



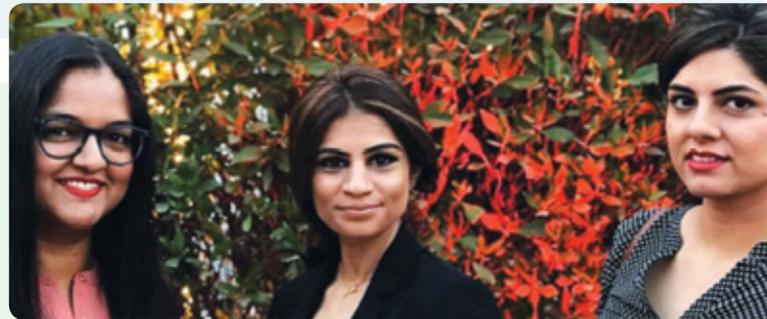
Pakistan Sustainability Summary 2017

Driving commerce and prosperity through our unique diversity



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“ We remain committed to working collaboratively to achieve sustainability goals, including through our participation in the UN Global Compact. Our Sustainability Aspirations allow us to track the positive impact of our business in a way that is aligned with our strategy and the UN Sustainable Development Goals. ”

Bill Winters, Group Chief Executive

Embedding sustainability

across our business



2017 Highlights

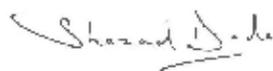
As an international bank, we create real, positive change for people in the markets where we operate. We do this by working with our clients to help them achieve their ambitions and by supporting social and economic development in the communities where we live and work.

This approach comes to life through our sustainability pillars – contributing to sustainable economic growth, being a responsible company and investing in communities – and 11 Sustainability Aspirations, which set out actions and targets to ensure we live up to our promises. These pillars and Aspirations form the basis for this summary of our 2017 performance. Our Aspirations provide focus and momentum for our sustainability work and we have made good progress in their first year.

Our long-standing relationships with NGOs and community partners, as well as the support of our employees, enabled us to deliver upon our community engagement programmes. We furthered our commitment to Seeing is Believing through our support to projects in Karachi, Lahore, Islamabad, Mansehra, Haripur, Swat and Swabi. We continued with a focus on diabetic retinopathy and accelerating support for female cataract patients through our partners Sight Savers and Layton Rehmatulla Benevolent Trust (LRBT).

Goal our young girl focused programme grew in its second year to span 12 schools in Lyari and touched more than 2500 girls. Our employees once again demonstrated their passionate support for all our community programmes by providing 1500 days of volunteering in 2017.

During 2018, we will be revising our Position Statements and developing a deeper understanding of the social and economic impact of our activities, including climate change. We remain committed to delivering better, more sustainable outcomes for our clients and communities.



Shazad Dada
Chief Executive Officer
Standard Chartered Bank (Pakistan) Limited



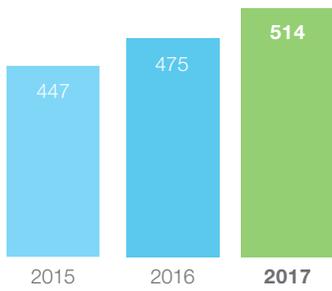
“We remain committed to delivering responsible, sustainable banking. We’re honouring this commitment through our three pillars and 11 Sustainability Aspirations, alongside industry and global collaborations including our participation in the UN Global Compact.”

Bill Winters
Group Chief Executive

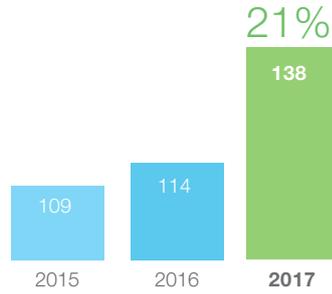
Our Performance

Repositioning Pakistan in a challenging environment

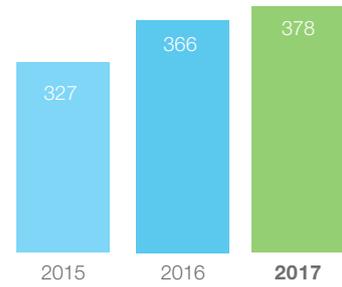
Total assets (PKR Bn) 8%



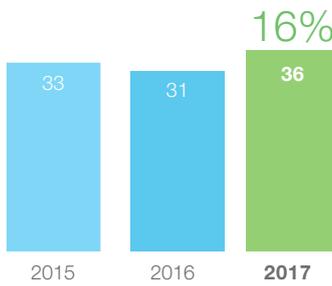
Advances-net (PKR Bn) 21%



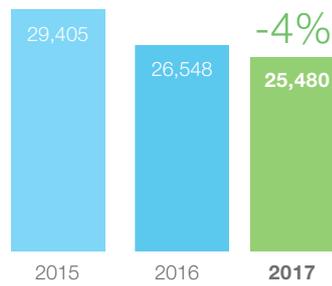
Deposits (PKR Bn) 3%



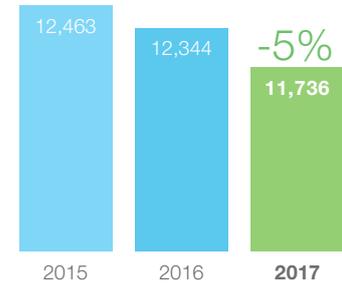
Advance / Deposit Ratio (%) 16%



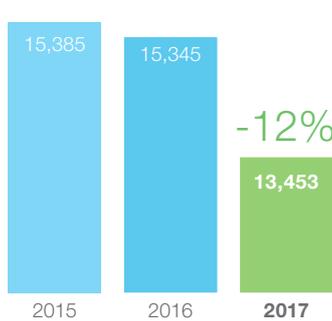
Revenue (PKR Mn) -4%



Cost (PKR Mn) -5%

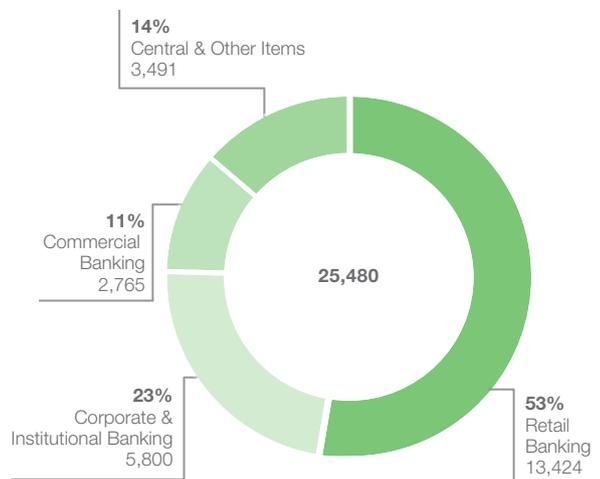


Profit before tax (PKR Mn) -12%

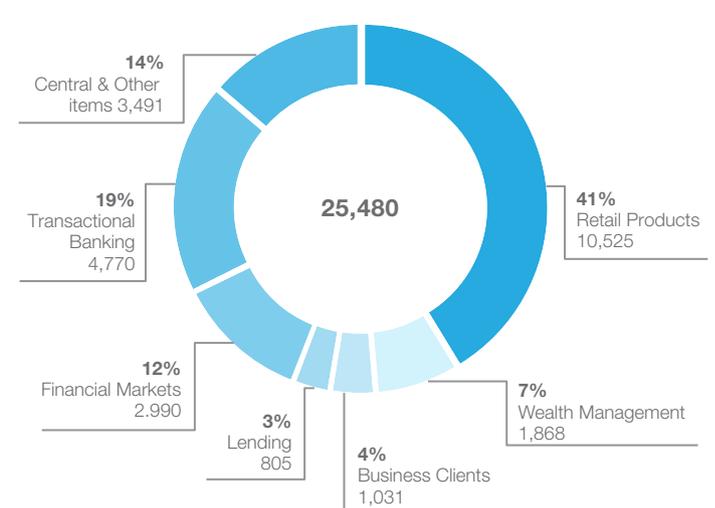


2015 2016 2017

Operating income by Segment (2017)



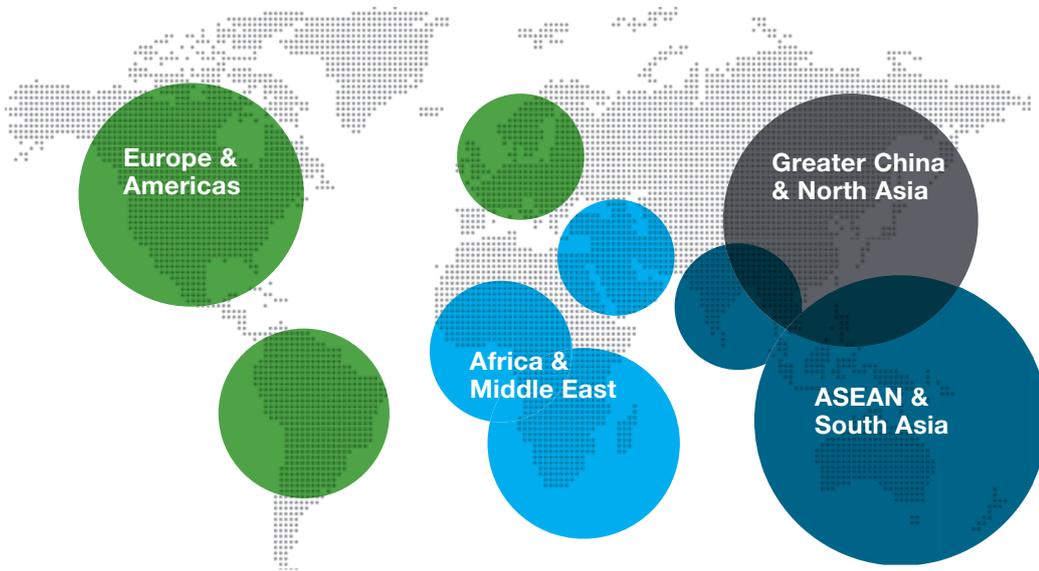
Operating income by Product (2017)



Who we are

Standard Chartered is a leading international banking group. Our heritage and values are expressed in our brand promise, Here for good.

We operate in 63 markets worldwide, including some of the world's most dynamic. More than 80 per cent of our income and profits are derived from Asia, Africa and the Middle East. Our businesses serve four client segments in four regions, supported by seven global functions.



For more information about our sustainability performance, please visit sc.com/sustainability

Sustainability reporting is embedded throughout our 2017 Annual Report and Accounts. Visit sc.com/annualreport



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Unless another currency is specified, the word 'dollar' or symbol '\$' in this document means US dollar and the word 'cent' or symbol 'c' means one-hundredth of one US dollar.

Unless the context requires, within this document, 'China' refers to the People's Republic of China and, for the purposes of this document only, excludes Hong Kong Special Administrative Region (Hong Kong), Macau Special Administration Region (Macau) and Taiwan. 'Korea' or 'South Korea' refers to the Republic of Korea. Greater China & North Asia (GCNA) includes China, Hong Kong, Japan, Korea, Macau, and Taiwan; ASEAN & South Asia (ASA) includes Australia, Bangladesh, Brunei, Cambodia, Laos, India, Indonesia, Malaysia, Myanmar, Nepal, Philippines, Singapore, Sri Lanka, Thailand and Vietnam; and Africa & Middle East (AME) includes Bahrain, Egypt, Iraq, Jordan, Lebanon, Oman, Pakistan, Qatar, Saudi Arabia and the United Arab Emirates (UAE).

Standard Chartered PLC is headquartered in London. The Group's head office provides guidance on governance and regulatory standards. Standard Chartered PLC stock codes are: HKSE 02888; LSE STAN.LN; and BSE/NSE STAN.IN.

What we do

Serving client segments
with differentiated expertise

Global

Corporate & Institutional Banking

Serving over 5,300 large corporations, governments, banks and investors.

Operating income

\$6,496m **\$6,523m**
Underlying basis Statutory basis

Private Banking

Helping 7,000 high-net-worth individuals manage, preserve and grow their wealth.

Operating income

\$500m **\$500m**
Underlying basis Statutory basis

Regional

Commercial Banking

Supporting over 40,000 local corporations and medium-sized enterprises across Asia, Africa and the Middle East.

Operating income

\$1,333m **\$1,329m**
Underlying basis Statutory basis

Retail Banking

Serving over nine million individuals and small businesses.

Operating income

\$4,834m **\$4,903m**
Underlying basis Statutory basis

Central & other items (segment)

Operating income

\$1,126m **\$1,170m**
Underlying basis Statutory basis

Total operating income

\$14,289m **\$14,425m**
Underlying basis Statutory basis

Global functions

Our client-facing businesses are supported by seven global functions, which work together to ensure the Group's day-to-day operations run smoothly and are compliant with banking regulations.

Human Resources

Recruits and builds talent while providing learning and development opportunities to motivate colleagues

Legal

Enables sustainable business and protects the Group from legal-related risk

IT & Operations

Responsible for the Group's operations, systems development and technology infrastructure



Where we do it

Building a sustainable business in dynamic economies

Greater China & North Asia

Serving clients in China, Hong Kong, Korea, Japan, Taiwan and Macau. The Group's largest region by income.

Operating income

\$5,616m **\$5,613m**
Underlying basis Statutory basis

ASEAN & South Asia

Our largest markets in ASEAN & South Asia by income are Singapore and India. We are active in all 10 ASEAN countries.

Operating income

\$3,833m **\$3,870m**
Underlying basis Statutory basis

Africa & Middle East

Present in 25 markets, of which the most sizeable by income are the UAE, Nigeria, Pakistan, and Kenya.

Operating income

\$2,764m **\$2,764m**
Underlying basis Statutory basis

Europe & Americas

Centred in London and New York with a presence across both continents. Key income originator for the Group.

Operating income

\$1,601m **\$1,596m**
Underlying basis Statutory basis

Central & other items (region)

Operating income

\$475m **\$582m**
Underlying basis Statutory basis

Total operating income

\$14,289m **\$14,425m**
Underlying basis Statutory basis

Risk & Compliance

Responsible for the sustainability of our business through good management of risk across the Group and ensuring that business is conducted in line with regulatory expectations



Group COO

Provides control and governance to operating platforms and processes, ensuring operating efficiency



Group CFO

Incorporates seven support functions: Finance, Treasury, Strategy, Investor Relations, Corporate Development, Supply Chain and Property. The leaders of these functions report directly to Andy Halford, Group Chief Financial Officer



Corporate Affairs & Brand and Marketing

Manages the Group's communications and engagement with stakeholders in order to protect and promote the Group's reputation, brand and services



Our approach to sustainability



Our purpose as an international bank is to drive commerce and prosperity through our unique diversity. We seek to ensure that the financial services we provide to individuals, businesses and global institutions improve livelihoods and provide new economic opportunities for people in our markets.

Our diverse, local network means we are a trusted partner for trade and development across our markets. We work closely with clients to address the issues that jeopardise sustainable economic growth, such as the infrastructure deficit, climate change, and financial exclusion. Our relationships with governments and other development institutions help them access financial markets and we draw on our relationships with all stakeholders, including our colleagues, to create prosperous communities through our community engagement programmes around health and education. This is only possible if we remain committed to operating responsibly, encouraging good conduct and ethical behaviour across our organisation.

