

Absa Group Limited

Sustainability and Climate Report 2024 Summary

Your story matters



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Interim Group Chief Executive Officer's message

Interim Group
Chief Executive Officer
Charles Russon



**Beyond commitments:
Delivering real change**

Navigating a complex financial landscape

Today's financial landscape demands we balance sustainability with commercial resilience. Capital discipline remains essential. Absa's purpose of Empowering Africa's tomorrow, together ... one story at a time, remains central to our strategy, guiding decisions that enhance future resilience and growth. Balancing financial strength, capital discipline, and sustainability is more critical than ever.

Grounded in our values, we reinforce our commitment to financial success with societal impact. This is reflected in our focus on financial inclusion, diversity, equity, inclusion, belonging, and climate action, the key drivers of our sustainability strategy. These principles shape how we do business, ensuring that our growth is both responsible and inclusive. By integrating sustainability into our core strategy of "being a force for good", we create lasting value for our stakeholders while driving positive change in the communities we serve.

Our approach is crucial as we navigate an increasingly volatile geopolitical landscape, characterised by nationalism, protectionism and anti-globalisation. This has resulted in a backlash against environmental, social and governance (ESG) aspirations and pledges, especially related to climate and diversity, equity, inclusivity and belonging commitments. Addressing these issues requires collective solutions.

Collective solutions to empower Africa

The diverse markets in which we operate present unique challenges. Financial exclusion leaves many without essential banking services, deepening economic disparities. Climate change threatens agriculture, infrastructure, and livelihoods, while persistent inequalities hinder progress towards equitable societies.

As a systemically important bank, we are positioned to help address these challenges. We see sustainable development as a major opportunity across our markets. Driven by our strategic goal of being an active force for good, we do not see financial success and societal wellbeing as mutually exclusive.

Sustainability is increasingly a measure of leadership and trust. As expectations grow, so too does the need for transparency, consistency, and action. Our efforts are geared toward delivering meaningful, measurable outcomes — not just meeting standards, but creating long-term value for customers, communities, and shareholders.

This journey requires collaboration. We engaged in Conference of the Parties 29 (COP29), the World Economic Forum (WEF) in Davos, and South Africa's 2025 – The Group of Twenty (G20) presidency to advocate for policies supporting Africa's economic, sustainable development and energy transition. At the same time, we enhance governance through ESG risk assessments, IFRS S2-aligned disclosures, and climate stress testing, ensuring sustainability strengthens financial performance.

Reform drives action

Regulatory reforms, including South Africa's Climate Change Act and Electricity Regulation Amendment, support climate adaptation and private-sector participation. Absa remains committed, as seen in our Renewable Energy Independent Power Producer Procurement Programme (REIPPPP) support.

Financial inclusion and equality took centre stage when South Africa's parliament called on banks to report on lending practices and transformation. This allowed Absa to highlight key successes, including maintaining our B-BBEE Level 1 status since 2021 and investing in digital solutions that improve access and affordability.

Affordable housing remains a focus area, with South Africa's 2025 State of the Nation reforms expanding housing subsidies. As subsidy structures evolve, banks must assess the impact on credit risk, mortgage penetration, and new lending models.

A year of action and our future priorities

We continued to embed sustainability across our business, achieving R121.1 billion in sustainable finance during 2024, exceeding our R100 billion target. This milestone reflects strong delivery against our strategic commitments and the increasing alignment between impact and commercial outcomes. Our net zero transition remains firmly on course, with a 33.2% reduction in operational carbon emissions, demonstrating clear progress toward our 2030 target of a 51% reduction.

Financial inclusion remains a priority, with 12.7 million (2023: 12.2 million) clients benefiting from our banking services, strengthening economic participation. A highlight includes our partnership with the British International Investment (BII) through a USD150 million trade financing facility to support Africa's SMMEs across markets such as Nigeria and Kenya, bridging the trade finance gap, advancing financial inclusion and driving growth in key sectors.

A major milestone was advancing our transition planning strategy. Recognising Africa's complex energy landscape, we developed a commercially responsible roadmap to align our portfolio with low-carbon ambitions while ensuring economic stability. Over the past year, we:

- Progressed the definition of a glidepath for the road transport sector, developing a structured approach to decarbonisation while engaging with industry stakeholders.
- Established a real estate sector baseline, laying the foundation for transition planning.
- Enhanced climaterisk assessments and introduced sector-specific transition financing frameworks.

