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Sustainability Summary 2014

Driving investment, trade and the creation  
of wealth across Asia, Africa and the Middle East





# Contents



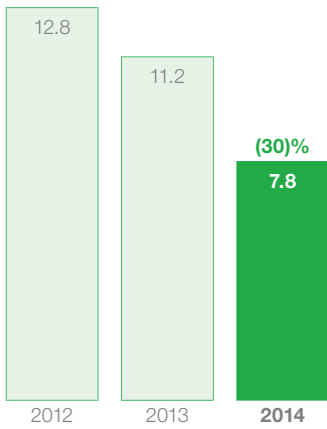
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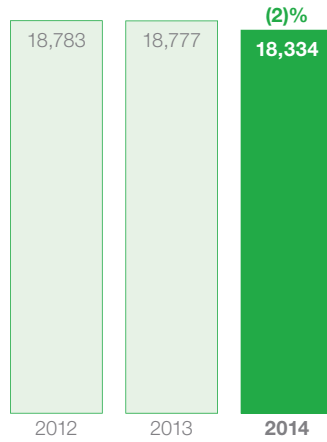
# Performance highlights

Executing our refreshed strategy

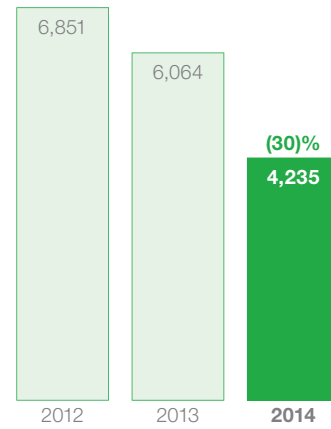
Normalised return on equity<sup>1</sup> %



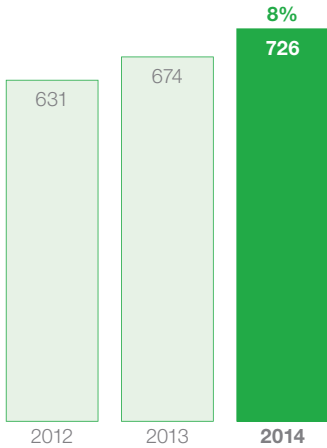
Operating income<sup>2</sup> \$million



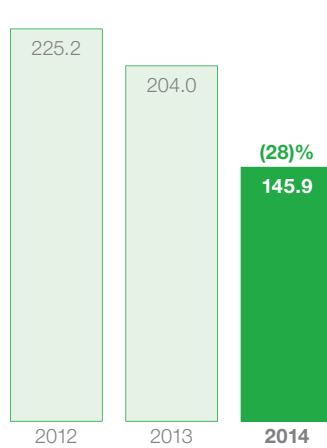
Profit before taxation<sup>2</sup> \$million



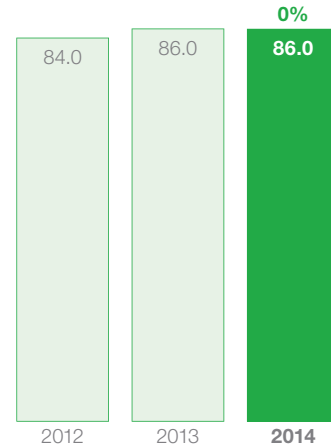
Total assets \$billion



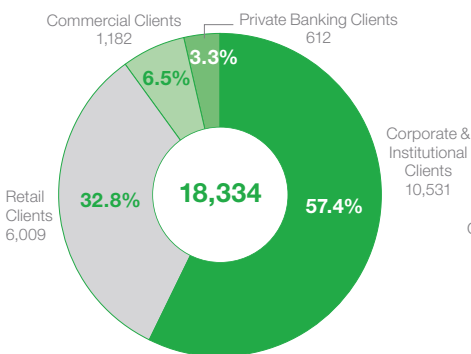
Normalised earnings per share<sup>1</sup> cents



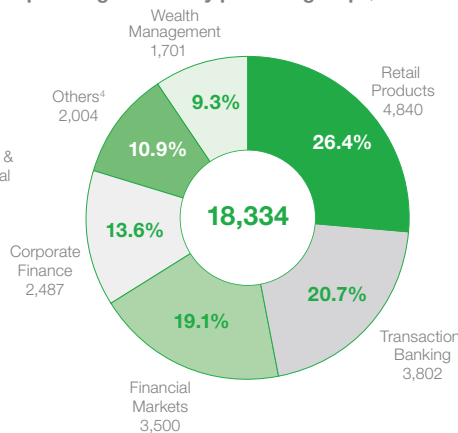
Dividend per share<sup>3</sup> cents



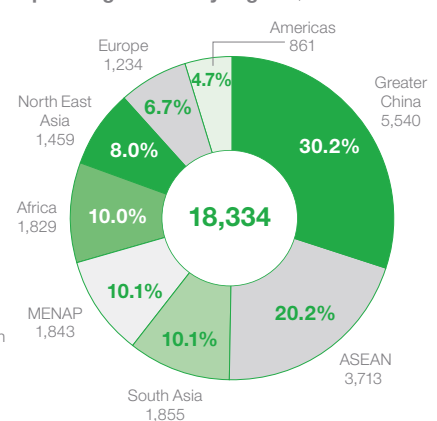
Operating income by client segment \$million



Operating income by product group \$million



Operating income by region \$million



1. Standard Chartered uses non-generally accepted accounting principles (GAAP) measures, where these are not defined under International Financial Reporting Standards (IFRS) or they have been adjusted

2. Operating income includes own credit adjustment (OCA) benefit of \$106 million and \$100 million for 2013 and 2014 respectively. Profit before taxation for 2013 and 2014 include OCA and goodwill impairment. 2014 also includes \$300 million in respect of the civil monetary penalty. 2012 included \$667 million due in respect of settlements with the US authorities

3. Represents the recommended final dividend per share for the respective years together with the interim dividend per share declared and paid in those years

4. Others include Lending and Portfolio Management (\$1,026 million), Asset and Liability Management (\$653 million) and Principal Finance (\$325 million)

# Our business model

## How we create value

Banks play a crucial role in economies by facilitating payments and converting short-term deposits into long-term financing. Through these activities we take on and manage risk. Read more about Standard Chartered's approach to risk on pages 12 to 15 of the 2014 Annual Report and Accounts, with details of our allocation of risk-weighted assets to client segments on pages 120 and 121 of the 2014 Annual Report and Accounts.

As an international banking group focused on Asia, Africa and the Middle East, we serve a wide range of clients from individuals and small and mid-sized businesses to large

companies and financial institutions, helping them to build, grow and protect their wealth. Read more about our business on pages 30 to 34 of the 2014 Annual Report and Accounts.

We have a clear strategy and in 2014 reorganised our business to help us better support our clients and meet our aspirations. Read more about our strategy on page 8 of the 2014 Annual Report and Accounts.

 To read the 2014 Annual Report and Accounts visit <http://investors.sc.com/en/annual-reports.cfm>

## Our business model is focused on sustainable value creation



# Our approach to sustainability

## Promoting sustainable economic and social development

### Our highlights in 2014

- \$318 million of lending provided to microfinance institutions (MFIs), benefiting more than 2.1 million people
- 99 per cent of staff recommitted to the Group Code of Conduct
- 2,477 staff trained on environmental and social risk management
- \$798.6 million of financing provided and supported for renewable energy and clean technology
- \$10 million raised for Seeing is Believing, with a cumulative total of \$79.4 million raised and 65.8 million people reached since 2003

"We continue to support the United Nations Global Compact and its 10 principles on human rights, labour standards, the environment and anti-corruption. This annual report sets out our progress in incorporating these principles into our business."

