



Environmental, Social
and Governance (ESG)
Reporting Index

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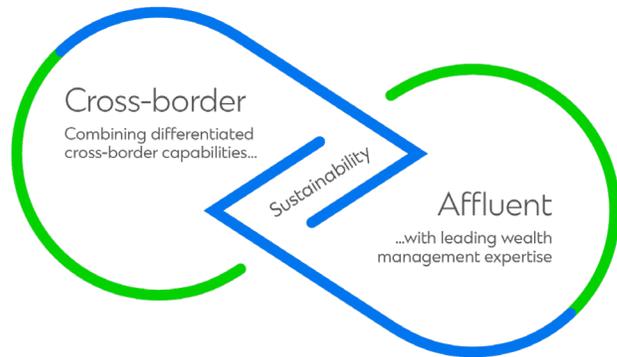


Who we are and what we do

Our strategy

Our strategy is designed to deliver our purpose: to drive commerce and prosperity through our unique diversity. This is underpinned by our brand promise, here for good.

We are a global bank connecting corporate, institutional and affluent clients to a network that offers unique access to sustainable growth opportunities across Asia, Africa and the Middle East. We specialise in solving complex cross-border challenges for sophisticated clients.



Where we operate

We operate in the world's most dynamic markets, which set the pace for global growth and prosperity

Our unique geographic footprint connects high-growth and emerging markets in Asia, Africa and the Middle East with more established economies in Europe and the Americas, allowing us to channel capital to where it's needed most.



We serve three client segments

Corporate & Investment Banking

Supports large corporations, development organisations, governments, and financial institutions with risk management, advisory and financing solutions

Operating income

Underlying basis	Reported basis
\$12,394m	\$12,349m

Ventures

Promotes a culture of innovation across the Group, investing in disruptive financial technology and creating alternative financial service business models, as well as growing our digital banks – Max and trust

Operating income

Underlying basis	Reported basis
\$415m	\$415m

Wealth & Retail Banking

Serves the local and international banking needs of our clients across the wealth continuum with a focus on the affluent segment, while supporting small and medium-sized enterprises

Operating income

Underlying basis	Reported basis
\$8,464m	\$8,465m

Central and other items

Operating income

Underlying basis	Reported basis
\$(379)m	\$(287)m



Our approach to sustainability and ESG reporting

Standard Chartered PLC (the Group) includes ESG and sustainability information in our Annual Report, providing investors and stakeholders with an understanding of the implications of relevant sustainability-related risks and opportunities, and progress against our objectives.

We report against the climate-related disclosure requirements set out in Part D of the ESG Reporting Code (Appendix C2 to The Rules Governing the Listing of Securities on the Stock Exchange of Hong Kong Limited) in our 2025 Annual Report on a 'comply or explain' basis, and we have made disclosures consistent with the Task Force on Climate-Related Financial Disclosures (TCFD) recommendations throughout our Annual Report. We also produce a standalone Transition Plan and Modern Slavery Statement.

We have used the Global Reporting Initiative (GRI) Standards to guide our disclosures and have published this ESG Reporting Index with reference to disclosures captured in the GRI Universal and select Topic Standards. We have also considered relevant metrics from World Economic Forum (WEF) Stakeholder Capitalism Metrics.

Our approach to sustainability reporting will continue to evolve subject to regulatory and voluntary standards across our listing locations and footprint markets. Our disclosures are guided by international standards, frameworks and principles to the extent relevant to our business. We are actively preparing for future reporting obligations across the various jurisdictions in which we operate, including reporting under the International Sustainability Standards Board (ISSB)'s International Financial Reporting Standards S1 General Requirements of Sustainability-related Financial Information (IFRS S1) and IFRS S2 Climate-related Disclosures (IFRS S2).

During 2025, the Group has been tracking the outcome of the EU Omnibus proposal and has concluded that none of its subsidiaries are required to report against the EU Corporate Sustainability Reporting Directive (CSRD) for the 2025 reporting period. We will continue to monitor jurisdictional updates in future periods to determine whether any reporting is required at a subsidiary level.

The information included in this ESG Reporting Index has been extracted from our 2025 Annual Report and other materials, as indicated in the 'Disclosure location' column of this reporting index.

Save where extracted directly from the financial statements under our 2025 Annual Report, the financial information contained in this ESG Reporting Index does not constitute financial statements prepared in accordance with IFRS and should be read in conjunction with the 2025 Annual Report and financial information published by the Group.



GRI Index

Statement of use: Standard Chartered has reported the information cited in this GRI content index for the period 1 January 2025 to 31 December 2025 with reference to the GRI Standards.

GRI 1 used: GRI 1: Foundation 2021

GRI standard	Disclosure	Code	Disclosure location
GRI 2: General disclosures			
1. The organisation and its reporting practices	Organisational details	2-1	Standard Chartered PLC is incorporated in England and Wales with limited liability, and is headquartered at 1 Basinghall Avenue, London, UK. We're a global bank connecting clients to our differentiated network, offering growth opportunities in the world's most dynamic markets. Our strategy, which combines cross-border capabilities and leading wealth management expertise, helps us deliver our purpose – to drive commerce and prosperity through our unique diversity. See inside front cover and pages 01-03 of our 2025 Annual Report .
	Entities included in the organisation's sustainability reporting	2-2	All entities included in the financial reporting are also included in our sustainability reporting. Note 41 on pages 429- 434 of our 2025 Annual Report sets out Standard Chartered PLC's investments in subsidiary undertakings, joint ventures and associates.
	Reporting period, frequency and contact point	2-3	Our 2025 Annual Report covers the period 1 January 2025 to 31 December 2025. The reporting periods for the Group's sustainability information do not always align with the financial reporting year. This is due to a lag in the availability of third-party data and, where applicable, the time needed for independent third-party assurance. In preparation for future reporting requirements, we are considering how best to further align reporting periods going forward by increasing the number of estimates used in our calculations (see page 74 and page 208 of our 2025 Annual Report for further details on reporting period, boundary and scope).
	Restatements of information	2-4	See page 72 of our 2025 Annual Report .
	External assurance	2-5	Ernst & Young LLP (EY) was appointed to provide independent limited assurance over certain data points within indicated with a caret symbol (^) in the 2025 Annual Report . The assurance engagement was planned and performed in accordance with the International Standard on Assurance Engagements 3000 (Revised) Assurance Engagements Other than Audits or Reviews of Historical Financial Information (ISAE 3000 (Revised)). This independent assurance report is available at sc.com/sustainabilitylibrary . We obtained independent limited assurance on the Group's Scope 1 and 2 (market-based) GHG emissions and Scope 3 data centres GHG emissions by Global Documentation Ltd. We also obtained independent verification of the Group's Scope 3 emissions associated with business travel (air travel) from Schneider Electric. These verifications were conducted in accordance with the ISO 14064-3 GHG standard and are also available at sc.com/sustainabilitylibrary .



