

Global reporting initiative (GRI) index

GRI 101: Foundation			Sustainability report, inside cover: scope and reporting framework
GRI 102: General disclosures			
Organisational profile			
102-1	Core	Name of the organisation	Investec.
102-2	Core	Activities, brands, products, and services	Integrated annual report: Volume one, pages 8 to 13: Our business at a glance. Sustainability report: Pages 3 to 5. About Investec.
102-3	Core	Location of headquarters	Integrated annual report: Volume one, page 203. Our headquarters are in Johannesburg for our Southern African operations and in London for our UK and Other operations.
102-4	Core	Location of operations	Integrated annual report: Volume three, pages 132 to 137. Principal subsidiaries.
102-5	Core	Ownership and legal form	Integrated annual report: Volume one, page 10. Operating structure. Volume one, pages 126 to 130. Shareholder analysis.
102-6	Core	Markets served (including geographical breakdown, sectors and type of customers)	Integrated annual report: Volume one, page 11 and 13. Our business at a glance. Volume one, pages 50 to 72. Divisional Review.
102-7	Core	Scale of the organisation	Integrated annual report: Volume one, pages 11 and 13. Our business at a glance.
102-8	Core	Information on employees and other workers	Sustainability report: Pages 25 to 26, 33 to 34. Number of employees is shown by division, geography, seniority, gender and permanent versus temporary employees and contractors.
102-9	Core	Supply chain	Sustainability report: Page 72. Addressing climate change within our supply chain.
102-10	Core	Significant changes to the organisation and its supply chain	Integrated annual report: Volume one, pages 16 to 22. Chief Executive's Report.
102-11	Core	Precautionary principle or approach	Sustainability report: Page 103. Environmental risk management.
102-12	Core	External initiatives	Sustainability report: Page 112. Sustainability memberships.
102-13	Core	Membership of associations	Sustainability report: Page 112. Sustainability memberships.
Strategy			
102-14	Core	Statement from senior decision-maker (CEO)	Integrated annual report: Volume one, pages 16 to 22. Chief Executive's Report. Sustainability report: Pages 7 to 9. Message from our executives.
102-15		Key impacts, risks, and opportunities	Integrated annual report: Volume two, pages 10 to 21. Principal risks. Sustainability report: Pages 67, 73, 100 and 103.

GRI 102: General disclosures continued

Ethics and integrity

102-16	Core	Values, principles, standards, and norms of behaviour	Integrated annual report: Volume one, pages 8 and 12. Sustainability report: Page 4 and 5. About Investec.
102-17		Mechanisms for advice and concerns about ethics	Sustainability report: Page 99. Compliance. Refer to <i>The way we do business</i> document

Governance

102-18	Core	Governance structure	Integrated annual report: Volume one, page 77 to 116. Governance report. Sustainability report: Pages 94 to 97
102-19		Delegating authority	Integrated annual report: Volume one, pages 97 to 99. DLC Social and Ethics Committee. Sustainability report: Pages 94 to 97
102-20		Executive level responsibility for economic, environmental, and social topics	Integrated annual report: Volume one, pages 97 to 99. DLC Social and Ethics Committee. Sustainability report: Pages 94 to 97
102-21		Consulting stakeholders on economic, environmental, and social topics	Integrated annual report: Volume one, pages 23 to 30. Stakeholder engagement and value creation. Sustainability report: Pages 10 to 13. Stakeholder engagement.
102-22		Composition of the highest governance body and its committees	Integrated annual report: Volume one, pages 79 to 82 and 87 to 92. Governance report.
102-23		Chair of the highest governance body	Integrated annual report: Volume one, page 80. Director biographies.
102-24		Nominating and selecting the highest governance body	Integrated annual report: Volume one, pages 94 to 96. DLC Nominations and Directors' Affairs Committee (Nomdac).
102-25		Conflicts of interest	Integrated annual report: Volume one, page 95 and 117. Conflicts of interest.
102-26		Role of highest governance body in setting purpose, values, and strategy	Integrated annual report: Volume one, pages 85 to 93. Corporate governance.
102-27		Collective knowledge of highest governance body	Integrated annual report: Volume one, pages 80 to 82. Director biographies.
102-28		Evaluating the highest governance body's performance	Integrated annual report: Volume one, page 93. Board effectiveness.
102-29		Identifying and managing economic, environmental and social impacts	Integrated annual report: Volume one, pages 23 to 30. Stakeholder engagement and value creation. Volume one, pages 97 to 99. DLC Social and Ethics Committee. Volume two, pages 12 and 56. ESG and climate risk.
102-30		Effectiveness of risk management processes	Integrated annual report: Volume one, pages 97 to 99. DLC Social and Ethics Committee. Integrated annual report: Volume two, pages 12 and 56. ESG and climate risk. Sustainability report: Pages 94 to 97.
102-31		Review of economic, environmental, and social topics	Integrated annual report: Volume one, pages 97 to 99. DLC Social and Ethics Committee. Sustainability report: Pages 94 to 97.

