Here for good
Driving commerce and prosperity through our unique diversity
Standard Chartered is a leading international banking group

Our heritage and values are expressed in our brand promise, Here for good. Our operations reflect our purpose, which is to drive commerce and prosperity through our unique diversity.

We offer banking services that help people and companies prosper across Asia, Africa, Europe, the Americas and the Middle East.

Introduction
Progressing sustainability

2019 SUSTAINABILITY HIGHLIGHTS

<table>
<thead>
<tr>
<th>Funded and facilitated clean technology</th>
<th>Reduced water use since 2008</th>
<th>Committed to cut emissions from our operations by 2030*</th>
</tr>
</thead>
<tbody>
<tr>
<td>$20bn</td>
<td>72%</td>
<td>Net zero</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Women in senior roles</th>
<th>Invested in communities</th>
<th>Girls reached through Goal</th>
</tr>
</thead>
<tbody>
<tr>
<td>28.5%</td>
<td>$51.1m</td>
<td>108,000</td>
</tr>
</tbody>
</table>

Read more about our 2019 performance on pages 10-15

Measuring our progress

Our Sustainability Aspirations continue to provide a robust set of performance targets to support sustainable business outcomes. The Aspirations are a set of annual and multi-year performance targets aligned to the UN Sustainable Development Goals. Each Aspiration contains one or more performance measures. The percentage is the proportion of all measures that have been achieved or are on track to deliver at the end of the period.

Delivering the Sustainability Aspirations

93.1% 90.9% 88.6%

Sustainability Aspirations achieved or on track

2019 2018

Net zero: In aggregate, we do not produce any emissions from our operations (Scope 1 & 2)

“We work with our clients and peers, directly and through our participation in the UN Global Compact, to deliver sustainable development in our markets. Anchored in our Sustainability Aspirations, we ensure our actions are aligned to our strategy and the UN Sustainable Development Goals.”

Bill Winters Group Chief Executive
Who we are and what we do

At Standard Chartered our purpose is to drive commerce and prosperity through our unique diversity. Our businesses serve four client segments in four regions, supported by nine global functions.

How we are organised

GLOBAL

Corporate & Institutional Banking
Serving over 50,000 large corporations, governments, banks and investors.
Operating income $7,185m $7,331m

Private Banking
Helping over 7,500 clients grow and protect their wealth.
Operating income $577m $577m

Central & other items
Operating income $860m $856m

Greater China & North Asia
Serving clients in Mainland China, Hong Kong, Korea, Japan, Taiwan and Macau. The Group’s largest region by income.
Operating income $6,155m $6,242m

ASEAN & South Asia
Our largest markets by income are Singapore and India. We are active in all 10 ASEAN countries.
Operating income $4,213m $4,211m

Europe & Americas
Central in London and New York with a presence across both continents. A key income originator for the Group.
Operating income $1,725m $1,725m

Africa & Middle East
Present in 25 markets, of which the most attractive by income are the UAE, Nigeria and Kenya.
Operating income $2,562m $2,562m

Local

Retail Banking
Serving over nine million individuals and small businesses.
Operating income $5,171m $5,171m

Commercial Banking
Supporting over 45,000 local corporations and medium sized enterprises across Asia, Africa and the Middle East.
Operating income $1,482m $1,482m

Central & other items
Operating income $677m $677m

Guiding and supporting our businesses

Our client-facing businesses are supported by our global functions, which work together to ensure the Group’s operations run smoothly and consistently with our legal and regulatory obligations, our purpose and our risk appetite.

GLOBAL FUNCTIONS

Human Resources
Maximises the value of investment in people through recruitment, development and employee engagement.

Legal
Enables sustainable business and protects the Group from legal related risk.

Technology & Innovation
Responsible for the Group’s systems development and technology infrastructure.

Risk
Responsible for the sustainability of our business through good management of risk across the Group and ensuring that business is conducted in line with regulatory expectations.

Operations
Responsible for all client operations, end-to-end, and ensures the needs of our clients are at the centre of our operational framework. The function’s strategy is supported by consistent performance metrics, standards and practices that are aligned to client outcomes.

Conduct, Financial Crime and Compliance
Enables sustainable business by delivering the right outcomes for our clients and our markets by striving the highest standards in conduct, compliance and fighting financial crime.

VALUED BEHAVIOURS

Our valued behaviours demand that we do things differently, in order for us to succeed. Only then will we realise our potential and truly be Here for good.

Never settle
- Continuously improve and innovate
- Simplify
- Learn from your successes and failures

Better together
- See more in others
- “How can I help?”
- Build for the long term

Do the right thing
- Live with integrity
- Think client
- Be brave, be the change

Inclusive Communities
OVERVIEW
Responsible Company
Sustainability data
Inclusive Communities Sustainable Finance
Standard Chartered
Sustainability Summary 2019

GLOBAL LOCAL

Standard Chartered
Sustainability Summary 2019

OUR REGIONS

OUR CLIENT SEGMENTS

How we are organised

Underlying basis Statutory basis

Underlying basis Statutory basis

Underlying basis Statutory basis

Underlying basis Statutory basis

Underlying basis Statutory basis

Underlying basis Statutory basis
Where we operate
We are present in 59 markets and serve clients in a further 85

We make the most of our deep roots in rapidly developing Asian, African and Middle Eastern local markets to seek out opportunities at every turn.

We have been operating in these markets for more than 160 years, supporting better lives by providing banking where and when it matters the most.

We place a particular focus on supporting customers who trade, operate or invest across our unique footprint. What sets us apart is our diversity – of people, cultures and networks.

Europe & Americas
The Group supports clients in Europe & Americas through hubs in London and New York as well as a presence in several European and Latin American markets.

- Argentina
- Brazil
- Colombia
- Falkland Islands
- France
- Germany
- Guernsey

Africa & Middle East
We have a deep-rooted heritage of over 160 years in Africa & Middle East and are present in 25 markets. We are present in the largest number of sub-Saharan African markets of any international banking group.

- Angola
- Bahrain
- Botswana
- Cameroon
- Côte d’Ivoire
- Egypt
- The Gambia
- Ghana
- Iraq

ASEAN & South Asia
We are the only international bank present in all 10 ASEAN countries. With meaningful operations across many key South Asian markets, we are in a strong position to be the ‘go-to’ banking partner for our clients.

