



standard
chartered

Sustainable Finance
Impact Report
2025

2025 reporting period in numbers¹



I'm proud to present the sixth iteration of our Sustainable Finance Impact Report, which outlines how the projects within our Sustainable Finance asset portfolio further our ambition to deliver sustainable, inclusive growth for our markets. Against the backdrop of intensifying physical climate impacts and increasing stresses on development, putting global capital to work to help foster resilience and stability is critical. As a committed and repeat issuer of sustainable debt, we are using our unique expertise and network to mobilise long-term funding and direct it towards the communities and economies that need it most. We are focused on using our Sustainable Finance asset base to help close critical financing gaps and support practical solutions, strengthening resilience, enabling inclusive growth and delivering measurable outcomes."



Bill Winters
Group Chief Executive

\$23.4 billion

Sustainable Finance assets in our Sustainable Finance asset portfolio²

6.94 million tCO₂[^]

emissions avoided (of which 2.88 million tCO₂ achieved and 4.06 million tCO₂ expected)³

70%

of our Sustainable Finance assets are located in Asia, Africa and the Middle East

32,580[^]

SME loans enabled

1,045,211[^]

microfinance loans enabled

Summary of impact associated with our outstanding issuances of Sustainable Finance instruments at 30 September 2025^{4,5}

	Size (\$) ⁶	Achieved and expected GHG emissions avoided (tCO ₂)	SME loans enabled (#)	Microfinance loans enabled (#)	Achieved and expected volume of water supplied (m ³)
EUR500 million sustainability issuance 1	586,647,894	181,291	704	22,575	636,288
EUR500 million sustainability issuance 2	586,647,894	181,291	704	22,575	636,288
EUR1 billion social bond issuance	1,173,295,788	–	6,553	210,235	5,925,534
Sustainability notes	1,692,823,364	523,130	2,031	65,143	1,836,064
Green notes	572,570,249	233,218	–	–	–

Where \$ is used throughout this report, this refers to USD.

- 1 Details of the impact reporting methodology, including key assumptions and data limitations are provided in the methodology notes at the end of this report.
- 2 Assets eligible for inclusion in our Sustainable Finance asset portfolio are those which align to the eligible activities set out in our Sustainability Bond Framework 2025.
- 3 We refined our impact report methodology for 2025 reporting, mainly to reflect more accurate combined margin grid emissions factors for renewable energy projects with intermittent energy generation compared to firm energy. While the reported emissions avoided of 6.94 million tonnes from an asset base of comparable size in 2024 represents a significant increase, this change is partly driven by the updated methodology. To ensure comparability, we have recalculated our 2024 emissions figures using the revised approach and present the resulting like-for-like year-on-year change further down in this report.

- 4 Sustainable Finance instruments include any issuances of green (green assets only), social (social assets only) or sustainability (a mixture of green and social assets) bond or note instruments in public or private formats under our Sustainability Bond Framework 2025.
- 5 Reported impacts are proportionately attributed from the Group's Sustainable Finance asset portfolio to outstanding sustainability, green and social bonds and notes. Green and social impacts are allocated only to instruments eligible to claim such impacts in accordance with their use of proceeds.
- 6 Translated using exchange rates as of 30 September 2025.

[^] Values noted with a caret symbol (^) are subject to independent limited assurance by EY. The report is available at sc.com/sustainabilitylibrary.

01 Executive Summary

Standard Chartered Group (“Standard Chartered” or “the Group”) is a leading international cross-border banking group listed on both the London and Hong Kong Stock Exchanges, with a presence in more than 50 of the world’s most dynamic markets. This means we are strategically positioned to connect capital to growth opportunities across Asia, Africa and the Middle East. The majority of our income is derived from these regions and we actively engage clients and businesses in 30 countries that receive official development assistance, including eight of the least developed nations.

This Sustainable Finance Impact Report showcases how the projects within our Sustainable Finance asset portfolio for the reporting period from 1 October 2024 to 30 September 2025 helped to further our ambition to deliver sustainable, inclusive growth for our markets. The assets eligible for inclusion in our Sustainable Finance asset portfolio are those which align to the eligible activities set out in our **Sustainability Bond Framework 2025**. The portfolio comprises assets funded through the allocation of net proceeds from the Group’s Sustainable Finance Instrument issuances, together with disbursements from other sources linked to Standard Chartered’s Sustainable Finance programme and balance sheet. As at 30 September 2025, the Group has €1 billion in Sustainability Bonds, a €1 billion Social Bond, and \$2.3 billion in sustainability and green structured notes outstanding.

We have published a Sustainable Finance Impact Report annually since 2020, applying the guidance set out in the ICMA Harmonised Framework for Impact Reporting for **Green Bonds** and **Social Bonds**. This report reflects Standard Chartered’s ongoing commitment to transparency and consistency in the measurement and disclosure of the impacts associated with our Sustainable Finance activities.

Our Sustainable Finance assets and liabilities (excluding other Wealth and Retail Banking sustainable deposits) are subject to limited assurance by EY, as disclosed in the Group’s 2025 Annual Report. In addition, for the first time, the Group has obtained limited assurance from EY on three key impact metrics reported in this report:

- 1 Achieved and expected GHG emissions avoided 2025 (tCO₂)
- 2 Number of microfinance loans enabled 2025 (#)
- 3 Number of small and medium enterprise (SME) loans enabled 2025 (#)

This assurance reflects our continued focus on strengthening the robustness and credibility of our impact reporting.

Sustainable Finance at Standard Chartered

With just four years remaining to achieve the United Nations Sustainable Development Goals (SDGs), the world is falling far short of this aim. Of the 139 measurable SDG targets, only 18 per cent are on track to be met by 2030 with 17 per cent showing moderate progress¹. Alarming, 18 per cent of the targets have regressed below 2015 baseline levels. At the same time, global foreign direct investment fell for the second consecutive year in 2024 with a negative outlook for 2025.² Critical SDG-aligned sectors were particularly hard-hit, with investment in infrastructure in developing countries declining by 35 per cent, renewable energy by 31 per cent, water and sanitation by 30 per cent and agrifood systems by 19 per cent. A decade after the adoption of the 2030 Agenda for Sustainable Development, the gap between the financing mobilised and the trillions required by emerging and developing economies has widened sharply, and without urgent action, this shortfall is projected to reach \$6.4 trillion by 2030.³ The need for bold, coordinated efforts to redirect capital toward sustainable and inclusive growth and adapting to the effects of climate change is now. The markets we operate in are among the most exposed to these challenges. We believe sustainable finance is central to addressing them, by accelerating the transition to low-carbon technologies, investing in adaptation and resilience, expanding financial inclusion through digital innovation and fostering equitable economic growth.

While we currently provide financial services to clients, sectors and markets that contribute to greenhouse gas emissions, we are committed to achieving net zero in our financed emissions by 2050, having achieved net zero in our own operations in 2025.⁴ To deliver on this commitment, we are leveraging our expertise and diverse product suite to structure solutions that meet our clients’ sustainability ambitions, and applying innovative approaches to mobilise capital in areas where it is not yet moving at scale.

1 <https://unstats.un.org/sdgs/report/2025/The-Sustainable-Development-Goals-Report-2025.pdf>.

2 <https://unctad.org/publication/world-investment-report-2025>.

3 https://www.oecd.org/content/dam/oecd/en/publications/reports/2025/02/global-outlook-on-financing-for-sustainable-development-2025_6748f647/753d5368-en.pdf.

4 See our [Annual Report 2025](#) for more information on our financed emissions.

Executive Summary

Our approach to sustainability is articulated through our long-term sustainability goals – our Sustainability Aspirations – and our short-term sustainability targets – our Sustainability Strategic Pillars.¹ We have highlighted the ones most relevant to the Sustainable Finance activities covered by this report:

Our sustainability aspirations

Mobilise \$300 billion of Sustainable Finance by 2030

We leverage a full suite of Sustainable Finance solutions – including loans, bonds, and trade finance – to support our clients' transition to a low-carbon economy. As of September 2025, we have mobilised \$157 billion from January 2021 against our commitment to mobilise \$300 billion by 2030.