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GRI standard	Disclosure	Code	Disclosure location
GRI 2: General disclosures			
2. Activities and workers	Activities, value chain and other business relationships	2-6	Our business segments are Corporate and Investment Banking (CIB), Wealth and Retail Banking (WRB) and Ventures. Our business model, which sets out our business segments, key products and services, resources and stakeholders, is described on pages 10-11 of our 2025 Annual Report .
	Employees	2-7	We have more than 81,000 employees across our footprint. Further detail about the composition of our global workforce can be found in our supplementary people information data tables on pages 444-449 of our 2025 Annual Report .
	Workers who are not employees	2-8	We communicate the details of our outsourced and non-outsourced non-employed workers within our supplementary people information data tables on pages 444-449 of our 2025 Annual Report .
3. Governance	Governance structure and composition	2-9	<ul style="list-style-type: none"> We communicate the details of our governance structure and composition within our 2025 Annual Report. Our Board is supported in its work by several committees. For further information, please refer to the following sections: <ul style="list-style-type: none"> Profiles of all Board members, pages 130-134 Audit Committee, pages 161-169 Board Risk Committee, pages 170-175 Culture and Sustainability Committee, pages 176-179 Governance and Nomination Committee, pages 155-160
	Nomination and selection of the highest governance	2-10	We communicate the details of the nomination and selection process for the Board and its committees on pages 155-160 of the 2025 Annual Report .
	Chair of the highest governance body	2-11	The roles of the Group Chairman and Group Chief Executive are distinct from one another and are clearly defined in detailed role descriptions which are set out on page 130 of our 2025 Annual Report .
	Role of the highest governance body in overseeing management of impacts	2-12	We communicate on the responsibilities of the Board in further detail on page 149 of our 2025 Annual Report . For further disclosures on the role of our senior governance bodies, please refer to pages 141-154 in our 2025 Annual Report .



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GRI 2: General disclosures			
3. Governance	Delegation of responsibility for managing impacts	2-13	We communicate additional information on the governance of our Sustainability Agenda on pages 122-128 of our 2025 Annual Report . For more information on Board engagement with stakeholders, including on sustainability topics, see pages 37-41 of our 2025 Annual Report , and for details relating to the Culture and Sustainability Committee please see pages 176-179. Further information on the Group's governance for climate can also be found within our Climate Reporting Index on page 458-465 of our 2025 Annual Report .
	Role of the highest governance body in sustainability reporting	2-14	The Board and its supporting committees are responsible for the oversight of climate- and sustainability-related risks and opportunities. The Board reviewed and approved our sustainability strategy including progress on our roadmap to achieve net zero financed emissions by 2050, key performance indicators and public commitments. For further details please see pages 122-128 of our 2025 Annual Report . The sustainability information integrated into the 2025 Annual Report and the Modern Slavery Statement was approved by both the Management Team and the Board.
	Conflicts of interest	2-15	The Governance and Nomination Committee reviews potential and existing conflicts of interest annually to consider if they continue to be conflicts of interest, and to revisit the terms upon which they were authorised. Read more on pages 149 and 155-160. External appointments held by Board members are set out on pages 130-134 of the 2025 Annual Report .
	Communication of critical concerns	2-16	In 2025, the Culture and Sustainability Committee received a summary of the annual employee engagement survey. We share further details on pages 33 and 119 of our 2025 Annual Report .
	Collective knowledge of the highest governance body	2-17	See pages 153-154 of our 2025 Annual Report .
	Evaluation of the performance of the highest governance body	2-18	The Governance and Nomination Committee of the Board is responsible for reviewing the composition and considering the likely technical skills, knowledge and experience required for the Board in the context of the development and execution of the Group's strategy. In 2025, the Committee appointed an independent third-party, Clare Chalmers Ltd, to review the performance of the Board and its committees in accordance with the UK Code. See pages 155-160 of the 2025 Annual Report .



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GRI standard	Disclosure	Code	Disclosure location
GRI 2: General disclosures			
3. Governance	Remuneration policies	2-19	Our Directors' remuneration report on pages 180-206 of the 2025 Annual Report provides an overview of the remuneration policies for the executive directors and the wider workforce. Page 128 of our 2025 Annual Report also sets out the incentives structure with regards to our climate-related activities.
	Process to determine remuneration	2-20	The Remuneration Committee is responsible for setting the principles, parameters and governance framework for the Group's remuneration policy and overseeing its implementation. Our Directors' remuneration report on pages 180-206 of the 2025 Annual Report provides an overview of the remuneration policies for the executive directors and the wider workforce.
	Annual total compensation ratio	2-21	In line with UK regulations, we annually report pay ratios comparing CEO remuneration with that of all UK employees. We review year-on-year changes to understand the reasons and appropriateness for such movements. In addition, we review the median ratio against UK FTSE and industry peer averages. Our 2025 pay ratios are covered in our Directors' remuneration report, on page 200 of the 2025 Annual Report .
4. Strategy, policies and practices	Statement on sustainable development strategy	2-22	Sustainability is a strategic area of focus, as we strive to promote inclusive growth and prosperity across the markets where we operate. In their statements in our 2025 Annual Report (see pages 4-8), our Group Chairman and CEO discuss the importance of sustainability to our strategy. Please see pages 66-128 of our 2025 Annual Report for the progress we are making on our net zero pathway, how we are catalysing Sustainable Finance, how we are managing ESG risks and how we seek to amplify our social impact and continue to support our communities. Furthermore, the Board's coverage of sustainability matters can be reviewed in our Directors' report, on pages 176-179 of our 2025 Annual Report .
	Policy commitments	2-23	We communicate on the range of standards and policies that guide our approach to doing business in a sustainable way, at sc.com/sustainability . In addition, our 2025 Annual Report sets out our approach to engaging key stakeholder groups, and our approach and progress towards our most material sustainable and responsible business topics including managing climate risk. For further details see pages 66-128 of our 2025 Annual Report and our Modern Slavery Statement .



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GRI 2: General disclosures			
4. Strategy, policies and practices	Embedding policy commitments	2-24	The sustainability chapter from pages 66-82 of our 2025 Annual Report provides further information on the integration of sustainable and responsible policies and commitments into organisational strategies, operational policies and procedures. Further detail on the governance and management of sustainable and responsible business activities can be found in the following locations: <ul style="list-style-type: none"> • for governance of climate- and sustainability-related risks, see pages 109-110, 122-128 and 289-302 • for governance of climate- and sustainability-related opportunities, see pages 89 and 109-110 and our Sustainable Finance Impact Report • for the activities of the Culture and Sustainability Committee of the Board, see pages 176-179
	Processes to remediate negative impacts	2-25	Our Group Grievance Standard provides a formal framework to deal with concerns that employees have in relation to their employment or another colleague, which affects them directly, and cannot be resolved through informal mechanisms, such as counselling, coaching or mediation. See page 214 of our 2025 Annual Report .
	Mechanisms for seeking advice and raising concerns	2-26	Our Speaking Up programme provides a safe, independent and confidential way to report concerns. Early disclosure of concerns reduces the risk of financial and reputational loss caused by misconduct. We encourage colleagues, contractors, suppliers and members of the public to raise concerns to our Speaking Up programme without fear of retaliation. Further detail on our Speaking Up Programme can be found on page 118-119 of our 2025 Annual Report .
	Compliance with laws and regulations	2-27	The Group receives legal claims against it in a number of jurisdictions and is subject to regulatory and enforcement investigations and proceedings from time to time. Note 26 to our financial statements sets out further information on our legal and regulatory matters. See pages 390-392 of our 2025 Annual Report .
	Membership associations	2-28	We are members of a wide range of financial services and other relevant professional and trade associations, some of which may engage with political stakeholders on topics that are of relevance to our business. As a matter of procedure, trade associations memberships are reviewed annually. As with any expenditure related to public policy engagement, changes to those memberships are subject to the Group's general expenditure policies and procedures and approved in line with the delegated authority structures in place at market, regional and Group levels. View our key memberships at Group level and in a range of our larger markets at sc.com/sustainabilitystakeholders .