This is why our approach to sustainability focuses on three pillars – contributing to sustainable economic growth, being a responsible company, and investing in communities. Within each pillar, we have identified a number of Sustainability Aspirations, which set out measurable actions to achieve sustainable business outcomes. Our Aspirations form part of our response to the issues that matter to us and our stakeholders.

Understanding our sustainability themes

We regularly engage with a range of stakeholders to understand the sustainability themes that matter to them, and that affect our business. During 2017, we undertook a desk-based materiality review, supported by external specialists, which identified topics of importance to both our business and our stakeholders. We share how we manage and measure progress against these through policies and statements on sc.com, the Group's 2017 Annual Report and Accounts and this publication.

The table below sets out where stakeholders can find responses to the top five topics identified:

SUSTAINABILITY THEMES	RESPONSES
Climate change	<ul style="list-style-type: none"> → Climate Change Position Statement (sc.com/positionstatements) → Climate Change Aspiration (p7) → Principal Uncertainty in Risk & Capital Review (p181 of 2017 Annual Report & Accounts)
Conduct, values and ethics	<ul style="list-style-type: none"> → Group Code of Conduct (sc.com/codeofconduct) → Conduct Aspiration (p9) → Stakeholders and responsibilities (p36-41 of 2017 Annual Report and Accounts)
Environmental and social risk management	<ul style="list-style-type: none"> → Environmental & Social Risk Assessment (sc.com/esrisk) → Standards and policies (sc.com/positionstatements)
Human rights	<ul style="list-style-type: none"> → 2017 Modern Slavery Statement (sc.com/modernslavery) → Human Rights Position Statement (sc.com/positionstatements) → Stakeholders and responsibilities (p36-41 of 2017 Annual Report and Accounts)
Talent attraction and engagement	<ul style="list-style-type: none"> → People Aspiration (p9) → Stakeholders and responsibilities (p36-41 of 2017 Annual Report and Accounts)



OUR APPROACH TO SUSTAINABILITY

Launching our Aspirations

We created our Sustainability Aspirations in 2016 after engaging with stakeholders and colleagues to understand the main sustainability issues and opportunities we face as a business. The Aspirations set out measurable activities, and annual and multi-year targets, in the areas where we believe we can have the greatest impact.

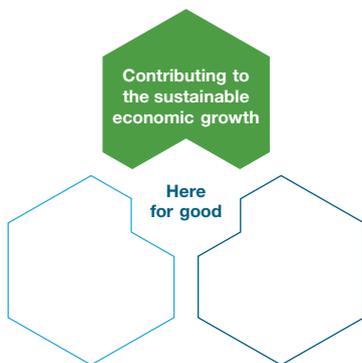
We have taken steps to embed the Aspirations within Standard Chartered through a series of workshops with colleagues in Singapore, New York, and Hong Kong. These were aimed at illustrating the connection between participants' daily work for the Bank and our sustainability approach.

Senior business leaders recognise the potential of the Aspirations to connect our core business with positive social and economic outcomes in our markets and guide our contribution to the United Nation's Sustainable Development Goals.

In 2017, we achieved the targets for annual Aspirations in conduct, people and financial crime compliance, and achieved our multi-year Aspiration for microfinance three years ahead of schedule. Our aim for 2018 is to maintain this momentum and continue to help colleagues understand how they contribute to our ability to have a positive impact as an organisation.



Contributing to sustainable economic growth



Objective

We use our core business of banking to promote sustainable development in our markets.

Overview

We finance individuals, businesses, and projects that contribute to sustainable economic growth in some of the world's most dynamic and diverse markets. In 2017, we provided loans and advances of \$262,859 million to customers across Corporate & Institutional, Commercial and Retail Banking.

We work with clients to generate positive environmental and social impacts from our lending activities in sectors as varied as infrastructure and microfinance. This includes identifying and developing opportunities for blended finance solutions. In 2017, we funded and facilitated \$1.2 billion towards clean technology and made \$1 billion available to microfinance institutions for onward lending to entrepreneurs in 2016 and 2017, achieving our Aspiration three years early.

Managing our impact includes minimising environmental and social risks, and in 2017, our Environmental and Social Risk Management team reviewed 487 transactions against our 20 Position Statements, which set out best-practice environmental and social management standards. We updated our Position Statement on Palm Oil and started a similar review of all Position Statements, with updates due to be published in 2018.

Our performance against the six Aspirations under this pillar is set out on the opposite page.

IMPACT AND SUSTAINABLE FINANCE

Developing partnerships to deliver financial inclusion

Value of loans to MFIs in Bangladesh, Indonesia, and India

\$325m



Working together with the Asian Development Bank (ADB), we help drive prosperity for people traditionally excluded from the financial system.

We have extended a unique Risk Participation deal – the first of its type for the microfinance sector in Asia when it launched in 2013 – with the ADB to increase the flow of credit to microfinance institutions (MFIs) across Asia. By increasing the capital available, partner MFIs are able to reach more unbanked individuals and finance additional micro enterprises.

Originally, we aimed to originate and service a \$150 million portfolio of MFI loans across Asia by the end of 2018, with the ADB sharing 50 per cent of the risk on the portfolio. Due to the programme's success, the ADB increased their risk participation ceiling from \$75 million to \$120 million, allowing us to increase the total programme size to \$240 million outstanding at any given time. The programme has now been recognised as part of the ADB's mainstream operations with no specified end date.

Together with the ADB, we have provided approximately 125 loans totalling \$325 million to 13 MFIs in Bangladesh, Indonesia and India, with the potential to expand to additional markets in Asia.

Aspiration

Infrastructure

Everyone should have access to safe, reliable and affordable power and infrastructure which transforms lives and strengthens economies



Climate change

Climate change is one of today's greatest challenges and addressing it is essential to promote sustainable economic growth



Entrepreneurs

Entrepreneurs are the heart of local economies, creating jobs and empowering people



Digital

Everyone should have access to digital banking products enabling safe, efficient and inclusive banking



Commerce

Trade creates jobs and contributes to economies by enabling people to connect across borders



Impact and sustainable finance

Innovative financial products and partnerships can help us solve global development challenges and improve the lives of millions in our markets



Target

We will work with our clients to:

→ Provide advisory, financing, debt structuring services and policy advice for \$25 billion of infrastructure projects, including \$4 billion toward clean technology

→ Introduce criteria to assess alignment to a 1.5 degree climate scenario for energy sector clients and transactions

→ Expand climate assessment criteria to other high-emitting sectors

→ Provide \$6 billion to Business Banking clients

→ Grow our lending to smaller business clients in our Commercial Bank by 20% as measured by assets

→ Continue to provide 'last mile' payments and collections to clients in our footprint through our Straight2Bank wallet

→ Bank 8,000 of our clients' international and domestic networks of suppliers and buyers through banking the ecosystem programmes.

Provide \$1 billion of financing to microfinance institutions to extend access to finance

→ Facilitate opportunities for our Private Bank clients to invest in impact investing funds in our markets

→ Continue to promote blended finance capabilities

Target date

→ Jan 2017 – Dec 2019 (infrastructure)

→ Jan 2016 – Dec 2020 (clean technology)

→ May 2016 – Dec 2017

→ Jan 2018 – Dec 2018

→ Jan 2017 – Dec 2019

→ Jan 2017 – Dec 2019

→ Jan 2017 – Dec 2019

→ Jan 2017 – Dec 2020

→ Jan 2016 – Dec 2020

→ Jan 2016 – Dec 2020

→ Jan 2016 – Dec 2020

Progress

Ongoing

2017: \$12.8 billion



Ongoing

2017: \$1.2 billion for clean technology



2016-2017: \$2 billion for clean technology

Partly achieved



We have developed criteria for assessing energy utilities clients' power generation assets against a range of physical and transition risks, under multiple climate scenarios and a range of time horizons. The next step is to introduce the criteria into the business

Ongoing



Ongoing

2017: \$2.9 billion



Ongoing

2017: 17% (Jan 2017 baseline: \$24.1 billion)



Ongoing

2017: 15 mobile wallets markets – up from 12 in 2016
2017: 61% increase in average mobile money transactions to more than 70,000 per month



Ongoing

2017: 2,099 new clients



Achieved/Ongoing



2017: \$591 million
2016-2017: \$1 billion

Ongoing

2017: 3 funds launched
2016-2017: 3 funds launched



Ongoing

(see case study on the previous page)



Being a responsible company



Objective

We manage our company responsibly by promoting the right values and behaviours, investing in people, managing our environmental impact and supporting the fight against financial crime.

Overview

We recognise that sound governance practices are a central element of responsible banking. We continued to encourage good conduct as a priority with 99.4 per cent of employees recommitting to the Group Code of Conduct in September 2017. We further enhanced our approach to financial crime prevention by strengthening our policies and extending training for employees on the front line of fighting financial crime.

Our diversity is a unique strength that helps us to deliver a positive impact on society. We work hard to create a culture of inclusion where talent and individuality are valued and respected. In 2017, we introduced a standard flexible working practice to ensure all colleagues can choose how they work and increase the benefits we offer parents globally. Our new Fair Pay Charter, agreed in 2017, sets out the principles which guide all of our reward and performance decision-making. This includes continuing to reward colleagues in a way that is free from discrimination on the basis of diversity, including gender. We supported more than 50 country-based employee networks and three global networks (Women, Disability and LGBT & Allies), offering professional development, mentoring, networking, and connections to employees. We have set new targets under the People Aspiration to improve employee wellness and implement a new diversity and inclusion strategy in 2018.

We aim to minimise the environmental impact of our operations, and between 2008 and 2017, we reduced energy use by 34 per cent. In the same period, we reduced absolute water consumption by 36 per cent and water use by property area by 45 per cent. Our performance against the four Aspirations under this pillar is set out on the opposite page.



Working with NGOs to de-risk through education

Our efforts to fight financial crime can have unintended consequences for clients that deliver critical humanitarian services to people in need. Financial crime controls can prevent payments to and from development and non-profit organisations, and non-governmental organisations (NGOs) providing humanitarian programmes in countries where bribery, corruption, and money-laundering are prevalent.

We are helping these clients to mitigate financial crime risk through education. In October, we hosted our first Financial Crime Risk Management workshop in Washington for US-headquartered clients. The workshop builds on our successful Correspondent Banking Academies and was delivered in partnership with the World Bank Group, World Vision, and the US NGO membership group InterAction.

The event shared international best practices in financial crime compliance and showed organisations how they could strengthen their fraud, anti-money laundering, and counter-terrorist financing controls. From 2018, we will also offer free financial crime compliance e-learning modules for our NGO clients.

Aspiration

People

Our people are our greatest asset, and our diversity drives our business success



Environment

Reducing our own impact on the environment will protect our planet for the benefit of our communities



Conduct

Good conduct and high ethical standards are essential in achieving fair outcomes for our clients



Financial crime compliance

Financial crime has serious social and economic consequences, harming individuals and communities



Target

We will:

- Increase gender representation: 25% women at Board level
- 30% women in senior roles (bands 1-4)

- Apply a flexible working policy globally

- Increase the minimum paid parental leave across all of our markets to 20 weeks for the primary care giver and two weeks for the spouse or civil partner

- **New target for 2018:** Roll-out a comprehensive employee wellness programme across four key markets the (UK, US Singapore and Hong Kong)

- **New target for 2018:** Roll-out a refreshed diversity and inclusion strategy Bank-wide

- Reduce annual energy use by 35% to 230 kWh/m²/year in our tropical climate locations (80% of portfolio)

- Reduce annual energy use by 31% to 275 kWh/m²/year in our temperate climate locations (20% of portfolio)

- Reduce our annual water use by 72% to 0.5kl/ m²/year

- Reduce annual office paper use by 57% to 10 kg /FTE/year

- Implement a conduct management framework that ensures that all staff are able to identify, control and govern conduct-related risk

- **New target for 2018:** Effectively embed the conduct management framework so that all staff are able to identify, mitigate and manage conduct risk

- All eligible bank staff to complete relevant ABC, AML and sanctions training with less than 2% overdue

- Deliver at least 10 correspondent banking academies

- **New target for 2018:** Deliver at least 10 correspondent banking academies

Target date

- Jan 2013 – Dec 2017
- Sept 2016 – Dec 2020

- Sept 2016 – Dec 2017

- Sept 2016 – Dec 2017

- Jan 2018 – Dec 2018

- Jan 2018 – Dec 2018

- Jan 2008 – Dec 2019

- Jan 2008 – Dec 2019

- Jan 2008 – Dec 2019

- Jan 2012 – Dec 2020

- Jan 2017 – Dec 2017

- Jan 2018 – Dec 2018

- Ongoing

- Jan 2017 – Dec 2017

- Jan 2018 – Dec 2018

Progress

Achieved

2017: 30.8% at Board level



Ongoing

2017: 25.7% in senior roles



Achieved



Achieved



Ongoing

2008-2017: 28% reduction



Ongoing

2008-2017: 30% reduction



Ongoing

2008-2017: 45% reduction



Ongoing

2012-2017: 6% reduction



Achieved

99.4% of employees reconfirmed commitment to the Code of Conduct



Ongoing

99.3% of employees completed ABC training

99.2% of employees completed AML training

99.6% of employees completed sanctions training

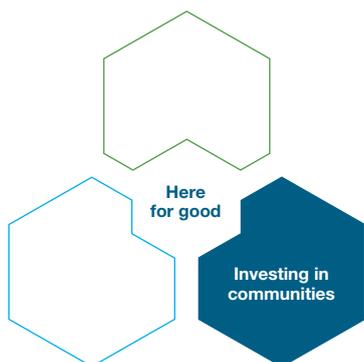


Achieved

18 correspondent banking academies delivered



Investing in communities



Objective

We seek to promote sustainable economic and social development in our communities.

Overview

Health and education are the foundation of social and economic development. We work with local partners to deliver programmes that improve people’s health and educational opportunities. In 2017, we invested \$49.8 million to our communities and our employees contributed more than 66,000 volunteering days.

Seeing is Believing, our flagship global programme to treat avoidable blindness and visual impairment raised \$5.6 million in 2017 through fundraising and matching by the Group. Between 2003 and 2017, Seeing is Believing raised \$98.4 million and reached 163.5 million people through medical intervention, screening, training, and education.

Goal, our programme to empower girls and young women through sports and life skills training, reflects our belief that education is the foundation for economic opportunity. Goal reached more than 95,000 girls in 2017, and more than 381,000 between 2006 and 2017.

Through our financial education programmes, we trained more than 117,000 young people and just over 1,500 entrepreneurs, of which 90 per cent were women in 2017. We have achieved our financial education target a year early with more than 5,500 micro and small businesses educated between 2013 and 2017, of which 56 per cent are women-owned or led.

Our performance against the Aspiration under this pillar is set out on the opposite page.

COMMUNITY ENGAGEMENT

Supporting child eye health projects through Seeing is Believing

Eleven-year-old Safira lives in Indonesia with her parents, and dreams of becoming a doctor. This dream was threatened when cataracts started to affect her ability to participate in school. Access to treatment funded by Seeing is Believing (SiB) restored Safira’s eyesight and she now takes part in her lessons, rides her bike and plays with her friends.

Safira is one of the thousands of children who have benefitted from SiB’s focus on child eye health in 2017. An estimated 19 million children worldwide are visually impaired, and of these, 12 million are simply suffering from refractive error and require a pair of spectacles to correct their sight. SiB has committed 25 per cent of its \$100 million fundraising target to treat childhood blindness and visual impairment.