- Refine our sustainable finance approach to focus on higher impact investments, balancing scale with selectivity and long-term value.
- Advance transition planning by refining sector-specific glidepaths.
- Enhance ESG risk assessment frameworks to ensure climate commitments are backed by financial and risk analysis.



Absa at a glance

We are a purpose-led financial services provider that has operated in Africa for over 130 years. We are present in 12 countries across Africa and four countries beyond the continent. We play an integral role in the economic life of individuals, businesses, and nations. We help create, grow, and protect wealth through partnerships in economic development while playing a shaping role in Africa's growth and sustainability.

Our purpose

Empowering Africa's tomorrow, together ...
one story at a time

Our ambition

To be a leading pan-African bank

Our values

Our values help shape our culture and guide our behaviour, influencing how our employees, clients and stakeholders feel about interacting with us.



Trust

We believe in ourselves and each other



Resourceful

We innovate for our colleagues, clients and communities



Stewardship

We take actions today that sustain tomorrow



Inclusion

We are stronger together



Courage

We show up as our authentic selves and own our story

Advancing our sustainable journey: From foundation to impact across the Group



Absa Regional Operations markets

Botswana

Mauritius

South Africa

Uganda

Ghana

Mozambique

Tanzania

Zambia

Kenya

Seychelles

Representative
offices

Securities
entities

Technology support
operations

General advisory
support

Namibia

United Kingdom

Czech Republic

People's Republic
of China

Nigeria

United States
of America

Sustainability snapshot



36 779
employees



Scale of the organisation number of
customers
12.7 million



50%
Board members of AIC¹



36%
Women on the Board



Women in senior leadership
39.7%^{LA-EA}



B-BBEE Level 1 status



Absolute value of sustainable
financing
R49.2 billion



Own carbon emission reduction
33.2%



ESG bonds
R10.9 billion



Scope 3 financed emissions for coal,
oil and gas
Tracking



CDP Disclosure
Rating B



S&P Global rating
90th percentile

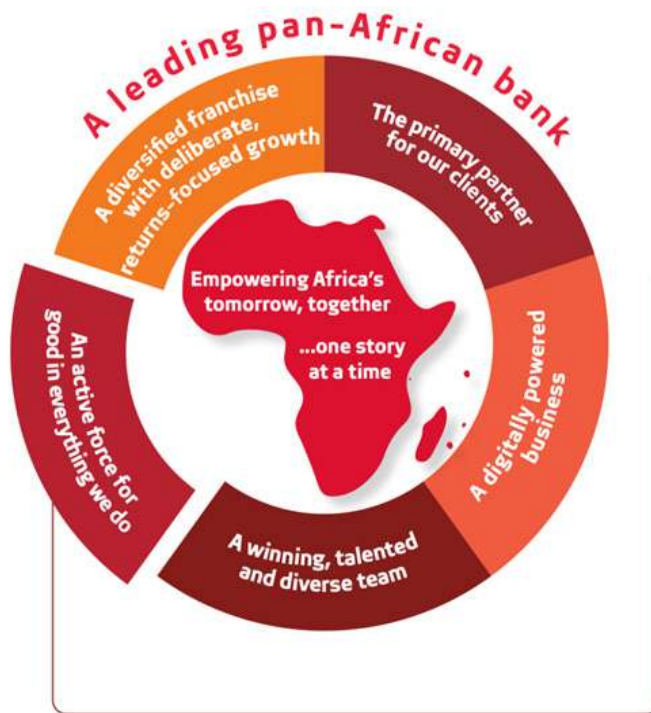
¹ African, Indian and Coloured.

Our purpose, strategy and sustainability framework

We empower Africa's tomorrow, one story at a time, through a refined Group strategy built on five pillars. Sustainability is at our core, guided by strategic pillars and supported by governance and corporate citizenship, all under our commitment to being an active force for good in everything that we do.



Our sustainability framework captures our objectives and goals, providing a strong foundation to drive impactful action and ensure alignment with our purpose and strategic priorities.



Legend:

Pillars

Enablers

Integrated Report

Make intergenerational wealth creation accessible to all.

Enable all our employees to bring their true selves to work and be a beacon of inclusion externally across the continent.

Contribute to Africa's transition in a way that is just and fair.

