

Leading the way
in Asia, Africa and the Middle East



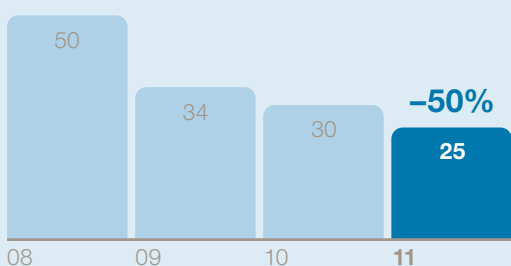
Sustainability

Our role in society

Our highlights in 2011

- \$19.2bn of credit provided to small and medium-sized enterprises
- 5.5 million people estimated to have been impacted by our lending to microfinance institutions since 2005
- 750,000 smallholder farmers benefiting from structured warehouse financing facility in Zambia
- \$13bn of Islamic financing arranged for our clients
- 76,000 employees completed anti-bribery training
- \$8.43bn mobilised towards renewable energy and clean technology since 2007
- 65,880 days volunteered by our employees
- 16 per cent reduction in air travel emissions
- 44 per cent of Consumer Banking statements delivered electronically, saving an estimated 15,000 trees
- 25 million people reached with essential eye care through Seeing is Believing since 2003
- 18,865 girls empowered through sport with Goal since 2006

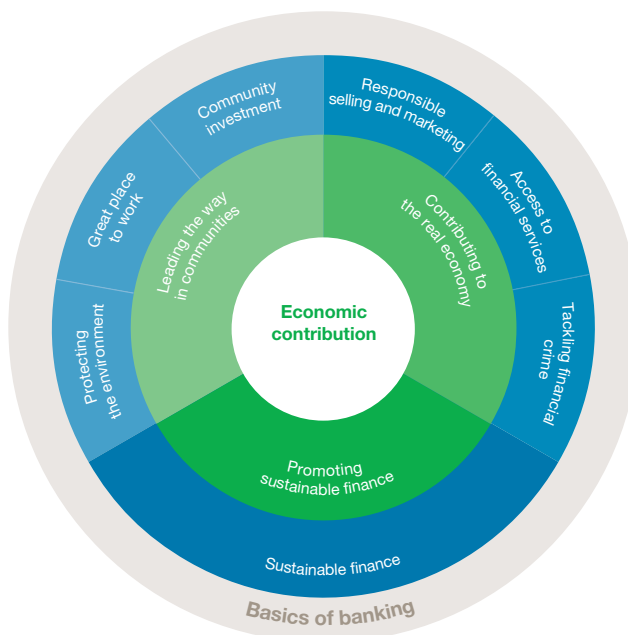
Total paper consumption
Kilos/full-time employee (2008-11)



Our priorities in 2012

- Improve access to finance for the under-banked by deepening our partnerships with microfinance institutions
- Continue to embed our Customer Charter throughout Consumer Banking to enhance customer satisfaction
- Complete transformation of Group's financial crime risk management framework
- Apply our financing position statements to SME customers
- Continue to develop our people and embed our brand promise, Here for good
- Work towards target of reducing energy use by 40 per cent between 2009 and 2019
- Increase our employee volunteering to more than 70,000 days

Our sustainable business priorities





- 1 A designer measures a shirt at Esjay International in Mumbai, a Standard Chartered SME client
- 2 Children read with a Standard Chartered volunteer at the Dream Children's Home in Nairobi, Kenya

Our approach

Our ability to create sustained value for our shareholders is intrinsically linked to the health and prosperity of the communities in which we operate.

In the next few decades, our markets in Asia, Africa and the Middle East are set for rapid growth, opening up huge opportunities for people to better their lives. At the same time, meeting the rise in demand for energy, food and water will throw up significant challenges. As a bank, we will face tough trade-offs in deciding who and what to finance. Our approach is not to avoid these, but to seek a balance that minimises any negative consequences of our decisions. We are determined to use our business model and influence to deliver value broadly in society. Our three key priorities remain unchanged: we aim to contribute to the real economy, promote sustainable finance and lead the way in communities.

Contributing to the real economy

Our aim is to promote sustainable growth in the real economy through our core business of banking. That means providing finance efficiently and responsibly, while helping to widen access to finance in our markets. Focusing on what our customers need, and treating them fairly at all times, is a key part of this commitment. We are also determined to prevent our products and services from being used for criminal financing activity, which can erode the positive impact of banking on the economy.

