

— OUT OF THE ORDINARY

# Creating enduring worth

Investec Group Sustainability  
Accounting Standards Board  
(SASB) metrics 2023



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 of holders affected	Quantitative	Number, Percentage (%)	<ul style="list-style-type: none"> <li>During the financial year there were breaches of customer privacy</li> <li>No percentage involving personally identifiable information.</li> </ul>	Refer to our 2023 Sustainability report pages 106 to 110	FN-CB-230a.1
	Description of approach to identifying and addressing data security risks	Discussion and Analysis	n/a	Risk-appropriate security and data protection controls safeguard against system compromise and unauthorised access or disclosure of information.	Refer to our 2023 Sustainability report pages 106 to 110	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	<ul style="list-style-type: none"> <li>In the UK, our Asset Finance business supports over 52 000 SME clients, just over 44% of our client population. With a current value of £1.2 billion, this makes up most of the book at just over 51%.</li> </ul>	Refer to our 2023 Sustainability report page 85	FN-CB-240a.1
				<ul style="list-style-type: none"> <li>In South Africa, we have financed in excess of R85 billion of empowerment transactions since April 2018 (as defined and reported under the empowerment financing element in the Financial Sector Code)</li> </ul>	106 to 110	
				<ul style="list-style-type: none"> <li>Investec Bank, together with Intesa Sanpaolo (IMI Corporate and Investment Banking Division), have successfully raised \$130mn for CRDB Bank, Tanzania's largest bank, in the form of a syndicated term loan facility. The capital raised will be used to unlock working capital for the corporate and SME sector in the East African country, including project and infrastructure finance linked to the commodity sector.</li> </ul>	Refer to our 2023 Sustainability report page 85	

Topic	Accounting metric	Category	Unit of measure	Investec comment	Reference	Code
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 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.	Refer to our website <a href="#">here</a>	FN-CB-240a.3
	Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers	Quantitative	Number	Our Startup School has developed an online entrepreneurship programme to assist small businesses to succeed. Startup School aims to play a critical role developing entrepreneurial mindsets and building business confidence and strategic thinking competencies among young entrepreneurs. Through both our Finance Readiness and Market Readiness programmes, we take entrepreneurs on a journey of preparing their business for investment and optimise their chances to gain access to market. Both programmes are preceded by a gap analysis to determine key areas in need of intervention, and entrepreneurs benefit from expert advice and coaching throughout the programme. Since inception in 2019, the Finance Readiness programme has raised over R76.6mn for 13 entrepreneurs, out of the 26 entrepreneurs who participated in the programme. Most of the deals were loan finance debt, followed by venture capital equity deals.	Refer to our 2023 Sustainability report page 40	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	<ul style="list-style-type: none"> <li>Gross credit and counterparty exposure by industry</li> <li>Loans and advances breakdown according to industry</li> </ul>	Refer to the 2023 Investec DLC risk and governance report pages 48 and 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 biodiversity and environmental management. We strive to minimise and prevent investing in projects or dealing with counterparties where potential and unmitigated biodiversity and environmental degradation might result. Identifying and quantifying biodiversity and environmental risk is embedded within business risk assessments and management processes.	Refer to our 2023 Sustainability report pages 112 to 115	FN-CB-410a.2
Business Ethics	Total amount of monetary losses because of legal proceedings associated with fraud, insider trading, antitrust, 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.	Refer to the GRI 206-1 disclosure on page 4 of the GRI index available on our website	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.	Refer to our 2023 Sustainability report page 30. Number of whistleblowing incidents was 8 in the financial year ended 31 March 2023 Refer to The way we do business policy on our website	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

