



Leading the way

in Asia, Africa and the Middle East

Sustainability

Delivering long-term shareholder value

We believe that by doing things the right way, banks can be a powerful force for good

Our business

Operating income

\$16,062m

2009: \$15,184m | 2008: \$13,968m

Total assets

\$517bn

2009: \$437bn | 2008: \$435bn

Markets

71

2009: 71 | 2008: 75

Profit before taxation

\$6,122m

2009: \$5,151m | 2008: \$4,568m

Normalised earnings per share²

197.0cents

2009: 173.2 cents³ | 2008: 168.5 cents³

Employees

85,231

2009: 78,494¹ | 2008: 80,557

Nationalities

129

2009: 125 | 2008: 125

¹ Restated

² Standard Chartered uses non-GAAP measures, where these are not defined under IFRS or they have been adjusted

³ Restated

The last few years have been testament to Standard Chartered's unwavering commitment to sustainability. Through the financial crisis and changing political and regulatory environments we have stood firm in our commitment to building a sustainable business as a bank, delivering value to our customers and shareholders whilst contributing to the communities in which we live and work.

In 2010 we lent more, making a vital contribution to economic growth; we continued to place our sustainability agenda at the core of the way we do business; we stepped up our efforts to

measure our impact on markets where we operate; and we invested more in our communities.

We passionately believe that by doing things the right way banks can be powerful contributors to economic progress in societies. We aim to have a positive impact in three ways: by contributing to the real economy; by promoting sustainable finance; and by leading the way in our communities. We're proud of what we have achieved in 2010, proud of where we're going. We have a clear and consistent strategy to be the best international bank, leading the way in Asia, Africa and the Middle East; we have a distinctive culture with strong,

shared values; and we remain committed to building a sustainable business, creating long-term value for our shareholders, working in partnership with our clients and customers, and having a positive social and economic impact in the communities we live and work.



Peter Sands
Group Chief Executive



Seeing is Believing

Through our global programme to tackle avoidable blindness, we have restored sight for thousands of people, including young Farouk from Nigeria



Small and medium-sized enterprises

SMEs are key drivers of growth and employment across our markets

Our approach

We believe that a bank can be about more than the profits it makes. As an international financial institution, by doing things the right way, we can have a positive social and economic impact on the markets where we operate. We remain committed to building a sustainable business, simultaneously creating value for our shareholders, supporting our clients and customers and contributing to the communities where we live and work.

Our sustainable business priorities



Our priorities in 2011

- Build on our work to measure our social and economic impact
- Continue to widen access to finance along the agricultural supply chain, supporting economic growth and food security
- Increase our employee volunteering days to 57,000, including targeted skills-based volunteering
- Arrange for all existing and new Consumer Banking employees to complete eLearning on our Customer Charter
- Roll out sustainable finance training to Wholesale Banking employees
- Sustain momentum in employee engagement, focusing on our culture and values
- Reduce annual paper consumption per full-time employee from 30kg to 25kg
- Continue to reduce our energy and water consumption in line with our long-term targets

Sustainable finance is fundamental to our aim of creating long-term value for our shareholders while having a positive impact on communities.

Key highlights

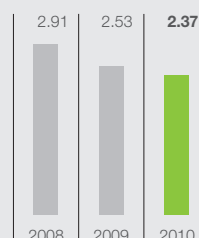
14

lending position
statements implemented

20 million

beneficiaries of essential eye care
through Seeing is Believing

Carbon emissions
tonnes/CO₂/full time
employee



Decrease 18%
(2008-2010)

129

nationalities represented
across our business

1.6 million

people educated on HIV/AIDS

315%

increase in paid volunteering
leave taken by our employees

300,000

small-scale farmers benefiting from
agricultural finance deal in Zambia

\$4.98bn

mobilised towards the
renewable energy market

65,698

employees completed anti-money
laundering eLearning

4.8 million

lives impacted by our
microfinance business

36%

of Consumer Banking statements
delivered electronically,
saving 10,800 trees



Responsible selling and marketing

Video conferencing allows customers to consult with specialists who may not be available at the branch



Access to finance

With appropriate access to finance, the agriculture sector can make a significant contribution to global food security

Contributing to the real economy

We believe that by doing things the right way, banks can be a powerful force for good in society. Our aim is to promote sustainable growth in the real economy, through our core business of banking.