Access to finance

Millions of people across our markets remain unbanked or have limited access to banking services. We continue to explore new ways of increasing financial inclusion.

Small and medium-sized enterprises (SMEs) play a crucial role in generating jobs and economic growth across our markets. In 2011, we continued to demonstrate our support for SMEs, increasing our lending to the sector by more than 9 per cent to \$19.2 billion, and enhancing our SME products and services.

We remain committed to microfinance as a means of increasing financial inclusion in our markets. Our approach is to support the sector by providing a range of financial services to microfinance institutions (MFIs). Since 2005, we have provided a total of \$850 million to MFIs, with lending of \$95 million in 2011.

We continue to develop innovative financing solutions for the African agricultural sector, helping to grow its output and contribution to global food security. At the end of 2011, our structured agricultural finance portfolio in Africa was valued at over \$2 billion.

Providing solutions to populations with very specific financing needs is a key part of our strategy to promote financial inclusion. Our Islamic Banking brand, Standard Chartered Saadiq, offers a comprehensive range of products and services spanning both Wholesale and Consumer Banking. Since 2004, we have arranged in excess of \$56 billion in Islamic financing for our clients, \$13 billion in 2011 alone. Standard Chartered Saadiq is also a leader in Islamic capital markets, having arranged a number of sukuks, or Islamic bonds, for sovereigns, companies and financial institutions.

Responsible selling and marketing

We aim to treat our customers fairly at all times, providing them with solutions that meet their needs. In 2011, 35,000 Consumer Banking employees completed e-Learning on our Customer Charter, which includes our commitment to fair treatment of customers. We also continued to improve our handling of complaints, increasing the number of cases resolved within 48 hours by 11 per cent to 76 per cent.

In Wholesale Banking, treating clients fairly is a requirement of both our Code of Conduct and our Financial Markets' Dealers Code of Conduct. We have a series of procedures and controls in place to ensure that these codes are adhered to at all times.

Sustainability continued

Tackling financial crime

To guard against the risk of financial crime within our business, we focus on training our employees, strengthening our screening systems and ensuring that our policies and procedures are effective and up to date. In 2011 we aligned our existing anti-bribery controls with the requirements of the new UK Bribery Act 2010. Over 76,000 staff completed anti-bribery e-Learning during 2011, representing over 95 per cent of our full-time employees (FTEs). We also amended our sanctions compliance programme to reflect considerable change in the number and type of sanctions imposed by the UK and US governments, particularly in North Africa and the Middle East.

To strengthen the general effectiveness of our response to financial crime risk, we commenced a Group wide transformation programme, due to complete in 2012. This will provide us with an improved financial crime risk framework based on regional centres of excellence.

Promoting sustainable finance

Our main impact on people and the environment stems from the business activities we finance. Our approach is to manage the environmental, social and governance risks that come with our financing decisions, working with our clients to encourage compliance with international standards.

In 2011, we launched a review of our financing position statements to ensure that they remain aligned with international guidelines and emerging risk issues. To further deepen our employees' understanding of environmental and social risk in key industry sectors, we also launched a one-day classroom course. In 2011 this was rolled out to frontline staff in Singapore, Mumbai and Dubai.

As part of our commitment to sustainable finance, we aim to capture the growing opportunities presented by the renewable energy and clean technology sector. In 2007, we committed to a five-year target of mobilising \$8-10 billion of financing towards this sector by 2012. In 2011, we passed the lower end of that commitment, reaching a total of \$8.43 billion.

Leading the way in communities

We aim to have a positive impact on people and communities. That means making Standard Chartered a great place to work, minimising our operational impact on the environment and focusing on investing in community programmes that promote tangible, positive outcomes in the markets where we operate. Employee volunteering is at the heart of this commitment. This year, our staff donated 65,880 days to the community, an increase of 42 per cent on 2010.

Unleashing the growth potential of SMEs



SME businesses are engines of economic growth and job creation across our markets. We have shown consistent support for SMEs, increasing our lending by 60 per cent to \$19.2 billion since the financial crisis began in mid-2007. However, we recognise that SMEs need training, not just financing, to grow their businesses.

