

GR3 Reporting Table

Strategy and Analysis

Code	Disclosure	Location	Status	Comments
1.1	CEO Statement	From the Group chief executive	●	
1.2	Key impacts, risks, and opportunities	From the Group chief executive Our approach to sustainability Sustainability Strategy	●	

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Organisation Profile

Code	Disclosure	Location	Status	Comments
2.1	Name of the organisation	Insert Home page	●	
2.2	Primary brands, products, and/or services	Business & Strategy	●	
2.3	Operational structure of the organisation		●	
2.4	Location of organisation's headquarters	Contact Us	●	

Code	Disclosure	Location	Status	Comments
2.5	Number of countries where the organisation operates	(Inside front cover)	●	
2.6	Nature of ownership and legal form	About Us	●	
2.7	Markets served		●	
2.8	Scale of the reporting organisation:			
	Number of employees	Great place to work/Data and targets	●	
	Net sales		●	
	Total capitalisation			
	Quantity of products or services provided	Access to financial services/Data and targets Sustainable finance/Equator principles		
	Total assets		●	
	Beneficial ownership		●	
	Breakdowns by country/region of the following: <ul style="list-style-type: none"> Sales/revenues by countries/regions that make up 5 percent or more of total 	Great place to work/Data and targets	●	Standard Chartered currently provides a breakdown of all significant country operations - this may not include all operations that make up 5% or more of total revenues.

Code	Disclosure	Location	Status	Comments
	revenues <ul style="list-style-type: none"> Costs by countries/regions that make up 5 percent or more of total revenues Employees 			
2.9	Significant changes during the reporting period regarding size, structure, or ownership		●	
2.10	Awards received in the reporting period	Awards	●	

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Report Parameters

Code	Disclosure	Location	Status	Comments
Report Parameters				
3.1	Reporting period for information provided	Our approach to sustainability / Reporting	●	
3.2	Date of most recent previous report	Resource Centre/Reporting	●	
3.3	Reporting cycle	Our approach to sustainability / Reporting	●	
3.4	Contact point for questions regarding the report or its contents	Contact Us	●	

Code	Disclosure	Location	Status	Comments
Report Scope and Boundary				
3.5	Process for defining report content	<p>Our approach to sustainability / Reporting</p> <p>Our approach to sustainability / Engagement</p> <p>Sustainability Strategy Global Reporting Initiative (G3)</p>	●	
3.6	Boundary of the report	<p>Our approach to sustainability / Reporting</p> <p>Global Reporting Initiative (G3)</p>	●	Standard Chartered has not followed the Boundary Protocol but have reflected on those principles in identifying and reporting on key direct issues and where it has a wider influence on environment, society and economy.
3.7	Any specific limitations on the scope or boundary of the report	Global Reporting Initiative (G3)	●	
3.8	Basis for reporting on joint ventures, subsidiaries, leased facilities, outsourced operations, and other entities that can significantly affect comparability from period to period	See 3.6	●	

Code	Disclosure	Location	Status	Comments
	and/or between organisations			
3.9	Data measurement techniques and the bases of calculations	Access to financial services/Data & targets Protecting the environment/Data & targets Tackling financial crime/Data & targets Great place to work/Data & targets Community investment/Data & targets	●	
3.10	Explanation of the effect of any re-statements of information provided in earlier reports, and the reasons for such re-statement		●	
3.11	Significant changes from previous reporting periods in the scope, boundary, or measurement methods applied in the report		●	
Report Scope and Boundary				
3.12	Table identifying the location of the Standard Disclosures in the report	Global Reporting Initiative (G3)	●	
3.13	Policy and current practice with regard to seeking external assurance	Global Reporting	●	

Code	Disclosure	Location	Status	Comments
	for the report	Initiative (G3)		

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Governance, Commitments and Engagement

