



▶ Commercial Banking

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The wine sector:

- Important contributor to the Western and Northern Cape economies, particularly exports and job creation.
- Very challenging period post lockdown but sector has worked hard to recover and reduce stock levels.
- 2022 harvest smaller but exceptional quality.

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‘CONNECT and Grow’



- Connection about joining the dots through strategic partnerships like Nedbank’s relationship with WWF-SA:
 - Water stewardship through Nedbank Green Trust
 - Protection of ecological assets through Nedbank Green Trust
 - Restoration of fynbos for honeybee forage and critical habitat with WWF-SA and Living Lands
- The Bee Effect and Greenpop’s Forests for Life on the Boland Trees for Bees Programme to plant 36 000 bee-friendly trees by 2025 to feed honeybees
- But as financiers we can drive change so much more through lending than through CSI, so we’ve collaborated with industry leaders to make sustainable solutions more accessible and affordable:
 - Agrico
 - Hohm Energy
 - SA Partners in Land Solutions (SA PALS)

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‘Connect and GROW’

- Agriculture a vital contributor to economy, exports, creating jobs, and improving food security while reducing the poverty burden.
- Understanding this, Nedbank is fully committed to sector growth, continually enhances and innovates agribusiness offering.
- Innovative technologies, partnerships, new product development and a relationship-based approach support clients’ growth aspirations in a sustainable way.

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Sustainability now a business imperative



The need to farm sustainably has gone beyond being the right thing to do – now a business imperative:

- Saves resources, reduces costs, increases profitability
- Reduces business risk by strengthening resilience, mitigating against worsening climatic conditions
- Improving soil health produces soil with dramatically improved water-retaining abilities vital during droughts
- Promoting biodiversity means reduced fire risk, natural pest control and improved crop pollination.

For the agriculture sector to survive requires addressing climate risk:

- We believe we have an obligation and responsibility to use our lending to drive change
- We also believe that our role goes beyond financing the transition, so we use our banking expertise and sector understanding to raise awareness about climate risk and the business case for sustainable farming.

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