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GRI 2: General disclosures			
5: Stakeholder engagement	Approach to stakeholder engagement	2-29	Listening and responding to stakeholder priorities and concerns are critical to achieving our Purpose and delivering on our brand promise, Here for good. We strive to maintain open and constructive relationships with a wide range of stakeholders including regulators, lawmakers, clients, investors, civil society and community groups. See pages 37-41 of our 2025 Annual Report , to learn more about how we engage with our key stakeholders.
	Collective bargaining agreements	2-30	We seek to maintain a meaningful relationship based on mutual trust and respect with various employee representative bodies (including unions and work councils). In our recognition and interactions, we are heavily influenced by the 1948 United Nations Universal Declaration of Human Rights, and several ILO conventions including the Right to Organise and Collective Bargaining Convention, 1949 (No. 98) and the Freedom of Association and Protection of the Right to Organise Convention, 1948 (No. 87). For further detail on the percentage of employees covered by collective bargaining agreements, and our approach for those not covered, see page 214 of our 2025 Annual Report .
Material topics			
3: Material topics	Process to determine material topics	3-1	As an international bank, we are present in 54 markets (see page 3 of 2025 Annual Report). Stakeholder engagement is crucial in ensuring that we understand local, regional and global perspectives and trends which inform how we do business. For details see: <ul style="list-style-type: none"> • Stakeholders – 2025 Annual Report pages 37-41 • Our approach to sustainability – 2025 Annual Report pages 66-128
201: Economic Performance	Management approach	201	Our Group Chief Financial Officer’s review on pages 17-19 of our 2025 Annual Report provides information on our economic performance. The financial statements can be found on pages 309-434.
	Direct economic value generated and distributed	201-2	The current financial effect of climate-related risks is detailed within Note 1 to the Financial Statements (read more on page 332 of our 2025 Annual Report) where we have considered the effect on the Group, noting that climate risk did not result in a material change to the current year’s balance sheet or income statement. Read more on how climate risks and opportunities impact the Group’s strategy and financial planning on pages 109-110 of our 2025 Annual Report . See pages 458-465 of our 2025 Annual Report for a summary of our TCFD-aligned disclosures which set out further information on the risks and opportunities posed by climate change.



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GRI standard	Disclosure	Code	Disclosure location
Material topics (continued)			
201: Economic Performance	Defined benefit plan obligations and other retirement plans	201-3	Information on our retirement benefit obligations can be found on page 398-402, in Note 30 of our financial statements in our 2025 Annual Report .
203: Indirect Economic Impacts	Management approach	203	Our approach is articulated through our long-term sustainability goals – our Sustainability Aspirations – and our short-term sustainability targets – our Sustainability Strategic Pillars. The Aspirations and Pillars set out how we intend to deliver across our Sustainability agenda. Read more on page 75 – 82 of our 2025 Annual Report .
	Infrastructure investments and services supported	203-1	Our social finance assets make up \$5.8 billion of the total sustainable finance asset pool and encompass categories such as healthcare, education and access to finance in developing markets. The remaining assets (\$0.6 billion of the \$23.4 billion) span across both green and social categories, including renewable energy, sustainable water and wastewater management, and access to essential services. Read more on page 85 of our 2025 Annual Report .
	Significant indirect economic impacts	203-2	Our footprint – with its access to capital markets and operations in regions most vulnerable to climate change – means that Standard Chartered sits at the intersection between capital providers and those who need it most. For many of our markets and clients, getting to net zero will be a long and complex task. Their transition must be on a just basis to address environmental challenges without sacrificing their economic growth and social development ambitions. As per Sustainability Aspiration 4, we seek to accelerate the mobilisation of both private and philanthropic capital to address critical social challenges in our footprint markets. Further information can be found in our 2025 Annual Report on pages 64 and 457.
204: Procurement Practices	Management approach	204	We are committed to building mutually beneficial relationships with our suppliers to reflect the diverse communities and cultures we operate in. To support this, our supplier diversity and inclusion programme aims to direct spend and offer support where appropriate, to small and diverse businesses. Our Supplier Charter sets out the principles for the behavioural standard that Standard Chartered expects from all its suppliers, and those within a supplier’s sphere of influence that assist them in performing their obligations to us. See page 41 of our 2025 Annual Report for further details.
	Proportion of spending on local suppliers	204-1	In 2025, USD \$5.08 billion was spent with 10,127 suppliers. Of this, 72.3 per cent of the total spend was in the Asia region, with 21.6 per cent in Europe and the Americas, and 6.1 per cent in Africa and the Middle East. Furthermore, 80 per cent of total spend in 2025 was with 342 suppliers. In 2025, our five largest suppliers together accounted for 16.2 per cent of total spend, with the largest ten amounting to 25.18 per cent of total spend.



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Material topics (continued)			
205: Anti- corruption	Management approach	205	Our ambition is to tackle some of today’s most damaging crimes by making the financial system a hostile environment for criminals and terrorists. Further information on our approach to fighting financial crime can be found on page 119 of the 2025 Annual Report .
	Operations assessed for risks related to corruption	205-1	The CFCR function is responsible for the establishment and maintenance of policies, standards, and oversight of first line of defence controls to ensure continued compliance with financial crime laws and regulations, and the mitigation of Financial Crime Risk. This includes controls covering key financial crime risks such as money laundering, terrorist financing, sanctions compliance, bribery and corruption, and fraud. See pages 230 in our 2025 Annual Report for details.
	Communication and training about anti-corruption policies and procedures	205-2	We have invested significantly to ensure that our employees are properly equipped to combat financial crime. In 2025, 99.7 per cent of colleagues and governance body members completed financial crime mandatory e-learning, covering topics such as ABC, AML including terrorist financing, sanctions, tax evasion and fraud. For further details see page 120 of the 2025 Annual Report , which also sets out the completion rates of this training by region.
207: Tax	Management approach	207	Our accounting policies related to taxation, significant accounting estimates and judgements, and taxation disclosures for the Group are provided in Note 10: Taxation, on pages 347-351 of our 2025 Annual Report . The Audit Committee of the Board has oversight of taxation. Further information is described on pages 161-169 of our 2025 Annual Report . Further disclosures setting out our approach to tax and additional taxes paid in the year can be found in our Country-by-Country schedule at sc.com/sustainabilitylibrary . The disclosures in respect of the year ended 31 December 2025 will be published on the website on or before 31 December 2026
	Approach to tax	207-1	We communicate our approach to tax in our 2025 Annual Report . In accordance with the requirements of the Capital Requirements (country-by-country reporting) Regulations 2013, the Group will publish additional country-by-country information in respect of the year ended 31 December 2025, on or before 31 December 2026. We have also published our UK tax strategy. Read more on the Group's website at sc.com/country-by-country-disclosure .
	Tax governance, control, and risk management	207-2	We communicate our approach to tax in 2025 Annual Report . In accordance with the requirements of the Capital Requirements (country-by-country reporting) Regulations 2013, the Group will publish additional country-by-country information in respect of the year ended 31 December 2025, on or before 31 December 2026. We have also published our UK tax strategy. Read more on the Group's website at sc.com/country-by-country-disclosure .



