

Acronyms and abbreviations

A	
AB InBev	Anheuser Busch InBev
AGM	Annual general meeting
ATM	Automated teller machine
B	
Banks Act	South African Banks Act 94 of 1990
BASA	Banking Association of South Africa
Basel	Basel Capital Accord
BCBS	Basel Committee on Banking Supervision
BBBEE	Broad-based black economic empowerment
The board	Standard Bank Group board of directors
bps	Basis points
C	
CAGR	Compound annual growth rate
CE	Chief executive
CIB	Corporate & Investment Banking
CIO	Chief information officer
CO ₂	Carbon dioxide
Companies Act/the Act	South African Companies Act 71 of 2008
CRO	Chief risk officer
CSI	Corporate social investment
The company	Standard Bank Group Limited
D	
DBS	Deferred bonus scheme
DPA	Deferred prosecution agreement
dti	Department of Trade and Industry
E	
EGS	Equity growth scheme
Exco	Group executive committee
F	
FCTR	Foreign currency translation reserve

G	
GBP	British pound sterling
GDP	Gross domestic product
GRCMC	Group risk and capital management committee
The group	Standard Bank Group
H	
HEPS	Headline earnings per share
I	
IAS	International accounting standards
IASB	International accounting standards board
ICBC	Industrial and Commercial Bank of China Limited
ICBCS	ICBC Standard Bank
IFRS	International Financial Reporting Standards
IIRC	International Integrated Reporting Council
ILO	International Labour Organisation
<IR>	Integrated reporting
IT	Information technology
J	
JSE	JSE Limited, the licensed securities exchange in Johannesburg
K	
King Code	The Code of Corporate Practices and Conduct set out in the King Report on Corporate Governance for South Africa 2009
L	
LCR	Liquidity coverage ratio
Liberty	Liberty Holdings Limited and its subsidiaries
M	
MOI	Memorandum of Incorporation
N	
NII	Net interest income
NIR	Non-interest revenue
NPS	Net Promoter Score
NSFR	Net stable funding ratio

O	
Outside Africa	SBG representation in countries outside of Africa
P	
PASA	Payments Association of South Africa
PBB	Personal & Business Banking
PBBI	PBB International
PRP	Performance Reward Plan
R	
R	South African rand
Rbn	Billions of rand
RCCM	Risk compliance and capital management
RDR	Retail distribution review
Remco	Remuneration committee
Rest of Africa	SBG representation in Africa excluding South Africa
Rm	Millions of rand
ROE	Return on equity
RoRWA	Return on risk-weighted assets
RWA	Risk-weighted assets
S	
SA	South Africa
SAICA	South African Institute of Chartered Accountants
SARB	South African Reserve Bank
SB Plc	Standard Bank Plc
SBG	Standard Bank Group
SBSA	The Standard Bank of South Africa Limited
SBW	Standard Bank Wealth
SEC	Securities and Exchange commission
SFO	Serious Fraud Office
SME	Small and medium enterprises

T	
Tier I	Primary capital
Tier II	Secondary capital
Tutuwa	Black economic empowerment ownership initiative
Twin Peaks	Financial Sector Regulation Bill
U	
UK	United Kingdom
US	United States
USD	United States dollar
V	
VAF	Vehicle and asset finance
VAT	Value-added tax
W	
WI	Wealth & Investment
Z	
ZAR	South African rand