Operationalise interim 2030 financed emissions targets to meet our 2050 net zero ambition

Achieve 2030 interim financed emissions reduction in 12 of our highest-emitting sectors. See our **Net zero methodological white paper** for more information.

Drive social impact with our clients and communities

Accelerate mobilisation of private and philanthropic capital to address critical social challenges in our footprint markets. In March 2025, we issued our inaugural €1 billion social bond.

Our sustainability pillars

Scale Sustainable Finance income

Our Sustainable Finance franchise generated \$1.07 billion between January and December 2025, exceeding our medium-term target of at least \$1 billion annual Sustainable Finance income by 2025.

Leverage our innovation hubs

Our thematic innovation hubs – Adaptation Finance, Blended Finance Programmes, Carbon Markets, Nature Finance and Circular Economy – focus on emerging themes of sustainability aligned to areas where the Group has a core competency and are particularly suited to our clients in our footprint markets. Each hub is transversal, run by senior leaders in the Chief Sustainability Office (CSO) organisation, and aims to identify opportunities for future returns outside of our core range of traditional products and services.



“

Guided by the 2030 ambition of the UN Sustainable Development Goals, we believe that accelerating the flow of capital towards sustainable outcomes is essential. Our Sustainable Finance Impact Report demonstrates how we are responding to that challenge by directing finance to where the need is most acute and the potential for impact is greatest. This year, we exceeded our target of generating \$1 billion of income from our Sustainable Finance franchise, underscoring that delivering real-world impact also makes commercial sense. In 2025, we also issued our inaugural €1 billion Social Bond. With 96 per cent of our social assets located Africa, Asia and the Middle East, the bond is supporting access to finance for small and medium-sized enterprises, supporting job creation and empowering women-owned businesses.”

Marisa Drew, Chief Sustainability Officer

¹ See our [Annual Report 2025](#) for more information on all our sustainability aspirations and strategic pillars.

02 Sustainable Finance asset portfolio

Overview of our Sustainable Finance assets portfolio

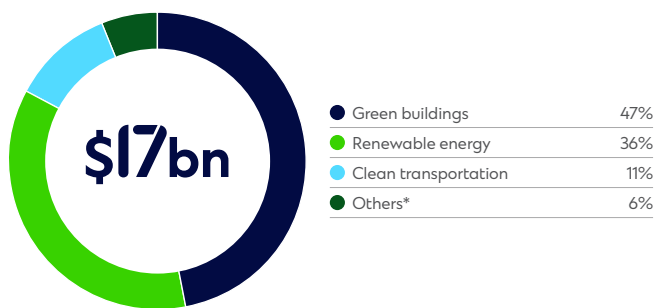
We are proud to report on the impact generated by our dynamic \$23.4 billion Sustainable Finance asset portfolio, comprising 524 projects across 57 countries. The portfolio, aligned to our Sustainability Bond Framework 2025¹, has remained broadly stable from \$23.3 billion in 2024. While overall size was unchanged, the portfolio composition evolved across geographies and asset classes, reflecting shifts in financing activity and client demand.

Our portfolio remains geographically diversified, with 70 per cent of Sustainable Finance assets located in Africa, Asia and the Middle East, regions where access to capital can deliver

outsized development impact. For example, our financing of an offshore wind project in Egypt has a nine times greater impact on CO₂ avoided than a similar sized project in the United Kingdom.² Nearly one-third of our portfolio supports projects in least developed countries and lower- and middle-income countries, as defined by the OECD Development Assistance Committee (DAC), reflecting our commitment to development and impact objectives. From a portfolio composition perspective, our exposure to projects in the Americas and Europe increased. Renewable energy financing also grew by 11 per cent year on year, outperforming global renewable investment trends, which declined by nine per cent over a similar period.³

Green assets

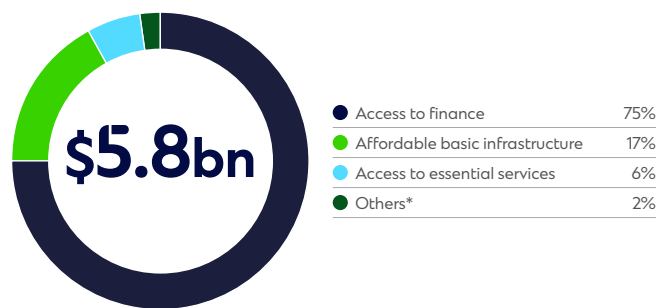
(73% of total Sustainable Finance assets)



* Please refer to allocation tables below for what 'others' entail.

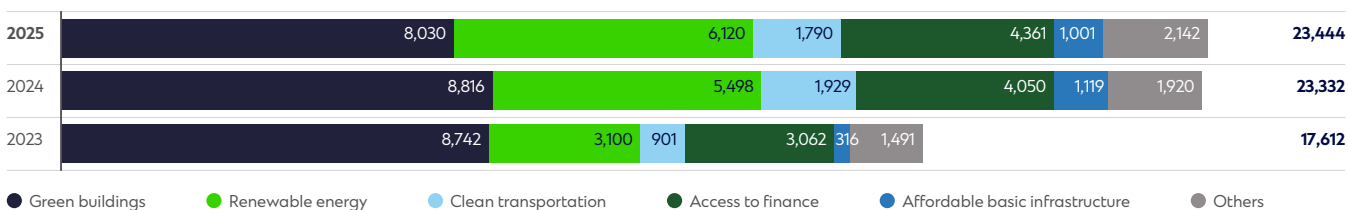
Social assets

(25% of total Sustainable Finance assets)



* Please refer to allocation tables below for what 'others' entail.

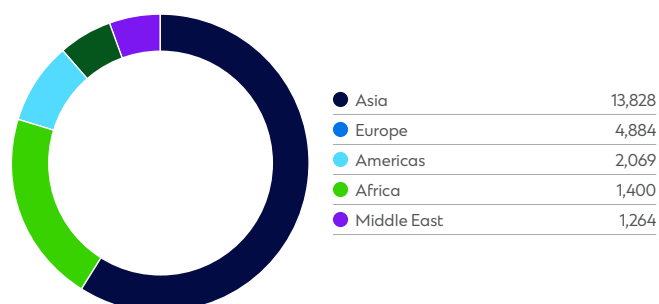
Annual Sustainable Finance asset portfolio composition (\$m)



Asset distribution by income group (\$ share)



Asset distribution by region (\$)