In 2017, SiB supported child eye health projects in Kenya, Uganda, Tanzania, Nigeria, China and Indonesia, and a project to reduce blindness caused by retinopathy of prematurity in India, in conjunction with the Queen Elizabeth Diamond Jubilee Trust. Donations from the Bank’s annual One Hour campaign, where employees donate one hour of their salary to SiB programmes, were also earmarked for child eye health projects in 2017.

This year, employees raised \$347,000 as part of the campaign.



Aspiration

Community engagement

Health and education are vital for thriving and prosperous communities



Target

We will:

- Invest 0.75% of the prior year operating profit (PYOP) in our communities
- Raise \$100m to tackle avoidable blindness
- Empower 600,000 girls through education and sport
- Educate 5,000 micro and small businesses, with 20% women-owned or led

Target date

- Jan 2006 – Dec 2020
- Jan 2003 – Dec 2020
- Jan 2006 – Dec 2020*
- Jan 2013 – Dec 2018

Progress in 2017

- Ongoing** 

2017: \$49.8 million community expenditure, which represents 12.18% of PYOP
- Ongoing** 

2017: \$5.6 million raised and matched by the Group

2003-2017: \$98.4 million raised and matched by the Group
- Ongoing** 

2017: 95,837 girls participated in Goal

2006-2017: 381,789 girls participated in Goal
- Achieved/Ongoing**  

2017: 1,560 micro and small businesses – 90% women-owned or led

2013-2017: 5,557 micro and small businesses – 56% women-owned or led

* Extended from 2018 to 2020.

COMMUNITY ENGAGEMENT

Building partnerships to empower girls and young women



Thirteen-year-old Potlotkwa grew up in a squatters' camp in South Africa where she was often hungry, frustrated and bullied. Despite going to school, she lacked the knowledge, skills and positive role models to create a more positive future for herself and her family.

After shyly watching from the sidelines, Potlotkwa joined our Goal girls' empowerment programme, gaining valuable life skills that have enabled her to blossom into a confident young woman. She shared her experiences and her dreams of becoming a doctor in her local community, at our first Beyond Girls' Education Summit in South Africa in 2017.

The summit looked at ways to help girls and young women move from education to employment. More than 130 experts from the public, private and not-for-profit sectors joined Goal girls like Potlotkwa from Asia, Africa, and the Middle East to create new partnerships to increase the employability of girls and young women. Delegates also experienced first-hand how play-based activities can enable dialogue about rights, financial education and conflict resolution by taking part in a Goal session.

More than 45 new commitments came out of the event. One example is a partnership with global charity Lensational, which is training Goal girls and young women in Kenya, Uganda and the UK in professional photography to increase their employability and income generation opportunities.

Sustainability data

Contributing to sustainable economic growth

Microfinance

	2017	2016	2015
Loans extended (\$million)	591.4	409.9	271.6

Clean technology

	2017	2016	2015
Value of funds provided and facilitated (\$million)	1,228	800.8	968.0

Employees trained in environmental and social risk management (ESRM)

	2017	2016	2015
Employees trained ¹	568	118	1,708

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

ESRM clients and transactions

	2017	2016
ESRM clients and transactions reviewed	487	328

Transactions reviewed by sector

	2017 (%)	2016 (%)
Chemicals & Manufacturing	17.9	28
Infrastructure & Transport	11.7	16.5
Oil & Gas	9.2	12.5
Mining and Metals	11.9	8.8
Fossil Fuel Power	14.8	13.1
Forestry	0.0	0.6
Palm Oil	1.2	3.7
Agribusiness	9.0	4.6
Ship Breaking	0.2	0.9
Nuclear Energy	1.0	0.3
Renewables	1.9	1.8
Dams & Hydropower	1.4	1.2
Other	19.3	6.7
Tobacco	0.4	1.2

Equator Principles

	Project finance mandates			Project-related corporate loans			Project advisory mandates
	Cat A ¹	Cat B ²	Cat C ³	Cat A	Cat B	Cat C	
Total 2015	4	9	–	–	1	–	–
Total 2016	7	6	–	–	–	–	2
Total 2017	1	11	1	1	2		

2017

Sector

Mining	–	1	–				
Infrastructure	1	3	1	–			
Oil & Gas	–	3	–	1	–	–	1
Renewables	–	–	–				
Telecoms	–	–	–				
Power	–	2	–	–			
Other	–	2	–				

Region

Greater China	–	–	1	–			
North East Asia	–	–	–				
South Asia	–	2	–				
ASEAN	–	–	–	–	–	–	–
MENAP	–	7	–	1	–	–	1
Africa	1	2	–	–	–	–	–
Americas	–	–	–	–	1	–	–
Europe	–	–	–	–			

Designation⁴

Designated	–	–	–	–			
Non-Designated	1	11	1	1			

Independent Review

Yes	1	11	1	1			
No	–	–	–	–	–	–	–

1. 'Cat A' or Category A are projects with potential significant adverse environmental and social risks and/or impacts that are diverse, irreversible or unprecedented
2. 'Cat B' or Category B are projects with potential limited adverse environmental and social risks and/or impacts that are few in number, generally site-specific, largely reversible and readily addressed through mitigation measures
3. 'Cat C' or Category C are projects with minimal or no adverse environmental and social risks and/or impacts
4. 'Designation' is split into designated and non-designated countries. Designated countries are deemed by the Equator Principles to have robust environmental and social governance, legislation systems and institutional capacity designed to protect their people and the natural environment. Non-designated countries are countries that are not found on the list of designated countries. The list of countries can be found at www.equator-principles.com

Investing in communities

Community expenditure

	2017 \$million	2016 ³ \$million	2015 \$million
Cash contributions	22.1	21.3	24.5
Employee time (the non-cash item)	18.1	17.3	20.0
Gifts In Kind (the non-cash item) ¹	0.1	–	0.1
Management costs	4.5	4.7	5.5
Total (direct investment by the Group)	44.8	43.3	50.1
Leverage ²	5.0	9.6	10.2
Total (incl. leverage)	49.8	52.9	60.3
Percentage of prior year operating profit (PYOP)⁴	12.18	–	1.42

1. Gifts In Kind comprises all non-monetary donations
2. Leverage data relates to the proceeds from staff and other fundraising activity
3. Figures for 2016 are restated to include additional contributions
4. PYOP for 2016 was not meaningful based on 2015 operating profit

Being a responsible company

People

Global¹	2017	2016	% change
Full-time employees (FTE)	85,931	86,580	-0.7
Headcount (year end)	86,021	86,693	-0.8
Employed workers	82,838	82,381	0.6
Fixed-term workers	3,183	4,312	-26.2
Non-employed workers	15,043	14,834	1.4
Headcount (12-month average)	86,794	84,916	2.2
Male			
FTT	46,634	46,468	0.4
Headcount	46,658	46,502	0.3
Female			
FTE	39,297	40,112	-2.0
Headcount	39,363	40,191	-2.1
Nationalities	125	130	-3.8

Position type	2017	2016	% change
Executive and non-executive director	13	13	0.0
Female executive and non-executive director	4	3	33.3
Senior management (Bands 1-2)	255	239	6.7
Female senior management	43	33	30.3
Middle management (Bands 3-4)	3,635	3,655	-0.5
Female middle management	956	959	-0.3

Employment type	2017	2016	% change
Business FTE	40,594	42,833	-5.2
Business headcount	40,636	42,888	-5.3
Business female headcount	20,219	21,434	-5.7
Support services FTE	45,337	43,747	3.6
Support services headcount	45,385	43,805	3.6
Female support services headcount	19,144	18,757	2.1

Regional	2017	2016	% change
Greater China & North Asia FTE	20,428	20,935	-2.4
Greater China & North Asia headcount	20,451	20,957	-2.4
Greater China & North Asia female headcount	12,894	13,224	-2.5
ASEAN & Southeast Asia FTE	47,794	47,378	0.9
ASEAN & Southeast Asia headcount	47,814	47,412	0.8
ASEAN & Southeast Asia female headcount	18,981	19,326	-1.8
Africa & Middle East FTE	13,928	14,620	-4.7
Africa & Middle East headcount	13,941	14,645	-4.8
Africa & Middle East female headcount	5,831	6,026	-3.2
Europe & Americas FTE	3,782	3,647	3.7
Europe & Americas headcount	3,815	3,679	3.7
Europe & Americas female headcount	1,657	1,615	2.6

Age	2017	2016	% change
< 30 years FTE	22,890	24,749	-7.5
< 30 years headcount	22,898	24,763	-7.5
< 30 years female headcount	11,856	12,802	-7.4
30-50 years FTE	57,639	56,743	1.6
30-50 years headcount	57,696	56,816	1.5
30-50 years female headcount	25,128	25,129	0.0
> 50 years FTE	5,402	5,087	6.2
> 50 years headcount	5,427	5,114	6.1
> 50 years female headcount	2,379	2,260	5.3

Talent management	2017	2016	% change
Global voluntary turnover rate %	13.0	14.4	-1.4
Global turnover rate %	17.3	19.1	-1.8
Male %	16.9	19.8	-2.8
Female %	17.6	18.5	-0.9
Greater China & North Asia %	18.2	20.5	-2.3
ASEAN & South Asia %	17.7	19.8	-2.1
Africa & Middle East %	14.9	16.1	-1.2
Europe & Americas %	15.2	15.8	-0.6
< 30 years %	24.2	26.6	-2.4
30-50 years %	14.4	16.1	-1.6
> 50 years %	16.7	17.9	-1.2
Average tenure – male (years)	6.2	5.9	3.5
Average tenure – female (years)	6.5	6.3	3.4
Roles filled internally %	37.5	31.2	6.3
of which filled by females %	44.5	44.7	-0.2
Employees with completed performance appraisal ² %	99.9	99.4	0.5
Absenteeism rate ³ %	46.2	43.4	2.8

Learning	2017	2016	% change
Employees receiving training %	95.7	95.0	0.7
Employees receiving training (excluding mandatory learning) %	89.2	83.9	5.3
Female %	96.3	95.4	0.9
Senior management %	92.6	92.5	0.1
Middle management %	97.2	96.4	0.8
Average number of training days per employee (including mandatory learning)	3.17	3.50	-9.4
Average cost of training per employee 640 677	640	677	-5.5

1. For all metrics expressed as a percentage, percentage change means percentage point change

2. Employees with completed performance appraisal numbers are based on 30 September 2017 eligible population

3. Absenteeism rate excludes Korea

Environment

In 2017, our measured Scope 1 and Scope 2 emissions were assured by The Carbon Trust, our independent third-party assurance provider for greenhouse gas (GHG) emissions, ensuring the accuracy and credibility of our reporting.

+ Review the methodology used to measure and assess our environmental performance data at sc.com/environmentcriteria
Download the independent assurance report for 2017 performance at sc.com/environmentalassurance

	2017		2016		2015	
	Measured	Scaled Up	Measured	Scaled Up	Measured	Scaled Up
Offices reporting	188	–	189	–	190	–
Net internal area of occupied property (m ²)	814,886	1,194,363	840,510	1,237,043	846,480	1,261,320
Green lease clause inclusion ¹ (%)	76	–	71	–	67	–
Occupied net internal area where data is collected (%)	85	–	72	–	73	–
Full-time employees (FTE) covered by reporting	64,648	86,021	58,699	86,693	58,528	84,076
Annual operating income from 1 October to 30 September (\$m)	–	14,614	–	12,515	–	17,566
Greenhouse gas emissions – Absolute (tonnes CO₂eq/year)						
Scope 1 emissions (combustion of fuels)	5,870	7,922	6,312	13,562	8,865	16,904
Scope 2 emissions (purchased electricity)	113,908	180,014	136,570	186,553	132,030	184,912
Scope 1 & 2 emissions	119,777	187,936	142,882	200,115	140,895	201,816
Scope 3 emissions without distance uplift (air travel)	59,179	59,179	49,393	52,056	54,519	54,519
Scope 3 emissions with distance uplift (air travel)	64,505	64,505	53,839	56,741	59,426	59,426
Scope 1, 2 & 3 emissions	178,956	247,115	192,275	252,171	195,414	256,335
Scope 3 emissions (Global Data Centre) ²	–	23,904	–	22,653	–	19,339
Greenhouse gas emissions – Intensity						
Scope 1 & 2 emissions/m ² (kg CO ₂ eq/m ² /year)	147	157	170	162	166	160
Scope 1 & 2 emissions/FTE (tonnes CO ₂ eq/FTE/year)	1.85	2.18	2.43	2.31	2.41	2.40
Scope 3 emissions/FTE without distance uplift (tonnes CO ₂ eq/FTE/year)	0.69	0.69	0.57	0.60	0.64	0.65
Scope 3 emissions/FTE with distance uplift (tonnes CO ₂ eq/FTE/year)	0.75	0.75	0.62	0.65	0.69	0.71
Scope 1, 2 & 3 emissions/m ² (kg CO ₂ eq/m ² /year)	220	207	229	204	231	203
Scope 1, 2 & 3 emissions/FTE (tonnes CO ₂ eq/FTE/year)	2.77	2.87	3.28	2.91	3.34	3.05
Scope 1 & 2 emissions/\$m operating income (tonnes CO ₂ eq/\$m/year)	–	12.86	–	15.99	–	11.49
Scope 1, 2 & 3 emissions/\$m operating income (tonnes CO ₂ eq/\$m/year)	–	16.91	–	20.15	–	14.59
Environmental resource efficiency						
Energy						
Indirect non-renewable energy consumption ³ (GWh/year)	168	277	185	245	201	284
Indirect renewable energy consumption ⁴ (GWh/year)	21	19	23	20	14	13
Direct non-renewable energy consumption ⁵ (GWh/year)	24	32	26	47	36	68
Direct renewable energy consumption ⁶ (GWh/year)	–	–	–	–	–	–
On-site renewable energy consumption ⁷ (MWh/year)	330	330	247	247	276	276
Energy consumption (GWh/year)	213	327	234	312	252	365
Energy consumption/FTE (kWh/FTE/year)	3,291	3,807	3,986	3,599	4,306	4,341
Energy consumption/m ² (kWh/m ² /year)	261	274	278	252	298	289
Water						
Water consumption (ML/year)	649	1,149	917	1,181	793	1,037
Water consumption/FTE (m ³ /FTE/year)	10	13	16	14	14	12
Water consumption/m ² (kL/m ² /year)	0.80	0.96	1.09	0.95	0.94	0.82
Paper ⁸						
Print paper consumption (ktonnes/year)	1.62	1.89	–	–	–	–
Print paper consumption/FTE (kg/FTE/year)	21.97	–	–	–	–	–
Waste ⁹						
Waste (ktonnes/year)	4.8	–	5	–	5.2	–
Waste/FTE (kg/FTE/year)	74	–	85	–	89	–
Waste reused or recycled (%)	24	–	38	–	27	–
Retired IT equipment reused or recycled (ktonnes/year)	0.19	–	0.15	–	0.19	–

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

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

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

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

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

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

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

8. During 2017, we introduced new methodology to measure paper consumption. This resulted in both an increase in reporting and overall paper consumption. Data from 2015 and 2016 is no longer considered representative and is, therefore, not shown

9. During 2017, more branches measured their waste generation and those reporting were found to have generated more waste per branch than our previous sample population. As a result, total waste generated across the portfolio increased. We are reviewing our scaling-up approach; scaled-up data from 2015 and 2016 is no longer representative, and is, therefore, not shown



As the largest International Bank in the country, with 93 branches in 11 cities of Pakistan, Standard Chartered is an integral part of Pakistan's financial landscape. Through its sustainability and community investment agenda, the Bank has demonstrated its commitment to the community. The Bank's sustainability strategy seeks to strengthen relationships between our business, community, government, and clients.

