



Standard Chartered Bank
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Environmental & Social Risk Management

Bangkok Sustainable Banking Forum
23rd July 2018

Our Approach to Sustainability

Sustainability is integrated into how we do business and focuses on three priorities:



Our Position Statements



Extractive industries



Chemicals & manufacturing



Agro-industries



Power generation

PROHIBITED ACTIVITIES

Standing up for what's right

We will not provide financial services to clients who breach, or show insufficient progress in aligning with our position statements

CROSS-SECTOR REQUIREMENTS

Standards based on universal values

POSITION STATEMENTS

How we manage environmental and social risk

We help people and companies succeed, sustainably and responsibly



Infrastructure & transport



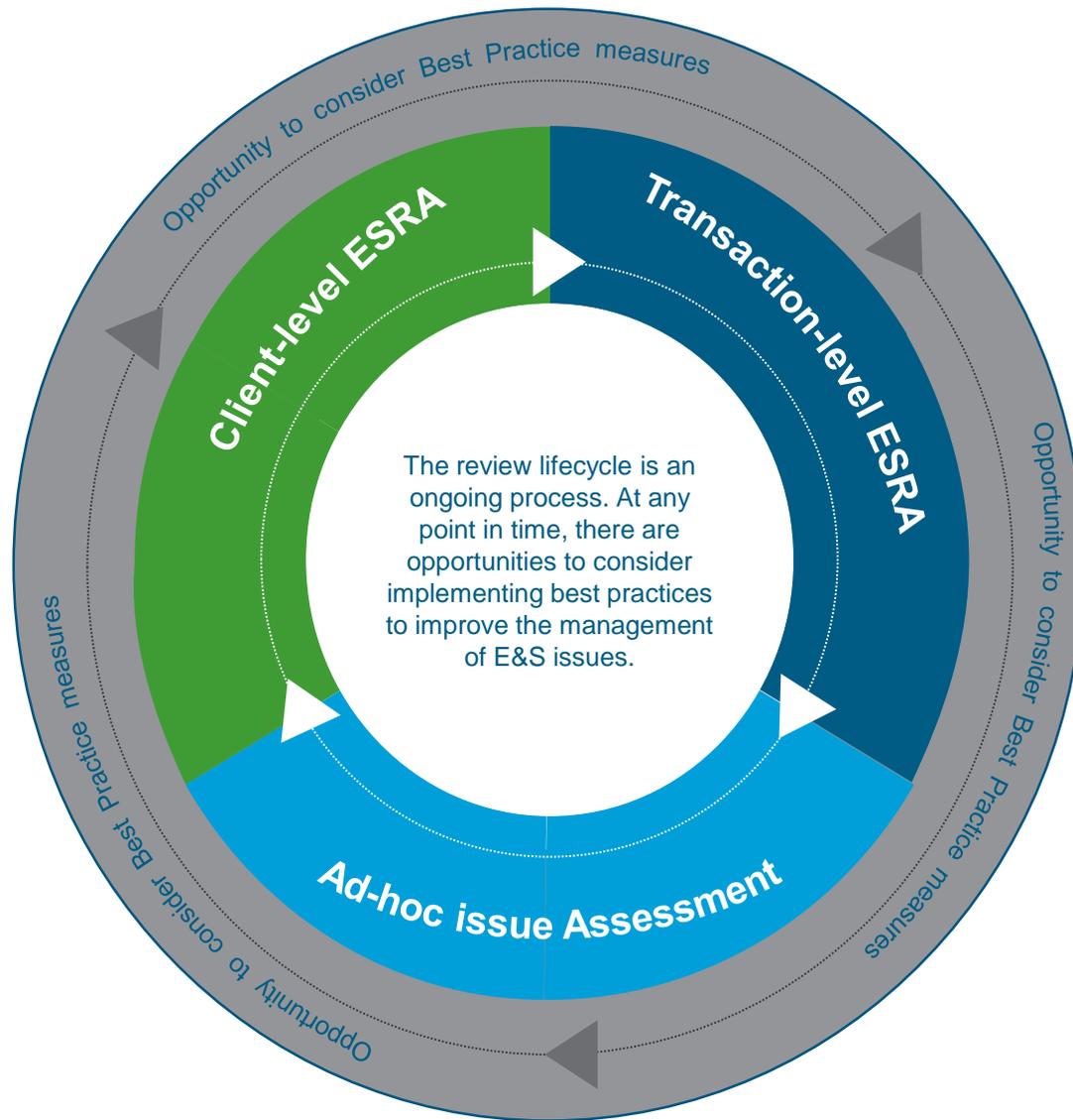
Human rights



Climate change



Applying our Criteria – the review lifecycle



We embed our framework directly into our credit approvals process.

Before we provide financial services to a Corporate or Commercial Banking client, our relationship managers carry out an Environmental & Social Risk Assessment (Client ESRA). This allows us to evaluate their performance against our Environmental & Social (E&S) criteria. Where large transactions are involved, in the case of project finance for instance, we'll also carry out a separate Transaction ESRA.

If there's any cause for concern following the completion of the ESRA, we'll agree an action plan with the client to improve their risk profile and engage external specialists if appropriate. The Client ESRA is reviewed each year to capture any changes to the client's risk profile.

All our relationship managers and credit officers get training to help them assess environmental and social risk according to our criteria, as well as access to a suite of online resources.

We track and monitor complaints through official industry channels (e.g. IFC's Complaints Ombudsman or RSPO's complaints panel). If we discover any issues or have these brought to our attention we will investigate these and engage with the client via our relationship managers.

Impact and Sustainable Finance

- Helping to create the frameworks which drive sustainable finance:
 - Signatory to the **Equator Principles** since 2003
 - Member of the **Banking Environment Initiative** since 2014
 - Member of drafting group for the **Green Loans Principles**
 - Signatory to the **Green Bonds Principles**
 - Signatory to the **Climate Bonds Initiative**
 - Member of the **United Nations Finance Initiative** since 2002
- Delivering transactions aligned to these frameworks:
 - MLA and Bookrunner, Syndicated financing for major renewables client, Sept 2017
 - Joint Lead Manager and Bookrunner, Power Finance Corporation Green Bonds, Nov 2017
 - Joint Lead Manager and Bookrunner, Indian Railways Green Bonds, Dec 2017
 - Inaugural issue of a facility aligned to the Green Loans Principles, April 2018
 - Participation in BEI-led pilot, supply chain traceability for tea involving Sainsburys and Saapi, 2018
- Bringing it all together; our **Sustainability Aspirations** launched in 2017



SCB Purpose and Valued Behaviors

Driving commerce and prosperity through our unique diversity



Do the right thing



Never settle



Better together