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Driving Commerce and Prosperity

We offer banking services that help people and companies to succeed, creating wealth and growth across our markets. Our heritage and values are expressed in our brand promise – Here for good.

With more than 86,000 employees in more than 60 markets, we have over a 150-year history in some of the world’s most dynamic regions. We’re listed on the London and Hong Kong Stock Exchanges as well as the Bombay and National Stock Exchanges in India.
Standard Chartered’s presence in Malaysia dates back to 1875, when its first branch opened for business at Beach Street, Penang

Standard Chartered Bank, a member of the Standard Chartered Group was established in Malaysia in 1875 and incorporated as Standard Chartered Bank Malaysia Berhad in 1984. As Malaysia’s first bank, Standard Chartered leads the way through product innovation, consistent and strong growth performance and sustainability initiatives. The Bank provides a comprehensive range of financial products and services to corporates, institutions, small and medium-sized enterprises and individuals through its network of branches across Malaysia.

Standard Chartered’s Global Business Services (GBS) Centre in Malaysia first opened in 2001 and is the first global business services centre of an international bank in Malaysia. It is a part of a broader network of information technology and operations centres with three other hubs – India, China and most recently, Poland. These include dedicated world-class technology, software and system development, information technology support services, banking operations and client care capabilities to businesses in Asia, Africa and the Middle East.

Standard Chartered’s GBS also houses the Bank’s Global Collective Intelligence and Command Centre in Malaysia - also known as CnC. This centre’s main priority is to further enhance Standard Chartered’s capability to provide its clients globally with more reliable and secure banking services using state-of-the-art digital technology. It is staffed with best-in-class software engineers, operations specialists and service partners, co-located in a 33,000 square feet fully-digitised and secured environment.

Price Solutions Sdn Bhd, a wholly owned subsidiary of Standard Chartered PLC is also located in Malaysia. The company promotes and markets Standard Chartered's financial products in Malaysia through a network of direct sales agents.

Standard Chartered Saadiq Berhad, Standard Chartered Bank Malaysia’s Islamic Banking subsidiary was established in November 2008. It offers a full suite of Syariah-compliant products and services to individuals and corporates through its dedicated branches.

Standard Chartered employs over 7,000 employees in all its Malaysian operations.
I am pleased to present the first Sustainability Summary for Standard Chartered Bank Malaysia. As the nation’s first and oldest Bank, established in Penang 143 years ago, we take pride in our solid foundation and remain committed to Malaysia.

Our purpose is to drive commerce and prosperity through our unique diversity. As an international bank operating in diverse and dynamic markets, we drive investment, trade and the creation of wealth across Asia, Africa and the Middle East.

We are focused on delivering for our clients and communities and have clearly set out our commitment to society – seeking to be a force for good, promoting sustainable economic and social development in Malaysia.

Sustainability is integrated into how we do business. It guides everything we do, from the services we provide to our clients, to the way we run our Bank and support the local communities in which we live and work.

Our approach focuses on three areas:

- **Contributing to sustainable economic growth** – supporting our clients through our core business of banking
- **Being a responsible company** – managing our business and operations to deliver long-term value for our shareholders and society
- **Investing in communities** – working with our local communities to promote social and economic development

Our Sustainability Summary will showcase some of our sustainability and community achievements. We look forward to continue to make a positive difference in Malaysia.

On behalf of Standard Chartered Bank Malaysia, I wish to thank all our colleagues, clients and stakeholders for a great year and all your support.

---

**Abrar A. Anwar**

*Managing Director and Chief Executive Officer, Malaysia*
Our purpose as an international bank is to drive commerce and prosperity through our unique diversity. We seek to ensure that the financial services we provide to individuals, businesses and global institutions improve livelihoods and provide new economic opportunities for people in our markets.

Understanding our sustainability themes

We regularly engage with a range of stakeholders to understand the sustainability themes that matter to them, and that affect our business. During 2017, we undertook a desk-based materiality review, supported by external specialists, which identified topics of importance to both our business and our stakeholders. We share how we manage and measure progress against these through policies and statements on sc.com, the Group’s 2017 Annual Report and Accounts.

The table below sets out where stakeholders can find responses to the top five topics identified:

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MALAYSIA
HERE FOR GOOD

Our commitment to society goes beyond creating value for our shareholders. We provide financing which sustains and supports socio-economic development for all our stakeholders.