GRI 102: General disclosures continued

Governance continued

102-32		Highest governance body's role in sustainability reporting	Integrated annual report: Volume one, pages 97 to 99. DLC Social and Ethics Committee.
102-33		Communicating critical concerns	Integrated annual report: Volume one, pages 23 to 30. Stakeholder engagement and value creation. Sustainability report: Pages 10 to 13. Stakeholder engagement.
102-34		Nature and total number of critical concerns	Integrated annual report: Volume one, pages 94 to 116. Governance report.
102-35		Remuneration policies	Integrated annual report: Volume one, pages 151 to 195. Remuneration report.
102-36		Process for determining remuneration	Integrated annual report: Volume one, pages 151 to 195. Remuneration report.
102-37		Stakeholders' involvement in remuneration	Integrated annual report: Volume one, pages 23 to 30. Stakeholder engagement and value creation. Volume one, pages 151 to 195. Remuneration report. Sustainability report: Pages 10 to 13. Stakeholder engagement.
102-38		Annual total compensation ratio	Integrated annual report: Volume one, page 176. Remuneration report.
102-39		Percentage increase in annual total compensation ratio	Integrated annual report: Volume one, page 176. Remuneration report.

Stakeholder engagement

102-40	Core	List of stakeholder groups	Integrated annual report: Volume one, pages 23 and 30. Stakeholder engagement and value creation. Sustainability report: Pages 10 to 13. Stakeholder engagement.
102-41	Core	Collective bargaining agreements	Sustainability report: Page 30 Refer to our website: www.investec.com/en_za/legal/hr-regulatory-disclosures.html
102-42	Core	Identifying and selecting stakeholders	Integrated annual report: Volume one, pages 23 and 30. Stakeholder engagement and value creation. Sustainability report: Pages 10 to 13. Stakeholder engagement.
102-43	Core	Approach to stakeholder engagement	Integrated annual report: Volume one, pages 23 and 30. Stakeholder engagement and value creation. Sustainability report: Pages 10 to 13. Stakeholder engagement.
102-44	Core	Key topics and concerns raised	Integrated annual report: Volume one, pages 23 and 30. Stakeholder engagement and value creation. Sustainability report: Pages 10 to 13. Stakeholder engagement.

Reporting practice

102-45	Core	Entities included in the consolidated financial statements	Integrated annual report: Volume one, page 10. Operational structure. Integrated annual report: Volume 3, pages 32, 132 to 137.
102-46	Core	Defining report content and topic boundaries	Sustainability report: Page 3. Reporting scope, boundary and framework.
102-47	Core	List of material topics	Integrated annual report. Volume one, pages 23 to 30. Stakeholder engagement and value creation. Volume one, pages 90 to 92. Board activities. Sustainability report: Pages 10 and 13. Stakeholder engagement.