Millions of people across our footprint are either unbanked or severely under-served by financial institutions, restricting their economic activity. Widening the access to finance is a core part of our strategy to have a positive impact on communities. We focus on offering relevant products and services that we understand fully to clients and customers with whom we have deep relationships.

Financial crime can erode the positive contribution of banking to the real economy and affect our business performance. We have a long-standing commitment to preventing our products and services from being used for criminal financing activity.

Access to finance

We continue to support small and medium-sized enterprises (SMEs), which are key drivers of growth and employment across our markets. Again this year we increased our SME lending substantially. We also launched new products and services, tailored specifically to meet the needs of these vital companies.

Microfinance is key to our aim of extending basic banking services to more people. In 2010 we provided \$180 million to microfinance institutions. Since 2005, we have provided a total of more than \$720 million to 70 microfinance institutions, impacting the lives of around 4.8 million people.

In Africa we developed innovative solutions that helped widen the access to finance for agriculture. We provided a structured finance warehouse deal in Zambia, benefiting around 300,000 small-scale farmers by enabling them to receive a fair price for their crop.

Our performance

Our core objective in building a sustainable business is to create long-term shareholder value. We have an ongoing engagement programme with socially responsible investors and researchers. Our sustainability performance is also evaluated by rating agencies and indices specialised in the socially responsible investment market, including:



In 2010 we were included in the Dow Jones Sustainability World Index (DJSI World). The DJSI evaluators noted our strong performance in stakeholder engagement, human capital development, risk and crisis management, financial inclusion 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

Our success in managing our environmental impact has been recognised by the Carbon Disclosure Project (CDP), which promotes awareness of business implications of climate change. Our work in 2010 placed us in the FTSE 350 CDP Leadership Index and FTSE 350 CDP Strategy Index.

Providing solutions to populations with very specific finance needs is a key part of our agenda. Standard Chartered Saadiq, our Islamic banking brand, was voted Best Islamic Investment Bank by Global Finance this year. Since 2005, we have arranged more than \$34 billion of Islamic financing for our clients.

We also continue to reach more people through new distribution channels, such as mobile banking. In Africa, for example, we partner with telecommunication providers in several markets to enable people to use their mobile phones for payments and transfers, whether or not they hold a bank account.

Responsible selling and marketing

We focus on clients and customers, not products. Our determination to treat clients

and customers fairly and respond to their real needs is firmly embedded in our responsible selling and marketing practices.

In 2010 we rolled out our Consumer Banking Customer Charter, our commitment to needs-based selling and service excellence. We also increased the number of complaints resolved within 48 hours by 14 per cent.

In Wholesale Banking, we maintained our focus on deepening our client relationships and investing in staff training to ensure that our employees fully understand the products we sell. We aim to be the core bank for more of our clients, providing relevant solutions for their needs, from commercial banking to strategic solutions. We demonstrated that we continue to stand by our clients when times get tough, using our capital and liquidity to support them.

To create long-term value for our shareholders, we must help address some of the critical environmental and social issues that affect the communities where we live and work.

Tackling financial crime

We are committed to combating money laundering, terrorist financing, fraud, bribery, and market abuse. 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 comprehensive and up-to-date.

This year we upgraded our Norkom monitoring system by adding additional detection scenarios, increasing our capability to detect and prevent money laundering. We also invested significantly in tools to identify market abuse and to tackle fraud, particularly e-crime.

The vigilance of our employees is paramount to our success in fighting financial crime in all its forms. This year we trained over 65,000 people in anti-money laundering procedures. Our internal Speaking Up programme is now supported in 14 different languages, available to staff through the Internet and by telephone.

