race, including compliance training

		African	Coloured	Indian	White	Not disclosed	Total
2022	Total	61.07	62.19	65.33	56.22	18.24	48.47
	Female	65.45	62.70	64.23	62.86	19.75	52.85
	Male	55.77	64.40	56.16	48.47	17.03	41.26
	Not known	–	–	–	–	16.78	16.78
2021	Total	69.08	69.02	62.97	62.67	24.59	55.33
	Female	72.10	71.41	73.66	67.14	24.23	60.20
	Male	63.32	63.24	48.91	55.66	24.97	47.84
	Not known	–	–	–	–	24.39	24.39
2020	Total	44.90	47.54	33.21	35.93	17.30	35.39
	Female	48.95	50.39	36.26	42.32	18.33	40.17
	Male	37.12	40.76	29.22	25.76	16.19	27.89
	Not known	–	–	–	–	25.12	25.12
2019	Total	47.79	48.51	36.64	41.09	22.99	39.24
	Female	50.42	48.53	37.71	42.55	21.91	41.55
	Male	42.82	48.49	30.83	38.79	24.18	35.60

### Average training hours by geography

	2022	2021	2020	2019
<b>South Africa</b>	<b>59.78</b>	66.69	42.91	46.06
Managing Principal to Principal	100.48	27.39	22.44	31.33
Assistant Vice President to Vice President	49.43	51.61	31.81	44.62
BA1 to BA4	64.09	80.61	51.99	47.75
Non-corporate title	58.72	21.94	6.03	59.35
<b>Absa Regional Operations</b>	<b>17.91</b>	24.05	15.39	23.40
Managing Principal to Principal	65.50	27.62	23.52	39.94
Assistant Vice President to Vice President	19.68	24.40	16.76	32.26
Business area 1 to Business area 4	15.56	23.99	14.91	21.49
Non-corporate title	12.97	16.99	6.77	15.62
<b>Other countries (UK and USA)</b>	<b>14.52</b>	19.89	10.82	14.31
Managing Principal to Principal	14.72	13.86	9.66	16.57
Assistant Vice President to Vice President	19.68	28.89	7.76	14.12
Business area 1 to Business area 4	14.58	69.96	4.83	5.66
Non-corporate title	12.85	13.86	3.83	3.83



## Social data – Talent development continued

### Average training hours per employment status

	2022	2021	2020	2019
<b>Unemployed total<sup>1</sup></b>	<b>16.78</b>	14.22	15.30	12.00
African, Indian, Coloured and White	<b>20.19</b>	13.56	20.31	13.94
White	<b>15.92</b>	19.63	12.19	14.04
Other (undefined)	<b>12.14</b>	12.24	8.64	7.06
Citizens of countries outside Africa	<b>11.70</b>	18.91	9.98	4.77
<b>Employed total<sup>2</sup></b>	<b>54.81</b>	55.33	35.39	39.24
African, Indian, Coloured and White	<b>68.78</b>	68.32	44.53	46.27
White	<b>59.48</b>	62.69	35.93	41.09
Other (undefined)	<b>35.51</b>	19.90	10.82	14.31
Citizens of countries outside Africa	<b>24.20</b>	24.68	16.20	23.02

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

<sup>2</sup> Employed – Permanent employees, fixed-term contractors.

### Programme initiatives

	2022	2021	2020	2019
Graduate programme (number of graduates)	<b>107</b>	32	35	65
Employee bursaries (number of bursaries)	<b>1 056</b>	1 148	864	782
Learnerships – to unemployed	<b>1 278</b>	984	200	n/a
Learnerships – to individuals with disabilities	<b>253</b>	199	30	n/a
Internships	<b>742</b>	651	300	n/a
Face-to-face (hours of instruction)	–	–	102 445	703 803
Absa Leadership Academy	<b>29 972</b>	58 258	38 854	2 459
Coaching interventions	<b>102</b>	90	60	n/a
Video training (hours)	<b>21 868</b>	35 801	8 780	1 236
Video training (interventions)	<b>500</b>	384	386	116
Training catalogue	<b>14 169</b>	11 334	8 849	14 851
Online learning via mobile-enabled platforms (hours)	<b>582 682</b>	961 865	765 348	793 220
Online learning via mobile-enabled platforms (interventions)	<b>4 517</b>	3 961	2 908	3 094

