

# Sustainability Association of Banks in Jordan

1 August 2010

**Leading the way**

In Asia, Africa and the Middle East

Standard  
Chartered 

# Who we are

- Over 150 year heritage
- Over 70 markets
- Over 75,000 employees
- More than 90% of profit from Asia, Africa and Middle East
- Primary listings in London & Hong Kong
- Credit ratings A+ / A2 / A+ (S&P / Moody's / Fitch respectively)
- Lead regulated by the UK Financial Services Authority
- Market cap: US\$48.5bn\*



\* As at 28 May 2010



# Sustainable Business Pillars

1

Sustainable Finance

2

Protecting the Environment

3

Community Investment

4

Access to Financial Services

5

Great Place to Work

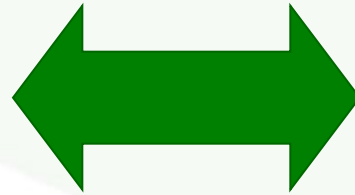
6

Tackling Financial Crime

7

Responsible Selling and Marketing

**Group**



**County**

**Seeing is Believing  
Living with HIV  
Goal  
Environment Protection**

# Case Study – Seeing is Believing

- Global community initiative
- Established in 2003 – target to restore the sight of 28,000 people across the world
- Partnership with international sight care organisations
- In the past 8 years, the Bank has raised/donated over US\$ 25Mn helping restore the sight of over 2.5Mn people across the world.



# Case Study - Living with HIV

- Over 70 markets
- Over 75,000 employees
- Over 125 nationalities
- Core Markets; Asia, Africa and the Middle East
- 2006 CGI pledge to educate 1 million people by 2010



Living with HIV

# Case Study - Staff Volunteering

- In 2008, Staff Volunteering Programme was introduced as a Group initiative.
- In 2009, we achieved 140,000 hours of staff volunteering globally.
- Volunteering activities are lead by senior leaders.
- Setting targets for each division/team.





## Internal

- Senior Management Engagement
- Programme Champions / Coordinators
- Intranet – iVolunteer – GreenStorming
- Videos
- Monthly conference calls
- Fundraising
  - Canteen

## External

- Website
- Videos
- Position Statements
- Clinton Global Initiative Pledges
- Corporate Partnerships
- Fundraising
  - Marathons
  - Galla Dinners

**Thank You!**

# **Additional Slides –**

**Should they be needed in the Q&A Session!**

## Sectors

- Gaming and gambling
- Nuclear power generation
- Oil and gas
- Ship breaking
- Mining and metals
- Forestry and palm oil
- Bio-fuels
- Transportation of hazardous materials
- Tobacco
- Fossil fuelled power generation
- Dams

## Issues

- Child labour
- Climate change
- Water – launched on 22 March

SCB adopted the Equator Principles in 2003;  
they govern all project finance and advisory transactions irrespective of capital thresholds