In 2011 we launched a partnership with PwC to deliver a tailored training programme to SMEs. We started out by co-hosting a series of two-day workshops in Ghana, Nigeria and Zambia, reaching 131 SMEs.

The SME owners received training on financial management and accounting along with an overview of how we work with our SME customers. The aim was to help SMEs manage their finances more efficiently, while accessing appropriate products and service to grow their business.

Our partnership with PwC builds on successful pilots for SME training which we completed in Pakistan in 2009 and Kenya in 2010. Following the pilots, participating SMEs reported increased awareness of financial management and the process involved when applying for bank credit.

The SME training programme is in line with a commitment we made in 2008 to train SMEs as part of the UN's Business Call to Action initiative. Since 2009, we have provided training to 337 SMEs in five of our markets.

We plan to expand our collaboration with PwC into additional markets in 2012.



- 1 A village cooperative in Jakarta, supported by loans from Mitra Bisnis Keluarga, Indonesia's largest microfinance institution and a client of Standard Chartered
- 2 Standard Chartered is committed to raising \$100 million for tackling avoidable blindness through Seeing is Believing by 2020

Great place to work

Our culture and values – encapsulated in our brand promise, Here for good – are a key reason why employees want to join and stay with us. We focus on creating a working environment that respects our employees as individuals and offers opportunities for them to develop, both personally and professionally. This is reflected in our high levels of employee engagement, with a 2011 score of 4.23 out of 5 in the Gallup Organisation's Q¹² Employee Engagement Survey.

Protecting the environment

We continually look for ways to minimise our direct impact on the environment, and set stringent targets for reducing our consumption of energy, air travel, water and paper. In 2008, we set a target of halving our paper use from 50 kg per FTE over three years. In 2011, we met this target, reducing paper use to 25kg per FTE. We have put significant effort into implementing water saving devices and improving energy efficiency across our entire portfolio, and since 2009 have reduced our water consumption by 35 per cent and total energy consumption by 6 per cent. We also maintain strict controls on air travel across all departments, working towards a goal of reducing air travel emissions to 0.5 tonnes per FTE. In 2011, we reached 0.57 tonnes per FTE, a decrease of 16 per cent. Meanwhile, we continued to invest in video conference facilities. In 2011, we held more than 6,000 video conferences, a 77 per cent increase on 2010.

Community investment

Since 2003, we have reached over 25 million people through our global campaign to tackle avoidable blindness. In 2011 we renewed our commitment to Seeing is Believing, announcing a new fundraising target of \$100 million by 2020. This pledge underscores our determination to take a long-term, strategic approach to community investment.

Launched by Standard Chartered in 2006, Goal uses sport, life skills and financial education to help transform the lives of adolescent girls. Operating in cities across China, India, Jordan, Nigeria and Zambia, by the end of 2011 Goal had reached 18,865 girls.

In 2010 we met our Clinton Global Initiative commitment to educate one million people on HIV and AIDS – through Living with HIV, our workplace education programme, and by working with partners across the public, private and NGO sectors. This year, our dedicated network of staff volunteers have continued to help deliver education on HIV and AIDS, supporting our partner organisations and sharing our HIV education materials with others free of charge.

In 2006 we joined forces with five other donors to launch Nets for Life with the aim of distributing malaria preventing nets across 15 African countries. In 2011 we reached a total of 6.6 million nets distributed.

For further information please visit www.standardchartered.com

Our performance

We have an ongoing dialogue with socially responsible investors and researchers. Our sustainability performance is also evaluated by trade publications as well as ratings agencies and indices specialised in the socially responsible investment market.

In 2011, we were proud to receive the Financial Inclusion Award at The Banker's 2011 Bank of the Year Awards, recognising our leadership in improving access to finance across our markets.



For the second year running, we were included in the Dow Jones Sustainability Index (DJSI) World Index and European index. The DJSI evaluators noted our strong performance in stakeholder engagement, human capital development, corporate citizenship, financial inclusion, sustainable finance and climate change governance.



FTSE4Good

We are listed in the FTSE4Good index, which has been designed to measure the performance of companies that meet globally recognised corporate responsibility standards.

CARBON DISCLOSURE PROJECT

We are a member of the Carbon Disclosure Project (CDP), which has recognised our achievements in managing our environmental impact. In 2011, we achieved an above average performance score for the financial services sector in the CDP Global 500 report.