In Pakistan, the Bank's community efforts are focused on health and education. Through our flagship Community Investment health programme "Seeing is Believing", we continue contributing to the prevention of avoidable blindness. Through our partners, we are accredited with a 20 per cent reduction in avoidable blindness and the Government of Pakistan has appointed Standard Chartered as the only corporate partner with the presence on both the National and Sindh eye councils of the country.

Our second programme, Goal aims to empower and equip adolescent girls with the confidence, knowledge and skills they need to be integral economic leaders in their families, communities, and societies.

We're committed to promoting social and economic development through our core business of banking. We engage and work closely with regulators, clients, Banks and the wider trade industry across a variety of domestic and cross border project

To encourage employees to participate in these initiatives and engage with communities, Standard Chartered provides three days paid volunteering leave to each member of staff. In 2017, SCBPL employees logged 1,499 volunteering days.



Contributing to economic growth

UK Calls For Enhancing Trade Ties With Pakistan

Shazad Dada, CEO Standard Chartered Pakistan, was invited to meet Rt. Hon Alok Sharma MP Parliamentary Under Secretary of State for Foreign & Commonwealth Office, 5 January 2017. The discussion was a follow up to UK Foreign Secretary Boris Johnson's visit and focused on exploring trade opportunities for British companies. Shazad Dada apprised Mr. Alok Sharma of Standard Chartered's 150 year plus the presence in this market and extended full support to him and his team as they explore how British companies get involved in CPEC and other investment opportunities in Pakistan.



Chinese Clients Event hosted by Corporate and Institutional Banking

The Corporate and Institutional Banking team hosted a lunch for its existing and potential Chinese clients at the Marriott Hotel in Islamabad in December 2017. The lunch allowed the team to share more on Standard Chartered's capacity to leverage its global network and how it can bring its expertise to help the Chinese clients benefit from the One Belt One Road initiative.

Global Research Media Briefing

A Global Research Media Roundtable was held in February 2017. The media briefing was attended by major print dailies of Pakistan including Dawn, The News, Business Recorder, The Express Tribune and Pakistan Today.



The keynote speakers at the conference were Dima Jardaneh, Head of Economic Research MENA and Bilal Khan, Chief Economist, Standard Chartered Pakistan. They gave their views on the global and regional outlook, as well as fiscal and monetary policies impacting Asia.

Trade-based money laundering workshop

Standard Chartered Bank Pakistan, under the Correspondent Banking Academy global initiative and in collaboration with State Bank of Pakistan (SBP), conducted a seminar on Trade-based Money Laundering at the Learning and Resource Centre Auditorium, SBP, Karachi. The seminar was attended by over 100 senior officials from across the banking sector. The seminar was hosted by SBP in line with its renewed focus on preventing trade-based money laundering. The purpose of this seminar was to allow senior bankers to get an insight on the latest techniques being used to undertake trade-based money laundering and global best practices to prevent such illicit funds from entering the financial sector.

The event started off with an opening from Shazad Dada, CEO Standard Chartered Bank Pakistan, followed by the keynote speaker, Syed Irfan Ali, Executive Director, Banking Policy & Regulations Group, SBP. During his keynote speech, Mr. Irfan emphasised the growing importance of having policies and procedures in place to tackle the growing threat of trade-based money laundering. He stressed upon the need for Banks to evolve their internal culture, to move away from the age old philosophy “Bank only deals in documents” and to realise the regulatory expectation of not just State Bank of Pakistan but also those of global regulators in light of the growing focus on cross-border trade. In his views Banks could no longer take an ostrich approach to these emerging threats and needed to evolve to remain relevant.

The main training was carried out by Mr. Talal Mahmud, Executive Director, Trade Financial Crime and Control, SC NY, who gave the event participants an insight into the emerging techniques being used by money launderers and the techniques to develop in their own trade-based money laundering programme to prevent such transaction being routed through their respective counters. Ms. Carmel Spears, Regional Head FCC Africa Middle East, also shared with the audience key characteristics of an effective programme to mitigate trade-based money laundering.

The Emirates Standard Chartered Credit Cards

Standard Chartered Bank and Emirates Skywards, joined hands to launch Pakistan's most powerful travel cards proposition and the first foreign airline co-brand credit card; The Emirates Standard Chartered Credit Cards. Targeted to the High Net Worth Clients and Affluent Segment, this ultimate suite of cards comprise of two variants to choose from: Infinite Credit Card and Platinum Credit Card, on which clients can earn Skywards Miles when they shop, dine and travel etc while enjoying exclusive benefits and privileges including:

- **Bonus Skywards Miles upon signing up**
- **Up to 30,000 bonus Skywards Miles annually**
- **Earn double Skywards Miles on international spend and when spending with Emirates**
- **Complimentary airport transfer service in Pakistan**
- **Complimentary access to up to 750 airport lounges worldwide**
- **Priority check-in for you and your family at Pakistan airports**



A 360° marketing campaign was rolled out with the brand new experiential TV Commercial featuring the landmark locations of New York, London, Kuala Lumpur, Bangkok and Dubai that ran on top News channels such as ARY, GEO and Express News, Entertainment channels such as Hum tv and ARY Digital and Sports Channels such as Geo Super and Ten Sports. The media launch event held on 21st November at the Karachi Expo Centre attended by High Net Worth clients, socialites, opinion leaders, media personalities and Bank's senior management including Group and Regional visitors witnessing a true Emirates pre-travel experience; a mock immigration check-in counter, a jet bridge walkway leading to the mingling area with the A380 style cocktail bar with entertainment elements such as the Living Statue giving an overall feel of London's Piccadilly Circus and a power packed performance by a Pakistani percussionist Bank, Khumariyan setting the mood of the event, followed by a theatrical live act by the husband-wife duo and the MCs of the night, Sarwat Gillani and her husband, Fahad Mirza, including a first person's point of view video showcasing the features of the credit card, types of banking transactions and the ultimate rewards along with live international performances such as Jazz performance from New York, Flamenco Dance from Spain and ending the show with the cards revealing by the LED Drummers.



The Print ads coverage included Dawn, Jang, Express Tribune and Business Recorder for the campaign, Radio Channels City FM 89, FM 91, Samaa FM 107.4, FM 103, FM 100 and FM 106.2 prime time morning and evening drive time, Karachi and Lahore Airports, Cinemas in tier 1 cities along with digital marketing elements such as Facebook canvas ads, Search Engine Marketing and Instagram posts on various lifestyle pages.



Being a responsible company

Bill Winters and Sunil Kaushal spent time with the Voice and Virtual team

During their visit to Pakistan, Bill Winters, Group CEO and Sunil Kaushal, Regional CEO AME, took time to meet the Visually Impaired team working in the Voice and Virtual Unit. They met the team at work and spoke to them about their time at the Bank, their hobbies and their aspirations. They took special interest in seeing how they used the software to call clients.

Tools to deliver

In order to facilitate the VI team SC has acquired a software named “JAWS” – Job Access with Speech. This is a computer screen reading programme developed for Microsoft Windows and it allows the team to have a text-to-speech output option.



Visually Impaired Team: Voice & Virtual Ecosystem

“Seeing is believing” is a flagship sustainability programme for the SC group and was launched in Pakistan in 2004. One of the key objectives of the programme is to provide economic opportunities to visually impaired people. In 2007, in line with this strategic vision the Visually Impaired team was taken on board in the voice and virtual centres of Karachi and Lahore. This was the first of its kind set up in the Bank globally as well as in Pakistan. The team has now expanded to 24 staff members.

Achievements

Primarily the team is assigned to drive spending on credit cards via different campaigns being offered on various product suites; however this team also plays an active role in generating leads for fresh acquisitions of Asset products.

They are a stellar team and testament to that is the fact that there has never been a single complaint logged against them. The team’s performance has been recognised at different forums and given certificates and awards.

José Viñals visits Pakistan



Pakistan hosted Jose Vinals, Chairman Standard Chartered PLC in Islamabad and Karachi in May 2017. During the time he visited Pakistan, he had the opportunity to meet the Prime Minister, Nawaz Sharif.

On his arrival in Karachi Jose visited Quaid e Azam's mausoleum to pay his respects. The Karachi based leadership team also attended the wreath laying at the mausoleum. In a short and impressive ceremony that included the Naval Band, pilots guided the group through the ceremony.



Living Islam Series

Business Ethics – Inspirations from the Life of Prophet Muhammad (PBUH).

Our 4th session of the Living Islam Series, a home-grown Islamic Thought Leadership initiative was held in Karachi in October 2017. The topic of discussion was Business Ethics – Inspirations from the Life of Prophet Muhammad (PBUH). The panel discussion was moderated by the renowned scholar and anchor, Aneeq Ahmed, and constituted prominent scholars such as Mufti Mubeen, Mufti Irshad, Mufti Najeeb and Dr. Mohsin Naqvi from diversified Fiqh.

The evening was attended by a cross section of over 120 clients from Corporate, Commercial, and Retail banking segments and also included representatives from the State Bank of Pakistan.



Guests showed a keen interest in the discussion on the aspects of the life of Prophet Muhammad (PBUH) through which he advocated the importance of being Saadiq and Ameen while undertaking business activities.



CFO AME, Mohamed Bary's visit to Pakistan

Mohamed Bary, Chief Financial Officer AME, visited Pakistan in April as a member of the Bank's Board in Pakistan. The meeting was a great platform to understand Pakistan franchise from a director's perspective and view its performance.

During his visit he also met with Pakistan Finance team in a town hall and at a breakfast for the top talent and next-gen leaders of the function. He also met with the Heads of Risk, Human Resources, Commercial Banking, and IT.

He also attended a lunch for select industry CFOs (which are also clients of the Bank) and partners of Big 3 audit firms. The forum allowed insightful discussions about the country's economy, business momentum, service and products of the Bank and the how the China Pakistan Economic Corridor opportunity looks from the industry's perspective. Mohamed shared the Bank's regional perspective and the Bank's continuous efforts to improve its product offerings, service standards and controls.



World Health Organization (WHO)

selected Standard Chartered Bank as one of the providers for cash payments through Mobile money to over 170,000 of its frontline workers facilitating eradication of Poliovirus through immunization of approx 20 million children across Pakistan. Eradication of Poliovirus is a key agenda for the Govt of Pakistan, and one of the largest funded humanitarian aid projects.

This win is also a testimonial of our growing relationship with Telenor Easypaisa our strategic partner in providing Mobile money solutions to our clients across segments.



United Nations Children's Fund (UNICEF)

recently signed a mobile money agreement with Standard Chartered Bank, to facilitate Mobile payments to over 9000

workers facilitating Digital Child Birth Registration Project. The project aims to use innovative methods to improve birth registration rates for children through the use of mobile phone technology. UNICEF plans to cover registration of 6 Mln newly born in the next 3 years in Sindh.

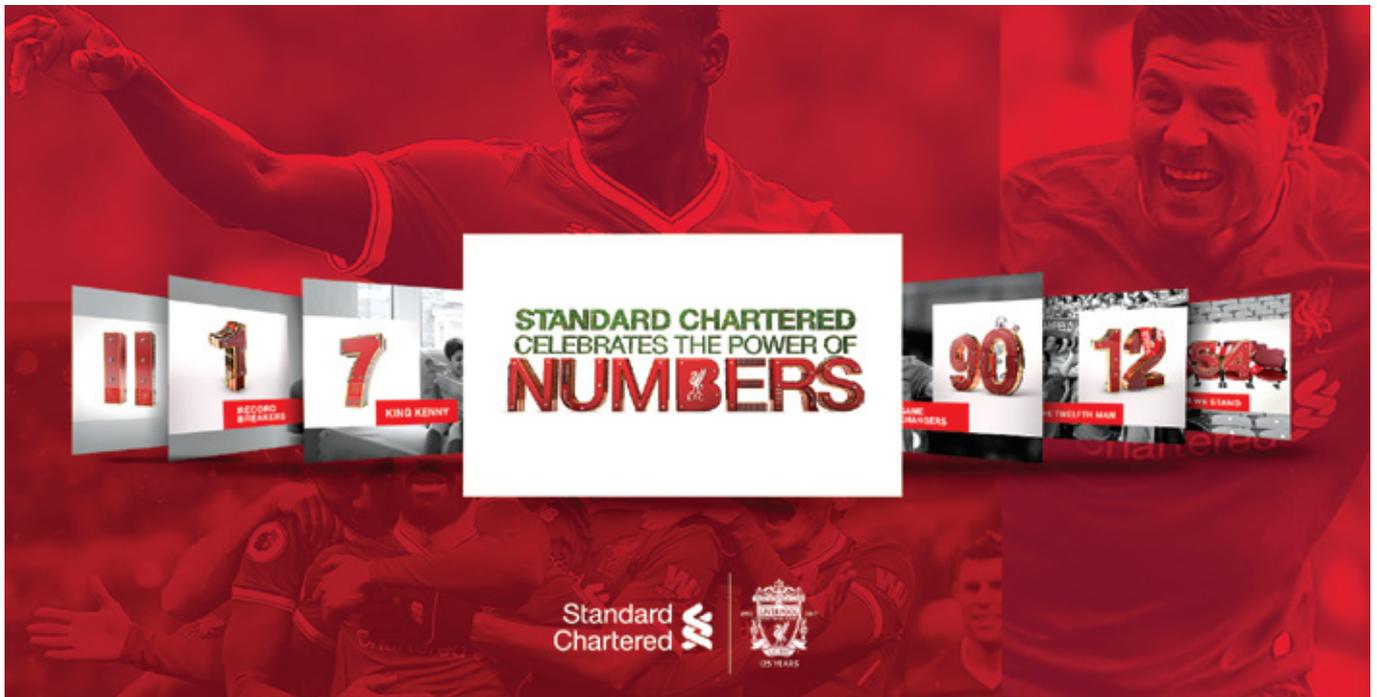
The informal and interactive discussions over a cup of coffee were very insightful, and some of the key resonating themes spanned the importance of being human as that will become increasingly important. The Banking industry is going Digital, and this will change the landscape of the industry in the next few years. As we evolve along with this change, connecting with all stakeholders and employees would gain paramount importance.

Simon Cooper's meet up with female talent

Simon Cooper, CEO, Corporate and Institutional Banking and a member of the Global Diversity and Inclusion forum visited Pakistan in 2017. During his visit, Simon met female talent where he shared his views on the Bank's strategy with regard to Gender Diversity and Inclusion. A strong champion of gender diversity, Simon spoke about the importance of developing and retaining female talent in order to have more female representation at Senior Management levels.

- Female talent bring a lot to the table and efforts have to be made to groom, develop and prepare them for higher management positions.
- Policies like Flexi Working should be availed to ensure higher productivity while keeping in view certain family or work-related challenges.
- Women should step forward and take charge of their careers – Don't wait for things to happen; make them happen
- Some of the factors which hold women back could be their life cycle stage, or themselves. They should clearly express their career goals to their line manager and avail all policies and facilities which benefit them.