Commit to the highest standards of governance and ethics.

Address the socio-economic dynamics within our areas of operation and generate sustainable impact.

Our integrated approach drives alignment, impact and measurable goals, bringing our purpose to life. This strengthens resilience, ensures long-term success and builds stakeholder trust.

Our Sustainability Framework

Our Sustainability Framework captures our priorities and goals, providing a strong foundation to drive impactful action and ensure alignment with our purpose and strategic priorities.

Empowering Africa's tomorrow, together ... one story at a time

Drive measurable, material change in our communities, in a way that brings our purpose to life, differentiates us from peers, and strengthens our business.

Strategic pillars

Financial inclusion

Our priorities Make intergenerational wealth creation accessible to all

- Our goals**
- Equitable access for underbanked communities – individuals and SMEs, with a particular focus on youth and women
 - Full set of clients' financial needs met across transactional banking, credit, insurance, and wealth accumulation
 - Cultivate a thriving entrepreneurial ecosystem that empowers individuals and entrepreneurs
 - Become a thought leader and trusted partner in financial inclusion through entrepreneurship

SDG alignment



Diversity, equity, inclusion and belonging

Our priorities Enable our employees to bring their true selves to work and be a beacon of inclusion externally across the continent

- Our goals**
- Disadvantaged demographics are fairly represented at each level of the organisation
 - High share of employees feel they are accepted members of the workforce
 - Supply chain is strengthened and diversified by the inclusion of underrepresented groups

SDG alignment



Climate

Our priorities Contribute to Africa's transition in a way that is just and fair

- Our goals**
- Net zero achieved by 2050
 - Absa established as Africa's leader in sustainable finance
 - Maintain leadership in renewable energy finance

SDG alignment



Enablers

Governance

Our priorities Commit to the highest standards of governance and ethics

- Our goals**
- Sector-specific pathways defined with a thorough analysis of trade-offs
 - Proactive compliance with the highest standards of evidence and ethics across all businesses
 - Data Programme designed to centralise and automate ESG reporting and decision-making processes, improving data traceability, transparency, and auditability

SDG alignment



Corporate citizenship

Our priorities Address the socio-economic dynamics within our areas of operation and generate sustainable impact

- Our goals**
- Improve financial literacy and expand access to financial services
 - Foster a culture of employee volunteerism for community upliftment
 - Empower communities to promote self-sufficiency and build resilience

SDG alignment



These pillars and enablers are aligned with the Group's most material sustainability themes, including climate change, financial inclusion, stakeholder trust, and sustainable economic growth.



Empowering Africa's tomorrow, together... one story at a time

Real impact, real progress: Unlocking sustainable development through innovative financing in Tanzania

In a landmark partnership aimed at advancing sustainable infrastructure, Absa and the National Bank of Commerce (NBC) Limited collaborated to address critical water and sanitation challenges in Tanga City and its surrounding areas. Acting as the lead transaction adviser, Absa played a pivotal role in structuring the **Tanga UWASA green bond** – a first-of-its-kind initiative in Tanzania that has set a new benchmark for sustainable finance in the region.

The bond was **twice oversubscribed**, with **65% of investment coming from domestic** sources and **35% from international investors**. This overwhelming demand reflects growing confidence in Tanzania's green finance market. The bond's accessibility to **retail investors** also marked a meaningful step toward financial inclusion, allowing everyday citizens to participate in transformative infrastructure projects.

Transforming water and sanitation infrastructure

The proceeds from the bond are being deployed to **expand and upgrade Tanga's water supply and sanitation infrastructure**, with a focus on increasing access, improving water quality, and strengthening waste management systems. The investment is already creating a tangible impact by:

- Enhancing the production, treatment, and distribution of clean water
- Strengthening wastewater collection and safe disposal systems
- Improving public health outcomes and creating a more resilient urban environment.

One of the most significant outcomes is the **connection of over 6 000 new customers** to the water network. The installation of **prepaid water meters** is expected to boost revenue collection by at least **10%**, addressing inefficiencies and reducing arrears in the system. Moreover, the project is contributing to **local economic growth** by generating employment in construction, operations, and maintenance.

A model for sustainable finance in Africa

This project exemplifies Absa's commitment to **sustainable development, climate action, and inclusive economic progress**. Its success showcases the transformative potential of strategic partnerships and green finance in solving infrastructure challenges while supporting national development goals.