Delivering our agenda

Contributing to the real economy

Access to finance

Microfinance Initiative: Key Performance Metrics

	2005	2006	2007	2008	2009	2010	2011
Cumulative amount of loans extended (USD million)	24	70	170	385	540	755*	850
Average MFI funding (USD million)	1	2	4	7	8	11	11
Individuals impacted**	160k	470k	1.2m	2.6m	3.6m	5m	5.6m
Number of MFIs***	21	31	45	52	63	70	72

* Updated cumulative lending figure

** Based on an assumption of average loan size of USD150 in local currency

*** Cumulative data

Tackling financial crime

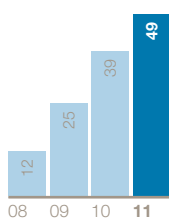
	2009	2010	2011
Number of staff completing anti-money laundering (AML) eLearning	42,242	65,698	83,250
Number of staff completing ABC eLearning	–	–	74,895
Countries with specialised systems to monitor transactions for money laundering	19	19	22
Alerts produced by Norkom AML system	45,000 a month	More than 70,000 a month	More than 60,000 a month
Number of suspicious money laundering activity reports sent to the authorities	More than 10,000	More than 17,000	More than 17,000
Staff able to access Norkom system to check new customers against sanctioned lists	More than 16,000	19,672	19,233
Number of alerts reviewed as part of the Sanctions list screening programme for payment messages	500,000 a month	494,430 a month	More than 600,000 a month

Responsible selling and marketing data

Consumer Banking: Complaint metrics

	2008	2009	2010	2011	2011 vs 2010
Complaints per 1000	1.44	0.83	0.53	0.45	Improved 15% vs 2010
First Time Resolution	45%	39%	51%	63%	Improved 24% vs 2010
Overall Satisfaction	66%	63%	67%	66%	Reduced 1% vs 2010
Complaint resolution turnaround time < 2 days	61%	59%	68%	76%	Improved 12% vs 2010

Net Promoter Score (NPS)¹ Index



Aim

To increase customer satisfaction with our products and services and to become the bank that customers recommend.

Analysis

Our global NPS is up 10 points from 39 to 49.

NPS gauges customer support for the Consumer Banking products and services we provide. We ask our customers “How likely are you to recommend Standard Chartered to a friend or colleague?” and apply a 10-point-scale where one is not likely at all and 10 is most likely. We then derive the NPS by subtracting the percentage of detractors (those who score one to five) from the percentage of promoters (those who score eight to 10). It operates on a scale from –100 (all detractors) to +100 (all promoters).

¹ ‘Net Promoter Score’ and ‘NPS’ are trademarks of Satmetrix Systems Inc., Bain & Company, and Fred Reichheld. Standard Chartered uses Bain methodology recalibrated for financial services to calculate NPS.

Promoting sustainable finance

Equator Principles lending and advisory mandates

Lending Mandates	2005	2006	2007	2008	2009	2010	2011
Cat A	5	5	8	5	3	12	5
	28%	25%	24%	18%	20%	46%	15%
Cat B	10	12	22	19	10	13	26
	56%	60%	65%	68%	67%	50%	79%
Cat C	3	3	4	4	2	1	2
	17%	15%	12%	14%	13%	4%	6%
Total	18	20	34	28	15	26	33
	100%	100%	100%	100%	100%	100%	100%

Advisory Mandates	2005	2006	2007	2008	2009	2010	2011
Cat A	–	–	–	–	4	5	7
Cat B	–	–	–	–	0	2	5
Cat C	–	–	–	–	1	3	0
Total	–	–	–	–	5	10	12

2011 project finance lending and advisory mandates by region

	Asia	Africa	Middle East	Americas	Europe
Cat A	3	6	2	1	0
Cat B	19	8	2	2	0
Cat C	2	0	0	0	0
Total	24	14	4	3	0

¹ The EP Categories are defined as below:

- Cat A: Projects with potential significant adverse social or environmental impacts that are diverse, irreversible or unprecedented
- Cat B: Projects with potential limited adverse social or environmental impacts that are few in number, generally site-specific, largely reversible and readily addressed through mitigation measures
- Cat C: Projects with minimal or no social and environmental impacts