GRI 102: General disclosures continued

Reporting practice continued

102-48	Core	Restatements of information	Integrated annual report. Volume three, page 141 to 142. Restatements.
102-49	Core	Changes in reporting	Integrated annual report. Volume three, page 141 to 142. Restatements.
102-50	Core	Reporting period	1 April 2020 to 31 March 2021.
102-51	Core	Date of most recent previous report	31 March 2021.
102-52	Core	Reporting cycle	Annually.
102-53	Core	Contact point for questions regarding the report	Sustainability report: Inside cover page. Contact details.
102-54	Core	Claims of reporting in accordance with the GRI Standards	Sustainability report: Pages 3 and 107.
102-55	Core	GRI content index	This table.
102-56	Core	External assurance	Sustainability report: Page 3. Assurance. Sustainability report: Pages 107 to 109. Independent assurance statement.

GRI 103: Management approach

103-1		Explanation of the material topic and its boundary	Integrated annual report: Volume one, pages 23 to 30. Stakeholder engagement and value creation. Volume two, Pages 10 to 21. Principal Risks
103-2		The management approach and its components	Sustainability report: Pages 23 to 30. Stakeholder engagement and value creation. Integrated annual report: Volume one, pages 94 to 116. Governance report. Sustainability report: Pages 14 to 19. Sustainability at Investec.
103-3		Evaluation of the management approach	Integrated annual report: Volume one, pages 93, 153 to 171.

GRI 200: Economic standards

GRI 201: Economic performance

201-1		Direct economic value generated and distributed	Integrated annual report: Volume one, page 150. Value creation. Sustainability report: Page 19. Value creation.
201-2		Financial implications and other risks and opportunities due to climate change	Refer to our TCFD report on our website.
201-3		Defined benefit plan obligations and other retirement plans	Integrated annual report: Volume one, page 173. Remuneration report.
201-4		Financial assistance received from government	No financial assistance was received from the government. Investec has never received financial assistance from the government, even during the financial crisis.

GRI 200: Economic standards continued

GRI 202: Market presence

202-1	Ratios of standard entry level wage by gender compared to local minimum wage	Standard entry level wage exceeds the local minimum wage in all geographies. Sustainability report: Page 29. Recognising and rewarding our people.
202-2	Proportion of senior management hired from the local community	Investec Limited annual report: page 152. Additional information.

GRI 203: Indirect economic impacts

203-1	Infrastructure investments and services supported	Sustainability report: Pages 76 to 92. Sustainable finance.
203-2	Significant indirect economic impacts	Integrated annual report: Volume one, pages 147 to 150. Business contribution to the SDGs. Sustainability report: Pages 76 to 92. Sustainable finance.

GRI 204: Procurement practices

204-1	Proportion of spending on local suppliers	Not calculated.
-------	---	-----------------

GRI 205: Anti-corruption

205-1	Operations assessed for risks related to corruption	Integrated annual report: Volume two, Pages 81 to 86. Operational risk.
205-2	Communication and training about anti-corruption policies and procedures	Sustainability report: Page 39 and 99. Governance, risk and compliance.
205-3	Confirmed incidents of corruption and actions taken	Integrated annual report: Volume two, pages 84 to 86. Operational risk. Investec has an anti-money laundering (AML) policy as well as a compliance manual and handbook that explains the procedures to follow should there be incidents of corruption. Investec has established and maintains policies, procedures and controls to ensure that, in accordance with regulatory requirements, all staff report information or other matters which come to their attention in the course of their employment and which give reasonable grounds for knowledge or suspicion of money laundering or terrorist financing activity.

