



standard
chartered

Environmental, Social and Governance (ESG) Reporting Index 2023



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Our approach to sustainability and ESG reporting

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

The Group has made disclosures consistent with the Task Force on Climate-Related Financial Disclosures (TCFD) recommendations and recommended disclosures throughout its Annual Report. We also produce a standalone Modern Slavery Statement.

In preparing the Group’s Annual Report we have given consideration to (but do not align in full with) the guidance provided by the International Sustainability Standards Board (ISSB) Standards finalised in 2023: IFRS S1 and IFRS S2, noting that IFRS S2, although largely based on TCFD, requires a more granular level of disclosure. IFRS S1 and S2 are voluntary standards and compliance is not yet required in the Group’s listing locations.

This ESG Reporting Index sets out the Group’s disclosures against selected indicators of Global Reporting Initiative (GRI) Universal Standards and select GRI Topic Standards, and the World Economic Forum (WEF) Stakeholder Capitalism Metrics framework. The information included in this ESG Reporting Index has been extracted from our 2023 Annual Report and other materials, as indicated in the ‘Disclosure location’ column of this reporting index. As such, further information can be found throughout our sustainability reporting suite and accessed via the links below.

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See [sc.com/sustainabilityhub](https://www.sc.com/sustainabilityhub)
- +

See [sc.com/esriskframework](https://www.sc.com/esriskframework)
- +

See [sc.com/sfimpactreport](https://www.sc.com/sfimpactreport)
- +

See [sc.com/fairpayreport](https://www.sc.com/fairpayreport)
- +

See [sc.com/fightingfinancialcrime](https://www.sc.com/fightingfinancialcrime)
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See [sc.com/suppliercharter](https://www.sc.com/suppliercharter)
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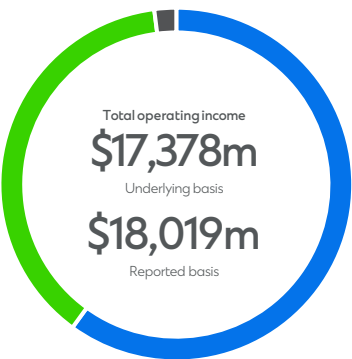
See [sc.com/codeofconduct](https://www.sc.com/codeofconduct)
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See [sc.com/cbcr](https://www.sc.com/cbcr)

Save where extracted directly from the financial statements under our 2023 Annual Report, the financial information contained in this ESG Reporting Index does not constitute financial statements prepared in accordance with International Financial Reporting Standards (IFRSs) and should be read in conjunction with the 2023 Annual Report and financial information published by the Group.

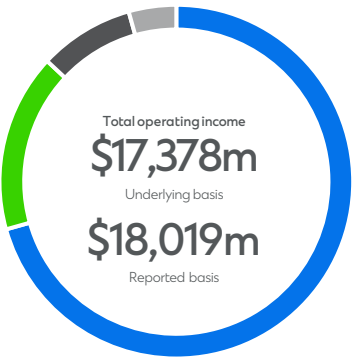
Who we are and what we do

Our client segments



	Operating income
1. Corporate, Commercial and Institutional Banking	\$11,218m Underlying basis
	\$11,788m Reported basis
2. Consumer, Private and Business Banking	\$7,106m Underlying basis
	\$7,151m Reported basis
3. Ventures	\$156m Underlying basis
	\$156m Reported basis
4. Central and other items	\$(1,102)m Underlying basis
	\$(1,076)m Reported basis

Our regions



	Operating income
1. Asia	\$12,429m Underlying basis
	\$12,651m Reported basis
2. Africa and Middle East	\$2,806m Underlying basis
	\$2,924m Reported basis
3. Europe and the Americas	\$1,397m Underlying basis
	\$1,702m Reported basis
4. Central and other items	\$746m Underlying basis
	\$742m Reported basis

Our products and services

Financial Markets	Transaction Banking	Wealth Management	Retail Products
<ul style="list-style-type: none">Macro, commodities and credit tradingFinancing and securities servicesSales and structuring	<ul style="list-style-type: none">Debt capital markets and leveraged financeProject and export finance	<ul style="list-style-type: none">Cash managementTrade financeWorking capital	<ul style="list-style-type: none">InvestmentsInsuranceWealth advicePortfolio management
			<ul style="list-style-type: none">DepositsMortgagesCredit cardsPersonal loans

How we generate returns



Enabling and supporting our businesses

Global functions	Our client-facing businesses are supported by our global functions, which work together to ensure the Group's operations run smoothly and consistently.
Conduct, Financial Crime and Compliance Partners internally and externally to achieve the highest standards in conduct and compliance to enable a sustainable business and fight financial crime.	
Corporate Affairs, Brand and Marketing Manages the Group's marketing and communications and engagement with stakeholders to protect and promote the Group's reputation, brand and services.	
Group Chief Financial Officer Comprises seven support functions: Finance, Treasury, Strategy, Investor Relations, Corporate Development, Supply Chain Management and Property. The leaders of these functions report directly to the Group Chief Financial Officer.	
Group Internal Audit An independent function whose primary role is to help the Board and Management Team protect the assets, reputation and sustainability of the Group.	
Human Resources Maximises the value of investment in people through recruitment, development and employee engagement.	
Legal Provides legal advice and support to the Group to manage legal risks and issues.	
Risk Responsible for the overall second-line-of-defence responsibilities related to risk management, which involves oversight and challenge of risk management actions of the first line.	
Transformation, Technology & Operations Responsible for leading bank-wide transformation and for reshaping the Group's systems and technology platforms to ensure we provide robust, responsive, and innovative technology digital solutions. Also manages all client operations, seeking to provide an optimal client service and experience across the board.	