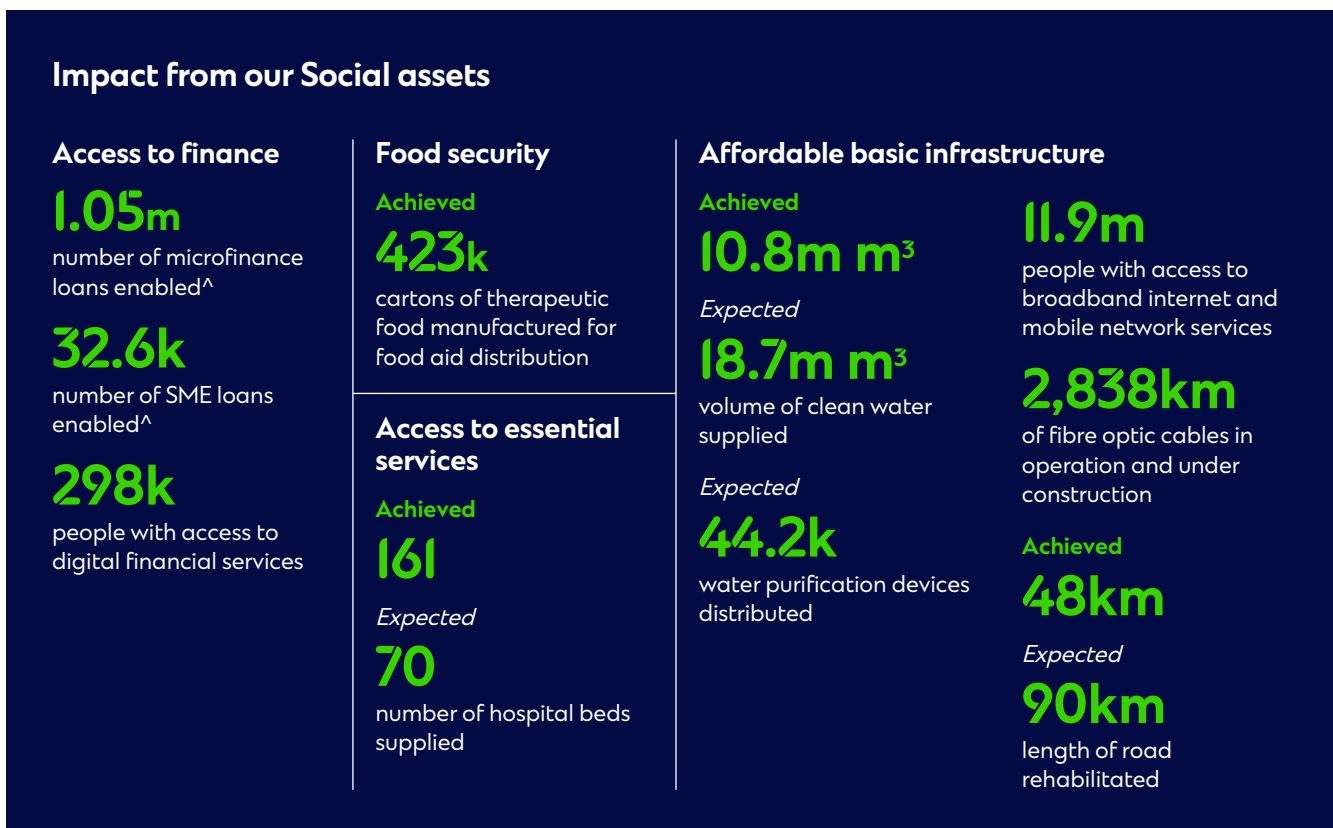
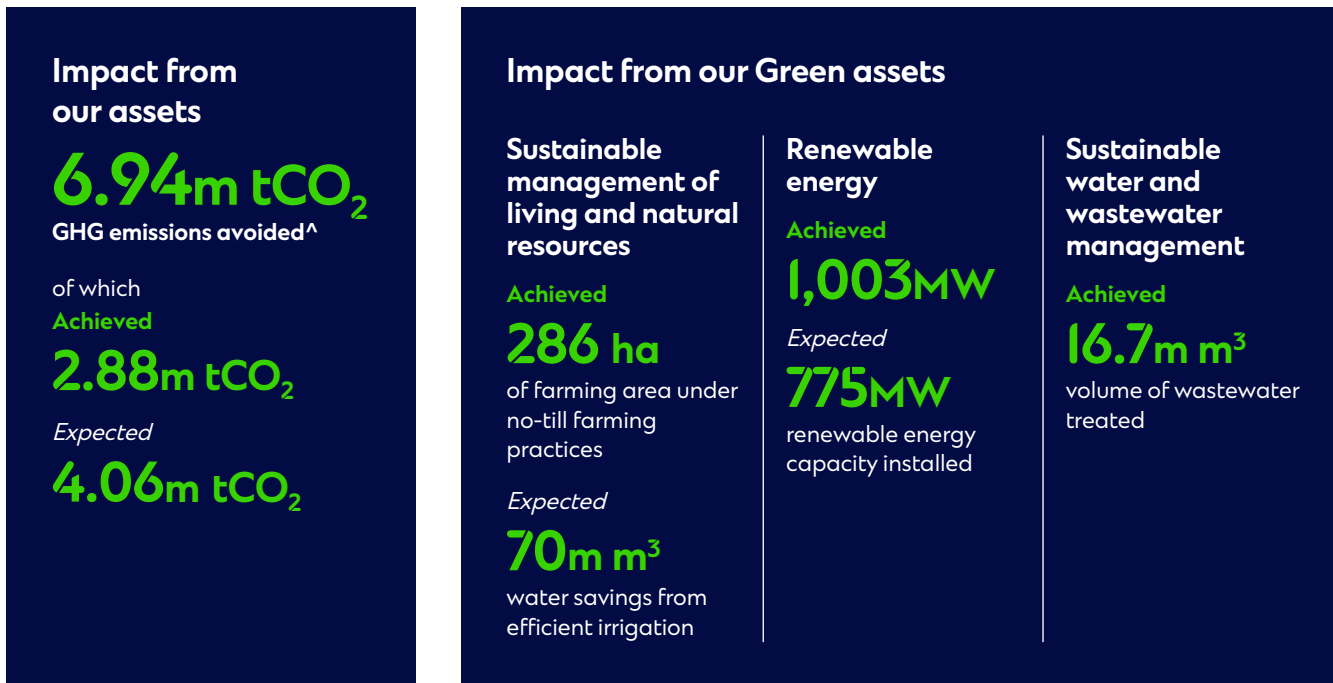
1 Standard Chartered Group Sustainability Bond Framework 2025, at: <https://av.sc.com/corp-en/nr/content/docs/sustainability-bond-framework.pdf>.

2 Based on using renewable energy generation data (kWh) per project and the applicable IFC Combined Margin Grid Emissions Factor.

3 Based on BloombergNEF's Energy Transition Investment Trends 2026 report.

03 Impact

The impact of our Sustainable Finance assets¹



¹ The reporting period for impact calculations covers 1 October 2024 to 30 September 2025, with impacts reported based on Standard Chartered's proportional share of financing. This ensures that reported impacts appropriately reflect the Group's contribution relative to total project or asset financing. Further details of the impact reporting methodology, including key assumptions and data limitations are provided in the methodology notes at the end of this report.

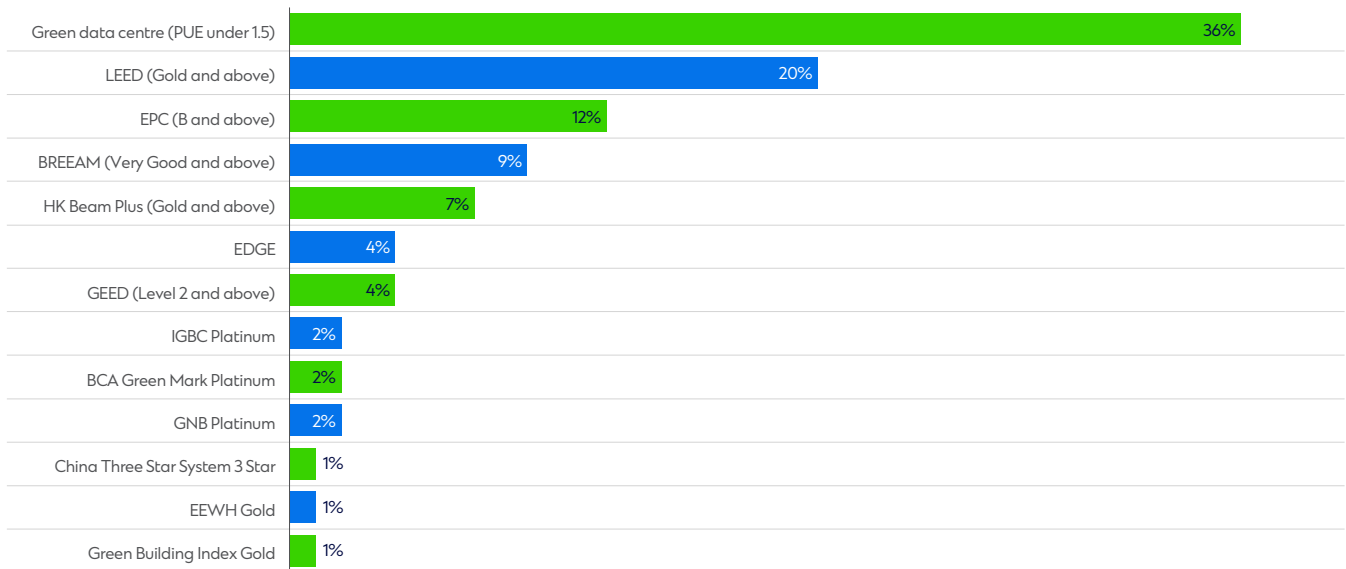
Spotlight on impact from our green assets

As at 30 September 2025, 73 per cent of our Sustainable Finance lending was allocated to green projects, delivering 6.94m tCO₂ emissions avoided (of which 2.88m tCO₂ achieved and 4.06m tCO₂ expected). Per dollar of financing, the total amount of achieved and expected emissions avoided represents a 19 per cent increase year-on-year (from 5.81 tCO₂ per year of emissions avoided by our 2024 asset portfolio)¹ and is equivalent to:

- Avoiding 16.1 million barrels of oil from being consumed²
- 6.7 million economy class round trip flights between London and Singapore³

This impact is derived from the \$17 billion of financing across 389 green projects in 10 thematic areas which help to lower carbon emissions, enhance energy efficiency, reduce waste and wastewater, and improve the sustainable management of natural resources. 62 per cent of our green assets are located in Africa, Asia and the Middle East⁴ and approximately one-third reflects new exposures added during the reporting period, demonstrating continued replenishment of our green asset base.