- Australia
- Bangladesh
- Bhutan
- Cambodia
- India
- Indonesia
- Laos
- Malaysia

Greater China & North Asia
Greater China & North Asia generated the largest share of the Group’s income in 2019, at 40 per cent.

- Mainland China
- Hong Kong
- Japan
- Korea
- Malaysia

Overseas

Inclusive Communities
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Message from Tracey McDermott
Creating sustainable prosperity

“We are committed to working together for sustainable prosperity that benefits everyone for the long-term.”

We use the unique skills and expertise of our people and global network to drive prosperity in our markets; foster commerce and trade; helping individuals to build and manage their wealth; and connect global capital to markets that need it most.

Global trade has lifted millions out of poverty, yet inequity is a growing challenge across the globe. We believe sustainability must be at the heart of a prosperous society, which is why we are to support sustainable development that generates wealth, protects our natural environment and enhances the health, wellbeing and dignity of people in our markets.

With just 10 years to achieve the UN Sustainable Development Goals (SDGs), the global community – governments, companies and multi-lateral organisations – must act individually and collectively to create innovative solutions that deliver sustainable prosperity. The transformation of our sustainability performance, which began in 2018, continued at pace in 2019. In a year of exciting “firsts”, I am pleased to be able to share our progress with you in this report.

We developed innovative sustainable financing solutions, took bold steps to address major challenges such as inequality and climate change, and set ambitious new targets through refreshed Sustainability Aspirations.

The launch of our inaugural Sustainability Bond and the world’s first Sustainability Deposit to support the SDGs in emerging markets marked sustainable finance milestones for our business. Our new, combined $75 billion target for sustainable and climate change, and set ambitious new targets through refreshed Sustainability Aspirations. We believe in providing a diverse and inclusive workplace for employees. In 2019, we signed the International Labour Organisation Global Business Disability Network Charter to further reinforce our commitment to be a disability confident organisation, focusing on removing barriers and increasing accessibility for employees. We are also removing the barriers to opportunity that face young people in our communities through Futuremakers by Standard Chartered, our global initiative to tackle inequality. In 2019, we contributed $8.4 million through fundraising and Group donations toward our target of $50 million between 2019 and 2023. I am looking forward to our first Futuremakers Forum in the second half of 2020 where we will bring programme participants, clients and development experts together to build a shared vision of sustainable prosperity for young people in our markets.

Our employees also play an important role supporting Futuremakers and other community projects through volunteering. They contributed more than 51,300 volunteering days in 2019. As we start the UN Decade of Action for the SDGs, we are aiming to become the most sustainable and responsible bank, and the leading private sector catalyst of finance for the SDGs where it matters most, across Asia, Africa and the Middle East.

In 2020, we will also continue to engage – through direct dialogue and global platforms such as COP26 in the UK – on a range of topics that matter to stakeholders and our business. Collaboration is the only way we will be able to resolve the world’s major social and environmental challenges. We are committed to working together for prosperity that benefits everyone for this long term.

Tracey McDermott
Group Head, Corporate Affairs, Brand & Marketing, Conduct, Financial Crime & Compliance

CLIMATE CHANGE
Finding creative solutions for climate change

In 2019, we joined forces with the Centre for Climate Finance & Investment at the UK’s Imperial College Business School to launch the Climate Investment Challenge. The competition encourages post-graduate students to develop and describe creative financial solutions and innovations to address climate change. Ideas could include identifying untapped climate finance opportunities or developing innovative financial structures or instruments that improve the bankability of climate investments. Ideas will be judged on their degree of innovation, implementation feasibility, scalability and potential to drive impact.

SUSTAINABLE FINANCE
Innovative financing powers solar energy

We believe everyone should have access to safe, reliable and accessible energy. In 2019, an innovative financing deal with GuarantCo, a Private Sector Infrastructure Development Group company, paved the way for the first operational utility-scale solar power plant in Bangladesh. The project, developed by Techno SolarTech Energy Limited, will increase the share of renewables in the country’s energy mix and benefit almost 140,000 people. At peak production, the plant at Teknaf in Cox’s Bazar District of Bangladesh will produce up to 80 per cent of current electricity demand for the Teknaf region.

IMPACT INVESTING
Helping clients make a positive impact

High-net-worth (HNW) investors increasingly want to create a better future with their investment dollar. A 2019 survey by our Private Bank revealed significant interest among HNW investors in Hong Kong, Singapore, the UK and the UAE to use their savings capital to support the UN SDGs. It found that 37 per cent of investors were interested in supporting affordable and clean energy, 35 per cent in supporting clean water and sanitation and 33 per cent in supporting good health and wellbeing.

To support sustainable and impact investing, Private Bank has launched its new Impact Philosophy, offering HNW investors a structured way to translate their passions into action. It provides clients with a basic and practical methodology to identify solutions and map impact; resources to design tailored solutions that contribute toward the Sustainable Development Goals; and guidance on global metrics to evaluate impact. Measurement metrics provided are in line with the global Impact Reporting and Investment Standards.

Private Bank has also incorporated Environmental, Social and Governance (ESG) scores into its wealth management investment advisory trade notes for equities, allowing clients to build ESG considerations into their equity investment.
Our approach to sustainability

Our approach

Our purpose is to drive commerce and prosperity through our unique diversity. Our sustainability vision is to become the most sustainable and responsible bank, and the leading private sector catalyst of finance for the SDGs where it matters most, across Asia, Africa and the Middle East.

We embed sustainability across our business, operations and communities through our sustainability framework. By focusing on three sustainability pillars – Sustainable Finance, Responsible Company and Inclusive Communities – we believe we can deliver sustainable prosperity in line with our valued behaviours and our promise to be Here for good.

This approach is framed around a Sustainability Philosophy that informs our decision-making, Position Statements that set out our environmental and social client standards, and a list of Prohibited Activities (sc.com/prohibitedactivities) that sets out the activities the Bank will not finance.

It is underpinned by our Sustainability Scorecard which provides tangible targets for sustainable business outcomes aligned to the SDGs. Details of our progress in this, our second year, are set out in this report.

In 2018, we laid the foundations for an ambitious transformation of our sustainability performance, and in 2019, our initiatives have yielded positive results. We created sustainable finance products and a governance framework that support our commitment to contribute to meeting the SDGs in emerging markets.

We accelerated our response to climate change, publishing our emissions white paper to encourage collaboration across the finance sector, updating our position on coal and integrating climate into our Group’s risk framework. As part of our refreshed Sustainable Aspirations, we set stretching new targets for Sustainable Finance, as well as People, Environment, Conduct and Financial Crime Compliance, and we continued to deliver for our communities through volunteering and community programmes.