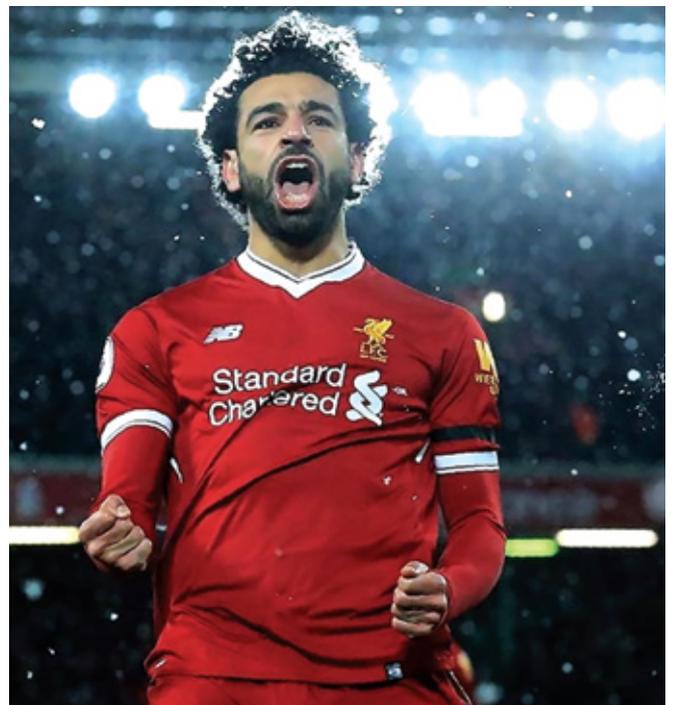
Standard Chartered celebrates the power of numbers



2017 marks Liverpool Football Club's 125 year anniversary, and to commemorate this milestone, we have just launched a 10-month digital campaign celebrating the power of numbers was launched.

Throughout the 2017/18 Premier League season, Liverpool FC fans were taken on a journey to understand the meaning behind significant numbers in LFC's history. This was told through a series of films as well as a unique 360° audio match-day experience.

The films featured interviews with Reds' Manager Jürgen Klopp as well as LFC Legends, current First Team players and fans from around the globe.



The Positive Power of Leadership

The first film to be released was **#8 The Captains**. This video looked at the significance of captaincy and how leadership makes a lasting impact, with a specific focus on Steven Gerrard and the impact he had as LFC Captain.

CFO speaks at the ACCA Forum

A Professional Transnational Academia-Industry Partnership Symposium was hosted in Karachi to bridge the gap between industry and academia. The theme for the symposium focused on The Future of Professional Accountants and ACCA Pakistan was the knowledge partner for the event.

The keynote speech was delivered by Asad Shariff, CFO Standard Chartered Bank Pakistan. Asad discussed the necessary skills required for professional accountants of the future so that they may be the “drivers of change” in their role as Millennials. Also, present on the occasion as panelists and guest speakers were Mr. Shaikh Salman, Partner EY Ford Rhodes, Mr. Khurram Shahid, Portfolio Manager Acumen Fund Pakistan, Ms. Samia Zuberi Executive Senior Manager, Sidat Hyder Morshed Associates, Ms. Moneeza Butt, Partner KPMG, Mr. Raza Abbas, CEO Pathway Global Career Institute and Mr. Zeeshan ul Haq, Company Secretary Hascol Petroleum Ltd.

The speakers stressed upon the fact that the Academia and industry share a symbiotic relationship. The accountancy profession needs to ensure that its members have the knowledge, skills, and competency to help organisations sustain economic growth and compete nationally and internationally. The two groups can work together to produce new ideas and meet to discuss the state-of-the-art and potential research agendas.

The talk was attended by working professionals, industry and academia leadership, students of professional accountancy qualifications and business and accountancy fraternity.





Investing in communities.

We support health and education programmes. We work with local partners and employee volunteers to deliver programmes focused on health and education. Our global programmes include Seeing is Believing, to help eradicate avoidable blindness, Goal, to empower adolescent girls with life skills, and financial education to build financial awareness among young people and small businesses.



Employee Volunteering

The Retail Banking Pakistan team organised an Employee Volunteering Activity for everyone to team up and give back to the society. The Central and South Team conducted their respective volunteering at The Citizen Foundation (TCF) Schools for underprivileged children where they catered to approximately 1000 children. The North region decided to clean the Trail 5, Islamabad and rejuvenate themselves in the natural surroundings.

The South region organised a 'Talent Show and Interaction' session for the primary section (Grades KG to 5) of the TCF Cowasjee Campus in the remote area of Lyari, Karachi. The opening speech was given by Muhammad Umer, Head of HR, Pakistan, which was followed by beautifully orchestrated performances from the TCF students promoting child rights and nationalism. Staff volunteers entertained the children with live musical performances and magic show. After the talent show, the staff accompanied the children to the classes where they spent time with the children before distributing refreshments and candy.

The Central region organised a 'Fun Day' at the TCF Cantt Campus which is located in the remote area of Pengali Village, Barki Road, Lahore. The purpose of the event was to spend quality time with the children of TCF and to entertain them. The ceremony's opening speech was given by Mr. Azhar Aslam, Head of Islamic Banking, while the rest of the staff followed through in great spirits by entertaining the audience with national songs, etc. There was a Drawing competition organised amongst the students and the winners were awarded. The highlight for the children was the magic show and goodie bags for all the children to enjoy.

The North region organised a 'Trek n Clean' at Trail 5 where the staff gathered to spend time with Mother Nature and clean the environment while enjoying a refreshing trek in the Margalla Hills, Islamabad. The event was led by the Mr. Zaheer Mehdi, GM-North and Muhammad Umar, CR Head-North, which the staff actively volunteered and enjoyed refreshments at the end of the event.



National Financial Literacy Programme's first session by SCB

State Bank of Pakistan launched its first-ever Nationwide Financial Literacy Programme (NFLP) to impart financial to low-income and marginalised people of Pakistan in order to enable better economic decisions. This is in collaboration with Asian Development Bank (ADB), Pakistan Banks' Association (PBA), Pakistan Microfinance Network (PMN), Pakistan Poverty Alleviation Fund (PPAF) and Bearing Point.

Standard Chartered Bank Pakistan is their institutional partners in this programme. This programme is led by Arslan Khan, Segments Head and driven by Fatimah Zehra and five field trainers from the Bank that including Saad Muhammad, Khurram Nagi, Kamaluddin Siddiqui, Mubeen Ahmed, Fatimah Zehra.

The Bank's first session took place in Rawalpindi, October, in collaboration with NRSP and UBank. Training was jointly provided by Bank representatives to marginalised people of the Rawalpindi district. Over twenty people attended this classroom session where they were delivered an understanding of basic financial concepts and banking products and services. After the training, UBank was successfully able to process account openings of roughly 50 per cent of this group. The local SBP representative Mr. Imad Kasir attended the session and lauded the Bank.

Celebrating Independence day with the British Deputy High Commission

The British Deputy High Commission Karachi, in partnership with Standard Chartered Bank, organised a colourful and enchanting event to celebrate 70 years of Pakistan's Independence. Over a hundred children between the ages of 11-15 years were invited from Edhi Foundation to take part in the celebration.



Standard Chartered introduced their community programme "Goal". Through a combination of sports and life skills training, Goal aims to empower and equip adolescent girls with the confidence, knowledge, and skills they need to become integral economic leaders in their families, communities, and societies.

The children also took part in other activities including a music session by renowned actor/musician Khalid Anum and Zumba led by Mantahaa Tareen.



Hope Iftaar

One of the main pillars of our brand promise, Here for good, is contributing effectively to the communities in which we work and live. Standard Chartered recognises the integral importance of building and supporting sustainable communities, not only for its own stakeholders but for the public at large.



As part of our sustainability efforts, the Bank organised an Iftaar for 1200 less privileged children of HOPE foundation. More than 70 volunteers also participated in the Iftaar and engaged children in various discussions and also helped the management of HOPE with Iftaar arrangements.

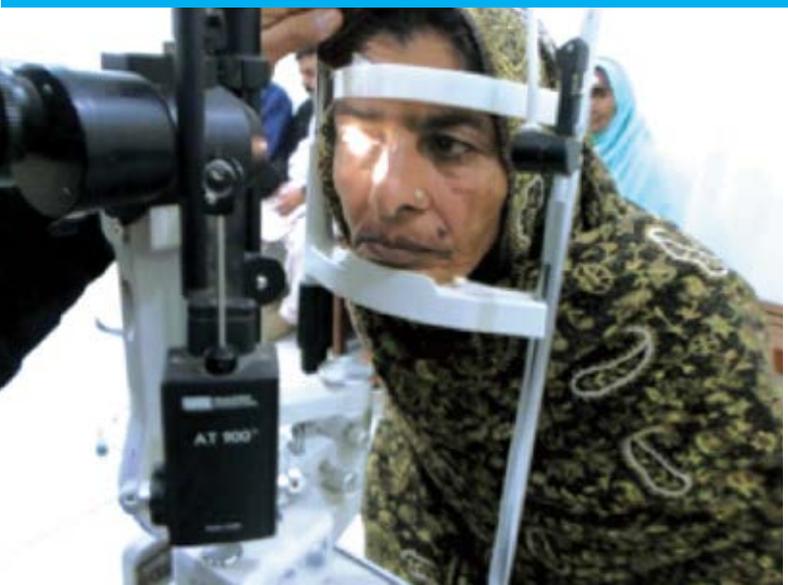
The evening ended with much excitement as the children were gifted with new clothes to wear on Eid before they departed for their homes.





Creating a world free from avoidable blindness.

Our mission is to eliminate avoidable blindness and visual impairment by improving access to quality, affordable eye care in the markets where we work. We're committed to raising USD100 million for Seeing is Believing seeingisbelieving.org from 2003 to 2020, with the Bank matching every dollar donated. Avoidable blindness is a key health issue across our footprint. Globally, there are an estimated 36 million blind people and a further 217 million people suffering from moderate or severe visual impairment. Incredibly, 80% of all visual impairment can be treated or prevented.



Seeing is Believing advertising through the years.

Standard Chartered Pakistan has supported the cause of avoidable blindness through annual advertising campaigns that seek support for its partner, Layton Rehmatulla Benevolent Trust (LRBT). Through the work of our partners, we are proud to be accredited with a 20 per cent reduction in avoidable blindness in Pakistan and are the only corporate partner of the Government of Pakistan. The Bank sits as a member on the National Council of Eye Health as a testimony to its commitment.



Standard Chartered

Let's help them build their future

At Standard Chartered Bank (Pakistan) Limited we are committed to the communities in which we operate. Our community investments initiatives comprise of the following organisations:

- The Citizens Foundation • The Hope Foundation
- The Kidney Centre • LRBT

You can now help us make a real difference in someone's life. Redeem your credit card treasure points and give someone the invaluable gift of education and health.

Visit www.standardchartered.com.pk and browse the Treasure Catalogue and redeem your points by calling Phone Banking 111-002-002.

Seeing is Believing **Here for good**

2011



Standard Chartered

This little boy can now enjoy how beautiful a soaring kite looks.

We will match any contribution you make to help them see the world in all its glory. This donation makes a generous donation to Standard Chartered's Seeing is Believing programme and your banks will do us one through its already generous kindness from Pakistan.

How to Donate?

- 1 Through Reward Points**
Donate your Credit Card Rewards Points today by calling 111-002-002
- 2 Through Credit Cards**
You can donate through your Standard Chartered Credit Cards by calling our Phone Banking 111-002-002
- 3 Donate at LRBT** Account No. 21-0000007-01 in any of the Standard Chartered Bank branches.

Seeing is Believing **Here for good**

2012



Standard Chartered

Her friends dream about becoming artists. She dreams about being able to see colours.

This donation, you can now give someone a better life. Donate to Standard Chartered's Seeing is Believing programme and we will match your contribution with a donation of our own. Join LRBT and us we will do it to eliminate preventable blindness from Pakistan.

How to Donate?

- 1 Through Reward Points**
Donate your Credit Card Rewards Points today by calling 111-002-002
- 2 Through Credit Cards**
You can donate through your Standard Chartered Credit Cards by calling our Phone Banking 111-002-002
- 3 Donate at LRBT** Account No. 21-0000007-01 in any of the Standard Chartered Bank branches.

Seeing is Believing **Here for good**

2013

She used to have a difficult time seeing the finish line. But with your help, she's now always the first to cross it.

This Ramadan, you can help give someone a better life. Make a donation to Standard Chartered's 'Seeing is Believing' programme and we will match your contribution with a donation of our own*. Join URST and us as we set out to eliminate preventable blindness from Pakistan.

How to Donate?

- 1 Through Reward Points**
Spend your Credit Card Rewards Points today by calling 111-488-482
- 2 Through Credit Cards**
You can donate through your Standard Chartered Credit Cards by calling our Phone Banking 111-488-482
- 3 Deposit in URST Account No. 81-1884687-48 in any of the Standard Chartered Bank branches****

Standard Chartered Bank (Private) Limited

2014-2015

Before, she could only hear the laughter of those around her. Now, she can see the joy on their faces.

This Ramadan, help give someone the gift of sight.

Make a donation to Standard Chartered's 'Seeing is Believing' programme, and we will match your contribution with a donation of our own*. Join URST and us as we set out to eliminate preventable blindness from Pakistan.

How to donate?

1 Through Reward Points Spend your Credit Card Rewards Points today by calling 111-488-482	2 Through Credit Cards You can donate through your Standard Chartered Credit Cards by calling our Phone Banking 111-488-482	3 Deposit in URST Account No. 81-1884687-48 in any of the Standard Chartered Bank branches**
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Standard Chartered Bank (Private) Limited

sc.com/pk Here for good

2016

When I grow up, I want to be a (Pilot working in Braille)

Blindness not only takes away sight, it can take away dreams too.

With your Zakat, 8 out of 10 cases are treatable. Make a donation to Standard Chartered's 'Seeing is Believing' programme and we will match your contribution with a donation of our own*. Join URST and us, as we set out to eliminate preventable blindness from Pakistan.

You can donate through the following ways:

Through Reward Points Spend your Credit Card Rewards Points today by calling 111-488-482	Through Credit Cards You can donate through your Standard Chartered Credit Cards by calling our Phone Banking 111-488-482	Deposit in URST Account No. 81-1884687-48 Transfer via Online Banking or in any of Standard Chartered's branches**
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Standard Chartered Bank (Private) Limited

sc.com/pk Here for good

2017

Seeing is Believing

“Strengthening Pakistan’s Response to Diabetic Retinopathy”: Al Ibrahim DR ward Inauguration – SiB phase V

As part of Seeing is Believing Phase V, the DR ward at Al-Ibrahim was inaugurated by Shazad Dada on 23 October 2017. Accompanied by Khadija Hashimi, Head Corporate Affairs and Brand & Marketing and Marium Soomro and the Sight Savers team Shazad spent time touring the hospital and meeting the team.

Dr. Saleh Memon, who is a respected authority on eye health then made a brief presentation on the progress of the project for the team. Munazza Gillani, Country Director Sight Savers International, acknowledged the SC partnership and lauded the Bank’s contribution to eye health in Pakistan. At the end of the morning the hospital team presented Shazad and the SC team with traditional Sindhi ajraks and a shield.