CONTRIBUTING TO SUSTAINABLE ECONOMIC GROWTH

We use our core business of banking to promote sustainable development in our markets.

Environment and Social Risk Management (ESRM)

We have developed a framework and position statements to help us apply international standards and best practice across our market. Our cross-sector requirements, along with our position statements on climate change and human rights, and our position statements for clients operating in sensitive business sectors, guide our management of environmental and social risk.

Access to financial services

In 2017, we provided loans and advances of over MYR37.4 million to customers across Corporate & Institutional, Commercial and Retail Banking. We also facilitated MYR8.1 billion of inbound trade and MYR16.1 billion of outbound trade.

Lending to the Small Medium Enterprise (SMEs) and Business Banking Clients

In 2017, we provided lending of over MYR395 million to SMEs and Business Banking clients.

Islamic Finance

The Bank is one of nine Community of Practitioners of Bank Negara’s value-based intermediation initiative launched in 2017.

BEING A RESPONSIBLE COMPANY

We manage our company responsibly by promoting the right values and behaviours, investing in people, managing our environmental impact and supporting the fight against financial crime.

Our people*

- Over 7,000 staff
- 27 nationalities
- 48% women
- 52% men
- 41% women in senior management
- 85% Malaysians
- 22 with disability

Our presence

- 32 branches
- 67 ATMs

Environment*

- Over 2,000 staff mobilised nationwide for park and beach cleaning activities

Suppliers

- Engaged 3,000 suppliers with our Supplier Charter which sets out a number of principles for the behavioural standard that we expect from them.

Conduct

- 99.9% of our staff committed to our Group Code of Conduct

Governance and financial crime prevention

- Conduct regular internal financial crime prevention campaigns to enhance staff awareness
- 99% staff completed the Anti-Bribery and Corruption e-learning in 2017

Enhanced staff benefits

- Introduced the flexible working option; of working from home, flexible time and part time to help employees achieve a better balance in life
- Extended the parental leave substantially to 20 calendar weeks of maternity leave, 2 calendar weeks of paternity leave and 2 calendar weeks of adoption leave to better support our employees’ families to welcome their new family members

*Including our subsidiary Global Business Services Malaysia
We use our core business of banking to promote sustainable Environment and Social Risk Management (ESRM) Lending to the Small Medium Enterprise (SMEs) and Business Access to financial services for our shareholders. We provide financing which helps us apply international standards and best practice rights, and our position statements for clients operating in sensitive business sectors, guide our management of rights, and our position statements on climate change and human engagement programmes:

**Employee Volunteering (EV)**

We encourage our staff to volunteer across all our community engagement programmes:

- **Seeing is Believing**
- **Goal**
- **Financial Education**
- **Diversity & Inclusion**

We recorded **8,090 EV** days in 2017

**Financial Education**

- **52 entrepreneurs** were trained through the Bank’s Education for Entrepreneurs programme in 2017
- Under Bank Negara’s Buku Wang Saku programme, we reached over **6,000 primary school students** nationwide

**Goal**

- Goal Malaysia reached over **2,800 secondary school students** in Klang Valley within 3 months of its launch

**Seeing is Believing (SIB)**

- In 2017, we raised **MYR60,000** for Seeing is Believing through internal and external fundraising events such as the One Hour campaign (where staff donate one-hour of their salary), auctioning of Liverpool FC signed jerseys & jumble sales
- **15 staff** underwent cataract-finder training with the Ministry of Health

**Local initiatives**

- Standard Chartered Foundation (SCF) contributed **1,870** Intracocular lenses worth **MYR412,000** to underprivileged cataract patients nationwide. SCF also raised over **MYR80,000** which will help give the gift of sight to cataract patients

**Our Sponsorships**

- **Standard Chartered KL Marathon 2017**

  The Marathon provides us with the unique opportunity to connect with our clients, community and employees through a shared passion of running and giving back to the society.

  - **9th year of sponsorship**
    - **1,000 staff runners**
    - **36,000 runners**
    - **120 community runners**

    Over **MYR80,000** funds raised for Standard Chartered Foundation

- **Perfect match 2017** raised over **MYR10,000**
CONTRIBUTING TO SUSTAINABLE ECONOMIC GROWTH

Objective
We use our core business of banking to promote sustainable development in our markets.