#### Peter Sands

Group Chief Executive

### Sustainability and our business

Using our position as a leading financial institution, we are committed to promoting positive social and economic development in the countries where we operate.

Sustainability to us is not just about using less energy, or raising money for good causes, although we are proud of our efforts in both. Sustainability is embedded in our brand promise, Here for good, and affects every single thing we do: the way we make decisions, the contribution we make to local economies and the impact that we have when we bank the people and companies driving investment, trade and the creation of wealth across Asia, Africa and the Middle East.

Our ambition is to be the world's best international bank. This means getting the basics right: being financially stable, continuously improving our governance and seizing the opportunities presented by our markets to provide and promote sustainable economic growth.

Our approach continues to focus on three key priorities: contributing to sustainable economic growth, being a responsible company and investing in communities.

### Contributing to sustainable economic growth

Whether it is helping businesses to grow, supporting people to buy their own homes or providing clients with a full range of products to facilitate global trade and investment, we use our core business of banking to fuel economic activity in our markets.

In 2014, we provided \$289 billion in lending to our clients.

This funding enables businesses to diversify or expand and gives individuals the opportunity to invest and provide stability for future generations. By doing all of this responsibly and efficiently, we can have a positive effect on sustainable development in our markets, contributing to economic growth in the long term and enabling communities, businesses and people to thrive.

### Access to financial services

As a bank, we are committed to providing products and services to individuals and companies driving local, regional and global economic development and job creation. We support trade, infrastructure and other key sectors of the economy that create the foundation for long-term sustainable growth. We actively share our expertise with clients, governments, regulators and communities to help deepen financial markets and strengthen the financial sector.

The markets where we operate continue to undergo rapid change, creating new opportunities for economic growth. We are helping countries realise these opportunities by providing dedicated financial services to the local entrepreneurs and businesses that are leading innovation and employment generation. In 2014, we provided \$15 billion of funding to our Commercial Clients, who are predominately local and regional mid-sized companies.

We continue to develop and expand our dedicated Islamic banking brand, Standard Chartered Saadiq. In 2014, we provided \$16 billion in Islamic financing. We acted as financial advisor and lead manager for Hong Kong's inaugural Sukuk (Shariah-compliant Islamic Bonds) issuance, the first dollar-denominated AAA-rated Government Sukuk.

We allocate capital to key sectors in the economy including agriculture, trade and infrastructure. In 2014, we financed \$30.9 billion through our Commodity Traders and Agribusiness portfolio. We supported Vietnam's agriculture sector by signing a \$70 million financing agreement with An Giang Plant Protection Joint Stock Company to fund a rice paddy field model that aims to provide a higher-quality product and financial security for farmers.

We retained our position as a leading trade bank. We supported the development of the China-UK trade corridor by becoming one of the first market-makers for direct trading between the renminbi (RMB) and the GBP on the interbank foreign exchange market in the China Foreign Exchange Trade System.

Many of our markets are hampered by unreliable infrastructure, which can impede economic growth. We have made a \$5 billion commitment to support Power Africa – a five-year multi-stakeholder partnership to help bolster investment in power generation across Sub-Saharan Africa – from 2013 to 2018. We are providing advisory, financing, debt-structuring services and policy framework development. Our efforts in 2013 and 2014 are expected to culminate in the creation of over 900 megawatts of additional generation capacity in Africa. Across our markets, we support the renewable energy and clean technology sector. We provided and supported financing of \$798.6 million to the sector in 2014.

We share our expertise to help countries raise funding, deepen capital markets and attract investment. In 2014, we continued our role as sovereign ratings advisor to 10 governments, supporting their economic development goals through enhanced credit positioning, investor relations and capital-raising strategies. For example, in 2014, we co-arranged the UK government's



### Stakeholder engagement

We maintain ongoing dialogue with stakeholders and draw upon their feedback to develop our business strategy, identify new opportunities and manage risks.

**Clients:** we engage with our clients to ensure that the products and services we offer meet their personal and business needs. We seek to provide the highest levels of service and actively work to identify and resolve complaints. In 2014, we moved towards an online sampling method to assess client satisfaction.

**Employees:** we have continual dialogue with our employees for feedback on our role as an employer. In 2014, we launched My Voice, our new employee engagement survey, with participation from over 85 per cent of employees.

**Communities:** we work with local and international non-governmental organisations to understand the social, economic and environmental concerns of the communities where we operate and to deliver our community investment programmes. In 2014, we partnered with the Queen Elizabeth Diamond Jubilee Trust on four projects to help eliminate blinding trachoma in Africa.

**Investors:** we engage with investors and analysts through one-to-one meetings, roundtables and surveys on how to further integrate sustainability into our business. In 2014, we participated in the leading sustainability indices including the Dow Jones Sustainability Index, FTSE4Good and the Carbon Disclosure Project.

**Regulators, governments and industry bodies:** we take part in initiatives that engage regulators, governments and financial institutions to address sustainability issues in our markets. In 2014, we participated in industry discussions on financial inclusion through our membership of the World Economic Forum Financial Inclusion Steering Committee and Working Group. We also joined the Green Bond Principles and Climate Bonds Initiative to promote the green bond market.

**+** For more information on how we engage stakeholders on material issues, please refer to [sc.com/SustainabilityStakeholders](http://sc.com/SustainabilityStakeholders)

landmark RMB bond issuance and Vietnam's first bond issuance in the international capital market since 2010.

We provide financial products and tools to help our clients reach individuals who lack access to banking services. In 2014, we rolled out capabilities to transact with mobile wallets in four markets. This technology allows clients such as non-governmental organisations to help pay their staff and other beneficiaries through mobile phones in areas with limited access to banking facilities. In addition, we provided \$318 million to 23 MFIs. We continue to promote transparency in the sector and conducted an independent review of the social performance of 28 of our MFI partners.

### Environmental and social risk management

To achieve long-term sustainable development, we must responsibly manage environmental and social risks. We have well-established Position Statements that set out the standards we expect of clients and ourselves, including application of the Equator Principles.

In 2014, we revised our environmental and social risk assessment procedures and underlying templates. These procedures assess alignment with our Position Statements and are completed as part of our credit approval process for all clients and certain transactions. Potential issues are identified and referred to a specialist team for a more in-depth review. In 2014, over 350 client relationships and transactions were referred for further review. For all identified risks, we seek to develop effective mitigating measures. Where this is not possible, transactions have been, and will continue to be, turned down.

### Being a responsible company

Our commitment to sustainability is about more than the economic activity we finance for our clients. It is also about how we develop our people and manage our business to create long-term value for our stakeholders and deliver on our brand promise, Here for good. In 2014, we continued to strengthen our corporate governance framework, made a significant investment in our financial crime remediation programmes and moved forward with additional external disclosure on country-by-country tax payments as set out in the European Union requirements.

### Governance

Robust governance is the foundation for establishing trust and promoting engagement between a company and its stakeholders. We see governance as critical to our commitment to being a responsible company and continuously look for ways to strengthen our approach.

In 2014, the Brand and Values Committee, which oversees our sustainability agenda, was renamed the Brand, Values and Conduct Committee, to more accurately reflect the committee's focus on different aspects of conduct. The Brand, Values and Conduct Committee works to ensure that the right culture, values and behaviours are actively adopted and promoted at all levels within the organisation.

