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Sustainability Accounting Standards Board (SASB) index



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This report is Standard Chartered's first disclosure pursuant to the Sustainability Accounting Standards Board (SASB).

The table below highlights sections of our 2020 public disclosures that include information related to the SASB Standards for the two sectors that are most closely aligned to our mix of businesses: Investment Banking & Brokerage and Commercial Banks.

All data and descriptions relate to the period January to December 2020, and unless otherwise noted, all data and descriptions apply to the full Standard Chartered Group.

Noting that SASB is a global set of standards with a US-focused approach to defining criteria, where relevant we have noted where we translate the spirit and meaning of the indicator to meet UK reporting methods. In the spirit of transparency, all standards have been included, including those for which we are not yet able to provide disclosure. We are committed to providing investors with useful, relevant and meaningful sustainability information and in future years will endeavour to enhance our disclosures on these topics.

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Topic	SASB Code	Accounting metric	Response
Data Security	FN-CB-230a.1	(1) Number of data breaches (2) percentage involving personally identifiable information (PII) (3) number of account holders affected	Not disclosed. We will keep our approach to disclosure under review.
	FN-CB-230a.2	Description of approach to identifying and addressing data security risks	+ See 2020 Annual Report: Pages 48, 52, 117, 262-263, and 276.
Financial inclusion & capacity building	FN-CB-240a.1	(1) Number and (2) amount of loans outstanding qualified to programs designed to promote small business and community development	Small business and community development is incorporated within our Consumer, Private, Business Banking segment. + See 2020 Annual Report: Pages 30, 308
	FN-CB-240a.2	(1) Number and (2) amount of past due and nonaccrual loans qualified to programs designed to promote small business and community development	+ See 2020 Annual Report: Pages 192-3 and 197.
	FN-CB-240a.3	Number of no-cost retail checking accounts provided to previously unbanked or underbanked customers	We do not specifically measure the number of no-cost retail checking accounts provided to previously unbanked or underbanked customers. However, we do offer basic bank accounts and services with no minimum balance or fees charged for basic services, such as ATM cards, cash transactions, and day to day digital banking as required by local regulations. These services enable previously underbanked or unbanked customers to avail banking services across Hong Kong, China, Singapore, Malaysia, India, Indonesia, Bangladesh, Pakistan, Kenya, Nigeria and Ghana. We have also set ourselves the Aspiration that everyone should have access to digital banking products enabling safe, efficient and inclusive banking. By the end of 2020 we had rolled out end to end digital accounts in nine markets and extended services to 500,000 new clients. These digital banks offer clients accessible and convenient financial services, driving financial inclusion. See sc.com/sustainabilityaspirations , and page 12 of our Sustainability Summary at sc.com/sustainabilitysummary .
	FN-CB-240a.4	Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers	In 2020, our community financial education initiatives reached 101,010 young people. We do not directly provide financial education to our customers, but we use our expertise to foster greater understanding of financial products and money management in the communities where we operate. We do this through our locally led financial education projects which target disadvantaged young people and micro and small businesses and as part of Futuremakers, our global initiative to tackle inequality by promoting economic inclusion. The financial education number reported includes: <ul style="list-style-type: none"> • Participants of Goal – where the Be Money Savvy module was delivered • Participants of financial education for youth delivered by NGO partners as a standalone programme • Participants of financial education sessions delivered as part of the Youth to Work and Entrepreneurs for Growth programmes.

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Topic	SASB Code	Accounting metric	Response
Incorporation of Environmental, Social, and Governance Factors in a) Credit Analysis b) Investment Banking and Brokerage Activities	FN-CB-230a.1	Commercial and industrial credit exposure, by industry	<p>+ See 2020 Annual Report: Credit quality by industry table on page 217.</p>
	FN-CB-410a.2 FN-IB-410a.3	Description of approach to incorporation of environmental, social, and governance (ESG) factors in: a) credit analysis (FN-CB-410a.1) b) investment banking and brokerage activities (FN-IB-410a.3)	<p>Our Environmental & Social Risk Management (ESRM) Framework applies to all debt, equity and advisory products and services provided to clients globally. See https://www.sc.com/en/sustainability/position-statements/our-framework/ and page 65 of our 2020 Annual Report for more information.</p> <p>In 2020, we processed over 18,000 E&S risk assessments at a client level, with over 1,000 of those being subject to enhanced E&S due diligence by our ESRM team.</p>
	FN-IB-410a.1	Revenue from (1) underwriting, (2) advisory, and (3) securitization transactions incorporating integration of environmental, social, and governance (ESG) factors, by industry	<p>We have a medium-term target to develop ~\$1 billion Sustainable Finance revenue. Please see page 24 of our FY'20 Results and investor update. However, at this point in time we do not disclose against these specific metrics. We will keep our approach to disclosure under review.</p>
Business Ethics	FN-IB-410a.2	(1) Number and (2) total value of investments and loans incorporating integration of environmental, social, and governance (ESG) factors, by industry	<p>In FY 2020, 69 investments and loans incorporating integration of ESG factors were made, worth a total of \$5.336 million.</p>
	FN-CB-510a.1 FN-IB-510a.1	Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, anti-trust, anti-competitive behavior, market manipulation, malpractice, or other related financial industry laws or regulations	<p>+ See 2020 Annual Report: Pages 376 and 378.</p>
	FN-CB-510a.2 FN-IB-510a.2	Description of whistleblower policies and procedures	<p>Speaking Up is the Group's confidential and anonymous whistleblowing programme. The Programme has been designed to comply with the Group's UK lead regulators, the PRA and the FCA Whistleblowing Rules. Our whistleblowing channels are available to anyone – colleagues, contractors, suppliers and members of the public – to raise concerns confidentially and anonymously.</p> <p>+ See 2020 Annual Report: Pages 11 and 67 sc.com/speakingup</p>