Presenting at the National Committee for Eye Health

The Bank had the opportunity to present at the 2017 edition of the National Committee for Eye Health held in Lahore in 2017. This was the first time the Bank was asked to present at the forum and a matter of great pride for the franchise. SC Pakistan is the only corporate partner of the Government of Pakistan on Eye Health by virtue of the fact that our partners work has contributed to a 20 per cent reduction in avoidable blindness.

Marium Soomro, Head Internal Communications and Sustainability spoke after our main partners, Sight Savers and LRBT had presented an overview of the various Seeing is Believing projects that were functioning in the country. She shared the Bank's commitment to eye health, unlocking economic potential through prevention of avoidable blindness and the work being done to embedding sustainability and innovation into eye health.

Majeedan – giving eyesight back to women first.

Majeedan was born in Khanewal. Belonging to a large family, she had eight siblings along with many cousins who were always over at their house. She had a happy childhood and though poor they had a roof over their head and food on the table. Her father could not afford to send his children to school, but every day in the morning Majeedan would run outside to see children in the neighbourhood go to school with their backpacks, while she looked on longingly and wished she could do so too. Her mother would console her by saying, “Even if you don’t get to go to school, you can still learn if you are willing.” And so Majeedan’s mother busied her by teaching her how to cook.

At the time Majeedan was not aware that she would have to depend on this very skill one day to survive. With time she was married and had two sons. Her husband a labourer was much older to her in age and after a couple of years of their marriage, he passed away from a prolonged illness. At that time, her sons were still young and dependent on her. She did the only thing she knew – she found work in a house as a cook. It was tough for her managing her house and going to work, she would leave her sons with their neighbours as they were still young but she never complained, thankful that they did not have to beg for their livelihood.



Majeedan’s sons now grown up have started to work at a farm. Although their pay is not much they have asked their mother to quit working now and rest. When Majeedan complained that she was unable to see out of her right eye at all, they thought it was because of her age but a neighbour told them that most eye conditions are now treatable and advised them to go to LRBT Khanewal Hospital where she said Majeedan would get quality treatment, free of cost.

Majeedan came to LRBT and was operated on for cataract surgery. She has quit her job and now spends her days relaxing and meeting family and friends. She knows that had she not gotten her sight back, her life would have been very different from what it is today.

Aziz Bibi

55 years old Aziz Bibi lived in a remote area of Khanewal with her brother and his family. Aziz Bibi did not marry for she was far too busy taking care of her ailing parents. When both of them passed away a couple of years ago, she moved in with her brother who lived nearby.

Whilst growing up, Aziz bibi had always been the nurturing one in the family, when her elder siblings got married and there was no one to look after her paralysed father and diabetic mother, she had taken on that responsibility. Aziz bibi's brothers would send money to run the household but that was often not enough. Being labourers with small children they all struggled to make ends meet.

Aziz bibi tried to help out in the house as much as possible to make ends meet. She had learned sewing when she was young and sewed clothes to earn some extra money for herself. It was while stitching that she noticed she could not see clearly from her left eye. Initially, she ignored it but when she was unable to see at all from one eye, she went for a checkup at the local clinic.

Aziz bibi had not confided in her brother about her eye problem and hoped the doctor would give her some drops that would clear her vision, knowing that that was all she could afford on her own. Upon examination, the doctor told her that she would need surgery as she had a cataract. Aziz bibi was devastated, she did not want to remain blind and become handicapped. She started to cry while the doctor said she could pay in instalments but she told him she could not even afford to do that. He took pity on her and told her about a free eye care hospital.



Aziz bibi eventually had to tell her brother, who was angry with her for not having told him sooner and immediately accompanied her to the LRBT Khanewal hospital. Aziz bibi was relieved beyond words to hear that she would not have to pay for the medicine even and once her bandage came off and she could see clearly again her happiness knew no bounds. She thanked the doctor and staff at the hospital with tears in her eyes and wished LRBT all the success for the future.

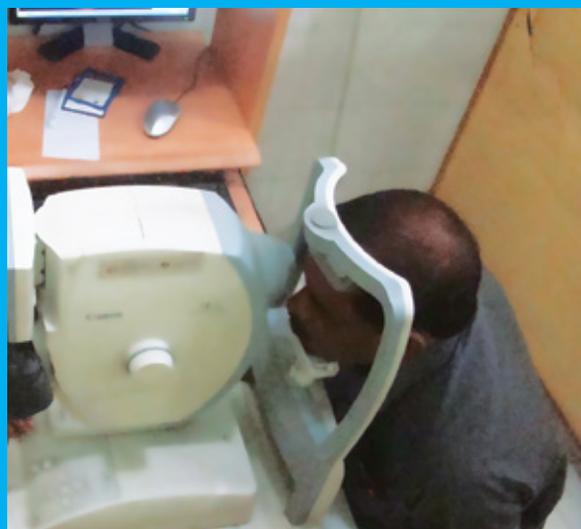
“How counselling stopped Ashraf going Blind”

Muhammad Ashraf is 42 years old and has diabetes since last 20 years. He is an employee of Pakistan Railways Services. His job duties mainly include documentation but for the last three years, he was finding it difficult to perform his duties due to his deteriorating eyesight. He visited Mayo Hospital with the complaint of blurred vision. The endocrinologist at the Diabetes clinic gave him a diabetes management and treatment plan and referred him for Diabetic Retinopathy Screening where he was screened using a non-mydratic Fundus camera.

After examination and visual acuity test, Ashraf was diagnosed with Sight Threatening Diabetic Retinopathy. This is a stage where a diabetic patient has severe effects of uncontrolled diabetes on the retina and needs treatment otherwise could lead to blindness.

Ashraf said that he was troubled and panicked when told that he had serious eye complications as a result of his diabetic condition and thought that he would lose his vision forever. However, when the counsellor explained to him how diabetes management and timely treatment could save his sight from further deterioration, he gained determination to comply with his treatment.

The counsellor also explained the importance of him visiting the ophthalmologist he was referred to. The ophthalmologist verified the diagnosis of the technician and advised Ashraf some injections to treat the situation. Post-treatment, Ashraf shared with the project team that he was able to resume work and perform his duties without any problem and has regained his confidence.



Ashraf continues to visit Mayo hospital for regular follow up examinations and is also trying his best to follow the diabetes management plan to avoid other complications as well as to improve his vision. He gives special credit for his better eye health to the counsellor who always reminds him of his routine checkups by phone calls. In his words **“Counsellor Sahib ne mujhe nabeena hone se bacha lia, Allah in ko is ka ajar de”** (Mr. counsellor has saved me from becoming blind. May God reward him for this act).

**“Time lost is never found again.
Treat Diabetic Retinopathy, before it gets too late”**

Jannat Khatoon is a 60-year-old housewife. She lives in Jamia Millia Malir Karachi with her four sons and five daughters, where she manages her home and takes care of her children and grandchildren. She has had diabetes for the last nine years but failed to monitor and manage her condition. Two years ago, she noticed that her vision was becoming increasingly blurry, making her life very difficult. It prevented her from carrying out even simple daily activities. She discussed this issue with a local Lady Health Worker (LHW). The LHW, being trained on diabetes and its effects on eyes, explained that her problem might be diabetes-related, and referred her to Al-Ibrahim Eye Hospital for examination.

Jannat visited the Diabetic Retinopathy Clinic at Al-Ibrahim in November 2014. She was informed that she had sight threatening Diabetic Retinopathy, a serious eye complication, and would lose her vision completely without prompt treatment. Moreover, she was informed that she needed to get her diabetes under control before undergoing any treatment. The counsellor in the clinic explained in detail how her uncontrolled diabetes was adversely affecting her sight and how diabetes management and timely treatment could save it from further deterioration. However, Jannat was reluctant. When the counsellor asked why she shared that she could not afford the treatment even on subsidised rates. She was relieved to hear that the treatment is free of cost, and agreed to go ahead.



She was then referred to a Diabetologist for diabetes management. The counsellor maintained regular contact with her on the telephone and supported her to control her diabetes through a healthy diet and lifestyle changes, so that she could be treated effectively. Once her diabetes was under control, her right eye was treated with Intravitreal Injection and laser, while Vitreo Retinal surgery was performed on her left eye. After the treatment, the counsellor explained the importance of follow-up visits, and Jannat was careful to keep her appointments at the clinic.

At her latest follow up visit, there was a big improvement in her vision and her blood sugar levels were also stable. Jannat shared her happiness at resuming her normal life in which she is not dependent on anyone and can do her work without any assistance.



Empowering young girls.

To help the millions of underprivileged girls across the world, it takes collective action. Girls have massive economic and leadership potential if they are given the chance to get an education. The benefit of education to girls and their families is undeniable – better jobs, wages and health – and the positive impact on economies is widespread. That's why, as a leading international Bank, we've made it our mission to give girls in our markets equal opportunities. Our Goal programme goalprogramme.org – founded in 2006 to provide life-skills training through sport – has helped more than 285,000 girls across more than 20 of our markets to date.





Thoughts from the CEO on Goal's 1st Anniversary

I am delighted to write on the occasion of the first anniversary of the launch of Goal in Pakistan. Goal as a programme aims to empower and equip adolescent girls with the confidence, knowledge and skills they need to be economic leaders in their families, communities, and societies.

In our first year of operations, we were present in seven schools in the urban slums of Lyari, Karachi. When we launched our aim had been to touch 1,765 girls in our first year of operation. It is with immense pride and happiness that I would like to share that we have exceeded this number by a significant amount; we have impacted and reached over 2,500 girls in Karachi.

Through the course of the past year, we took these girls through a full curriculum of four modules that taught them about life skills, communication skills, financial education and health and hygiene. To achieve all this we partnered with an international

NGO, Right to Play, and were assisted by the Bank's global partners, Women Win, to deliver the programme. In the year ahead, do volunteer and make the time to support Goal as we organise Goal events across Pakistan.

Support can be through participation during sports events, through mentoring the Goal girls and by offering skills and expertise to support our NGO partners.

I look forward to your support as we scale up Goal Pakistan and continue to empower the young women in our country.

Shazad Dada
Chief Executive Officer
Standard Chartered Bank (Pakistan) Limited

Goal Anniversary Media Conference

A press conference was held last week to celebrate the first anniversary of Goal in Pakistan. The media briefing was attended by Shazad Dada, CEO Pakistan, Khadija Hashimi, Head Corporate Affairs and Brand and Marketing, Sarah Murray, Women Win and Ali Khayam, Right to Play. The press conference was moderated by Marium Soomro.

The press conference was streamed using Facebook live and content was also shared with bloggers and digital media persons.

The media highlighted that the Bank exceeded the outreach and touched over 2,500 girls in its first year.



Goal Anniversary Celebrations

In 2017, the second year of Goal was celebrated. During a month-long Goal celebration, different country management team members were invited to take their teams into Goal schools.

The EV week was initiated by Shazad Dada and Khadija Hashimi at a grand event organised at Mir Ayoob school in Lyari. The Corporate Affairs and Brand and Marketing team spent the morning working with Right to Play and school staff to organise an Employee Volunteering activity that showcased various aspects of the programme. Over 300 students from all seven schools attended the event. A group of very young participants welcomed the team to their school by performing a short welcome dance that spoke about hopes for a positive future.

Muhammad Anas Mansoori from Brand and Marketing showed off some talent by facilitating the morning events with Goal coaches and providing commentary and guidance on what was happening in different sections of the school playground.



One group of girls helped by Fatima a Junior leader and Cyrus Ali Shah Bukhari led a Goal game on wants and needs.



Another group overseen by Tasneem Mirza spent the morning in preparing paintings and artwork that depicted how Goal had changed their life.

The entire morning of activities was supported by Rabea Arshad, Moiz Najmuddin, Naveed Ahmed Balouch and Kishore.

The group of girls was addressed by Shazad Dada at the end of the morning before they cut a cake to celebrate the anniversary.

Farhan Ahmed moderated a discussion of mothers from the community who spoke about the change that they saw in their children. This was a particularly moving session as the mothers some of them very young, shared the hopes and dreams for their children. One Goal girl from each school narrated their story for the others as motivation and aspiration for their class fellows.

Another batch of young girls played a short football game and showed their athletic side. The Lyari Boxing team was also present at the event and treated the audience to a demo match of their skills.

Jose Vinals, Chairman Standard Chartered PLC meets the Pakistan Goal girls

Jose Vinals met the Pakistan Goal junior leaders during his first visit to Karachi. 15 junior leader gathered in the early summer morning excited to meet the Group Chairman. The girls presented Jose with some paintings and a card.

Accompanied by Shazad Dada and Khadija Hashimi, Jose was greeted by an enthusiastic cheer led by the Goal programme manager at the start of the session.

After a round of introductions, the girls spoke confidently and asked Jose about how he had achieved success in his career at Standard Chartered, his opinion of Karachi and what he thought about the mausoleum of Quaid e Azam Muhammed Ali Jinnah - the venue of their meeting.

Jose answered their questions with humour and patience with Marium Soomro translating for the girls. Jose shared how he hoped that when he returned to Pakistan the girls would have grown to be leaders within their communities and homes and work to help Pakistan progress. He laughed as he spoke about how he was impressed by the people of Pakistan and the Goal girls themselves.



Volunteering with Goal girls

The Bank's Group Internal Audit and Financial Markets Pakistan took part in Employee Volunteering through a Goal football tournament.

The football tournament was managed by the volunteers from the Bank, who supported and motivated teams. The volunteers actively coached the little girls about the importance of teamwork and how easy it is to achieve success through it.

Throughout the matches, each volunteer actively took up a responsibility to make sure that the match was judged in a transparent manner, it included managing the scoreboard, refereeing, commentating, acting as team manager and cheerleading.

About 300 hundred adolescent girls were present in the crowd to cheer their teams on. The final was a competitive match with a 2-2 score at full time and the winner was decided through penalty kicks.

At the end of the games, Bank volunteers distributed happy meals and juices amongst the crowd and teams.



Super - Duper - Awesome

Shazad Dada, CEO Pakistan, spent the morning with Goal girls at the Genu Bai Allana school in Lyari. Together with members of his management team they joined the girls as they played some ice-breakers and then a game of 'Say it with Silence'.

There were plenty of laughs as the Standard Chartered team mingled with the girls and paired up for the activities.

Bakhtawar, the Goal coach for the school, taught the team the Super-Duper-Awesome cheer and by the time the group of volunteers left, Shazad was leading the girls in declaring that the morning was Super-Duper-Awesome.



Girl power through sports: A workshop by Right to Play and USAID

Marium Soomro, Head of Internal Communications and Sustainability had the opportunity to attend a 4-day workshop on “Girl Power through Sports” in Islamabad last week. Organised by Right To Play and USAID, the workshop flew in delegates from USA for a packed 3-day agenda. Together with gender experts, non-profits, leading Pakistani athletes she learned about how to empower women through sports and the difference it made.

Café style sessions with Pakistan’s female Olympic swimmer, Captain and members of the national women’s football team talking about how they overcome barriers and found success made for inspiring real-life stories.

Many delegates who heard about the programme for the first time lauded the Bank for entering a space that was traditionally not associated with financial institutions.



First GOAL EV in North Islamabad

The North region also experienced its’ first taste of Goal employee volunteering in May 2017 in partnership with the international NGO, Right to Play, at Al-Firdous Community Model School in Barakahu, Islamabad.