Breakdown of our green buildings assets by qualifying criteria (CIB assets)



Strengthening the United Kingdom's (UK) low-carbon automotive supply chain

Investing in battery manufacturing is a key enabler of the low-carbon transition, supporting both emissions reduction and supply chain resilience. We supported AESC – a developer and manufacturer of high-performance batteries for zero-emission electric vehicles and energy storage systems – with £1,036 million in Green Loan financing for a new battery gigafactory in Sunderland, UK. The facility will have an initial capacity

to power up to 100,000 electric vehicles per year, scaling to 15.8 GWh at full operation. The project is expected to significantly expand UK battery manufacturing capacity while supporting emissions reduction across the automotive value chain. In addition to environmental benefits, the investment is projected to generate over 1,000 jobs, delivering long-term economic uplift to the region.

1 2024 emissions figures have been restated to reflect a refinement in our emissions calculation methodology implemented in 2025. This change was applied consistently across the reported portfolio to improve alignment with updated internal methodologies and market best practice. Differences between previously reported and restated data arise solely from methodological changes. Please refer to the methodological notes at the end of this report for our revised methodology.

2 United States Environmental Protection Agency, Greenhouse Gas Equivalencies Calculator – Calculations and References, at: <https://www.epa.gov/energy/greenhouse-gas-equivalencies-calculator-calculations-and-references>.

3 ICAO Carbon Emissions Calculator, at: <https://www.icao.int/environmental-protection/Carbonoffset/Pages/default.aspx>, using London Heathrow as the reference airport.

4 By USD million value.



This report showcases the real-world environmental and social impact of our \$23.4 billion sustainable finance asset portfolio. We continue to support the flow of global capital across our

network towards projects that support sustainable outcomes in markets where the need is greatest. Financing an offshore wind project in Egypt, for example, helps abate nearly nine times the amount of CO₂ than a comparable project in the UK. Examples like this reinforce the importance of channelling sustainable finance towards markets in Asia, Africa and the Middle East, and we will continue to leverage our balance sheet to deliver financial solutions that support inclusive, long-term growth.”

Roberto Hoornweg, Chief Executive Officer, Corporate and Investment Banking

Enabling grid infrastructure for renewable energy transmission at scale in Australia

Transmission infrastructure is critical to unlocking renewable energy capacity and advancing the decarbonisation of electricity consumption. We provided financing to ACERZ – a consortium of ACCIONA, COBRA, and Endeavour Energy – for the development of the Central-West Orana Renewable Energy Zone (REZ) transmission project in New South Wales, Australia. The project will connect large-scale solar, wind and battery energy storage projects to the state electricity grid. Once operational, the REZ is expected to unlock 4.5 GW of new network capacity, delivering clean electricity to around 2 million homes and supporting Australia’s net zero target by 2050. The project is also expected to create around 5,000 construction jobs at its peak.

Supporting Indonesia’s net zero target through floating solar

As Indonesia works toward its net zero emissions target by 2060, scaling renewable energy is critical. Today, renewables account for less than 15 per cent of Indonesia’s electricity mix, underscoring the urgency of accelerating clean power deployment. DEG, Proparco and Standard Chartered have jointly agreed to finance the 92 MWp Saguling floating solar project in West Java. The project mobilises \$60 million under the Indonesian Just Energy Transition Partnership (JETP) and represents the country’s first JETP-aligned solar investment. Once operational, Saguling is expected to reduce emissions by at least 63,100 tonnes of CO₂ annually and increase Indonesia’s solar generation capacity by around 13 per cent, demonstrating strong public-private momentum behind the national energy transition.

Spotlight on impact from our social assets

Our social lending amounted to \$5.8 billion, representing 25 per cent of our total Sustainable Finance asset portfolio. Of these exposures, 96 per cent are located across Africa, Asia and the Middle East, underscoring our focus on delivering social impact in regions with the greatest development needs. Our social lending grew by 5 per cent year-on-year (from \$5.5 billion in 2024) and supports key impact areas including financial inclusion, affordable basic infrastructure such as clean water supply and road rehabilitation, affordable housing and food security.

Advancing water security through desalination in arid regions

Desalination is a cornerstone of Saudi Arabia’s water security strategy, with the Kingdom aiming to meet 90 per cent of its water needs through desalinated seawater by 2030, increasingly powered by renewable energy. Standard Chartered is supporting this objective through project financing for the Yanbu-4 Independent Water Project and associated transmission pipeline in Saudi Arabia. The project enables the development of a 450,000 m³/day reverse-osmosis desalination plant and a 39 km pipeline supplying potable water to communities in the Makkah and Madinah regions. The facility integrates on-site solar generation, meeting up to 20 per cent of the plant’s specific power consumption and enhancing its environmental performance. The project is expected to strengthen water security for up to 1.5 million residents and support long-term socio-economic development aligned with national infrastructure priorities.

Financing essential healthcare services for growing urban communities in Angola

Angola’s public healthcare system faces capacity constraints driven by rapid urbanisation and associated population growth. Expanding access to quality healthcare infrastructure is therefore critical to improving health outcomes and social resilience. Standard Chartered provided €149 million in social financing to the Angolan Ministry of Finance to support the construction of a new 250-bed hospital in Kalimba, near Luanda. The seven-storey facility will include a specialist burns unit alongside emergency, paediatric, surgical and geriatric services, significantly enhancing healthcare access for surrounding communities and supporting national development priorities.

04 Impact and allocation

Overview of our Sustainable Finance assets and liabilities utilisation

Sustainable Finance assets as at 30 Sept 2025		Sustainable liabilities as at 30 Sept 2025	
	Amount (\$m)		Amount (\$m)
Green assets	17,035 (73%)	Total bond issuances outstanding ¹	4,612
Portfolio of Green and Social assets ²	576 (2%)	<i>of which sustainable structured notes</i>	1,693
Social assets	5,833 (25%)	<i>of which green structured notes</i>	573
		Total sustainable term deposits ³	1,215
		Total sustainable term accounts ³	1,500
		Sustainable retail current and savings accounts and deposits ⁴	929
		Sustainable liabilities (excluding other WRB sustainable deposits) subject to limited assurance	8,256[^]
		Other WRB sustainable deposits ^{4,5}	782
Total Sustainable Finance assets	23,444[^]	Total Sustainable liabilities⁶	9,038

Allocation of Sustainable Finance assets as at 30 September 2025

	Utilisation ⁷
Share of Sustainable Finance assets allocated to outstanding bond issuances	20%
Share of Sustainable Finance assets allocated to deposits and current and savings accounts	19%
Share of net proceeds of Sustainable liabilities allocated to Sustainable Finance assets	100%

Sustainable Finance assets and Sustainable liabilities (excluding other WRB sustainable deposits) have been subject to limited assurance by EY as disclosed in the Group's 2025 Annual Report. EY's report is available link to sc.com/sustainabilitylibrary.

