Environment Reporting Criteria 2024

Introduction

This document sets out the principles and methodology used to report the greenhouse gas (GHG) emissions of Standard Chartered PLC and its subsidiaries (**the Group**) within the Group's Annual Report (**Reporting Criteria**). This document excludes the Group's methodology used to calculate and report the Group's Scope 3 – Category 15 Financed and Facilitated emissions. This is disclosed within the Group's Net Zero methodological white paper – The journey continues 2024 **(Net Zero Methodological White Paper).**

Our reporting methodology is based upon the WRI & WBCSD Greenhouse Gas Protocol (**GHG Protocol**) Corporate Accounting and Reporting Standard (revised edition) and the Corporate Value Chain (Scope 3) Accounting and Reporting Standard[1].

We report on all emission sources required under the Companies Act 2006 (Strategic Report and Directors' Reports) Regulations, using the International Energy Agency's (**IEA**) GHG conversion factors and the Department for Energy Security and Net Zero (**DESNZ**) conversion factors. Emissions are reported in metric tonnes of carbon dioxide equivalent (**tCO_2e**)[2].

General Reporting Principles

In forming the Reporting Criteria, consideration has been given to the following principles:

Table 1: General Reporting Principles

Relevance	Reported information is relevant to both external and internal stakeholders.
Completeness	All known material sources of greenhouse gas (**GHG**) emissions within the Group's boundary, based on the GHG Protocol, are reported and accounted for. Any exclusions are disclosed and justified. Should industry standards evolve and additional sources of GHG emissions be identified in the future, we will refine our methodology accordingly.
Consistency	A consistent methodology is used to calculate GHG emissions across our reporting period and between separate years[3]. Significant changes to the Reporting Criteria are clearly documented.
Transparency	All relevant decisions and assumptions made in the course of reporting are clearly disclosed. Sources of data are identified.
Accuracy	Reported GHG emissions are as close to the actual total as reasonably practicable. Despite our best efforts, supply chain emissions calculations are evolving and remain heavily dependent on supplier-provided information. As part of our continuous improvement process, we continue to work with our suppliers on data quality and our own internal stakeholders to continually improve and enhance our GHG emissions reporting accuracy. As underlying data evolves, we will refine our methodology to improve accuracy and align to evolving industry standards.

1. World Resources Institute and World Business Council for Sustainable Development (WRI & WBCSD), The Greenhouse Gas Protocol: A Corporate Accounting and Reporting Standard (revised edition) (2004), Corporate Value Chain (Scope 3) Accounting and Reporting Standard (2011).
2. A tonne of carbon dioxide equivalent means one metric tonne of carbon dioxide or an amount of any other greenhouse gas with an equivalent global warming potential (calculated consistently with international carbon reporting practice). GHGs include those listed by Kyoto Protocol: carbon dioxide (**CO_2**); methane (**CH_4**); nitrous oxide (**N_2O**); hydrofluorocarbons (**HFCs**); perfluorocarbons (**PFCs**) and sulphur hexafluoride (**SF_6**).
3. The reporting periods for our supply chain emissions vary depending on the data available. Please refer to Reporting Period section for further detail.

Reporting Period

Table 2: Our emissions reporting periods

Emissions category	Reporting period	Rationale
Scope 1 and 2	1 October – 30 September	Allows sufficient time for independent assurance to be gained prior to the publication of results
Scope 3 – category 5, 7 and 13		
Scope 3 – category 1, 2, 4, 6[4] and 15	1 January – 31 December	These scope 3 categories are reported on a one to two-year lag with emissions reported in 2024 based on the availability of third-party data and client data.

For Scope 3 upstream supplier[5] emissions estimations we follow the full calendar year reporting cycle based on supplier spend given the data points used for calculations (i.e., supplier emission reports, etc.). It is noted that there is a one-year lag on data obtained for supplier emissions. This is a result of necessary time taken for our suppliers to calculate and report their own carbon emission information.

For Scope 3 financed emissions there is a one-to two-year lag on data used. This is a result of time taken for our clients to report their own financial and carbon emission information. Therefore, the Group's baseline as released in 2021 utilised the 2020 year-end balance sheet date for client exposures. The 2024 updated financed emissions for the most part utilises the 2023 year-end balances.