## Social data – Talent development continued

### Training delivery type

	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
Face-to-face (workshops)	–	–	–	–	102 445.1	326	703 803.3	1 178
Virtual (online)	<b>834 208.2</b>	<b>5 131</b>	961 864.8	3 961	765 348.7	2 908	793 220.4	3 094
Virtual (classroom)	<b>816 658.7</b>	<b>973</b>	856 976.5	903	407 319.2	631	–	–
Material (self-study)	<b>21 540.4</b>	<b>361</b>	63 479.8	1 987	13 919.7	708	5 693.7	270
Tests/assessments	<b>7 388.7</b>	<b>70</b>	26 267.3	59	2 472.0	88	5 746.8	167
Video (online)	<b>21 867.8</b>	<b>500</b>	35 800.6	384	8 780.3	386	1 236.8	116
<b>Total</b>	<b>1 701 663.8</b>	<b>7 035</b>	1 944 389	7 294	1 300 285.0	5 047	1 509 701.0	4 825

### External learning programmes

	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
Financial advisory and intermediary services continuing professional developments	<b>12 403.8</b>	<b>122</b>	14 621.3	84	9 025.0	58	12 527.6	89
Behavioural	<b>670 788.0</b>	<b>2 055</b>	717 616.6	1 909	222 248.0	1 290	305 142.7	1 732
Compliance	<b>277 660.4</b>	<b>426</b>	391 666.4	463	194 385.3	364	338 511	216
Leadership and management	<b>277 393.1</b>	<b>566</b>	145 923.8	829	119 405.2	527	110 506.4	684
Technical	<b>659 424.2</b>	<b>3 866</b>	674 561.3	3 911	755 221.4	2 692	743 018.3	2 104

<sup>1</sup> 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.

<sup>2</sup> Numbers are different from Delivery Type as some face-to-face workshops have been migrated to virtual classroom programmes.

## Social data – Talent development continued

### Financial assistance for formal qualifications:

#### National Qualifications Framework (NQF) levels 5–10 (South Africa) by corporate grade

2022			Total Rm	Of which:	
	Male	Female		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	–	–
<b>Total</b>	<b>14.0</b>	<b>24.2</b>	<b>38.2</b>	<b>0.10</b>	<b>0.20</b>

2021			Total Rm	Of which:	
	Male	Female		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	–	–
<b>Total</b>	<b>15.5</b>	<b>25.9</b>	<b>41.4</b>	<b>0.12</b>	<b>0.22</b>

2020			Total Rm	Of which:	
	Male	Female		Disabled male	Disabled female
Senior management	1.416	1.903	3.319	0.138	–
Middle management	5.790	9.261	15.051	0.035	0.045
Junior management	1.741	5.349	7.089	0.037	0.048
Non-management and non-permanent	0.187	0.441	0.628	–	–
<b>Total</b>	<b>9.134</b>	<b>16.954</b>	<b>26.087</b>	<b>0.210</b>	<b>0.093</b>



## Social data – Talent development continued

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

2022	Male Number of delegates	Female	Total	Of which: Disabled male	Disabled female	AIC %
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	–	–	–	–	–	–
<b>Total</b>	<b>355</b>	<b>701</b>	<b>1 056</b>	<b>3</b>	<b>6</b>	<b>88.0</b>

2021	Male Number of delegates	Female	Total	Of which: Disabled male	Disabled female	AIC %
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
<b>Total</b>	<b>504</b>	<b>849</b>	<b>1 353</b>	<b>11</b>	<b>41</b>	<b>89.2</b>

2020	Male Number of delegates	Female	Total	Of which: Disabled male	Disabled female	AIC %
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	–	–	–
<b>Total</b>	<b>284</b>	<b>588</b>	<b>872</b>	<b>3</b>	<b>5</b>	<b>86.5</b>