2011 project finance lending mandates by industrial sector

	Split between sectors	Bank share of project value \$million	Total project value \$million	Standard Chartered Bank %
Oil & Gas	11	1,228	20,116	6%
Power	7	680	13,660	5%
Mining	2	137	670	20%
Infrastructure	3	175	736	24%
Renewables	5	216	682	32%
Telecom	1	335	579	58%
Other	1	344	2,484	14%

Promoting sustainable finance continued

Clean Technology Investments 2007-2011

	Deal Value \$million	CER Tonnes/year*
Financing/Lending		
Wind	2,453	12,090,900
Geothermal	1,353	973,000
Hydro	1,196	19,796,000
Solar Power	1,203	737,700
Water	603	
Waste to Energy & Others	320	90,000
Principal Finance		
Wind	1116	
Solar	48.3	
Waste	31	
Water	110.7	
Total	8,435	
Total Funds Mobilised		
2007	1,889	
2008	4,234	
2009	5,165	
2010	6,356	
2011	8,435**	

* CER calculations only accounts for projects where capacity is known.

** The total of USD8.4 billion reflects a restatement of our transactions from October 2007 to the end of 2010 from USD4.98 billion to USD6.3 billion, following a review initiated in 2011. The restatement is largely due to the capture of additional deals not originally reported and a revised estimate of corporate lending transactions to reflect the actual credit limits provided to clients where previously only amounts outstanding at year end were captured.

Our 2011 sector lending

	2011									
	Asia Pacific					India \$million	Middle East & Other S Asia \$million	Africa \$million	Americas UK & Europe \$million	Total \$million
	Hong Kong \$million	Singapore \$million	Korea \$million	Other Asia Pacific \$million						
Loans to individuals										
Mortgages	18,790	10,823	20,835	14,895	1,755	1,486	216	749	69,549	
Other	5,558	8,909	6,098	6,218	626	2,388	962	2,686	33,445	
Small and medium enterprises	2,751	3,029	4,613	5,790	2,142	741	163	2	19,231	
Consumer Banking	27,099	22,761	31,546	26,903	4,523	4,615	1,341	3,437	122,225	
Agriculture, forestry and fishing	356	472	16	486	13	248	810	781	3,182	
Construction	345	639	371	704	463	790	201	291	3,804	
Commerce	4,858	7,645	439	4,000	547	4,067	677	5,999	28,232	
Electricity, gas and water	523	908	–	709	7	300	256	1,771	4,474	
Financing, insurance and business services	3,824	4,107	167	4,623	645	3,247	508	8,837	25,958	
Governments	–	1,312	11	1,949	2	230	9	2,160	5,673	
Mining and quarrying	1,019	1,325	–	923	353	300	251	8,103	12,274	
Manufacturing	7,248	2,602	3,818	8,978	2,461	2,604	1,260	7,904	36,875	
Commercial real estate	3,136	1,952	1,416	1,332	1,131	681	64	543	10,255	
Transport, storage and communication	1,905	3,223	228	1,123	776	1,257	577	5,607	14,696	
Other	218	630	180	293	9	233	159	143	1,865	
Wholesale Banking	23,432	24,815	6,646	25,120	6,407	13,957	4,772	42,139	147,288	

Number of employees trained in sustainable finance by business role

	2005	2006	2007	2008	2009	2010	2011
Total number of employees	2995	1500	2122	2011	3302	3236	3422
Completion rate for Origination and Client Coverage					92%	94%	88%
Completion rate for Risk					96%	31%	37%
Completion rate for Country Managers					52%	42%	42%
Completion rate for Wholesale Banking Management Group					100%	100%	88%

Leading the way in communities

Community investment

Total (USD million)	2007	2008	2009	2010	2011
Cash Contributions	18.2	30.4	20.3	19.4	17.8
Employee Time (non-cash item)	2.8	7.2	8.5 ^(b)	14.3	20.0
Gifts In Kind (non-cash item) ¹	0.0	1.0	0.3	2.1	1.2
Management Costs	3.4	4.8	3.5	4.7	4.6
Total (direct investment by the Group)	24.5	43.4	32.6	40.4	43.6
Leverage ²	–	5.1	5.7	7.0	10.8
Total (incl. leverage)³	24.5	48.5	38.3	47.4	54.4
Percentage of prior year operating profit (PYOP)	0.77	1.20	0.84	0.92	0.89