2023 Highlights

Pillar 1: Business	<div>\$29.8bn¹</div> <div>Mobilised through our sustainable financing activities during the reporting period</div>	<div>3.04m²</div> <div>Tonnes of CO2 saved in the last year from our operational assets and also from those in construction</div>	<div>31%²</div> <div>Year on year increase in our Sustainable Finance assets and continue to grow</div>
	<div>85%</div> <div>Sustainable Finance assets located in Asia, Africa and Middle East</div>	<div>>1.4m*</div> <div>Microfinance loans enabled and nearly 17,000 SME loans disbursed</div>	<div>1,341</div> <div>CCIB clients and 708 transactions reviewed for potential environmental and social risks</div>
Pillar 2: Operations	<div>38.5%</div> <div>Women holding senior leadership roles</div>	<div>99.8%</div> <div>Staff affirmed commitment to Code of Conduct</div>	<div>30%</div> <div>Reduction in Scope 1 and 2 emissions</div>
	<div>25.86</div> <div>Employee net promoter score</div>	<div>By 2025</div> <div>We aim to reach Net zero carbon emissions in our operations</div>	<div>>4,800</div> <div>Colleagues voluntarily completed 'Understanding Sustainability' online learning</div>
Pillar 3: Communities	<div>\$68.6m</div> <div>Contributed to our communities</div>	<div>\$14.6m</div> <div>Contributed to Futuremakers through fundraising and Group donations</div>	<div>200,000</div> <div>Girls participated in our Goal programme</div>
	<div>>76,000</div> <div>Employee volunteering days</div>	<div>61%</div> <div>Employee volunteering participation rate</div>	<div>>165,000</div> <div>Young people reached through employability projects</div>

1 Mobilisation of Sustainable Finance is defined as any investment or financial service provided to clients that supports: (i) the preservation and/or improvement of biodiversity, nature or the environment; (ii) the long-term avoidance/decrease of GHG emissions, including the alignment of a client's business and operations with a 1.5 degree Celsius trajectory (known as transition finance); (iii) a social purpose; or (iv) incentivises our clients to meet their own sustainability objectives (known as sustainability-linked finance).

2 Calculated from 1 October 2022 to 30 September 2023 to align with Group Annual Reporting cycle. Please see notes in methodology of our Sustainable Finance Impact Report 2023

GRI Index

Standard Chartered has reported against the Global Reporting Initiative (GRI) Standards for the period 1 January to 31 December 2023. GRI 1: Foundation 2021 was used as the basis of preparation. The table below highlights sections of the Group's 2023 public disclosures that include information related to the GRI Standards.

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 are present in 52 markets and serve clients in a further 64. See inside front cover and pages 4-5 of our 2023 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 32 on pages 452-456 of our 2023 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 2023 Annual Report covers the period 1 January 2023 to 31 December 2023. The reporting period for sustainability data is consistent with this, with the exception of our environment data which relates to a reporting period of 1 October 2022 to 30 September 2023 to allow sufficient time for independent assurance to be gained prior to the publication of results (see page 92 and page 226, Reporting period, boundary and scope, of our 2023 Annual Report for further details). This data can be accessed at our sustainability library . In addition, our Sustainable Finance Impact Report 2023 covers the period 1 October 2022 – 30 September 2023.
	Restatements of information	2-4	No material restatements in 2023.
	External assurance	2-5	Ernst & Young LLP (EY) were appointed to provide independent limited assurance over certain data points within the Annual Report, indicated with a caret symbol (*). The assurance engagement was planned and performed in accordance with the International Standard on Assurance Engagements (UK) 3000 (July 2020), Assurance Engagements Other Than Audits or Reviews of Historical Financial Information (ISAE (UK) 3000 (July 2020)). This independent assurance report is separate from EY's audit report on the financial statements and is available at sc.com/sustainabilityhub . This report includes further detail on the scope, respective responsibilities, work performed, limitations and conclusions. We obtained independent limited assurance on the Group's Scope 1 and 2 greenhouse gas (GHG) emissions (excluding fugitive emissions) by Global Documentation Ltd. We also obtained reasonable assurance on the Group's Scope 3 emissions associated with business travel (air travel) from Eco-Act. These verifications were conducted in accordance with the ISO 14064-3 Greenhouse gases standard. See page 66 in our 2023 Annual Report and our Assurance and verification documents in our sustainability library .
2. Activities and workers	Activities, value chain and other business relationships	2-6	Our client segments are Corporate, Commercial and Institutional Banking (CCIB) and Consumer, Private and Business Banking (CPBB): <ul style="list-style-type: none"> • CCIB supports clients with their transaction banking, financial markets, corporate finance and borrowing needs, providing solutions to more than 20,000 clients in some of the world's fastest-growing economies and most active trade corridors. • CPBB serves more than 11 million individuals and small businesses, with a focus on the affluent and emerging affluent in many of the world's fastest-growing cities. Further information on our business model, activities, services and markets served can be found in our 2023 Annual Report on pages 4, and 20-23. We have approximately 11,600 suppliers across 48 markets. Further information on our supply chain can be found in our 2023 Annual Report on pages 58-59, and 225.
	Employees	2-7	We have more than 84,000 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 498-503 of our 2023 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 498-503 of our 2023 Annual Report .

GRI Index continued

GRI standard	Disclosure	Code	Disclosure location
GRI 2: General disclosures continued			
3. Governance	Governance structure and composition	2-9	We communicate the details of our governance structure and composition within our 2023 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 137-141 • Audit Committee, pages 162-167 • Board Risk Committee, pages 168-173 • Culture and Sustainability Committee (CSC), pages 174-176 • Governance and Nomination Committee, pages 177-181
	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 177-181 of the 2023 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 137 of our 2023 Annual Report and can be viewed at sc.com/en/about/our-people/
	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 151 of our 2023 Annual Report . For further disclosures on the role of our senior governance bodies, please refer to pages 145-181 in our 2023 Annual Report .
	Delegation of responsibility for managing impacts	2-13	We communicate additional information on the governance of our Sustainability Agenda on pages 120-124 of our 2023 Annual Report . For more information on Board engagement with stakeholders, including on sustainability topics, see pages 157-159 of our 2023 Annual Report , and for details relating to the Culture and Sustainability Committee please see pages 174-176. Further information on the Group's governance for climate can also be found within our TCFD Summary and Alignment Index on page 511 of our 2023 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 162-176 of our 2023 Annual Report . The sustainability information integrated into the 2023 Annual Report (including TCFD-aligned disclosures) 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 considers any potential situational conflicts of interest declared by Board members, for details of the applicable processes see pages 156 and 218. External appointments held by Board members are set out on pages 137-141 of the 2023 Annual Report .