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GRI standard	Disclosure	Code	Disclosure location
Material topics (continued)			
207: Tax	Stakeholder engagement and management of concerns related to tax	207-3	We communicate details concerning our stakeholder engagement and management of concerns related to tax within our Country-by-Country schedule at sc.com. In accordance with the requirements of the Capital Requirements (country-by-country reporting) Regulations 2013, the Group will publish additional country-by-country information in respect of the year ended 31 December 2025, on or before 31 December 2026. We have also published our UK tax strategy. Read more on the Group's website at sc.com/country-by-country-disclosure .
	Country-by-country reporting	207-4	We communicate details concerning our stakeholder engagement and management of concerns related to tax within our Country-by-Country schedule at sc.com. In accordance with the requirements of the Capital Requirements (country-by-country reporting) Regulations 2013, the Group will publish additional country-by-country information in respect of the year ended 31 December 2025, on or before 31 December 2026. We have also published our UK tax strategy. Read more on the Group's website at sc.com/country-by-country-disclosure .
302: Energy	Management approach	302	In 2025, we achieved our net zero target across Scope 1 and 2 emissions, marking a significant milestone. We reduced our carbon footprint by 96 per cent from a 2018 baseline of 148 ktCO ₂ e to just 6 ktCO ₂ e. This achievement reflects the steps we have taken to decarbonise our real estate portfolio and aligns with the overall Group's net zero agenda. Residual emissions that persist despite our rigorous efforts to minimise them are counterbalanced by purchasing and retiring carbon credits as described in the carbon credits section below. Read more on page 93 of our 2025 Annual Report .
	Energy consumption within the organisation	302-1	Please see page 452 of our 2025 Annual Report .
	Energy consumption outside of the organization	302-2	This is not applicable to our business.
	Energy intensity	302-3	Please see page 452 of our 2025 Annual Report .
	Reduction of energy consumption	302-4	In 2025, we achieved our net zero target across Scope 1 and 2 emissions, marking a significant milestone. We reduced our carbon footprint by 96 per cent from a 2018 baseline of 148 ktCO ₂ e to just 6 ktCO ₂ e. This achievement reflects the steps we have taken to decarbonise our real estate portfolio and aligns with the overall Group's net zero agenda. Residual emissions that persist despite our rigorous efforts to minimise them are counterbalanced by purchasing and retiring carbon credits as described in the carbon credits section below. See pages 93-95 and 452 of 2025 Annual Report .



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GRI standard	Disclosure	Code	Disclosure location
Material topics (continued)			
302: Energy	Reductions in energy requirements of products and services	302-5	This is not applicable to our business
304: Biodiversity	Operational sites owned, leased, managed in, or adjacent to, protected areas and areas of high biodiversity value outside protected areas	304-1	We have assessed our direct operations' proximity to sensitive locations based on Standard Chartered's Position Statements criteria. Read more on page 25 of our inaugural Nature Report .
	Significant impacts of activities, products and services on biodiversity	304-2	As an early adopter of the TNFD framework, we have published our inaugural Nature Report alongside our Annual Report. It reflects our assessment on the potential nature-related impacts and dependencies in our financing activities and direct operations. We have disclosed a breakdown of 2025 portfolio exposure to potentially nature-sensitive sectors (in USD billion) on page 32 of our Nature Report. The full analysis is disclosed on pages 19-24 of the Nature Report .
	Habitats protected or restored	304-3	Our Nature Position Statement outlines our approach to nature across our business, our clients, operations and supply chains. SCB will not provide financial services to clients who have operations that adversely impact upon the Outstanding Universal Value of UNESCO World Heritage Sites. Also, we will not provide financial services directly towards projects or activities that have operations that adversely impact upon the Outstanding Universal Value of UNESCO World Heritage Sites; or convert or degrade High Conservation Value (HCV), High Carbon Stock (HCS) forests or peatlands. Our Agribusiness Position Statement affirms our position that we will not provide financial services to clients who convert or degrade High Conservation Value (HCV) areas, including forests or High Carbon Stock (HCS) forests, peatlands, Key Biodiversity Areas (KBA) or International Union for Conservation of Nature (IUCN) Protected Area categories I-III for new plantations or farmland. Please see page 111 of our 2025 Annual Report for further progress made in 2025 and our Nature Report .



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GRI standard	Disclosure	Code	Disclosure location
Material topics (continued)			
304: Biodiversity	IUCN Red List species and national conservation list species with habitats in areas affected by operations	304-4	As an early adopter of the TNFD framework, we have published our inaugural Nature Report alongside our Annual Report. In it we have assessed our direct operations' proximity to sensitive locations based on Standard Chartered's Position Statements criteria, including proximity to IUCN Protected Areas categories I-III. Read more on the risk and impact assessment of our direct operations on pages 25-30 of our Nature Report .
305: Emissions	Management approach	305	Our Net Zero methodological white paper – The journey continues sets out our methodology to support the accuracy of our reported financed and facilitated emission calculations and disclosures. Our 2025 Environment Reporting Criteria document sets out the principles and methodology used to report all other emissions data within our 2024 Annual Report. The independent assurance and verification statements related to Scope 1 and 2 emissions, and Scope 3 emissions associated with data centres and air travel can be accessed at sc.com/sustainabilitylibrary . Greater detail on our GHG emissions can be found in our 2025 ESG Data Pack at sc.com/sustainabilitylibrary .
	Direct (Scope 1) GHG emissions	305-1	We communicate our Scope 1 emissions alongside further detail on the principles and methodology used to report all carbon emissions data within our 2025 Environment Reporting Criteria . See also pages 91-95 of the 2025 Annual Report for GHG Scope 1 emissions.
	Energy indirect (Scope 2) GHG emissions	305-2	We communicate our Scope 2 emissions alongside further detail on the principles and methodology used to report all carbon emissions data within our 2025 Environment Reporting Criteria . See also pages 91-95 of the 2025 Annual Report for GHG Scope 2 emissions.
	Other indirect (Scope 3) GHG emissions	305-3	We communicate our Scope 3 emissions on pages 96-110 of our 2025 Annual Report . Our Net Zero methodological white paper – The journey continues sets out our methodology to support the accuracy of our reported, financed, and facilitated emission calculations and disclosures. Our 2025 Environment Reporting Criteria lays out the principles and methodology used to report our GHG emissions within the 2025 Annual Report .
	GHG emissions intensity	305-4	We disclose our GHG emissions intensity within the Environment tab of our 2025 ESG Data Pack at sc.com/sustainabilitylibrary and on page 452 of our 2025 Annual Report .