Promoting sustainable finance

Sustainable finance is fundamental to our aim of creating long-term value for our shareholders while having a positive impact on communities. Our approach is to manage the environmental, social, and governance risks that come with our financing decisions, working with our clients to encourage progress towards international standards.

Our sustainability risk management framework was first established in 1997. This year, we focused on embedding it more deeply into our financing, while expanding it to cover more areas.

Our 14 position statements – including a new statement on water added this year – guide our approach to providing financial services to clients who operate in sensitive business sectors or face specific issues. Together with our commitment to the Equator Principles on project finance, the statements provide the bedrock of our

Case study



Our impact in Ghana

We want to have a positive social and economic impact on the communities where we operate. This year we commissioned an independent study of our impact in Ghana – the first in a series of such studies to help us understand our contribution and how we can deepen it.

In 2009, we provided Ghanaian businesses, consumers and government agencies with nearly \$900 million of financing, more than any other commercial bank. But our contribution goes far beyond the provision of credit.

As an international bank, we help support Ghana's economy by using our global footprint to increase trade and investment flows; we support clients in reaching international environmental, social and governance standards; we spur innovation through the launch of new products; we improve access to finance; and we provide world-class employment opportunities and training.

Highlights of the study include:

- Contributing to the economy: our impact amounted to \$400 million of value-added in 2009, equivalent to 2.6 per cent of Ghana's GDP
- Connecting Ghana to world markets: we lent \$193 million as trade loans in 2009
- Supporting SME growth: we provided \$17.2 million to SMEs in 2009
- Generating employment: our activities supported around 156,000 jobs in 2009, approximately 1.5 per cent of Ghana's workforce
- Delivering financial innovation: we were the first bank to provide commodity, interest rate and currency hedging
- Developing human capital: four banking CEOs in Ghana are alumni of Standard Chartered

For further information
you can visit
www.standardchartered.com



Employee Volunteering

Employee volunteers help out at an eye-screening programme at a local school in Shanghai



Protecting the environment

In 2010 we reduced carbon emissions by 6 per cent and water consumption by 21 per cent in our larger premises

sustainability risk management approach. To ensure that our standards are applied robustly across our markets, we have refined the tools we use to evaluate our clients' performance.

We recognise that as a responsible financier we should not confine sustainability risk management to a narrow range of products. While the industry norm is to follow the Equator Principles on project finance only, we have extended our environmental, social and governance standards to lending, debt and equity advisory and principal finance transactions.

Our determination to promote sustainable finance means we also work hard to capture the opportunities represented by the renewable energy and environmental finance sector. At the end of 2010 we had reached \$4.98 billion of our commitment under the Clinton Global Initiative to mobilise \$8-10 billion towards all segments of the renewable energy market. Meanwhile, we have established a specialised equity research desk, reinforcing our environmental finance capabilities.

Leading the way in communities

To create long-term value for our shareholders, we must help address some of the critical environmental and social issues that affect the communities where we live and work. Our people are crucial to this effort. We take seriously our operational impact on the environment and empower our employees to help minimise our footprint through their everyday business activity. Our community investment programmes focus on generating high social returns and strengthening the economic health of our markets. Employee volunteering is at the heart of our commitment to play an active role in tackling the challenges faced by disadvantaged populations. This year our staff donated 49,050 days of paid volunteering leave to the community, an increase of 315 per cent on 2009.

Great place to work

Our people are crucial to the delivery of our sustainable business model. In our continuous drive to make the Bank a great place to work, we focus on attracting the best talent from across our footprint and enhancing employee engagement. For us, high performance is not just about generating large profits; it is also about living our values, demonstrating the many ways that we are Here for good. Since 2001, we have measured our employee engagement through an internal annual survey, The Gallup Organisation's Q¹² Employee Engagement Survey. This year saw a significant increase in engagement across our business, moving us from 4.03 to 4.21 on a scale of 1 to 5. We also progressed on our targets for diversity and inclusion, ensuring employees continue to feel valued and appreciated for who they are.