Code	Disclosure	Location	Status	Comments
Governance				
4.1	Governance structure of the organisation, including committees under the highest governance body responsible for specific tasks, such as setting strategy or organisational oversight	Investor Relations Governance	●	
4.2	Indicate whether the Chair of the highest governance body is also an executive officer	Investor Relations	●	
4.3	The number of members of the highest governance body that are independent and/or non-executive members		●	
4.4	Mechanisms for shareholders and	Great place to work / Employee engagement	●	

Code	Disclosure	Location	Status	Comments
	employees to provide recommendations or direction to the highest governance body			
4.5	Linkage between compensation for members of the highest governance body, senior managers, and executives (including departure arrangements), and the organisation's performance (including social and environmental performance)	Great place to work / Reward & recognition	●	<p>To ensure that we take sustainability seriously, Board members and the executive management team have been set performance objectives related to the Bank's social and environmental performance. Examples of the objectives include:</p> <ul style="list-style-type: none"> • Creating a differentiated position on community and the environment: • Eight fold increase in volunteers • Lead by example on our approach to protecting the environment • Promote engagement around environment

Code	Disclosure	Location	Status	Comments
				and community <ul style="list-style-type: none"> • Clean energy projects • Deliver Seeing is Believing phase IV • Increasing our diverse talent pool
4.6	Processes in place for the highest governance body to ensure conflicts of interest are avoided	Board Nomination Committee	●	
4.7	Process for determining the qualifications and expertise of the members of the highest governance body for guiding the organisation's strategy on economic, environmental, and social topics	Governance Board Nomination Committee	●	The Bank believes sustainability is very important and has therefore over the last three years has had a sub-committee of the Board focusing on Sustainability. The Chairman and Group Chief Executive of the Bank sit on the committee ensuring that sponsorship is from the most senior executives of the Bank. The Bank also has three non-executive directors as members of the committee.

Code	Disclosure	Location	Status	Comments
4.8	Internally developed statements of mission or values, codes of conduct, and principles relevant to economic, environmental, and social performance and the status of their implementation	<p>Our approach to sustainability</p> <p>Great place to work / Employee engagement</p> <p>Policies & procedures</p>	●	
4.9	Procedures of the highest governance body for overseeing the organisation's identification and management of economic, environmental, and social performance, including relevant risks and opportunities, and adherence or compliance with internationally agreed standards, codes of conduct, and principles	Our approach to sustainability / Sustainability governance	●	
4.10	Processes for evaluating the highest governance body's own performance,	Governance Board Nomination Committee		

Code	Disclosure	Location	Status	Comments
	particularly with respect to economic, environmental, and social performance			
Commitments to External Initiatives				
4.11	Explanation of whether and how the precautionary approach or principle is addressed by the organisation	Our approach to sustainability / Sustainability governance	●	
4.12	Externally developed economic, environmental, and social charters, principles, or other initiatives to which the organisation subscribes or endorses	Sustainable finance / Environmental finance Sustainable finance / Equator principles Climate Principles Memberships & standards	●	
4.13	Memberships in associations and/or national/international advocacy organisations	Memberships & standards	●	
Stakeholder Engagement				
4.14	List of stakeholder groups engaged by the organisation	Our approach to sustainability / Engagement Protecting the environment / External engagement	●	

Code	Disclosure	Location	Status	Comments
4.15	Basis for identification and selection of stakeholders with whom to engage	Our approach to sustainability / Engagement Protecting the environment / External engagement How we engage our stakeholders	●	
4.16	Approaches to stakeholder engagement, including frequency of engagement by type and by stakeholder group	Our approach to sustainability / Engagement Protecting the environment / External engagement How we engage our stakeholders	●	
4.17	Key topics and concerns that have been raised through stakeholder engagement, and how the organisation has responded to those key topics and concerns, including through its reporting	Our approach to sustainability / Engagement Protecting the environment / External engagement	●	

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Disclosure on Management Approach

Disclosure	Location	Status	Comments
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Disclosure	Location	Status	Comments
Economic	<p>Our approach to sustainability</p> <p>Responsible selling & marketing / Governance</p> <p>Access to financial services</p> <p>Tackling financial crime</p> <p>Community investment</p> <p>Sustainable finance</p> <p>Investor Relations</p>	●	Our approach is to seek ways to deliver economic, social and environmental value through everything we do.
Environment	<p>Our approach to sustainability</p> <p>Protecting the environment / Strategy and management</p> <p>Sustainable finance</p> <p>Memberships & standards</p>	●	Our approach is to seek ways to deliver economic, social and environmental value through everything we do.
Social	<p>Our approach to sustainability</p> <p>Responsible selling and marketing / Governance</p> <p>Access to financial services</p>	●	Our approach is to seek ways to deliver economic, social and environmental value through everything we do.

