




Sustainability Aspirations 2018

Our Aspirations build on our three sustainability pillars with measurable targets to demonstrate how we are achieving sustainable outcomes across our business. These also allow us to measure our contribution to the UN Sustainable Development Goals.

Aspiration	Target	Timeline
Pillar 1: Contributing to sustainable economic growth Infrastructure Everyone should have access to safe, reliable and affordable power and infrastructure which transforms lives and strengthens economies 	We'll work with our clients to: → Provide advisory, financing, debt structuring services and policy advice for \$25 billion of infrastructure projects, including \$4 billion toward clean technology	→ Jan 2017 – Dec 2019 (infrastructure) → Jan 2016 – Dec 2020 (clean technology)
Climate change Climate change is one of today's greatest challenges and addressing it is essential to promote sustainable economic growth 	→ Introduce criteria to assess alignment to a 1.5 degree climate scenario for energy sector clients and transactions → Expand climate assessment criteria to other high-emitting sectors	→ May 2016 – Dec 2017 (partially met – carried forward) → Jan 2018 – Dec 2018
Entrepreneurs Entrepreneurs are the heart of local economies, creating jobs and empowering people 	→ Provide \$6 billion to Business Banking clients → Grow our lending to smaller business clients in our Commercial Bank by 20% as measured by assets	→ Jan 2017 – Dec 2019 → Jan 2017 – Dec 2019
Digital Everyone should have access to digital banking products enabling safe, efficient and inclusive banking 	→ Continue to provide 'last mile' payments and collections to clients in our footprint through our Straight2Bank wallet	→ Jan 2017 – Dec 2019
Commerce Trade creates jobs and contributes to economies by enabling people to connect across borders 	→ Bank 8,000 of our clients' international and domestic networks of suppliers and buyers through banking the ecosystem programmes	→ Jan 2017 – Dec 2020
Impact and sustainable finance Innovative financial products and partnerships can help us solve global development challenges and improve the lives of millions in our markets 	→ Provide \$1 billion of financing to microfinance institutions to extend access to finance → Facilitate opportunities for our Private Bank clients to invest in impact investing funds in our markets → Continue to promote blended finance capabilities	→ Jan 2016 – Dec 2020 → Jan 2016 – Dec 2020 → Jan 2016 – Dec 2020

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Pillar 2: Being a responsible company People Our people are our greatest asset, and our diversity drives our business success 	We will: → Increase gender representation: 30% women in senior roles (bands 1-4) → Roll-out a comprehensive employee wellness programme across four key markets (UK, US, Singapore and Hong Kong) → Roll-out a refreshed diversity and inclusion strategy Bank-wide	→ Sept 2016 – Dec 2020 → Jan 2018 – Dec 2018 → Jan 2018 – Dec 2018
Environment Reducing our own impact on the environment will protect our planet for the benefit of our communities 	→ Reduce annual energy use by 35% to 230 kWh/m ² /year in our tropical climate locations (80% of portfolio) → Reduce annual energy use by 31% to 275 kWh/m ² /year in our temperate climate locations (20% of portfolio) → Reduce our annual water use by 72% to 0.5kL/m ² /year → Reduce annual office paper use by 57% to 10kg/FTE/year	→ Jan 2008 – Dec 2019 → Jan 2008 – Dec 2019 → Jan 2008 – Dec 2019 → Jan 2012 – Dec 2020
Conduct Good conduct and high ethical standards are essential in achieving fair outcomes for our clients 	→ Effectively embed the conduct management framework so that all staff are able to identify, mitigate and manage conduct risk	→ Jan 2018 – Dec 2018
Financial crime compliance Financial crime has serious social and economic consequences, harming individuals and communities 	→ All eligible Bank staff to complete relevant ABC, AML and sanctions training with less than 2% overdue → Deliver at least 10 correspondent banking academies	→ Ongoing → Jan 2018 – Dec 2018
Pillar 3: Investing in communities Community engagement Health and education are vital for thriving and prosperous communities 	→ Invest 0.75% of prior year operating profit (PYOP) in our communities → Raise \$100m to tackle avoidable blindness → Empower 600,000 girls through education and sport → Educate 5,000 micro and small businesses, with 20% women-owned or led	→ Jan 2006 – Dec 2020 → Jan 2003 – Dec 2020 → Jan 2006 – Dec 2020 → Jan 2013 – Dec 2018