Protecting the environment

We operate in many countries vulnerable to environmental challenges, including the effects of climate change. Rather than simply continuing current business practices, we work to inspire and encourage our employees, clients and customers to minimise their environmental footprint. This strategy is supported by senior management on our Group Environment Committee and implemented through our network of Country Environment Co-ordinators. This year we continued our drive for more efficient use of resources in our offices. In our larger premises over 20,000 square feet – around half of our global property portfolio – we reduced carbon emissions by 6 per cent and water consumption by 21 per cent, both per full-time employee. We were proud this year to be included in the FTSE 350 Carbon Disclosure Project (CDP) Leadership Index and the FTSE 350 CDP Strategy Index. This recognises our achievements in managing our use of energy and travel.

Community investment

This year we made great strides in expanding our global community investment programmes, meeting – and in some cases exceeding – our targets. Seeing is Believing is a global collaboration to tackle avoidable blindness across our markets. Launched in 2003 as a simple staff-led initiative to raise enough money for 28,000 cataract operations, the programme has evolved rapidly. In 2008, having already raised \$17 million we committed to invest a further \$20 million to reach an additional 20 million people by 2014. As of 2010, thanks to the Bank matching contributions dollar for dollar, we have reached 79 per cent of that target. By 2014, we will have raised a total of \$37 million since the programme's inception, impacting over 38 million people.

Living with HIV, our workplace education programme, reached its target to educate one million people globally about HIV and AIDS. Launched in 1999, our network of over 1,000 staff volunteers and partner organisations have delivered HIV education to over 1.6 million people – 970,000 this year. Pledges from partners to deliver their own education programmes now total 2.3 million.

Goal, launched in 2006, uses sport, life skills and financial education to help transform the lives of adolescent girls around the world. Reaching only 70 girls in the first year, Goal now spans four different countries, changing the lives of 12,000 girls this year alone. Operating in cities across China, India, Jordan, and Nigeria, Goal aims to reach 100,000 girls by 2013.

In 2006 we also joined forces with five other donors to launch Nets for Life and distribute one million long-lasting insecticide treated nets across 15 African countries. We committed a further \$5 million in October 2008 to provide five million more nets by 2013. This year 3.7 million nets were distributed and over four million people received information on malaria prevention.

Delivering our agenda

Contributing to the real economy

Access to finance

Microfinance Initiative : Key Performance Metrics

	2006	2007	2008	2009	2010
Cumulative amount of loans extended (USD million)	70	170	385	540	720
Average MFI funding (USD million)	2	4	7	8	10
Number of individuals impacted*	470,000	1.2m	2.6m	3.6m	4.8m
Number of MFIs**	31	45	52	63	4.8

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

** Cumulative data

Tackling financial crime

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

Responsible selling and marketing

Consumer Banking: Complaint metrics

	2008	2009	2010
Complaints per 1,000 accounts	1.4	0.8	0.5
First time resolution	45%	39%	51%
Overall satisfaction (of complaint resolution process)	66%	63%	67%
Complaint resolution turnaround time < 2 days	61%	59%	68%

NPS Index Scores

Net Promoter Score (NPS)¹ is the basis for measuring the success of our Customer Charter and our customer centric strategy. This aims to achieve deeper (multi-product) longer lasting relationships with our target customers which, in turn, will deliver greater shareholder value. NPS tracking is key to our Customer Charter and will be a deliverable for every Consumer Banking employee.

In 2009, NPS replaced the Loyal and Positive Index as the non-financial KPI of Consumer banking. This supported the shift in our Consumer Banking strategy towards greater customer focus, as NPS gauges customer advocacy to the products and services provided, and is recognised as the ultimate measure of customer advocacy across banking and other industry sectors. By recognising the positive impact of advocates and the cost of poor service (detractors deducted from advocates) it can provide a good indication of future business outcomes in terms of market growth.

There has been a significant increase in NPS across our key markets this year. At the beginning of 2010, having recorded a score of 25 in 2009, we aimed for an increase in NPS of ten points to 35 for the year. By the end of 2010, we had recorded a score of 39. We will continue to build on this strong momentum in 2011.