## Social data – Talent development continued

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

2022				Of which:	
	Male	Female	Total Rm	Disabled male	Disabled female
Senior management	7.3	5.7	13.0	0.3	0.0
Middle management	12.1	13.4	25.5	0.1	0.1
Junior management	1.2	2.2	3.4	0.0	0.0
Non-management and non-permanent	1.6	1.8	3.4	–	–
<b>Total</b>	<b>22.2</b>	<b>23.1</b>	<b>45.3</b>	<b>0.4</b>	<b>0.2</b>

2021				Of which:	
	Male	Female	Total Rm	Disabled male	Disabled female
Senior management	4.4	3.4	7.8	0.13	0.11
Middle management	13.1	9.9	23.0	0.25	0.05
Junior management	1.6	2.5	4.0	–	0.03
Non-management and non-permanent	0.7	0.4	1.2	–	–
<b>Total</b>	<b>19.8</b>	<b>16.2</b>	<b>36.0</b>	<b>0.38</b>	<b>0.19</b>

2020				Of which:	
	Male	Female	Total Rm	Disabled male	Disabled female
Senior management	1.860	1.646	3.506	0.063	–
Middle management	11.583	7.396	18.979	0.028	0.021
Junior management	1.508	1.465	2.973	0.025	0.013
Non-management and non-permanent	1.769	0.630	2.399	–	–
<b>Total</b>	<b>16.720</b>	<b>11.137</b>	<b>27.857</b>	<b>0.116</b>	<b>0.034</b>

## Social data – Talent development continued

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

2022	Male	Female	Total	Of which:		AIC %
	Number of delegates			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
<b>Total</b>	<b>1 784</b>	<b>2 016</b>	<b>3 800</b>	<b>39</b>	<b>17</b>	<b>72.1</b>

2021	Male	Female	Total	Of which:		AIC %
	Number of delegates			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
<b>Total</b>	<b>1 432</b>	<b>1 488</b>	<b>2 920</b>	<b>22</b>	<b>10</b>	<b>67.1</b>

2020	Male	Female	Total	Of which:		AIC %
	Number of delegates			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
<b>Total</b>	<b>1 703</b>	<b>1 194</b>	<b>2 897</b>	<b>13</b>	<b>4</b>	<b>67.7</b>

## Social data – Talent development continued

### Coaching

	2022		2021	
	Number of employees Coaching in progress	Number of employees Coaching completed	Number of employees Coaching in progress	Number of employees Coaching completed
Executive and leadership coaching	46	20	26	28
Career coaching	12	13	1	29
Performance coaching	5	4	4	2
Systemic team coaching	1	1	0	0
Business process coaching	0	0	0	0
<b>Total</b>	<b>64</b>	<b>38</b>	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** – Focused on supporting employees to enhance their performance and personal effectiveness within their role.

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

## Absa – Tax

Indicator	Trend	2022	2021	2020	2019	Notes
Corporate taxes paid (Rbn)	↑	8.4	5.5	3.7	6.7	
Indirect taxes paid (Rbn)	=	2.9	2.9	3.3	2.9	
<b>Tax collected on behalf of governments</b>						
<i>Per tax type (%)</i>						
PAYE		73.6	72.8	75.0	66.8	
Unemployment Insurance fund/Social security		0.7	0.7	0.7	0.9	
Security transfer tax		2.1	1.4	1.3	1.9	
VAT recovered		23.6	25.1	23.0	30.4	
<i>Per country (%)</i>						
Botswana		1.6	1.8	2.3	2.5	
Ghana		1.5	1.7	–	1.3	
Kenya		6.1	6.1	4.9	4.2	
Mauritius		0.8	0.6	0.7	0.9	
Mozambique		1.1	1.5	1.0	1.1	
Seychelles		0.2	0.8	0.2	0.2	
South Africa		82.4	81.0	85.5	84.6	
Tanzania		3.2	2.5	1.5	1.6	
Uganda		1.5	2.2	2.2	1.9	
Zambia		1.7	1.7	1.9	1.8	
Namibia and UK		–	0.1	–	–	
<b>Taxes paid</b>						
<i>Per tax type (%)</i>						
Corporate tax		74.2	65.6	52.9	70.1	
Irrevocable tax		13.7	18.6	27.0	15.3	
Payroll taxes		0.6	2.0	2.5	3.7	
Regional Service Council Levy		1.9	2.5	2.6	0.1	
Property taxes		1.2	1.9	2.1	1.4	
Withholding taxes		8.7	9.5	12.9	9.4	
<i>Per country (%)</i>						
Botswana		4.1	1.4	4.1	7.5	
Ghana		8.0	11.3	5.8	6.9	
Kenya		14.6	6.5	9.4	7.0	
Mauritius		0.7	1.1	1.8	0.9	
Mozambique		1.4	2.4	1.9	4.0	
Seychelles		0.3	0.1	1.0	1.4	
South Africa		62.5	70.5	67.0	68.9	
Tanzania		3.1	2.5	3.3	2.6	
Uganda		1.1	1.6	2.5	1.5	
Zambia		4.0	2.4	3.3	2.4	
Namibia and UK		0.2	0.1	0.1	–	



