

In this report

Strategic report

02	Who we are and what we do
04	Where we operate
06	Group Chairman's statement
10	Group Chief Executive's review
14	Key performance indicators
16	Market environment
20	Business model
24	Our strategy
26	Our Stands
28	Client segment reviews
31	Regional reviews
34	Group Chief Financial Officer's review
44	Group Chief Risk Officer's review
52	Stakeholders and Sustainability overview
80	Underlying versus reported results reconciliations
86	Alternative performance measures
88	Viability statement

Sustainability review

92	Sustainability review
94	Sustainability Aspirations
99	Sustainability Strategic Pillars
120	Climate- and sustainability-related governance
125	Managing Environmental and Social Risk
126	Managing Climate Risk
130	Integrity, conduct and ethics
Directors' report	
136	Group Chairman's governance overview
137	Board of Directors
142	Management Team
145	Corporate governance
182	Directors' remuneration report
208	Additional remuneration disclosures
217	Other disclosures
229	Statement of Directors' responsibilities

Risk review and Capital review

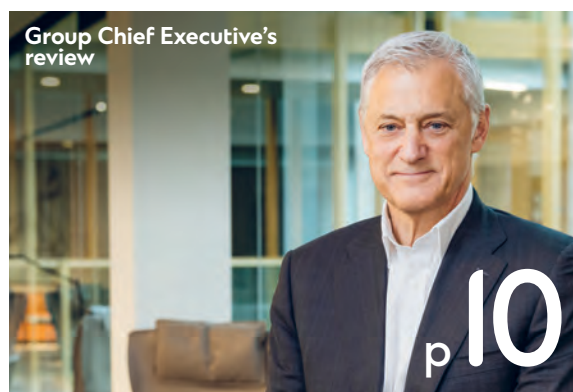
234	Risk profile
298	Climate risk
314	Enterprise Risk Management Framework
320	Principal risks
338	Capital review

Financial statements

346	Independent Auditor's report
359	Financial statements
366	Notes to the financial statements

Supplementary information

490	Supplementary financial information
498	Supplementary people information
504	Supplementary sustainability information
517	Shareholder information
521	Main awards and accolades in 2023
523	Glossary



About this report

Sustainability and ESG reporting

The Group includes Environmental, Social and Governance (ESG) and sustainability information in this Annual Report, providing investors and stakeholders with an understanding of the implications of relevant sustainability-related risks and opportunities, and progress against our objectives.

We have observed our obligations under: (i) sections 414CA and 414CB of the UK Companies Act 2006; (ii) the UK's Financial Conduct Authority's Listing Rules in respect of climate-related disclosures; and (iii) the ESG Reporting Guide contained in Appendix C2 to the Rules Governing the Listing of Securities on the Stock Exchange of Hong Kong Limited. We have made disclosures consistent with the Task Force on Climate-Related Financial Disclosures (TCFD) recommendations and recommended disclosures throughout this Annual Report.


In preparing this report we have given consideration to (but do not align in full with) the guidance provided by the International Sustainability Standards Board (ISSB) Standards finalised in 2023: IFRS S1 and IFRS S2, noting that IFRS S2, although largely based on TCFD, requires a more granular level of disclosure. IFRS S1 and S2 are voluntary standards and compliance is not yet required in the Group's listing locations. Additionally, we publish an ESG reporting

index against the voluntary Global Reporting Initiative (GRI) Universal Standards and select GRI Topic Standards, and the World Economic Forum Stakeholder Capitalism Metrics framework.

 **The Group's sustainability-related disclosures can be accessed via sc.com/sustainabilityhub**

Alternative performance measures

The Group uses a number of alternative performance measures in the discussion of its performance. These measures exclude certain items which management believes are not representative of the underlying performance of the business and which distort period-on-period comparison. They provide the reader with insight into how management measures the performance of the business.

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All information presented in the Chairman, CEO and CFO statements are on an underlying basis unless otherwise stated. A reconciliation from underlying to reported and definitions of alternative performance measures can be found on pages 80 to 87.

Unless another currency is specified, the word 'dollar' or symbol '\$' in this document means US dollar and the word 'cent' or symbol 'c' means one-hundredth of one US dollar. Disclosures in the Strategic report, Sustainability review, Directors' report, Risk review and Capital review and Supplementary information are unaudited unless otherwise stated. Unless context requires within the document, 'China' refers to the People's Republic of China and, for the purposes of this document only, excludes Hong Kong Special Administrative Region (Hong Kong), Macau Special Administrative Region (Macau) and Taiwan. 'Korea' or 'South Korea' refers to the Republic of Korea. Asia includes Australia, Bangladesh, Brunei, Cambodia, India, Indonesia, Laos, Malaysia, Myanmar, Nepal, Philippines, Singapore, Sri Lanka, Thailand, Vietnam, Mainland China, Hong Kong, Japan, Korea, Macau, Taiwan; Africa and Middle East (AME) includes Bahrain, Botswana, Côte d'Ivoire, Egypt, Ghana, Iraq, Kenya, Mauritius, Nigeria, Oman, Pakistan, Qatar, Saudi Arabia, South Africa, Tanzania, UAE, Uganda, and Zambia; and Europe & Americas (EA) include Argentina, Brazil, Colombia, Falkland Islands, France, Germany, Israel, Jersey, Poland, Sweden, Türkiye, the UK, and the US. Within the tables in this report, blank spaces indicate that the number is not disclosed, dashes indicate that the number is zero and 'nm' stands for not meaningful. Standard Chartered PLC is incorporated in England and Wales with limited liability, and is headquartered in London. The Group's head office provides guidance on governance and regulatory standards. Standard Chartered PLC. Stock codes are: LSE STAN.LN and HKSE 02888.