In 2019, we signed up to the UN Principles for Responsible Banking, supporting our progress and that of the industry as we demonstrate our contribution to achieving society’s goals. As part of our commitment, we are embarking on third-party, limited assurance on a selection of our Sustainable Aspirations as they represent our most significant impacts.

Goverance

The Board is responsible for ensuring that high standards of sustainable business are maintained and receives information to identify and assess significant risks and opportunities related to environmental and social matters, including climate change. Sustainability is overseen by the Board, Values and Conduct Committee of the Board, which reviews sustainability priorities and oversees the development of, and delivery against, public commitments around sustainability.

At a management level, the CEO, Corporate & Institutional Banking is responsible for Sustainable Finance, which incorporates environmental and social risk management. The Group Head, Corporate Affairs, Brand & Marketing, Conduct, Financial Crime & Compliance leads a cross-business Sustainability Forum to develop and deliver the Group’s broader sustainability strategy and champions sustainability across the Group.

Our focus on good governance extends to the development of new sustainable finance products. In 2019, we developed a Green and Sustainable Product Framework and a Green and Sustainable Blended Framework that set out all eligible and excluded activities and themes for future sustainable products that help fund the SDGs across our footprint markets, especially in developing countries. The frameworks were developed in collaboration with leading environmental, social and governance research provider Sustainalytics and will be subject to internal review annually.

Engaging stakeholders

Open and transparent engagement is an important part of building strong relationships with government, regulators, investors, non-governmental organisations (NGOs) and civil society.

Understanding our sustainability themes

Environmental and social issues

Climate change

- Position Statements (sc.com/positionstatements)
- 2019 Climate Change Taskforce for Climate-related Financial Disclosures report (sc.com/bfict)
- Climate Change Aspiration (p11)
- Group Chief Risk Officer’s review (2019 Annual Report & Accounts - p39)

Conduct, values and ethics

- Group Code of Conduct (sc.com/codeofconduct)
- Conduct Aspiration (p10)
- Sustainable and responsible business (2019 Annual Report and Accounts - p54)

Environmental and social risk management

- Environmental and Social Risk Management (sc.com/positionstatements)
- Our standards and policies (sc.com/sustainability)

Human rights

- 2019 Modern Slavery Statement (sc.com/modernslavery)
- Position Statements (sc.com/positionstatements)
- Sustainable and responsible business (2019 Annual Report and Accounts - p54)

Talent attraction and engagement

- People Aspiration (p13)
- Employees (2019 Annual Report and Accounts - p47)

If we are to deliver sustainable prosperity, we need to understand the long-term challenges facing our markets.

During 2019, we increased our dialogue and engagement with stakeholders including civil society, regulators and investors on a range of sustainability themes that matter to them and impact our business, including coal, climate change, sustainable finance and human rights. The key themes, first identified through a limited-scope materiality review in 2017, continue to represent the main topics raised by stakeholders. In 2019, we started developing a new materiality survey, which will be issued in 2020.

We set out how we manage these topics through policies and statements on sc.com, progress reported in the Group’s Annual Report and this publication. The table below sets out where stakeholders can find responses to the top five topics identified.
Pillar 1: Business
Sustainable Finance

Overview
Our unique footprint across emerging markets enables us to focus sustainable finance where it matters most. We deliver finance that drives positive social and economic impact and manages environmental and social risks associated with our financing activities.

We are increasing sustainable finance to support the SDGs, including the low-carbon transition. In 2019, we issued our inaugural $500 million Sustainability Bond focused on emerging markets. We also launched the world’s first Sustainable Deposit in London and Asia’s first Sustainable Deposit in Singapore. This was followed by launches in Hong Kong and New York. Every dollar deposited will be referenced against sustainable assets. We mobilised $22.3 billion for infrastructure development, supported $20 billion towards clean technology and helped our clients to issue $18.3 billion in green, social and sustainable bonds. We advised 14 sovereigns and two multilateral agencies on credit ratings.

In 2019, we refreshed our Sustainability Aspirations. Between January 2020 and December 2024, we will fund and facilitate $40 billion for infrastructure that supports sustainable development and $35 billion for renewable energy. We will provide $15 billion to small business clients and $3 billion to microfinance institutions.

During 2019, we continued to evolve our methodology to measure, manage and ultimately reduce our financed emissions, publishing a white paper in May outlining our progress. We have used this to drive conversation and collaboration with industry peers in this area. A new team within Enterprise Risk Management is developing a framework to assess climate risk and build it into our mainstream risk management practices and governance. See sc.com/IR for more on climate change.

SUSTAINABLE FINANCE
Delivering finance where it matters most

The world is at a decade away from its 2030 deadline to deliver the SDGs. Yet, according to a UN report, just 60 per cent of the financing needed to achieve the Goals in low and middle-income countries is being met. In Africa, this is as low as 10 per cent. In 2019, we launched the world’s first Sustainable Deposit where every dollar deposited will be referenced against sustainable assets that support the SDGs.

Corporate and Institutional clients in London, Singapore, Hong Kong and New York, along with Retail clients in Singapore, can now use their money to help address some of the world’s biggest threats including climate change, financial exclusion and lack of access to health and education.

The deposit is linked to our new Green and Sustainable Product Framework, which sets our qualifying themes and activities aligned to the SDGs. Liquidity raised from the deposit will provide financing for microfinance institutions, small and medium-sized enterprises and the development of sustainable infrastructure and services that provide clean energy and improve water, health and education services in middle- and low-income countries.

The deposit is just one of the ways we are mobilising private capital to where it matters most. Our aim is to help close the annual $2.5 trillion gap that the UN estimates exists in relation to the SDGs.

Target: We will work with our clients to:

- Provide advisory, financing, debt structuring services and policy advice for $25 billion of infrastructure projects, including $4 billion toward clean technology
- Develop a methodology to measure, manage and ultimately reduce the emissions related to the financing of our clients’ projects
- Provide $6 billion to Business Banking clients
- Grow our lending to smaller business clients in our Commercial Bank by 20%*
Pillar 2: Operations

Overview

Good governance is a priority for us and our stakeholders. Along with our purpose, brand promises and values-based behaviours, our Code of Conduct sets out our conduct expectations and supports good decision-making. In 2019, 99.9 per cent of employees recommitted to the Code. During 2019, 1,383 concerns were raised through our confidential and anonymous whistleblowing channel, Speaking Up, of which 528 were in scope of the programme and were investigated or resolved.