GRI Index continued

GRI standard	Disclosure	Code	Disclosure location
GRI 2: General disclosures continued			
3. Governance continued	Communication of critical concerns	2-16	During 2023, the Board's Audit Committee continued to place oversight on the Group's Conduct Programme, and the Group's Speaking Up Programme. We share further details on pages 146 and 167 of our 2023 Annual Report .
	Collective knowledge of the highest governance body	2-17	Given the role that the Board plays in sustainability governance, the Group Board and subsidiary Boards received training on climate scenarios with a focus on regulatory expectations, key features of industry level climate scenarios, in-house base and tail risk scenarios and key second-order impacts from climate change. See page 103 of our 2023 Annual Report .
	Evaluation of the performance of the highest governance body	2-18	The Group Chairman is committed to ensuring optimal Board effectiveness and the Governance and Nomination Committee of the Board has oversight of overall Board effectiveness. See pages 177-181 of the 2023 Annual Report . The 2023 Board and committees' effectiveness review was conducted internally, facilitated by the Group Company Secretary, and in accordance with the UK Corporate Governance Code. See pages 181 of the 2023 Annual Report .
	Remuneration policies	2-19	Our Directors' remuneration report on pages 182-207 of the 2023 Annual Report provides an overview of the remuneration policies for the executive directors and the wider workforce. Page 197 of our 2023 Annual Report also sets out the scorecard measures with regards to our climate-related activities.
	Process to determine remuneration	2-20	Our Remuneration Committee is responsible for setting the governance framework for remuneration for all employees, ensuring alignment with our culture, the requirements of the UK Corporate Governance Code and any other relevant regulations. Our Directors' remuneration report on pages 182-207 of the 2023 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 2023 pay ratios are covered in our Directors' remuneration report, on page 208 of the 2023 Annual Report .

GRI Index continued

GRI standard	Disclosure	Code	Location/response
GRI 2: General disclosures continued			
4. Strategy, policies and practices	Statement on sustainable development strategy	2-22	Sustainability is a strategic pillar and priority. In their statements in our 2023 Annual Report (see pages 6-12), our Group Chairman and CEO discuss the importance of sustainability to our strategy. Please see pages 66-79 and 92-133 of our 2023 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 136-229 of our 2023 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/en/about/sustainability . In addition, our 2023 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 54-79 of our 2023 Annual Report and our Modern Slavery Statement at sc.com/modernslavery .
	Embedding policy commitments	2-24	The sustainability chapter from pages 66-79 and 92-133 of our 2023 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 Sustainability Risk, see pages 332-333 of the 2023 Annual Report • for the activities of the CSC of the Board, see pages 174-176 of the 2023 Annual Report • for the governance of Climate Risk, see pages 298 -313, and 126 - 127 of our 2023 Annual Report
	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 223 of our 2023 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 pages 131 and 167 of our 2023 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 page 434 of our 2023 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/en/sustainability/political-engagement and sc.com/en/sustainability/how-we-work/ .

GRI Index continued

GRI standard	Disclosure	Code	Location/response
GRI 2: General disclosures continued			
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 54-64 of our 2023 Annual Report to learn more about how we engage with our key stakeholders.
	Collective bargaining agreements	2-30	We seek to build productive and enduring partnerships 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 (UDHR), and several International Labour Organization (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 223 of our 2023 Annual Report .
Material topics			
3: Material topics	Process to determine material topics	3-1	As an international bank, we are present in 52 markets (see page 4 of 2023 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 – 2023 Annual Report pages 54-64 Our approach to sustainability – 2023 Annual Report pages 93-119
201: Economic Performance	Management approach	201	Our Group Chief Financial Officer's review on pages 34-43 of our 2023 Annual Report provides information on our economic performance. The financial statements can be found on pages 346-487.
	Direct economic value generated and distributed	201-1	See our consolidated income statement on page 359 of our 2023 Annual Report . Further information can be found in the notes to the financial statements, as referenced. Pages 370-374 set out our results by operating and geographic segment.
	Financial implications and other risks and opportunities due to climate change	201-2	See pages 511-516 of our 2023 Annual Report for a summary of our TCFD-aligned disclosures which set out further information on the risks and opportunities posed by climate change.
	Defined benefit plan obligations and other retirement plans	201-3	Information on our retirement benefit obligations can be found on pages 442-446, in Note 30 of our financial statements in our 2023 Annual Report .

GRI Index continued

GRI standard	Disclosure	Code	Location/response
Material topics continued			
203: Indirect Economic Impacts	Management approach	203	<p>Through our Accelerating Zero stand, we are progressing on our net zero ambition while supporting a just transition – one where climate objectives are met without depriving emerging markets of their opportunity to grow and prosper – which will underpin future social and economic prosperity. Delivering a just transition brings significant opportunity for innovation and growth. To leverage this, we created a series of thematic innovation hubs in 2023, covering: Adaptation Finance, Blended Finance, Carbon Markets and Nature Positive Solutions.</p> <p>Our 2050 net zero ambition is incorporated into our long term Sustainability Aspiration 2. We are working across our businesses and functions, and alongside our clients to deliver these targets.</p> <p>From Oct 2022 to Sep 2023 we mobilized \$29,7 billion of sustainable finance, as we make progress towards our 2030 target of mobilising \$300 billion in sustainable finance.</p> <p>Further information can be found in our 2023 Annual Report within pages 7, 25, and 66-68.</p> <p>We share further details regarding Our Approach to Sustainability at sc.com/sustainability.</p>
	Infrastructure investments and services supported	203-1	Our Sustainable Finance Impact Report sets out further detail on our investment in healthcare and transport infrastructure, and its impact. See sc.com/SFImpactreport .
	Significant indirect economic impacts	203-2	<p>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.</p> <p>As per Sustainability Aspiration 4 we seek to partner with our clients and communities to mobilise social capital and drive economic inclusion as well as entrepreneurship through our Futuremakers initiative. Further information can be found in our 2023 Annual Report within pages 67-68 and 75.</p>
204: Procurement Practices	Management approach	204	<p>We engage diverse suppliers, both locally and globally, to provide efficient and sustainable goods and services for our business. The majority of our expenditure is on services and is managed through a third-party governance framework which ensures that we follow the highest standards in terms of sourcing, awarding and on-boarding suppliers.</p> <p>See pages 58-59 of our 2023 Annual Report and sc.com/suppliercharter.</p>
	Proportion of spending on local suppliers	204-1	<p>In 2023, \$4.4 billion was spent with 11,563 suppliers. Of this, 74 per cent of the total spend was spent in the Asia region, with 18 per cent in Europe and the Americas, and 8 per cent in Africa and the Middle East.</p> <p>Furthermore, 80 per cent of total spend in 2023 was with 474 suppliers. In addition, 80 per cent of carbon emissions were with 481 suppliers (excluding air travel suppliers).</p> <p>See pages 225 and 507 of our 2023 Annual Report for more detail on our procurement spend for 2022.</p>
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 pages 131 - 132 of our 2023 Annual Report , and at sc.com/fightingfinancialcrime .
	Operations assessed for risks related to corruption	205-1	To mitigate the risk of financial crime, particularly laundering the proceeds of corruption, in the lead-up to, during and after major political elections in footprint markets, the Group conducts enhanced monitoring designed to identify and investigate transactions of potential concern. See pages 131-132 in our 2023 Annual Report for details.
	Communication and training about anti-corruption policies and procedures	205-2	<p>We have invested significantly to ensure that our employees are properly equipped to combat financial crime. In 2023, 99.9 per cent of colleagues and governance body members completed financial crime mandatory e-learning which cover topics such as ABC, AML including terrorist financing, sanctions, tax evasion and fraud topics.</p> <p>For further details see pages 131 - 132 of the 2023 Annual Report, which also sets out the completion rates of this training by region. We also shared our Supplier Charter, which sets out our expectations and minimum standards related to anti-bribery and corruption, with all of our 11,563 suppliers and third parties across 48 markets. Please see sc.com/suppliercharter</p>