GRI 206: Anti-competitive behaviour

206-1	Legal actions for anti-competitive behaviour, anti-trust, and monopoly practices	No legal actions have been taken against Investec for anti-competitive behaviour, however, Investec Limited continues to cooperate with the Competition Commission Authorities in South Africa with respect to their ongoing investigation into alleged collusion in relation to foreign exchange.
-------	--	--

GRI 207: Tax

207-1	Approach to tax	Integrated annual report: Volume three, pages 64 to 66. Taxation.
207-2	Tax governance, control and risk management	Integrated annual report: Volume one, pages 100 to 110. DLC Audit Committee. Volume two: Pages 85 to 86. Compliance.
207-3	Stakeholder engagement and management of concerns related to tax	Integrated annual report: Volume one, pages 100 to 110. DLC Audit Committee. Volume two: Pages 85 to 86. Compliance.
207-4	Country-by-country reporting	Integrated annual report: Volume three pages 64 to 66. Taxation.

GRI 300: Environmental standards

GRI 301: Materials

301-1	Materials used by weight or volume	Sustainability report: Pages 61 to 66. Environment and climate change.
301-2	Recycled input materials used	Sustainability report: Pages 61 to 66. Environment and climate change.
301-3	Reclaimed products and their packaging materials	Not relevant. As a specialist financial services organisation with a small physical presence, this indicator is not relevant for Investec.

GRI 300: Environmental standards continued

GRI 302: Energy

302-1	Energy consumption within the organisation	Sustainability report: Pages 61 to 66. Environment and climate change.
302-2	Energy consumption outside of the organisation	Not applicable. As a niched specialist financial services organisation with a small physical presence, this indicator is not applicable for Investec.
302-3	Energy intensity	Sustainability report: Pages 61 to 66.. Environment and climate change.
302-4	Reduction of energy consumption	Sustainability report: Pages 61 to 66.. Environment and climate change.
302-5	Reductions in energy requirements of products and services	Sustainability report: Pages 61 to 66.. Environment and climate change.

GRI 303: Water and effluents

303-1	Interactions with water as a shared resource	Sustainability report: Pages 61 to 66. Environment and climate change.
303-2	Management of water discharge-related impacts	Not applicable. As a specialist financial services organisation with a small physical presence, this indicator is not applicable for Investec.
303-3	Water withdrawal	Sustainability report: Pages 61 to 66. Environment and climate change. Investec does not recycle water.
303-4	Water discharge	Not applicable. As a specialist financial services organisation with a small physical presence, this indicator is not applicable for Investec.
303-5	Water consumption	Sustainability report: Pages 61 to 66. Environment and climate change.

GRI 304: Biodiversity

304-1	Operational sites owned, leased, managed in, or adjacent to, protected areas and areas of high biodiversity value outside protected areas	Not applicable for Investec which operates within urban locations where biodiversity impacts are minimal.
304-2	Significant impacts of activities, products, and services on biodiversity	As a financial services provider we do not have a direct impact. However, through our project finance and property business we ensure that environmental impact assessments are completed for transactions. Sustainability report: Page 103. Environmental risk management.
304-3	Habitats protected or restored	Sustainability report: Pages 50 and 51. Environment.
304-4	IUCN Red List species and national conservation list species with habitats in areas affected by operations	There are no material impacts on biodiversity, therefore this is not relevant.

GRI 300: Environmental standards continued

GRI 305: Emissions

305-1	Direct (scope 1) GHG emissions	Integrated annual report: Volume one, page 143. Direct operational impact. Sustainability report: Pages 61 to 66. Carbon footprint for the group.
305-2	Energy indirect (scope 2) GHG emissions	Integrated annual report: Volume one, page 143. Direct operational impact. Sustainability report: Pages 61 to 66. Group carbon footprint.
305-3	Other indirect (scope 3) GHG emissions	Integrated annual report: Volume one, page 143. Direct operational impact. Sustainability report: Pages 61 to 66. Group carbon footprint.
305-4	GHG emissions intensity	Integrated annual report: Volume one, page 143. Direct operational impact. Sustainability report: Pages 61 to 66. Group carbon footprint.
305-5	Reduction of GHG emissions	Integrated annual report: Volume one, page 143. Direct operational impact. Sustainability report: Pages 61 to 66. Group carbon footprint.
305-6	Emissions of ozone-depleting substances (ODS)	Not relevant. As a specialist financial services organisation with a small physical presence, this indicator is not applicable for Investec.
305-7	Nitrogen oxides (NOx), sulfur oxides (SOx), and other significant air emissions	Not relevant. As a specialist financial services organisation with a small physical presence, this indicator is not applicable for Investec.