It should be noted that the Group's financial results are reported in relation to the calendar year.

Operational Boundary

The Group has set its inventory boundary using the control approach.[6] The Group defines control by the operational criterion; requiring emissions to be reported from sources where the Group has full authority to introduce and implement its own operating policies.

Emissions arising from the operation of assets in which the Group owns an interest but has no control are excluded. In some cases, this is divergent from the Group's financial reporting but consistent with international carbon reporting practice, enabling comparison to peers.

4. This year, the reporting period for Category 6: Business travel (air travel) has been adjusted from a 1 October 2023 to 30 September 2024 period to a 1 January 2023 to 31 December 2023 period, to align these emissions with those in Category 6: Business travel (miscellaneous other than air travel). While a change in reporting period does not require a restatement of prior reporting periods under the GHG Protocol – Corporate Value Chain (Scope 3) Accounting and Reporting Standard, we have opted to restate 2023 from 60,279 tCO2e to 48,046 tCO2e to allow a comparable period. We plan to complete a review of our air travel methodology in 2025
5. Emissions data collected for relevant Category 1 (Purchased goods and services), Category 2 (Capital goods), Category 4 (Upstream transportation and distribution) and 6 (Business travel - miscellaneous other than air travel).
6. We refine our data collection and reporting methods (including our reporting boundaries) where necessary to improve data accuracy and transparency. As part of that, we are continuously working to standardise internal reporting mechanisms for consistent and effective reporting.

Definitions of emissions and calculation methodologies

The Group defines and aims to achieve net zero in line with the International Organization for Standardization's (ISO) International Workshop Agreement (IWA) 42 as a condition in which human-caused residual greenhouse gas emissions are balanced by human-led removals over a specified period and within specified boundaries whereby residual emissions are those greenhouse gas emissions that remain after taking all possible actions to implement emissions reductions.

Emissions are categorised as arising from both direct and indirect sources, in line with the categories set out in ISO 16064-1.[7] These are equivalent to the emission sources legally required[8] to be reported by listed companies in the UK from 2013. In accordance with the GHG Protocol, emission sources are classified as Scope 1, Scope 2 and Scope 3.

Scope 1

Scope 1 emissions arise from the consumption of energy from direct sources, during the use of properties occupied by the Group. On-site combustion of fuels including diesel, liquefied petroleum gas (LPG) and natural gas, is recorded using meters, or where metering is not available, collated from fuel vendor's invoices. We have extended our reporting boundary to include our leased vehicle fleet emissions in 2024, and fugitive emissions since 2023.

Scope 2

Scope 2 emissions arise from the consumption of indirect sources of energy, during the use of property occupied by the Group. Applicable to both Scope 1 and Scope 2 emissions, we include all indirect and direct sources of energy consumed by building services (amongst other activities) within the space occupied by the Group, leased or owned.

This can include base building services under landlord control, but over which we typically hold a reasonable degree of influence.

All data centre facilities with conditioning systems and hardware remaining under the operational control of the Group are included in the reporting. This does not include energy used at outsourced data centre facilities which are captured under Scope 3.

Energy generated off-site in the form of purchased electricity, heat, steam or cooling is collected as kilowatt hours (kWh) consumed using meters or where metering is not available, collated from vendor's invoices.

These are multiplied by the appropriate emissions factor of the relevant country to calculate carbon dioxide equivalent emissions.

7. ISO (2006), International Standard on Greenhouse Gases- Part 1: Specification with guidance at the organisation level for quantification and reporting of greenhouse gas emissions and removals, (ISO 14064-1), International Standard Organization.
8. See the Companies Act 2006 (Strategic Report and Directors' Reports) Regulations 2013 paragraph 15(2).

Scope 3

Scope 3 emissions occur in the value chain of the Group, including both upstream and downstream emissions but are from sources not controlled by the Group. These include emissions from Purchased goods and services, Capital goods, Upstream transportation and distribution, Waste generated in operations, Business travel, Employee commuting, Downstream leased assets, and Investing and financing. More detail on the Group's financed emissions methodology are included in the Annual Report 2024, and in the Net Zero Methodological White Paper - sc.com/sustainabilitylibrary.