GRI Index continued

GRI standard	Disclosure	Code	Location/response
Material topics continued			
207: Tax	Management approach	207	Further information on 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 384–387 of our 2023 Annual Report . The Audit Committee of the Board has oversight of taxation. Further information is described on pages 162–167 of our 2023 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/cbcr . The disclosures in respect of the year ended 31 December 2023 will be published on the website on or before 31 December 2024.
	Approach to tax	207-1	We communicate our approach to tax in our 2023 Annual Report . For further details see pages 164, and 518 of our 2023 Annual Report , and our Country-by-Country schedule at sc.com/cbcr . In accordance with the Capital Requirements (Country-by-Country Reporting) Regulations 2013, we set out the country-by-country information in respect of the year ended 31 December 2022. The disclosures in respect of the year ended 31 December 2023 will be published on the website on or before 31 December 2024.
	Tax governance, control, and risk management	207-2	We communicate our approach to tax governance, control and management in our 2023 Annual Report . For further details see pages 164, and 518 of our 2023 Annual Report , and our Country-by-Country schedule at sc.com/cbcr . In accordance with the Capital Requirements (Country-by-Country Reporting) Regulations 2013, we set out the country-by-country information in respect of the year ended 31 December 2022. The disclosures in respect of the year ended 31 December 2023 will be published on the website on or before 31 December 2024.
	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/cbcr . In accordance with the Capital Requirements (Country-by-Country Reporting) Regulations 2013, we set out the country-by-country information in respect of the year ended 31 December 2022. The disclosures in respect of the year ended 31 December 2023 will be published on the website on or before 31 December 2024.
	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/cbcr . In accordance with the Capital Requirements (Country-by-Country Reporting) Regulations 2013, we set out the country-by-country information in respect of the year ended 31 December 2022. The disclosures in respect of the year ended 31 December 2023 will be published on the website on or before 31 December 2024.
302: Energy	Management approach	302	We aim to reach net zero carbon emissions in our financed emissions by 2050 and in our own operations by 2025. Since 2018 we have been working to align our direct and indirect emissions to the Paris Agreement's goal of well below two degrees Celsius of global warming by the end of the century. We focus on three areas to reduce emissions: our operations, our supply chain, and financed emissions associated with our clients. Our approach to managing emissions is set out on pages 105–106 and 226–227 of the 2023 Annual Report . Greater detail on our energy use can be found in our supplementary sustainability information tables on pages 505–506 in our 2023 Annual Report .
	Energy consumption within the organisation	302-1	Please see pages 505–506 of our 2023 Annual Report for our full supplementary environment data.
	Energy consumption outside of the organisation	302-2	This is not applicable to our business.
	Energy intensity	302-3	See pages 505–506 of our 2023 Annual Report for our full supplementary environment data.
	Reduction of energy consumption	302-4	We reduced our Scope 1 and 2 emissions by 30 per cent to 34,734 tonnes during 2023. Our measured real estate decreased by 7 per cent during this time. 66 per cent of electricity came from renewable sources across our portfolio. See pages 105–106 of our 2023 Annual Report for more information, and pages 505–506 for our full supplementary environment data.
	Reductions in energy requirements of products and services	302-5	This is not applicable to our business.

GRI Index continued

GRI standard	Disclosure	Code	Location/response
Material topics continued			
304: Biodiversity	Operational sites owned, leased, managed in, or adjacent to, protected areas and areas of high biodiversity value outside protected areas	304-1	Not disclosed. We have yet to assess our operations in areas of high biodiversity importance.
	Significant impacts of activities, products and services on biodiversity	304-2	In 2023, we conducted an initial impact and dependency assessment to identify our exposure to potentially material sectors in our CCIB segment. In January 2024, we joined a cohort of early adopters of the Taskforce on Nature-related Financial Disclosures (TNFD) framework, preparing to publish our first TNFD-aligned disclosures in early 2026. Please see pages 75 and 119 of our 2023 Annual Report .
	Habitats protected or restored	304-3	We have recently announced our decision to become an early adopter of the Taskforce on Nature-related Financial Disclosures, highlighting the rising importance of nature and biodiversity as a necessary consideration in sustainability. Given that our footprint represents some of the most complex and diverse natural capital in the world, working across our business and with our clients to preserve, restore and enhance nature is critically important. Please see pages 7 and 119 of our 2023 Annual Report .
	IUCN Red List species and national conservation list species with habitats in areas affected by operations	304-4	This is not applicable to our business.
305: Emissions	Management approach	305	Our Environment Reporting Criteria document sets out the principles and methodology used to report all carbon emissions data by Standard Chartered PLC and its subsidiaries through its Annual Report and ESG disclosures. This can be accessed at sc.com/environmentcriteria . The independent assurance and verification statement related to GHG emissions Scope 1 and 2, and Scope 3 emissions associated with data centers at sc.com/sustainability-library . Greater detail on our GHG emissions can be found in our supplementary sustainability information tables on pages 505–506 within our 2023 Annual Report .
	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 2023 Environment Reporting Criteria Report which can be accessed at sc.com/environmentcriteria . See also pages 105, 505–506 of the 2023 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 2023 Environment Reporting Criteria Report which can be accessed at sc.com/environmentcriteria . See also pages 105, 505–506 of the 2023 Annual Report for GHG Scope 2 emissions.
	Other indirect (Scope 3) GHG emissions	305-3	We communicate our Scope 3 emissions alongside further detail on the principles and methodology used to report all carbon emissions data within our 2023 Environment Reporting Criteria Report which can be accessed at sc.com/environmentcriteria . See also pages 105, 505–506 of the 2023 Annual Report for GHG Scope 3 emissions.
	GHG emissions intensity	305-4	We calculate intensity ratios using 2022 headcount and 2023 operating income as denominators. See pages 505–506 of the 2023 Annual Report .
	Reduction of GHG emissions	305-5	We reduced our Scope 1 and 2 emissions by 30 per cent to 34,734 tonnes during 2023. See pages 105–106 of our 2023 Annual Report , with detail on the Scopes in which reduction took place available in our supplementary sustainability information tables on pages 505–506.
	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.