CEO Shazad Dada gave a pleasant surprise by showing up and being part of this activity. Shazad shed light on the importance of Employee Volunteering and keeping our brand promise “Here for Good” and briefed the girls on how Goal as a programme aims to empower and equip adolescent girls with the confidence, knowledge and skills they need to be economic leaders in their families, communities, and societies. He also encouraged the volunteers to play their best role and give back their fullest to the community.

Follow the Sun and Goal joining hands for a winning combination

Employee Volunteering (EV) is fundamental to the Bank's culture; every year employees volunteer their time to support a number of Bank's unique and inspiring EV Programmes. The Property team as a function also takes initiatives to serve the community, environment and other goals of EV with understanding of Bank's Community investment agenda.

As part of 2017's first Follow The Sun Day (FTS) EV on "Environment & Community" theme, Property Pakistan organised an exciting environment- themed activity that comprised of a Beach Cleaning and Tree plantation with the help of the Corporate Affairs team.

The highlight of the event was the 35 Goal School Junior Leaders and coaches that joined in this EV and participated in the activities.



We also had the opportunity to host Morne Peens, Regional Head of Health and Safety and other senior managers from Property and Security.



At the end of the morning, the teams shared snacks and small give-aways were distributed among the participants bringing a fun-filled morning to an end. Property Pakistan won the "Follow the Sun EV" title in 2015 and was the 1st runner-up in 2016 for their innovative volunteering design.



Goal case studies

Afshan and her story

Afshan, a 6th grader at Government Girls Secondary School, Bihar colony is an enthusiastic money savvy Goal girl with a smiling exterior and a jovial personality.

She has always keenly attended goal sessions and is fully aware of the dynamics of saving and spending. The sessions have further improved her knowledge on how to effectively handle money and helped her understand why it is important. She proudly boasts of the times she aimed to save a certain sum and was successful. However, she sheepishly admits that her biggest challenge has always been to be able to spend her savings wisely.



With the maturity of someone far beyond her years, she talks about having spent her savings on her wants rather than her needs. Personally, we couldn't be happier that one of our participants is able to save and spend according to her free will, but what she admits in her guilt is exactly what the Goal sessions aim to do: Create an awareness amongst adolescent girls to be able to differentiate between their wants and needs and therefore manage their money accordingly. Most people haven't mastered this skill even at 30, while Afshan here is conscious of not only saving but what she spends on. After a fruitful Goal session with members of Standard Chartered Bank, Afshan happily announces that she plans to save money and promise herself to prioritise her needs over her (at times unnecessary) wants. We couldn't be happier to support Afshan in her new goals.



Bareen's story

There are very few who can lead-nations, teams, delegations, or even just a group of friends- and to lead without being asked is a greater challenge than some might ever understand. But to little Bareen from Government Girls Secondary School, Bihar Colony, being a good leader comes all but naturally.

Having participated in numerous Goal sessions, a programme supported by Standard Chartered Bank and implemented by Right To Play, Bareen has shown exemplary potential to learn and excel. She quickly grasps new concepts and volunteers to help her peers to improve their understanding of Goal concepts. No doubt, recognising her talent, Bareen's coach appointed her as a junior Leader. As part of her role, she assists her coach and takes the lead whenever there is an initiative at school. During a recent session with Standard Chartered employees, Bareen put her leadership to the test. She confidently took the stage to explain in detail some of the worksheets part of the Goal curriculum, and assisted the Standard Chartered staff in conducting their sessions. Talking comfortably about the importance of saving, spending and handling money, Bareen might even give some Bank employees a run for their money.

Novisha and her story

Ever wish you had a pot a gold to make all your dreams come true? Unfortunately, very few of us get the pot, and even fewer who get the gold, the rest of us are left with a finite amount of money that we must learn to manage and give ourselves the best life we can, and in so doing, create our own pots of gold.

This is what the Goal programme has given numerous girls in Lyari, Karachi- a chance to feel empowered to use their little pots of gold in the most efficient manner. Novishta, a timid young 8th grader from Government Girls Secondary School, Wali Muhammad Haji Yaqoob is one such beneficiary of the programme.

Novishta actively participates in Goal activities and has a clear understanding of money management and saving. Over time, however, she has developed focused goals for herself – she wants to save money to give herself the things she wants. She happily talks of the time when after saving money for a few months, she bought herself an android phone-something she never imagined owning. After participating in a Goal session with Standard Chartered Bank employees, Novishta has pledged to save money to buy things that she wants and that are necessary for a girl her age. With that kind of determination, it's no wonder she's the class prefect.

Thanks to the Goal sessions, and Novishta's sensible and mature understanding, we know that her little piggy Bank of savings is no less than a pot of gold.



Thanks to the Goal sessions, and Novishta's sensible and mature understanding, we know that her little piggy Bank of savings is no less than a pot of gold.

Beyond Education - Goal Global Summit 2017

Marium Soomro, Head Internal Communications and Sustainability had the opportunity to attend the Beyond Girls' Education Summit in Johannesburg in July 2017. It was exciting and thought-provoking two days of strategic brainstorming and showcased the global success of Goal. It was attended by Standard Chartered colleagues and Goal champions from across the network, NGO partners, Goal alumni, clients and thought leaders.

BEYOND GLOBAL GIRLS' SUMMIT EDUCATION 2017

The Summit explored how to further economic empowerment for young girls. It was attended by over 110 delegates from over 20 countries and over 50 commitments were received at the event. Many members of the Management Team including Simon Cooper, Pamela Walkden, Alison Mcfadyen and Tracey McDermott also attended. Other senior Standard Chartered leaders included Roselyne Renel, Vasuki Shastry, Julie Wallace, and Olga Arara-Kimani. As part of the summit, delegates had a chance to visit and meet with the Goal South Africa beneficiaries over an afternoon of Goal games, an African drumming circle and a traditional Brai or BBQ.

Mahira from Right to Play Pakistan and a Pakistan Goal coach also spoke in a discussion moderated by Alison Mcfadyen on what it is that girls really want as part of a wider conversation around the role the Bank is playing in bringing together different organisations to make a greater impact together for girls.



Gay Huey-Evans meets Pakistan Goal girls

Gay Huey-Evans, Independent Non-Executive Director, Standard Chartered PLC, visited Pakistan. During her trip, she made time to meet and mentor the Pakistan Goal girls. 10 Junior leaders were invited to the session with their coach for the meeting. The session kicked off with an exercise on wants and needs from the 'Know your rights' module. Gay joined the girls in the middle of the session and led them in a discussion around how the Goal had impacted them.

With the help of Mahira from Right to Play who translated the girls spoke to Gay about their career dreams and aspirations. Gay shared her story and career path giving the young girls lots of tips and advice on how to achieve their dreams. Linking in to the Goal curriculum, she spoke about the importance of knowing one's rights and standing up for them. Interspersed with laughter and much joyful enthusiasm, the session ended with the girls asking for a selfie and teaching their Super-Duper-Awesome cheer to Gay.

Goal junior leaders, speed mentoring with Alison McFadyen

Alison McFadyen, Group Head of Audit and a member of Goal Programme Committee, participated in a mentoring session for Goal girls in her visit to Karachi. 22 junior leaders were invited to the Bank for the speed mentoring session on July 6, 2017.

The Pakistan audit team led the Speed Mentoring by setting up four stations. The girls rotated through the stations with GIA staff moderating and leading the discussions at each station. Together, they discussed and drew out conversation on four thematic areas revolving around their dreams, strengths, challenges and career plans.





Partnership in the communities.

At Standard Chartered, our purpose is to drive commerce and prosperity through our unique diversity. For over 150 years, we've provided banking services that help people and companies to succeed, creating wealth, jobs and growth across some of the world's most dynamic regions – Asia, Africa and the Middle East.

We are committed to promoting economic and social development in the markets we serve, doing so sustainably and equitably.

Growth in our markets is leading to rapid urbanisation and creating increased need for infrastructure and technology. We believe finance plays a key role in meeting these needs. It enables individuals to build a positive future for themselves and their families, businesses to thrive and grow, and governments to deliver economic prosperity to the wider community. Supporting sustainable and responsible growth, including delivering the UN Sustainable Development Goals ('SDGs'), represents a significant opportunity for Standard Chartered. In pursuing this opportunity, we are guided by our brand promise, Here for good. Keeping this in mind the Bank undertook a few big partnerships in 2017 in the form of key sponsorships.



Standard Chartered – Karachi United Community Football League 2017



The first edition of the Standard Chartered- Karachi United (SC-KU League) Community Football League ran from September – December 2017.

The objective of the Standard Chartered Karachi United Community Football League was to provide

an avenue for underprivileged children – boys and girls – to come together and play football with children from different parts of the city. It helped build and establish Standard Chartered as a brand that supports sports at the community and grass roots level.

Sponsorship Highlights:

- Touched 700+ children and reached over 10,000 indirect beneficiaries
- 112 matches over a 3 month period (October-December 2017)
- Media launch of PKR 6,611,189 or USD61,786
- Grand closing ceremony – 20 December 2017
- Attended by 500+ children who participated in the league
- 3 finals held that day: Girls, Boys Under 12 & Under 16
- Goal girls engaged in football drills
- Media turnout covering print and digital
- Communication spanned: Internal, external, digital
- Digital Marketing: FB Live, Player profiling, tweets
- External media exposure took the messages from the summit to an estimated audience of 35.6 Mn people.
- The league brought together children across Karachi broke barriers and inculcated the spirit of competition and we hope to continue this in 2018.

Case Studies: SC KU Youth League

Aashiq Hussain

Goalkeeper at Karachi United's Lyari General Centre shares his experience playing in the Standard Chartered - KU Youth League.

"My name is Aashiq Hussain. I play as a Goalkeeper at Karachi United's Lyari General Centre. I am enjoying being part of the team playing in the Standard Chartered Karachi United Youth League as it allows me to visit different areas of the city where I have never visited before. It has given me a chance to meet other kids my age and I have loved playing with them."



Mazen

Defender, at Karachi United's Shireen Jinnah Center U12 shares his experience playing in the Standard Chartered - KU Youth League.

"My name is Mazen and I belong to the Karachi United Shireen Jinnah Center U12 team playing as a Defender. The Standard Chartered Karachi United Youth League has given me the motivation to work harder in training and listen to my coaches so I can be selected for the team. In this league, I have learnt a lot about dealing with match pressure and mental strength. Thank you."



Muhammad

Mid fielder at Karachi United's Malir centre shares his experience playing in the Standard Chartered - KU Youth League

"My name is Muhammad and I play at Karachi United's Malir centre as a Midfielder. Hasan and I are both enjoying playing matches with children from other locations. The matches are very tough and everybody is working very hard to win. Our coach tells us the most important thing is to play and work hard as a team and enjoy every match. I hope this league can continue again."



Shifa

Shifa is 14 years old and is from Lyari. She was always a model player and has channeled her discipline into football recently. She was a vital asset to her team during the SCB-KU Youth League and her talent and drive have earned her a place on the Karachi United Women's Team.

Shifa has two elder sisters who constantly question her choices to pursue football. They ask her what she hopes to achieve, even if she manages to play a higher level. Her mother, though very supportive of daughter's choices, also faces the same question. Shifa answers confidently for the both of them, "I want to make this a career. On the pitch, or off the pitch, like my coaches. I want football in my future. It's up to me to make that happen."



Bismah

Bismah is an energetic 9 year old player from Orangi Town. With two older sisters who are keen on playing as well, she was naturally inclined to follow their footsteps. However, her spirit and attitude were showcased best during this SCB-KU football tournament; she was a crucial part of her team's successes and even played as a goalkeeper when the team needed a volunteer.

Bismah is smaller than the other girls and was injured after the first game, but her focus made it difficult to miss in between the posts. As she darted in every direction, her teammates and sisters cheered her on and revived the team. Her performance was so remarkable that the coaches from the other teams came over to appreciate her efforts. Bismah is a role model for other girls in her community – she does not back away from a challenge and steps up when those around her need somebody to.



Grand Finale

The finals were held at the Karachi United Stadium and attended by more than 500 spectators hailing from different areas of Karachi.

The objective of the Standard Chartered Karachi United Community Football League was to provide a platform for underprivileged youth football teams from across Karachi who came together, broke barriers and inculcated the spirit of competition.

A total of twelve boys' and seven girls' teams participated in the league which had kicked off

on 23rd September 2017. A total of 700 boys and girls from across Karachi participated in this tournament. 121 matches were played in eight different locations including Old Golimar, Clifton, Malir, Baldia, Liyari, Korangi, and Mauripur.

The finals witnessed competitive fixtures and ended with the Shireen Jinnah Football Club boys U12 scoring in the last 5 minutes to seal the victory in the Boys Under 12. The girls' final was won by the Lyari team.





Goal girls Football drill

Selected Goal girls participated in a football drill run by the Karachi United coaches before the spectators. The aim was to allow our Goal Girls to interact with other football players who hail from different communities.

We also wanted them to get some exposure at experiencing a new technique to boost their confidence and their game.



Media coverage

External media took the messages from the SC-KU Community League to an estimated audience of 35.6Mn people.

Here are some highlights:

6 radio channels

8 TV channels

35.6 Mn viewers reached

36 publications featured our league stories

We reached over 97,000 people on digital channels

I am Karachi

Standard Chartered were proud sponsors of the first of its kind Music Festival organised and executed by I AM KARACHI (IAK). It was a month-long music festival that aimed to take its participants on a journey through the different genres of music of the old streets of Karachi.

The festival aimed to not only promote a feeling of greater ownership for Karachi's musical heritage but also to raise funds for the platform and promote its outreach.



IAK aims to break down the barriers that exist among the many ethnic divides that migration and terror have wreaked. The music festival was designed on the basis of the sounds of the city to become the common thread among the diverse population to break down the silos into which the city has retreated over the last 2 decades.

The final weekend of the music festival showcased the best performers of each of the genre's showcased earlier. This event provided not only a platform for the IAK music programme mentees but young talent from across the city alongside with the most established names in modern and contemporary music.



The festival spanned a Folk festival and Qawali. Lok Virsa partnered with IAK on the Folk music festival. Held at the Karachi Arts Council it featured performances by musicians from Hazara, Khunjrab, FATA, Kalaash valley as well as Pushto, Baluchi, Seraiki language music troupes.

Over 40 artists participated and two different stages were set up to reconnect Karachi-ites with Music. Held at Port Grand, the two-day festival was attended by more than 7000 people of Karachi.



The weekend mirrored the myriad cultures and ethnicities that coexist in Karachi bringing them together on one platform.

The Qawali Festival showcased the genre of mystical, devotional music through a weekend of renderings in an open, public space restored for people.

Women of the World Festival

The Women of the World (WOW) festival celebrates women and girls around the world, and looks at the obstacles that stop them from achieving their potential. Gender inequality is a global problem, and a global network of festivals is an amazing and much needed opportunity to shine a light on the female perspective and provide a stage from which to underscore the unique vision and struggle of women within our society. The festival's objectives are in line with the Standard Chartered agenda of gender equality and women empowerment.

WOW was launched in 2010 at Southbank Centre in London by its Artistic Director Jude Kelly, to mark the 100th anniversary of International Women's day and to start conversations on a wider scale with people from all walks of life. In the six years since its inception, WOW has grown into the largest women's festival network in the world, involving over a million people across five continents. In 2016, Karachi became the first South Asian city to host a full-scale Women of the World Festival - WOW Karachi. Standard Chartered is proud to have sponsored it since its onset.