Other categories of scope 3 emissions are not applicable to the Group due to the nature of our operations.[9]

Intensity metrics

As well as accounting in absolute terms, the Group uses a range of intensity ratios to report emissions relative to a normalising denominator, enabling performance to be tracked over time on a 'like-for-like' basis. Reported ratios for GHG emissions currently include 'Total Scope 1, Scope 2 tonnes CO2e/$million operating income.

Upstream supplier emissions including category 1, 2, 4 and 6 Business Travel (miscellaneous other than air travel)	This includes upstream emissions from the production of products purchased or acquired by the Group including both tangible products and services including Capital goods and Upstream transportation and distribution and Business travel (miscellaneous other than air travel).
Purchased Goods (data centres)	This includes emissions arising from all data centre facilities with conditioning systems and hardware not under the operational control of the Group (those under the operational control of the Group are included under scope 2 emission reporting). To calculate the emissions from data centres, each data centre co-location provider will supply the Group with a consumption of electricity by the data centre in a final value of kWh. This is multiplied by the applicable emissions factor based on the country in which the data centre is located. For data centres where energy usage cannot be acquired, the Group will estimate usage based on the collected IT equipment power requirement data from data centres, using the Data Centre Infrastructure Management (DCIM) tool.
Waste generated in operations	This includes emissions from third-party disposal and treatment of waste that is generated in the Group's owned or controlled operations during the year. To calculate the emissions associated with the disposal of waste, we have measured the volume of general waste generated by the Group in kilograms and multiplied this by the UK Government DESNZ emissions factor for landfill waste. Waste produced and disposed of by either landfill or recycling has been measured on a sample of sites across the regions in which the Group operates, and results have been extrapolated to the rest of the Group.

9. Scope 3 Category 3, Category 8, Category 9, Category 10, Category 11, Category 12 and Category 14 are not relevant for the Group due to the nature of our business, products and services and operations. GHG emissions associated with these categories are not deemed as relevant and/or material

Business travel (air travel)	This includes emissions from the air transportation of employees for business-related activities. Business air travel data is collected as person kilometres travelled by seating class, by employees of the Group. Data is drawn from country operations that have processes in place to gather accurate employee air travel data from travel management companies. Flights are categorised between short, medium, and long-haul trips.[10]
Employee commuting	This includes emissions arising from employee commuting to their place of work as well as emissions from home working. Commuting emissions were calculated from the number of journeys per week, return distance (miles) and mode of transport[11] (rail, car, etc.). Working from home emissions were calculated using the methodology of days per week, type of heating or cooling and fuel used as well as green/normal tariff. This methodology gives typical electricity and gas usage figures for equipment, heating and cooling per full-time equivalent (FTE). Assumptions were applied using results from the Group's 2022 commuter survey – where 85% of respondents used brown electricity and 15% green tariff / solar panels; 48% of respondents used gas for heating, 18% used electricity for heating, and 35% used electricity for cooling. Emissions factors were used for electricity for each country. Factors for gas and travel modes were not available for each country, so those for UK were used.
Downstream leased assets	Downstream leased assets consist of corporate real estate leased by the Group. Emissions produced by our corporate real estate portfolio is estimated by measuring the floor area let by the Group including any unoccupied space. This is then multiplied by an appropriate energy use intensity (EUI) value per square meter which is then multiplied by the applicable IEA emissions factor based on the country in which the property is located. Energy intensity values are also measured and where they are not an average energy usage from measured properties is applied to the methodology.

Emissions from other potential Scope 3 sources such as electricity transmission and distribution line losses are not currently accounted for on the basis that they cannot be calculated with an acceptable level of reliability or consistency. Furthermore, emissions related to suppliers that fall within Scope 3 (other than air travel and outsourced data centres) are estimated with the support of an independent climate consultancy.