## Absa – Tax continued

2022											
Country	Number of employees	Tangible assets other than cash Rm	Revenue less other income Rm	External revenue %	Profit before tax Rm	Total tax expenditure Rm	Total tax payments Rm	Corporate taxes Rm	Payroll taxes Rm	Irrevocable VAT <sup>2</sup> Rm	WHT and other taxes Rm
Botswana	1 073	279	2 551	104.2	1 212	304	459	317	–	25	117
Ghana	1 187	273	3 536	94.1	(834)	655	902	782	–	19	101
Kenya	2 304	561	6 587	98.5	2 968	930	1 656	1 323	–	52	281
Mauritius	754	249	2 086	99.6	813	117	78	76	–	–	2
Mozambique	767	741	1 903	99.3	509	139	162	29	–	62	71
Seychelles	270	171	639	90.7	152	30	32	26	–	–	6
South Africa	25 719	11 940	72 689	99.7	22 280	5 665	7 079	5 150	67	1 354	508
Tanzania	1 478	583	2 614	97.9	799	237	347	245	1	–	101
Uganda	922	179	1 816	98.2	797	151	119	–	(1)	35	85
Zambia	786	691	2 857	103.1	1 904	606	454	404	–	–	50
Other <sup>1</sup>	191	55	153	0	199	17	23	20	–	–	3
<b>Total</b>	<b>35 451</b>	<b>15 722</b>	<b>97 431</b>		<b>30 799</b>	<b>8 851</b>	<b>11 311</b>	<b>8 372</b>	<b>67</b>	<b>1 547</b>	<b>1 325</b>

<sup>1</sup> Czech Republic, Namibia, Nigeria, Isle of Man, United Kingdom and United States.

<sup>2</sup> At this stage, the irrecoverable VAT in certain African jurisdictions is not reflected separately from the original expense.

2021											
Country	Number of employees	Tangible assets other than cash Rm	Revenue less other income Rm	External revenue %	Profit before tax Rm	Total tax expenditure Rm	Total tax payments Rm	Corporate taxes Rm	Payroll taxes Rm	Irrevocable VAT <sup>2</sup> Rm	WHT and other taxes Rm
Botswana	1 096	342	2 194	92.5	863	193	121	12	–	54	55
Ghana	2 188	367	4 066	98.3	2 630	934	960	824	27	39	70
Kenya	1 145	555	4 907	98.8	2 102	794	545	273	–	89	183
Mauritius	681	255	1 679	99.7	591	98	96	37	16	41	2
Mozambique	733	738	1 315	99.0	224	79	202	35	–	42	125
Seychelles	252	149	464	98.6	136	30	11	–	–	5	6
South Africa	25 908	12 626	65 296	99.7	18 287	4 582	5 973	4 213	65	1 170	525
Tanzania	1 411	529	1 984	99.3	415	149	207	45	31	40	91
Uganda	874	201	1 515	98.6	581	142	133	–	25	50	58
Zambia	784	578	1 824	90.2	951	398	206	100	7	45	54
Other <sup>1</sup>	195	51	(73)	0	(58)	8	9	9	–	–	–
<b>Total</b>	<b>36 267</b>	<b>16 391</b>	<b>85 171</b>		<b>26 722</b>	<b>7 407</b>	<b>8 463</b>	<b>5 548</b>	<b>171</b>	<b>1 575</b>	<b>1 169</b>

<sup>1</sup> Czech Republic, Namibia, Nigeria, Isle of Man, United Kingdom and United States.

