

# Sustainability data

## Contributing to sustainable economic growth

### Microfinance

	2016	2015	2014
Loans extended (\$million)	409.9	271.6	318.1

### Clean technology

	2016	2015 <sup>1</sup>	2014
Value of funds provided and facilitated (\$million)	800.8	968.0	798.6

1. Data in this table has been restated from 2015

## Environmental and social risk management

### Employees trained in environmental and social risk management

	2016	2015	2014
Employees trained <sup>1</sup>	118	1,708	2,477

1. Employees targeted for training are those in client-facing roles and relevant support teams. During 2014, a new policy framework was launched, requiring a significant level of training to be delivered between 2014 and 2015 and thus a one-off increase in training attendance

## Equator Principles

	Project finance mandates			Project-related corporate loans			Project advisory mandates
	Cat A <sup>1</sup>	Cat B <sup>2</sup>	Cat C <sup>3</sup>	Cat A	Cat B	Cat C	
Total 2013	9	29	3	–	–	–	4
Total 2014	3	11	–	1	4	–	5
Total 2015	4	9	–	–	1	–	0
<b>Total 2016</b>	<b>7</b>	<b>6</b>	<b>–</b>	<b>–</b>	<b>–</b>	<b>–</b>	<b>2</b>

## 2016

Sector	Cat A <sup>1</sup>	Cat B <sup>2</sup>	Cat C <sup>3</sup>	Cat A	Cat B	Cat C	
Mining	1	–	–	–	–	–	N/A
Infrastructure	–	3	–	–	–	–	N/A
Oil & Gas	2	–	–	–	–	–	N/A
Renewables	–	–	–	–	–	–	N/A
Telecoms	–	–	–	–	–	–	N/A
Power	2	3	–	–	–	–	N/A
Other	2	–	–	–	–	–	N/A
Region	Cat A <sup>1</sup>	Cat B <sup>2</sup>	Cat C <sup>3</sup>	Cat A	Cat B	Cat C	
Greater China	1	1	–	–	–	–	N/A
North East Asia	–	–	–	–	–	–	N/A
South Asia	1	1	–	–	–	–	N/A
ASEAN	–	–	–	–	–	–	N/A
MENAP	3	4	–	–	–	–	N/A
Africa	2	–	–	–	–	–	N/A
Americas	–	–	–	–	–	–	N/A
Europe	–	–	–	–	–	–	N/A
Designation <sup>4</sup>	Cat A <sup>1</sup>	Cat B <sup>2</sup>	Cat C <sup>3</sup>	Cat A	Cat B	Cat C	
Designated	–	–	–	–	–	–	N/A
Non-designated	7	6	–	–	–	–	N/A
Independent review	Cat A <sup>1</sup>	Cat B <sup>2</sup>	Cat C <sup>3</sup>	Cat A	Cat B	Cat C	
Yes	7	6	–	–	–	–	N/A
No	–	–	–	–	–	–	N/A

1. 'Cat A' or Category A are projects with potential significant adverse environmental and social risks and/or impacts that are diverse, irreversible or unprecedented

2. 'Cat B' or Category B are projects with potential limited adverse environmental and social risks and/or impacts that are few in number, generally site-specific, largely reversible and readily addressed through mitigation measures

3. 'Cat C' or Category C are projects with minimal or no adverse environmental and social risks and/or impacts

4. 'Designation' is split into designated and non-designated countries. Designated countries are deemed by the Equator Principles to have robust environmental and social governance, legislation systems and institutional capacity designed to protect their people and the natural environment. Non-designated countries are countries that are not found on the list of designated countries. The list of countries can be found at [www.equator-principles.com](http://www.equator-principles.com)

## Being a responsible company

### People

#### Countries

	2016	2015	2014
Global	68	67	71

#### Workforce profile

##### Headcount

	2016	2015	2014
Global total	86,693	84,076	90,940
of which businesses	43,286	42,036	49,638
of which support services	43,407	42,040	41,302
(Decline)/growth	2,617	(6,864)	4,300
(Decline)/growth percentage	3%	(8%)	5%