The initiative was recognised at the **Global Finance Sustainable Finance Awards 2025**, where it received the accolade for:

Sustainable Finance Deal of the Year in Africa: Developing African Capital Markets with the Tanga Water Infrastructure Green Revenue Bond

This project aligns with Absa's broader sustainability goals, which focus on:

- **Accelerating financial inclusion**, ensuring underserved communities can access essential services and opportunities
- **Championing climate action**, by mobilising capital towards green initiatives that support Africa's transition to a low-carbon economy
- **Embedding sustainability in governance**, driving ethical leadership, transparency, and long-term value creation.

Looking ahead: our path forward

As we reflect on 2024, we are proud to report substantial progress in embedding sustainability into every facet of our operations. Notable achievements include:

- Meeting our **R100 billion sustainable finance target** one year ahead of schedule
- Advancing our commitments to reach **net zero emissions by 2050**
- Continuing to align our strategy with **Environmental, Social, and Governance (ESG)** principles.

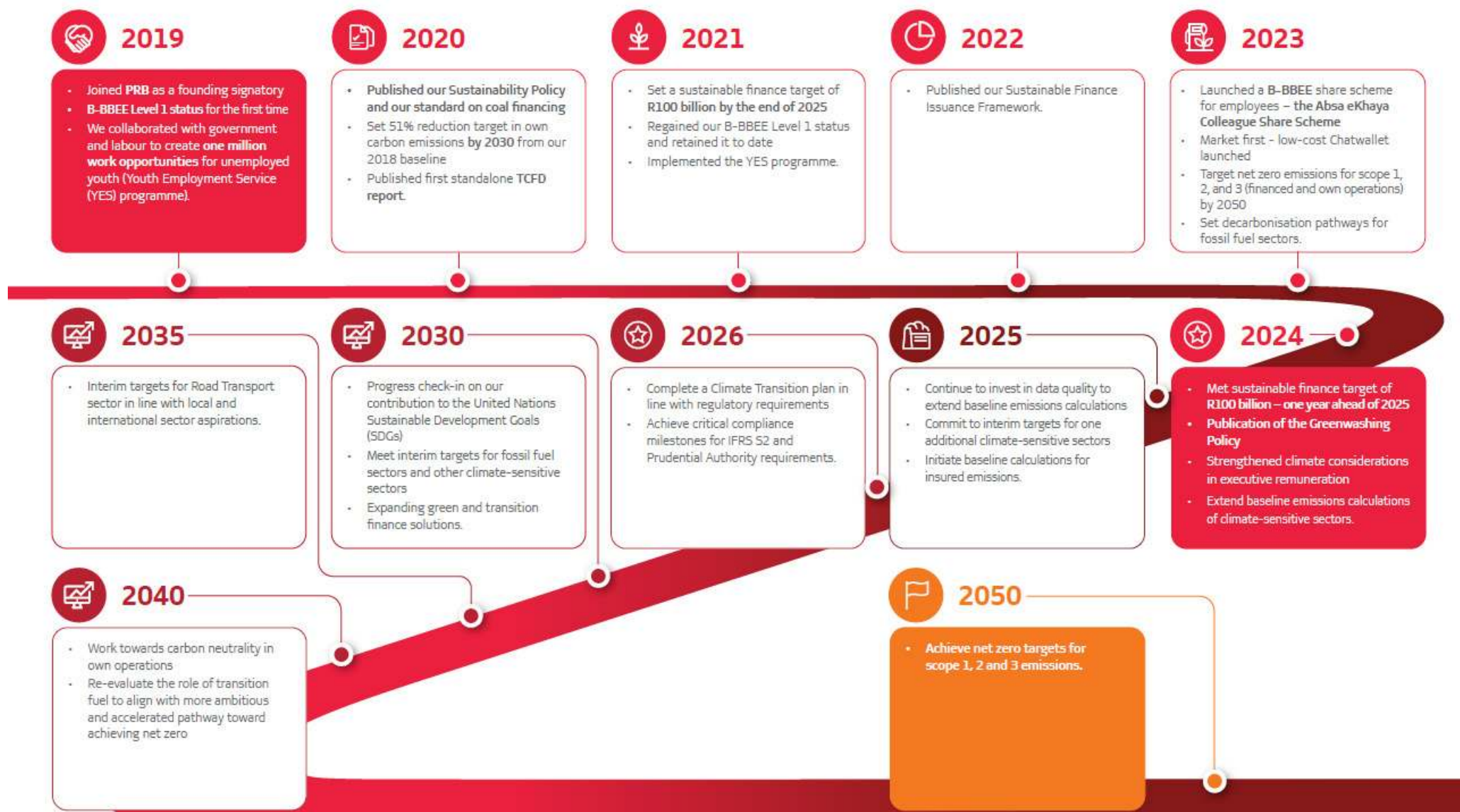
In this report, you will find:

- Our key achievements and sustainability progress in 2024
- How we are embedding ESG principles into our strategy
- Our pathway towards net zero by 2050
- The challenges and opportunities that lie ahead.

Through initiatives like the Tanga UWASA green bond, we are not only building sustainable infrastructure, but also empowering communities, catalysing investment, and contributing to a more inclusive and resilient Africa.

[Click here to read more](#)

Our sustainability and climate action journey



Resilience of our sustainability strategy

Absa is committed to enhancing resilience in response to climate risks, ensuring financial stability and long-term growth. Our approach integrates scenario analysis, stress testing, regulatory alignment and strategic planning to assess potential financial and operational impacts.

Scenario analysis and stress testing

We use scenario analysis and stress testing to identify climate-related transition and physical risks that could affect our portfolio, financial performance and operations. Rather than relying solely on forecasts, we prepare for a range of plausible climate futures, improving decision-making and risk management. Our scenario analysis is aligned with our business strategy, risk appetite, and external operating environment.

Building internal capability

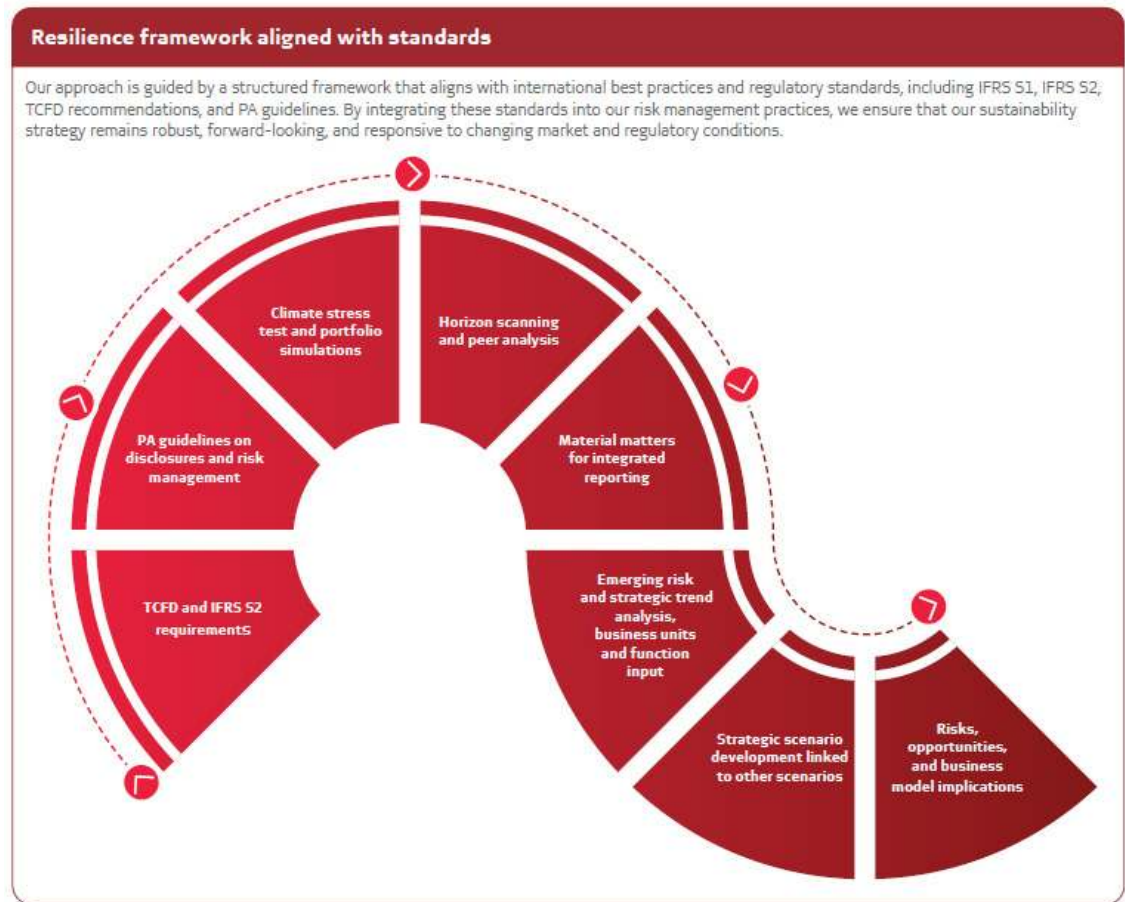
To strengthen our climate risk assessment, we are investing in scenario design, data quality, modelling and governance. A multi-year programme supports these efforts, ensuring we effectively evaluate risk exposure across sectors and geographies. Our assessments incorporate regulatory guidance, including that of the Prudential Authority, and are integrated into capital planning and strategic risk management.