<sup>2</sup> At this stage, the irrecoverable VAT in certain African jurisdictions is not reflected separately from the original expense.



## Absa – Tax continued

2020								
Country	Number of employees	Revenue less other income Rm	Profit before tax Rm	Total tax Rm	Corporate taxes Rm	Payroll taxes Rm	Irrevocable VAT <sup>2</sup> Rm	WHT and other taxes Rm
Botswana	1 132	2 362	554	287	168	–	56	63
Ghana	1 152	3 994	1 939	406	244	28	96	38
Kenya	2 274	5 521	865	657	354	1	37	265
Mauritius	657	1 915	465	111	25	13	51	22
Mozambique	803	1 275	128	128	15	2	32	79
Seychelles	283	471	(146)	70	62	–	8	–
South Africa	27 160	60 266	6 232	4 670	2 664	63	1 426	517
Tanzania	1 493	2 060	109	229	38	36	51	104
Uganda	909	1 369	186	176	–	28	69	79
Zambia	824	1 505	(70)	227	106	–	58	63
Other <sup>1</sup>	50	113	98	11	10	–	–	1
<b>Total</b>	<b>36 737</b>	<b>80 851</b>	<b>10 360</b>	<b>6 972</b>	<b>3 686</b>	<b>171</b>	<b>1 884</b>	<b>1 231</b>

<sup>1</sup> Representative offices in Namibia, Nigeria, Isle of Man, United Kingdom and United States.

<sup>2</sup> At this stage, the irrecoverable VAT in certain African jurisdictions is not reflected separately from the original expense.

2019								
Country	Number of employees	Revenue less other income Rm	Profit before tax Rm	Total tax Rm	Corporate taxes Rm	Payroll taxes Rm	Irrevocable VAT <sup>2</sup> Rm	WHT and other taxes Rm
Botswana	1 200	2 263	935	715	363	–	52	300
Ghana	1 167	3 111	1 816	658	583	23	28	24
Kenya	2 398	4 967	1 567	669	626	1	42	–
Mauritius	743	2 023	880	86	29	10	37	10
Mozambique	857	1 202	254	130	26	–	16	88
Seychelles	282	538	162	94	68	19	6	1
South Africa	28 296	60 776	14 657	6 604	4 779	231	1 156	438
Tanzania	1 662	1 840	363	250	110	33	34	73
Uganda	934	1 238	379	146	23	24	49	50
Zambia	890	1 647	528	233	116	10	48	59
Other <sup>1</sup>	43	8	–	2	1	–	–	1
<b>Total</b>	<b>38 472</b>	<b>79 613</b>	<b>21 541</b>	<b>9 587</b>	<b>6 724</b>	<b>351</b>	<b>1 468</b>	<b>1 044</b>

<sup>1</sup> Representative offices in Namibia, Nigeria, United Kingdom and United States.

<sup>2</sup> At this stage, the irrecoverable VAT in certain African jurisdictions is not reflected separately from the original expense.