Disclosure	Location	Status	Comments
	Community investment Great place to work Memberships & standards		

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Economic Indicators

Code	Disclosure	Location	Status	Comments
Economic Performance				
EC1	Direct economic value generated and distributed, including revenues, operating costs, employee compensation, donations and other community investments, retained earnings, and payments to capital providers and governments.	Great place to work / Data & targets Community investment / Data & targets Financial Results	●	
EC2	Financial implications and other risks and opportunities for the	Protecting the environment	●	

Code	Disclosure	Location	Status	Comments
	organisation's activities due to climate change	Sustainable finance / Environmental finance CDP 6 Response		
EC3	Coverage of the organisation's defined benefit plan obligations			
EC4	Significant financial assistance received from government			Standard Chartered does not receive financial assistance from governments.
Market Presence				
EC5	Range of ratios of standard entry level wage compared to local minimum wage at significant locations of operation			The Bank's reward philosophy ensures that the Bank provides competitive salaries and that salaries are appropriate to the market median for the role. The Group continues to have a strong pay for performance culture by rewarding those who have contributed to the Bank's business performance through





Code	Disclosure	Location	Status	Comments
				discretionary awards, such as bonuses.
EC6	Policy, practices, and proportion of spending on locally-based suppliers at significant locations of operation		○	The Bank is investigating how it could report on this in future.
EC7	Procedures for local hiring and proportion of senior management hired from the local community at locations of significant operation	Great place to work / Learning & development Great place to work / Data & targets	■	
Indirect Economic Impacts				
EC8	Development and impact of infrastructure investments and services provided primarily for public benefit through commercial, in-kind, or pro bono engagement	Access to financial services / Microfinance Access to financial services / Microfinance technical assistance Community investment	■	
EC9	Understanding and description of significant indirect	Access to financial services	■	

Code	Disclosure	Location	Status	Comments
	economic impacts, including the extent of impacts	Sustainable finance Community investment		

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Environmental Indicators

Code	Disclosure	Location	Status	Comments
Materials				
EN1	Materials used by weight or volume	Protecting the environment / Data & targets Protecting the environment / Operational impacts	●	We report paper consumption because it is our only significant material use.
EN2	Percentage of materials used that are recycled input materials		○	The Bank has guidelines for type of paper used, which has to be recycled paper or meet stringent sustainable forest requirements. The Bank is investigating how it could report on this in future.
Energy				
EN3	Direct energy consumption by primary energy source	Protecting the environment / Data & targets Protecting the environment / Operational impacts	■	We report on direct & indirect emissions - as reported by Scope 1 & 2 emissions.





Code	Disclosure	Location	Status	Comments
EN4	Indirect energy consumption by primary source	Protecting the environment / Data & targets Protecting the environment / Operational impacts		We report on direct & indirect emissions - as reported by Scope 1 & 2 emissions.
EN5	Energy saved due to conservation and efficiency improvements	Protecting the environment / Data & targets Protecting the environment / Operational impacts		The Bank sets targets to increase energy efficiency and reduce energy use. Progress against these targets is reported annually.
EN6	Initiatives to provide energy-efficient or renewable energy based products and services, and reductions in energy requirements as a result of these initiatives	Sustainable finance / Environmental finance Sustainable Finance / Data & targets		The Bank has committed to finance USD8-10 billion of renewable energy and clean technology projects over 5 years. Projects already achieved include Sinan – Asia's largest photo-voltaic project in South Korea. Energy efficiency financing is a growing area – with a joint venture with ADB and work with SMEs.
EN7	Initiatives to reduce indirect energy consumption and reductions achieved	Protecting the environment / Operational Impacts Protecting the environment / Employee engagement Protecting the environment / External engagement		