Overview
We finance individuals, businesses and projects that contribute to sustainable economic growth in some of the world’s most dynamic and diverse markets. In 2017, globally, we provided loans and advances of USD262,859 million to clients across Corporate & Institutional, Commercial and Retail Banking.

Managing our impact includes minimising environmental and social risks, and in 2017, globally, our Environmental and Social Risk Management team reviewed 487 transactions against our 20 Position Statements, which set out best-practice environmental and social management standards. We have developed a framework and position statements to help us apply international standards and best practice across our market. Our cross-sector requirements, along with our position statements on climate change and human rights, and our position statements for clients operating in sensitive business sectors, guide our management of environmental and social risk.

Our Group’s performance against the six Aspirations under this pillar is set out on the opposite page.

Three generations of partnerships

“It is a three-generation partnership. The Bank believed in us, knew us well and supported our long-term business model. The company is expanding fast and we hope the Bank will continue to ride the future journey with us.” – Datuk Ong Chin Choon, CEO, Teik Heng Corporation

Datuk Ong, whose father was the Bank’s customer for over 80 years, holds a fond passion for the Bank until today. His father and uncle started a local sundry shop in Taiping, which eventually evolved to a private limited company in 1981. Datuk Ong later expanded the company and never turned back. Today, the company supplies food items ranging from fresh and canned food products as well as other sundry goods to government agencies. From a company with just family members when it started, it now employs a work force of 43 people. Teik Heng Corporation is also the sourcing arm of the Teik Heng Holdings whereby they source and supply the materials to its subsidiary companies.

Teik Heng Corporation has been banking with the Bank for more than 3 decades starting from 1981 and is also the landlord for the Bank’s Taiping branch. The company has a new business development arm led by Datuk’s Ong’s son, Mr Ong Teng Boon to explore other businesses.

“Customer centricity is the backbone of our business today; we have a long-term business relationship with Teik Heng and his business has since grown from the founder to third generation ownership. We are glad to be part of the legacy for generations to come.” – Abrar A. Anwar, Chief Executive Officer Standard Chartered Malaysia
Aspiration

**Infrastructure**

Everyone should have access to safe, reliable and affordable power and infrastructure which transforms lives and strengthens economies.

**Climate change**

Climate change is one of today’s greatest challenges and addressing it is essential to promote sustainable economic growth.

**Entrepreneurs**

Entrepreneurs are the heart of local economies, creating jobs and empowering people.

**Digital**

Everyone should have access to digital banking products enabling safe, efficient and inclusive banking.

**Commerce**

Trade creates jobs and contributes to economies by enabling people to connect across borders.

**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.

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
- Introduce criteria to assess alignment to a 1.5 degree climate scenario for energy sector clients and transactions
- Expand climate assessment criteria to other high-emitting sectors
- Provide $6 billion to Business Banking clients
- Grow our lending to smaller business clients in our Commercial Bank by 20% as measured by assets
- Continue to provide ‘last mile’ payments and collections to clients in our footprint through our Straight2Bank wallet
- Bank 8,000 of our clients’ international and domestic networks of suppliers and buyers through banking the ecosystem programmes.
- 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

Target date

- Jan 2017 – Dec 2019 (infrastructure)
- Jan 2016 – Dec 2020 (clean technology)
- May 2016 – Dec 2017
- Jan 2018 – Dec 2018
- Jan 2017 – Dec 2019
- Jan 2017 – Dec 2019
- Jan 2017 – Dec 2019
- Jan 2017 – Dec 2020
- Jan 2016 – Dec 2020
- Jan 2016 – Dec 2020

Progress

- Ongoing
  
  - 2017: $12.8 billion
  
  - 2017: $1.2 billion for clean technology
  
  - 2016-2017: $2 billion for clean technology
  
  - Ongoing
  
  - Partly achieved
  
  - We have developed criteria for assessing energy utilities clients’ power generation assets against a range of physical and transition risks, under multiple climate scenarios and a range of time horizons. The next step is to introduce the criteria into the business
  
  - Ongoing
  
  - 2017: $2.9 billion
  
  - 2017: 17% (Jan 2017 baseline: $24.1 billion)
  
  - Ongoing
  
  
  - 2017: 61% increase in average mobile money transactions to more than 70,000 per month
  
  - Ongoing
  
  - 2017: 2,000 new clients

Achieved/Ongoing

- 2017: $591 million
  
- 2016-2017: $1 billion

- Ongoing

- 2017: 3 funds launched
  
- 2016-2017: 3 funds launched

- Ongoing

(see case study on previous page)
Objective

We manage our company responsibly by promoting the right values and behaviours, investing in people, managing our environmental impact and supporting the fight against financial crime.