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Systemic Risk Management	FN-CB-550a.1 FN-IB-550a.1	Global Systemically Important Bank (G-SIB) score, by category	<p>In the EU, the G-SIB framework is implemented via Capital Requirements Regulation and G-SIBs are referred to as Globally Systemically Important Institutions (G-SIIs).</p> <p>The Group is a G-SII, with a 1.0 per cent G-SII CET1 buffer.</p> <p>+ See 2020 Annual Report: Page 277.</p> <p>The Standard Chartered PLC G-SII disclosure is published at: sc.com/fullyearresults.</p>
	FN-CB-550a.2 FN-IB-550a.2	Description of approach to incorporation of results of mandatory and voluntary stress tests into capital adequacy planning, long-term corporate strategy, and other business activities	<p>+ See 2020 Annual Report: Page 253 for more information on our approach to stress testing.</p> <p>+ See 2020 TCFD Report: Pages 24 to 27 for more information on our approach to climate-related scenario analysis.</p>
Activity metrics	FN-CB-000.A	(1) Number and (2) value of checking and savings accounts by segment: (a) personal and (b) small business	<p>+ See 2020 Annual Report: Pages 30 and 308 for personal and small business loans, which are both covered within Consumer, Private, Business Banking. Pages 217 to 219 for corporate loans.</p>
	FN-CB-000.B	(1) Number and (2) value of loans by segment: (a) personal, (b) small business, and (c) corporate	
Employee Diversity & Inclusion	FN-IB-330a.1	Percentage of gender and racial/ethnic group representation for: (1) executive management, (2) non-executive management, (3) professionals, and (4) all other employees	<p>+ See 2020 Annual Report: Page 435 provides this data by gender, and pages 126-128 for Board diversity data including ethnicity. Read more about our ethnicity targets at sc.com/ethnicity</p>

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Professional Integrity	FN-IB-510b.1	(1) Number and (2) percentage of covered employees with a record of investment-related investigations, consumer-initiated complaints, private civil litigations, or other regulatory proceedings	Not disclosed. We will keep our approach to disclosure under review.
	FN-IB-510b.2	Number of mediation and arbitration cases associated with professional integrity, including duty of care, by party	Not disclosed. We maintain a robust code of conduct and compliance framework. We will keep our approach to disclosure under review.
	FN-IB-510b.3	Total amount of monetary losses as a result of legal proceedings associated with professional integrity, including duty of care	+ See 2020 Annual Report: Pages 376 and 378 (Specific legal and regulatory sections discussed at Note 24: Other provisions, and Note 26).
	FN-IB-510b.4	Description of approach to ensuring professional integrity, including duty of care	+ See 2020 Annual Report: Pages 66, 67, 173 and 441 for information regarding our Code of Conduct (the Code) and its implementation. The Code itself can be accessed at sc.com/codeofconduct . Page 441 of the 2020 Annual report and page 9 of the Sustainability Summary explore our approach to product responsibility. Other useful information: - Our Conflict of Interests Disclosure Statement: https://av.sc.com/corp-en/content/docs/mifid-coi-disclosure-statement.pdf - Information related to investment recommendations as defined in the EK/UK Market Abuse Direction can be found at: https://www.sc.com/en/regulatory-disclosures/market-abuse-regulation/ - The Group has policies, systems and processes in place to effectively manage the receipt of inside information and other forms of confidential information, including the strict application of Information Walls. This includes frameworks to manage conflicts of interest resulting from transactions undertaken by the Group and its clients, as well as Outside Business Interests and Personal Account Dealing activities of employees. The Group has escalation protocols in place to consider risks arising from these policies, systems and processes. At present, these frameworks and standards are not public.

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Employee Incentives & Risk Taking	FN-IB-550b.1	Percentage of total remuneration that is variable for Material Risk Takers (MRTs)	+ See 2020 Annual Report: Page 163.
	FN-IB-550b.2	Percentage of variable remuneration of Material Risk Takers (MRTs) to which malus or clawback provisions were applied	+ See 2020 Annual Report: Page 163.
	FN-IB-550b.3	Discussion of policies around supervision, control, and validation of traders' pricing of Level 3 assets and liabilities	+ See 2020 Annual Report: Pages 292 and 340-343.
Activity metrics	FN-IB-000.A	Number and value of underwriting transactions	Not disclosed. We do not currently report on this basis. We will keep our approach to disclosure under review.
		Number and value of advisory transactions	Not disclosed. We do not currently report on this basis. We will keep our approach to disclosure under review.
		Number and value of securitization transactions	+ See Pillar 3 Report: Table 71 on page 79.
	FN-IB-000.B	Number and value of proprietary investments and loans by sector	+ See 2020 Annual Report: Pages 217-219.
	FN-IB-000.C	Number and value of market making transactions in fixed income products	2.4 million transactions. Value of transactions not tracked within the business.
		Number and value of market making transactions in equity products	Not applicable to Standard Chartered.
		Number and value of market making transactions in currency products	67.2 million transactions in currency products worth USD 7.9 trillion Cash FX Notionals.
		Number and value of market making transactions in derivatives products	1.8 million transactions. Value of transactions not tracked within the business.
		Number and value of market making transactions in commodity products	1.9 million transactions in commodity products. Value of transactions not tracked within the business.