Code	Disclosure	Location	Status	Comments
		Sustainable finance / Environmental finance		
Water				
EN8	Total water withdrawal by source	Protecting the environment / Data & targets	■	Although we collect information on total consumption to track any significant change in this position, the level of water withdrawal is not significant across the Bank to collect information by source.
EN9	Water sources significantly affected by withdrawal of water	-	⊖	Standard Chartered does not use significant amounts of water in comparison with other sectors.
EN10	Percentage and total volume of water recycled and reused	-	⊖	Standard Chartered does not use significant amounts of water in comparison with other sectors. We make efforts to reduce the level of water consumption where possible.
Biodiversity				
EN11	Location and size of land owned, leased, managed in, or adjacent to, protected areas and areas of high biodiversity value	-	⊖	Standard Chartered does not have a significant impact due to the city center location of the majority of our portfolio. We work with Botanic

Code	Disclosure	Location	Status	Comments
	outside protected areas.			Gardens Conservation International (BGCI) to house protected species in our building in Singapore.
EN12	Description of significant impacts of activities, products, and services on biodiversity in protected areas and areas of high biodiversity value outside protected areas	-	⊖	Standard Chartered does not have a significant impact, due to the city center location of the majority of our portfolio.
EN13	Habitats protected or restored	-	⊖	Standard Chartered does not have a significant impact due to the central city location of the majority of our portfolio. We work with Botanic Gardens Conservation International (BGCI) to house protected species in our building in Singapore.
EN14	Strategies, current actions, and future plans for managing impacts on biodiversity	-	⊖	Standard Chartered does not have a significant impact due to the central city location of the majority of our portfolio.
EN15	Number of IUCN Red List species and national conservation list species with habitats in areas	-	⊖	Standard Chartered does not have a significant impact due to the central city location of the majority of our portfolio.

Code	Disclosure	Location	Status	Comments
	affected by operations, by level of extinction risk			
Emissions, Effluents and Waste				
EN16	Total direct and indirect greenhouse gas emissions by weight	Protecting the environment / Data & targets Protecting the environment / Operational Impacts	■	
EN17	Other relevant indirect greenhouse gas emissions by weight	-	⊖	Standard Chartered focuses on CO2 emissions as the nature of our business means that this is the overwhelming GHG produced. Our reporting of GHG emissions is done in line with the GHG Protocol.
EN18	Initiatives to reduce greenhouse gas emissions and reductions achieved	Protecting the environment / Operational impacts Protecting the environment / Data & targets CDP 6 Response	■	We set targets to reduce our GHG emissions from energy use and air travel, and report against these on an annual basis.
EN19	Emissions of ozone-depleting substances by weight	-	⊖	Because of the nature of our business, compared to other sectors Standard Chartered does not produce significant amounts of ODS.
EN20	NO, SO, and other significant air emissions by type and weight	-	⊖	Because of the nature of our business, compared to other sectors Standard Chartered does not produce significant

Code	Disclosure	Location	Status	Comments
				amounts of ODS.
EN21	Total water discharge by quality and destination	-	⊖	Standard Chartered is located in cities and therefore generally uses the public water and sewerage systems.
EN22	Total weight of waste by type and disposal method	Protecting the environment / Data & targets	■	General office waste is reported and the level of recycling is also reported.
EN23	Total number and volume of significant spills	-	○	Data is considered not relevant since Standard Chartered is a financial institution.
EN24	Weight of transported, imported, exported, or treated waste deemed hazardous under the terms of the Basel Convention Annex I, II, III, and VIII, and percentage of transported waste shipped internationally	-	⊖	Data is considered not relevant since Standard Chartered is a financial institution.
EN25	Identity, size, protected status, and biodiversity value of water bodies and related habitats significantly affected by the reporting	-	⊖	Data is considered not relevant since Standard Chartered is a financial institution mainly based in city centres.