NPS (Global Weighted Average)

Source

Market Probe Customer Satisfaction Survey (~20 markets on average each year). The survey uses interviews completed in 2H10.

¹ 'Net Promoter Score' and 'NPS' are trademarks of Satmetrix Systems Inc., Bain & Company, and Fred Reichheld

Promoting sustainable finance

Equator Principles reporting

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

Advisory Mandates	2006	2007	2008	2009	2010
Cat A	na	na	na	4	5
Cat B	na	na	na	0	2
Cat C	na	na	na	1	3
Total	na	na	na	5	10

2010 lending and advisory mandates by regions

	Asia	Africa	Middle East	Americas	Europe
Cat A	6	6	3	2	0
Cat B	4	5	6	0	0
Cat C	1	2	0	0	1
Total	11	13	9	2	1

2010 lending mandates by industrial sectors

	Split between sectors	Bank share of project value	Total Project value	Standard Chartered Bank %
Oil & Gas	9	1,195.5	42,224	3%
Power	6	301.0	7,100	4%
Mining	6	362.5	6,078	6%
Infrastructure	3	178.5	1,705	10%
Other	2	71	5,730	1%

Products and services in the renewable energy and clean technologies sector

	2006	2007	2008	2009	2010
Investments in renewables (USDm)	800	1500	1856	358	126
Number of renewable energy deals closed	8	8	2	5	2

Our 2010 sector lending

	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	18,245	10,689	23,061	14,679	2,124	1,331	194	339	70,662
Other	4,237	6,306	5,549	6,034	721	2,593	774	2,699	28,913
Small and medium-sized enterprises	2,314	2,944	4,568	4,938	2,102	575	132	2	17,575
Consumer Banking	24,796	19,939	33,178	25,651	4,947	4,499	1,100	3,040	117,150
Agriculture, forestry and fishing	320	360	36	708	186	110	879	1,278	3,877
Construction	193	119	356	389	387	764	67	179	2,454
Commerce	3,975	5,852	780	4,382	570	4,186	575	6,227	26,547
Electricity, gas and water	406	347	119	949	5	279	177	1,378	3,660
Financing, insurance and business services	4,359	3,363	385	3,611	984	3,135	174	7,479	23,490
Governments	–	1,542	3	572	2	293	70	1,971	4,453
Mining and quarrying	554	884	–	571	225	197	266	6,390	9,087
Manufacturing	4,965	1,472	3,426	8,975	2,598	2,858	1,128	6,895	32,317
Commercial real estate	2,365	2,775	1,314	967	675	819	1	472	9,388
Transport, storage and communication	1,462	2,362	409	1,063	762	763	391	5,815	13,027
Other	182	369	179	328	6	253	87	184	1,588
Wholesale Banking	18,781	19,445	7,007	22,515	6,400	13,657	3,815	38,268	129,888

Number of employees trained in Sustainable Finance

	2006	2007	2008	2009	2010
Total number of employees	1500	2122	2011	3302	3236
Completion rate for OCC				92%	94%
Completion rate for Risk				96%	31%
Completion rate for country managers				52%	42%
Completion rate for WB Management Group				100%	100%

Leading the way in communities

Community investment

Total (USD million)	FY 2007	FY 2008	FY 2009	FY 2010
Cash Contributions	18.2	30.4	20.3	19.4
Employee Time (non cash item)	2.8	7.2	8.5	14.3
Gifts in Kind (non cash item) ¹	-	1.0	0.3	2.1
Management Costs	3.4	4.8	3.5	4.7
Leverage ²	-	5.1	5.7	7.0
Total ³	24.5	48.5	38.3	47.4
Pre Tax Operating Profit	4,035	4,570	5,151	N/A
Per Cent of PYOP	0.77%	1.20%	0.84%	0.92%