Overview

We recognise that sound governance practices are a central element of responsible banking. We continue to encourage good conduct as a priority with over 99.8 percent of our Malaysian employees recommitting to the Group Code of Conduct in December 2017. We further enhanced our approach to financial crime prevention by strengthening our policies and extending training for employees on the front line of fighting financial crime.

Our diversity is a unique strength that helps us deliver a positive impact on society. We work hard to create a culture of inclusion where talent and individuality are valued and respected. In 2017, we increased fully-paid maternity leave for female employees to 20 calendar weeks, while male employees enjoy two calendar weeks of paternity leave. New adoptive parents are entitled to a fully paid adoption leave of two calendar weeks. We also introduced a standard flexible working practice to ensure all colleagues can choose how they work and increased the benefits we offer parents globally.

Our new Fair Pay Charter, agreed in 2017, sets out the principles which guide all of our reward and performance decision-making. This includes continuing to reward colleagues in a way that is free from discrimination on the basis of diversity, including gender.

Our Group’s performance against the four Aspirations under this pillar is set out on the opposite page.

Our commitment to fighting financial crime

At Standard Chartered, it’s our commitment to become a leader in the fight against financial crime. Access to the financial system helps transform lives around the world. But the financial system is also the lifeblood of some of today’s most damaging crimes – from human trafficking to terrorism, the drug trade to corruption.

Built on a global footprint, Standard Chartered has become a linchpin of growth in emerging markets, promoting financial inclusion and global trade. This puts us at the front line of fighting financial crime (FCC). Building and maintaining robust defences is a necessary part of being in business and, as a gatekeeper to the financial system, it’s our responsibility to make sure we are playing our part.

We realise that, at times, our past efforts to prevent financial crime fell short. That’s why we have been working hard to respond right across the bank, and we are making significant progress. We’re on a continual journey, and it’s our commitment to become a leader in tackling financial crime.

We have learnt from our past and recognise there is no room for complacency. This means engaging our people and strengthening our culture so that each and every one of us sees FCC as a core part of the day job, wherever we sit in the bank.

In 2017, 99.9 percent of our Malaysian employees completed the Anti Money Laundering and Rejecting Bribery e-learning. Throughout the year, we share frequent newsletters and bulletins on various FCC topics to our employees to continue to enhance awareness and knowledge.

At the same time, our business must be backed up by robust compliance efforts that address the inherent risk of the people, companies and markets that we serve – applied consistently around the world.

To make the financial system a hostile environment for criminals and terrorists, our contribution has to go beyond our own business. We’re helping to raise industry standards, working hand-in-hand with our banking customers around the world. And in collaboration with governments, regulators and other global banks, we’re taking a lead on forging new models for combating financial crime.

As we implement our future strategy, upholding the highest standards of conduct is a priority for the bank. That’s how we’ll make a positive difference to how the financial system operates, and build our business competitively and sustainably over the long term.

Our investment in financial crime controls is improving our ability to fight financial crime. In 2017, our FCC team has doubled by 26%.
## Aspiration

### People

Our people are our greatest asset, and our diversity drives our business success

- **Target:**
  - Increase gender representation: 25% women at Board level
  - 30% women in senior roles (bands 1-4)
  - Apply a flexible working policy globally
  - Increase the minimum paid parental leave across all of our markets to 20 weeks for the primary care giver and two weeks for the spouse or civil partner
  - **New target for 2018:** Roll-out a comprehensive employee wellness programme across four key markets (UK, US, Singapore and Hong Kong)

### Environment

Reducing our own impact on the environment will protect our planet for the benefit of our communities

- **Target:**
  - Reduce annual energy use by 35% to 230 kWh/m²/year in our tropical climate locations (80% of portfolio)
  - Reduce annual energy use by 31% to 275 kWh/m²/year in our temperate climate locations (20% of portfolio)
  - Reduce our annual water use by 72% to 0.5kL/m²/year
  - Reduce annual office paper use by 57% to 10kg/FTE/year

### Conduct

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

- **Target:**
  - Implement a conduct management framework that ensures that all staff are able to identify, control and govern conduct-related risk
  - **New target for 2018:** Effectively embed the conduct management framework so that all staff are able to identify, mitigate and manage conduct risk