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GRI standard	Disclosure	Code	Disclosure location
Material topics (continued)			
305: Emissions	Reduction of GHG emissions	305-5	In 2025, we achieved our net zero target across Scope 1 and 2 emissions, marking a significant milestone. We reduced our carbon footprint by 96 per cent from a 2018 baseline of 148 ktCO ₂ e to just 6 ktCO ₂ e. This achievement reflects the steps we have taken to decarbonise our real estate portfolio and aligns with the overall Group's net zero agenda. Residual emissions that persist despite our rigorous efforts to minimise them are counterbalanced by purchasing and retiring carbon credits as described in the carbon credits section below. See pages 93-95 of our 2025 Annual Report for more information, and our ESG Data Pack 2025 for detailed environment data.
	Emissions of ozone-depleting substances (ODS)	305-6	This is not applicable to our business.
	Nitrogen oxides (NO_x), sulfur oxides (SO_x), and other significant air emissions	305-7	This is not applicable to our business.
306: Waste	Waste generation and significant waste-related impacts	306-1	We continue to push for 90 per cent waste avoidance from landfill by 2030. Overall, this commitment translates to better waste segregation and management through awareness programmes. As at the end of the 2025 reporting year, we have reduced our overall waste generated by 49 per cent from our 2018 baseline and achieved 74 per cent avoidance from landfill. As per Environment tab in ESG Data Pack 2025, we reported 670,935 kg of waste generated. This is a 7 per cent reduction in comparison to 2024. Waste intensity is 0.77 kg/m ² . Read more on page 95 of our 2025 Annual Report .
	Management of significant waste-related impacts	306-2	In our commitment to sustainability and environmental stewardship, key sites in India, Poland and Kenya have been awarded the highest level of TRUE Zero Waste Platinum Certification for diverting more than 90 per cent of waste from landfill. This recognition underscores our dedication to reducing waste, improving resource efficiency, and fostering sustainable practices across our global operations. Read more on page 95 of our 2025 Annual Report .
	Waste generated	306-3	As per GHG Emissions tab in ESG Data Pack Category 5: Waste generated in operations of Scope 3 GHG emissions is 349 tCO ₂ e.



GRI Index

Statement of use: Standard Chartered has reported the information cited in this GRI content index for the period 1 January 2025 to 31 December 2025 with reference to the GRI Standards.

GRI 1 used: GRI 1: Foundation 2021

GRI standard	Disclosure	Code	Disclosure location
Material topics (continued)			
308: Supplier Environmental Assessment	New suppliers that were screened using environmental criteria	308-1	Not disclosed. We will continue to review our approach to disclosure however our Supplier Charter sets out our principles in relation to ethics, human rights, diversity and inclusion, and environmental performance. All newly onboarded suppliers are expected to agree with these principles. Further information can be found in our 2025 Annual Report within page 96 and at sc.com/suppliercharter .
	Negative environmental impacts in the supply chain and actions taken	308-2	Third parties such as suppliers must comply with the Group's Supplier Charter, which sets out the Group's expectations on ethics, anti-bribery and corruption, human rights, environmental, health and safety standards, labour and protection of the environment. Through our Supplier Charter, we expect our suppliers to support and promote environmental protection, and to comply with local environmental laws and regulations. We expect our suppliers to promote the development and distribution of environmentally friendly technologies and manage environmental concerns in their own supply chains. We continue to engage with our suppliers to collect emissions data, directly from them. Further information can be found in our 2025 Annual Report on page 96. For information about how the Group engages with suppliers on environmental and social matters, please see our Supplier Charter at sc.com/suppliercharter .
404: Training and education	Management approach	404	To keep pace with our strategic priorities, evolving customer expectations, ongoing transformation, and rapid technological innovation, we stay committed to a 'skills-led' approach. We are focused on accelerating the development of future skills among our workforce, bringing in greater agility to how skills are deployed to areas of opportunity across the Group and embedding skills purposefully across key talent practices. For more information, see page 34-35 of our 2025 Annual Report .
	Average hours of training per year per employee	404-1	Average hours of training by gender and employee category are presented on page 447 of our 2025 Annual Report .
	Programs for upgrading employee skills and transition assistance programs	404-2	To keep pace with our strategic priorities, evolving customer expectations, ongoing transformation, and rapid technological innovation, we stay committed to a 'skills-led' approach. We are focused on accelerating the development of future skills among our workforce, bringing in greater agility to how skills are deployed to areas of opportunity across the Group and embedding skills purposefully across key talent practices. For more information please see pages 34-35 of our 2025 Annual Report .



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GRI 1 used: GRI 1: Foundation 2021

GRI standard	Disclosure	Code	Disclosure location
Material topics (continued)			
404: Training and education	Percentage of employees receiving regular performance and career development reviews	404-3	Not disclosed. We will continue to review our approach to disclosure.
405: Diversity and equal opportunity	Management approach	405	We communicate our approach to diversity and equal opportunity via our Diversity, Equality and Inclusion Impact Report 2025
	Diversity of governance bodies and employees	405-1	Key diversity categories for our workforce are set out in our supplementary people information tables on pages 444-449 of the 2025 Annual Report . Biographies of our Board and Group Management Team are set out on pages 130-134
	Ratio of basic salary and remuneration of women to men	405-2	The Fair Pay Charter is the compass for our performance and reward strategy and outlines how we aim to ensure fairness in our approach to reward. We have been analysing and publishing our gender pay gap statistics for our five hub locations (UK, US, Hong Kong, Singapore, and UAE) since 2017. The gender pay gap is calculated based on the approach by the UK government and compares the average pay of men and women without accounting for some of the key factors which influence pay, including different roles, skills, seniority and market pay rates. Read more about our approach towards strengthening diversity and inclusion, as well as our approach to equal pay and gender and ethnicity pay gap analysis in our Diversity, Equality and Inclusion Impact Report 2025
407: Freedom of Association and Collective Bargaining	Operations and suppliers in which the right to freedom of association and collective bargaining may be at risk	407-1	Our Group seeks to build productive and enduring partnerships with various employee representative bodies (including unions and work councils). 13.5 per cent of employees, across 18 markets, have collective representation through unions or employee representative bodies. Working conditions and terms of employment of other employees are based on our Group and country policies, and in accordance with individual employment contracts issued by the Group. For further information, please see page 214 of our 2025 Annual Report .