Financial crime has serious social and economic consequences, which is why we believe partnering to lead in the fight against financial crime and making the financial system a hostile environment for criminals. All eligible Bank employees complete relevant training for financial crime compliance. In 2019, 99.9 per cent of employees completed anti-bribery and corruption (ABC) training, 99.9 per cent completed anti-money-laundering (AML) training and 99.9 per cent completed sanctions training.

We continue to progress toward an inclusive, innovative performance culture. We are committed to providing employees with interesting and impactful jobs and opportunities to prepare themselves for the changing world of work. We are on track to have 30 per cent female representation in senior roles by the end of 2020 and have set a new target of 35 per cent by the end of 2024. We achieved our market-leading ambition to assure that we pay all our employed workers a living wage in 2019.

We strive to manage our business for the long term and embed sustainability considerations into the Group’s product governance activities with all businesses expected to implement the revised standards.

Inclusive Communities

Standard Chartered

Sustainability Summary 2019

Objective

We strive to manage our business sustainably and responsibly, drawing on our purpose, brand promise, valued behaviours and Code of Conduct to enable us to make the right decisions.

Responsible Company

Reducing our environmental impact in West Africa

Many of our markets in West Africa lack reliable and consistent access to clean electricity; instead they must rely on diesel generators. While this can make energy reduction efforts challenging, we are leading the drive for more sustainable standards. In 2019, our property teams in Sierra Leone, The Gambia, Ghana, Nigeria and Côte d’Ivoire reduced energy use by 63 per cent and water use by 72 per cent. Our new Aspirations include achieving ‘net zero’ emissions from our operations and sourcing only renewable energy by 2030.

In 2020, we will develop a Bank-wide Climate Action Plan to ensure that we meet our commitments under the Paris Climate Agreement.

2019 SUSTAINABILITY ASPERATIONS: RESPONSIBLE COMPANY

People

Aspirations: Target: We will

Increase gender representation: 30% women in senior roles

Target date: Progress

Jan 2019 – Dec 2019

Sept 2016 – Dec 2020

2019: 28.5% women in senior roles

Conduct a feasibility analysis for incorporating a Living Wage into agreements for non-employed workers

Jan 1999 – Dec 2020

Jan 2019 – Dec 2019

Environment

Aspirations: Target: We will

Reduce annual energy use by 35% to 250 kWh/m²/year in our tropical climate locations (80% of portfolio)

Target date: Progress

Jan 2008 – Dec 2019

2008-2019: 38% reduction

Reduce annual energy use by 31% to 275 kWh/m²/year in our temperate climate locations (20% of portfolio)

Jan 2008 – Dec 2019

2008-2019: 44% reduction

Reduce our annual water use by 72% to 0.56L/m²/year

Jan 2008 – Dec 2019

2008-2019: 72% reduction

Reduce annual office paper use by 57% to 10kg/FE/€/year

Jan 2012 – Dec 2020

2012-2017: 27% reduction

Reduce annual greenhouse gas emissions by 90% to 18.000 tonnes by 2050* with interim targets: – 2025: 121,000 tonnes – 2030: 84,000 tonnes

Jan 2019 – Dec 2050

2019: 22% reduction

Financial crime compliance

Good conduct and high ethical standards are essential in achieving fair outcomes for our clients

Aspirations: Ongoing: 2019-2020

All eligible Bank staff to complete relevant ABC, AML and sanctions training with less than 2% overdue

Jan 2019 – Dec 2019

99.5% of employees completed ABC training

Deliver at least 10 correspondent banking academies

Jan 2019 – Dec 2019

Ongoing aspirations

99.9% of employees completed ABC training

99.9% of employees completed sanctions training

Concluded in the year

Achieved Not achieved

Deliver at least 10 correspondent banking academies

Jan 2019 – Dec 2019

99.9% of employees completed ABC training

99.9% of employees completed sanctions training

2019: 19 correspondent banking academies delivered

1. From a 2017 baseline of 187,936 tonnes.

Sustainable Finance Overview

RESPONSIBLE COMPANY

Sustainable Finance

Financial crime has serious social and economic consequences, harming individuals and communities

Aspirations: On track: 2019-2020

Conclude in the year

Deliver at least 10 correspondent banking academies

Jan 2019 – Dec 2019

99.9% of employees completed ABC training

99.9% of employees completed sanctions training

Ongoing aspirations

99.9% of employees completed ABC training

99.9% of employees completed sanctions training

2019: 19 correspondent banking academies delivered

1. From a 2017 baseline of 187,936 tonnes.
### Objective

We aim to create more inclusive economies by sharing our skills and expertise and developing community programmes that transform lives.

### Overview

In 2019, we invested $51.1 million in communities and employees contributed more than 51,300 volunteering days.

In the first year of Futuremakers by Standard Chartered, our new global initiative to tackle inequality, we contributed $9.4 million through fundraising and Group donations and delivered projects in 34 markets. Our target is to raise $50 million between 2019 and 2023 through fundraising and Group donations to empower the next generation to learn, earn and grow.

As part of Futuremakers, we expanded Goal, our existing girls’ empowerment programme, which reached more than 108,400 girls and young women in 2019. We also launched new global programmes in 2019.

Youth to Work reached 1,834 young people through employability projects. In addition, we reached 9,269 young people, micro and small businesses through entrepreneurship activities, including our Women in Tech (WiT) incubators. In 2019, we launched WiT in Pakistan, Dubai and Nigeria to support women-led ventures enabled by technology.

We are committed to supporting girls and young women in our markets to gain the skills they need to become integral leaders in their communities through Goal, our girls’ empowerment programme. Between 2006 and 2019, Goal reached more than 590,300 adolescent girls with its sports-based curriculum, which is designed to build life skills and confidence.

To support our ambition to reach one million girls through Goal by 2023, we have brought the programme into Futuremakers by Standard Chartered as its flagship education programme. In 2019, we extended the programme to the UK, Korea, Nepal and Zimbabwe. Through Goal, we can offer girls the opportunity to develop leadership and work-readiness skills. In 2019, 240 girls had paid roles as staff, coaches, facilitators and referees, and 84 girls had unpaid roles as Goal Champions, peer leaders or volunteers.