1 Total outstanding bond issuances comprise \$2,347 million from two sustainability bonds and one social bond issuance from Standard Chartered Plc and \$2,265 million in sustainable and green structured notes issued from Standard Chartered London in multiple currencies from across our footprint markets including Nigerian Naira, Pakistani Rupee, and Kenyan Shilling. A full listing can be found in Appendix 1. Sustainability, green and social bonds and notes are issued against our Sustainability Bond Framework 2025 available at sc.com/sustainabilitylibrary.

2 This category is used where financing is provided against a portfolio of eligible green and social projects, and it is not always possible to reliably allocate amounts to individual project categories at the time of reporting. In such cases, financing is temporarily reported under this portfolio category until the underlying data can be sufficiently disaggregated to allow accurate and transparent reporting by specific project type.

3 Total sustainable term deposits and accounts reflect liabilities raised from our Corporate and Investment Banking (CIB) clients across multiple markets, including China, Dubai, Singapore and the United Kingdom. Sustainable deposits were developed under our Green and Sustainable Product Framework 2025 available at sc.com/sustainabilitylibrary.

4 Total sustainable retail current and savings accounts and term deposits are reflective of sustainable retail products held by our Wealth and Retail Banking (WRB) customers across multiple markets. These include Hong Kong, Indonesia, Singapore, South Korea, Malaysia and Taiwan. Sustainable deposits and accounts were developed under our Green and Sustainable Product Framework 2025 available at sc.com/sustainabilitylibrary.

5 Excluded from the scope of assurance due to country cross border data constraints. All Sustainable Deposits are referenced on a net positive basis against the Group's global Sustainable Finance asset base, including those excluded from the scope of assurance. The Group's global Sustainable Finance asset base is included in the scope of assurance.

6 Sustainable liabilities are referenced against an equivalent value of eligible Sustainable Finance assets rather than directly funding specific assets. The Group will only take total Sustainable liabilities up to a maximum of 80 per cent of Sustainable Finance assets.

7 The utilisation ratio represents the proportion of eligible Sustainable Finance assets that is allocated to the outstanding Sustainable liabilities during the reporting period.

[^] Values noted with a caret symbol (^) are subject to independent limited assurance by EY. The report is available at sc.com/sustainabilitylibrary.

Impact and allocation

Sustainable Finance Instruments Allocation and Impact Report

Category	Amount (\$m)	# loans	Key impact achieved from assets in operation	Key impact expected from assets under construction
Green				
Clean transportation	1,790	40	4,114 tCO₂ avoided	2,622 tCO₂ avoided
Electric vehicles (EVs)	742	11	3,717 tCO ₂ avoided	820 tCO ₂ avoided
EV battery manufacturer	381	10	0.7 GWh of installed EV battery manufacturing capacity	2.1 GWh of installed EV battery manufacturing capacity
Manufacturing of specialised component parts for EVs	241	7	–	–
Rail	396	10	397 tCO ₂ avoided	1,638 tCO ₂ avoided
Several clean transportation projects	30	2	–	164 tCO ₂ avoided
Climate change adaptation	1	1	–	–
Eco-efficient products	26	5	–	–
Energy efficiency	204	10	47,795 tCO₂ avoided	17,521 tCO₂ avoided
LED Lighting	98	6	47,795 tCO ₂ avoided	16,933 tCO ₂ avoided
Modernisation of broadband network	105	3	11,146 of premises connected as part of an upgrade project	–
Several of energy efficiency projects	1	1	–	187 tCO ₂ avoided
Green buildings	8,030	121	25,592 tCO₂ avoided	41,457 tCO₂ avoided
Green buildings (CIB assets)	4,701	118	25,592 tCO ₂ avoided	33,433 tCO ₂ avoided
Green mortgages	3,329	3	1,111 green mortgage loans disbursed	8,024 tCO ₂ avoided
Pollution prevention and control	37	4	8,701 tCO₂ avoided	–
Portfolio of green projects	334	8	3.5 tCO₂ avoided	–
Renewable energy	6,120	190	2,229,660 tCO₂ avoided	3,760,491 tCO₂ avoided
Advanced biofuels from waste	40	1	90,001 tCO ₂ avoided	–
Energy storage	147	5	24MW of installed energy storage capacity	16MW of installed energy storage capacity
Green hydrogen	33	1	–	2,364 tCO ₂ avoided
Hydropower	72	8	25,277 tCO ₂ avoided	144 tCO ₂ avoided
Manufacturing of component parts for renewable energy technology	988	19	58,201 tCO ₂ avoided	587,748 tCO ₂ avoided
Mixed renewables	18	3	2,108 tCO ₂ avoided	34,271 tCO ₂ avoided
Solar	2,037	79	1,469,882 tCO ₂ avoided	1,879,981 tCO ₂ avoided
Transmission line	84	2	–	–
Waste to energy	201	3	78,935 tCO ₂ avoided	9,699 tCO ₂ avoided
Wind	2,076	57	458,506 tCO ₂ avoided	583,287 tCO ₂ avoided
Wind and solar	424	12	46,751 tCO ₂ avoided	662,996 tCO ₂ avoided
Sustainable management of living and natural resources	277	5	523,869 tCO₂ avoided	70,059,856 m³ of water savings from efficient irrigation
Sustainable water and wastewater management	216	5	16,678,185 m³ of wastewater treated	–

Impact and allocation

Sustainable Finance Instruments Allocation and Impact Report

Category	Amount (\$m)	# loans	Key impact achieved from assets in operation	Key impact expected from assets under construction
Social				
Access to essential services	342	22		
Education infrastructure – university	1	1	–	University expansion project
Healthcare infrastructure – hospitals	162	10	161 hospital beds supplied	70 hospital beds supplied
Provision of supporting healthcare related products and services	179	11	–	–
Access to finance	4,361	52		
Microfinance (MF)	584	6	1,045,211 MF loans enabled	–
Small and Medium Enterprise (SME) lending	3,494	41	32,580 SME loans enabled	–
Several services that enhance access to finance	283	5	298,461 people with access to digital financial services	–
Affordable basic infrastructure	1,001	45		
Clean cookstoves	2	3	42,207 tCO ₂ avoided	234,886 tCO ₂ avoided
Desalination	73	5	10,789,786 m ³ of clean water supplied	2,642,738 m ³ of clean water supplied
Public transportation	1	1	–	–
Road infrastructure	190	7	48km of road rehabilitated	90km of road rehabilitated
Telecommunications/ internet connectivity	653	21	11,889,188 people with access to broadband internet and mobile network services	–
Water purification	1	3	–	44,205 water purification devices distributed
Water supply	81	5	–	16,027,022 m ³ of clean water supplied
Affordable housing	68	4	37 beneficiaries of affordable housing loans	–
Food security	11	2	423,302 cartons of therapeutic food manufactured for food aid distribution	–
Portfolio of social projects	51	3	–	–
Portfolio of green and social projects				
Several green and social projects	576	7	–	–
Grand total	23,444	524	2,881,940 tCO₂ avoided 1,045,211 MF loans enabled[^]; 32,580 SME loans enabled[^]	4,056,576 tCO₂ avoided

