

# Built on strong foundations

Investec group  
Sustainability Accounting Standards Board  
(SASB) metrics 2021



Investec is committed to transparent reporting which includes environmental, social and governance (ESG) performance to inform our stakeholders of material matters. In addition to our GRI reporting we are also aligning to the SASB disclosure framework which is seen as an important reporting tool to help address the needs of investors. The following disclosures are reported on at Investec group level. In some instances, we have made partial disclosures which we will continue to enhance in the future as they become material to our business.

Topic	Accounting metric	Category	Unit of measure	Investec comment	Reference	Code
Data security	(1) Number of data breaches (2) percentage involving personally identifiable information (PII), (3) number of account holders affected	Quantitative	Number, Percentage (%)	<ul style="list-style-type: none"> <li>No complaints were received from regulatory bodies concerning breaches of customer privacy</li> <li>Within South Africa recent research showed that Investec got the least customer complaints (21) amongst all banks in South Africa.</li> </ul>	Refer to our 2021 Sustainability report pages 100 – 102  Link to research on customer complaints can be accessed <a href="#">here</a>	FN-CB-230a.1
	Description of approach to identifying and addressing data security risks	Discussion and Analysis	n/a	Intelligent security and data loss prevention controls protect against system compromise and unauthorised access or disclosure of information.  These are supported by data breach monitoring and response processes in line with privacy laws.	Refer to our 2021 Sustainability report pages 100 – 102	FN-CB-230a.2
Financial Inclusion & Capacity Building	(1) Number and (2) amount of loans outstanding qualified to programs designed to promote small business and community development	Quantitative	Number, Reporting currency	In the UK, our Asset Finance business supports over 50 000 SME clients. With a current value of £996 million, this makes up most of the book at just over 55%.	For our UK Asset Finance business refer to our website <a href="#">here</a>	FN-CB-240a.1
				In South Africa, Investec Property Fund supports an enterprise and supplier development initiative known as AMP. AMP tenants are provided with skills, mentorship, training, unique collaborative spaces and procurement opportunities to enable them to thrive in their respective property sectors. This facilitates the success of their business and plays a major role in their societies and communities by creating jobs and accelerating skills development. Twelve entrepreneurs are currently participating in the AMP programme and total contracts awarded to AMP tenants since inception in 2016 are in excess of R25 million.	Refer to our 2021 Sustainability report page 85	
				We are involved in the South African Future Trust (SAFT) extending direct financial support to the employees of SMMEs with turnover of <R25mn and the COVID-19 Loan Scheme offered to South African clients who have an annual turnover of <300mn.	For more on the South African Future Trust (SAFT) refer <a href="#">here</a>	

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Financial Inclusion & Capacity Building continued	(1) Number and (2) amount of past due and nonaccrual loans qualified to programs designed to promote small business and community development	Quantitative	Number, Reporting currency	We are not reporting this currently	n/a	FN-CB-240a.2
	Number of no-cost retail checking accounts provided to previously unbanked or underbanked customers	Quantitative	Number	Investec's partnership with Crossfin funds early-stage African fintech start-ups. We identify, fund and support driven entrepreneurs with innovative ideas who develop solutions pointing to an inclusive high-growth future of financial products and services in Africa. One of these Investments to BxChange iMali developed an e-Wallet App called My-iMali, an affordable, easy-to-use and convenient digital wallet. The start-up provides approximately 5 000 lower-income consumers with the ability to transact anywhere in the world without paying any monthly fees, and gives businesses a more affordable, safe and convenient channel for salary disbursements.	n/a	FN-CB-240a.3
	Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers	Quantitative	Number	Investec has a financial education awareness programme in place called "Ahead of the Curve". The initiative has been in place since 2018. Content is disseminated via a website which is available to the public. Furthermore, we have a paid media strategy which allows us to use our social platforms to advertise our content to young people across South Africa. We also have an influencer strategy which enables us to reach their followers. The programme primarily targets young people under the age of 35. Content is 70% financial (saving, investing and wealth creation) and the remaining 30% covers other topics such as career, lifestyle and social impact.  Investec runs an internal IT end-user computing learnership. All participants on the learnership (10) are unemployed. Each year Investec pays for the learners to attend a financial literacy course.	Refer to our website <a href="#">here</a>	FN-CB-240a.4

Topic	Accounting metric	Category	Unit of measure	Investec comment	Reference	Code
Incorporation of Environmental, Social, and Governance Factors in Credit Analysis	Commercial and industrial credit exposure, by industry	Quantitative	Reporting currency	(1) Gross credit and counterparty exposure by industry (2) Loans and advances breakdown according to industry	Refer to our 2021 Integrated annual report volume 2, pages 46 – 49	FN-CB-410a.1
	Description of approach to incorporation of environmental, social, and governance (ESG) factors in credit analysis	Discussion and Analysis	n/a	We support the precautionary approach to environmental management. We strive to minimise and prevent investing in projects or dealing with counterparties where potential and unmitigated environmental degradation might result. Identifying and quantifying environmental risk is embedded within business risk assessments and management processes.	Refer to our 2021 Sustainability report pages 103	FN-CB-410a.2
Business Ethics	Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, anti-trust, anti-competitive behavior, market manipulation, malpractice, or other related financial industry laws or regulations	Quantitative	Reporting currency	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. On June 1, 2020 the Competition Commission filed its New Referral Complaint as required by the Competition Tribunal. Investec is presently preparing its response to the New Referral and will serve it on the Competition Commission when it is completed.	GRI Index: 206-1	FN-CB-510a.1
	Description of whistle-blower policies and procedures	Discussion and Analysis	n/a	Our whistle-blowing policy aims to encourage employees to raise concerns or disclose information about possible fraudulent, unethical, criminal or other improper behaviour or workplace misconduct in total confidentiality and anonymity and without fear of retribution. We seek to protect all employees who disclose unlawful or irregular conduct by the company, its employees or other stakeholders.	<a href="https://www.investec.com/en_za/legal/hr-regulatory-disclosures.html">https://www.investec.com/en_za/legal/hr-regulatory-disclosures.html</a>	FN-CB-510a.2
Systemic Risk Management	Global Systemically Important Bank (G-SIB) score, by category	Quantitative	Basis points (bps)	Investec is not a G-SIB	n/a	FN-CB-550a.1
	Description of approach to incorporation of results of mandatory and voluntary stress tests into capital adequacy planning, long-term corporate strategy, and other business activities	Discussion and Analysis	n/a	Investec is not a G-SIB	n/a	FN-CB-550a.2