GRI Index continued

GRI standard	Disclosure	Code	Location/response
Material topics continued			
306: Waste	Waste generation and significant waste-related impacts	306-1	<p>In 2023, we reduced overall waste in our operations by 37 per cent and achieved 52 per cent avoidance of landfill (up from 31 per cent).</p> <p>As per Environment tab in ESG Data Pack Category 5: Waste generated in operations of Scope 3 GHG emissions is 520tCO₂e. This is 227 tCO₂e reduction in comparison to 2022. See pages 105-106 of our 2023 Annual Report.</p>
	Management of significant waste-related impacts	306-2	<p>We were able to achieve this in our own operations 37 per cent reduction by:</p> <ul style="list-style-type: none"> Commencing the externally verified True Zero Waste (TZW) programme and seeing the first results in India and Poland, both achieving TZW Platinum certification; Self-certifying 313 buildings across our portfolio being free of single-use plastic in 2023. We aim to continue this programme and promote more sustainable waste management practices; Minimising electronic waste by prolonging the lifespan of our technology assets through partnerships with third parties <p>See pages 106 of the 2023 Annual Report.</p>
	Waste generated	306-3	<p>As per Environment tab in ESG Data Pack, we reported 998,407 kg Waste generated. This is 37 per cent reduction in comparison to 2022. Waste intensity is 1.1 kg/m². Waste intensity metric updated to cubic kilograms of waste per square meter in the current year from cubic metres of waste per headcount in 2022. See pages 506 of the 2023 Annual Report.</p>
308: Supplier Environmental Assessment	New suppliers that were screened using environmental criteria	308-1	<p>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 2023 Annual Report within pages 58-59, 107 and at sc.com/suppliercharter.</p>
	Negative environmental impacts in the supply chain and actions taken	308-2	<p>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.</p> <p>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 2023 Annual Report on page 332 and 513.</p> <p>For information about how the Group engages with suppliers on environmental and social matters, please see our Supplier Charter and Supplier Diversity and Inclusion Standard at sc.com/suppliercharter and sc.com/supplierdiversity. Further information can be found in our 2023 Annual Report on page 225.</p>

GRI Index continued

GRI standard	Disclosure	Code	Location/response
Material topics continued			
404: Training and education	Management approach	404	Since 2020, the average hours invested by employees in personal development has increased by 23.9 per cent to 26.8 hours in 2023. Learning in classrooms is balanced with learning through our online learning platform diSCover, which is also accessible via a mobile app. Over 70,000 colleagues actively used the platform in 2023 and 30,000 colleagues have used one or more of our Future Skills Academies which include the Data & Analytics, Digital, Cyber, Client Advisory, Sustainable Finance and Leadership Academies. Employees are also building and practicing new skills on the job by signing up for projects (often cross-functional and cross-location) through our AI-enabled internal Talent Marketplace platform. Since its launch in 2020, over 28,000 employees have registered on the platform, with over 2,000 of them being assigned to projects. See pages 60-64 of our 2023 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 501 of our 2023 Annual Report .
	Programs for upgrading employee skills and transition assistance programs	404-2	To keep pace with technological innovation, evolving customer expectations and the changing world of work, we are adopting a 'skills-led' approach – accelerating the development of future skills among our workforce and bringing in greater agility to how skills are deployed to areas of opportunity across the Group. We are helping employees build the skills needed for high performance today, to reskill and upskill for tomorrow, and to be global citizens who understand the changing nature of the world in which we operate. This includes helping them strengthen a combination of human and technical skills, as well as building a culture of continuous learning that empowers them to grow and follow their aspirations. See pages 60-64 of our 2023 Annual Report for more information.
	Percentage of employees receiving regular performance and career development reviews	404-3	Not disclosed. We will continue to review our approach to disclosure.
	Management approach	405	We communicate our approach to diversity and equal opportunity in our 2023 Annual Report . Please see pages 60-64 for further information, alongside sc.com/diversity-and-inclusion and Diversity, Equality and Inclusion Impact Report 2023 at sc.com/Diversity, Equality and Inclusion Impact Report 2023 . Non-financial KPI Diversity and inclusion: women in senior roles is 32.5% (up 0.4ppt). See page 15 of our 2023 Annual Report . The key objectives in the Board Diversity Policy are set out on page 178 of the 2023 Annual Report .
405: Diversity and equal opportunity	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 498-500 of the 2023 Annual Report . Biographies of our Board and Group Management Team are set out on pages 137-144.
	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. See page 64 of our 2023 Annual Report , and our Diversity, Equality and Inclusion Impact Report 2023 at sc.com/Diversity, Equality and Inclusion Impact Report 2023 .

GRI Index continued

GRI standard	Disclosure	Code	Location/response
Material topics continued			
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). 12.6 per cent of employees, across 20 markets, have collective representation through unions or employee representative bodies. The 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 pages 223-224 of our Annual Report 2023. See our 2023 Annual Report .
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 58-59 and 133 of 2023 Annual Report , as well as our full statement at sc.com/modernslavery and our Supplier Charter at sc.com/suppliercharter .
409: Forced or Compulsory Labour	Management approach	409	Our 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. Please see sc.com/modernslavery for our full statement. Our approach to managing and mitigating environmental and social risk is reflected in our Sustainability Framework, which includes a Position Statement on Human Rights, found at sc.com/positionstatements . For details in our Annual Report, see page 133 of our 2023 Annual Report .
	Operations and suppliers at significant risk for incidents of forced or compulsory labour	409-1	As noted on page 133 of our 2023 Annual Report, our Modern Slavery Statement sets out our approach to tackling modern slavery within our operations and value chain. See sc.com/modernslavery .
414: Supplier Social Assessment	Management approach	414	For further details on our management approach please see our Modern Slavery Statement at sc.com/modernslavery , and pages 58-59 of our 2023 Annual Report for more information regarding our approach to suppliers.
	New suppliers that were screened using social criteria	414-1	In 2023 we re-assessed outstanding areas of work required to establish a comprehensive risk-based approach to environmental and social risk management for third parties. All active vendors, irrespective of their perceived modern slavery risk level, buying categories and geographical sources, are subject to adverse media screening both during onboarding and periodically thereafter. For further details please see page 133 of 2023 Annual Report , as well as our full statement at sc.com/modernslavery .
	Negative social impacts in the supply chain and actions taken	414-2	Our 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. Please see sc.com/modernslavery for the full statement. For further information on our consideration of suppliers please also see pages 58-59 of our 2023 Annual Report and sc.com/suppliercharter .
	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). 12.6 per cent of employees, across 20 markets, have collective representation through unions or employee representative bodies. The 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 pages 223-224 of our Annual Report 2023. See our 2023 Annual Report .