Code	Disclosure	Location	Status	Comments
	organisation's discharges of water and runoff			
Products and Services				
EN26	Initiatives to mitigate environmental impacts of products and services, and extent of impact mitigation	Sustainable finance CDP 6 Response		The Bank applies the Equator Principles, the Climate Principles, and has a range of position statements to manage the environmental impacts of products and services.
EN27	Percentage of products sold and their packaging materials that are reclaimed by category	-		Data is considered not relevant since Standard Chartered is a financial institution.
Compliance				
EN28	Monetary value of significant fines and total number of non-monetary sanctions for non-compliance with environmental laws and regulations	Protecting the environment / Data & targets		
Transport				
EN29	Significant environmental impacts of transporting products and other goods and materials used for the	Protecting the environment / Operational impacts CDP 6 Response		Standard Chartered has numerous initiatives to limit staff's need to travel for work. Staff are also

Code	Disclosure	Location	Status	Comments
	organisation's operations, and transporting members of the workforce	Protecting the environment / Data & targets		encouraged to find more efficient ways of commuting. The Bank sets targets to reduce air travel, and monitor and report against this target on an annual basis.
Overall				
EN30	Total environmental protection expenditures and investments by type	Protecting the environment / Operational impacts	■	

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Social Performance: Labour Practices & Decent Work Indicators

Code	Disclosure	Location	Status	Comments
Employment				
LA1	Total workforce by employment type, employment contract, and region	Great place to work / Data & targets	●	
LA2	Total number and rate of employee turnover by age group, gender, and region	Great place to work / Data & targets	●	The Bank collects, reports and analyses people data by a number of demographic variables including gender, nationality and geographic location. In line with age legislation introduced in the UK in 2006, we no longer report either

Code	Disclosure	Location	Status	Comments
				internally or externally on the age distribution of our employees.
LA3	Benefits provided to full-time employees that are not provided to temporary or part-time employees, by major operations		●	The Bank does not discriminate between part time or flexible working workers and full-time employees.
Labour Management Relations				
LA4	Percentage of employees covered by collective bargaining agreements		○	See HR5
LA5	Minimum notice period(s) regarding operational changes, including whether it is specified in collective agreements		●	Standard Chartered complies with employment legislation regarding minimum notice period due to operational changes in all of its countries as locally required.
Occupational Health and Safety				
LA6	Percentage of total workforce represented in formal joint management-worker health and safety committees that help monitor and advise on occupational health and safety programmes	Health and Safety Policy	○	
LA7	Rates of injury, occupational diseases, lost		○	

Code	Disclosure	Location	Status	Comments
	days, and absenteeism, and number of work related fatalities by region			
LA8	Education, training, counselling, prevention, and risk-control programmes in place to assist workforce members, their families, or community members regarding serious diseases	Great place to work / Health & safety	●	
Training and Education				
LA10	Average hours of training per year per employee by employee category	Great place to work / Data & targets	●	
LA11	Programmes for skills management and lifelong learning that support the continued employability of employees and assist them in managing career endings	Great place to work / Learning & development	●	
LA12	Percentage of employees receiving regular performance and career development reviews	Great place to work / Data & targets	●	
Diversity and Equal Opportunity				
LA13	Composition of governance	Great place to work / Data & targets	●	Currently the Bank only reports by

Code	Disclosure	Location	Status	Comments
	bodies and breakdown of employees per category according to gender, age group, minority group membership, and other indicators of diversity	People		gender and nationality.
LA14	Ratio of basic salary of men to women by employee category		○	We periodically review the base salary of male and female employees at all levels in all geographies and have found no bias in either direction.

