

G3 Content Index				
STANDARD DISCLOSURES PART I: Profile Disclosures				
1. Strategy and Analysis				
Profile Disclosure	Description	Cross-Reference	Reason for Omission	Further Explanation
1.1	Statement from the most senior decision-maker of the organization	FirstRand Annual Report, p 10.		
1.2	Description of key impacts, risks, and opportunities.	FirstRand Annual Report, p 116 - 231		
2. Organizational Profile				
Profile Disclosure	Description	Cross-Reference	Reason for Omission	Further Explanation
2.1	Name of the organization.	FirstRand Annual Report, p 1.		
2.2	Primary brands, products, and/or services.	FirstRand Annual Report, p 1.		
2.3	Operational structure of the organization, including main divisions, operating companies, subsidiaries, and joint ventures.	FirstRand Annual Report, p 34.		
2.4	Location of organization's headquarters.	FirstRand Annual Report, p 439.		
2.5	Number of countries where the organization operates, and names of countries with either major operations or that are specifically relevant to the sustainability issues covered in the report.	FirstRand Annual Report, p 34.		
2.6	Nature of ownership and legal form.	FirstRand Annual Report, p 34.		
2.7	Markets served (including geographic breakdown, sectors served, and types of customers/beneficiaries).	FirstRand Annual Report, p 35 - 54.		
2.8	Scale of the reporting organization.	FirstRand Annual Report, p 4 - 5.		
2.9	Significant changes during the reporting period regarding size, structure, or ownership.	FirstRand Annual Report, p 8.		
2.10	Awards received in the reporting period.	Divisional Reports to Society		see: <a href="http://www.firstRANDSUSTAIN.CO.ZA">www.firstRANDSUSTAIN.CO.ZA</a>
3. Report Parameters				
Profile Disclosure	Description	Cross-Reference	Reason for Omission	Further Explanation
3.1	Reporting period (e.g., fiscal/calendar year) for information provided.	FirstRand Annual Report, p 447.		
3.2	Date of most recent previous report (if any).	FirstRand Annual Report, p 447.		
3.3	Reporting cycle (annual, biennial, etc.)	FirstRand Annual Report, p 447.		
3.4	Contact point for questions regarding the report or its contents.	FirstRand Annual Report, p 439.		
3.5	Process for defining report content.	FirstRand Annual Report, p -1 & p 232 - 256		
3.6	Boundary of the report (e.g., countries, divisions, subsidiaries, leased facilities, joint ventures, suppliers). See GRI Boundary Protocol for further guidance.	FirstRand Annual Report, p 413.		
3.7	State any specific limitations on the scope or boundary of the report (see completeness principle for explanation of scope). I	FirstRand Annual Report, p -1 & p 232 - 256		
3.8	Basis for reporting on joint ventures, subsidiaries, leased facilities, outsourced operations, and other entities that can significantly affect comparability from period to period and/or between organizations.	FirstRand Annual Report, p -1 & p 232 - 256		
3.9	Data measurement techniques and the bases of calculations, including assumptions and techniques underlying estimations applied to the compilation of the Indicators and other information in the report. Explain any decisions not to apply, or to substantially diverge from, the GRI Indicator Protocols.	FirstRand Annual Report, p -1 & p 232 - 256		See also divisional reports to society: <a href="http://www.firstRANDSUSTAIN.CO.ZA">www.firstRANDSUSTAIN.CO.ZA</a>
3.10	Explanation of the effect of any re-statements of information provided in earlier reports, and the reasons for such re-statement (e.g., mergers/acquisitions, change of base years/periods, nature of business, measurement methods).	FirstRand Annual Report, p 257 & 258		

3.11	Significant changes from previous reporting periods in the scope, boundary, or measurement methods applied in the report.	FirstRand Annual Report, p 257 & 258		