##### Location of employees (by region)

	2016 %	2015 %	2014 %
Greater China & North Asia	24	26	27
ASEAN & South Asia	55	52	50
Africa & Middle East	17	18	19
Europe & Americas	4	4	4

##### Employee attrition

	2016 %	2015 %	2014 %
Employee turnover rate	19.0	21.7	18.5
Employee voluntary turnover rate	14.4	16.7	15.1

##### Years of service

	2016 %	2015 %	2014 %
0-5 years	60	59	61
5-10 years	21	23	22
> 10 years	19	18	17

##### Age of employees

	2016 %	2015 %	2014 %
< 30 years	29	29	32
30-50 years	65	65	62
> 50 years	6	6	6

##### Gender

	2016 %	2015 %	2014 %
Female representation global total	46	47	47
By region:			
Greater China & North Asia	63	63	60
ASEAN & South Asia	41	41	42
Africa & Middle East	41	41	41
Europe & Americas	44	44	44
Female management <sup>1</sup>	25	25	23
Female senior management <sup>2</sup>	14	12	15
Female Executive and Non-Executive Director	23	23	11

1. Includes Executive Director, Band 1 to 4

2. Includes Executive Director, Band 1 to 2

2016 data as of 31 December 2016

<b>Nationalities (aggregate number)</b>	<b>2016</b>	2015	2014
Global	<b>130</b>	135	133
Senior management <sup>1</sup>	<b>33</b>	32	29

<b>Nationalities (percentage of total workforce)</b>	<b>2016</b>	2015	2014
	%	%	%
Greater China & North Asia	<b>23</b>	25	26
ASEAN & South Asia	<b>54</b>	52	49
Africa & Middle East	<b>15</b>	16	17
Europe & Americas	<b>6</b>	5	5
Others (includes markets with no operations)	<b>2</b>	2	3

<b>Learning</b>	<b>2016</b>	2015	2014
Employees receiving training (%)	<b>95</b>	93	94
High potential employee receiving training (%)	<b>98</b>	91	97
Average number of training days per employee	<b>3.5</b>	3.3	3.2
Average spend on training per employee (\$)	<b>677</b>	781	764

### Performance and reward

<b>Performance review</b>	<b>2016</b>	2015	2014
	%	%	%
Employees with completed objectives	<b>99</b>	99	100
Employees reviewed and appraised against performance objectives (achievement, values and behaviour)	<b>99</b>	99	98

<b>Staff cost</b>	<b>2016</b>	2015	2014
Total staff costs (\$million)	<b>6,303</b>	7,119	6,788
Discretionary incentive pool (\$million)	<b>1,039</b>	993	1,098

<b>Absenteeism</b>	<b>2016</b>	2015	2014
	%	%	%
Sick leave absence/days lost	<b>0.9</b>	0.8	0.8
Employees who have taken sick leave	<b>43.4</b>	42.7	37.0

1. Includes Executive Director, Band 1 to 2

2016 data as of 31 December 2016

<b>Financial crime prevention</b>	<b>2016</b>	2015
	%	%
Staff completing anti-money laundering (AML) e-learning	<b>97.7</b>	92.5
Staff completing anti-bribery and corruption (ABC) e-learning	<b>97.9</b>	96.0
Staff completing sanctions e-learning <sup>1</sup>	<b>97.9</b>	–

1. A dedicated e-learning on sanctions was developed and launched during 2016, replacing the sanctions content previously integrated into the AML training