### Financial crime compliance

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

- **Target:**
  - All eligible bank staff to complete relevant ABC, AML and sanctions training with less than 2% overdue

### Progress

- **Target date**
  - Jan 2013 – Dec 2017
  - Sept 2016 – Dec 2020
  - Sept 2016 – Dec 2017
  - Sept 2016 – Dec 2017
  - Jan 2013 – Dec 2017
  - Jan 2018 – Dec 2018

- **Progress**
  - Achieved
  - Ongoing
  - Achieved
  - Achieved
  - Ongoing
  - Ongoing
  - Ongoing
  - Ongoing
  - Achieved
  - Ongoing
  - Achieved
  - Achieved
Objective

We seek to promote sustainable economic and social development in our communities.

Overview

Health and education are the foundation of social and economic development. We work with local partners to deliver programmes that improve people’s health and educational opportunities.

In 2017, over 8,000 volunteering days were recorded by our employees in Malaysia.

Seeing is Believing, our flagship global programme to treat avoidable blindness and visual impairment, raised USD5.6 million globally in 2017 through fundraising and matching by the Group. Between 2008 and 2017, Seeing is Believing raised USD98.4 million and reached 163.5 million people through medical intervention, screening, training and education.

Our Goal programme founded in 2006 to provide life-skills training through sport has helped more than 285,000 girls across more than 20 of our markets to date. This year, we’re taking our mission to a new level, aiming to reach 600,000 girls by the end of 2020. Locally, we have engaged over 2,800 secondary school girls after Goal was launched in Malaysia in August 2017.

Through our financial education programmes, we trained more than 117,000 young people and just over 1,500 entrepreneurs, of which 90 per cent were women in 2017. Globally, we have achieved our financial education target a year early with more than 5,500 micro and small businesses educated between 2013 and 2017, of which 56 per cent are women-owned or led. In Malaysia, we reached over 6,000 students nationwide and 50 entrepreneurs through our financial education programmes in 2017.

Our Group’s performance against the Aspirations under this pillar is set out on the opposite page.

Empowering girls: Why we must do more

To help the millions of underprivileged across the world, it takes collective action

We were proud to launch Goal in Malaysia in 2017. Goal has reached over 2,800 secondary school students in the Klang Valley. Through a combination of sports and life skills training, Goal aims to empower and equip adolescent girls with the confidence, knowledge and skills they need to become integral economic leaders in their families, communities and societies. It is primarily designed for girls aged 13-17 who are living in underserved communities.

Goal is delivered through the Bank’s local NGO partner, WOMEN:girls, which also oversee the programme’s monitoring and evaluation. The curriculum is based on training modules, with play-based learning and netball at the core. Modules cover financial education, communication, hygiene and life skills that collectively seek to empower and raise the confidence of adolescent girls.

“I really enjoyed and learnt a lot from the Goal programme. The sessions provided me with knowledge and skills that I am actively applying to my daily life. I was quite a shy person but now I have more self-confidence and am starting to recognise my own potential," - Nikita, 16 years old from SMK Convent Klang

“It’s heart-warming to witness the transformation of our Goal girls throughout these months. Although I’ve been involved in teenager development for the past 2 years, Goal was a whole new experience for me. The training is greatly structured in all aspects to empower these adolescent girls. I’m impressed at the amount of effort the Goal girls put into each session and their eagerness to learn. The more we give, the more we receive!” - Lee Kar Man, Goal Coach
Providing financial education

Our financial education programmes aim to build financial awareness among young people and small businesses

Financial education and access to financial services are key drivers of inclusive economic development. While more individuals and businesses have greater access to financial services, many don’t know how to use them. Young people often lack the financial knowledge and capability to plan for their future, and many micro and small business owners lack financial management skills.

In 2017, we announced our strategic partnership with the Malaysian Global Innovation & Creativity Centre (MaGIC) offering financial education programmes to small and medium enterprises (SMEs) in Malaysia resulting in over 50 entrepreneurs trained under our Education for Entrepreneurs (E4E) programme.

“Providing financial education

Our financial education programmes aim to build financial awareness among young people and small businesses

Financial education and access to financial services are key drivers of inclusive economic development. While more individuals and businesses have greater access to financial services, many don’t know how to use them. Young people often lack the financial knowledge and capability to plan for their future, and many micro and small business owners lack financial management skills.