GRI 306: Effluents and waste

306-1	Waste generation and significant waste-related impacts	Sustainability report: Pages 61 to 66. Environment and climate change.
306-2	Management of significant waste-related impacts	Sustainability report: Pages 61 to 66. Environment and climate change.
306-3	Total weight of waste by type and disposal method	Sustainability report: Pages 61 to 66. Environment and climate change.
306-4	Waste diverted from disposal, including hazardous and non-hazardous waste	Not relevant. As a specialist financial services organisation with a small physical presence, this indicator is not applicable for Investec.
306-5	Waste directed to disposal, including type and method	Not relevant. As a specialist financial services organisation with a small physical presence, this indicator is not applicable for Investec.

GRI 307: Environmental compliance

307-1	Non-compliance with environmental laws and regulations	Not relevant. As a specialist financial services organisation with a small physical presence, this indicator is not applicable for Investec.
-------	--	--

GRI 300: Environmental standards continued

GRI 308: Supplier environmental assessment

308-1	New suppliers that were screened using environmental criteria	Sustainability report: Page 72. Addressing climate change within our supply chain.
308-2	Negative environmental impacts in the supply chain and actions taken	Sustainability report: Page 72. Addressing climate change within our supply chain.

GRI 400: Social standards

GRI 401: Employment

401-1	New employee hires and employee turnover	Integrated annual report: Volume one, page 134. Commitment to our people. Sustainability report: Pages 25 and 26. Commitment to our people.
401-2	Benefits provided to full-time employees that are not provided to temporary or part-time employees	Integrated annual report: Volume one, pages 135 to 136 and 153 to 154. Sustainability report: Pages 29 to 32. Commitment to our people.
401-3	Parental leave	Integrated annual report: Volume one, page 134. Commitment to our people. Sustainability report: Page 31. Family-friendly policies.

GRI 402: Labour/management relations

402-1	Minimum notice periods regarding operational changes	Sustainability report: Page 29. Employee engagement.
-------	--	--

GRI 403: Occupational health and safety

403-1	Occupational health and safety management systems	Sustainability report: Page 39. People dashboard. Refer to <i>The way we do business</i> document on our website.
403-2	Hazards identification, risk assessment, and incident investigation	Refer to <i>The way we do business</i> document on our website.
403-3	Occupational health services	Sustainability report: Page 30. Employee well-being.
403-4	Worker participation, consultation and communication on occupational health and safety	Sustainability report: Page 30. Employee well-being.
403-5	Worker training on occupational health and safety	Refer to <i>The way we do business</i> document on our website.
403-6	Promotion and worker health	Sustainability report: Page 30. Employee well-being.
403-7	Prevention and mitigation of occupational health and safety impacts directly linked by business relationships	Refer to <i>The way we do business</i> document on our website.

GRI 400: Social standards continued

GRI 403: Occupational health and safety continued

403-8	Workers covered by an occupational health and safety management system	Refer to <i>The way we do business</i> on our website.
403-9	Work related injuries	Sustainability report: Page 39. Health and Safety. While we recorded 13 occupational injuries in the past year these would be minor and unlikely to result in a significant loss of working days.
403-10	Work related ill health	Sustainability report: Page 30. Employee well-being.

GRI 404: Training and education

404-1	Average hours of training per year per employee	Employees re encouraged to be the driving force behind their development needs, allowing them to maximise learning opportunities most relevant to their unique requirements. Sustainability report: page 38. Learning and development.
404-2	Programmes for upgrading employee skills and transition assistance programmes	Sustainability report: Page 38. Learning and development.
404-3	Percentage of employees receiving regular performance and career development reviews	Sustainability report: Page 29. Performance management.