During the year, we commissioned global development think tank Overseas Development Institute (ODI) to assess Goal’s impact. Using survey data from more than 18,000 girls and interviews and focus groups with 300 girls, parents, teachers, community leaders and boys, ODI found strong evidence of Goal’s positive and lasting impact.

After completing Goal, girls reported a 14 per cent increase in self-confidence, a 28 per cent increase in knowledge about health and a 16 per cent increase in knowledge about savings and finance. We will share the full report as part of our celebrations for International Women’s Day in March 2020.

### Communities

#### Community engagement: Health and education are vital for thriving and prosperous communities

<table>
<thead>
<tr>
<th>Aspiration</th>
<th>Target: We will</th>
<th>Target date</th>
<th>Progress</th>
</tr>
</thead>
<tbody>
<tr>
<td>Invest 0.75% of prior year operating profit (PYOP) in our communities</td>
<td>Jan 2006 – Dec 2020</td>
<td>2019: $51.1 million community expenditure, which represents 2% of PYOP</td>
<td>Achieved</td>
</tr>
<tr>
<td>Raise €50m for Futuremakers by Standard Chartered</td>
<td>Jan 2019 – Dec 2023</td>
<td>2019: €9.4 million contributed through fundraising and donations by the Group</td>
<td>Not achieved</td>
</tr>
<tr>
<td>Education: Reach one million girls and young women through Goal</td>
<td>Jan 2019 – Dec 2023</td>
<td>2019: 108,400 girls participated in Goal</td>
<td>Ongoing aspirations</td>
</tr>
<tr>
<td>Employment: Reach 100,000 young people</td>
<td>Jan 2019 – Dec 2023</td>
<td>2019: 1,834 young people</td>
<td>Ongoing aspirations</td>
</tr>
<tr>
<td>Entrepreneurship: Reach 50,000 young people, micro and small businesses</td>
<td>Jan 2019 – Dec 2023</td>
<td>2019: 9,269 young people, micro and small businesses</td>
<td>Ongoing aspirations</td>
</tr>
<tr>
<td>Support the development of the Vision Catalyst Fund</td>
<td>Jan 2019 – Dec 2020</td>
<td>2019: $50 million raised</td>
<td>Ongoing aspirations</td>
</tr>
</tbody>
</table>

#### Girls reached through Goal between 2006 and 2019

590,300

#### Community members who have received financial training

129

### INCLUSIVE COMMUNITIES

### Measuring the impact of Goal

We are committed to supporting girls and young women in our markets to gain the skills they need to become integral leaders in their communities through Goal, our girls’ empowerment programme. Between 2006 and 2019, Goal reached more than 590,300 adolescent girls with its sports-based curriculum, which is designed to build life skills and confidence.

To support our ambition to reach one million girls through Goal by 2023, we have brought the programme into Futuremakers by Standard Chartered as its flagship education programme. In 2019, we extended the programme to the UK, Korea, Nepal and Zimbabwe. Through Goal, we can offer girls the opportunity to develop leadership and work-readiness skills. In 2019, 240 girls had paid roles as staff, coaches, facilitators and referees, and 84 girls had unpaid roles as Goal Champions, peer leaders or volunteers.

During the year, we commissioned global development think tank Overseas Development Institute (ODI) to assess Goal’s impact. Using survey data from more than 18,000 girls and interviews and focus groups with 300 girls, parents, teachers, community leaders and boys, ODI found strong evidence of Goal’s positive and lasting impact.

After completing Goal, girls reported a 14 per cent increase in self-confidence, a 28 per cent increase in knowledge about health and a 16 per cent increase in knowledge about savings and finance. We will share the full report as part of our celebrations for International Women’s Day in March 2020.

### Changing lives in Sri Lanka

Tea plucking is largely done by women in Sri Lanka, the world’s third largest tea producer. Despite working long hours and contributing more to the household income than men, female tea pluckers have limited control over their wages and lack access to basic financial services.

To help address this, we are empowering women and young people on Sri Lanka’s tea estates to take control of their finances and increase their income as part of Futuremakers by Standard Chartered, our new global initiative to promote economic inclusion.

Working with partners such as charity Chrysalis, an affiliate of CARE International in Sri Lanka, we are providing tea pluckers with basic financial skills, such as saving and budgeting. We also offer micro-loans and business mentoring so they can set up small-scale businesses. The project is delivered by Standard Chartered employee volunteers who travel to the tea estates to train workers, review business proposals and act as mentors to help ensure the businesses succeed.

To date, 129 community members from 11 estates have received financial training and 14 businesses are being supported. By helping tea pluckers to become entrepreneurs, we aim to create more prosperous and inclusive communities where we operate.
2020 Sustainability Aspirations

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

**Pillar one: Sustainable Finance**

**Aspirations**
- **Infrastructure**
  - Everyone should have access to safe, reliable and affordable power and infrastructure which transforms lives and strengthens economies
  - Provide project financing services for $40 billion of infrastructure projects that promote sustainable development that align to our verified Green and Sustainable Product Framework
- **Climate change**
  - Climate change is one of today’s greatest challenges and addressing it is essential to promote sustainable economic growth
  - Provide $35 billion worth of project financing services, M&A advisory, debt structuring, transaction banking and lending services for renewable energy that align to our verified Green and Sustainable Product Framework
- **Entrepreneurs**
  - Entrepreneurs are the heart of local economies, creating jobs and empowering people
  - Provide $15 billion of financing to small business clients (Business Banking)
- **Commerce**
  - Trade creates jobs and contributes to economies by enabling people to connect across borders
  - Bank 10,000 of our clients’ international and domestic networks of suppliers and buyers through banking the ecosystem programmes
- **Digital**
  - Everyone should have access to digital banking products enabling safe, efficient and inclusive banking
  - Roll out digital-only bank in a total of 12 markets and double the number of clients we bank in Africa to 3.2 million