**+** Further details regarding the remit, role and responsibilities of the Brand, Values and Conduct Committee can be found on pages 161 to 165 of the 2014 Annual Report and Accounts. The full report can be found at <http://investors.sc.com/en/annual-reports.cfm>

The Board Financial Crime Risk Committee became effective on 1 January 2015. Its role is to provide additional focus and oversight of all financial crime compliance matters.





### Saving lives through Sukuks

In 2014, we leveraged our expertise to help organisations and governments issue Sukuks (Shariah-compliant Islamic Bonds), but none could match the life-saving impact of the Sukuk that we arranged for the International Finance Facility for Immunisation Company (IFFIm).

The IFFIm is a multilateral institution created to accelerate the availability of predictable, long-term funds for health and immunisation programmes. The three-year, \$500 million Sukuk was the IFFIm's first, with the proceeds set to fund immunisation programmes and health-system strengthening initiatives for children in some of the world's poorest countries, many of which are in our footprint.

As well as being the largest inaugural Sukuk issue from a supranational, this was also the first ever socially responsible Sukuk with funds to be utilised for vaccinations.

Acting as Sole Global Coordinator and Joint Lead Manager for this landmark transaction, we increased the deal size from \$300 million to \$500 million. Over 85 per cent of the order book comprised new, primarily Islamic, investors. This highlights investor confidence in the deal and our ability to access unique pools of liquidity for our clients.

The Sukuk gave investors the opportunity to help protect tens of millions of children from preventable diseases, and enabled us to use our expertise to demonstrate our commitment to being Here for good.

### People and values

As part of our one-bank approach, we continue to embed our culture and values throughout the Group. We invest in our people through learning and development programmes with 94 per cent of employees receiving training in 2014. To further understand the views of our employees, in 2014 we launched a new employee engagement survey, My Voice, in which over 85 per cent of employees participated.

We respect human rights across our business. This includes our human resources policies and our procurement decisions as set out in our Supplier Charter. We consider human rights in our financing decisions, guided by our Position Statements, which address the rights of children, workers and communities in relation to specific industry-sector risks.

### Financial crime prevention

Financial crime hinders economic progress and harms individuals and communities. We strive to have the most effective financial crime compliance programmes in order to protect our clients, employees and the places where we do business. Our goal is to prove that we are leading the way in combating financial crime, while providing a quality service for our clients. Over the past two years, the Group has dedicated substantial leadership attention, investment and training to financial crime compliance. In 2014, we more than doubled the staff working in Financial Crime Compliance and hired industry leaders into the function. Each year more than 80,000 employees complete training to prevent bribery, corruption and money laundering. While we have made progress, we still have more to do to ensure our own behaviours and processes are operating above regulatory standards. Our commitment to this work is absolute.

### Responsible selling and marketing

Supporting the needs of our clients and delivering a high-quality client experience is a priority across the business. We focus on treating clients fairly and work closely with them to deliver

appropriate and suitable products. In 2014, we moved towards an online sampling method to assess client satisfaction and understand their needs. We have robust global policies and procedures in place to make sure that complaints are identified and resolved quickly. To support our continual focus on conduct, in 2014 we exited our engagement of third-party vendors as representatives of the Group for the sale of our retail products.<sup>1</sup>

### Environment

We seek to minimise the impact of our operations on the environment. In 2014, we reduced our energy use intensity by 4 per cent, our water use intensity by 3 per cent and our office paper use by 6 per cent per full-time employee. We remain broadly on track to meet our respective committed targets. To manage energy and water use across our properties, in 2014 we collaborated with landlords to make sure that 34 per cent of our new and renewed leases are green. In 2015, we will work with our new property management partner, Johnson Controls Inc, to accelerate energy and water savings across our property footprint.

#### Environment assurance

PwC is our independent third-party assurance provider for Greenhouse Gas (GHG) emissions. In 2014, our measured Scope 3 emissions were included as part of our assurance along with our measured Scope 1 and Scope 2 emissions to enhance the credibility of our GHG reporting.



For additional information, review the Independent Assurance Report on [sc.com/EnvironmentalAssurance](http://sc.com/EnvironmentalAssurance)

1. Except for the Philippines, which is currently under review



## Suppliers

We made further progress in engaging our suppliers to meet leading environmental and social standards by joining the United Nations Global Compact (UNGC) Supply Chain Sustainability Workstream in 2014. In addition to adhering to our Supplier Charter established in 2012, we encourage our suppliers to adopt the 10 UNGC principles relating to issues such as human rights and labour.

## Investing in communities

Promoting the social and economic development of communities is fundamental to our strategy supporting sustainable economic growth in our markets. In 2014, we invested \$64.2 million, or the equivalent of 1.06 per cent of our 2013 operating profit, in community programmes. Our programmes focus on health and education, with youth as a target demographic. We support emergency response efforts across our markets.

### Community programmes

The economic prosperity of a community depends on a healthy and productive population. Seeing is Believing (SiB), our flagship community programme, provides funding to address avoidable blindness and promote quality eye health. Through fundraising and bank matching, we raised \$10 million in 2014. From 2003 to 2014, we raised more than \$79.4 million and reached 65.8 million people. In 2014, we awarded nine grants from the SiB Innovation Fund to promote and develop pioneering solutions to tackle blindness around the world.

Our Living with HIV (LwHIV) programme marked 15 years of providing education on HIV and AIDS to our staff and communities in 2014. We focused on 'Positive Living' initiatives across our markets, encouraging colleagues to get involved in reducing the fear and stigma associated with HIV and AIDS. Our employees delivered over 5,000 volunteering days for LwHIV in 2014, an increase of 15 per cent over 2013. We established a partnership with the MTV Staying Alive Foundation to provide funding to organisations delivering local education and awareness programmes on HIV and AIDS in several of our markets.

Education provides opportunities for individuals and communities. Goal, our leading education programme, combines sports with life-skills training to empower girls with the confidence, knowledge and skills they need to be integral economic leaders in their families and communities. We reached more than 50,000 girls across 24 markets in 2014. From 2006 to 2014, we empowered nearly 146,000 girls. In 2014, we expanded the employability component of the programme through a partnership with the International Youth Foundation to help prepare girls to enter the workforce.

Our global Financial Education for Youth programme trained over 13,100 young people across 15 markets in 2014. Alongside this, we expanded our Education for Entrepreneurs training programme by developing a training toolkit enabling staff volunteers to deliver sessions on financial management to micro and small businesses in our communities. In 2014, the programme ran in eight markets and reached 835 entrepreneurs.

We provide emergency response and support reconstruction efforts across our markets. In 2014, we contributed more than \$700,000 to relief efforts focusing on flood recovery in several countries in Asia and the Ebola Virus Disease (EVD) in West Africa. To support the local and international EVD response, we are utilising our local banking network to open accounts for aid

organisations and to process payments for health workers. We also joined together with other private sector companies and signed the UN Business Action Pledge on Ebola Elimination.

### Employee volunteering

Our staff are highly engaged in employee volunteering. Every employee is entitled to three days of paid volunteering leave annually. We integrate volunteering into our community programmes and encourage skills-based volunteering. In 2014, we contributed over 86,900 volunteering days across our markets.