SASB Standards Index

The table below highlights sections of our 2023 public disclosures that include information related to the SASB Standards for the two sectors that are most closely aligned to our business: Investment Banking & Brokerage and Commercial Banks.

All data and descriptions relate to the period 1 January to 31 December 2023, and unless otherwise noted. All data and descriptions apply to Standard Chartered PLC Group. Noting that while the SASB Standards is a global framework, historically a US-focused approach was taken to defining criteria. We noted the US-specific accounting metrics in square brackets and translated the spirit and meaning of the indicator to a regionally appropriate definition or metric.

Topic	Accounting metric	SASB Code	Response
Data Security	1) Number of data breaches, (2) percentage involving personally identifiable information (PII), (3) number of account holders affected	FN-CB-230a.1	Not disclosed. We will continue to review our approach to disclosure.
	Description of approach to identifying and addressing data security risks	FN-CB-230a.2	Information and cyber security (ICS) – 2023 Annual Report pages 51, 170 and 331 Data and Digital – 2023 Annual Report page 50-51.
Financial Inclusion & Capacity Building	[(1) Number and (2) amount of loans outstanding that quality of programmes designed to promote small business and community development]	FN-CB-240a.1	Consumer, Private and Business Banking (CPBB) segment overview – 2023 Annual Report page 29 Summary of small and medium enterprise (SME) financing and microfinance – Sustainable Finance Impact Report 2023 pages 21-22.
	[(1) Number and (2) amount of past due and nonaccrual loans and loans subject to forbearance that quality for programmes designed to promote small business and community Development]	FN-CB-240a.2	Details of our credit quality by client segment, and loans and advances by client segment can be found on pages 240-242 of our 2023 Annual Report .
	[Number of no-cost retail checking accounts provided to previously unbanked or underbanked Customers]	FN-CB-240a.3	We do not specifically measure the number of no-cost retail checking accounts provided to previously unbanked or underbanked customers. However, we do offer basic bank accounts and services with no minimum balance or fees charged for basic services, such as ATM cards, cash transactions, and day-to-day digital banking, as required by local regulations. These services enable previously underbanked or unbanked customers to avail banking services in many of our markets.
	Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers	FN-CB-240a.4	In 2023 alone we reached more than one million young people through Futuremakers, including providing financial education to 159,190 unbanked or young people. See more on page 97 -98 of our 2023 Annual Report . We do not provide financial education training to our clients.

SASB Standards Index continued

Topic	Accounting metric	SASB Code	Response
Data Security	[Commercial and industrial credit exposure, by industry]	FN-CB-410a.1	See pages 263-264 of our 2023 Annual Report for our credit quality by industry.
	<p>Description of approach to incorporation of environmental, social, and governance (ESG) factors in:</p> <p>a) credit analysis (FN-CB-410a.2)</p> <p>b) investment banking and brokerage activities (FN-IB-410a.3)</p>	<p>FN-CB-410a.2</p> <p>FN-IB-410a.3</p>	<p>See pages 76-78 of our 2023 Annual Report on our environmental and social (E&S) risk management associated with financing related to our CCIB clients. The number of clients and transactions reviewed for E&S risk can be found on page 504 of our 2023 Annual Report.</p> <p>Our list of prohibited activities can be found at sc.com/prohibitedactivities. Additionally, see Position Statements at sc.com/positionstatements. Please note that in 2023, we have updated our Position Statements covering all sensitive sectors, with the requirements to become effective in 2024.</p>
Financial Inclusion & Capacity Building	Revenue from (1) underwriting, (2) advisory, and (3) securitisation transactions incorporating integration of ESG factors, by industry	FN-IB-410a.1	Not disclosed. We will continue to review our approach to disclosure.
	(1) Number and (2) total value of investments and loans incorporating integration of environmental, social, and governance (ESG) factors, by industry	FN-IB-410a.2	See pages 67-70, 94, and 99-101 of our 2023 Annual Report for our sustainable financing activities that include the facilitation of green and social bond raising, provision of funding commitments to green and social causes, advisory services to support our clients on their own journeys to net zero and facilitation of Sustainability Linked Loans.
Business Ethics	Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, anti-trust, anti-competitive behaviour, market manipulation, malpractice, or other related financial industry laws or regulations	<p>FN-CB-510a.1</p> <p>FN-IB-510a.1</p>	Information on our provisions for liabilities and charges, and legal and regulatory matters is set out on pages 432-434 of our 2023 Annual Report .
	Description of whistleblower policies and procedures	<p>FN-CB-510a.2</p> <p>FN-IB-510a.2</p>	<p>Our Speaking Up programme provides a safe, independent and confidential way to report concerns. It helps build and maintain a strong ethical culture, with integrity, trust and transparency. The early disclosure of concerns reduces the risk of financial and reputational loss caused by misconduct. We encourage colleagues, contractors, clients, suppliers and members of the public to use our Speaking Up programme without fear of retaliation. Examples of concerns include breaches of regulatory requirements, or breaches of Group policy or standards. The Speaking Up programme continues to be utilised across all countries, businesses and functions, and our 2023 MyVoice survey found that 88 per cent of employees (no change from 2022) felt comfortable raising concerns through the channels.</p> <p>See page 130-131 of our 2023 Annual Report and sc.com/speakingup.</p>