Impact and allocation

Allocation and impact of operational green assets by category and country

Category	Country	# Projects	Amount (\$m)	Key impact achieved
Clean transportation				
EVs	India	1	4	
	Indonesia	1	2	14 tCO ₂ avoided
	Sweden	1	408	2,496 tCO ₂ avoided
	United States	2	188	863 tCO ₂ avoided
	Uzbekistan	1	4	344 tCO ₂ avoided
EV battery manufacturing	China	1	48	-
	India	2	5	-
	Poland	1	1	0.01 GWh of installed EV battery manufacturing capacity
	United Kingdom	1	87	0.66 GWh of installed EV battery manufacturing capacity
	United States	1	13	0.03 GWh of installed EV battery manufacturing capacity
Manufacturing of specialised component parts for EVs	China	3	92	-
	Hong Kong	1	111	-
	India	1	0.3	-
	Korea	1	8	-
	United States	1	30	-
Rail	Cameroon	1	3	-
	India	1	1	-
	Tanzania	1	63	86 tCO ₂ avoided
	United Arab Emirates	1	60	311 tCO ₂ avoided
Energy efficiency				
LED lighting	Senegal	1	13	227 tCO ₂ avoided
	United Arab Emirates	1	35	47,568 tCO ₂ avoided
Modernisation of broadband network	United Kingdom	1	39	10,837 premises connected as part of a Fibre to the Premises upgrade project
	United States	1	33	309 premises connected as part of a Fibre to the Premises upgrade project
Green buildings				
Green buildings	Australia	1	7	205 tCO ₂ avoided
	Bangladesh	1	1	16 tCO ₂ avoided
	China	4	141	545 tCO ₂ avoided
	France	1	51	46 tCO ₂ avoided
	Germany	5	192	1,446 tCO ₂ avoided
	Hong Kong	10	672	4,586 tCO ₂ avoided
	India	3	102	1,395 tCO ₂ avoided
	Korea	2	71	1,524 tCO ₂ avoided
	Malaysia	4	192	1,774 tCO ₂ avoided
	Singapore	3	174	1,992 tCO ₂ avoided
	Thailand	1	2	70 tCO ₂ avoided
	United Kingdom	27	1,156	10,332 tCO ₂ avoided
	United States	9	292	1,659 tCO ₂ avoided
Pollution prevention and control				
Recycling	India	1	0.2	-
	Thailand	1	3	8,701 tCO ₂ avoided
	United Kingdom	1	34	-
	Vietnam	1	0.2	-
Pollution prevention and control				
Several green projects	Türkiye	1	4	3.5 tCO ₂ avoided

Impact and allocation

Allocation and impact of operational green assets by category and country

Category	Country	# Projects	Amount (\$m)	Key impact achieved
Renewable energy				
Advanced biofuels from waste	Hong Kong	1	40	90,001 tCO ₂ avoided
Energy storage	Australia	1	32	–
	United States	2	79	24MW of installed energy storage capacity
Hydropower	Cameroon	1	41	23,434 tCO ₂ avoided
	China	1	11	1,843 tCO ₂ avoided
	Nepal	5	19	0.43 tCO ₂ avoided
Manufacturing of component parts for renewable energy technology	United States	1	38	58,201 tCO ₂ avoided
Mixed renewables	Sri Lanka	1	0.5	2,108 tCO ₂ avoided
Solar	Bangladesh	1	0.4	330 tCO ₂ avoided
	India	14	285	680,211 tCO ₂ avoided
	Indonesia	1	35	50,340 tCO ₂ avoided
	Jordan	1	7	3,149 tCO ₂ avoided
	Nepal	2	16	0.05 tCO ₂ avoided
	Pakistan	3	2	2,817 tCO ₂ avoided
	Saudi Arabia	1	5	2,394 tCO ₂ avoided
	Taiwan	4	95	37,113 tCO ₂ avoided
	Türkiye	2	188	302,665 tCO ₂ avoided
	United Arab Emirates	3	165	280,099 tCO ₂ avoided
	United States	4	145	93,496 tCO ₂ avoided
	Uzbekistan	1	2	2,594 tCO ₂ avoided
	Vietnam	2	17	14,674 tCO ₂ avoided
	Waste to energy	India	1	5
United Arab Emirates		1	164	54,769 tCO ₂ avoided
Wind	Argentina	5	2	807 tCO ₂ avoided
	Australia	1	6	10,109 tCO ₂ avoided
	China	1	231	195,973 tCO ₂ avoided
	France	1	42	3,351 tCO ₂ avoided
	Germany	1	10	2,935 tCO ₂ avoided
	India	2	2	5,718 tCO ₂ avoided
	Jordan	1	21	14,336 tCO ₂ avoided
	Korea	1	16	1,736 tCO ₂ avoided
	Netherlands	1	81	34,437 tCO ₂ avoided
	Taiwan	6	425	115,049 tCO ₂ avoided
	Thailand	1	21	5,387 tCO ₂ avoided
	Türkiye	1	1	5,200 tCO ₂ avoided
	United Kingdom	4	149	46,961 tCO ₂ avoided
	Uzbekistan	2	8	2,414 tCO ₂ avoided
	Vietnam	1	22	14,092 tCO ₂ avoided
	Wind and solar	India	4	29
Japan		1	1	1,792 tCO ₂ avoided
Sustainable management of living and natural resources				
Sustainable agriculture and/or aquaculture	Brazil	1	215	523,869 tCO ₂ avoided; 286,267ha of farming area under no-till farming practices
	Hong Kong	1	19	–
	Indonesia	1	14	–
	Malaysia	1	10	–
Sustainable water and wastewater treatment				
Wastewater treatment	Korea	1	71	7,462,561 m ³ of wastewater treated
	Singapore	1	12	–
	Türkiye	1	70	9,215,624 m ³ of wastewater treated
Total		198	7,212	2,839,734 tCO₂ avoided

Allocation and impact of operational social assets by category and country

Category	Country	# Projects	Amount (\$m)	Key impact achieved
Access to essential services				
Healthcare infrastructure – hospitals	Angola	1	19	21 hospital beds supported
	Australia	1	46	21 hospital beds supported
	Ghana	1	0.1	72 hospital beds supported
	Kenya	1	1	3 hospital beds supported
	Türkiye	1	25	45 hospital beds supported
Provision of supporting healthcare related products and services	Bangladesh	6	118	–
	Ghana	3	4	–
	Senegal	1	56	Supply of firefighting material and medical equipment, including mobile hospitals
Access to finance				
MF lending	Bangladesh	1	145	196,359 MF loans enabled
	India	3	392	733,091 MF loans enabled
	Indonesia	1	17	92,419 MF loans enabled
	Nepal	1	30	23,342 MF loans enabled
Several services (personal lending, MSME lending, digital financial inclusion)	Bangladesh	1	6	259,554 people with access to finance supported
	India	2	233	54,908 people with access to finance supported; 1,031 people who have received personal lending
	Kenya	1	40	205,816 people with access to mobile money services
	Uganda	1	5	92,644 people with access to digital mobile services
SME lending	Bangladesh	3	91	1,545 SME loans enabled
	China	17	247	1,959 SME loans enabled
	India	7	2,021	16,869 SME loans enabled
	Indonesia	2	31	3 SME loans enabled
	Kenya	1	32	331 SME loans enabled
	Malaysia	1	636	4,292 SME loans enabled
	Nepal	1	147	985 SME loans enabled
	Nigeria	1	1	3 SME loans enabled
	Pakistan	1	4	116 SME loans enabled
	Sri Lanka	2	13	70 SME loans enabled
	Türkiye	3	133	5,956 SME loans enabled
	Uzbekistan	1	67	7 SME loans enabled
	Vietnam	1	64	445 SME loans enabled

Allocation and impact of operational social assets by category and country

Category	Country	# Projects	Amount (\$m)	Key impact achieved
Affordable basic infrastructure				
Clean cookstoves	Cambodia	1	0.4	42,207 tCO ₂ avoided
Desalination	Oman	1	5	1,220,370 m ³ of water supplied
	Saudi Arabia	3	60	9,569,417 m ³ of water supplied
Road infrastructure	Angola	1	27	8km of road rehabilitated
	Côte d'Ivoire	1	48	39km of road rehabilitated
Telecommunications/ internet connectivity	Bangladesh	1	47	1,569,682 people with access to broadband internet and mobile network services
	Côte d'Ivoire	1	23	4,024 people with access to broadband internet and mobile network services
	Gabon	1	75	1,543,539 people with access to broadband internet and mobile network services
	India	3	225	906,486 people with access to broadband internet and mobile network services
	Kenya	2	121	2,270,931 people with access to broadband internet and mobile network services
	Nepal	2	12	577,016 people with access to broadband internet and mobile network services
	Nigeria	1	22	476,239 people with access to broadband internet and mobile network services
	Pakistan	1	0.004	28 people with access to broadband internet and mobile network services
	Sri Lanka	2	46	801,877 people with access to broadband internet and mobile network services
	Tanzania	2	32	2,446,807 people with access to broadband internet and mobile network services
	Thailand	2	25	105,552 people with access to broadband internet and mobile network services
	Uganda	2	17	557,884 people with access to broadband internet and mobile network services
Zambia	1	7	629,125 people with access to broadband internet and mobile network services	
Food security				
Food and nutritional supplements	Kenya	1	10	423,302 cartons of therapeutic food produced for food aid distribution
Total		96	5,434	42,207 tCO₂ avoided; 32,580 SME loans enabled; 1,045,211 MF loans enabled