### Our priorities in 2015

- Progress our Power Africa commitment to bolster investment in power generation
- Continue to train staff on our environmental and social risk procedures
- Continue to engage staff on our conduct agenda
- Promote our targets to improve energy efficiency across our properties
- Encourage skills-based volunteering to support the needs of local communities

# Our contribution to the Millennium Development Goals

## Millennium Development Goals (MDGs) – Our contribution

Over the past 15 years, we have worked to ensure that our community investment priorities support the MDGs. As the Sustainable Development Goals (SDGs) are finalised in 2015, we will continue to collaborate with governments, other private sector companies and our community partners to advance the SDGs.

Goal 1	Eradicate extreme poverty and hunger	
Target	Halve, between 1990 and 2015, the proportion of people whose income is less than \$1 a day.	
Standard Chartered commitment and progress	Provide financing and technical assistance for microfinance institution (MFI) clients in Asia and Africa to enhance the capacity to extend loans to more people in our markets.	<p>From 2005 to 2014, we provided more than \$1.6 billion in lending to 85 MFIs. Our financing has impacted an estimated 10.4 million people. In 2014, we provided \$318 million of funding to 23 MFI partners.</p> <p>We continue to promote transparency in the sector. In 2014, we conducted an independent review of the social performance of 28 of our MFI partners.</p>
	Provide financial education to micro and small businesses in our markets.	<p>We made a Clinton Global Initiative (CGI) commitment to provide training to 5,000 micro and small businesses, with at least 20 per cent being women-owned or led, between 2013 and 2018.</p> <p>In 2013 and 2014, we trained 1,400 micro and small businesses, including approximately 36 per cent women. This includes 835 non-client micro and small businesses trained by our staff volunteers in 2014 and 565 clients trained in 2013 and 2014 through our partnership with PwC.</p>
Goal 3	Promote gender equality and empower women	
Target	Eliminate gender disparity in primary and secondary education, preferably by 2005, and in all levels of education no later than 2015.	
Standard Chartered commitment and progress	Empower more adolescent girls from low-income communities in our markets through Goal.	<p>In 2013, we made a CGI commitment to empower a further 500,000 adolescent girls through Goal by the end of 2018. This will bring the cumulative number of girls reached to 600,000 from 2006 to the end of 2018.</p> <p>From 2006 to 2014, we empowered nearly 146,000 girls, including more than 50,000 across 24 markets in 2014.</p>
	Provide financial education training to women entrepreneurs in our markets.	<p>We made a CGI commitment to provide training to 5,000 micro and small businesses, with at least 20 per cent being women-owned or led, between 2013 and 2018.</p> <p>In 2013 and 2014, we trained 1,400 micro and small businesses, including approximately 36 per cent women. This includes 835 non-client micro and small businesses trained by our staff volunteers in 2014 and 565 clients trained in 2013 and 2014 through our partnership with PwC.</p>

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**Goal 6****Combat HIV and AIDS, malaria and other diseases**

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**Target**

Have halted by 2015 and begun to reverse the spread of HIV and AIDS.

**Standard Chartered  
commitment and progress**

Continue to educate our staff and external partners across our footprint through our Living with HIV (LwHIV) programme.

In 2014, our LwHIV programme marked 15 years of providing education on HIV and AIDS.

Our employees delivered over 5,000 volunteering days for LwHIV in 2014, an increase of 15 per cent over 2013.

In 2014, we established a partnership with the MTV Staying Alive Foundation to provide funding to organisations delivering local education and awareness programmes in several of our markets.

Raise \$100 million from 2003 to 2020 to provide sustainable eye-care services through Seeing is Believing (SiB).

Through fundraising and bank matching, we raised \$10 million for SiB in 2014, with a cumulative total of more than \$79.4 million raised and 65.8 million people reached since 2003.

In 2014, we awarded nine grants from the SiB Innovation Fund to promote and develop pioneering solutions to tackle blindness around the world.

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**Goal 7****Ensure environmental sustainability**

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**Target**

Integrate the principles of sustainable development into country policies and programmes and reverse the loss of environmental resources.

**Standard Chartered  
commitment and progress**

Focus on our environmental strategy to i) reduce our operational impacts and ii) mitigate environmental and social risks arising from client activities in lending.

We have well-established Position Statements that set out the standards we expect of our clients and ourselves, including application of the Equator Principles.

In 2014, we revised our environmental and social risk assessment procedures and underlying templates.

We support the renewable energy and clean technology sector. From 2007 to 2014, we provided and supported financing of more than \$11.2 billion to the sector, including \$798.6 million in 2014.

We seek to minimise the impact of our operations on the environment. In 2014, we reduced our energy use intensity by 4 per cent, our water use intensity by 3 per cent and our office paper use by 6 per cent per full-time employee. We have long-term targets in place and are broadly on track to meet these targets.

Engage internal and external stakeholders to reduce their impact on the environment.

Our environment employee engagement programme, ECoNET, promotes resource efficiency for our employees and communities. In 2014, 13,110 of our staff volunteered to participate in green-related initiatives.

Through our Supplier Charter, we encourage our suppliers to adopt leading environmental and social best practice.

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## Our public commitments and progress

Theme	Commitment	Target	Timeline	Progress as at 31 December 2014
<b>Contributing to sustainable economic growth</b>	Bolster investment in power generation across Sub-Saharan Africa through Power Africa	\$5 billion. Expected to add up to 7,500 megawatts of generation capacity	2013 – 2018	900 megawatts
<b>Being a responsible company</b>	Increase women on our Board	25% women	2013 – 2017	11% women
	Reduce energy use intensity	35% in tropical locations 20% in temperate locations	2008 – 2019	Reduced by 9% tropical, 22% temperate locations
	Reduce water use intensity	71%	2008 – 2019	44%
	Reduce office paper use	10 kg per full-time employee (FTE)	2012 – 2020	19.3 kg per FTE
<b>Investing in communities</b>	Invest in our local communities	0.75% of prior year operating profit (PYOP)	Annual	1.06%
	Raise funds to tackle avoidable blindness	\$100 million	2003 – 2020	<\$79.4 million
	Empower girls through education and sport	600,000 girls	2006 – 2018	>146,000 girls
	Educate micro and small businesses	5,000 micro and small businesses, with 20% women-owned or led	2013 – 2018	1,400 entrepreneurs, including approximately 36% women



# Sustainability data

## Contributing to sustainable economic growth

### Environmental and social risk management

#### Employees trained in environmental and social risk management<sup>1</sup>

	2014	2013
Employees trained <sup>2</sup>	2,477	1,374

1. Data in this table has been restated from 2013

2. Employees targeted for training are those in client-facing roles and relevant support teams

### Equator Principles

#### Project finance mandates

	Cat A <sup>1</sup>	Cat B <sup>2</sup>	Cat C <sup>3</sup>
Total 2012	3	17	–
Total 2013	9	29	3
<b>Total 2014</b>	<b>3</b>	<b>11</b>	<b>–</b>
<b>2014</b>			
<b>Sector</b>			
Mining		1	
Infrastructure		2	
Oil and Gas	2	2	
Renewables		4	
Telecoms			
Power	1	2	
Other			
<b>Region</b>			
Greater China			
North East Asia			
South Asia		4	
ASEAN	1	2	
MENAP	1	2	
Africa	1	1	
Americas		2	
Europe			
<b>Designation<sup>4</sup></b>			
Designated	1	3	
Non-designated	2	8	
<b>Independent review</b>			
Yes	3	10	
No		1	

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 on the Equator Principles website