**Pillar 2: Responsible Company**

**Aspirations**
- **People**
  - Our people are our greatest asset, and our diversity drives our business success
  - Conduct a feasibility analysis to incorporate a Living Wage into agreements for all non-employed workers
  - Complete disability confidence assessments for 44 of our larger markets
  - Embed an integrated health and wellbeing strategy to support building and re-stilling a future-ready, diverse workforce
  - Support all employees to develop a personalised growth plan to reflect the future skills needed to respond to the changing and digital nature of work
- **Environment**
  - Reducing our own impact on the environment will protect our planet for the benefit of our communities
  - Reduce greenhouse gas emissions (Scope 1 and 2) by 7%
  - Reduce annual greenhouse gas emissions (Scope 1 and 2) to net zero by 2030 with an interim target:
    - Dec 2025: 60,000 tCO2e
  - Source all energy from renewable sources
  - Join the Climate Group ‘RE100’
  - Reduce our Scope 3 value chain emissions from business travel by 7%
  - Reduce annual office paper use by 57% to 10kg/head/year
  - Reduce waste per colleague to 40kg
  - Recycle 90% of waste
- **Conduct**
  - Conduct high and ethical standards are essential in achieving fair outcomes for our clients
  - Learn from risks identified through concerns raised via our Speaking Up programme and conduct plans and publish an annual Threats and Threats Report
  - Develop enhanced internal policies and guidelines on privacy, data ethics and algorithmic fairness, and embed a new governance framework for all data-related risks
  - Tackle financial crimes such as illegal wildlife trade (IWT) by developing red flags for financial flows, training front-line staff to identify potential suspicious transactions and participating in public-private partnerships to share intelligence and good practices
  - Deliver at least 18 correspondent banking academies
- **Financial crime compliance**
  - Financial crime has serious social and economic consequences, harming individuals and communities
- **Impact**
  - Innovative financial products and partnerships can help us solve global development challenges and improve the lives of millions in our markets
  - Introduce ESG scores for equity investments for Private Banking clients allowing them to tailor their investment choices in a sustainable manner
  - Develop a tailored Impact Profile for all Private Bank clients providing a framework that enables them to understand their passions and harness capital market solutions to support the SDGs
  - Increase the proportion of Private Bank investment solutions (across funds, bonds, structured products and discretionary mandates) with a sustainability lens from below 10% to 50%

**Pillar 3: Inclusive Communities**

**Aspirations**
- **Community engagement**
  - Health and education are vital for thriving and prosperous communities
  - Invest 0.75% of prior year operating profit (FYCP) 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 young people, and micro and small businesses
  - Support the development of the Vision Catalyst Fund
  - Increase participation for employee volunteering to 55%
Sustainability data

Pillar 1: Business

Sustainable Finance

<table>
<thead>
<tr>
<th>Microfinance</th>
<th>2019</th>
<th>2018</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans extended ($million)</td>
<td>710</td>
<td>690</td>
<td>591</td>
</tr>
</tbody>
</table>

Clean technology

<table>
<thead>
<tr>
<th>2019</th>
<th>2018</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Value of funds provided and facilitated ($million)</td>
<td>19,990</td>
<td>2,860</td>
</tr>
</tbody>
</table>

Employees trained in environmental and social risk management (ESRM)

<table>
<thead>
<tr>
<th>2019</th>
<th>2018</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employees trained</td>
<td>1,149</td>
<td>1,358</td>
</tr>
</tbody>
</table>

ESRM clients and transactions

<table>
<thead>
<tr>
<th>2019</th>
<th>2018</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Transactions reviewed by sector ($million)</td>
<td>1,127</td>
<td>527</td>
</tr>
</tbody>
</table>

Pillar 3: Communities

Inclusive Communities

Community Expenditure

<table>
<thead>
<tr>
<th>Total ($million)</th>
<th>2019</th>
<th>2018</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash contributions</td>
<td>27.5</td>
<td>22.9</td>
<td>22.1</td>
</tr>
<tr>
<td>Employee time (non-cash item)</td>
<td>16.9</td>
<td>18.8</td>
<td>18.1</td>
</tr>
<tr>
<td>Gifts in kind (non-cash item)</td>
<td>0.3</td>
<td>0.1</td>
<td>0.1</td>
</tr>
<tr>
<td>Management costs</td>
<td>4.5</td>
<td>4.5</td>
<td>4.5</td>
</tr>
<tr>
<td>Total (direct investment by the Group)</td>
<td>49.2</td>
<td>46.3</td>
<td>44.8</td>
</tr>
</tbody>
</table>

Leverage

<table>
<thead>
<tr>
<th>2019</th>
<th>2018</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Leverage</td>
<td>1.9</td>
<td>2.9</td>
</tr>
<tr>
<td>Total (incl. leverage)</td>
<td>51.1</td>
<td>49.2</td>
</tr>
<tr>
<td>Percentage of prior year operating profit (PYOP)</td>
<td>2.01</td>
<td>2.04</td>
</tr>
</tbody>
</table>

1 Gifts in kind comprises all non-monetary donations
2 Leverage data relates to the proceeds from staff and other fundraising activity
## Pillar 2: Operations

### Responsible Company

### People

#### Global

<table>
<thead>
<tr>
<th>Age Group</th>
<th>2019</th>
<th>2018</th>
<th>% change</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt; 30 years FTE</td>
<td>19,079</td>
<td>20,812</td>
<td>(9.3)</td>
</tr>
<tr>
<td>&lt; 30 years headcount</td>
<td>19,087</td>
<td>20,819</td>
<td>(9.3)</td>
</tr>
<tr>
<td>&lt; 30 years female headcount</td>
<td>10,163</td>
<td>10,962</td>
<td>(7.3)</td>
</tr>
<tr>
<td>30-50 years FTE</td>
<td>59,027</td>
<td>58,652</td>
<td>0.6</td>
</tr>
<tr>
<td>30-50 years headcount</td>
<td>59,063</td>
<td>58,652</td>
<td>0.6</td>
</tr>
<tr>
<td>30-50 years female headcount</td>
<td>25,965</td>
<td>25,647</td>
<td>1.2</td>
</tr>
<tr>
<td>&gt; 50 years FTE</td>
<td>6,226</td>
<td>5,972</td>
<td>4.7</td>
</tr>
<tr>
<td>&gt; 50 years headcount</td>
<td>6,248</td>
<td>5,891</td>
<td>5.8</td>
</tr>
<tr>
<td>&gt; 50 years female headcount</td>
<td>2,752</td>
<td>2,640</td>
<td>4.2</td>
</tr>
</tbody>
</table>