## Environment

	2016		2015		2014	
	Measured	Scaled-up	Measured	Scaled-up	Measured	Scaled-up
Offices reporting	189		190	–	201	–
Net internal area of occupied property (m <sup>2</sup> )	840,510	1,237,043	846,480	1,261,320	891,338	1,308,959
Green lease clause inclusion <sup>1</sup> (%)	71	–	67	–	–	–
Occupied net internal area where data is collected (%)	72	–	73	–	75	–
Full-time employees (FTE)	58,699	86,693	58,528	84,076	78,216	90,940
Annual operating income from 1 October to 30 September (\$m)	–	12,515	–	17,566	–	18,105
<b>Greenhouse gas emissions – absolute (tonnes CO<sub>2</sub>eq/year)</b>						
Scope 1 emissions (combustion of fuels)	6,312	13,562	8,865	16,904	11,307	20,144
Scope 2 emissions (purchased electricity)	136,570	186,553	132,030	184,912	140,825	192,403
Scope 1 & 2 emissions	142,882	200,115	140,895	201,816	152,132	212,547
Scope 3 emissions without distance uplift (air travel)	49,393	52,056	54,519	54,519	54,216	55,296
Scope 3 emissions with distance uplift (air travel)	53,839	56,741	59,426	59,426	59,095	60,273
Scope 1, 2 & 3 emissions	192,275	252,171	195,414	256,335	206,348	267,843
Scope 3 emissions (Global Data Centre) <sup>2</sup>	–	22,653	–	19,339	–	–
<b>Greenhouse gas emissions – intensity</b>						
Scope 1 & 2 emissions/m <sup>2</sup> (kg CO <sub>2</sub> eq/m <sup>2</sup> /year)	170	162	166	160	171	162
Scope 1 & 2 emissions/FTE (tonnes CO <sub>2</sub> eq/FTE/year)	2.43	2.31	2.41	2.40	1.95	2.34
Scope 3 emissions/FTE without distance uplift (tonnes CO <sub>2</sub> eq/FTE/year)	0.57	0.60	0.64	0.65	0.54	0.54
Scope 3 emissions/FTE with distance uplift (tonnes CO <sub>2</sub> eq/FTE/year)	0.62	0.65	0.69	0.71	0.58	0.58
Scope 1, 2 & 3 emissions/m <sup>2</sup> (kg CO <sub>2</sub> eq/m <sup>2</sup> /year)	229	204	231	203	232	205
Scope 1, 2 & 3 emissions/FTE (tonnes CO <sub>2</sub> eq/FTE/year)	3.28	2.91	3.34	3.05	2.64	2.95
Scope 1 & 2 emissions/\$m operating income (tonnes CO <sub>2</sub> eq/\$m/year)	–	15.99	–	11.49	–	11.74
Scope 1, 2 & 3 emissions/\$m operating income (tonnes CO <sub>2</sub> eq/\$m/year)	–	20.15	–	14.59	–	14.79
<b>Environmental resource efficiency</b>						
<b>Energy</b>						
Indirect non-renewable energy consumption <sup>3</sup> (GWh/year)	185	245	201	284	215	298
Indirect renewable energy consumption <sup>4</sup> (GWh/year)	23	20	14	13	8	8
Direct non-renewable energy consumption <sup>5</sup> (GWh/year)	26	47	36	68	46	86
Direct renewable energy consumption <sup>6</sup> (GWh/year)	–	–	–	–	–	–
On-site renewable energy consumption <sup>7</sup> (MWh/year)	247	247	276	276	115	115
Energy consumption <sup>8</sup> (GWh/year)	234	312	252	365	287	405
Energy consumption/FTE (kWh/FTE/year)	3,986	3,599	4,306	4,341	3,669	4,453
Energy consumption/m <sup>2</sup> (kWh/m <sup>2</sup> /year)	278	252	298	289	322	309
<b>Water</b>						
Water consumption (ML/year)	917	1,181	793	1,037	814	1,191
Water consumption/FTE (m <sup>3</sup> /FTE/year)	16	14	14	12	10	13
Water consumption/m <sup>2</sup> (kL/m <sup>2</sup> /year)	1.09	0.95	0.94	0.82	1.03	0.91
<b>Paper</b>						
Print paper consumption (ktonnes/year)	0.74	1.14	1.04	1.50	1.51	1.75
Print paper consumption/FTE (kg/FTE/year)	12.61	13.15	17.70	17.70	19.25	19.25
<b>Waste</b>						
Waste (ktonnes/year)	5	6.4	5.2	6.6	5.9	7.2
Waste/FTE (kg/FTE/year)	85	74	89	79	75	79
Waste reused or recycled (%)	38	38	27	27	28	28
Retired IT equipment reused or recycled (ktonnes/year) <sup>9</sup>	0.15	0.23	0.19	0.29	0.16	0.28

1. Percentage of green lease clause inclusion in all new and renewed leases within the reporting year, please refer to the eco efficiency criteria for more information

