Principles for Responsible Banking (PRB) Reporting and Self-Assessment 2025



26 November, 2026

Standard Chartered PLC (the "Group") Self-Assessment 2025

Terms defined in the 2025 Standard Chartered Annual Report shall have the same meaning in this document unless otherwise stated.

Principle 1: Alignment

Our presence across more than 55 markets positions us to support sustainable and inclusive growth by connecting capital, trade and investment across Asia, Africa and the Middle East. Sustainability is integrated into our Group strategy and actioned through our Sustainability Aspirations and Strategic Pillars.

Our Sustainability Aspirations are to:
- Mobilise USD 300 billion of Sustainable Finance by 2030.
- Operationalise our interim 2030 financed emissions targets to meet our 2050 net zero ambition.
- Enhance and deepen the sustainability ecosystem.
- Drive social impact with our clients and communities.

In 2025, we continued to mobilise capital towards sustainable development priorities across our markets. Since January 2021, we have mobilised USD 157 billion towards our sustainable finance target, supporting clients through green, social, transition and sustainability-linked finance solutions.

In early 2025, we published our Transition Plan, which sets out how we intend to operationalise our net zero ambition. The plan provides a comprehensive framework for integrating climate considerations into our business activities and supporting clients across high-emitting sectors as they transition towards lower-carbon business models.

We continue to recognise that climate, nature and social impacts are interconnected and seek to catalyse positive outcomes across these themes through our sustainable finance activities and thematic Innovation Hubs (see next page). We further strengthened our approach to nature through publication of our inaugural Nature Report in line with our early adoption of the TNFD disclosure framework. Through our Position Statements and Environmental and Social Risk Framework, we continue to assess and manage environmental and social risks, including human rights risks, across our client relationships.

References

2025 Standard Chartered Annual Report : Our Approach to Sustainability – Pages 75 to 82
Standard Chartered Transition Plan : Our Core Principles, Setting our Net Zero Targets – Pages 6 to 11
2025 Standard Chartered Nature Report : Our Strategic Approach to Nature – Pages 12 to 15
2025 Modern Slavery Statement : Our Approach – Pages 6 to 7
Environmental and Social Risk Management Framework

Principle 2: Impact and Target Setting

Our impact assessment, informed by our UNEP FI Portfolio Impact Analysis and annual GRI Impact Materiality Assessment, continues to identify two priority areas:

Impact Area 1: Climate Action
We aim to reach net zero in our financed emissions by 2050. The Group has established interim financed emissions reduction targets for 2030 across its highest-emitting sectors and continues to mobilise sustainable and transition finance to support client decarbonisation. Our Transition Plan sets out how we intend to operationalise our net zero ambition through sector-specific transition pathways, client engagement and sustainable finance mobilisation.

In 2025, we published our first Methane White Paper which outlines our methodology for measuring, monitoring and managing methane emissions intensity within our upstream oil and gas financing portfolio.

Impact Area 2: Access to Finance
Through sustainable finance, which includes access to finance themes, such as social finance, SME financing, support for women-owned businesses, we seek to enable positive outcomes for both environmental and social themes, while supporting long-term economic development.

Our commitment is to mobilise USD 300 billion in sustainable finance by 2030, within which we measure impacts across key sustainability themes, including social impact themes, such as access to finance. Since January 2021, we have mobilised USD 157 billion towards this target (as of 30 September 2025), which includes USD 3.28 billion of microfinance and USD 4.95 billion of SME lending. Through our SC Women in Entrepreneurship (SC WIN) programme, we have committed to provide USD 1 billion in financing to women-led SMEs by 2028, helping to expand access to capital and support economic participation across our markets. As of December 2025, SC WIN has extended more than USD 540 million of financing to women-owned businesses.

In March 2025, we issued our inaugural social bond, which will primarily facilitate lending to SMEs, ensuring access to finance, helping create jobs and empowering women-owned SMEs. In line with the bond's 8NC7[1] structure, we are committed to maintaining at least an equivalent notional amount of eligible social assets for the seven-year period following issuance.

