

STATEMENT FS805: SOCIO-ECONOMIC DEVELOPMENT AND CONSUMER EDUCATION CONTRIBUTIONS FOR QSFIs**1 THE QSFI SOCIO-ECONOMIC DEVELOPMENT AND CONSUMER EDUCATION SCORECARD**

1.1 Qualifying socio-economic development (SED) and consumer education (CE) contributions will be recognised as a percentage of the previous year's annual Net Profit after Tax (NPAT) of the measured entity. If the measured entity does not make a profit, then qualifying SED and CE contributions of an average of the last 3 years contributions will earn the full points in paragraphs 1.3.1 and 1.3.2 respectively.

1.2 For banks, the NPAT is the NPAT generated by retail operations.

1.3 The following table represents the criteria and method used for deriving a score for SED in this statement:

1.3.1	Criteria	Weighting Points	Compliance Target
1.3.1.1	Annual value of all SED by the measured entity as a percentage of NPAT	3	0.60%
1.3.1.2	Annual value of all qualifying CE contributions made by the measured entity as a percentage of NPAT	2	0.40%
	Total	5	
1.3.2	Bonus Points		
1.3.2.1	Additional SED contributions made by the measured entity as a percentage of NPAT	1	0.20%
1.3.2.2	Additional CE contributions made by the measured entity as a percentage of NPAT	1	0.10%
1.3.2.3	Contributions to the Fundisa Retail Fund or to other similar initiatives made by the measured entity as a percentage of NPAT	2	0.20%

2 KEY MEASUREMENT PRINCIPLES

Key measurement principles in statement FS500 are applicable to this statement. Any interpretation or calculation of a QSFI score for Socio-economic Development and Consumer Education must be made in accordance with statement FS500.