Embedding climate risk in governance

Climate risk considerations are embedded within our enterprise risk management framework (ERMF). The board-approved enterprise stress testing framework is overseen by the group risk and capital management committee, ensuring climate risks are systematically addressed at all levels of the organisation.

Forward-looking strategy

Beyond modelling, we use horizon scanning, peer benchmarking, and stakeholder engagement to stay aligned with external trends and expectations. These insights support regulatory-aligned disclosures, including IFRS S2, and help refine our approach as data and methodologies evolve. Over time, we will expand the scope of scenario analysis across additional business lines, using these insights to enhance portfolio resilience, reporting, and transition planning.



Highlights: Financial inclusion

Priority: Make intergenerational wealth creation accessible to all



Our sustainability journey:

2023	2024
- Finalised a R4.5 billion loan with the International Finance Corporation (IFC) through the Market Accelerator for Green Construction programme, with 50% allocated to affordable housing - Absa Credit Coach, an in-app credit tool to improve client credit scores, powered by TransUnion. This product is part of the 'Yes' initiative to support our clients in achieving their financial goals	183 945 (2023: 105 337) benefited from consumer financial education programmes - Affordable housing loans to value of R400 million registered in first half of the year - Provided education and support to 4 762 (2023: 2 940) entrepreneurs including SMEs and smallholder farmers - Advancing financial inclusion through consumer financial education contributing R30.2 million in financial education through our corporate citizenship strategy

Goals	Progress
- Equitable access for under-banked communities – individuals and SMEs, with a particular focus on youth and women - Full set of clients' financial needs met across transactional banking, credit, insurance, and wealth accumulation	- The bank serves 12.7 million clients - Preferential rates for solar funding through Bounce-Back Energy Scheme - Enhanced our Islamic Banking solutions, including a low-cost transactional account - New strategic partnerships with fintechs to provide life insurance options - R2.6 billion trade financing facility enabled to boost small businesses in Africa - Sustainable finance (social) increased to R38.7 billion from 2021 to 2024, with a contribution of R12,1 billion in 2024

Highlights: Diversity, equity, inclusion and belonging

Priority: Enable all our people to bring their true selves to work and be a beacon of inclusion across the continent



Our sustainability journey:

2019	2021	2022	2023	2024
- B-BBEE Level 1 status score for the first time - We collaborated with government and labour to create 1 million work opportunities for unemployed youth (YES programme)	- B-BBEE Level 1 status - Implemented the YES programme	B-BBEE Level 1 status	- B-BBEE Level 1 status - Launched a B-BBEE share scheme for employees - Absa in World's Top 400 Women Friendly Companies - Market first - low-cost Chatwallet launched	- B-BBEE Level 1 status - Board members of AIC at 50% - Women in senior leadership at 39.7% - Women representation overall 60% of workforce

Goals	Progress
- Disadvantaged demographics are fairly represented at each level of the organisation - High share of employees feel they are accepted members of the workforce - Supply chain is strengthened and diversified by the inclusion of under-represented groups	- Enhanced pillar for greater impact - Expanded gender diversity to engage all colleagues and value chains - Advanced generational diversity and inclusion - Launched neurodiversity agenda - Strengthened inclusive leadership journey - Refreshed People with Disabilities Strategic Framework - Progressed ESG integration in sustainable procurement - Embedded sustainability in procurement via a new multi-year Third-Party Policy - Our Women manifesto is endorsed by the United Nations Global Compact (UNGC) and continues to be instrumental in transforming our colleague lifecycle, our supply chain, our product diversity, and community development