In 2017, we announced our strategic partnership with the Malaysian Global Innovation & Creativity Centre (MaGIC) offering financial education programmes to small and medium enterprises (SMEs) in Malaysia resulting in over 50 entrepreneurs trained under our Education for Entrepreneurs (E4E) programme.

“It is rewarding to receive positive feedback from the entrepreneurs trained under our Education for Entrepreneur programme. The majority shared that they have improved their financial understanding. Most of them are now eager to explore the next level of their business, after gaining some insights on how to manage their finances better.” - Lai Foong Keng, Employee Volunteer for E4E

Under Bank Negara’s Buku Wang Saku Financial Literacy Programme the Bank reached over 6,000 primary school students nationwide.

“Buku Wang Saku is delivered nationwide through our employee volunteers. We are committed to building financial capability among youth and aim to influence behavioural change while engraining financial responsibility at an early age.” - Aaron Pereira, Employee Volunteer for Buku Wang Saku
Intraocular Lens (IOL) project

In 2013, Standard Chartered Foundation (SCF) forged a 3-year partnership with the Ministry of Health to support underprivileged cataract patients in Malaysia and donated a total of MYR1.5 million over 3 years towards the purchase of lenses required for cataract surgeries for these patients. Ophthalmologists in the Ministry of Health were tasked to carry out the surgeries and outreach services for those who would benefit most from these lens implants. A total of 4,431 lenses were purchased throughout the 3 years, where 37% went to Sabah and Sarawak and 63% to Peninsular Malaysia.

Due to the positive impact of the project in 2017, through SCF, a Memorandum of Understanding was signed with the Ministry of Health to sponsor 1,870 Intraocular Lenses (IOL) worth MYR412,000 to underprivileged cataract patients nationwide.

“Cataracts is a preventable disease and patients can see again after undergoing cataract surgery. We thank Standard Chartered Foundation for partnering with us and helping us give back the gift of sight to many underprivileged patients. The joy of seeing the patients beaming with their regained vision is always priceless,” - Dr Mokhlisoh Binti Mohamed Apandi, Unit Head, Cataract Operations Centre, Ministry of Health

“I am 76 years old and started to lose my vision about 3 years ago due to cataracts in my right eye. I could not afford cataract surgery and was beginning to lose hope. I heard about the IOL project and am grateful to Standard Chartered Foundation and the Ministry of Health who have helped me regain my sight. I can now go back to living a normal life.” - Mr. Ting Huat Yew, an IOL recipient from Selangor
OUR SPONSORSHIPS

Standard Chartered KL Marathon (SCKLM)

Our sponsorship of the iconic Standard Chartered KL Marathon is always underpinned by our desire to bring together communities and empower ordinary people to do amazing things. The Marathon also serves as an encouraging platform for the Bank’s employees to volunteer. This was exemplified by more than 30 visually impaired runners who took part in the 5km Fun Run, along with volunteer running-buddies from the Bank. We also provided opportunities to underserved community runners to participate in the race across various categories.

Standard Chartered KL Marathon’s Run for A Reason (RFAR) charity initiative is an integral part of the event, channelling funds raised to deserving charities that assist underprivileged communities and those in dire need. In 2017, through Standard Chartered KL Marathon’s RFAR programme, all money raised for Standard Chartered Foundation was donated directly to the Intraocular Lens project. Over MYR80,000 was raised through staff, public and corporate donations.
Liverpool Football Club

Standard Chartered has been the Main Sponsor of Liverpool Football Club since July 2010, and have recently renewed the partnership until the end of May 2023. The partnership allows us access to some of the most successful players in football history, past and present, so we can create a host of unique experiences for our clients, colleagues and fans, as well as helping the local communities in which we operate. The Club has a similar heritage to us – over 100 years of history, strong values and a determination to give back to the local community - which has also enabled us to partner with them on a number of community initiatives such as The Perfect Match (Seeing is Believing logo swap); soccer clinics for the children of our clients, staff and the local community.

At Perfect Match 2017, we raised over MYR10,000 for Seeing is Believing.
LAUNCHING OUR Aspirations

We created our Group level Sustainability Aspirations in 2016 after engaging with stakeholders and colleagues to understand the main sustainability issues and opportunities we face as a business. The Aspirations set out measurable activities, and annual and multi-year targets, in the areas where we believe we can have the greatest impact.