SASB Standards Index continued

Topic	Accounting metric	SASB Code	Response
Systemic Risk Management	Global Systemically Important Bank (G-SIB) score, by category	FN-CB-550a.1 FN-IB-550a.1	In the UK, the G-SIB framework is implemented via the Capital Requirements Directive (CRD) and G-SIBs are referred to as Global Systemically Important Institutions (G-SIIs). The Group is a G-SII, with a 1.0 per cent G-SII CET1 capital buffer. See page 338 of our 2023 Annual Report . The Standard Chartered PLC G-SII disclosure is published at: sc.com/en/investors/financial-results .
	Description of approach to incorporation of results of mandatory and voluntary stress tests into capital adequacy planning, long-term corporate strategy, and other business activities	FN-CB-550a.2 FN-IB-550a.2	The Group performs enterprise-wide stress tests using a range of bespoke hypothetical scenarios that explore the resilience of the Group to shocks to its balance sheet and business model. Pages 171 and 315-317 of our 2023 Annual Report provide further details on our approach to stress tests and scenario analysis. For climate risk specifically, our scenario analysis is based on three International Energy Agency (IEA) scenarios and three Phase 2 scenarios from the Network of Central Banks and Supervisors for Greening the Financial System (NGFS). See page 511-516 and 309-313 of our 2023 Annual Report to read more about our approach to climate-related scenario analysis.
Mortgage Finance	Number and value of mortgage loans in 100-year flood zones	FN-MF-450a.1	The Group do disclose the value of mortgage loans (not number) subjected to extreme flood risk. While we did not explicitly indicate whether they are in 100-year flood zones or not, the underlying physical risk assessments takes into account whether the mortgage is in 50/100/500-year flood zones. Please see page 298 of our 2023 Annual Report .
	Description of how climate change and other environmental risks are incorporated into mortgage origination and underwriting	FN-MF-450a.3	We have provided on page 77 of our 2023 Annual Report a brief excerpt on how certain mortgage markets have established zoning policies that is a part of client origination, taking into account physical risk assessment results in Korea and Taiwan. Insurance considerations against physical risk are embedded into these zoning policies. Further information is available in our 2022 Annual Report page 298.
Employee Diversity & Inclusion	Percentage of gender and racial/ethnic group representation for: (1) executive management, (2) non-executive management, (3) professionals, and (4) all other employees	FN-IB-330a.1 S	See pages 498-502 of our 2023 Annual Report for this data by gender, and page 178 for Board Diversity including ethnicity. Read more at sc.com/en/about/diversity-and-inclusion/ .

SASB Standards Index continued

Topic	Accounting metric	SASB Code	Response
Professional Integrity	(1) Number and (2) percentage of covered employees with a record of investment-related investigations, consumer-initiated complaints, private civil litigations, or other regulatory proceedings	FN-IB-510b.1	Not disclosed. We will continue to review our approach to disclosing this metric.
	Number of mediation and arbitration cases associated with professional integrity, including duty of care, by party	FN-IB-510b.2	Not disclosed. We maintain a robust Code of Conduct and compliance framework. We will continue to review our approach to disclosing this metric.
	Total amount of monetary losses as a result of legal proceedings associated with professional integrity, including duty of care	FN-IB-510b.3	See pages 432-434 of our 2023 Annual Report for more information on our provisions for liabilities and charges, and legal and regulatory matters.
	Description of approach to ensuring professional integrity, including duty of care	FN-IB-510b.4	Our Group Code of Conduct remains the primary tool through which we set our conduct expectations. See pages 130 and 222-225 of our 2023 Annual Report for information regarding the Code and its implementation. The Code itself can be accessed at sc.com/codeofconduct . We also aim to design and offer products based on client needs to ensure fair treatment and outcomes for clients. Our approach to product responsibility can be found on pages 55-56 and 225-226 of our 2023 Annual Report . Additionally, please refer to: <ul style="list-style-type: none"> • Our Conflict of Interests Disclosure Statement • Information related to investment recommendations as defined in the EK/UK Market Abuse Directive can be found at: https://www.sc.com/en/regulatory-disclosures/market-abuse-regulation/ • The Group has policies, systems and processes in place to effectively manage the receipt of inside information and other forms of confidential information, including the strict application of Information Walls. This includes frameworks to manage conflicts of interest resulting from transactions undertaken by the Group and its clients, as well as Outside Business Interests and Personal Account Dealing activities of employees. The Group has escalation protocols in place to consider risks arising from these policies, systems and processes. At present, these frameworks and standards are not public.
Employee Incentives & Risk Taking	[Percentage of total remuneration that is variable for Material Risk Takers (MRTs)]	FN-IB-550b.1	Pillar 3 tables on pages 187 and 195 of our 2023 Annual Report detail remuneration awarded to MRTs for the financial year.
	[Percentage of variable remuneration of Material Risk Takers (MRTs) to which malus or clawback provisions were applied]	FN-IB-550b.2	Pillar 3 tables on pages 187 and 195 of our 2023 Annual Report detail remuneration awarded to MRTs for the financial year. The operation of in-year adjustments, malus and clawback is summarised on page 215 of our 2023 Annual Report .
	[Discussion of policies around supervision, control, and validation of traders' pricing of Level 3 assets and liabilities]	[FN-IB-550b.3]	See pages 407-409 of our 2023 Annual Report .

SASB Standards Index continued

Topic	Accounting metric	SASB Code	Response
Activity metrics	(1) Number and (2) value of checking and savings accounts by segment: (a) personal and (b) small business	FN-CB-000.A	See pages 241-247 and 371 of our 2023 Annual Report for information on our loan portfolios by segment and credit quality on a total basis for both corporates (incorporated into CCIB) and personal and small business (incorporated into CPBB). Summary of SME financing and Microfinance – Sustainable Finance Impact Report 2023 pages 21-22.
	(1) Number and (2) value of loans by segment: (a) personal, (b) small business, and (c) corporate	FN-CB-000.B	
	(1) Number and (2) value of (a) underwriting (b) Number and advisory transactions	FN-IB-000.A	See pages 375 – 377 of 2023 Annual Report
	(2) (c) securitization transactions		See Pillar 3 disclosures on pages 215-216 of our 2023 Annual Report
	(1) Number and (2) value of proprietary investments and loans by sector	FN-IB-000.B	See pages 263-265 of our 2023 Annual Report .
	(1) Number and (2) value of market making transactions in (a) fixed income	FN-IB-000.C	See page 407 of our 2023 Annual Report for net trading income on a total basis.
	(1) Number and (2) value of market making transactions in (b) equity		Not applicable to Standard Chartered PLC.
	(1) Number and (2) value of market making transactions in (c) currency		See page 407 of our 2023 Annual Report for net trading income on a total basis.
	(1) Number and (2) value of market making transactions in (d) derivatives and		See page 407 of our 2023 Annual Report for net trading income on a total basis.
	(1) Number and (2) value of market making transactions in (d) commodity products		See page 407 of our 2023 Annual Report for net trading income on a total basis.