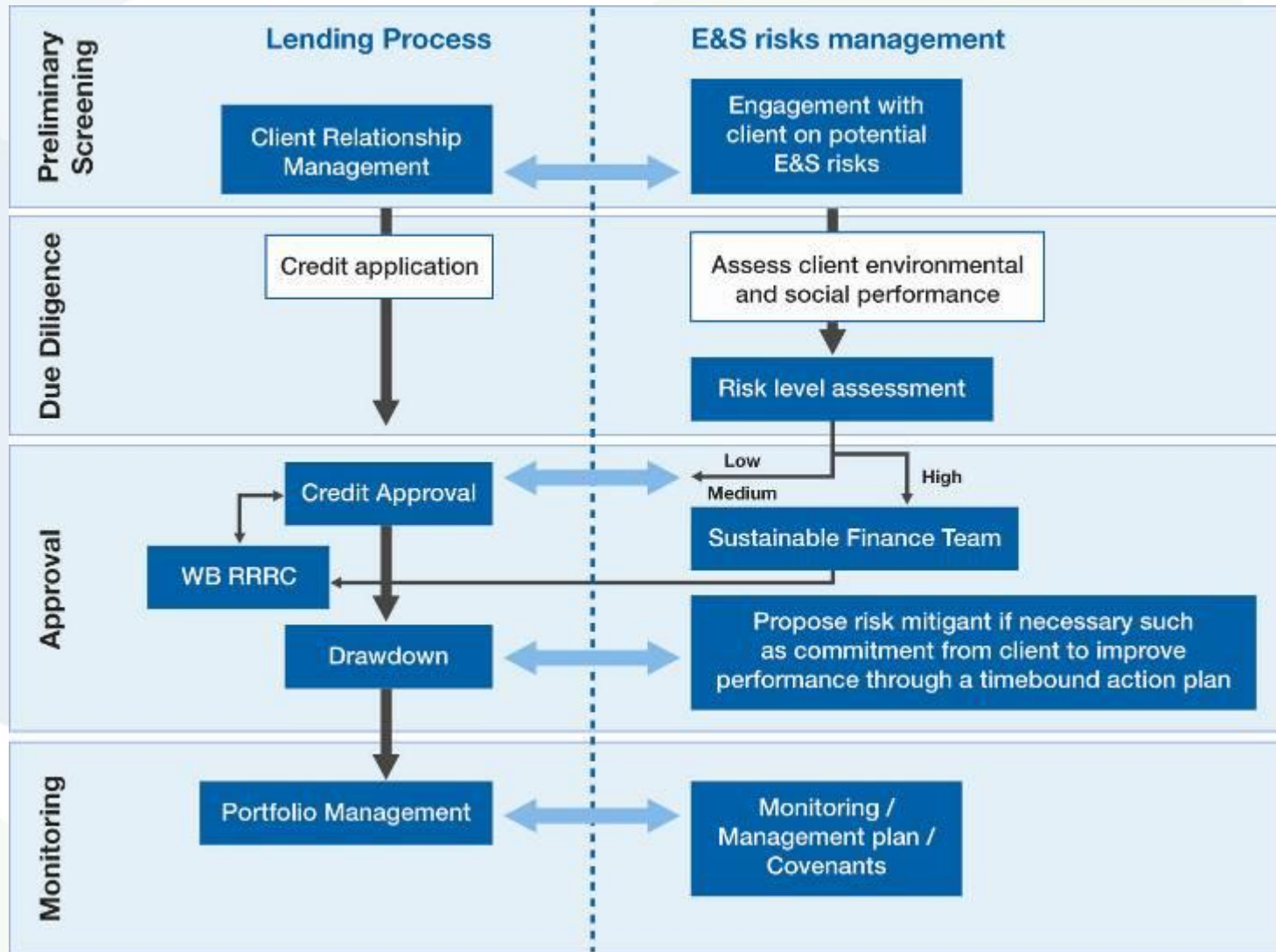
## Risk management

- Environmental and Social Risks in Lending (ESRL) for over 10 years
- Embedding 13 sector/issue position statements and practitioners guides

## Opportunity

- Financing USD8-10bn of renewable and clean energy projects by 2012
- 'Green' products – e.g. *Go Green* campaign to encourage paperless banking