3.12	Table identifying the location of the Standard Disclosures in the report.	see: <a href="http://www.firstRANDSUSTAIN.CO.ZA">www.firstRANDSUSTAIN.CO.ZA</a>		
3.13	Policy and current practice with regard to seeking external assurance for the report.	FirstRand Annual Report, p 106 & 110		
<b>4. Governance, Commitments, and Engagement</b>				
Profile Disclosure	Description	Cross-Reference	Reason for Omission	Further Explanation
4.1	Governance structure of the organization, including committees under the highest governance body responsible for specific tasks, such as setting strategy or organizational oversight.	FirstRand Annual Report, p 55		
4.2	Indicate whether the Chair of the highest governance body is also an executive officer.	FirstRand Annual Report, p 68		
4.3	For organizations that have a unitary board structure, state the number of members of the highest governance body that are independent and/or non-executive members.	FirstRand Annual Report, p 60 - 66		
4.4	Mechanisms for shareholders and employees to provide recommendations or direction to the highest governance body.	FirstRand Annual Report, p 58		
4.5	Linkage between compensation for members of the highest governance body, senior managers, and executives (including departure arrangements), and the organization's performance (including social and environmental performance).	FirstRand Annual Report, p 79 - 86		
4.6	Processes in place for the highest governance body to ensure conflicts of interest are avoided.	FirstRand Annual Report, p 70 & 74		
4.7	Process for determining the qualifications and expertise of the members of the highest governance body for guiding the organization's strategy on economic, environmental, and social topics.	FirstRand Annual Report, p 73 - 74		
4.8	Internally developed statements of mission or values, codes of conduct, and principles relevant to economic, environmental, and social performance and the status of their implementation.	FirstRand Annual Report, p 3, 55 & 56		
4.9	Procedures of the highest governance body for overseeing the organization's identification and management of economic, environmental, and social performance, including relevant risks and opportunities, and adherence or compliance with internationally agreed standards, codes of conduct, and principles.	FirstRand Annual Report, p 56		
4.10	Processes for evaluating the highest governance body's own performance, particularly with respect to economic, environmental, and social performance.	FirstRand Annual Report, p 73 - 74		
4.11	Explanation of whether and how the precautionary approach or principle is addressed by the organization.	FirstRand Annual Report, p 58		
4.12	Externally developed economic, environmental, and social charters, principles, or other initiatives to which the organization subscribes or endorses.	see: <a href="http://www.firstRANDSUSTAIN.CO.ZA">www.firstRANDSUSTAIN.CO.ZA</a>		
4.13	Memberships in associations (such as industry associations) and/or national/international advocacy organizations in which the organization: * Has positions in governance bodies; * Participates in projects or committees; * Provides substantive funding beyond routine membership dues; or * Views membership as strategic.	FirstRand Annual Report, p 58		
4.14	List of stakeholder groups engaged by the organization.	FirstRand Annual Report, p 58		
4.15	Basis for identification and selection of stakeholders with whom to engage.	FirstRand Annual Report, p 58		
4.16	Approaches to stakeholder engagement, including frequency of engagement by type and by stakeholder group.	FirstRand Annual Report, p 58		

4.17	Key topics and concerns that have been raised through stakeholder engagement, and how the organization has responded to those key topics and concerns, including through its reporting.	See Divisional reports to society: www.firststrandsustain.co.za.		