## Sustainability data

### Project-related corporate loans

	Cat A	Cat B	Cat C
Total 2012	–	–	–
Total 2013	–	–	–
<b>Total 2014</b>	<b>1</b>	<b>4</b>	<b>–</b>
<b>2014</b>			
<b>Sector</b>			
Mining		1	
Infrastructure			
Oil and Gas	1	1	
Renewables		1	
Telecoms			
Power		1	
Other			
<b>Region</b>			
Greater China		3	
North East Asia			
South Asia		1	
ASEAN	1		
MENAP			
Africa			
Americas			
Europe			
<b>Designation</b>			
Designated			
Non-designated	1	4	
<b>Independent review</b>			
Yes	1	4	
No			

## Project advisory mandates

	Mandates
Total 2012	7
Total 2013	4
<b>Total 2014</b>	<b>5</b>
<b>2014</b>	
<b>Sector</b>	
Mining	
Infrastructure	
Oil and Gas	2
Renewables	
Telecoms	
Power	2
Other	1
<b>Region</b>	
Greater China	
North East Asia	
South Asia	1
ASEAN	
MENAP	1
Africa	3
Americas	
Europe	

## Access to financial services

### Clean technology

Cumulative amount of funds provided and supported since 2007

2012	9,419
2013	10,364
<b>2014</b>	<b>11,163</b>

## Microfinance

	2014	2013	2012
Cumulative amount of loans extended since 2005 (\$million)	1,559	1,241	970
Individuals impacted <sup>1</sup> (million)	10.4	8.3	6.4
Number of MFIs <sup>2</sup>	85	79	73

1. Based on an assumption of average loan size of \$150 in local currency

2. Cumulative data

## Sector lending

	2014								
	Greater China \$million	North East Asia \$million	South Asia \$million	ASEAN \$million	MENAP \$million	Africa \$million	Americas \$million	Europe \$million	Total \$million
<b>Industry</b>									
Energy	1,470	310	123	9,006	1,228	533	3,206	11,347	27,223
Manufacturing	9,456	2,419	2,452	4,337	2,239	1,031	1,031	3,838	26,803
Financing, insurance and non-banking	5,856	995	431	5,497	1,136	628	3,507	7,336	25,386
Transport, telecom and utilities	3,715	1,602	922	3,706	1,210	662	612	6,176	18,605
Food and household products	2,589	313	929	5,034	1,381	1,346	1,438	1,302	14,332
Commercial real estate	6,876	2,190	1,503	3,798	1,133	79	-	485	16,064
Mining and quarrying	3,383	649	922	2,186	512	764	273	4,123	12,812
Consumer durables	5,076	659	1,291	1,170	1,385	439	404	1,752	12,176
Construction	1,169	486	897	1,178	1,352	252	20	1,095	6,449
Trading companies and distributors	1,419	400	232	932	719	418	56	114	4,290
Government	536	368	5	1,206	230	19	220	165	2,749
Other	1,103	667	422	1,603	717	392	197	998	6,099
<b>Retail Products</b>									
Mortgages	34,381	12,918	2,366	20,724	1,853	345	-	1,320	73,907
CCPL and other unsecured lending	6,673	4,407	987	4,850	2,096	1,425	-	51	20,489
Auto	-	-	40	631	339	6	-	-	1,016
Secured Wealth Products	3,466	74	70	9,385	805	-	-	1,455	15,255
Other	382	1,234	976	1,362	50	69	-	1,567	5,640
<b>Total in 2014</b>	<b>87,550</b>	<b>29,691</b>	<b>14,568</b>	<b>76,605</b>	<b>18,385</b>	<b>8,408</b>	<b>10,964</b>	<b>43,124</b>	<b>289,295</b>
Portfolio impairment provision	(98)	(75)	(56)	(201)	(78)	(47)	(9)	(132)	(696)
<b>Total loans and advances to customers</b>	<b>87,452</b>	<b>29,616</b>	<b>14,512</b>	<b>76,404</b>	<b>18,307</b>	<b>8,361</b>	<b>10,955</b>	<b>42,992</b>	<b>288,599</b>
<b>Total loans and advances to banks</b>	<b>28,758</b>	<b>5,997</b>	<b>488</b>	<b>12,388</b>	<b>1,603</b>	<b>940</b>	<b>12,661</b>	<b>24,665</b>	<b>87,500</b>



# Being a responsible company

## Financial crime prevention

	2014
Employees completing anti-bribery e-learning	94,920
Employees completing anti-money laundering (AML), counter terrorist financing and sanctions e-learning	85,586

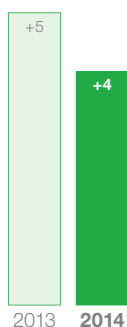
### Additional notes on financial crime prevention data

The Group has implemented, on a risk assessed basis, client and transaction screening processes to detect clients and transactions which pose sanctions, money laundering or other related risks.

Specialised automated transaction surveillance systems monitor customer transactions for AML purposes and generate alerts. These alerts may, in turn, result in suspicious activity reports that are submitted to law enforcement authorities with whom the Group collaborates.

## Responsible selling and marketing

### Retail Clients Net Promoter Score (NPS) relative to market average<sup>1</sup>



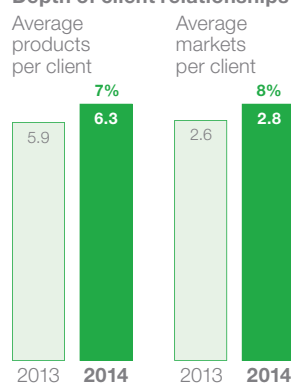
#### Aim

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

#### Analysis

Our relative global NPS in 2014 was four points above the market average.

### Corporate & Institutional Clients Depth of client relationships<sup>2</sup>



#### Aim

To leverage our network and product capabilities to increase the average number of markets and products per client.

#### Analysis

We continued to drive deeper and broader client use of our products and markets.

#### 1. Retail Clients: relative Net Promoter Score (NPS)

'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. In 2014, we began to move to a new methodology, progressively changing our sampling periods and method to create greater transparency, and benchmarking our NPS against the overall market. NPS gauges customer support for the retail 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 10 is most likely. We then derive the NPS by subtracting the percentage of detractors (those who score zero to six) from the percentage of promoters (those who score nine to 10). NPS operates on a scale from -100 (all detractors) to +100 (all promoters)  
**Source:** Market Probe & RFI Customer Satisfaction Survey (20 markets on average each year). The survey uses interviews completed in 2014

#### 2. Corporate & Institutional Clients depth of relationships

Average number of markets and products per client  
**Source:** Standard Chartered data

## People and values

### Countries

	2014	2013	2012
Global <sup>1</sup>	71	71	69

### Headcount

	2014	2013	2012
Global total	90,940	86,640	89,058
Growth	4,300	(2,418)	2,193
Growth percentage	5.0%	(2.7)%	2.5%

### Nationalities

	2014	2013	2012
Global	133	132	127
Senior management (Director, bands 1 and 2)	29	27	28

1. Countries from 2012 and 2013 have been updated from the 2013 Annual Report and Accounts to include Venezuela, a representative office with no headcount

## Sustainability data

<b>Business function</b>	2014	2013	2012
Business	49,638	46,892	49,959
Support services	41,302	39,748	39,099

<b>Region</b>	2014 %	2013 %	2012 %
Greater China	21	22	22
North East Asia	6	7	7
South Asia	25	24	24
ASEAN	25	25	25
Middle East and Pakistan	9	9	10
Africa	10	9	9
Americas	1	1	1
Europe	3	3	2