Country and Governance Risk Overlay

## 2010 GDP Growth

India\*\*  
**7.5%**

China  
**10.0%**

Indonesia  
**5.5%**

Vietnam  
**6.7%**

Korea  
**5.5%**

Hong Kong  
**5.4%**

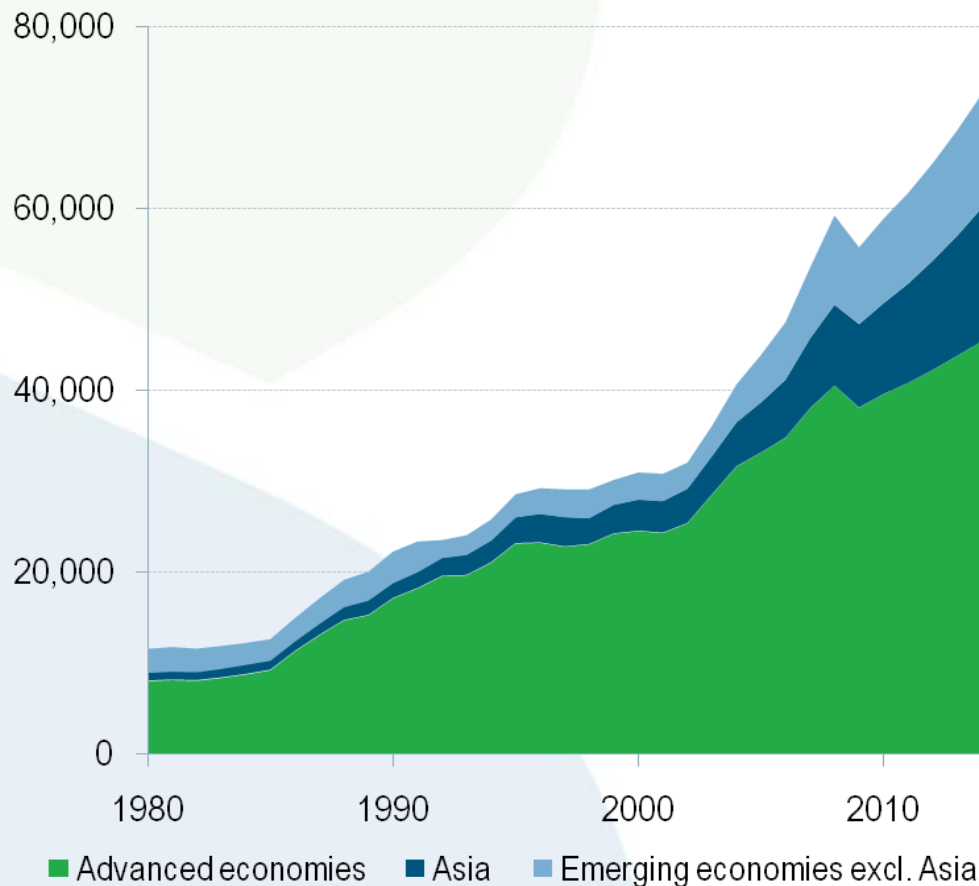
Taiwan  
**4.0%**

Nigeria  
**5.9%**

Singapore  
**5.1%**

UAE  
**3.0%**

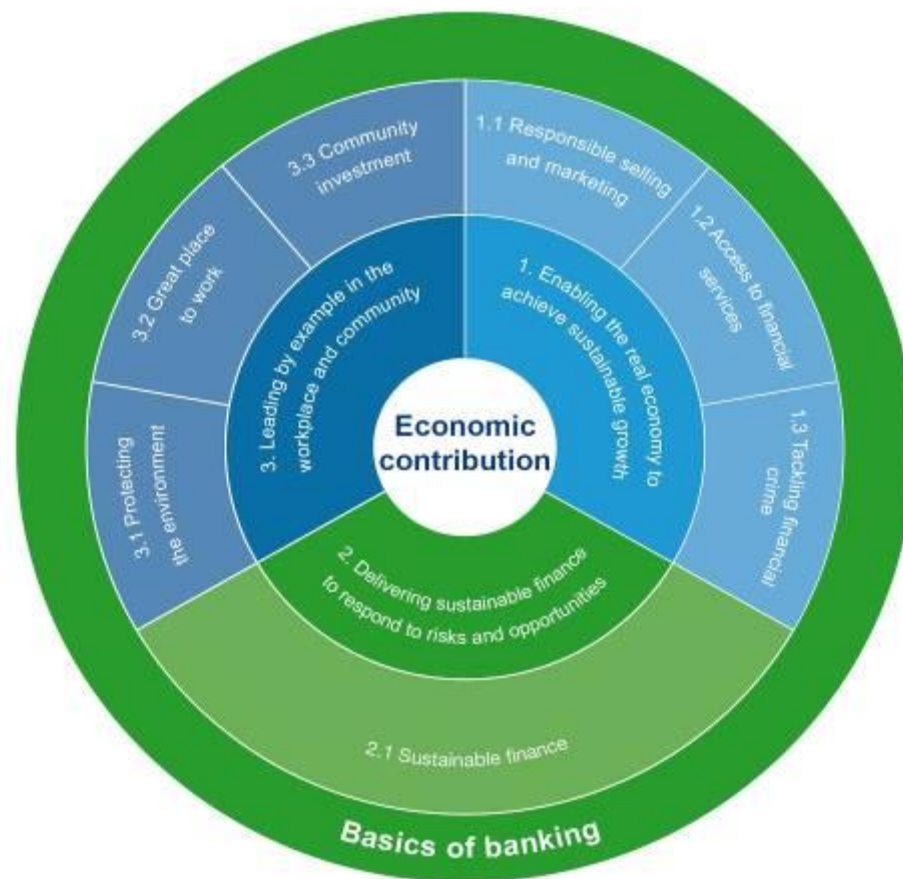
## GDP levels (USD billion)