We have taken steps to embed the Aspirations within Standard Chartered through a series of workshops with colleagues in Singapore, New York and Hong Kong. These were aimed at illustrating the connection between participants’ daily work for the Bank and our sustainability approach.

Senior business leaders recognise the potential of the Aspirations to connect our core business with positive social and economic outcomes in our markets and guide our contribution to the United Nation’s Sustainable Development Goals.

In 2017, we achieved the targets for annual Aspirations in conduct, people and financial crime compliance, and achieved our multi-year Aspiration for microfinance three years ahead of schedule. Our aim for 2018 is to maintain this momentum and continue to help colleagues understand how they contribute to our ability to have a positive impact as an organisation.
## Infrastructure

Everyone should have access to safe, reliable and affordable power and infrastructure which transforms lives and strengthens economies.

<table>
<thead>
<tr>
<th>Aspiration</th>
<th>Target</th>
<th>Target date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Provide advisory, financing, debt structuring services and policy advice for $25 billion of infrastructure projects, including $4 billion toward clean technology</td>
<td>Jan 2017 – Dec 2019 (infrastructure)</td>
<td>Jan 2016 – Dec 2020 (clean technology)</td>
</tr>
</tbody>
</table>

## Climate change

Climate change is one of today’s greatest challenges and addressing it is essential to promote sustainable economic growth.

<table>
<thead>
<tr>
<th>Aspiration</th>
<th>Target</th>
<th>Target date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Introduce criteria to assess alignment to a 1.5 degree climate scenario for energy sector clients and transactions</td>
<td>May 2016 – Dec 2017</td>
<td></td>
</tr>
<tr>
<td>Expand climate assessment criteria to other high-emitting sectors</td>
<td>Jan 2018 – Dec 2018</td>
<td></td>
</tr>
</tbody>
</table>

## Entrepreneurs

Entrepreneurs are the heart of local economies, creating jobs and empowering people.

<table>
<thead>
<tr>
<th>Aspiration</th>
<th>Target</th>
<th>Target date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Grow our lending to smaller business clients in our Commercial Bank by 20% as measured by assets</td>
<td>Jan 2017 – Dec 2019</td>
<td></td>
</tr>
</tbody>
</table>

## Digital

Everyone should have access to digital banking products enabling safe, efficient and inclusive banking.

<table>
<thead>
<tr>
<th>Aspiration</th>
<th>Target</th>
<th>Target date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Continue to provide “last mile” payments and collections to clients in our footprint through our Straight2Bank wallet</td>
<td>Jan 2017 – Dec 2019</td>
<td></td>
</tr>
</tbody>
</table>

## Commerce

Trade creates jobs and contributes to economies by enabling people to connect across borders.

<table>
<thead>
<tr>
<th>Aspiration</th>
<th>Target</th>
<th>Target date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bank 8,000 of our clients’ international and domestic networks of suppliers and buyers through banking the ecosystem programmes.</td>
<td>Jan 2017 – Dec 2020</td>
<td></td>
</tr>
</tbody>
</table>