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Social Performance: Human Rights Indicators

Code	Disclosure	Location	Status	Comments
Investment and Procurement Practices				
HR1	Percentage and total number of significant investment agreements that include human rights clauses or that have undergone human rights screening	Sustainable finance Sustainable finance and the Equator Principles Group Environmental & Social Risk Policy	●	All significant investment agreements undergo social (including human rights) and environmental screening as per our approach to Sustainable finance.
HR2	Percentage of significant suppliers	Know your Supplier	○	

Code	Disclosure	Location	Status	Comments
	and contractors that have undergone screening on human rights and actions taken	Supplier's Corporate Responsibility Questionnaire		
HR3	Total hours of employee training on policies and procedures concerning aspects of human rights that are relevant to operations, including the percentage of employees trained	<p>Sustainable finance / Sustainable risk management</p> <p>Sustainable finance / Data and Targets</p> <p>Memberships & standards</p>	●	Standard Chartered reports on the total number of people trained on social, ethical and environmental issues as part of the Bank's approach to Sustainable finance.
Non-Discrimination				
HR4	Total number of incidents of discrimination and actions taken		○	The Bank does not tolerate any form of discrimination. Any complaints of discrimination are taken extremely seriously and are robustly investigated by the Bank in accordance with its established discrimination and grievance procedures
Freedom of Association and Collective Bargaining				
HR5	Operations identified in which the right to exercise freedom of	International Labour Organisation UN Global Compact	●	Unions exist in some of our markets e.g. Malaysia, Korea and India. We aim to uphold freedom

Code	Disclosure	Location	Status	Comments
	association and collective bargaining may be at significant risk, and actions taken to support these rights	Know your Supplier Supplier's Corporate Responsibility Questionnaire		of association and recognise the right to collective bargaining in all of the markets we operate in. We assess our suppliers on the right to exercise freedom of association and collective bargaining through our Know Your Supplier programme. The Bank has identified no operations in which the right to exercise freedom of association and collective bargaining is at significant risk.
Child Labour				
HR6	Operations identified as having significant risk for incidents of child labour, and measures taken to contribute to the elimination of child labour	International Labour Organisation UN Global Compact Supplier's Corporate Responsibility Questionnaire Know your Supplier Sustainable Finance: Environmental Risk		The Bank does not use child labour. The use of child labour is screened through our Know Your Supplier process. We aim to work with our suppliers and customers to eliminate child labour. The Bank has identified no operations in which there is a significant risk that child labour has been used. The Bank has a series of position statements, including one on Child Labour, which govern our approach to, and participation in,

Code	Disclosure	Location	Status	Comments
				certain sectors or issues.
Forced and Compulsory Labour				
HR7	Operations identified as having significant risk for incidents of forced or compulsory labour, and measures to contribute to the elimination of forced or compulsory labour	International Labour Organisation UN Global Compact Supplier's Corporate Responsibility Questionnaire	●	<p>The Bank does not use forced and bonded labour. We aim to eliminate all forms of forced and compulsory labour through our approach to sustainable lending and through our Know Your Supplier programme.</p> <p>The Bank has identified no operations in which there is a significant risk that forced or compulsory labour has been used.</p>
Security Practices				
HR8	Percentage of security personnel trained in the organisation's policies or procedures concerning aspects of human rights that are relevant to operations		●	<p>Standard Chartered ensures every employee is fully aware of the Bank's approach to human rights, including security personnel.</p> <p>For our financing activities, the Bank refers to the sector position statements which request the observance of the Voluntary Principles on Security and Human Rights by clients</p>
Indigenous Rights				

Code	Disclosure	Location	Status	Comments
HR9	Total number of incidents of violations involving rights of indigenous people and actions taken.	Universal Declaration of Human Rights	●	Standard Chartered upholds the Universal Declaration on Human Rights and screens for human rights issues with sustainable finance. The Bank has processes in place to guard against incidents with sustainable finance - but do not have any products or services that would directly violate the rights of indigenous people.