2. Scope 3 emissions calculated from total energy consumption from our outsourced global data centres

3. Indirect non-renewable energy refers to purchased electricity from non-renewable sources

4. Indirect renewable energy refers to purchased electricity from off-site renewable sources

5. Direct non-renewable energy refers to the gross calorific values of fuels consumed on-site

6. Direct renewable energy refers to the gross calorific values of renewable fuels consumed on-site

7. On-site renewable energy refers to renewable energy generated and consumed on-site

8. The 2014 measured energy total of 287 GWh includes an estimated 18 GWh of energy for locations where invoices were not available at the reporting date

9. Data restated from 2015

### Additional notes on environment data

The emissions within our inventory correspond to a reporting period of 1 October 2015 to 30 September 2016. This is to allow sufficient time for independent assurance to be gained prior to the publication of results. Accordingly, the operating income used in this inventory corresponds to the same period rather than the calendar year used in financial reporting. This is consistent with international carbon reporting practice.

'Measured' data is collected from Global Environment Management System (GEMS) properties, defined as all properties that are over 10,000 square feet for energy and water. For paper and business travel, it is defined per full-time employee.

'Scaled-up' data is an extrapolation made from measured data to account for 100 per cent of the Group's occupied property footprint for energy and water. For paper and business travel, it is defined per full-time employee (as at the end of the reporting period).

Carbon abatement benefit from indirect renewable energy is not taken into account.

Total energy use is normalised to reflect periods of vacancy in certain sites during the reporting period.

Net internal areas used for water use intensity do not include sites that have reported zero water consumption in demised areas.

Warehouses, empty land, car parks, unoccupied sites for business continuity purposes, residential properties, space occupied by automated teller machines, vaults and space sub-let to tenants are excluded from this extrapolation.

Scope 3 emissions are drawn from reliable data collected from 20 countries, based on seating class and distance flown.

As we operate largely outside of the UK, all flights domestic or international with flight distance of less than 463km, labelled by the Department for Business, Energy and Industrial Strategy (DBEIS) as 'domestic flights', have been classified as 'short haul'. All flights with distance flown ranging from 463 to 1,108km, labelled by DBEIS as 'short haul' have been classified as 'medium haul'.

The Carbon Trust is our independent third-party assurance provider for Greenhouse Gas (GHG) emissions. In 2016, our measured Scope 1 and Scope 2 emissions were assured by The Carbon Trust, ensuring the accuracy and credibility of our reporting. For additional information, review the Independent Assurance Report on [www.sc.com/EnvironmentalAssurance](http://www.sc.com/EnvironmentalAssurance).

### Investing in communities

#### Community expenditure

	2016 \$million	2015 \$million	2014 \$million
Cash contributions	20.8	24.5	25.2
Employee time (non-cash item)	17.3	20.0	23.6
Gifts in Kind (non-cash item) <sup>1</sup>	–	0.1	0.1
Management costs	4.7	5.5	5.8
<b>Total (direct investment by the Group)</b>	<b>42.8</b>	<b>50.1</b>	<b>54.7</b>
Leverage <sup>2</sup>	9.5	10.2	9.5
<b>Total (incl. leverage)<sup>3</sup></b>	<b>52.3</b>	<b>60.3</b>	<b>64.2</b>
<b>Percentage of prior year operating profit (PYOP)</b>	<b>–</b>	<b>1.42</b>	<b>1.06</b>

1. Gifts in Kind comprises all non-monetary donations

2. Leverage data relates to the proceeds from staff and other fundraising activity

3. This metric is not meaningful based on 2015 operating profit

# Carbon Trust assurance statement



## Carbon Trust Certification Ltd Assurance Statement Relating to Standard Chartered Plc's Greenhouse Gas Emissions Sources Claims 2016

### Terms of engagement

Carbon Trust Certification Limited (CTC) was commissioned by Standard Chartered PLC to provide an independent, limited level of assurance on the following Selected Information:

- Scope 1 emissions (combustion of fuels); and
- Scope 2 emissions (purchased electricity, heat and cooling)

The Selected Information is presented within the Environment Table on Standard Chartered's Sustainability Summary 2016. We have not performed any work, and do not express any conclusion, over any other information that may be included in Standard Chartered's Sustainability Summary 2016 or on Standard Chartered's website for the current year or for the previous periods unless otherwise indicated.