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

Metrics	Measure	2006	2007	2008	2009	2010
Number of employees	Global	58,821	69,612	73,863	78,494*	85,231
	Consumer Banking	25,610	34,798	34,978	48,690*	53,108
	Wholesale Banking	8,832	9,490	12,337	17,379*	19,143
	SC First Bank, Korea	6,023	6,170	6,210	6,323	6,380
Employee distribution by region ¹	-	5.1	5.7	7.0		
	South-East Asia and other South Asia	20%	20%	24%	21%	27%
	North-East Asia	30%	30%	30%	30%	28%
	India	26%	28%	24%	27%	22%
	Africa	8%	8%	8%	8%	8%
	Middle East and Pakistan	12%	11%	10%	9%	10%
	UK/Europe/Americas	3%	3%	5%	4%	4%
Nationality representation by geographic region	South-East Asia and other South Asia	22%	18%	19%	22%	22%
	North-East Asia	26%	28%	28%	28%	27%
	India	27%	30%	27%	25%	26%
	Africa	10%	8%	8%	9%	8%
	Middle East and Pakistan	11%	8%	7%	7%	8%
	UK/Europe/Americas	4%	4%	5%	5%	5%
Recruitment	Employee growth rate – growth in headcount, adjusted for joiners and leavers	15%	20%	5%	-2%	8%
	Number of international graduates	260	332	329	223	263
	Number of nationalities represented	25	34	32	30	31
Diversity and Inclusion	% female representation globally	47%	46%	46%	45%	45%
	% female – senior management	16%	15%	17%	20%	21%
	Number of nationalities represented globally	105	116	128	125	129
	Number of nationalities represented at senior management	56	61	68	69	77
	International mobility Number of international moves	335	403	489	295	367
	Number of employees on international assignment	735	776	882	771	735
Employee engagement	% participation	97%	95%	95%	96%	96%
	Engagement score (/5)	3.99	4.02	3.99	4.03	4.21
Attrition	High performers and high potential employees	3%	3%	4%	3%	6%
Performance management	% employees appraised	98%	100%	100%	100%	99%
	% reviewed against agreed objectives	90%	90%	89%	91%	91%
Years of service	0-5 years	71%	71%	70%	68%	68%
	5-15 years	18%	17%	17%	19%	20%
	>15 years	11%	13%	13%	13%	12%
Shares	Number of employees receiving discretionary share awards	3,077	3,167	5,337	3,337	4,865
	% participation in Share save scheme (3)?	47%	42%	37%	37%	36%
Learning and development	Total learners	418,174	534,377	657,164	721,840	837,249
	Learning days	361,523	387,905	325,948	341,793	450,046
	% employees receiving training	73%	85%	91%	91%	90%
	Average training days per employee	3.4 days	4 days	3.5 days	3.6 Days	4.4 Days
	% of high potential employees receiving training	94%	95%	97%	97%	96%

* The period end number of employees for 2009 has been restated to include fixed-term contract workers as employees in line with the definition under the Companies Act 2006.