#### Talent management

<table>
<thead>
<tr>
<th>Metric</th>
<th>2019</th>
<th>2018</th>
<th>% change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Global voluntary turnover rate (%)</td>
<td>13.2</td>
<td>(3.5)</td>
<td></td>
</tr>
<tr>
<td>Global turnover rate (%)</td>
<td>16.4</td>
<td>(1.8)</td>
<td></td>
</tr>
<tr>
<td>Male (%)</td>
<td>16.7</td>
<td>0.4</td>
<td></td>
</tr>
<tr>
<td>Female (%)</td>
<td>16.0</td>
<td>(4.4)</td>
<td></td>
</tr>
<tr>
<td>GCNA (%)</td>
<td>16.5</td>
<td>(8.6)</td>
<td></td>
</tr>
<tr>
<td>ASA (%)</td>
<td>17.7</td>
<td>(4.0)</td>
<td></td>
</tr>
<tr>
<td>AME (%)</td>
<td>12.3</td>
<td>19.5</td>
<td></td>
</tr>
<tr>
<td>EA (%)</td>
<td>13.9</td>
<td>10.3</td>
<td></td>
</tr>
<tr>
<td>&lt; 30 years (%)</td>
<td>23.9</td>
<td>(1.6)</td>
<td></td>
</tr>
<tr>
<td>30-50 years (%)</td>
<td>13.7</td>
<td>(0.5)</td>
<td></td>
</tr>
<tr>
<td>&gt; 50 years (%)</td>
<td>14.6</td>
<td>4.7</td>
<td></td>
</tr>
<tr>
<td>Average tenure (years) – Male</td>
<td>6.4</td>
<td>3.8</td>
<td></td>
</tr>
<tr>
<td>Average tenure (years) – Female</td>
<td>6.7</td>
<td>4.2</td>
<td></td>
</tr>
<tr>
<td>Roles filled internally (%)</td>
<td>35.8</td>
<td>(4.4)</td>
<td></td>
</tr>
<tr>
<td>of which filled by females (%)</td>
<td>43.7</td>
<td>(2.6)</td>
<td></td>
</tr>
<tr>
<td>New female employees (%)</td>
<td>46.7</td>
<td>(3.2)</td>
<td></td>
</tr>
<tr>
<td>Employees with completed performance appraisal (%)</td>
<td>99.7</td>
<td>0.2</td>
<td></td>
</tr>
<tr>
<td>Absenteeism rate (%)</td>
<td>1.51</td>
<td>2.0</td>
<td></td>
</tr>
</tbody>
</table>

#### Learning

<table>
<thead>
<tr>
<th>Metric</th>
<th>2019</th>
<th>2018</th>
<th>% change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employees receiving training (%)</td>
<td>95.6</td>
<td>(0.9)</td>
<td></td>
</tr>
<tr>
<td>Employees receiving training (excluding mandatory learning) (%)</td>
<td>92.7</td>
<td>12.1</td>
<td></td>
</tr>
<tr>
<td>Senior management (%)</td>
<td>96.1</td>
<td>7.0</td>
<td></td>
</tr>
<tr>
<td>Average number of training days per employee (%)</td>
<td>2.81</td>
<td>2.88</td>
<td></td>
</tr>
<tr>
<td>Average cost of training per employee (%)</td>
<td>773</td>
<td>769</td>
<td></td>
</tr>
</tbody>
</table>

#### Health & Safety

<table>
<thead>
<tr>
<th>Metric</th>
<th>2019</th>
<th>2018</th>
<th>% change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fatalities</td>
<td>3</td>
<td>3</td>
<td>0</td>
</tr>
<tr>
<td>Major injuries</td>
<td>44</td>
<td>68</td>
<td>(34.3)</td>
</tr>
</tbody>
</table>

1. For all metrics expressed as a percentage, percentage change means percentage point change.
2. Senior management is defined as Managing Directors and Bands 4 (including Management Team). 2018 has been updated for comparison.
3. Road traffic accidents were the sole cause of fatalities in 2019 and 2018. Figures include accidents that occurred during commuting (employees’ direct travel to and from work).

---

### Responsible Company

### Inclusive Communities

### Sustainable Finance

### Standard Chartered

### Sustainability Summary 2019
Environment

In 2019, our measured Scope 1 and Scope 2 emissions and water and waste data was assured by Global Documentation, our independent third-party assurance provider for greenhouse gas (GHG) emissions.

Review the methodology used to measure and assess our environmental performance data at sc.com/environmentcriteria

Download the independent assurance report for 2019 performance at sc.com/environmentalassurance