Impact and allocation

Allocation and impact of green assets in construction by category and country

Category	Country	# Projects	Amount (\$m)	Key impact achieved
Clean transportation				
EVs	China	2	73	446 tCO ₂ avoided
	Hong Kong	1	35	216 tCO ₂ avoided
	Nepal	1	1	6 tCO ₂ avoided
	Vietnam	1	25	153 tCO ₂ avoided
EV battery manufacturing	France	1	25	0.16 GWh of installed EV battery manufacturing capacity
	Hong Kong	1	90	0.58 GWh of installed EV battery manufacturing capacity
	Hungary	1	89	0.95 GWh of installed EV battery manufacturing capacity
	United Kingdom	1	23	0.41 GWh of installed EV battery manufacturing capacity
Rail	Australia	2	77	1,174 tCO ₂ avoided
	Egypt	1	65	339 tCO ₂ avoided
	Tanzania	2	91	125 tCO ₂ avoided
	Türkiye	1	36	–
Several clean transportation projects	Hong Kong	1	25	138 tCO ₂ avoided
	Spain	1	5	25 tCO ₂ avoided
Climate change adaptation				
Climate resilient infrastructure	Ghana	1	1	Design and supply of 89 rapid-response Emergency Bridges to areas impacted by flooding across Ghana
Energy efficiency				
Eco-efficient products	China	1	2	–
	Pakistan	2	6	–
	Vietnam	2	17	–
LED lighting	Angola	1	2	148 tCO ₂ avoided
	Senegal	1	34	580 tCO ₂ avoided
	United Arab Emirates	1	15	9,905 tCO ₂ avoided
	Vietnam	1	0.1	6,300 tCO ₂ avoided
Modernisation of broadband network	United Arab Emirates	1	33	Energy efficiency equipment to support mobile network upgrades to 5G
Several energy efficiency projects	Hong Kong	1	0.3	187 tCO ₂ avoided
Green buildings				
Green buildings	Australia	2	53	1,568 tCO ₂ avoided
	Hong Kong	3	79	250 tCO ₂ avoided
	India	9	378	7,847 tCO ₂ avoided
	Ireland	2	118	331 tCO ₂ avoided
	Korea	4	171	854 tCO ₂ avoided
	Malaysia	1	98	2,909 tCO ₂ avoided
	Singapore	4	175	3,902 tCO ₂ avoided
	Taiwan	1	32	945 tCO ₂ avoided
	Thailand	1	13	386 tCO ₂ avoided
	United Kingdom	3	115	2,184 tCO ₂ avoided
	United States of America	17	415	12,257 tCO ₂ avoided
Green mortgages	Hong Kong	1	3,307	7,972 tCO ₂ avoided
	Taiwan	1	21	50 tCO ₂ avoided
	Vietnam	1	1	2 tCO ₂ avoided
Portfolio of green projects				
Several green projects	Nepal	1	4	–
	Qatar	1	100	–
	Saudi Arabia	1	150	–
	South Africa	1	2	–
	Spain	1	23	–
	Türkiye	2	51	–

Impact and allocation

Allocation and impact of green assets in construction by category and country

Category	Country	# Projects	Amount (\$m)	Key impact achieved
Renewable energy				
Energy storage	Australia	1	26	16MW of installed energy storage capacity
	United States of America	1	10	-
Green hydrogen	Saudi Arabia	1	33	2,364 tCO ₂ avoided
Hydropower	Türkiye	1	0.4	144 tCO ₂ avoided
Manufacturing of component parts for renewable energy technology	China	2	2	3,677 tCO ₂ avoided
	Cyprus	2	60	25,588 tCO ₂ avoided
	Denmark	1	109	46,457 tCO ₂ avoided
	Hong Kong	1	18	27,160 tCO ₂ avoided
	India	5	21	14,619 tCO ₂ avoided
	Korea	1	67	28,478 tCO ₂ avoided
	Malaysia	1	92	142,470 tCO ₂ avoided
	Singapore	1	14	21,680 tCO ₂ avoided
	South Africa	1	0.00003	0.01 tCO ₂ avoided
	United Kingdom	1	531	225,678 tCO ₂ avoided
	United States of America	1	32	49,979 tCO ₂ avoided
	Vietnam	1	5	1,962 tCO ₂ avoided
	Mixed renewables	Hong Kong	1	7
India		1	11	28,709 tCO ₂ avoided
Solar	Angola	1	49	133,360 tCO ₂ avoided
	Australia	1	21	10,530 tCO ₂ avoided
	India	15	382	1,122,016 tCO ₂ avoided
	Indonesia	2	6	8,577 tCO ₂ avoided
	Nigeria	1	2	3,964 tCO ₂ avoided
	Portugal	1	40	25,752 tCO ₂ avoided
	Saudi Arabia	7	199	235,511 tCO ₂ avoided
	Spain	1	1	1,012 tCO ₂ avoided
	Taiwan	1	32	8,625 tCO ₂ avoided
	Türkiye	2	99	159,906 tCO ₂ avoided
	United Arab Emirates	2	12	21,551 tCO ₂ avoided
	United States of America	5	227	146,624 tCO ₂ avoided
	Uzbekistan	1	5	2,553 tCO ₂ avoided
	Transmission line	Australia	1	28
United States of America		1	55	-
Waste to energy	United Arab Emirates	1	33	9,699 tCO ₂ avoided
Wind	Egypt	1	35	65,563 tCO ₂ avoided
	France	3	57	4,599 tCO ₂ avoided
	India	3	31	95,131 tCO ₂ avoided
	Montenegro	1	0.2	171 tCO ₂ avoided
	North Macedonia	1	1	573 tCO ₂ avoided
	Poland	3	85	55,803 tCO ₂ avoided
	Spain	1	30	10,795 tCO ₂ avoided
	Taiwan	4	245	40,505 tCO ₂ avoided
	Türkiye	1	2	10,144 tCO ₂ avoided
	United Arab Emirates	2	59	151,911 tCO ₂ avoided
	United Kingdom	4	267	102,563 tCO ₂ avoided
	United States of America	4	227	45,528 tCO ₂ avoided
	Wind and solar	Australia	1	3
China		1	162	312,754 tCO ₂ avoided
India		4	160	322,869 tCO ₂ avoided
United States of America		1	69	23,972 tCO ₂ avoided

Impact and allocation

Allocation and impact of green assets in construction by category and country

Category	Country	# Projects	Amount (\$m)	Key impact achieved
Sustainable management of living and natural resources				
Sustainable agriculture and/or aquaculture	Uzbekistan	1	19	70,059,856 m ³ of water savings from efficient irrigation
Sustainable water and wastewater treatment				
Wastewater treatment	Hong Kong	1	15	-
	Iraq	1	47	-
Total		191	9,823	3,821,690 tCO₂ avoided

