

OUR APPROACH TO SUSTAINABILITY

Stanbic IBTC's vision is to be a leading end to end financial solutions provider in Nigeria, through innovative and customer focused people. We believe that the development of a corporate culture whereby environmental sustainability principles are adhered to both its operating environment and with counterparties, is crucial to sustainable development. We are committed to being more than a provider of financial products and services, by making life better for our stakeholders. This requires us to champion and embed sustainability in all aspects of our business.

Our approach aims to create long-term stakeholder value through business strategies that focus on the environmental, social, and economic dimensions of doing business. In line with regulatory stipulation, the Stanbic IBTC Group complies with the Nigeria Sustainable Banking Principles (NSBP) and through the Standard Bank Group, is a signatory to the Equator Principles thereby adopting international best practice in Environmental and Sustainability standards.

We recognise that to achieve our object to drive national growth, our core business activities must support and contribute to inclusive and sustainable economic growth. We aim to transform client experience, execute with excellence, and drive sustainable growth and value.

To achieve this, we focus on our four sustainability pillars:

- **Building environmental resilience**

This pillar serves as the anchor for Stanbic IBTC environmental footprint management, which includes carbon emission, waste and water. This pillar helps advance our commitment to offering innovative and cost-effective solutions.

- **Enhancing social relationships**

This pillar helps us continuously develop innovative solutions that enhance our status as a people-oriented organisation that respects human rights, promotes women economic empowerment, value and empower our employees.

- **Expanding business model and Innovation**

This pillar helps position Stanbic IBTC as a market leader in sustainable finance and investments solutions as well as in innovation. It enhances our capability to galvanize our employees to drive innovative solutions, develop sustainable finance products, and develop sustainability-driven supply chain.

- **Strengthening leadership for sustainability governance**

This pillar enhances our capability to develop the required leadership and governance for holistic sustainability integration and implementation.