The WOW Festival has been successful in producing a powerful and far-reaching impact, triggering a sense in the wider community to give importance to the issues faced by women in Pakistan, and to celebrate their achievements. The festival is celebrated by influencers, the media and well-received by the general public, a significant portion of which is men and boys.



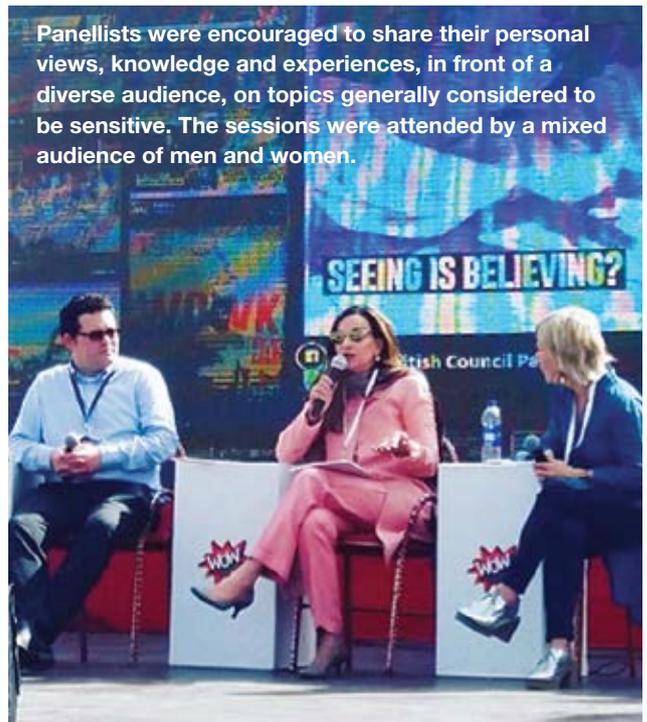
This year, the festival featured a series of live sessions, discussions, workshops and performances related to empowering women and voicing concerns over gender equality. The festival was attended by a diverse mix of participants with varying visitor profiles.

WOW Talks

Discussions on the struggles and aspirations of women and girls in Pakistan.

WOW Talks were a series of dialogues and debates on weighty issues and challenges facing women and young girls in Pakistan today that also connected with global debates. Each one-hour session brought together a range of informed opinions and insights around specific themes, including Identity and Self Worth, Women in Science and Technology, Representation of Women in the Media, Gender and Work, and Gender-based Violence.

Panellists were encouraged to share their personal views, knowledge, and experiences, in front of a diverse audience, on topics generally considered to be sensitive. The sessions were attended by a mixed audience of men and women.



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Speed mentoring at WOW gave young girls the unique opportunity to be mentored by women professionals coming from a variety of disciplines.

Trailblazing women from Standard Chartered part of WOW Speed-mentoring.

Khadija Hashimi

Head of Corporate Affairs, Brand & Marketing

Marium Soomro

Head of Internal Communications and Sustainability, Corporate Affairs Pakistan

Asma Shahbaz

Audit Manager



WOW Bites

WOW Bites featured short talks, readings, and soapbox moments, on a very wide range of subjects designed to inspire, engage and introduce audiences to all sorts of different facts, ideas and new ways of thinking.

WOW Bites allowed extraordinary women to share their own experiences of battling social barriers and discuss how women leaders are instrumental in inspiring young girls today.

Standard Chartered has a global reputation for active work in gender, particularly focusing on women empowerment, women in leadership, women sports and women health (blindness). Standard Chartered is among the top companies when it comes to gender diversity. The company has employed over 75,000 individuals worldwide, of which 45% are women. Through its Women in Leadership Programme, the company has dramatically boosted the number of women at most senior work levels over the last few years.



2-3 DECEMBER 2017.
ALLIANCE FRANÇAISE DE KARACHI

Standard Chartered



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2-3 DECEMBER 2017.
ALLIANCE FRANÇAISE DE KARACHI

Standard Chartered



Standard Chartered is a favoured partner of the British Council, and has been supporting the WOW movement since 2016. In addition to the financial contribution to WOW this year, Standard Chartered set up an information booth and invited professional women from their staff to be mentors at the Speed Mentoring sessions. A number of young girls enthusiastically engaged with these powerful corporate mentors to discuss their work-related problems and seek advice on a number of personal and professional issues.

Media coverage

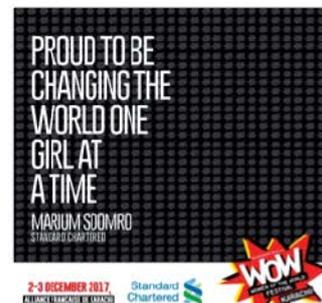
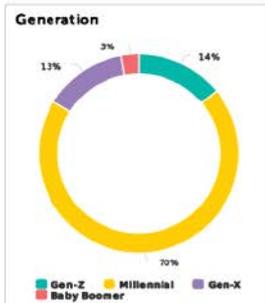
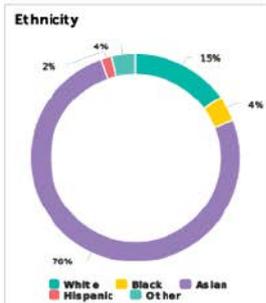
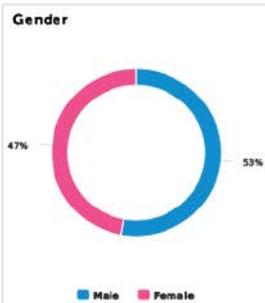
The Wow festival received widespread media coverage over its duration. Many opinion leaders, popular musicians and political leaders who attended,

tweeted and 'spoke' about it online, helping the conversations trend online. Here is a snapshot of the event's media coverage.

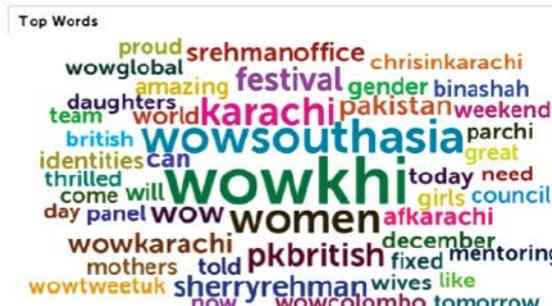
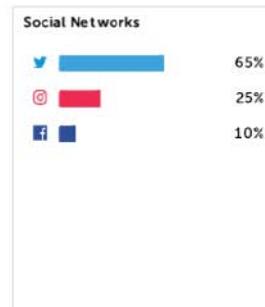
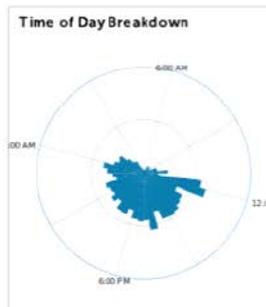


Social Media Stats

Audience Activity		Total ZPoints	Unique Authors	Audience Reached	Social Impressions	People Engaged
Total Activity	2.5K 254.4K%↑	20.4K 135.9K%↑	981 98K%↑	5.1M 1.6M%↑	28.4M 9M%↑	1.4K 137.5K%↑
	4 per hour	8 per post	1 per hour	2K per post	11.1K per post	2 per hour



Top Influencers	
British Council Pakistan	Influencer Score: 150
Bina Shah @BinaShah	Influencer Score: 111
SherryRehman's Office @SherryRehmanOffice	Influencer Score: 109
Women of the World @WOWtweetUK	Influencer Score: 93
British Council @british	Influencer Score: 84
Senator SherryRehman @sherryrehman	Influencer Score: 83
SR @sherryrehman	Influencer Score: 81
Chris Hunt @ChrisinKarachi	Influencer Score: 81
Hadiqa Kiani @hadidakiainofficial	Influencer Score: 72
Khurram Zia Khan @khurramziakhan	Influencer Score: 65



Pakistan awards



Global Finance Awards 2016 - 2017

- Best Digital Islamic Bank Award for 2016
- Pakistan - Best Emerging Market Bank in Asia Pacific 2015 and 2016
- Best Consumer Digital Bank Award



Finance Asia

- Best Foreign Bank in Pakistan Award 2015

Best International Bank

- Asia Money Pakistan Banking Awards 2017



The Asset Triple A Treasury, Trade & Risk Management Awards 2016

- Best Treasury & Cash Management Bank
- Best Working Capital & Trade Finance Bank
- Best Structured Trade Finance Bank
- Best e-Solutions and Technology Partner Bank



Islamic Finance News (IFN) Awards for 2015

- Pakistan Deal of the Year Award for Standard Chartered Saadiq's USD1bn Sukuk issue

Asia Money Awards - 2017

- Best International Bank in Pakistan

74 wins at The Asset Triple A Awards 2016

Standard Chartered was named "Best Transaction Bank" at The Asset Triple A Treasury, Trade and Risk Management Awards 2016. The Bank took home a remarkable total of 74 awards, including:

- Best Transaction Bank
- Best Working Capital and Trade Finance Bank
- Best Regional Specialist Award - Supply Chain Solutions
- Best Renminbi Bank (fifth consecutive win since 2012)
- Best Structured Trade Finance Bank (11th consecutive win since 2006)
- Best Regional Specialist Award - ECA Financing

In January, The Corporate Treasurer also named us Best Bank in Asia and winner of the Overall Cash Management award, among a total 11 awards – again the most awarded to any bank.

These accolades are an industry benchmark and importantly reflect the confidence our clients have in our capabilities across our footprint.

More than 30 of the awards recognise specific solutions for our clients with others reflecting the strength of our franchise in our regions and countries. We won the most awards of all banks and twice the number awarded to the next bank.



Our Partners



Sightsavers

Sightsavers is working with partners in developing countries to eliminate avoidable blindness and promote equality of opportunities for persons with disabilities.



Right To Play

Right To Play is a global organization that uses the transformative power of play to educate and empower children worldwide. In Pakistan, they help us deliver the Goal programme.



College of Ophthalmology and Allied Vision Sciences Lahore (COAVS)

COAVS is a public sector organisation working under the Health Department, Government of Punjab. It is struggling hard to eliminate the avoidable blindness from Pakistan, in general and Punjab in specific, through its Eye Care Programmes, Human Resource Development and Advocacy & Awareness.



Layton Rahmatulla Benevolent Trust (LRBT)

LRBT is committed to creating a better Pakistan by preventing the suffering caused by blindness and other eye ailments. It provides comprehensive state-of-the-art free eye care to needy patients.

Open the page for a copy of
our Sustainability Aspirations

Sustainability Aspirations 2018

Our Aspirations build on our three sustainability pillars with measurable targets to demonstrate how we are achieving sustainable outcomes across our business. These also allow us to measure our contribution to the UN Sustainable Development Goals.

Aspiration	Target	Timeline
Pillar 1: Contributing to sustainable economic growth	We'll work with our clients to:	
Infrastructure Everyone should have access to safe, reliable and affordable power and infrastructure which transforms lives and strengthens economies 	<ul style="list-style-type: none"> → Provide advisory, financing, debt structuring services and policy advice for \$25 billion of infrastructure projects, including \$4 billion toward clean technology 	<ul style="list-style-type: none"> → Jan 2017 – Dec 2019 (infrastructure) → Jan 2016 – Dec 2020 (clean technology)
Climate change Climate change is one of today's greatest challenges and addressing it is essential to promote sustainable economic growth 	<ul style="list-style-type: none"> → Introduce criteria to assess alignment to a 1.5 degree climate scenario for energy sector clients and transactions → Expand climate assessment criteria to other high-emitting sectors 	<ul style="list-style-type: none"> → May 2016 – Dec 2017 (partially met – carried forward) → Jan 2018 – Dec 2018
Entrepreneurs Entrepreneurs are the heart of local economies, creating jobs and empowering people 	<ul style="list-style-type: none"> → Provide \$6 billion to Business Banking clients → Grow our lending to smaller business clients in our Commercial Bank by 20% as measured by assets 	<ul style="list-style-type: none"> → Jan 2017 – Dec 2019 → Jan 2017 – Dec 2019
Digital Everyone should have access to digital banking products enabling safe, efficient and inclusive banking 	<ul style="list-style-type: none"> → Continue to provide 'last mile' payments and collections to clients in our footprint through our Straight2Bank wallet 	<ul style="list-style-type: none"> → Jan 2017 – Dec 2019
Commerce Trade creates jobs and contributes to economies by enabling people to connect across borders 	<ul style="list-style-type: none"> → Bank 8,000 of our clients' international and domestic networks of suppliers and buyers through banking the ecosystem programmes 	<ul style="list-style-type: none"> → Jan 2017 – Dec 2020
Impact and sustainable finance Innovative financial products and partnerships can help us solve global development challenges and improve the lives of millions in our markets 	<ul style="list-style-type: none"> → Provide \$1 billion of financing to microfinance institutions to extend access to finance → Facilitate opportunities for our Private Bank clients to invest in impact investing funds in our markets → Continue to promote blended finance capabilities 	<ul style="list-style-type: none"> → Jan 2016 – Dec 2020 → Jan 2016 – Dec 2020 → Jan 2016 – Dec 2020

Aspiration

Pillar 2: Being a responsible company

People

Our people are our greatest asset, and our diversity drives our business' success



Environment

Reducing our own impact on the environment will protect our planet for the benefit of our communities



Conduct

Good conduct and high ethical standards are essential in achieving fair outcomes for our clients



Financial crime compliance

Financial crimes have serious social and economic consequences, harming individuals and communities



Pillar 3: Investing in communities

Community engagement

Health and education are vital for thriving and prosperous communities



Target

We will:

- Increase gender representation: 30% women in senior roles (bands 1-4)
- Roll-out a comprehensive employee wellness programme across four key markets (UK, US, Singapore and Hong Kong)
- Roll-out a refreshed diversity and inclusion strategy Bank-wide
- Reduce annual energy use by 35% to 230 kWh/m²/year in our tropical climate locations (80% of portfolio)
- Reduce annual energy use by 31% to 275 kWh/m²/year in our temperate climate locations (20% of portfolio)
- Reduce our annual water use by 72% to 0.5kL/m²/year
- Reduce annual office paper use by 57% to 10kg/FTE/year
- Effectively embed the conduct management framework, so that all staff are able to identify, mitigate and manage conduct risk

Timeline

- Sept 2016 – Dec 2020
- Jan 2018 – Dec 2018
- Jan 2018 – Dec 2018
- Jan 2008 – Dec 2019
- Jan 2008 – Dec 2019
- Jan 2008 – Dec 2019
- Jan 2012 – Dec 2020
- Jan 2018 – Dec 2018
- Ongoing
- Jan 2018 – Dec 2018

- All eligible Bank staff to complete relevant ABC, AML and sanctions training with less than 2% overdue
- Deliver at least 10 correspondent banking academies

- Invest 0.75% of prior year's operating profit (PYOP) in our communities
- Raise \$100m to tackle avoidable blindness
- Empower 600,000 girls through education and sport
- Educate 5,000 micro and small businesses, with 20% women-owned or led

- Jan 2006 – Dec 2020
- Jan 2003 – Dec 2020
- Jan 2006 – Dec 2020
- Jan 2013 – Dec 2018