Highlights: Climate action

Priority: Contribute to Africa's transition in a way that is just and fair



Our sustainability journey:

2019	2020	2021	2022	2023	2024
- Joined PRB as a founding signatory - B-BBEE Level 1 status for the first time - We collaborated with government and labour to create one million work opportunities for unemployed youth (Youth Employment Service (YES) programme)	- Published sustainability policy and standard on coal financing - Set 51% reduction target in own carbon emissions by 2030 from our 2018 baseline - Published first TCFD report	Set sustainable finance target of R100 billion by the end of 2025	Published our Sustainable Finance Issuance Framework	- Target net zero emissions for Scope 1, 2, and 3 (financed and own operations) by 2025 - Aim for a 25% absolute reduction in coal- financed emissions by 2030 (from 2022 baseline) - Set a 9% reduction in the physical intensity of oil and gas by 2030 (from 2022 baseline)	- Own carbon emission reduction at 33.2% - Absolute value of sustainable financing at R49.2 billion - Met sustainable finance target of R100 billion – one year ahead of 2025 - Green bonds and deposits at R10.9 billion - CDP Disclosure of Rating B

2025	2026	2030	2035	2040	2050
Develop a glidepath for real estate, baselining emissions for the agriculture sector, and assessing insured emissions for both real estate and road transport Set a new sustainable finance target for 2025 to 2030	Develop a glidepath for the agriculture sector, baselining insured emissions for real estate and road transport	Meet 51% reduction target in own carbon emissions Meet 25% absolute reduction target in coal finance emissions Meet 9% reduction target in the physical intensity of oil and gas	Interim targets for road transport sector in line with local and international sector aspirations	Work towards carbon neutrality in own operations Re-evaluate the role of transition fuel to align with more ambitious and accelerated pathway toward achieving net zero	Achieve net zero targets for Scope 1, 2 and 3 emissions

Goals	Progress
• Net zero achieved by 2050 • Absa established as Africa's leader in sustainable finance • Maintain leadership in renewable energy finance	• We have cut our own scope 1, 2, and 3 emissions by 33.2%, progressing toward our goal of a 51% reduction between 2018 and 2030 • We supported the issuance of the Tanga UWASA Green Bond in Tanzania, which was recognised as the Sustainable Finance Deal of the Year in Africa. This project advances access to clean water while driving regional green finance market development • Met our sustainable finance target to mobilise R100 billion in sustainable funding from 2021 to 2025, which we accomplished a year early in 2024 • Have arranged financing of 50% for all closed projects of South Africa's Renewable Energy Independent Power Producer Programme to date • Progress on our coal glidepath, where we saw an annual decline of 11% in financed emissions, against a target of 25% by 2030 • We are continuously advancing our target-setting. We established baseline financed emissions for road transport and real estate, integrating road transport into our glidepath. For road transport, we set a 26% reduction in physical intensity between 2023 and 2030



Highlights: Governance

Priority: Commit to the highest standards of governance and ethics



Our sustainability journey:

2019	2023	2024
Joined Principles for Responsible Banking as a founding signatory	Integrated sustainability into strategy and embedded in our operations	- Publication of the Greenwashing policy - Launched Sustainability Academy - S&P Global rating: 90th percentile

Goals	Progress
- Sector-specific pathways defined with a thorough analysis of trade-offs - Proactive compliance with the highest standards of evidence and ethics across all businesses	- Set targets for sustainability in both short-term and long-term incentives - Assessed the requirements of aligning from TCFD to IFRS S2, we conducted a gap analysis, resulting in a structured disclosure roadmap and compliance plan - We are integrating sustainability into our strategy and risk management with continued investment - Building capabilities, we launched the Sustainability Academy to enhance employee knowledge and skills - As part of our scenario analysis work, we completed an analysis across short-, medium-, and long-term horizons to inform strategy - On stakeholder engagement, we refined our approach to align priorities, enhance internal awareness, and reinforce industry credibility - Changed sustainability pillar to diversity, equity, inclusion, and belonging, incorporating neurodiversity and broader inclusion efforts - Sustainability data programme is advancing ESG and Basel Climate Risk data initiatives to improve quality and compliance - Climate risk assessment enhanced methodologies, with the SARB climate stress test conducted in 2024 - Significantly contributed to thought leadership in sustainable finance through engagements with key industry groups, NGOs and political bodies - Selected disclosures in this summary are subject to limited assurance by Deloitte, in accordance with ISAE 3000 and ISAE (greenhouse gas statements) - This summary aligns with the IFRS S2 standard on climate-related disclosures, the GRI Standards, and the King IV principles on corporate governance