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Social Performance: Society Indicators

Code	Disclosure	Location	Status	Comments
Community				
SO1	Nature, scope, and effectiveness of any programmes and practices that assess and manage the impacts of operations on communities, including entering, operating, and exiting	Access to finance Sustainable finance Community investment	●	
Corruption				
SO2	Percentage and total	Tackling financial crime / Fraud, bribery & corruption	●	Standard Chartered ensures

Code	Disclosure	Location	Status	Comments
	number of business units analysed for risks related to corruption	Group Code of Conduct UN Global Compact		every employee is fully aware of the employee code of conduct that governs every employee within the Bank. Employees must successfully complete the Group code of conduct and e-learning as well as sign the code of conduct.
SO3	Percentage of employees trained in organisation's anti-corruption policies and procedures	Tackling financial crime / Data & targets Group Code of Conduct UN Global Compact	●	Standard Chartered ensures every employee is fully aware of the employee code of conduct that governs every employee within the Bank. Employees must successfully complete the Group anti-money laundering e-learning as well as sign the code of conduct.
SO4	Actions taken in response to incidents of corruption	Group Code of Conduct	●	Standard Chartered conducts an independent investigation into any allegations of corruption
Public Policy				
SO5	Public policy positions and participation in public policy development and lobbying	Our approach to sustainability / Engagement Protecting the environment / External engagement	●	The Bank takes a leadership role in engaging governments and key policy influencers. A key area of policy

Code	Disclosure	Location	Status	Comments
		Engaging our stakeholders		engagement is environment and climate change – working with governments to demonstrate business support for global policy agreement, and associated country action on policy frameworks.
SO6	Total value of financial and in-kind contributions to political parties, politicians, and related institutions by country	Membership & standards	●	Standard Chartered is strictly apolitical and does not engage in political activity, support political parties or have any political affiliations worldwide.
Anti Competitive Behaviour				
SO7	Total number of legal actions for anticompetitive behaviour, anti-trust, and monopoly practices and their outcomes		○	
Compliance				
SO8	Monetary value of significant fines and total number of non-monetary sanctions for non-compliance with laws and regulations		○	

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Social Performance: Product Responsibility Indicators

Code	Disclosure	Location	Status	Comments
Customer Health and Safety				
PR1	Life cycle stages in which health and safety impacts of products and services are assessed for improvement, and percentage of significant products and services categories subject to such procedures		⊖	Data is considered not relevant since Standard Chartered is a financial institution.
PR2	Total number of incidents of non-compliance with regulations and voluntary codes concerning health and safety impacts of products and services during their life cycle, by type of outcomes		⊖	Data is considered not relevant since Standard Chartered is a financial institution.
Product and Service Labelling				
PR3	Type of product and service information required by procedures, and percentage of significant products and services subject to such information requirements	Responsible selling & marketing / Sales processes	◐	See PR6
PR4	Total number of incidents of non-compliance with regulations and voluntary		○	

Code	Disclosure	Location	Status	Comments
	codes concerning product and service information and labelling, by type of outcomes			
PR5	Practices related to customer satisfaction, including results of surveys measuring customer satisfaction	Responsible selling & marketing / Complaints handling Responsible selling & marketing / Sales Processes	●	
Marketing Communications				
PR6	Programmes for adherence to laws, standards, and voluntary codes related to marketing communications, including advertising, promotion, and sponsorship	Responsible selling & marketing / Governance Group Code of Conduct	●	The code of conduct gives a programme for adherence to laws. Standard Chartered complies with the local laws and regulations or Group standards, whichever is stricter.
PR7	Total number of incidents of non-compliance with regulations and voluntary codes concerning marketing communications, including advertising, promotion, and sponsorship by type of outcomes		0	
Customer Privacy				
PR8	Total number of substantiated complaints regarding		0	

Code	Disclosure	Location	Status	Comments
	breaches of customer privacy and losses of customer data			
Compliance				
PR9	Monetary value of significant fines for non-compliance with laws and regulations concerning the provision and use of products and services		0	

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Financial Services Sector Supplement Indicators ²

Sector-Specific Disclosure of Management Approach

Code	Disclosure	Location	Status	Comments
D1	Description of policies with specific environmental and social components applied to business lines	Policies and procedures Sustainable lending and the Equator Principles Sustainable Finance CDP 6 Response	●	The Bank has a series of position statements, which govern our approach to, and participation in certain sectors or issues.
D2	Description of procedures for	Our approach to sustainability	●	In addition to the risk management process