<b>Employee attrition</b>	2014 %	2013 %	2012 %
Employee turnover rate	18.5	19.5	17.3
Employee voluntary turnover rate	15.1	15.9	13.8
High-potential voluntary turnover rate	9.7	9.2	6.5

<b>Years of service</b>	2014 %	2013 %	2012 %
0-5 years	61	58	62
5-10 years	22	25	22
>10 years	17	17	16

## Diversity and inclusion

<b>Nationality<sup>1</sup></b>	2014 %	2013 %	2012 %
North East Asia	26	27	28
South Asia	28	27	27
South East Asia	20	20	20
Middle East and Pakistan	7	6	7
Africa	10	9	9
Americas	2	2	2
Europe	4	4	4
Australia and New Zealand	1	1	1
Others (no information)	2	4	2

<b>Gender</b>	2014 %	2013 %	2012 %
Female representation globally	47	47	47
Female senior management (Director, bands 1 and 2)	15	16	16
Female executive and non-executive director including Chairman	11	14	16

1. The definition of nationality reflects the passport of the employee

	2014	2013	2012
<b>Learning and development</b>			
Employees receiving training (%)	94	97	92
High-potential employees receiving training (%)	97	100	96
Average training days per employee	3.2	3.4	3.3
Average spend on training per employee (\$)	764	800	810
<b>Graduate recruitment</b>			
Graduates	375	382	465
<b>International mobility</b>			
International moves	204	235	258
Employees on international assignment	372	470	599
<b>Employee engagement<sup>1</sup></b>			
Gap score <sup>2</sup>	0.36	–	–
Participation rate (%)	85.4	–	–
<b>Performance management</b>			
	2014 %	2013 %	2012 %
Employees appraised	98	99	99
Employees reviewed against agreed objectives and values	100	99	100
<b>Shares</b>			
Employees receiving discretionary share awards	3,529	3,943	3,998
Participation in Sharesave scheme (%)	26	31	30
<b>Absenteeism</b>			
	2014 %	2013 %	2012 %
Sick-leave absence/days lost	0.8	0.9	–
Employees that have taken sick leave	37	42	–

1. In 2014, we introduced a new employee engagement survey, My Voice

2. The gap score represents the difference between the importance that our employees attribute to the employee experience across 40 different measures, and their perception of how well the Group is delivering in these areas. Maximum gap score 5, with 0 being the target

## Environment

	2014		2013		2012	
	Measured	Scaled-up	Measured	Scaled-up	Measured	Scaled-up
Offices reporting	201		201		199	
Net internal area of occupied property (m <sup>2</sup> )	891,338	1,308,959	879,815	1,354,541	888,245	1,431,603
Occupied net internal area where data is collected (%)	75		72		69	
Full-time employees (FTE)	78,216	90,940	73,851	86,640	72,942	89,058
Annual operating income from 1 October to 30 September (\$million)		18,105		19,298		18,764
<b>Greenhouse Gas emissions – Absolute (tonnes CO<sub>2</sub>eq/year)</b>						
Scope 1 emissions (combustion of fuels)	11,307	20,144	13,687	23,878	14,620	25,557
Scope 2 emissions (purchased electricity)	140,825	192,403	161,877	226,727	159,651	236,443
Scope 1 & 2 emissions	152,132	212,547	175,564	250,605	174,271	262,000
Scope 3 emissions without distance uplift (air travel)	54,216	55,296	50,220	55,127	51,812	64,472
Scope 3 emissions with distance uplift (air travel)	59,095	60,273	54,739	60,087	56,475	70,541
Scope 1, 2 & 3 emissions	206,348	267,843	225,784	305,732	226,083	326,472
<b>Greenhouse Gas emissions – Intensity<sup>1</sup></b>						
Scope 1 & 2 emissions/m <sup>2</sup> (kg CO <sub>2</sub> eq/m <sup>2</sup> /year)	171	162	200	185	196	183
Scope 1 & 2 emissions/FTE (tonnes CO <sub>2</sub> eq/FTE/year)	1.95	2.34	2.38	2.89	2.39	2.94
Scope 3 emissions/FTE without distance uplift (tonnes CO <sub>2</sub> eq/FTE/year)	0.54	0.54	0.63	0.63	0.65	0.65
Scope 3 emissions/FTE with distance uplift (tonnes CO <sub>2</sub> eq/FTE/year)	0.58	0.58	0.69	0.69	0.71	0.71
Scope 1, 2 & 3 emissions/m <sup>2</sup> (kg CO <sub>2</sub> eq/m <sup>2</sup> /year)	232	205	257	226	255	228
Scope 1, 2 & 3 emissions/FTE (tonnes CO <sub>2</sub> eq/FTE/year)	2.64	2.95	3.06	3.53	3.10	3.67
Scope 1 & 2 emissions/\$million operating income (tonnes CO <sub>2</sub> eq/\$m/year)		11.74		12.99		13.96
Scope 1, 2 & 3 emissions/\$million operating income (tonnes CO <sub>2</sub> eq/\$m/year)		14.79		15.84		17.40
<b>Environmental resource efficiency</b>						
<b>Energy</b>						
Indirect non-renewable energy consumption <sup>2</sup> (GWh/year)	215	298	226	328	230	349
Indirect renewable energy consumption <sup>3</sup> (GWh/year)	8	8	13	13	6	6
Direct non-renewable energy consumption <sup>4</sup> (GWh/year)	46	86	51	90	57	98
Direct renewable energy consumption <sup>5</sup> (GWh/year)	0	0	0	0	0	0
On-site renewable energy consumption <sup>6</sup> (MWh/year)	115	115	115	115	128	131
Energy consumption (GWh/year)	287	405	291	431	294	454
Energy consumption/FTE (kWh/FTE/year)	3,669	4,453	3,940	4,975	4,031	5,098
Energy consumption/m <sup>2</sup> (kWh/m <sup>2</sup> /year)	322	309	334	320	333	319
<b>Water</b>						
Water consumption (ML/year)	814	1,191	838	1,902	868	1,868
Water consumption/FTE (m <sup>3</sup> /FTE/year)	10	13	11	22	12	21
Water consumption/m <sup>2</sup> (kL/m <sup>2</sup> /year)	1.03	0.91	1.06	1.40	1.08	1.31
<b>Paper</b>						
Print paper consumption (ktonnes/year)	1.51	1.75	1.51	1.77	1.71	2.08
Print paper consumption/FTE (kg/FTE/year)	19.25	19.25	20.43	20.43	23.39	23.39
<b>Waste</b>						
Waste (ktonnes/year)	5.9	7.2	5.5	8.1	5.4	9.3
Waste/FTE (kg/FTE/year)	75	79	74	93	74	105
Waste reused or recycled (%)	28	28	30	30	36	36
Retired IT equipment reused or recycled (ktonnes/year)	0.16	0.28	0.11	0.15	N/A	N/A

1. Scope 1 & 2 emissions/m<sup>2</sup> data has been restated from 2013

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

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

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

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

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



## Additional notes on environment data

The emissions within our inventory correspond to a reporting period of 1 October 2013 to 30 September 2014. This is to allow sufficient time for independent assurance to be gained prior to the publication of results. Accordingly, the operating income used corresponds to the same period rather than calendar year used in financial reporting. This is consistent with international carbon reporting practice.

