

2022 Sustainability Aspirations

As part of our commitment to delivering sustainable and responsible banking, our Sustainability Aspirations continue to provide a robust set of performance targets to support sustainable outcomes aligned to the UN SDGs.

Pillar 1: Business

Theme	Aspiration	Target Date	
Green and Transition Finance 	Achieving a just transition will require directing capital and specialised support to the regions that need it the most to drive sustainable economic growth	<p>Mobilise \$300bn aligned to our Green and Sustainable Product Framework and Transition Finance Framework including contribution from existing target to:</p> <ul style="list-style-type: none"> Mobilise project financing services for \$40bn of infrastructure projects that promote sustainable development that align to our verified Green and Sustainable Product Framework 	<p>Jan 2021 – Dec 2030</p> <p>Jan 2020 – Dec 2024</p>
	Launch and grow green mortgages in key markets across our footprint	Jan 2022 – Dec 2023	
	Climate change is one of today's greatest challenges and addressing it is essential to promote sustainable economic growth	<p>Measure, manage and reduce emissions associated with our financing via the implementation of our net zero roadmap</p> <p>Only provide financial services to clients who are:</p> <ul style="list-style-type: none"> By 2024, less than 80% dependent on thermal coal (based on % revenue); By 2025, are less than 60% dependent on thermal coal (based on % revenue); By 2027, are less than 40% dependent on thermal coal (based on % revenue); By 2030, are less than 5% dependent on thermal coal (based on % revenue) <p>Achieve emissions reduction in our most carbon-intensive sectors of:</p> <ul style="list-style-type: none"> 63% in Power (Scopes 1 and 2 intensity); 33% in Steel Producers (Scopes 1 and 2 intensity); 33% in Mining (ex Coal) (Scopes 1 and 2 intensity); 30% in Oil and Gas (Scopes 1, 2 and 3 intensity) and; 85% emissions reduction in coal mining (Scopes 1, 2 and 3 absolute) 	<p>Jan 2022 – Dec 2022</p> <p>Jan 2020 – Jan 2030</p> <p>Jan 2020 – Dec 2030</p>
Entrepreneurs	Entrepreneurs are the heart of local economies, creating jobs and empowering people	<p>Provide \$15bn of financing to small business clients (Business Banking)</p> <p>Provide \$3bn of financing to microfinance institutions</p>	<p>Jan 2022 – Dec 2023</p> <p>Jan 2020 – Dec 2024</p> <p>Jan 2020 – Dec 2024</p>
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	Jan 2020 – Dec 2024
Impact Finance 	Innovative financial products and partnerships can help us solve global development challenges and improve the lives of millions in our markets	<p>Double Sustainable Investing Assets Under Management across a holistic proposition including Mutual Funds, Exchange Traded Funds (ETFs), Bonds, Equities, Structured Products, Discretionary Portfolio Mandates (DPMs) and Insurance-Linked Plans (ILPs)</p> <p>Integrate ESG considerations in wealth management advisory activities</p>	<p>Jan 2021 – Dec 2025</p> <p>Jan 2021 – Dec 2025</p>

Pillar 2: Operations

Theme	Aspiration	Target Date	
People 	Our people are our greatest asset, and our diversity drives our business success	<p>Increase gender representation to 35% women in senior roles</p> <p>Increase our 'Culture of Inclusion' score to 84.5%</p> <p>Embed an integrated health and wellbeing strategy to support building and re-skilling a future-ready, diverse workforce</p> <p>Create Diversity & Inclusion Supplier Plans for all our markets to support 40% of our newly onboarded suppliers being diverse</p> <p>Grow our employee MyVoice score to the question "the way that we operate day-to-day is aligned with our vision of being the world's most sustainable and responsible bank" from 2021 baseline of 84% to 88%</p> <p>Support at least 50% of all employees to complete our learning programme on Sustainability</p> <p>Support at least 70% of relevant employees to complete our Sustainable Finance training programme</p>	<p>Sep 2016 – Dec 2025</p> <p>Jan 2020 – Dec 2024</p> <p>Jan 2020 – Dec 2022</p> <p>Jan 2022 – Dec 2025</p> <p>Jan 2022 – Dec 2024</p> <p>Jan 2022 – Dec 2022</p> <p>Jan 2022 – Dec 2022</p>
	Environment 	Reducing our own impact on the environment will protect our planet for the benefit of our communities	<p>Reduce annual Scope 1 & 2 greenhouse gas emissions to net zero by 2025</p> <p>Source all energy from renewable sources</p> <p>Achieve and maintain flight emissions 28% lower than our 2019 baseline of 94,000 tonnes</p> <p>Reduce waste per colleague to 40kg per year</p> <p>Recycle 90% of waste</p> <p>Offset all residual emissions from our operations (Scope 1 and 2, Scope 3 flights, waste and data centres), doubling our average cost from \$7.65 in 2021 to \$15 per tonne in 2022</p> <p>Tackle financial crimes by contributing to developing typologies and red flags for financial flows, training frontline staff to identify potential suspicious transactions and participating in public-private partnerships to share intelligence and good practices</p> <p>Develop and deliver a targeted outreach programme, including through key international platforms, aimed at safely and transparently reducing barriers to capital mobilisation for sustainable development</p>
Conduct and compliance 	By partnering proactively and effectively, we can drive the right outcomes for clients and communities	Ongoing	

Pillar 3: Communities

Theme	Aspiration	Target Date	
Communities 	Everyone deserves economic opportunities that enable them to learn, earn and grow	<p>Invest 0.75% of prior year operating profit (PYOP) in our communities</p> <p>Raise \$75m for Futuremakers by Standard Chartered</p> <p>Education: Reach one million girls and young women through Goal</p> <p>Employability: Reach 100,000 young people</p> <p>Increase participation for employee volunteering to 55%</p>	<p>Ongoing</p> <p>Jan 2019 – Dec 2023</p> <p>Jan 2006 – Dec 2023</p> <p>Jan 2019 – Dec 2023</p> <p>Jan 2020 – Dec 2023</p>