Protecting the environment

Measure	Units	2008	2008	2009	2009	2010	2010
			GEMS + footprint data		GEMS + footprint data		GEMS + footprint data
Number of offices reporting		81		90		112	
Net internal area of reporting offices covered	m ²	566,473		648,250		719,703	
Full time employees (FTE) covered	FTE	47,645		51,822		60,697	
Energy Consumption & GHG emissions							
Total energy consumption	GWh/yr	219	494*	214	486	233	442
Total energy consumption/m ²	kWh/m ² /year	387	337*	330	343	324	321
	kWh/FTE/year	4,596		4,128		3,837	
Scope 1 emissions (electricity generated on-site)	tonnes CO ₂ /year	6,752	14,913	5,806	11,159	4,588	6,318
Scope 2 emissions (imported electricity)	tonnes CO ₂ /year	131,935	254,989	125,384	253,627	139,163	251,355
Total Scope 1 & 2 emissions	tonnes CO ₂ /year	138,687	269,902	131,190	264,786	143,751	257,673
Total Scope 1 & 2 emissions/FTE	tonnes CO ₂ /FTE/year	2.91		2.53		2.37	
Air travel emissions	tonnes CO ₂ /year	37,696	50,262	28,785	44,176	56,685	57,670
Air travel/FTE	tonnes CO ₂ /FTE/year	0.76	0.67	0.60	0.60	0.69	0.69
Total CO ₂ emissions	tonnes CO ₂ /year	176,383	320,163	159,975	308,961	200,436	315,343
Total CO ₂ emissions/FTE	tonnes CO ₂ /FTE/year	3.70		3.09		3.31	3.78
Paper							
Total paper consumption	ktonnes/year	2.2	3.9	1.8	1.8	1.85	2.54
Total paper consumption/FTE	kg/FTE/year	47	50	34	25**	30	30
Waste							
Total solid waste	ktonnes/year	4.4	6.5	5.0	8.0	6.9	9.0
Total solid waste/FTE	kg/FTE/year	95	83	96	109	113	109
Percentage solid waste reused or recycled	%	25		25		25	
Water							
Total water consumption	ML/year	993	1,806	986	1,936	935	1,709
Total water consumption/FTE	m ³ /FTE/year	21	24	19	26	15	17
Total water consumption/m ²	kL/m ² /year	1.75		1.52		1	

* 2008 figures restated due to extrapolation error in that year.

** Due to sampling methodology, 2009 data is unreliable. In 2010, we have improved the quality of data collection and increased transparency in figures.

Awards and indices 2010

Sustainability awards highlights

Association of Tanzania Employers Awards 2010



Silver award for the Employer of the Year

Corporate Social Responsibility and Ethics Award

The Asset Triple A Islamic Finance Awards 2010

Islamic Investment House of the Year in the Middle East
Sukuk House of the Year

The Asset Triple A Islamic Finance Awards 2010

Best Deal in the Middle East: Tourism Development and Investment Company
USD1 billion Sukuk-al-ijara

Best Islamic Structured Financing: Qatar Airways USD150 million Islamic facility

The Asset Magazine Triple A Awards 2010

Best SME Bank in Hong Kong

The Banker – Bank of the Year Awards 2010

Global Bank of the Year

2010 Best SME's Partner Awards 2010

Best SME's Partner Award for Hong Kong

10th Capital Outstanding Enterprise Awards 2010

Outstanding SME Bank in Hong Kong

Centre for Disease Control, Department of Health 2009-2010

Disease Prevention Award in Taiwan

China Business Networks Awards 2010



Corporate Green Award

Best CSR Company Award

2010 China Enterprise CSR Competitiveness Awards

Business Value Award

Daonong Centre for Enterprises in 2010



China Green Companies Top 100

CommonWealth Magazine Citizenship Awards 2010

CSR Award in Taiwan

Community Services Centre Awards in 2010

Community Leadership in Taiwan

8th CIEEC Annual Conference of Trade Promotion Awards 2010

Best SME Service in China

FT ArcelorMittal Boldness in Business Awards 2010



Corporate Responsibility – Group

Global Business Coalition Excellence in Business Action Awards 2010



Partnership and Collective Action for Nets for Life

Global Finance Magazine Awards 2010

Best Foreign Bank for SME Loan Business in China

Golden Peacock Awards 2010

Occupational Health & Safety for the year in India

Islamic Business & Finance Awards 2010

Best International Islamic Bank

Jin Ye Awards 2010

Best Practice of CSR in Taiwan

Ming Pao Proud Awards 2010



Best Corporate Social Responsibility Brand in Hong Kong

Zambia Institute of Marketing 2010

Best Marketing Sponsorship Excellence Award

World's Most Ethical Companies Awards 2010

Ranked by the Ethisphere Institute for the 4th consecutive year

Sustainability indices

Carbon Disclosure Project

CARBON DISCLOSURE PROJECT

FTSE4Good



FTSE4Good

Dow Jones Sustainability Indexes (Member 2010/11)



GS Sustain 2010

Top 8 Bank in Managing Environmental, Social and Governance Issues



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