Code	Disclosure	Location	Status	Comments
	assessing and screening environmental and social risks in business lines for each policy	CDP 6 Response Policies and procedures Sustainable lending and the Equator Principles Social and Environmental Risk Policy		outlined in the Sustainable Finance and Equator Principles section, the Bank has a series of position statements, which govern our approach to, and participation in certain sectors or issues.
D3	Description of processes for monitoring clients' implementation of and compliance with environmental and social requirements included in agreements or transactions	Sustainable finance / Equator Principles Sustainable Finance / Environmental Risk CDP 6 Response Sustainable finance and the Equator Principles Social and Environmental Risk Policy	●	In addition to the risk management process outlined in the Sustainable Finance and Equator Principles section, the Bank has a series of position statements, which govern our approach to, and participation in certain sectors or issues.
D4	Description of process(es) for improving staff competency to address environmental and social risks and opportunities	Sustainable finance / Sustainable risk management Sustainable lending and the Equator Principles	●	

Code	Disclosure	Location	Status	Comments
D5	Description of interactions with clients and other stakeholders regarding environmental and social risks and opportunities	<p>Our approach to sustainability / Engagement</p> <p>Sustainable finance / Sustainable risk management</p> <p>Sustainable finance / Equator principles</p>	●	

²Based on 'Revised Supplement for Public Comment'

Performance Indicators

Category	Aspect	Indicator	Location	Status	Comments
Product and Services Impact	Audit	Coverage and frequency of audits to assess implementation of environmental and social policies and risk assessment procedures	Sustainable finance / Sustainable risk management	●	
	Active Ownership	Percentage and number of companies held in the institution's portfolio with which the reporting organisation has interacted on environmental or social	Sustainable finance	●	The Bank considers social, ethical and environmental issues within all lending transactions as per our approach to Sustainable finance.

Category	Aspect	Indicator	Location	Status	Comments
		issues			
		Percentage of assets subject to positive and negative environmental or social screening		⊖	Standard Chartered does not have significant asset management business.
		Voting polic(ies) applied to environmental or social issues for shares over which the reporting organisation holds the right to vote shares or advise on voting		⊖	Standard Chartered does not have significant asset management business.
		Quantitative indicator on voting practices		⊖	Standard Chartered does not have significant asset management business.
	Product Portfolio	Monetary value of products and services designed to deliver a specific social benefit for each business line broken down by purpose	Access to financial services / Data & targets	■	Currently, the Bank only reports on the monetary value of investment in microfinance.
		Total monetary value of specific environmental	Sustainable finance / Environmental finance	■	Currently, the Bank only reports on the monetary value of investment in

Category	Aspect	Indicator	Location	Status	Comments
Society		products and services broken down by business lines	Sustainable Finance / data and targets		clean technology.
		Percentage of the portfolio for business lines by specific region, size		●	
	Community	Access to financial services in low-populated or economically disadvantaged areas by type of access	Access to financial services / Data & targets	●	
		Initiatives to improve access for people with disabilities and impairments	Great place to work / Diversity & inclusion	■	We are always searching for the best talent and actively reach out to disabled people. We have participated in recruitment fairs, approached university graduates, partnered with NGOs specialising in matching disabled people with organisations and we have continuously encouraged staff to refer potential candidates. In

Category	Aspect	Indicator	Location	Status	Comments
					selected markets, we have modified our buildings to cater to disabled employees as well as adapted the necessary systems to enable them to do their work efficiently. Other markets have conducted training sessions for managers and have launched Barrier Free handbooks to provide guidance on how to successfully incorporate disabled employees into our workforce.
Product Responsibility		Actions regarding the design and sale of financial products and services	Responsible selling and marketing / Sales processes	●	
		Initiatives to enhance financial literacy by beneficiary type	Responsible selling and marketing / Sales processes Access to financial services / microfinance technical assistance	●	