GRI Index

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GRI 1 used: GRI 1: Foundation 2021

GRI standard	Disclosure	Code	Disclosure location
Material topics (continued)			
408: Child Labour	Operations and suppliers at significant risk for incidents of child labour	408-1	Modern Slavery, including child labour, represents some of the gravest forms of human rights abuses. We recognize that the global nature of our business may expose us to risk of modern slavery in our operations, supply chain and client relationships and we are committed to managing these and mitigating these risks. Our Modern Slavery Statement details our approach to manage these risks across our value chain. We will not knowingly enter into relationships with suppliers involved in human trafficking, modern slavery or forced labour. Our Supplier Charter includes our expectations on to respect human rights and take all reasonable steps to ensure that any form of modern slavery is not taking place within its operations or supply chains. In our own operations, we have policies and standards that set out how we engage with employees throughout hiring, during their career and upon leaving Standard Chartered. For further details of our approach please see page 96 and 117 of 2025 Annual Report , as well as our 2025 Modern Slavery Statement and Supplier Charter .
409: Forced or Compulsory Labour	Management approach	409	Our 2025 Modern Slavery Statement sets out the steps we have taken to assess and manage the risk of modern slavery and human trafficking in our operations and supply chain. Our approach to managing and mitigating environmental and social risk is reflected in our Environmental and Social Risk Management Framework , which includes a Position Statement on Human Rights , found at sc.com/positionstatements .
	Operations and suppliers at significant risk for incidents of forced or compulsory labour	409-1	The Group publishes a Modern Slavery Statement under the UK Modern Slavery Act 2015 and the Australian Modern Slavery Act 2018 (Cth) for the financial year ending 31 December 2025.
414: Supplier Social Assessment	Management approach	414	Our 2025 Modern Slavery Statement sets out the steps we have taken to assess and manage the risk of modern slavery and human trafficking in our operations and supply chain.
	New suppliers that were screened using social criteria	414-1	We conduct screening of all suppliers for money laundering, sanctions risk indicators and adverse media coverage. With the support of external and internal subject matter experts, we have identified category-country combinations that present higher risks of modern slavery. For further details please see page 10 our 2025 Modern Slavery Statement .
	Negative social impacts in the supply chain and actions taken	414-2	Our 2025 Modern Slavery Statement sets out the steps we have taken to assess and manage the risk of modern slavery and human trafficking in our operations and supply chain. For further information on our consideration of suppliers please also see pages 96 and 117, of our 2025 Annual Report and our Supplier Charter .



WEF Measuring Stakeholders Capitalism Metrics Index

Pillar	Theme	Disclosure level	Requirements	Our response
1. Governance	Governing Purpose	Core metrics and disclosures	Setting Purpose The company’s stated purpose, as the expression of the means by which a business proposes solutions to economic, environmental and social issues. Corporate purpose should create value for all stakeholders, including shareholders.	Our approach to sustainability supports the Group’s strategy, which is designed to deliver our purpose: to drive commerce and prosperity through our unique diversity. This is underpinned by our brand promise, here for good. Our approach is articulated through our long-term sustainability goals – our Sustainability Aspirations – and our short-term sustainability targets – our Sustainability Strategic Pillars. The Aspirations and Pillars set out how we intend to deliver across our Sustainability agenda our 2025 Annual Report for more information.
		Expanded metrics and disclosures	Purpose-led management How the company’s stated purpose is embedded in company strategies, policies and goals.	During 2025, the Group invested \$2.09 billion (2024: \$2.13 billion) in research and development, of which \$1.21 (2024: \$1.18 billion) was recognised as an expense. Please see page 216 of our 2025 Annual Report for more information.
	Stakeholders	Core metrics and disclosures	Material issues impacting stakeholders A list of the topics that are material to key stakeholders and the company, how the topics were identified and how the stakeholders were engaged.	As an international bank with a presence in 54 markets, stakeholder engagement is crucial in ensuring that we understand local, regional and global perspectives and trends which inform how we do business. For details see: <ul style="list-style-type: none"> • Stakeholders – 2025 Annual Report pages 37-41 • Materiality – 2025 Annual Report page 72 Also refer to sc.com/sustainabilitystakeholders



WEF Measuring Stakeholders Capitalism Metrics Index (continued)

Pillar	Theme	Disclosure level	Requirements	Our response
2. Planet	Climate change	Core metrics and disclosures	Greenhouse gas (GHG) emissions For all relevant greenhouse gases (e.g. carbon dioxide, methane, nitrous oxide, F-gases etc.), report in metric tonnes of carbon dioxide equivalent (tCO ₂ e) GHG Protocol Scope 1 and Scope 2 emissions. Estimate and report material upstream and downstream (GHG Protocol Scope 3) emissions where appropriate.	In 2025, we reached our net zero target for Scope 1 and Scope 2 emissions, marking a significant milestone in our journey to decarbonise our operational footprint. We aim to reach net zero emissions in our financed emissions by 2050. For further details see pages 90-110 of our 2025 Annual Report .
		Expanded metrics and disclosures	Paris-aligned GHG emissions targets Define and report progress against time-bound science-based GHG emissions targets that are in line with the goals of the Paris Agreement – to limit global warming to well below 2°C above pre-industrial levels and pursue efforts to limit warming to 1.5°C. This should include defining a date before 2050 by which you will achieve net-zero greenhouse gas emissions, and interim reduction targets based on the methodologies provided by the Science Based Targets initiative, if applicable. If an alternative approach is taken, disclose the methodology used to calculate the targets and the basis on which they deliver on the goals of the Paris Agreement.	In 2025, we reached our net zero target for Scope 1 and Scope 2 emissions, marking a significant milestone in our journey to decarbonise our operational footprint. We aim to reach net zero emissions in our financed emissions by 2050. To help us remain on track, we have set short and medium-term objectives and quantifiable targets to manage and report on our progress on an annual basis. As part of that, we have set interim 2030 targets for all the highest-emitting sectors in the Group’s portfolio. For further details see pages 90-110 of our 2025 Annual Report .
		Core metrics and disclosures	TCFD implementation Fully implement the recommendations of the Task Force on Climate-related Financial Disclosures (TCFD). If necessary, disclose a timeline of at most three years for full implementation. Disclose whether you have set, or have committed to set, GHG emissions targets that are in line with the goals of the Paris Agreement – to limit global warming to well below 2°C above pre-industrial levels and pursue efforts to limit warming to 1.5°C – and to achieve net-zero emissions before 2050.”	In accordance with UK Listing Rule 6.6.6R(8), we confirm that we have made disclosures in this Annual Report consistent with the TCFD recommendations as per Section C – Guidance for All Sectors, and Section D – Supplemental Guidance for the Financial Sector: Banks of the 2021 TCFD Implementing Guidance. For further information, refer to our Climate Reporting Index on pages 458 to 465 of our 2025 Annual Report .