GRI 405: Diversity and equal opportunity

405-1	Diversity of governance bodies and employees	Integrated annual report: Volume one, pages 80 and 88. Diversity. Sustainability report: Pages 33 to 36. Employee gender composition.
405-2	Ratio of basic salary and remuneration of women to men	Integrated annual report: Volume one, page 175. Gender pay gap figures.

GRI 406: Non-discrimination

406-1	Incidents of discrimination and corrective actions taken	Sustainability report: Page 39. People dashboard.
-------	--	---

GRI 407: Freedom of association and collective bargaining

407-1	Operations and suppliers in which the right to freedom of association and collective bargaining may be at risk	Sustainability report: Pages 39 and 72. Refer to our procurement statement on our website.
-------	--	---

GRI 408: Child labour

408-1	Operations and suppliers at significant risk for incidents of child labour	Sustainability report: Page 72. Addressing climate change within our supply chain. Refer to our procurement statement on our website.
-------	--	--

GRI 409: Forced or compulsory labour

409-1	Operations and suppliers at significant risk for incidents of forced or compulsory labour	Sustainability report: page 72. Addressing climate change within our supply chain. Refer to our procurement statement on our website.
-------	---	---

GRI 400: Social standards continued

GRI 410: Security practices

410-1	Security personnel trained in human rights policies or procedures	Security personnel are trained on risk and interpersonal and communication skills as well as how to approach a situation when an incident takes place. Specific human rights training does not take place.
-------	---	--

GRI 411: Rights of indigenous peoples

411-1	Incidents of violations involving rights of indigenous peoples	No incidents relating to indigenous rights occurred during the reporting year.
-------	--	--

GRI 412: Human rights assessment

412-1	Operations that have been subject to human rights reviews or impact assessments	Refer to <i>The Way We Do Business</i> on our website. Sustainability report: page 103. Environmental risk management.
412-2	Employee training on human rights policies or procedures	Sustainability report: Page 38. Learning and development.
412-3	Significant investment agreements and contracts that include human rights clauses or that underwent human rights screening	Sustainability report: Page 72. Addressing climate change within our supply chain. Refer to our procurement statement on our website.

GRI 413: Local communities

413-1	Operations with local community engagement, impact assessments, and development programmes	Integrated annual report: Volume one, pages 137 to 140. Commitment to our communities. Sustainability report: Pages 41 to 56. Commitment to our communities.
413-2	Operations with significant actual and potential negative impacts on local communities	Not relevant. As a financial services company with a limited physical presence, our operations have a very limited direct impact on local communities. However, we may indirectly have an impact through, for example, our property developments or project finance type transactions. In these instances, all required community impact assessments are done and community engagements are performed.

GRI 414: Supplier social assessment

414-1	New suppliers that were screened using social criteria	Sustainability report: Page 72. Addressing climate change within our supply chain. Refer to our procurement statement on our website.
414-2	Negative social impacts in the supply chain and actions taken	Sustainability report: Page 72. Addressing climate change within our supply chain. Refer to our procurement statement on our website.

GRI 415: Public policy

415-1	Political contributions	Investec Bank Limited made no political donations in 2021 and 2020. Sustainability report: Page 105. Political donations and expenditure. Investec plc made no political donations in 2021 or 2020 as this is prohibited under UK law.
-------	-------------------------	---

GRI 416: Customer health and safety

416-1	Assessment of the health and safety impacts of product and service categories	Not relevant given the services based nature of Investec's offerings.
416-2	Incidents of non-compliance concerning the health and safety impacts of products and services	Not relevant given the services based nature of Investec's offerings.