<table>
<thead>
<tr>
<th>Greenhouse gas emissions – Absolute (tonnes CO₂eq/year)</th>
<th>2019</th>
<th>Measured</th>
<th>2018</th>
<th>Measured</th>
<th>2017</th>
<th>Measured</th>
</tr>
</thead>
<tbody>
<tr>
<td>Scope 1 emissions (combustion of fuels)</td>
<td>3,435</td>
<td>4,542</td>
<td>4,467</td>
<td>5,854</td>
<td>5,870</td>
<td>7,922</td>
</tr>
<tr>
<td>Scope 2 emissions (purchased electricity)</td>
<td>98,383</td>
<td>141,771</td>
<td>104,267</td>
<td>139,366</td>
<td>113,908</td>
<td>180,014</td>
</tr>
<tr>
<td>Scope 1 &amp; 2 emissions</td>
<td>101,818</td>
<td>146,313</td>
<td>108,734</td>
<td>147,960</td>
<td>119,777</td>
<td>187,936</td>
</tr>
<tr>
<td>Scope 3 emissions with distance uplift (air travel)</td>
<td>87,295</td>
<td>96,196</td>
<td>106,636</td>
<td>124,966</td>
<td>102,257</td>
<td>120,710</td>
</tr>
<tr>
<td>Scope 1, 2 &amp; 3 emissions</td>
<td>189,113</td>
<td>242,509</td>
<td>215,370</td>
<td>272,917</td>
<td>222,034</td>
<td>308,646</td>
</tr>
<tr>
<td>Scope 3 emissions (Global Data Centre)</td>
<td>–</td>
<td>46,362</td>
<td>–</td>
<td>21,523</td>
<td>–</td>
<td>23,904</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Office reporting data – Intensity</th>
<th>2019</th>
<th>Measured</th>
<th>2018</th>
<th>Measured</th>
<th>2017</th>
<th>Measured</th>
</tr>
</thead>
<tbody>
<tr>
<td>Offices reporting</td>
<td>164</td>
<td>–</td>
<td>174</td>
<td>–</td>
<td>188</td>
<td>–</td>
</tr>
<tr>
<td>Net internal area of occupied property (m²)</td>
<td>825,088</td>
<td>1,154,999</td>
<td>822,623</td>
<td>1,185,929</td>
<td>814,886</td>
<td>1,194,363</td>
</tr>
<tr>
<td>Green lease clause inclusion (%)</td>
<td>82</td>
<td>–</td>
<td>78</td>
<td>–</td>
<td>76</td>
<td>–</td>
</tr>
<tr>
<td>Occupied net internal area where data is collected (%)</td>
<td>71</td>
<td>–</td>
<td>69</td>
<td>–</td>
<td>85</td>
<td>–</td>
</tr>
<tr>
<td>Headcount</td>
<td>73,094</td>
<td>84,398</td>
<td>62,420</td>
<td>85,402</td>
<td>64,648</td>
<td>86,021</td>
</tr>
<tr>
<td>Annual operating income from 1 October to 30 September ($m)</td>
<td>–</td>
<td>15,200</td>
<td>–</td>
<td>14,958</td>
<td>–</td>
<td>14,614</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Scope 1 &amp; 2 emissions/m² (kg CO₂eq/m²/year)</td>
<td>1.39</td>
<td>1.73</td>
<td>1.74</td>
<td>1.73</td>
<td>1.85</td>
<td>2.18</td>
</tr>
<tr>
<td>Scope 3 emissions/headcount (tonnes CO₂eq/headcount/year)</td>
<td>1.14</td>
<td>1.14</td>
<td>1.46</td>
<td>1.46</td>
<td>1.40</td>
<td>1.40</td>
</tr>
<tr>
<td>Scope 1, 2 &amp; 3 emissions/m² (kg CO₂eq/m²/year)</td>
<td>2.29</td>
<td>2.10</td>
<td>2.62</td>
<td>2.30</td>
<td>2.72</td>
<td>2.58</td>
</tr>
<tr>
<td>Scope 1, 2 &amp; 3 emissions/headcount (tonnes CO₂eq/headcount/year)</td>
<td>2.53</td>
<td>2.87</td>
<td>3.21</td>
<td>3.20</td>
<td>3.26</td>
<td>3.59</td>
</tr>
<tr>
<td>Scope 1 &amp; 2 emissions/$m operating income (tonnes CO₂eq/$m/year)</td>
<td>–</td>
<td>9.63</td>
<td>–</td>
<td>9.89</td>
<td>–</td>
<td>12.86</td>
</tr>
<tr>
<td>Scope 1, 2 &amp; 3 emissions/$m operating income (tonnes CO₂eq/$m/year)</td>
<td>–</td>
<td>15.95</td>
<td>–</td>
<td>18.25</td>
<td>–</td>
<td>21.12</td>
</tr>
</tbody>
</table>

Environmental resource efficiency

Energy

| Indirect non-renewable energy consumption² (GWh/year) | 154 | 223    | 162 | 224    | 168 | 277    |
| Direct renewable energy consumption² (GWh/year)      | 16  | 17     | 17  | 17     | 21  | 19     |
| Direct non-renewable energy consumption¹ (GWh/year)   | 14  | 19     | 18  | 31     | 24  | 32     |
| Direct renewable energy consumption² (GWh/year)      | –   | –      | –   | –      | –   | –      |
| On-site renewable energy consumption² (MWh/year)     | 537 | 555    | 458 | 458    | 330 | 330    |
| Energy consumption (GWh/year)                         | 184 | 258    | 198 | 272    | 213 | 327    |
| Energy consumption/headcount (kWh/headcount/year)    | 2,522| 3,061 | 3,167| 3,187 | 3,291| 3,807 |
| Energy consumption/m² (kWh/m²/year)                   | 223 | 224    | 240 | 230    | 261 | 274    |

Water

| Water consumption (ML/year)                           | 425 | 654    | 605 | 916    | 649 | 1,149  |
| Water consumption/headcount (m³/headcount/year)       | 6   | 8      | 10  | 11     | 10  | 13     |
| Water consumption/m² (kL/m²/year)                     | 0.51| 0.57   | 0.74| 0.77   | 0.80| 0.96   |

Paper

| Print paper consumption (ktonnes/year)                 | 1.41| 1.41   | 1.05| 1.49   | 1.62| 1.89   |
| Print paper consumption/headcount (kg/headcount/year) | 16.96| –      | 17.70| –      | 21.97| –      |

Waste³

| Waste (ktonnes/year)                                   | 4.8 | –      | 5.1 | –      | 4.8 | –      |
| Waste/FTE (kg/headcount/year)                          | 66  | –      | 81  | –      | 74  | –      |
| Waste reused or recycled (%)                           | 35  | –      | 46  | –      | 24  | –      |
| Retired IT equipment reused or recycled (ktonnes/year) | 0.33| –      | 0.19| –      | 0.19| –      |

1 Percentage of green lease clause inclusion in all new and renewed leases within the reporting year. Refer to the eco-efficiency criteria for more information.
2 This reflects the Group’s headcount (formerly labelled full-time employees (FTE)) at 31 December 2019.
3 In 2019, we updated our Scope 3 methodology to reflect the impact of radiative forcing. As a result, we have restated Scope 3 emissions for 2018 and 2017.
4 Scope 3 emissions calculated from total energy consumption from our outsourced global data centres.
5 Indirect non-renewable energy refers to purchased electricity from non-renewable sources.
6 Direct renewable energy refers to purchased electricity from on-site renewable sources.
7 Direct non-renewable energy refers to the gross calorific values of fuels consumed on-site.
8 Indirect non-renewable energy refers to purchased electricity from non-renewable sources.
9 On-site renewable energy refers to renewable energy generated and consumed on-site.
10 In 2019, we reviewed our methodology for measured and scaled-up waste. Scaled-up waste data is not representative and is therefore not shown.
Further information
Our online resources provide further information to support this document.

Annual Report
For a full review of our performance during 2019 visit sc.com/annualreport

Approach to sustainability
You can learn more about our sustainability philosophy and our approach at sc.com/sustainability

Position Statements
For details of our environmental and social standards and how we apply these in our work with clients, visit sc.com/positionstatements

Code of Conduct
You can download our Code of Conduct at sc.com/codeofconduct

Tax reporting
You can find complete country by country tax reporting at sc.com/cbcr

Included in
FTSE4Good

Contact us
If you have any comments or questions about the information in this report, contact us at sustainability.feedback@sc.com

Belt & Road Relay
The photographs on the cover were taken during the Standard Chartered Belt & Road Relay.

Discover more sc.com/en/banking/belt-and-road-relay/belt-road-relay-gallery