WEF Measuring Stakeholders Capitalism Metrics Index (continued)

Pillar	Theme	Disclosure level	Requirements	Our response
2. Planet continued	Nature loss	Core metrics and disclosures	Nature loss Report the number and area (in hectares) of sites owned, leased or managed in or adjacent to protected areas and/or key biodiversity areas (KBA).	As an early adopter of the TNFD framework, we have published our inaugural Nature Report alongside this Annual Report. It reflects our assessment on the potential nature-related impacts and dependencies in our financing activities and direct operations. Read in our Nature Report .
	Freshwater availability	Core metrics and disclosures	Freshwater availability Report for operations where material: megalitres of water withdrawn, megalitres of water consumed and the percentage of each in regions with high or extremely high baseline water stress, according to WRI Aqueduct water risk atlas tool. Estimate and report the same information for the full value chain (upstream and downstream) where appropriate.	Please see our 2025 ESG data pack available at sc.com/sustainabilitylibrary .
3. People	Dignity and equality	Core metrics and disclosures	Diversity and inclusion (%) Percentage of employees per employee category, by age group, gender and other indicators of diversity (e.g. ethnicity).	Key diversity categories for our workforce are set out in our supplementary people information tables on pages 444-449 of our 2025 Annual Report Pages 130-137 of our 2025 Annual Report provide the biographies of our Board and Group Management Team.
		Core metrics and disclosures	Pay equality (%) Ratio of the basic salary and remuneration for each employee category by significant locations of operation for priority areas of equality: women to men, minor to major ethnic groups, and other relevant equality areas.	Read about our approach to equal pay and gender and ethnicity pay gap analysis in our Diversity, Equity & Inclusion Impact Report 2025 .



WEF Measuring Stakeholders Capitalism Metrics Index (continued)

Pillar	Theme	Disclosure level	Requirements	Our response
3. People continued	Dignity and equality	Core metrics and disclosures	Wage level (%) Ratios of standard entry level wage by gender compared to local minimum wage.	We do not have a standard entry-level role in order to do this level of analysis; however, we ensure all of our employees receive a living wage as set out in our Diversity, Equity & Inclusion Impact Report 2025 .
		Core metrics and disclosures	Wage level (%) Ratio of the annual total compensation of the CEO to the median of the annual total compensation of all its employees, except the CEO.	The relationship between the remuneration of the Group CEO and all UK employees is covered in our Directors' remuneration report, on pages 200-204 of the 2025 Annual Report
		Expanded metrics and disclosures	Living wage (%) Current wages against the living wage for employees and contractors in states and localities where the company is operating.	We ensure that all our employees receive a living wage as set out in our Diversity, Equity & Inclusion Impact Report 2025 .
		Core metrics and disclosures	Risk for incidents of child, forced or compulsory labour An explanation of the operations and suppliers considered to have significant risk for incidents of child labour, forced or compulsory labour. Such risks could emerge in relation to: a) type of operation (such as manufacturing plant) and type of supplier; and b) countries or geographic areas with operations and suppliers considered at risk.	We strive to be a responsible company and are committed to respecting human rights across our business. This is embedded in our Code of Conduct and Ethics and our valued behaviours, which provide the guiding principles for how we work together and the way we do business. For details refer to our: <ul style="list-style-type: none"> • 2025 Modern Slavery Statement • Human Rights Position Statement • Supplier Charter
	Health and well-being	Core metrics and disclosures	Health and safety (%) The number and rate of fatalities as a result of work-related injury; high-consequence work-related injuries (excluding fatalities); recordable work-related injuries; main types of work-related injury; and the number of hours worked.	Page 448 of our 2025 Annual Report sets out our work-related health and safety data, including the fatalities and injuries.

WEF Measuring Stakeholders Capitalism Metrics Index (continued)

Pillar	Theme	Disclosure level	Requirements	Our response
3. People continued	Health and well-being	Core metrics and disclosures	Health and safety (%) An explanation of how the organisation facilitates workers' access to non-occupational medical and healthcare services, and the scope of access provided for employees and workers.	Pages 215 of our 2025 Annual Report set out our approach to health, safety and wellbeing.
		Expanded metrics and disclosures	Employee well-being (#, %) 1. The number of fatalities as a result of work-related ill-health, recordable work-related ill-health injuries, and the main types of work-related ill-health for all employees and workers.	Page 448 of our 2025 Annual Report sets out our work-related health and safety data, including the fatalities and injuries.
	Skills for the future	Core metrics and disclosures	Training provided Average hours of training per person that the organisation's employees have undertaken during the reporting period, by gender and employee category (total number of hours of training provided to employees divided by the number of employees).	Average hours of training by gender and employee category are presented on page 447 of our 2025 Annual Report
		Core metrics and disclosures	Training provided Average training and development expenditure per full time employee (total cost of training provided to employees divided by the number of employees).	The average cost of training per employee is presented on page 447 of our 2025 Annual Report
4. Prosperity	Employment and Wealth Generation	Core metrics and disclosures	Absolute number and rate of employment Total number and rate of new employee hires during the reporting period, by age group, gender, other indicators of diversity and region.	Page 446 of our 2025 Annual Report presents data related to our talent management, broken down by indicators of diversity and region.



WEF Measuring Stakeholders Capitalism Metrics Index (continued)

Pillar	Theme	Disclosure level	Requirements	Our response
4. Prosperity	Employment and Wealth Generation	Core metrics and disclosures	Economic contribution Direct economic value generated and distributed (EVG&D), on an accruals basis, covering the basic components for the organisation's global operations, ideally split out by: <ul style="list-style-type: none"> • Revenues • Operating costs • Employee wages and benefits • Payments to providers of capital • Payments to government • Community investment 	See our consolidated income statement on page 322 on the 2025 Annual Report .
		Core metrics and disclosures	Economic contribution Financial assistance received from the government: total monetary value of financial assistance received by the organisation from any government during the reporting period.	To the best of our knowledge, no material assistance was received by any government during 2025.
		Core metrics and disclosures	Financial investment contribution Total capital expenditures (CapEx) minus depreciation, supported by narrative to describe the company's investment strategy.	Note 17 on 384 of our 2025 Annual Report , sets out our goodwill and intangible assets. Note 18 on pages 384-385 provides information on our property, plant and equipment, including additions.
		Expanded metrics and disclosures	Infrastructure investments and services supported Qualitative disclosure to describe the below components: <ol style="list-style-type: none"> 1. Extent of development of significant infrastructure investments and services supported. 2. Current or expected impacts on communities and local economies, including positive and negative impacts where relevant. 3. Whether these investments and services are commercial, in-kind or pro bono engagements. 	Our social finance assets make up \$5.8 billion of the total sustainable finance asset pool and encompass categories such as healthcare, education and access to finance in developing markets. Read more on pages 83-89 of the 2025 Annual Report for more information about the green and social infrastructure assets financing.