‘An approach to doing business that delivers long-term shareholder value and contributes to the success of the countries we operate in’

## Our approach to building a sustainable business:

1. Enabling the real economy to achieve sustainable growth
2. Promoting sustainable finance
3. Leading by example in the workplace and community





# C. Lead the way in our approach

## Our Environment

- 2008-2011 Targets
- Changing behaviour - Social media
  - Carbon Calculator
  - Green Storming

## Our Community

- Living with HIV
- Goal – Women's empowerment
- Nets for Life
- Seeing is Believing

## Our People

- Diversity and inclusion
- Living our values



**Our strategic intent**

**To be the world's best international bank**  
*Leading the way in Asia, Africa and the Middle East*

**Our brand promise**

**Here for good**

**How we deliver**

- **Focusing on Asia, Africa and the Middle East**
- **Building long-term, deep relationships with our customers and clients**
- **Continuing to manage our balance sheet conservatively**
- **Focusing on organic growth as the primary driver of value creation**
- **Continuing to nurture and reinforce our distinctive culture**

**Supported by our ways of working**

- **As One Bank, leveraging the synergies between our businesses and geographies**
- **With an ongoing commitment to sustainable business practices, upholding high standards of corporate governance, social responsibility, environmental protection and employee diversity**

# A. Enabling the real economy to flourish

**Objective:** Creating an enabling environment through strong governance and enhancing access to financial services

- **Running core banking responsibly**
  - Aggregating and deploying savings
  - Supporting trade, enterprise development and investment
  
- **Access to financial services**
  - Microfinance partnerships
  - Islamic banking – ‘Saadiq’
  
- **Responsible selling and marketing**
  - Positive credit reference bureaus
  - Balanced scorecards for our own sales force
  - Stress testing our portfolios





**FT ArcelorMittal  
Boldness in Business  
Award**  
Corporate Responsibility

2010



**GS SUSTAIN**  
Top 8 Bank in Managing  
Environmental, Social and  
Governance Issues

2010



**World's Most  
Ethical  
Companies**

2010



**FTSE**  
Listed on the FTSE4Good and  
FTSE4Good Environment  
Indexes

2010



**Africa Structured  
Finance**  
MILAA Microfinance  
credit-linked notes

2009



Organised by the  
Commonwealth Business  
Council  
**Best Corporate  
Citizen of the Year**

2009



**International Association  
for Preventable  
Blindness**  
Global Partnership Award

2009



**Global Business Coalition  
on HIV/AIDS, Tuberculosis and  
Malaria**  
Business Excellence Award  
for Community Investment  
Standard Chartered Bank's  
Living with HIV programme

2009