1 Gifts in Kind comprises all non-monetary donations

2 Leverage data relates to the proceeds from staff fundraising activity

3 Total figures subject to rounding

Great place to work

Based on employees and fixed term workers unless otherwise specified i.e. does not include non-employed workers.
Senior management = bands 1 to 4

		2011			
Headcount (employee & fixed-term worker)	Global				86,865

		2008	2009	2010	2011
Nationality representation by geographic region	South-East Asia and South Asia	19%	22%	22%	19%
	North-East Asia	28%	28%	27%	27%
	India	27%	25%	26%	27%
	Africa	8%	9%	8%	9%
	Middle East	7%	7%	8%	7%
	UK, Europe & Americas	5%	5%	5%	5%
	Other	5%	4%	3%	6%

We do not currently track ethnicity, we track nationality of our employees as a diversity measure.

		2008	2009	2010	2011
Diversity and Inclusion	Percentage of female representation globally	46%	45%	45%	46%
	Percentage of female – senior management	17%	20%	21%	22%
	Number of nationalities represented globally	128	125	129	130
	Number of nationalities represented at senior management	68	69	77	84

		2008	2009	2010	2011
Voluntary Attrition	Senior management employee that is both high performer and high potential	–	2%	2%	3.2%

		2008	2009	2010	2011
Learning and development	Total learners	657,164	721,840	837,249	900,735
	Learning days	325,948	341,793	450,046	355,171
	Percentage of employees receiving training	91%	91%	90%	95%
	Average training days per employee	3.5 days	3.6 days	4.4 days	3.7 days
	Percentage of high potential employees receiving training	97%	97%	96%	99%

Leading the way in communities continued

Metric	Measure	2008	2009	2010	2011
Headcount (employees & fixed term workers)	Global total	81,791	78,494	85,231	86,865
	Consumer Banking	51,894	48,690	53,382	54,604
	Wholesale Banking	15,950	17,379	18,869	19,517
	Shared support	13,947	12,425	12,980	12,744
Employee distribution by region	South-East Asia and South Asia	24%	21%	27%	28%
	North-East Asia	30%	30%	28%	29%
	India	24%	27%	22%	21%
	Africa	8%	8%	8%	8%
	Middle East and Pakistan	10%	9%	10%	10%
	UK, Europe & Americas	5%	4%	4%	4%
Recruitment	Growth in headcount	5%	-4%	9%	2%
	Number of international graduates (IGs)	329	223	263	281
	Number of nationalities represented (IGs)	32	30	31	34
International mobility	Number of international moves	489	295	367	277
	Number of employees on international assignment	882	771	735	693
Employee engagement	Percentage of employee participation	95%	96%	96%	95%
	Engagement score (/5)	3.99	4.03	4.21	4.23
Source: The Gallup Organisation Q12 Employee Engagement Survey					
Performance management	Percentage of employees appraised	100%	100%	99%	99%
	Percentage of employees reviewed against agreed objectives	89%	91%	91%	98%
Years of service	0-5 years	70%	68%	68%	71%
	6-15 years	17%	19%	20%	19%
	>15 years	13%	13%	12%	10%
Shares	Number of employees receiving discretionary share awards	5,337	3,337	4,865	4,577
	Percentage of participation in Sharesave scheme	37%	37%	36%	31%
Markets	Number of countries and territories	75	71	71	71

Protecting the Environment Data

	2009 GEMS	2009 GEMS + footprint	2010 GEMS	2010 GEMS + footprint	2011 GEMS	2011 GEMS + footprint	Units
Number of offices reporting	90		112		137		
Net Internal Area of reporting offices covered	648,250		719,703		801,160		m ²
Full-time employees (FTE) covered	51,822		60,697	85,231	68,161	86,865	FTE