References

2025 Standard Chartered Annual Report : Sustainable finance – Pages 83 to 89
Climate – Pages 90 to 107
Social impact – Pages 113 to 114
Standard Chartered Transition Plan : Our Core Principles, Setting our Net Zero Targets – Pages 6 to 11
2025 Standard Chartered Impact Report : Sustainable Finance asset portfolio, Impact, Impact and allocation – Pages 5 to 22

[1] 8-year bond maturity that is Non-Callable for the first 7 years

Innovation Hubs

Our five thematic Innovation Hubs focus on emerging sustainability themes that are nascent but ripe for scale, aligned to areas where the Group has a core competency, and are particularly suited to clients in our footprint markets. Each Hub is transversal and aims to identify opportunities for future returns outside of our core range of traditional products and services.

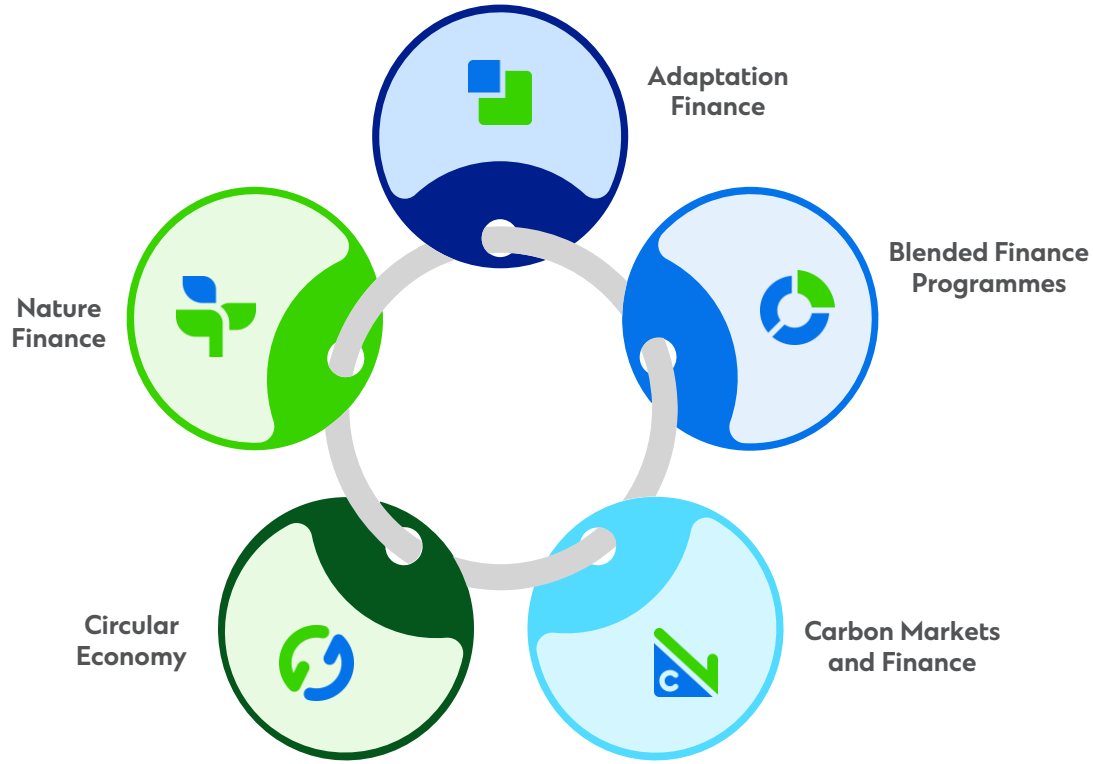

Figure 1 – Standard Chartered's Innovation Hubs

Adaptation Finance

Across our markets, there is an urgent need to unlock and scale public and private climate adaptation finance to build shared societal resilience. The Hub seeks to identify and scale adaptation finance opportunities across our business and support the development of the broader adaptation finance market.