<b>STANDARD DISCLOSURES PART II: Disclosures on Management Approach (DMAs)</b>				
<b>G3 DMA</b>	<b>Description</b>	<b>Cross-Reference</b>		
<b>DMA EC</b>	Disclosure on Management Approach EC	FirstRand Annual Report, p 1 - 57		
<b>DMA EN</b>	Disclosure on Management Approach EN	FirstRand Annual Report, p 95		
<b>DMA LA</b>	Disclosure on Management Approach LA	FirstRand Annual Report, p 60-66, 68, 89 & 98		
<b>DMA HR</b>	Disclosure on Management Approach HR	FirstRand Annual Report, p 88 - 91 & 99 - 100		
<b>DMA SO</b>	Disclosure on Management Approach SO	FirstRand Annual Report, p 72 - 75		
<b>DMA PR</b>	Disclosure on Management Approach PR	FirstRand Annual Report, p 88 - 90		
<b>STANDARD DISCLOSURES PART III: Performance Indicators</b>				
<b>Economic</b>				
<b>Performance Indicator</b>	<b>Description</b>	<b>Cross-Reference</b>	<b>Reason for Omission</b>	<b>Further Explanation</b>
<b>EC1</b>	Direct economic value generated and distributed, including revenues, operating costs, employee compensation, donations and other community investments, retained earnings, and payments to capital providers and governments.	FirstRand Annual Report, p 57		
<b>EC2</b>	Financial implications and other risks and opportunities for the organization's activities due to climate change.	FirstRand Annual Report, p 94 - 96		
<b>EC3</b>	Coverage of the organization's defined benefit plan obligations.	FirstRand Annual Report, p 83		
<b>EC4</b>	Significant financial assistance received from government.		Not applicable	
<b>EC6</b>	Policy, practices, and proportion of spending on locally-based suppliers at significant locations of operation.	FirstRand Annual Report, p 94		
<b>EC7</b>	Procedures for local hiring and proportion of senior management hired from the local community at significant locations of operation.	FirstRand Annual Report, p 90 & 99		
<b>EC8</b>	Development and impact of infrastructure investments and services provided primarily for public benefit through commercial, in-kind, or pro bono engagement.	FirstRand Annual Report, p 102 - 105		
<b>Environmental</b>				
<b>Performance Indicator</b>	<b>Description</b>	<b>Cross-Reference</b>	<b>Reason for Omission</b>	<b>Further Explanation</b>
<b>EN1</b>	Materials used by weight or volume.	See Divisional reports to society: www.firststrandsustain.co.za.		
<b>EN2</b>	Percentage of materials used that are recycled input materials.	FirstRand Annual Report, p 95		
<b>EN3</b>	Direct energy consumption by primary energy source.	FirstRand Annual Report, p 95		
<b>EN4</b>	Indirect energy consumption by primary source.	Not applicable		

EN5	Energy saved due to conservation and efficiency improvements.	FirstRand Annual Report, p 95		
EN6	Initiatives to provide energy-efficient or renewable energy based products and services, and reductions in energy requirements as a result of these initiatives.	FirstRand Annual Report, p 95		
EN7	Initiatives to reduce indirect energy consumption and reductions achieved.	FirstRand Annual Report, p 95		
EN8	Total water withdrawal by source.			
EN11	Location and size of land owned, leased, managed in, or adjacent to, protected areas and areas of high biodiversity value outside protected areas.	Not Applicable		
EN12	Description of significant impacts of activities, products, and services on biodiversity in protected areas and areas of high biodiversity value outside protected areas.	Not Applicable		
EN16	Total direct and indirect greenhouse gas emissions by weight.	FirstRand Annual Report, p 95		
EN17	Other relevant indirect greenhouse gas emissions by weight.	FirstRand Annual Report, p 95		
EN18	Initiatives to reduce greenhouse gas emissions and reductions achieved.	FirstRand Annual Report, p 95		
EN19	Emissions of ozone-depleting substances by weight.	Not Applicable		
EN20	NOx, SOx, and other significant air emissions by type and weight.	Not Applicable		
EN21	Total water discharge by quality and destination.	Not Applicable		
EN22	Total weight of waste by type and disposal method.	Not Applicable		
EN23	Total number and volume of significant spills.	Not Applicable		
EN26	Initiatives to mitigate environmental impacts of products and services, and extent of impact mitigation.	Not Applicable		
EN27	Percentage of products sold and their packaging materials that are reclaimed by category.	Not Applicable		
EN28	Monetary value of significant fines and total number of non-monetary sanctions for non-compliance with environmental laws and regulations.	Not reported		No significant incidents recorded during reportign period