## Absa – Governance

Indicator	Trend	2022	2021	2020	2019
<b>Board of Directors</b>					
Number of board members	↓	14	15	16	16
Independent non-executive directors	↓	11	12	11	12
Non-executive directors	=	1	1	3	1
Executive directors	=	2	2	2	3
Independent Board Chairman		Yes	Yes	Yes	Yes
Women board members	↓	4	6	5	4
AIC board members	↓	5	6	6	7
Board meeting attendance (%)	=	98	98	99	95
Total number of board and board committee meetings	↓	97	105	94	86
Board training hours	↑	60	27		
<b>Board tenure</b>					
<i>Average tenure</i>	=	4	4	4	
0 – 3 years	=	9	9	1	9
4 – 6 years	=	3	3	8	4
7 – 9 years	↓	2	3	2	2
10+ years			–	2	1
<i>Average age</i>	↑	61	60	60	58
40 – 49 years	↓	2	3	3	4
50 – 59 years	=	3	3	3	5
60 – 69 years	=	8	8	8	5
70+ years	=	1	1	2	2
<b>Executive committee</b>					
Total number of exco members	↑	14	10	8	11
Executive directors	=	2	2	2	3
Prescribed officers	=	5	2	2	2
<i>Ex-officio</i> member	=	1	1	1	1
Women exco members	↑	3	2	1	2
AIC exco members	↑	8	4	3	5
Tenure in the Executive Committee					
0 – 3 years	↑	11	6	5	8
4 – 6 years	↓	1	2	3	2
7 – 9 years	=	2	2	1	1
Tenure at Absa					
0 – 10 years	↑	4	2	4	6
11 – 20 years	↑	7	6	3	4
> 21 years	↑	3	2	2	1





## Absa – Governance continued

Indicator	Trend	2022	2021	2020	2019
<b>Ethics</b>					
Employees completing the Absa Way Code of Ethics training (%)		98.5	n/a	92.0	96.5
Employees completing Preventing Financial Crime training (%)	↑	98.5	98.2	98.6	96.5
Whistleblowing – reported cases	=	416	416	312	408
Whistleblowing – still under investigation	↑	131	103		
Whistleblowing – substantiated cases	↓	105	112	83	38
Whistleblowing – unsubstantiated cases	↓	180	201		
Disciplinary cases reported	↓	1 690	1 577	1 498	
Disciplinary cases concluded	↑	1 480	961	1 482	1 712
of which were due to ethical breaches	↓	422	414	317	394
Disciplinary cases ongoing	↓	210	616	16	
Regulatory fines (Rm)	↑	3.7	2.1	9.6	9.8
<b>Remuneration</b>					
Vote for Remuneration Implementation Report (%)	↓	58.85	93.96	82.99	68.57
Vote for Remuneration Policy (%)	↓	81.45	84.52	87.22	88.96
Vote for proposed remuneration for non-executive directors (%)	↑	97.03	86.70	98.57	97.44
Suspicious transactions	↓	13 156	19 976	20 855	12 575
Closed customer accounts	↑	769	711	619	–
<b>Basel measurements</b>					
CET1 above 7.5%	=	12.8	12.8	11.2	1.1
LCR above 80%	↑	124.6	116.8	120.6	134.4
NSFR above 100%	↓	113.4	116.1	115.9	112.7
<b>Transparency through reporting/Frameworks subscribed to</b>					
TCFD		Yes	Yes	Yes	No
ESG		Yes	Yes	Yes	Yes
<IR>		Yes	Yes	Yes	Yes
PRB		Yes	Yes	Yes	No
King IV		Yes	Yes	Yes	Yes
JSE Sustainability Guidance		Yes	N/A	N/A	N/A

## Absa – Shareholders

### Top 10 shareholders

	2022	2021
Ninety One Limited (SA)	5.33	6,87
Old Mutual (SA, NA)	5.18	5,57
M&G (SA, UK)	5.02	5,32
Public Investment Corporation (SA)	4.89	5,41
Black Rock Incorporated (US, UK, JP, CA)	4.40	3,75
GIC Asset Management (SG)	4.23	1,73
Citigroup Global Markets (SA)	4.01	4,03
The Vanguard Group Incorporated (US, AU)	3.90	3,07
Investec Securities (SA)	3.16	3,35
Coronation Asset Management (SA)	3.14	0,54

### Geographic split

	2022	2021	2020
South Africa	62.91	56.84	51.69
United Kingdom	6.77	19.96	20.01
United States and Canada	15.68	14.70	17.26
Rest of the world	14.64	8.50	11.04