



Our focus

Our impact in 2021

Interventions to promote our employees' mental and physical wellbeing

Financial solutions to support health care providers and the development of health-related infrastructure

Corporate social investment



HEALTH



Health



We support better health outcomes for Africa's people by investing in our employees' health, safety and wellbeing, financing healthcare providers and the development of health-related infrastructure and investing in health-focused CSI programmes to improve access to quality essential health-care services.

OUR FOCUS AREAS INCLUDE



Interventions to protect our employees during the Covid-19 pandemic, keep them healthy, and promote their mental and physical wellbeing



Financial solutions to support health care providers and the development of health-related infrastructure



CSI initiatives in response to the Covid-19 pandemic



CSI responses to support health and wellbeing more broadly, including responses to humanitarian disasters.





Our focus

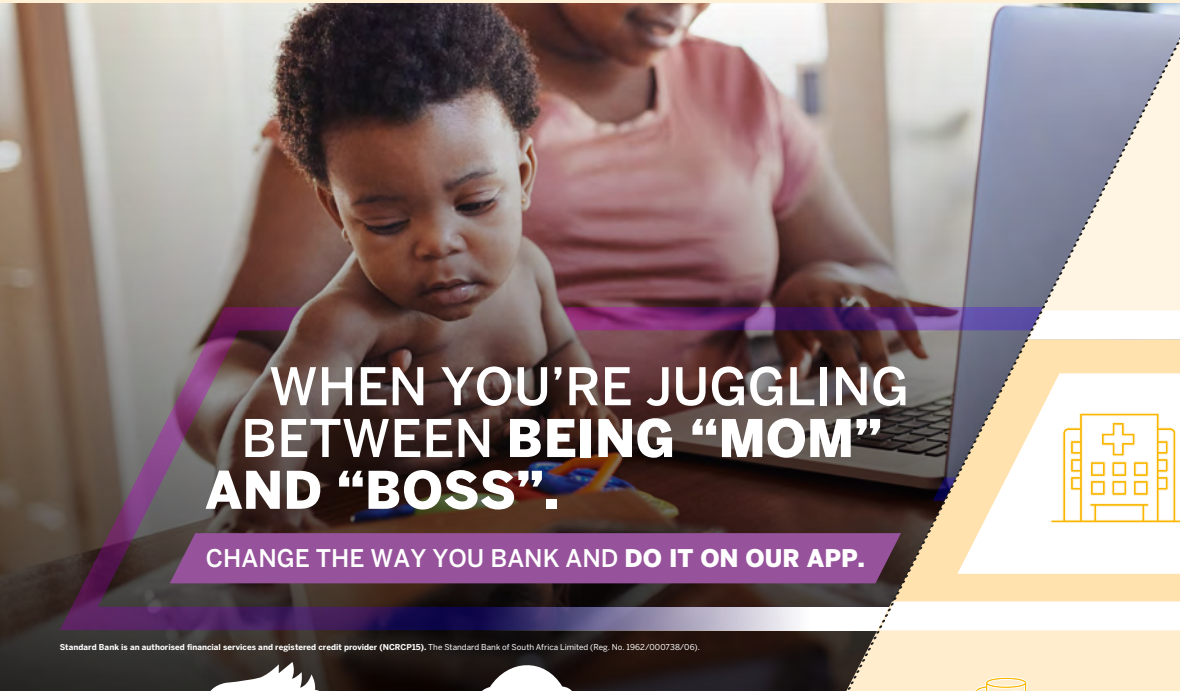
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Our impact in 2021



WHEN YOU'RE JUGGLING
BETWEEN BEING "MOM"
AND "BOSS".

CHANGE THE WAY YOU BANK AND DO IT ON OUR APP.

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Continued to follow stringent protocols to keep our clients and those of our employees who needed to work on-site, in offices or branches, **as safe as possible**



Provided **support to employees** to help manage anxiety and stress and delivered a range of wellbeing programmes



Supported the **expansion of health facilities** such as those provided by **Ongwediva Medipark in Namibia and Busamed in South Africa**



Spent **R75.9 million in South Africa**, on initiatives to promote access to **Covid-19 vaccinations**, and to provide food relief and humanitarian support to individuals and communities affected by social unrest and natural disasters

Spent **USD1.7 million (R26 million)** on health initiatives in **Africa Regions** with a focus on Covid-19, including provision of medical equipment and upgrading of hospital wards.