'Measured' data is collected from Global Environment Management System (GEMS) properties, defined as all properties that are over 10,000 square feet. The Group's PwC assurance report for measured Scope 1 and 2 Greenhouse Gas emissions can be found on page 20.

'Scaled-up' data is an extrapolation made from measured data to account for 100 per cent of the Group's occupied property footprint (as at the end of the reporting period).

In accordance with guidance issued by the UK Development for Environment, Food and Rural Affairs (DEFRA) in 2014, we have included Scope 3 emissions with equivalent distance uplift from 2012, which is our baseline year. The Group's reporting criteria can be found at [sc.com/EnvironmentCriteria](http://sc.com/EnvironmentCriteria).

On-site renewable energy generation is not included in the energy intensity calculation. All other forms of renewable energy are included.

Carbon abatement benefit from indirect renewable energy is not taken into account.

Total energy use is normalised to reflect periods of vacancy in certain sites during the reporting period.

Net internal areas used for water use intensity do not include sites that have reported zero water consumption in demised areas.

Warehouses, empty land, car parks, unoccupied sites for business continuity purposes, residential properties, space occupied by automated teller machines, vaults and space sub-let to tenants are excluded from this extrapolation.

Scope 3 emissions are drawn from reliable data collected from 41 countries, based on seating class and distance flown.

As we operate largely outside of the UK, all flights domestic or international with flight distance <463km, labelled by DEFRA as 'domestic flights', have been classified as 'short haul'. All flights with distance flown ranging from 463 to 1,108km, labelled by DEFRA as 'short haul' have been classified as 'medium haul'.

## Investing in communities

### Community investment

	2014 \$million	2013 \$million	2012 \$million
Cash contributions	25.2	15.4	21.4
Employee time (non-cash item)	23.6	24.2	25.0
Gifts in Kind (non-cash item) <sup>1</sup>	0.1	0.2	0.1
Management costs	5.8	6.0	5.8
<b>Total (direct investment by the Group)</b>	<b>54.7</b>	45.7	52.3
Leverage <sup>2</sup>	9.5	8.4	10.5
<b>Total (including leverage)<sup>3</sup></b>	<b>64.2</b>	54.1	62.8
<b>Percentage of prior year operating profit (PYOP)</b>	<b>1.06</b>	0.79	0.91

1. Gifts In Kind comprises all non-monetary donations

2. Leverage data relates to the proceeds from staff and other fundraising activity

3. Total figures subject to rounding

The Board of Directors of Standard Chartered PLC engaged us to provide limited assurance on the information described below and set out in Standard Chartered PLC's Sustainability Summary 2014 for the year ended 30 September 2014.

## Our conclusion

**Based on the procedures we have performed and the evidence we have obtained, nothing has come to our attention that causes us to believe that the Selected Information for the year ended 30 September 2014 has not been prepared, in all material respects, in accordance with the Reporting Criteria.**

This conclusion is to be read in the context of what we say in the remainder of our report.

## Selected Information

The scope of our work was limited to assurance over the information listed below in Standard Chartered PLC's Sustainability Summary 2014 (the "Selected Information").

The Selected Information and the Reporting Criteria against which it was assessed are summarised in the table below. Our assurance does not extend to the completeness of the properties reported, information in respect of earlier periods or to any other information included in Standard Chartered PLC's Annual Report and Accounts or Sustainability Summary 2014.

Selected Information	Reporting Criteria
Scope 1 'Measured' Greenhouse Gas emissions from the on-site combustion of fuel.	The Standard Chartered Environment Reporting Criteria <sup>i</sup>
Scope 2 'Measured' Greenhouse Gas emissions from the energy generated off-site in the form of purchased electricity.	
Scope 3 'Measured' Greenhouse Gas emissions from the travel of directors and employees in the course of business.	
Total energy consumption	

The Standard Chartered Environment Reporting Criteria can be found at:

[https://www.sc.com/en/resources/global-en/pdf/sustainability/Environment\\_Reporting\\_Criteria.pdf](https://www.sc.com/en/resources/global-en/pdf/sustainability/Environment_Reporting_Criteria.pdf)

## Professional standards applied and level of assurance

We performed a limited assurance engagement in accordance with International Standard on Assurance Engagements 3000 'Assurance Engagements other than Audits and Reviews of Historical Financial Information', and, in respect of the greenhouse gas emissions, in accordance with International Standard on Assurance Engagements 3410 'Assurance Engagements on Greenhouse Gas Statements' (ISAE 3410), issued by the International Auditing and Assurance Standards Board. A limited assurance engagement is substantially less in scope than a reasonable assurance engagement in relation to both the risk assessment procedures, including an understanding of internal control, and the procedures performed in response to the assessed risks.

## Our Independence and Quality Control

We applied the Institute of Chartered Accountants in England and Wales (ICAEW) Code of Ethics, which includes independence and other requirements founded on fundamental principles of integrity, objectivity, professional competence and due care, confidentiality and professional behaviour.

We apply International Standard on Quality Control (UK & Ireland) 1 and accordingly maintain a comprehensive system of quality control including documented policies and procedures regarding compliance with ethical requirements, professional standards and applicable legal and regulatory requirements

Our work was carried out by an independent team with experience in sustainability reporting and assurance.

## Understanding reporting and measurement methodologies

The Selected Information needs to be read and understood together with the Reporting Criteria, which Standard Chartered PLC is solely responsible for selecting and applying. The absence of a significant body of established practice on which to draw to evaluate and measure non-financial information allows for different, but acceptable, measurement techniques and can affect comparability between entities and over time. The Reporting Criteria used for the reporting of the Selected Information are as at 30 September 2014.

## Work done

We are required to plan and perform our work in order to consider the risk of material misstatement of the Selected Information. In doing so, we:

- made enquiries of Standard Chartered PLC's management, including the Group Sustainability team and those with responsibility for sustainability management and group sustainability reporting;
- evaluated the design of the key structures, systems, processes and controls for managing, recording and reporting the Selected Information. This included analysing 12 countries, selected on the basis of their inherent risk and materiality to the group, to understand the key processes and controls for reporting site performance data to the group CR team;
- performed limited substantive testing on a selective basis of the Selected Information in relation to 16 sites out of 198 to check that data had been appropriately measured, recorded, collated and reported; and
- considered the disclosure and presentation of the Selected Information.

## Standard Chartered PLC's responsibilities

The Directors of Standard Chartered PLC are responsible for:

- designing, implementing and maintaining internal controls over information relevant to the preparation of the Selected Information that is free from material misstatement, whether due to fraud or error;
- establishing objective Reporting Criteria for preparing the Selected Information;
- measuring and reporting the Selected Information based on the Reporting Criteria; and
- the content of the Standard Chartered PLC's Sustainability Summary in 2014.

### ***Our responsibilities***

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We are responsible for:

- planning and performing the engagement to obtain limited assurance about whether the Selected Information is free from material misstatement, whether due to fraud or error;
- forming an independent conclusion, based on the procedures we have performed and the evidence we have obtained; and
- reporting our conclusion to the Directors of Standard Chartered PLC.

This report, including our conclusions, has been prepared solely for the Board of Directors of Standard Chartered PLC in accordance with the agreement between us, to assist the Directors in reporting Standard Chartered PLC's corporate responsibility performance and activities. We permit this report to be disclosed in the Standard Chartered PLC's Sustainability Summary 2014 for the year ended 30 September 2014, to assist the Directors in responding to their governance responsibilities by obtaining an independent assurance report in connection with the Selected Information. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the Board of Directors and Standard Chartered PLC for our work or this report except where terms are expressly agreed between us in writing.