Highlights: Corporate citizenship

Priority: Address the socio-economic dynamics within our areas of operation and generate sustainable impact



Our sustainability journey:

2023	2024
Established CSI Trust	R30.2 million in financial education 7 600 colleagues (2023: 5 500) volunteered 61 000 hours (2023: 15 300) - CSI Trust approved six flagship programmes under two thematic areas - Impacted approximately 5,400 youth

Goals	Progress
- Improve financial literacy and expand access to financial services - Cultivate a thriving entrepreneurial ecosystem that empowers individuals and entrepreneurs. - Foster a culture of employee volunteerism for community upliftment - Empower communities to promote self-sufficiency and build resilience - Become a thought leader and trusted partner in financial inclusion through entrepreneurship	- Corporate citizenship continued to enable our sustainability strategy, with a focus on financial inclusion through entrepreneurship. This renewed strategy, introduced late last year, aims to empower individuals and businesses traditionally excluded from the financial system, helping them leverage entrepreneurship to access financial services, build assets, and achieve economic sustainability - Continued to deliver on enabling access to quality education and youth employability initiatives through the CSI Trust - Identified six beneficiary representatives (delivery partners) to foster collaboration. This year, our social investments helped reach 5,400 youth, supported 4,672 entrepreneurs including SMEs and smallholder farmers, and enabled 61,000 volunteer hours through colleague engagement initiatives - Operations Committee established to ensure internal alignment and coordination of Trust's objectives - Developed an impact strategy focussed on high-growth sectors, including the digital, green, and informal economies, fostering long-term socio-economic inclusion

Absa's pragmatic approach to sustainability

Balancing sustainability with financial realities:

Sustainability is essential, but transitioning to a low-carbon economy requires a pragmatic approach that acknowledges financial trade-offs. At Absa, we integrate sustainability into strategy, decision-making, and risk management, ensuring long-term resilience while maintaining economic stability.

Decarbonisation: managing trade-offs in a just transition

Moving away from fossil fuel financing involves balancing environmental goals with economic realities. While reducing exposure to carbon-intensive sectors may limit short-term opportunities, it enhances long-term resilience and compliance with climate commitments. We support a just transition by:

- Providing financing solutions that help clients invest in cleaner technologies without disrupting their business models
- Engaging with regulators and industry stakeholders to align transition policies with economic realities
- To create economic opportunities that also support emission reduction.

By investing in green innovation and renewable energy financing, we help industries transition in a way that is both practical and inclusive.

Sustainable finance: navigating investment trade-offs

Redirecting capital to sustainable finance requires managing trade-offs between short-term financial performance and long-term business viability. Expanding green financial products demands upfront investment, regulatory adaptation, and market shifts. We take a measured approach by:

- Support commercially viable investments that align with Africa's development needs
- Balance short-term financial performance with long-term business resilience
- Enable access to new markets and investor capital, ensuring competitiveness in an evolving global financial system.

By structuring realistic pathways, we ensure sustainable finance benefits both business and society without compromising financial stability.

The business case for a measured transition

A pragmatic sustainability strategy recognises trade-offs but also delivers key benefits:

- Stronger risk management, reducing exposure to climate-related financial shocks
- Cost efficiency, through investments in energy-saving initiatives and low-carbon business models
- Greater investor confidence, by aligning with ESG-focused capital markets and regulatory expectations
- Access to new revenue streams, including financing renewable energy, sustainable infrastructure, and circular economy innovations.

Through engagement in COP29, the WEF, and South Africa's G20 Presidency, we ensure our commitments align with regulatory frameworks and economic stability. By carefully managing trade-offs, Absa remains resilient, adaptive and well-positioned to support clients while ensuring a responsible transition to sustainability.



absa.africa

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Your story matters