Interventions to promote our employees' mental and physical wellbeing

We invest in our employees' health, safety and wellbeing. This has included a particular focus on promoting their mental and physical wellbeing in the context of the ongoing pandemic over the past two years.

Keeping our people safe and healthy

Keeping our employees safe in the context of the ongoing Covid-19 pandemic remained a critical priority in 2021. Information in this regard is available in our ESG report.

We provide a wide range of **wellbeing** services to our employees. We believe it is important to adopt a holistic approach to wellbeing. Our service offerings encompass physical, mental, social, emotional and financial wellbeing. Our Employee Assistance Programme (EAP) provides confidential, personal support and information to help employees deal with everyday stressors and more serious concerns.

Services are provided through an independent, external organisation in each country. Counsellors follow a strict, professional code of ethics to protect personal privacy. All Standard Bank employees and their immediate dependants can use EAP services, at no cost to the employee. Employees can also participate in wellbeing days, medical assessments for executives and senior managers, and a range of training and upskilling initiatives focusing on financial wellbeing, dealing with loss and bereavement and finding hope and positivity in difficult times.

In 2021, we worked with **our culture, leadership and insights practice to incorporate the concepts of compassionate leadership** and building a virtual culture of care into our management and leadership development programmes.

We are working on developing a framework for the management of mental health in the workplace.



Financial solutions to support health care providers and the development of health-related infrastructure

Standard Bank supports better health outcomes for Africa's people by financing healthcare providers and the development of hospitals and other health-related infrastructure.



Ongwediva Medipark

Ongwediva Medipark (OMP) is a state-of-the-art private hospital in Namibia, that provides quality accessible and affordable healthcare to the community. OMP opened its doors in 2006. It has since established itself as a centre of excellence. The staff complement has grown from 250 in 2017 to 430 staff members, of whom 32 are medical specialists. Services provided include intensive care, paediatrics, maternity, neurosurgery, gynaecology, plastic surgery, cardiology, physiotherapy, psychology, ophthalmology and renal dialysis.

Standard Bank's relationship with OMP began in 2013 with the provision of finance to enable expansion of the hospital. We have worked closely with OMP's management in the years since to clearly understand and better meet their needs, and the needs of their patients and service providers. We've also gathered market insights on the local healthcare sector, and engaged with Namibia's Health Council, medical aid schemes, pharmacies and other hospitals, to understand sector opportunities and challenges.

Since becoming OMP's primary banker in 2017, we have:

- **Provided N\$84 million to fund new hospital infrastructure**, N\$28 million to fund medical equipment, including credit and leasing options, and N\$15 million overdraft facility for working capital
- Provided solutions to optimise income per bed through improvements to administration and operational efficiency. This has supported an **increase in hospital beds from 80 in 2017 to 150 beds** in 2021
- **Worked with the hospital management and staff to provide specialised financial solutions for medical practitioners**, including on-site visits from relationship bankers, to avoid clients having to visit the branch; convenient international banking, forex, and international payments (many of the specialists are from outside Namibia); tailored home loans with reduced deposit requirements; and equipment and vehicle finance. By helping these medical practitioners take care of their finances, we're helping OMP retain their specialists, ensuring local communities have access to excellent care
- **Provided specialised financial solutions for nurses** and for enterprises servicing the OMP value chain
- **Provided Financial Fitness Academy sessions** for Medipark employees.



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Busamed partnership

Busamed is a black-owned and managed private South African healthcare group. Five Busamed hospitals have been ranked by Discovery Health as being within the Top 20 hospitals in South Africa. For over a decade, we have acted exclusively as Busamed group's corporate and investment bank. During this time, we have successfully structured and financed four greenfield hospital project financings, two expansion acquisitions, and new oncology centres and medical equipment. Three of the four project financings won project finance awards in the Healthcare and Infrastructure categories.

We are proud to have supported Busamed's growth into what is now a nearly 1 000-bed national private healthcare group, with 149 ICU and High Care beds, providing critical healthcare infrastructure to South Africans.

In 2021, Standard Bank acted as sole MLA in the consolidation of Busamed group's underlying senior debt facilities into a **R677 million term debt facility** at the group level.

Standard Bank and Busamed group concluded a **R55 million Covid-19 loan**, providing critical liquidity support for operational expenditure of the Busamed group during the pandemic. This was the first Covid-19 loan implemented within Wholesale Banking under the National Treasury Loan Guarantee Scheme.





