











Sustainability Aspirations 2019

Our Sustainability Aspirations build on our three sustainability pillars with measurable targets to demonstrate how we are achieving sustainable outcomes across our business. These also allow us to measure our contribution to the United Nations Sustainable Development Goals (SDGs).

PILLAR 1: CONTRIBUTING TO SUSTAINABLE ECONOMIC GROWTH

Aspirations	Targets: We will work with our clients to:	Target date
Infrastructure Everyone should have access to safe, reliable and affordable power and infrastructure which transforms lives and strengthens economies 	→ Provide advisory, financing, debt structuring services and policy advice for \$25 billion of infrastructure projects, including \$4 billion toward clean technology	→ Jan 2017 – Dec 2019 (infrastructure) → Jan 2016 – Dec 2020 (clean technology)
Climate change Climate change is one of today's greatest challenges and addressing it is essential to promote sustainable economic growth 	→ Develop a methodology to measure, manage and ultimately reduce the emissions related to the financing of our clients	→ Jan 2019 – Dec 2020
Entrepreneurs Entrepreneurs are the heart of local economies, creating jobs and empowering people 	→ Provide \$6 billion to Business Banking clients → Grow our lending to smaller business clients in our Commercial Bank by 20% as measured by assets	→ Jan 2017 – Dec 2019
Digital Everyone should have access to digital banking products enabling safe, efficient and inclusive banking 	→ Continue to provide 'last mile' payments and collections to clients in our footprint through our Straight2Bank wallet	→ Jan 2017 – Dec 2019
Commerce Trade creates jobs and contributes to economies by enabling people to connect across borders 	→ Bank 8,000 of our clients' international and domestic networks of suppliers and buyers through banking the ecosystem programmes	→ Jan 2017 – Dec 2020
Impact and sustainable finance Innovative financial products and partnerships can help us solve global development challenges and improve the lives of millions in our markets 	→ Provide \$1 billion of financing to microfinance institutions to extend access to finance → Facilitate opportunities for our Private Bank clients to invest in impact investing funds in our markets → Continue to promote blended finance capabilities	→ Jan 2016 – Dec 2020 → Jan 2016 – Dec 2020 → Jan 2016 – Dec 2020

PILLAR 2: BEING A RESPONSIBLE COMPANY

Aspirations	Targets: We will:	Target date
People Our people are our greatest asset and our diversity drives our business success 	→ Increase gender representation: 30% women in senior roles (Bands 1–4) → Commit to pay a Living Wage in all our markets by 2020 and support this by: → Defining and implementing a Living Wage for all employed workers → Conduct a feasibility analysis for incorporating a Living Wage into agreements for non-employed workers	→ Sept 2016 – Dec 2020 → Jan 2019 – Dec 2019 → Jan 2019 – Dec 2019
Environment Reducing our own impact on the environment will protect our planet for the benefit of our communities 	→ Reduce annual energy use by 35% to 230 kWh/m ² /year in our tropical climate locations (80% of portfolio) → Reduce annual energy use by 31% to 275 kWh/m ² /year in our temperate climate locations (20% of portfolio) → Reduce annual water use by 72% to 0.5kL/m ² /year → Reduce annual office paper use by 57% to 10kg/FTE/year → Reduce annual greenhouse gas emissions by 90% to 18,000 tonnes by 2050* with interim targets of 36% to 121,000 tonnes by 2025 and 55% to 84,000 tonnes by 2030	→ Jan 2008 – Dec 2019 → Jan 2008 – Dec 2019 → Jan 2008 – Dec 2019 → Jan 2012 – Dec 2020 → Jan 2019 – Dec 2050
Conduct Good conduct and high ethical standards are essential in achieving fair outcomes for our clients 	→ Effectively embed conduct risk considerations into the Group's product governance activities, with all businesses expected to implement the revised standards	→ Jan 2019 – Dec 2019
Financial crime compliance Financial crime has serious social and economic consequences, harming individuals and communities 	→ All eligible Bank staff to complete relevant ABC, AML and sanctions training with less than 2% overdue → Deliver at least 10 correspondent banking academies	→ Ongoing → Jan 2019 – Dec 2019

PILLAR 3: INVESTING IN COMMUNITIES

Aspirations	Targets: We will:	Target date
Community engagement Health and education are vital for thriving and prosperous communities 	→ Invest 0.75% of prior year operating profit (PYOP) in our communities → Raise \$50m for Futuremakers by Standard Chartered → Education: Reach one million girls and young women through Goal** → Employability: Reach 100,000 young people → Entrepreneurship: Reach 50,000 micro and small businesses → Support the development of the Vision Catalyst Fund	→ Jan 2006 – Dec 2020 → Jan 2019 – Dec 2023 → Jan 2006 – Dec 2023 → Jan 2019 – Dec 2023 → Jan 2019 – Dec 2023 → Jan 2019 – Dec 2020

* From a 2017 baseline of 187,936 tonnes

** Includes 481,978 girls reached through Goal between 2006 and 2018