Blended Finance Programmes

Blended finance uses catalytic public and philanthropic capital to support private sector investment, helping to unlock funding for projects where the risks might otherwise deter commercial investors. The Hub seeks to build on work in emerging markets and developing economies (EMDEs), by bringing internal and external stakeholders together to identify where and how programmatic blended finance can mobilise private investment at scale.

Carbon Markets and Finance

High-integrity carbon markets are a key enabler to achieve net zero, supporting decarbonisation and addressing hard-to-abate residual emissions. The Hub aims to ensure high-integrity, scalable Carbon Markets, including through our involvement in some of the largest carbon market transactions and our partnership with high-integrity projects to bring their carbon credits to market.

Circular Economy

The transition to a circular economy is essential to reducing the impact of population and per capita consumption growth on the world's finite resources and having a nature-positive impact on the world's ecosystems. Launched in 2025, the Hub focuses on building capabilities to help clients in critical sectors transition to more circular practices.

Nature Finance

Nature underpins economic resilience, human wellbeing and the long-term prosperity of the markets in which we operate. The Hub aims to mobilise capital and support client action that contributes to the goals and targets of the Global Biodiversity Framework.

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Principle 3: Clients & Customers

Engagement through Sustainable Finance and Innovation Hubs
We continue to expand our sustainable finance activities and client engagement across our footprint. Sustainable Finance remains a core offering, supported by a broad suite of products and services, including loans, bonds, trade finance and advisory solutions. Through these activities, we seek to unlock capital flows, scale impact and support client transition, economic development and sustainable and inclusive growth.

Dedicated capabilities, including our Sustainable Finance Solutions team and thematic Innovation Hubs, support the development of new products, solutions and partnerships across emerging themes including climate transition, adaptation, nature and blended finance (as outlined on previous page).

Engagement through Climate Action
Client engagement is essential to achieving our net zero targets and management of climate risk. Client engagement on climate transition is supported by our Climate Risk Assessment (CRA) process and Credible Transition Plan (CTP) assessments, which are embedded within client and credit processes. These tools help assess transition risks and the credibility of client transition plans, informing client engagement, risk assessment and financing decisions.
Through this approach, we support clients at different stages of their transition journeys while helping to implement our net zero strategy.

Engagement through targeted social initiatives
We seek to partner with our clients and communities to mobilise social capital through targeted social initiatives. We engage with women and women-owned businesses through our SC WIN programme on tailored financial solutions, business education and networking opportunities. We engage with microfinance institutions in multiple developing jurisdictions, such as India, Bangladesh, Philippines, Nepal and Nigeria. Through these programmes, we seek to improve access to capital and foster economic inclusion and sustainable development.

References

2025 Standard Chartered Annual Report : Innovation Hubs, Sustainable finance – Pages 78 to 89
Climate – Pages 90 to 107
Social impact – Pages 113 to 114
Environmental and Social Risk – Pages 291 to 292
Standard Chartered Transition Plan : Engagement practices – Pages 18 to 28
Sector Decarbonisation Strategy – Page 57

Principle 4: Stakeholders

Proactive and ongoing engagement with a range of our stakeholders provides important input to defining our approach to sustainability. We strive to maintain open and constructive relationships with a wide range of stakeholders, including clients, governments and regulators, investors and suppliers. Our engagement with stakeholders takes many forms, including one-to-one sessions, virtual roundtables, written responses and targeted surveys. These conversations, and the issues that underpin them, help inform our business strategy, sustainability priorities and support us to operate as a responsible business.

Details of how and why we engage with our stakeholders are set out in the 'Stakeholder engagement' section of the 2025 Standard Chartered Annual Report.

We continue to seek to enhance and deepen the sustainability ecosystem through contributing to global initiatives and partnerships. The Group are involved in a wide range of collaborative initiatives through our Innovation Hubs, from those that support the mobilisation and scaling of Sustainable Finance, to furthering the development of voluntary carbon markets and fostering innovative solutions in the arena of conservation finance, through to supporting the advancement of social topics underpinning the UN Sustainable Development Goals (SDGs). These include, but limited to, World Economic Forum's Alliance of CEO Climate Leaders, Global Investors for Sustainable Development (GISD) and Taskforce on Nature-related Financial Disclosures (TNFD). A full list of our memberships can be found on our website.

