

# Carbon footprint

Sanlam recognises that climate change presents an important business and global risk that could impact the stability and quality of human society.

As a provider of investment, general insurance and long-term insurance solutions, climate change would have a material impact on risk profiles and claims patterns. Therefore, the Group is committed to upholding its responsibility to measure and reduce its carbon emissions, and encourages responsible environmental practice in its sphere of influence. From 2016 onwards, Sanlam included Santam's buildings in its scope 1, 2 and 3 emissions.

	2014*	2015	2016	2017	2020 target
<b>Total carbon footprint (tCO<sub>2</sub>e)</b>	53 092	54 029	71 546	66 298	60 371
<b>Total carbon footprint (tCO<sub>2</sub>e/FTE)</b>	9,71	9,54	8,55	8,32	7,71
<b>GHG emissions per m<sup>2</sup></b>	0,44	0,44	0,43	0,40	0,36
<b>Scope 1 (direct GHG emissions (CO<sub>2</sub>e)**)</b>	115	135	522	260 <sup>LA</sup>	124
<b>Scope 2 (indirect GHG emissions (CO<sub>2</sub>e)<sup>^</sup>)</b>	39 584	36 999	44 761	42 112 <sup>LA</sup>	41 505
<b>Scope 3 (other indirect GHG emissions (CO<sub>2</sub>e))</b>	13 311	16 850	26 681	23 925	-
<b>Total electricity usage (million kWh)</b>	38,4	36,6	44,2	43,0	40,2
<b>Other non-Kyoto GHG emissions<sup>#</sup></b>	82	35	138	81	-
<b>Business travel</b>					
<b>Air travel (km/FTE)</b>	4 665,0	5 188,0	7 559,5	6 378	4 199
<b>Car rental (km/FTE)</b>	163	193	169	200	147
<b>Hotel accommodation (bed nights/FTE)</b>	3,20	3,98	3,50	3,60	2,88

\* Baseline year

\*\* Scope 1 Basis of measurement: Greenhouse Gas (GHG) Protocol for Carbon Footprint for the following buildings:  
Sanlam: Head office, Houghton, Sanlam Investment Management, Alice Lane, Glacier, Sanlynn.  
Santam: Head office, Auckland Park, Garsfontein, Alice Lane, Glacier  
For the period 1 January 2017 to 31 December 2017.

<sup>^</sup> Scope 2 Basis of measurement: GHG Protocol for Carbon Footprint for the following buildings:  
Sanlam: Head office, Houghton, Sanlam Investment Management, Alice Lane, Glacier, Sanlynn  
Santam: Head office, Auckland Park, Garsfontein, Alice Lane, Glacier  
For the period 1 January 2017 to 31 December 2017.

<sup>#</sup> Non-Kyoto protocol GHG emissions are reported separately according to GHG protocol.

• Represents kWh/m<sup>2</sup> of total office space, including common areas but excluding consumption by external tenants.

<sup>LA</sup> Limited Assurance

The biggest contributor to Sanlam's carbon emissions is electricity consumed from the national grid. Therefore, the rising cost of energy and its unsustainable derivation from coal necessitates that Sanlam reduce its consumption and implement projects to achieve efficiency gains before committing to capital outlay. This is particularly important for Sanlam Head Office, which contributes 61% toward the Group's total electricity consumption.



The Assurance report is available in the Resilience Report online, page 113.

## THE CARBON DISCLOSURE PROJECT (CDP)

Sanlam has been a signatory of the CDP since 2007. This year, we achieved a score of B. This indicates that Sanlam implements a range of actions to manage climate change in its own operations and beyond.