**PricewaterhouseCoopers LLP**  
**Chartered Accountants**  
**London**  
**17 February 2015**

<sup>i</sup>The maintenance and integrity of Standard Chartered PLC's website is the responsibility of the Directors; the work carried out by us does not involve consideration of these matters and, accordingly, we accept no responsibility for any changes that may have occurred to the reported Selected Information or Reporting Criteria when presented on Standard Chartered PLC's website

# Major awards

## African Investor Awards 2014

- Best Africa Research Team 2014

## Asia Best CSR Practices Awards 2014

- Concern for Health Award for Seeing is Believing in India

## Asia Risk Awards 2014

- Energy & Commodities Derivatives House of the Year

## Asia Risk Corporate Rankings 2014

- #1 Overall for all categories

## Asiamoney fixed income poll 2014

- #1 in Macroeconomic Research Asia, 2014
- #2 Overall Interest Rate Research Analyst, 2014
- #2 for Interest Rates Research in India, 2014
- #2 for Interest Rates Research in Thailand, 2014



## The Asset Triple A Asset Servicing, Fund Management and Investor Awards

- Rising Star Custody Specialist – Middle East
- Best Custody Specialist – Africa



## The Asset Triple A Islamic Finance Awards

- Best Islamic Investment Bank, Middle East
- Best Islamic Private Bank
- Best Islamic Loan House of the Year



## The Asset Triple A Regional House and Deal Awards 2014

- Best Transport Finance House



## The Asset Triple A Treasury, Trade and Risk Management Awards 2014

- Best RMB Trade Settlement Services Bank
- Best in Working Capital & Trade Finance in North Asia (Regional)



## The Banker Technology Projects of the Year Award

- Wholesale payments – Mobile Money/Straight2Bank



## The Banker Transaction Banking Awards 2014

- Best Global Transaction Bank 2014



## The Banker Transaction Banking Awards 2014

- Best Transaction Bank for Cash Management 2014



## The Banker Transaction Banking Awards 2014

- Best Transaction Bank from Europe 2014

## Blue Dart CSR Excellence and Leadership Awards 2014

- Concern for Health Award for Seeing is Believing in India

## The British Business Awards 2014

- CSR Award in China

## The Carbon Trust Awards 2014

- Environmental Excellence Award in the UK

## EMEA Finance Best Bank Awards

- Best Bank in Botswana
- Best Bank in Gambia

## EMEA Finance Best Foreign Bank Awards

- Best Foreign Bank in Ghana
- Best Foreign Bank in Kenya
- Best Foreign Bank in Zambia
- Best Foreign Bank in Zimbabwe

## Euromoney Awards for Excellence 2014

- Best Flow House in Africa
- Best Risk Advisor in Africa
- Best Transaction Services House in Africa
- Best Transaction Services House in the Middle East



## Euromoney FX Survey 2014

- #1 in North America
- #1 in Western Europe
- #1 with Leveraged Funds
- #2 Globally
- #2 with Real Money Funds
- #3 with Banks

## Euromoney Islamic Finance Awards 2014

- Best International Islamic Bank
- Best Structured Products House



## Global Custodian Agent Banks in Emerging Markets Survey 2014

- India – Global Outperformer



## Global Custodian Agent Banks in Emerging Markets Survey 2014

- India – Category Outperformer – Settlement; Relationship & Client Service; Ancillary Services; Technology; and Value Delivered



## Global Custodian Agent Banks in Emerging Markets Survey 2014

- China – Category Outperformer – Settlement



## Global Custodian Agent Banks in Emerging Markets Survey 2014

- Taiwan – Global Outperformer



## Global Custodian Agent Banks in Emerging Markets Survey 2014

- Taiwan – Market Outperformer



## Global Custodian Agent Banks in Emerging Markets Survey 2014

- Taiwan – Category Outperformer – Settlement; Relationship & Client Service; and Ancillary Services





### Global Custodian Agent Banks in Emerging Markets Survey 2014

- Thailand – Category Outperformer – Settlement; and Value Delivered



### Global Custodian Agent Banks in Major Markets Survey 2014

- Singapore – Global Outperformer



### Global Custodian Agent Banks in Major Markets Survey 2014

- Singapore – Category Outperformer – Relationship & Client Service; Ancillary Services; and Value Delivered



### Global Custodian Agent Banks in Major Markets Survey 2014

- Korea – Global Outperformer



### Global Custodian Agent Banks in Major Markets Survey 2014

- Korea – Category Outperformer – Asset Servicing, Relationship & Client Service; Ancillary Services; and Value Delivered



### Global Custodian Agent Banks in Major Markets Survey 2014

- Hong Kong – Category Outperformer – Relationship & Client Service; and Value Delivered

### Global Finance Best Bank Awards in Africa

- Best Bank in Zambia
- Best Bank in Zimbabwe
- Best Bank in Sierra Leone
- Best Bank in Gambia
- Best Bank in Cote d'Ivoire



### Global Finance Best Trade Finance Provider Award 2014

- Best Trade Finance Provider Asia Pacific



### Global Finance Best Treasury & Cash Management Awards 2014

- Best Overall Bank for Cash Management – Asia Pacific



### Global Finance World's Best Internet Bank Awards

- Best Consumer Internet Bank – Global



### Global Finance World's Best Consumer Internet Bank

- Best Bill Payment & Presentment – Global
- Best Integrated Consumer Bank Site – Global
- Best Information Security Initiatives – Global
- Best in Social Media – Global



### Global Finance World's Best Supply Chain Finance Providers

- Best Global Supply Chain Finance Provider – Bank
- Best Pre-shipment Financing Solution
- Best Integrated Trade, Supply Chain Finance and Cash Management Solutions
- Best Supply Chain Finance Provider in Africa
- Best Supply Chain Finance Provider in the Middle East



### IFR Asia Awards 2014

- Loan House of the Year
- China Loan House of the Year



### Private Banker International

- Outstanding Private Bank – South Asia



### Private Banker International

- Outstanding Private Bank – NRI Offering



### Private Banker International – London

- Outstanding Private Bank, London – International Clients



### PWM – The Banker

- Best Private Bank in India



### Seatrade Asia Awards

- The Ship Finance Award



### TMI Awards for Innovation & Excellence in Treasury

- Best Bank for Payments & Collections – ASEAN
- Technology Innovation Awards – Mobile Treasury Solutions

### Uganda Public Health Awards 2014

- CSR in Health Initiative of the Year Award for Seeing is Believing in Uganda



### WealthBriefing HK Awards

- HNW Clients



### WealthBriefing HK Awards

- International Clients

# Sustainability indices

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## **Our performance**

### **Dow Jones Sustainability Index**

We were included in the Dow Jones Sustainability Index (DJSI) World Index and Europe Index. We were noted for our strong performance in risk and crisis management, brand management, corporate citizenship, stakeholder engagement and financial inclusion.

### **FTSE4Good**

We were listed in the FTSE4Good Index. The FTSE4Good measures the performance of companies that meet globally recognised corporate responsibility standards.

### **Carbon Disclosure Project**

We were selected for the UK FTSE Carbon Disclosure Leadership Index and were included for the first time on the A List: The Carbon Disclosure Project (CDP) Climate Performance Leadership Index.