Energy consumption & GHG emissions

Total energy consumption	214	486	237*	470*	261	456	GWh/year
Total energy consumption/m ²	330	343	330*	341*	325	335	kWh/m ² /year
Total energy consumption/FTE	4,128		3,906*		3,824		kWh/FTE/year
Scope 1 emissions (electricity generated on-site)	5,806	11,159	8,991*	9,972*	8,466	10,643	tonnes CO ₂ eq/year
Scope 2 emissions (imported electricity)	125,384	253,627	139,163	251,355	144,392	239,813	tonnes CO ₂ eq/year
Total Scope 1 & 2 emissions	131,190	264,786	148,154*	261,327*	152,858	250,456	tonnes CO ₂ eq/year
Total Scope 1 & 2 emissions/FTE	2.53		2.44*		2.24		tonnes CO ₂ eq/ FTE/year
Air travel emissions****	28,785	44,176	62,488**	67,116	50,956**	56,537	tonnes CO ₂ eq/year
Air travel emissions/FTE	0.60	0.60	0.70	0.7	0.57	0.57	tonnes CO ₂ eq/ FTE/year
Total CO ₂ emissions	159,975	308,961	210,642	328,443	203,814	306,993	tonnes CO ₂ eq/year
Total CO ₂ emissions/FTE	3.09		3.47		2.99		tonnes CO ₂ eq/FTE/year

Paper

Total paper consumption	1.8	1.8	1.8	2.5	1.7	2.1	ktonnes/year
Total paper consumption/FTE	34	25	30.4	30.4	24.7	24.7	kg/FTE/year

Waste

Total solid waste	5.0	8.0	6.9	9.0	5.5	8.2	ktonnes/year
Total solid waste/FTE	96	109	113	109	81	94	kg/FTE/year
Percentage solid waste reused or recycled	25		25		25		%

Water

Total water consumption	986	1,936	935	1,709	978	1,896	ML/year
Total water consumption/FTE	19	26	15	17	14	22	m ³ /FTE/year
Total water consumption/m ²	1.52		1		1		kL/m ² /year

* Scope 1 emissions and its kWh energy equivalent units have been restated in 2010 as we aligned our diesel emission conversion factors with the updated DEFRA emission reporting guidelines.

** Total energy consumption and its use intensity figures for 2011 now include the energy required to supply district cooling to our main offices in Singapore and the United Arab Emirates previously excluded in our 2010 figures.

*** Scope 3 data has been restated for 2010 using DEFRA's updated conversion factors released in October 2010. Flights less than 1,180km are classified as short haul flights and Premium Economy flights have been classified as economy flights.

Awards and indices 2011

Sustainability awards highlights

The Asset Transaction Banking Awards 2011

Best SME Bank in Hong Kong

The Asset Triple A Awards 2011

Best SME Bank, Hong Kong

The Asset Triple A Islamic Finance Awards 2011

Best Islamic Project Finance House

The Banker Awards 2011



Bank of the Year – Financial Inclusion

Banking Technology Awards 2011

Best Green IT Initiative by a Financial Institution for eOps

CAPITAL Magazine Awards 2011



CAPITAL Entrepreneur Green Enterprise Awards 2011

Carbon Trust Standard



Carbon Trust Award

21st Century Biz Herald Awards 2011

Best Case Study Award for Seeing is Believing

CBN The Corporate Social Responsibility Ranking in China 2011



Best CSR Company Award

CommonWealth Magazine Awards 2011



Excellence in Corporate Social Responsibility in Taiwan

CoreNet Global UK Chapter Awards 2011



Innovation and Sustainability Award

Dubai Chamber Awards 2011



Dubai Chamber of Commerce and Industry CSR Label

Euromoney Islamic Finance Awards 2011

Most Improved Islamic Bank in Asia

Gallup 2011



Great Workplace Award

The Hong Kong Council of Social Service



Caring Company 2010/11

Hong Kong General Chamber of Small and Medium Business 2011

Best SMEs Partner, Hong Kong

MIHRM Malaysia Institute of Human Resource Management in partnership with Jobstreet.com Awards 2011

Gold Award: Employer of Choice Award

Gold Award: HR Breakthrough Award

PIKOM 25th Anniversary Gala Dinner and ICT Leadership Awards 2011

ICT Organisation of the Year Award in Malaysia

Sohu.com and AT Kearny Awards 2011



China Sustainability Award

Zambia Institute of Marketing Annual Awards 2011

Best Sponsorship Marketing Excellence Award for the Environment

Sustainability indices

Carbon Disclosure Project

CARBON DISCLOSURE PROJECT

Dow Jones Sustainability Index (Member 2011/12)



FTSE4Good



GS Sustain 2011