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.	We aim to promote social and economic development and deliver sustainable outcomes in support of the UN Sustainable Development Goals. For details see: Sustainability as a pillar of our strategy – 2023 Annual Report page 25 Our Stands – 2023 Annual Report page 26 Our Sustainability Philosophy at sc.com/en/sustainability/philosophy Our Position Statements at sc.com/positionstatements . Please note that in 2023, we have updated our Position Statements covering all sensitive sectors, with the requirements to become effective in 2024. Our Prohibited Activities list at sc.com/prohibitedactivities Our Supplier Charter at sc.com/suppliercharter .
		Expanded metrics and disclosures	Purpose-led management How the company's stated purpose is embedded in company strategies, policies and goals.	During the year, the Group invested \$1.98 billion in research and development, of which \$0.94 billion was recognised as an expense. See page 219 of our 2022 Annual Report .
	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 we are present in 52 markets and serve clients in a further 64. 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 – 2023 Annual Report pages 54-64 Understanding our materiality – 2023 Annual Report page 93.

WEF Measuring Stakeholders Capitalism Metrics Index

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.”	Since 2018 we have been working to align our direct and indirect emissions to the Paris Agreement’s goal of well below two degrees Celsius of global warming by the end of the century. For details see our 2023 Annual Report pages 105-112
		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.	We aim to support our clients in their own transitions to net zero and see our role in supporting this alignment to the Paris Agreement’s goal as a critical part of our climate response plans. We aim to become net zero in our financed emissions by 2050, with interim 2030 targets for our highest-emitting sectors. For details see: <ul style="list-style-type: none"> Reducing our financed emissions – 2023 Annual Report pages 108- 111 Our net zero timeline – 2023 Annual Report page 104 Our methodology used to calculate targets in our net zero white paper
		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 line with our ‘comply or explain’ obligation under the UK Financial Conduct Authority’s Listing Rules, we confirm that we have made disclosures consistent with the TCFD recommendations and recommended disclosures throughout the 2023 Annual Report . For our TCFD content table please refer to page 79 and for our TCFD Summary and Alignment Index see pages 511 to 516.

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).	Not disclosed due to incomplete data in this area. We have recently announced our decision to become an early adopter of the Taskforce on Nature-related Financial Disclosures, highlighting the rising importance of nature and biodiversity as a necessary consideration in sustainability. Given that our footprint represents some of the most complex and diverse natural capital in the world, working across our business and with our clients to preserve, restore and enhance nature is critically important. Please see pages 7 and 119 of our 2023 Annual 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.	Page 506 of our 2023 Annual Report sets out our total water use.
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 498–503 of our 2023 Annual Report . Pages 137–144 of our 2023 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.	Since 2017, we have been publishing our gender pay gap analysis for the UK and our hub locations in Hong Kong, Singapore, the United Arab Emirates and the United States. For details see: <ul style="list-style-type: none"> Our 2023 Gender pay gap – 2023 Annual Report, page 64 Our Diversity, Equality and Inclusion Impact Report 2023
		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, Equality and Inclusion Impact Report 2023 .
		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, in the 2023 Annual Report , page 208.
		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 of our employees receive a living wage as set out in our Diversity, Equality and Inclusion Impact Report 2023 .
		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 respect human rights across our business. For details refer to our: <ul style="list-style-type: none"> 2023 Modern Slavery Statement Human Rights Position Statement To be updated in 2024. Supplier Charter

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 (%) 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 502 of our 2023 Annual Report sets out our work-related health and safety data, including the fatalities and injuries.
		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 224–225 of our 2023 Annual Report sets 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 502 of our 2023 Annual Report sets out our work-related health and safety data, including the fatalities and injuries. Page 224 of the 2023 Annual Report provides further detail on work-related 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 501 of our 2023 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 501 of our 2023 Annual Report .

WEF Measuring Stakeholders Capitalism Metrics Index continued

Pillar	Theme	Disclosure level	Requirements	Our response
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 500 of our 2023 Annual Report presents data related to our talent management, broken down by indicators of diversity and region.
		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 359 of our 2023 Annual Report . Further information can be found in the notes to the financial statements, as referenced.
		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 2022.
		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 pages 424-426 of our 2023 Annual Report , sets out our goodwill and intangible assets, and specific additions to computer software. Note 18 on page 427-428 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: 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 Sustainable Finance Impact Report 2023 sets out further detail on our investment in healthcare and transport infrastructure, and the impact that it is having.

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 388 of our 2023 Annual Report presents our dividends declared and paid during 2023. In addition, Note 28, on page 436-441 sets out our share capital, other equity instruments and reserves, and details share buy-backs completed in the year. Note 37 on page 461 details our post balance sheet events, including dividend and share buy-back declared after 31 December 2023.
		Core metrics and disclosures	Total R&D expenses (\$) Total costs related to research and development.	During the year, the Group invested \$2.01 billion in research and development, of which \$0.99 billion was recognised as an expense. See page 218 of our 2023 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 384–387 of our 2023 Annual Report provides information on our accounting policies related to taxation, significant accounting estimates and judgements, and taxation disclosures for the Group. See also our Country-by-Country schedule at sc.com/cbcr
		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.	In accordance with the Capital Requirements (Country-by-Country Reporting) Regulations 2013, we set out the country-by-country information in respect of the year ended 31 December 2022. The disclosures in respect of the year ended 31 December 2023 will be published on the website on or before 31 December 2024. For further information see our Country-by-Country schedule at sc.com/cbcr

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 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.

There are several factors which could cause the Group's actual results and its plans and objectives to differ materially from those expressed or implied in forward-looking statements. The factors 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 ESG 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 or policy; future business combinations or dispositions; and other factors specific to the Group, including those identified in the Group's Annual Report and financial statements of the Group. To the extent that any forward-looking statements contained in this document are based on past or current trends and/or activities of the Group, they 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. Each forward-looking statement speaks only as of the date that it is made. 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 Annual Report and the financial statements of the Group for a discussion of certain of the risks and factors that could adversely impact the Group's actual results, and cause 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.

Basis of Preparation and Caution Regarding Data Limitations

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:

- i. disclosures in the Strategic report, Sustainability review, Directors' report, Risk review and Capital review and Supplementary information are unaudited unless otherwise stated;
- ii. all information, positions and statements set out in this document are subject to change without notice;
- 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: the limited availability of reliable data, data gaps, and the nascent nature of the methodologies and technologies underpinning this data; the limited standardisation of data (given, amongst other things, limited 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 current 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 above);

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 noninfringement 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;

ix. any opinions or views of third parties expressed in this document are those of the third parties identified, and not of the Group, its affiliates, directors, officers, employees or agents. By incorporating or referring to opinions and views of third parties, the Group is not, in any way, endorsing or supporting such opinions or views;

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 ESG 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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