GRI 400: Social standards continued

GRI 417: Marketing and labelling

417-1	Requirements for product and service information and labelling	Product service terms and conditions on the website.
417-2	Incidents of non-compliance concerning product and service information and labelling	There were no incidents of non-compliance with regulations or voluntary codes concerning marketing communications.
417-3	Incidents of non-compliance concerning marketing communications	There were no incidents of non-compliance with regulations or voluntary codes concerning marketing communications.

GRI 418: Customer privacy

418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	No complaints were received from regulatory bodies concerning breaches of customer privacy.
-------	--	---

GRI 419: Socio-economic compliance

419-1	Non-compliance with laws and regulations in the social and economic area	Integrated annual report: Volume two, pages 84 to 86. Compliance. There have been no incidents of non-compliance with laws and regulations concerning the provision and use of products and services.
-------	--	---

Financial services sector specific disclosures

Specific disclosure on management approach

FS1	Policies with specific environmental and social components applied to business lines	Sustainability report: Page 111. Policies and practices.
FS2	Procedures for assessing and screening environmental and social risks in business lines	Integrated annual report: Volume two, page 56. Climate risk and opportunities. Sustainability report: Page 72 and 103. Environmental and social risk management.
FS3	Processes for monitoring clients' implementation of and compliance with environmental and social requirements included in agreements and transactions	Integrated annual report: Volume two, page 56. Climate risk and opportunities. Sustainability report: Page 72 and 103. Environmental and social risk management.
FS4	Process(es) for improving employee competency to implement the environmental and social policies and procedures as applied to business lines	Sustainability report: Pages 103 and 111.
FS5	Interactions with clients/investees/business partners, regarding environmental and social risks and opportunities	Integrated annual report: Volume one, pages 16 to 30. Our performance. Sustainability report: Pages 7 to 13. Sustainability at Investec.

Financial services sector specific disclosures continued

Sector specific performance indicators

FS6	Percentage of the portfolio for business lines by specific region, size (e.g. micro/SME/ large) and by sector	Integrated annual report: Volume one, pages 11 and 13. Our business at a glance. Volume one, pages 50 to 72. Divisional review.
FS7	Monetary value of products and services designed to deliver a specific social benefit for each business line broken down by purpose	Integrated annual report: Volume one, page 147. Sustainable products. Sustainability report: Page 76 to 90. Sustainable finance.
FS8	Monetary value of products and services designed to deliver a specific environmental benefit for each business line broken down by purpose	Integrated annual report: Volume one, page 147. Sustainable products. Sustainability report: Page 76 to 90. Sustainable finance.
FS9	Coverage and frequency of audits to assess implementation of environmental and social policies and risk assessment procedures	Integrated annual report: Volume one, pages 109 and 110. DLC Audit Committee report. Sustainability report: Page 3.
FS10	Percentage and number of companies held in the institution's portfolio with which the reporting organisation has interacted on environmental or social issues	Sustainability report: Page 103. Environmental risk management.
FS11	Percentage of assets subject to positive and negative environmental or social screening	Sustainability report: Page 103. Environmental risk management.
FS12	Voting policies applied to environmental or social issues for shares over which the reporting organisation holds the right to vote shares or advises on voting	Refer to our Investec Wealth & Investment Responsible Investment policies on our website.

Product responsibility society performance indicators

FS13	Access points in low-populated or economically disadvantaged areas by type	Sustainability report: Page 85. Decent work and economic growth.
FS14	Initiatives to improve access to financial services for disadvantaged people	Sustainability report: Page 85. Decent work and economic growth.

Disclosure on management approach

FS15	Policies for the fair design and sale of financial products and services	All products and policies undergo significant reviews and authorisation by the Liability Product and Pricing forum which incorporates ethical requirements. Refer to our website: www.investec.com/en_za/legal/SA.html
------	--	--

Product responsibility performance indicators

FS16	Initiatives to enhance financial literacy by type of beneficiary	Sustainability report: Pages 44 to 49. Education and learnerships.
------	--	--