<b>Social: Labor Practices and Decent Work</b>				
Performance Indicator	Description	Cross-Reference	Reason for Omission	Further Explanation
LA1	Total workforce by employment type, employment contract, and region.	FirstRand Annual Report, p 89, 99 & 100		
LA2	Total number and rate of employee turnover by age group, gender, and region.	FirstRand Annual Report, p 89		
LA4	Percentage of employees covered by collective bargaining agreements.	FirstRand Annual Report, p 91		
LA5	Minimum notice period(s) regarding significant operational changes, including whether it is specified in collective agreements.	Not Applicable		
LA7	Rates of injury, occupational diseases, lost days, and absenteeism, and number of work-related fatalities by region.	FirstRand Annual Report, p 90		
LA8	Education, training, counseling, prevention, and risk-control programs in place to assist workforce members, their families, or community members regarding serious diseases.	FirstRand Annual Report, p 90 - 91		
LA10	Average hours of training per year per employee by employee category.	FirstRand Annual Report, p 89 & 90		
LA13	Composition of governance bodies and breakdown of employees per category according to gender, age group, minority group membership, and other indicators of diversity.	FirstRand Annual Report, p 60-66, 68, 89 & 98		
LA14	Ratio of basic salary of men to women by employee category.	Not reported	Not available	
<b>Social: Human Rights</b>				
Performance Indicator	Description	Cross-Reference	Reason for Omission	Further Explanation
HR1	Percentage and total number of significant investment agreements that include human rights clauses or that have undergone human rights screening.	Not reported	Not available	Processes in place to provide consolidated reporting

HR2	Percentage of significant suppliers and contractors that have undergone screening on human rights and actions taken.	Not reported	Not available	Not material
HR4	Total number of incidents of discrimination and actions taken.	Not reported		
HR5	Operations identified in which the right to exercise freedom of association and collective bargaining may be at significant risk, and actions taken to support these rights.	Not reported	Not applicable	
HR6	Operations identified as having significant risk for incidents of child labor, and measures taken to contribute to the elimination of child labor.	Not reported	Not applicable	
HR7	Operations identified as having significant risk for incidents of forced or compulsory labor, and measures to contribute to the elimination of forced or compulsory labor.	Not reported	Not applicable	
<b>Social: Society</b>				
Performance Indicator	Description	Cross-Reference	Reason for Omission	Further Explanation
SO1	Nature, scope, and effectiveness of any programs and practices that assess and manage the impacts of operations on communities, including entering, operating, and exiting.	Not reported	Not applicable	
SO2	Percentage and total number of business units analyzed for risks related to corruption.	FirstRand Annual Report, p 74		
SO3	Percentage of employees trained in organization's anti-corruption policies and procedures.	FirstRand Annual Report, p 74		
SO5	Public policy positions and participation in public policy development and lobbying.	FirstRand Annual Report, p 58		
SO8	Monetary value of significant fines and total number of non-monetary sanctions for non-compliance with laws and regulations.	Not reported	Not applicable	
<b>Social: Product Responsibility</b>				
Performance Indicator	Description	Cross-Reference	Reason for Omission	Further Explanation
PR1	Life cycle stages in which health and safety impacts of products and services are assessed for improvement, and percentage of significant products and services categories subject to such procedures.	Not reported	Not applicable	
PR3	Type of product and service information required by procedures, and percentage of significant products and services subject to such information requirements.	Not reported	Not applicable	
PR6	Programs for adherence to laws, standards, and voluntary codes related to marketing communications, including advertising, promotion, and sponsorship.	Not reported	Not applicable	
PR9	Monetary value of significant fines for non-compliance with laws and regulations concerning the provision and use of products and services.	Not reported	Not applicable	