WEF Measuring Stakeholders Capitalism Metrics Index (continued)

Pillar	Theme	Disclosure level	Requirements	Our response
4. Prosperity continued	Innovation of Better Products and Services	Core metrics and disclosures	Financial investment contribution Share buybacks plus dividend payments, supported by narrative to describe the company's strategy for returns of capital to shareholders.	Note 11 on page 351 of our 2025 Annual Report presents our dividends declared and paid during 2025. In addition, Note 28 on page 394-397 sets out our share capital, other equity instruments and reserves, and details share buy-backs completed in the year. Note 37 on page 420 details our post balance sheet events, including dividend and share buy-back declared after 31 December 2025.
		Core metrics and disclosures	Total R&D expenses (\$) Total costs related to research and development.	During 2025, the Group invested \$2.09 billion (2024: \$2.13 billion) in research and development, of which \$1.21 (2024: \$1.18 billion) was recognised as an expense. See page 216 of our 2025 Annual Report .
	Community and Social Vitality	Core metrics and disclosures	Total tax paid The total global tax borne by the company, including corporate income taxes, property taxes, non-creditable VAT and other sales taxes, employer-paid payroll taxes, and other taxes that constitute costs to the company, by category of taxes.	Note 10 on pages 347-351 of our 2025 Annual Report provides information on our accounting policies related to taxation, significant accounting estimates and judgements, and taxation disclosures for the Group.
		Expanded metrics and disclosures	Additional tax remitted The total additional global tax collected by the company on behalf of other taxpayers, including VAT and employee-related taxes that are remitted by the company on behalf of customers or employees, by category of taxes.	
		Expanded metrics and disclosures	Total tax paid by country for significant locations Total tax paid and, if reported, additional tax remitted, by country for significant locations.	We communicate our approach to tax on page 467 of our 2025 Annual Report . In accordance with the requirements of the Capital Requirements (country-by-country reporting) Regulations 2013, the Group will publish additional country-by-country information in respect of the year ended 31 December 2025, on or before 31 December 2026. We have also published our UK tax strategy. Read more on the Group's website sc.com/country-by-country-disclosure .



Important notices

Forward-looking statements

The information included in this document may contain 'forward-looking statements' based upon current expectations or beliefs, as well as statements formulated with assumptions about future events. Forward-looking statements can include, without limitation, projections, estimates, commitments, plans, approaches, ambitions and targets (including, without limitation, ESG commitments, ambitions and targets). Forward-looking statements often use words such as 'may', 'could', 'will', 'expect', 'intend', 'estimate', 'anticipate', 'believe', 'plan', 'seek', 'aim', 'continue' or other words of similar meaning. Forward-looking statements may also (or additionally) be identified by the fact that they do not relate only to historical or current facts.

By their very nature, forward-looking statements are subject to known and unknown risks and uncertainties and can be affected by other factors that could cause actual results, and the Group's plans and objectives, to differ materially from those expressed or implied in the forward-looking statements. Readers should not place reliance on, and are cautioned about relying on, any forward-looking statements. There are several factors which could cause actual results to differ materially from those expressed or implied in forward-looking statements. The factors that could cause actual results to differ materially from those described in the forward-looking statements include (but are not limited to): changes in global, political, economic, business, competitive and market forces or conditions; or in future exchange and interest rates; changes in environmental, geopolitical, social or physical risks; legal, regulatory and policy developments, including regulatory measures addressing climate change and broader sustainability-related issues; the development of standards and interpretations, including evolving requirements and practices in Environmental, Social and Governance reporting; the ability of the Group, together with governments and other stakeholders to measure, manage, and mitigate the impacts of climate change and broader sustainability-related issues effectively; risks arising out of health crises and pandemics; risks of cyber-attacks, data, information or security breaches or technology failures involving the Group; changes in tax rates, future business combinations or dispositions; and other factors specific to the Group, including those identified in this ESG Report. Any forward-looking statements contained in this document are based on past or current trends and/or activities of the Group and should not be taken as a representation that such trends or activities will continue in the future.

No statement in this document is intended to be, nor should be interpreted as, a profit forecast or to imply that the earnings of the Group for the current year or future years will necessarily match or exceed the historical or published earnings of the Group. Except as required by any applicable laws or regulations, the Group expressly disclaims any obligation to revise or update any forward-looking statement contained within this document, regardless of whether those statements are affected as a result of new information, future events or otherwise.

Please refer to the Group's latest Annual Report for a discussion of certain of the risks and factors that could adversely impact the Group's actual results, and its plans and objectives, to differ materially from those expressed or implied in any forward-looking statements.

Financial instruments

Nothing in this document shall constitute, in any jurisdiction, an offer or solicitation to sell or purchase any securities or other financial instruments, nor shall it constitute a recommendation or advice in respect of any securities or other financial instruments or any other matter.

Important Notice – Basis of Preparation and Caution Regarding Data Limitations

The information contained in this document has been prepared on the following basis:

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- iii. the information included in this document does not constitute any investment, accounting, legal, regulatory or tax advice or an invitation or recommendation to enter into any transaction;
- iv. the information included in this document may have been prepared using models, methodologies and data which are subject to certain limitations. These limitations include: a lack of reliable data (due, amongst other things, to developing measurement technologies and analytical methodologies); a lack of standardisation of data (given, amongst other things, the lack of international coordination on data and methodology standards); and future uncertainty (due, amongst other things, to changing projections relating to technological development and global and regional laws, regulations and policies, and the inability to make use of strong historical data);

- v. models, external data and methodologies used in information included in this document are or could be subject to adjustment which is beyond our control;
- vi. any opinions and estimates should be regarded as indicative, preliminary and for illustrative purposes only. Expected and actual outcomes may differ from those set out in this document (as explained in the "Forward-looking statements" section);
- vii. some of the related information appearing in this document may have been obtained from public and other sources and, while the Group believes such information to be reliable, it has not been independently verified by the Group and no representation or warranty is made by the Group as to its quality, completeness, accuracy, fitness for a particular purpose or non-infringement of such information;
- viii. for the purposes of the information included in this document, a number of key judgements and assumptions have been made. It is possible that the assumptions drawn, and the judgement exercised may subsequently turn out to be inaccurate. The judgements and data presented in this document are not a substitute for judgements and analysis made independently by the reader;
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- x. whilst the Group bears primary responsibility for the information included in this document, it does not accept responsibility for the external input provided by any third parties for the purposes of developing the information included in this document;
- xi. the data contained in this document reflects available information and estimates at the relevant time;
- xii. where the Group has used any methodology or tools developed by a third party, the application of the methodology or tools (or consequences of its application) shall not be interpreted as conflicting with any legal or contractual obligations and such legal or contractual obligations shall take precedence over the application of the methodology or tools;
- xiii. where the Group has used any underlying data provided or sourced by a third party, the use of the data shall not be interpreted as conflicting with any legal or contractual obligations and such legal or contractual obligations shall take precedence over the use of the data;
- xiv. this Important Notice is not limited in applicability to those sections of the document where limitations to data, metrics and methodologies are identified and where this Important Notice is referenced. This Important Notice applies to the whole document;
- xv. further development of reporting, standards or other principles could impact the information included in this document or any metrics, data and targets included in this document (it being noted that Environmental, Social and Governance reporting and standards are subject to rapid change and development); and
- xvi. while all reasonable care has been taken in preparing the information included in this document, neither the Group nor any of its affiliates, directors, officers, employees or agents make any representation or warranty as to its quality, accuracy or completeness, and they accept no responsibility or liability for the contents of this information, including any errors of fact, omission or opinion expressed.

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We welcome feedback on our Environmental, Social and Governance (ESG) Reporting Index

Please contact us at
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