10. Short haul is defined as domestic or international flights with a maximum distance of 785km. Medium haul is defined as domestic or international flights covering a distance of more than 785 and less than / or equals to 3,700km. Long haul is defined as domestic or international flights covering a distance greater than 3,700km.
11. Number of journeys per week, return distance (miles) and mode of transport have been collected through a survey which a sample of employees completed.

Assumptions and Extrapolation

Scope 1 and Scope 2

To calculate Scope 1 and 2 emissions, data is collected from all properties occupied by the Group[12]. This data is used to calculate the emissions classified as "measured" within the GHG Inventory. We have included smaller properties such as remote branches into the measured category. Warehouses, empty land, car parks, residential, ATMs, sub-let office space and unoccupied business continuity management (BCM) sites are excluded from this data. In 2024, we have extended our boundary to include emissions from our leased vehicle fleet.

Where full data set is not available for our properties, we extrapolate based on the representative data.

Scope 3

With respect to scope 3 emissions the group makes use of extrapolations for the following categories of emissions:

Waste generated in operations	When calculating the emissions produced from the disposal of waste created from our operations, we were not able to source data from all of our facilities. Due to this the reported emissions from waste disposal were calculated by extrapolating the average waste per facility from measured facilities to those where no data was available.
Business travel (air travel)	For business air travel an extrapolation is made for countries who do not use the corporate travel agency and therefore primary data cannot be collected. For the reporting year 2024, we collected person kilometers travelled by seating class data for 92.4% of our total air travel. For the remaining 7.6% this data was extrapolated on an average head count basis in order to calculate the emissions where data was not available.
Employee commuting	An employee survey was sent out to a sample of employees to collect the required data to calculate the emissions produced from employee commuting and working from home. The outcomes of this survey were extrapolated to all 81,145 employees in order to scale up to total emissions across the Group.
Downstream leased assets	For a small number of downstream leased-out corporate real estate properties, the Energy Use Intensity (**EUI**) value could not be measured. In this instance the regions average EUI was used as a proxy to calculate the emissions from that property.

Assurance

We obtained independent limited assurance on the Group's Scope 1 and 2 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 EcoAct. These verifications were conducted in accordance with the ISO 14064-3 Greenhouse gases standard and are also available at sc.com/sustainabilitylibrary.

12. Properties occupied refers to all business operations buildings, head offices, support offices, branches and data centres within our portfolio.

Conversion Factors

GHG conversion factors provided by DESNZ are used to convert direct and indirect energy data to tCO_2e. Emissions from direct sources (i.e., fuel combusted on-site) are calculated using a single set of fuel conversion factors in tCO_2e terms. Factors are specific to the year of reporting and are universal rather than country specific.

Emissions from indirect sources (i.e., grid electricity) are calculated using country specific conversion factors, wherever published by the IEA.

A zero-carbon conversion factor is applied to renewable energy generated from on-site sources under the operational control of the Group. To reduce our Scope 1 and Scope 2 GHG emissions the Group uses (in order of preference) clean power purchase agreements, renewable power from utility companies and Energy Attribute Certificates (EACs).[13] We have purchased and retired carbon credits to mitigate our residual operational Scope 1 and 2 emissions for 2024 and Scope 3 emissions associated with air travel and outsourced on-premise data centres. Purchase of electricity from off-site renewable sources is only considered zero carbon if an abatement instrument from those sources is "retired" by the Group, or where we have a robust audit trail to demonstrate carbon emissions savings have not been double counted by any other organisation, compliance or voluntary system.

The Group's reporting is based on the yearly-specific conversion factors published by the IEA. For business travel we use the UK Governments DESNZ factors. For reference, the 2024 factors most material to the Group's reporting are provided in Table 2 below.

Factors for travel emissions were not available for each country, so the UK factors were used (Source: UK Government GHG Conversion Factors for Company Reporting, 2024 for calculation of emissions from employee commuting to and from the office).

For Scope 3 upstream supplier emissions we use a hybrid methodology, using either vendor-specific data or spend-based emissions factors. This methodology aligns to the requirements of GHG Protocol, the most widely adopted standard used by corporations for the calculation of GHG emissions.

Spend based emissions factors, on a CO2e/USD basis, have been applied across suppliers for transactions dated in 2023.