Corporate social investment

Standard Bank's CSI strategy is aligned to our SEE impact value driver, focusing on improving access to good health and wellbeing, good quality education and decent work, and economic growth.

In South Africa, our 2021 health-related CSI initiatives continued to focus on responses to the pandemic. In Africa Regions, CSI programmes included Covid-related initiatives and broader initiatives related to community access to health services.

CSI South Africa funds spent on health programmes in 2021

Organisation	2021 Budget
Pandemic relief programmes	
Vaccination programme (Dis-Chem)	R6 million
Vaccination programme (Pink Drive)	R2 million
Disaster relief	
OneFarm Share	R26 million
Gift of the Givers	R19.5 million
UNICEF	R6 million
SABRI Crowdfunding SME support	R5 million
Others	R11.4 million
Total health & disaster spending	R75.9 million
Total CSI spending	R158.9 million
Health and disaster as a % of total CSI spending	47%

CSI funds spent on health-related initiatives in Africa Regions in 2021: **USD1.7 million (R26 million) of a total of USD3.7 million** (46%), including provision of PPE, funding to improve testing capacity and hospital infrastructure, and food donations and humanitarian support.



CSI initiatives in response to the pandemic

The private sector continues to play a key role in responding to Covid-19. By partnering with those in the frontlines, we helped ensure that crucial medical supplies, including vaccinations, were available to support communities.

For example



In **South Africa** we partnered with the Dis-Chem Foundation, to establish 32 vaccination sites across the country.

The funding enabled medical personal to be hired and for appropriate furniture, fittings, technological infrastructure, medical equipment, personal protective equipment and other consumables to be purchased. Bookings were managed through the government's Electronic Vaccination Data System. We also donated to the Pink Drive Foundation for mobile medical teams, employing previously unemployed nurses and drivers, and reaching over 37 000 people.



In **Eswatini** we are working with the Ministry of Health and other partners to support the government's vaccination programme.



In **Lesotho**, we donated to Sesiu, a fund established by the private sector to support the government's efforts to vaccinate the nation.

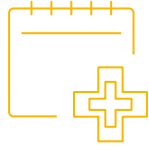


Stanbic Bank **Uganda** donated items worth UGX200 million (R900 000) to complement government efforts to combat the spread of Covid-19. Donations included PPE, distributed to Mulago and Entebbe Hospitals and 40 oxygen regulators and 98 oxygen cylinders, distributed to hospitals with the greatest need.





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CSI responses to support health and wellbeing more broadly

We continue to fund programmes to improve access to health care in several of our countries of operation. In 2021, we also provided humanitarian relief in response to a natural disaster in the **DRC**, and social unrest in South Africa.

For example,



In **Angola**, through our ongoing Blue Heroes programme, we deliver Health in Community, which delivers community medical consultations and Covid-19 prevention education and guidance through our 72 partner organisations. Through the programme, we also provided hospital supplies and support for testing and vaccination programmes. The programme benefitted over 2 000 people in 2021, across the country.



In **Nigeria**, our ongoing partnership with Together4ALimb saw us sponsoring 12 children in 2021, with clinical treatment and prosthesis. We also partnered with the Nigerian Institute of Virology, to sponsor hepatitis screening in Cross River and Rivers State. 14 000 people participated in the screening programme.



In **Uganda**, we partner with the Ministry of Health to promote maternal health, under the banner 'Every Mother Counts'. During 2021, we sponsored the provision of UGX145 million (R600 000) of hospital equipment to Kawempe hospital; provision of 'Mama kits' for over 2 300 new mothers; community outreach programmes; and staff welfare initiatives, including 500 Christmas food hampers, and information sessions to build financial literacy and associated life skills.



Humanitarian relief



Standard Bank **DRC**, together with other banks who participate in the Banking Association of Congo, partnered to provide USD500 000 to support the large number of people evacuated and displaced as a result of the volcanic eruption in the Goma region of the DRC in June. Standard Bank donated USD33 000 of the total amount.



In **Mozambique** we donated 100 tents (accommodating five people per tent) to people displaced by the insurgency in Cabo Delgado.



In **South Africa**, Gauteng and KwaZulu-Natal provinces were severely impacted by social unrest in July. Many shops were looted and damaged, supply chains were disrupted, and major roads were closed. For a period of just over a week, many people were unable to buy food or other essentials. SBSA donated funds to Gift of the Givers, FoodForward SA/OneFarm Share, UNICEF and Save the Children to provide impacted communities with humanitarian relief, including food supplies and other essentials.