## 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.

<table>
<thead>
<tr>
<th>Aspiration</th>
<th>Target</th>
<th>Target date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Provide $1 billion of financing to microfinance institutions to extend access to finance</td>
<td>Jan 2016 – Dec 2020</td>
<td></td>
</tr>
<tr>
<td>Facilitate opportunities for our Private Bank clients to invest in impact investing funds in our markets</td>
<td>Jan 2016 – Dec 2020</td>
<td></td>
</tr>
<tr>
<td>Continue to promote blended finance capabilities</td>
<td>Jan 2016 – Dec 2020</td>
<td></td>
</tr>
<tr>
<td>Aspiration</td>
<td>Target</td>
<td>Target date</td>
</tr>
<tr>
<td>-----------------------</td>
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<td>----------------------</td>
</tr>
<tr>
<td><strong>People</strong></td>
<td>Increase gender representation: 25% women at Board level</td>
<td>Jan 2013 – Dec 2017</td>
</tr>
<tr>
<td></td>
<td>30% women in senior roles (bands 1-4)</td>
<td>Sept 2016 – Dec 2020</td>
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<tr>
<td></td>
<td>Apply a flexible working policy globally</td>
<td>Sept 2016 – Dec 2017</td>
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<td></td>
<td>Increase the minimum paid parental leave across all of our markets</td>
<td>Sept 2016 – Dec 2017</td>
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<tr>
<td></td>
<td>to 20 weeks for the primary care giver and two weeks for the spouse or</td>
<td></td>
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<tr>
<td></td>
<td>civil partner</td>
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<td></td>
<td><strong>New target for 2018:</strong> Roll-out a comprehensive employee wellness</td>
<td>Jan 2018 – Dec 2018</td>
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<tr>
<td></td>
<td>programme across four key markets (UK, US, Singapore and Hong Kong)</td>
<td></td>
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<tr>
<td></td>
<td><strong>New target for 2018:</strong> Roll-out a refreshed diversity and inclusion</td>
<td>Jan 2018 – Dec 2018</td>
</tr>
<tr>
<td></td>
<td>strategy Bank-wide</td>
<td></td>
</tr>
<tr>
<td><strong>Environment</strong></td>
<td>Reduce annual energy use by 35% to 230 kWh/m²/year in our tropical</td>
<td>Jan 2008 – Dec 2019</td>
</tr>
<tr>
<td></td>
<td>climate locations (80% of portfolio)</td>
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<tr>
<td></td>
<td>Reduce annual energy use by 31% to 275 kWh/m²/year in our temperate</td>
<td>Jan 2008 – Dec 2019</td>
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<tr>
<td></td>
<td>climate locations (50% of portfolio)</td>
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<tr>
<td></td>
<td>Reduce our annual water use by 72% to 0.5kL/m²/year</td>
<td>Jan 2008 – Dec 2019</td>
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<td></td>
<td>Reduce annual office paper use by 57% to 10kg/FTE/year</td>
<td>Jan 2012 – Dec 2020</td>
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<td></td>
<td>Implement a conduct management framework that ensures that all staff</td>
<td>Jan 2017 – Dec 2017</td>
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<tr>
<td></td>
<td>are able to identify, control and govern conduct-related risk</td>
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<tr>
<td></td>
<td><strong>New target for 2018:</strong> Effectively embed the conduct management</td>
<td>Jan 2018 – Dec 2018</td>
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<tr>
<td></td>
<td>framework so that all staff are able to identify, mitigate and manage</td>
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<tr>
<td></td>
<td>conduct risk</td>
<td></td>
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<tr>
<td><strong>Conduct</strong></td>
<td>All eligible bank staff to complete relevant ABC, AML and sanctions</td>
<td>Ongoing</td>
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<td>training with less than 2% overdue</td>
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<td></td>
<td>Deliver at least 10 correspondent banking academies</td>
<td>Jan 2017 – Dec 2017</td>
</tr>
<tr>
<td></td>
<td><strong>New target for 2018:</strong></td>
<td>Jan 2018 – Dec 2018</td>
</tr>
<tr>
<td></td>
<td>Deliver at least 10 correspondent banking academies</td>
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<tr>
<td><strong>Financial crime</strong></td>
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<td></td>
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<tr>
<td></td>
<td>compliance</td>
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<tr>
<td></td>
<td>Financial crime has serious social and economic consequences, harming</td>
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<tr>
<td></td>
<td>individuals and communities</td>
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<tr>
<td><strong>Community engagement</strong></td>
<td>Invest 0.75% of prior year operating profit (PYOP) in our</td>
<td>Jan 2006 – Dec 2020</td>
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<td></td>
<td>communities</td>
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<td></td>
<td>Raise $100m to tackle avoidable blindness</td>
<td>Jan 2003 – Dec 2020</td>
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<td></td>
<td>Empower 600,000 girls through education and sport</td>
<td>Jan 2006 – Dec 2020*</td>
</tr>
<tr>
<td></td>
<td>Educate 5,000 micro and small businesses, with 20% women-owned or led</td>
<td>Jan 2013 – Dec 2018</td>
</tr>
</tbody>
</table>

* Extended from 2018 to 2020.
Further information
Our online resources provide further information to support this document:

**Annual Report**
For a full review of our performance during 2017 visit sc.com/annualreport

**Approach to sustainability**
You can learn more about our approach to sustainability at sc.com/en/sustainability

**Position Statements**
You can find out more about our environmental and social standards and how we apply these in our work with clients at 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**
DJSI, FTSE4Good

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

For more information about our sustainability performance, please visit sc.com
Sustainability reporting is embedded throughout our 2017 Annual Report and Accounts. Visit sc.com/annualreport