These emissions factors are derived from the Comprehensive Environmental Data Archive (CEDA), an environmentally extended input-output (EEIO) database published by Watershed. For the 2023 reporting year, the emission factors were taken from CEDA Global (version 6) to ensure the most up-to-date emissions data is reflected in the calculation.[14]

13. The Group relies mainly on EACs to abate its Scope 2 emissions, given our footprint in less regulated markets where access to renewable energy is often limited or would require significant capital investments. Long-term contracts, such as Purchase Power Agreements, which have more price stability compared to EACs, are being explored, with continued focus on retrofitting properties for improving energy efficiency where possible.
14. The spend-based emission factors are adjusted by inflation rates to reflect the economic activity of the Group's respective reporting years.

Table 3: Emission factors and their source

Emission source		Factor	Reference
Natural Gas		2.04542 kg CO_2e / m3	DESNZ – UK Government GHG conversion factors for company reporting[15]
Liquefied Petroleum Gas		1.55713 kg CO_2e / litre	
Diesel Fuel Oil		2.51279 kg CO_2e / litre	
Purchased Electricity (UK)		0.1967 kg CO_2e / kWh	IEA Emissions Factors 2024 edition
Purchased Electricity (non-UK)		Varies by country (kg CO_2 / kWh)	
Short-haul, to/from UK	SHORTCOACH	0.18287 kg CO2e/passenger.km	DESNZ – UK Government GHG conversion factors for company reporting[16]
	SHORTECONOMY	0.18287 kg CO2e/passenger.km	
	SHORTPREMIUM ECONOMY	0.18287 kg CO2e/passenger.km	
	SHORTBUSINESS	0.2743 kg CO2e/passenger.km	
	SHORTFIRST	0.2743 kg CO2e/passenger.km	
International to/from non-UK	MEDIUMCOACH	0.13464 kg CO2e/passenger.km	
	MEDIUMECONOMY	0.13464 kg CO2e/passenger.km	
	MEDIUMPREMIUM ECONOMY	0.21542 kg CO2e/passenger.km	
	MEDIUMBUSINESS	0.39044 kg CO2e/passenger.km	
	MEDIUMFIRST	0.53854 kg CO2e/passenger.km	
	LONGCOACH	0.13464 kg CO2e/passenger.km	
	LONGECONOMY	0.13464 kg CO2e/passenger.km	
	LONGPREMIUM ECONOMY	0.21542 kg CO2e/passenger.km	
	LONGBUSINESS	0.39044 kg CO2e/passenger.km	
	LONGFIRST	0.53854 kg CO2e/passenger.km	

15. Data taken from 2024 DESNZ reporting year
16. Data taken from 2023 DESNZ reporting year

Table 3: Emission factors and their source (continued)

Emission source		Factor	Reference
Waste disposal – commercial and industrial waste	Landfill	520.33420 kg CO_2e	DESNZ – UK Government GHG conversion factors for company reporting[17]
Employee commuting	Train/ underground	0.03546 kg CO_2e / passenger.km	
	Car (Driver)	0.1645 kg CO_2e / km	
	Walk	0 kg CO_2e / km	
	Cycle	0 kg CO_2e / km	
	Bus	0.10846 kg CO_2e / km	
	Hybrid Car (Driver)	0.12607 kg CO_2e / passenger.km	
	Electric Car (Driver)	0.04745 kg CO_2e / km	
	Car (Passenger	0 kg CO_2e / km	
	Motorcycle	0.11367 kg CO_2e / km	

17. Data taken from 2024 DESNZ reporting year

Disclaimer

The financial information does not constitute financial statements prepared in accordance with International Financial Reporting Standards ('IFRSs') and should be read in conjunction with the Annual Report and Accounts 2024, and other reports and financial information published by Standard Chartered PLC.

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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 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 to any of the foregoing. 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 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.

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This section is specifically relevant to, amongst others, the sustainability and climate models, calculations and disclosures throughout this document. The information contained in this document has been prepared on the following basis:

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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;

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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 ESG reporting and standards are subject to rapid change and development); and

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