### Scope

This engagement covers the verification of emissions from anthropogenic sources of greenhouse gases included within the organisation's boundary.

- Organisational boundary used: All Global Environmental Management System (GEMS) properties
- Control approach: Operational control
- Reporting period: 01 October 2015 – 30 September 2016
- Exclusions: Fugitive emissions

### Our conclusion

Based on the work we have undertaken and the evidence provided by Standard Chartered PLC, nothing has come to our attention that leads us to believe that the Selected Information has not been properly prepared, in all material respects, in accordance with the Reporting Criteria.

Scope 1 GHG emissions: 6,312 tCO<sub>2</sub>e

Scope 2 GHG emissions: 136,570 tCO<sub>2</sub>e

This conclusion shall be read in the context of the remainder of this Assurance Statement, in particular the inherent limitations explained below and this report's intended use.

### Reporting criteria

The Reporting Criteria used by the Standard Chartered PLC is the Eco Efficiency Reporting Criteria 2016. The Selected Information shall be read together with the Reporting Criteria.

### Management Responsibility

The management of Standard Chartered PLC is responsible for:

- Designing, implementing and maintaining internal controls relevant to the preparation and presentation of the Selected Information that is free from material misstatement, whether due to fraud or error;
- Selecting and/or developing objective Reporting Criteria;
- Measuring and reporting the Selected Information in accordance with the Reporting Criteria; and
- The contents and statements contained within the Report and the Reporting Criteria.

### Our responsibilities

Our responsibility is to plan and perform our work to obtain and provide limited assurance on whether the Selected Information has been prepared in accordance with the reporting criteria and to report to Standard Chartered PLC in the form of an independent limited

assurance conclusion based on the work undertaken and the evidence obtained.

### Assurance standards applied

We performed our work in accordance with CTC's assurance methodology based on ISO 14064-3:2006.

### Our assurance activities

Our objective was to assess whether the Selected Information is reported in accordance with the principles of completeness, comparability and accuracy. We planned and performed our work to obtain all the information and explanations that we believe were necessary to provide a basis for our assurance conclusions.

Considering the level of assurance and our assessment of the risk of material misstatement of the Selected Information, whether due to fraud or error, our work included, but was not restricted to:

- Assessing the appropriateness of the Reporting Criteria for the Selected Information;
- Conducting interviews with Standard Chartered PLC management to obtain an understanding of the key processes, systems, controls and related documentation in place over the preparation of the Selected Information;
- Carrying out site visit(s);
- Performing analytical reviews and detailed sampling of the Selected Information; and
- Reading the information that will be transposed into the Standard Chartered's Sustainability Summary 2016. The final version of this document and the narrative accompanying the Selected Information in the Sustainability Summary 2016 will be reviewed before publication with regard to the Reporting Criteria, and for consistency with our findings.

### Inherent limitations

The accuracy and completeness of the Selected Information is subject to inherent limitations given their nature and methods for determining, calculating and estimating such data. As such, this Assurance Statement should be read in connection with Eco Efficiency Reporting Criteria 2016.

### CTC's competence and independence

CTC ensures the selection of appropriately qualified individuals based on their qualifications, training and experience. The outcome of all verification and certification assessments is then internally reviewed by senior management to ensure that the approach is rigorous and transparent.

Morgan Jones, Associate Director – Certification



Carbon Trust Certification Ltd, London

Email: [info@carbontrust.com](mailto:info@carbontrust.com)

This assurance report is made solely to Standard Chartered PLC in accordance with the terms of the engagement contract between us. Those terms permit disclosure to other parties, solely for the purpose of Standard Chartered PLC showing that it has obtained an independent assurance report in connection with the Selected Information. We have not considered the interest of any other party in the Selected Information. To the fullest extent permitted by law, we accept no responsibility and deny any liability to any other party other than Standard Chartered PLC for our work, for this assurance report or for the conclusions we have reached.