The Chief Sustainability Office (CSO) function also continues to engage with many governments, national regulators, and international standard setters on the importance of coordination, harmonisation or interoperability of rules and the need to drive impact through ambitious and pragmatic policies and regulations.

References

2025 Standard Chartered Annual Report : Stakeholder engagement – Pages 37 to 41
2025 Modern Slavery Statement : Our Approach – Pages 6 to 13
Standard Chartered Website : Sustainability engagement

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Principle 5: Governance & Culture

The Board, supported by the Culture and Sustainability Committee (CSC), oversees the Group's sustainability strategy. During 2025, the Board and CSC oversaw the Group’s sustainability strategy, including progress against the four sustainability Strategic Pillars and endorsed the 2026 sustainability priorities.

Embedding sustainability across the business
Sustainability remains embedded across strategic planning, risk management and performance assessments. Sustainability Aspirations and Strategic Pillars continue to be incorporated within the Group Scorecard and Long-Term Incentive Plan, helping align remuneration and accountability with the delivery of sustainability outcomes.

The CSO organisation continues to act as a catalyst for change and a centre of excellence, fostering collaboration internally to embed sustainability across the business operations and functions.

Sustainability Risk Governance
During 2025, we strengthened sustainability risk governance through continued integration of climate, environmental, social and reputational risks within our E&S risk management framework. We also established dedicated governance and capability to support management of nature-related risks and opportunities, including creation of a Nature Risk Working Group and appointment of a Nature Risk Lead.

Skills, Competencies and Training
We continue to build sustainability capability across the organisation through targeted training and professional development initiatives. During 2025, this included Climate Risk training for the Board, and targeted Climate Risk training programme across the Group, nature-related risk training for the Board Risk Committee, and nature-related training for selected Corporate & Investment Banking teams.

References

2025 Standard Chartered Annual Report : Sustainability governance – Pages 122 to 128
Internal training programmes to better identify and mitigate Climate risk – Page 288
2025 Standard Chartered Transition Plan : Governance – Pages 35 to 39
2025 Standard Chartered Nature Report : Governance – Pages 9 to 11

Principle 6: Transparency & Accountability

We provide sustainability-related information through a comprehensive suite of public disclosures, including our Annual Report, Transition Plan, Sustainable Finance Impact Report, Nature Report and other voluntary sustainability disclosures, such as our Carbon Disclosure Project (CDP) disclosures. Together, these reports communicate our sustainability strategy, targets, governance arrangements, risk management approach and progress across climate, nature, social impact and sustainable finance.

During 2025, we continued to enhance transparency across key sustainability topics. This included publication of our Transition Plan, providing greater detail on our approach to implementing our net zero ambition, financed emissions targets and client engagement strategy. We also published our inaugural Nature Report in line with our early adoption of the TNFD disclosure framework, providing additional transparency on nature-related governance, risks and opportunities.

Our disclosures continue to evolve in response to regulatory requirements and stakeholder expectations, including developments relating to ISSB and other emerging sustainability reporting frameworks. Sustainability information is reported through recognised frameworks, standards and principles, helping stakeholders understand our performance, progress and long-term sustainability ambitions.

To support accountability and confidence in our disclosures, select sustainability information remains subject to independent assurance. This includes key climate and sustainable finance metrics, including our sustainable finance mobilisation activities and GHG emissions. Sustainability Aspirations and Strategic Pillars also continue to form part of the Group Scorecard and Long-Term Incentive Plan, supporting accountability for delivery of our sustainability ambitions.

References

Standard Chartered Website : Sustainability library
2025 Standard Chartered Annual Report : Our approach to sustainability reporting – Page 71
Independent limited assurance – Page 74
Directors report – Pages 208 to 209

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