Allocation and impact of social assets in construction by category and country

Category	Country	# Projects	Amount (\$m)	Key impact achieved
Access to essential services				
Healthcare infrastructure – hospitals	Angola	2	23	34 hospital beds supported
	Australia	2	45	26 hospital beds supported
	Ghana	1	2	10 hospital beds supported
Provision of supporting healthcare related products and services	Hong Kong	1	2	-
Education infrastructure – university	Angola	1	1	University expansion project
Affordable basic infrastructure				
Clean cookstoves	Laos	1	1	94,434 tCO ₂ avoided
	Vietnam	1	1	140,452 tCO ₂ avoided
Desalination	Saudi Arabia	1	8	2,642,738 m ³ of water supplied
Public transportation	Bangladesh	1	1	Foundational works for new city train line
Road infrastructure	Angola	2	99	87km of road rehabilitation
	Cameroon	1	1	0.1km of road rehabilitation
	Ghana	2	14	3km of road rehabilitation
Water purification	Cambodia	1	0.2	6,163 water purification devices distributed
	Laos	1	0.1	2,241 water purification devices distributed
	Vietnam	1	1	35,801 water purification devices distributed
Water supply	Angola	4	80	15,872,251 m ³ of water supplied
	Ghana	1	1	154,771 m ³ of water supplied
Affordable housing				
Affordable housing	Bahrain	1	42	37 beneficiaries of affordable housing loans
	India	2	24	-
	Türkiye	1	1	-
Food security				
Food security	Türkiye	1	1	-
Portfolio of social projects				
Several social projects	Hong Kong	1	32	-
	Thailand	1	13	-
	Türkiye	1	5	-
Total		32	399	234,886 tCO₂ avoided; 18,669,761 m³ clean water supplied

Impact and allocation

Breakdown of Sustainable Finance assets by region and market

Region	Country	# Green projects	Green projects (\$m)	# Social projects	Social projects (\$m)	Green and social portfolio (\$m)
Africa	Angola	2	51	11	249	300
	Cameroon	2	44	1	1	46
	Côte d'Ivoire	–	–	2	71	159
	Egypt	2	101	–	–	101
	Gabon	–	–	1	75	75
	Ghana	1	1	8	22	22
	Kenya	–	–	6	204	204
	Nigeria	1	2	2	23	26
	Senegal	2	47	1	56	250
	South Africa	2	2	–	–	2
	Tanzania	3	154	2	32	186
	Uganda	–	–	3	22	22
	Zambia	–	–	1	7	7
Americas	Argentina	5	2	–	–	2
	Brazil	1	215	–	–	215
	United States	51	1,852	–	–	1,852
Asia	Australia	11	254	3	91	354
	Bangladesh	2	1	13	409	410
	Cambodia	–	–	2	1	1
	China	16	762	17	247	1,009
	Hong Kong	24	4,417	2	34	4,451
	India	67	1,417	17	2,896	4,313
	Indonesia	5	57	3	48	105
	Japan	1	1	–	–	1
	Korea	10	405	–	–	405
	Laos	–	–	2	1	1
	Malaysia	7	392	1	636	1,028
	Nepal	9	40	4	189	229
	Singapore	9	375	–	–	375
	Sri Lanka	1	0.5	4	59	59
	Taiwan	17	850	–	–	850
	Thailand	4	39	3	38	77
Vietnam	10	88	3	65	169	
Europe	Cyprus	2	60	–	–	60
	Denmark	1	109	–	–	109
	France	6	176	–	–	176
	Germany	6	202	–	–	202
	Hungary	1	89	–	–	89
	Ireland	2	118	–	–	118
	Montenegro	1	0.2	–	–	0.2
	Netherlands	1	81	–	–	81
	North Macedonia	1	1	–	–	1
	Poland	4	86	–	–	86
	Portugal	1	40	–	–	40
	Spain	4	59	–	–	59
	Sweden	1	408	–	–	408
	Türkiye	12	452	7	171	949
	United Kingdom	43	2,401	–	–	2,401
	Uzbekistan	6	38	1	67	106

Breakdown of Sustainable Finance assets by region and market – continued

Region	Country	# Green projects	Green projects (\$m)	# Social projects	Social projects (\$m)	Green and social portfolio (\$m)
Middle East	Bahrain	–	–	1	42	42
	Iraq	1	47	–	–	47
	Jordan	2	28	–	–	28
	Oman	–	–	1	5	5
	Pakistan	5	9	2	4	13
	Qatar	1	100	–	–	100
	Saudi Arabia	10	387	4	68	456
	United Arab Emirates	13	574	–	–	574
Total		389	17,035	128	5,833	23,444

Methodology notes

Purpose of impact reporting

The purpose of impact reporting is to provide investors with transparent information on the environmental and social outcomes generated by projects financed by Standard Chartered that are eligible for classification as Sustainable Finance assets. This report presents selected key impact metrics to help investors develop a clearer understanding of the results achieved through the Group's Sustainable Finance activities.

While the projects financed aim to deliver environmental and/or social benefits, their impacts span a wider range of outcomes than may not be fully captured within a single report. Accordingly, this report focuses on a defined set of impact metrics outlined in Section 3.4.2 of our Sustainability Bond Framework 2025, which are guided by the ICMA Harmonised Framework for Impact Reporting for Green Bonds and Social Bonds that are considered meaningful in illustrating the expected and achieved environmental and/or social outcomes from projects.

Scope of impact reporting

Standard Chartered reports estimated impacts at a portfolio level by asset category. Impact calculations are based solely on loans included in the Sustainable Finance asset pool as at 30 September 2025. The reporting period for impact calculations covers 1 October 2024 to 30 September 2025, with impacts reported on the basis of Standard Chartered's proportional share of financing. This ensures that reported impacts appropriately reflect the Group's contribution relative to total project or asset financing. The broad financing categories eligible for inclusion as Sustainable Finance assets are set out on page 7 of our Green and Sustainable Product Framework.¹

Selection of impact metrics and data limitations

Key impact indicators have been selected and, where possible, quantified. However, there are inherent limitations in collecting, analysing and aggregating impact data across a diverse portfolio of assets, geographies and counterparties. In some cases, quantitative data is not available or cannot be measured with sufficient reliability. Where this occurs, qualitative indicators are included to illustrate additional beneficial impacts. As a result, the impacts reported should be interpreted as indicative rather than exhaustive, and are subject to the availability, quality and consistency of underlying data.

Data quality

To the extent available, the impacts disclosed in this report rely on project-specific data reported directly by counterparties or project sponsors. Where such data is unavailable, impacts are estimated using the Group's internal impact estimation methodologies, which draw on the data quality score and related guidance in the Partnership for Carbon Accounting Financials (PCAF) Global GHG Accounting and Reporting Standard Part A – Financed emissions 2nd edition (2022) (the "PCAF Standard") as a reference point. Based on this, the Group applies a three-tiered approach to impact estimation and assigns a corresponding data quality score reflecting the availability and robustness of underlying data:

- Tier 1 (Score 1 = highest data quality): Reported impact data – Project-specific, measured data representing the highest level of data quality and consistency
- Tier 2 (Score 2): Physical activity-based data – Estimated data based on physical outputs or activity levels (e.g. renewable electricity generation or P50² estimates or estimated loan counts based on average loan size). Where a client reports impact to us on a portfolio basis, we also consider this as Tier 2 impact data given this is not project specific. Under this approach, total reported impacts are attributed to the Group on a proportional financing basis, reflecting the Group's share of financing relative to the total amount allocated to eligible activities.
- Tier 3 (Score 3 = lowest data quality): Economic activity-based estimates – Estimated impact derived using representative financial proxies. These proxies are developed by aggregating impacts and outstanding balances from comparable transactions where Tier 1 or Tier 2 data is available and applying the resulting intensity to transactions where no project-specific physical data is available.

¹ Our Green and Sustainable Product Framework 2025 is available at [sc.com/sustainabilitylibrary](https://www.sc.com/sustainabilitylibrary).

² The P50 value is the predicted annual production for which there is a 50 per cent probability it will be exceeded in a given year.

Impact and allocation

A weighted average data score is then calculated based on outstanding asset balances against which each Tier of data has been applied over total assets.

For the 2025 Sustainable Finance Impact Report, 13 per cent, 34 per cent and 45 per cent of projects by asset value were assigned a data quality score of Tier 1, 2 or 3 respectively, resulting in a weighted average data quality score of 2.34. For the remaining eight per cent of projects, quantitative impact could not be reliably estimated and qualitative disclosures have been provided where available.

Metric specific methodology

Emissions avoided (tCO₂)

This metric estimates the expected and achieved greenhouse gas emissions avoided. A tiered methodology is applied to reflect differences in data availability across the portfolio. The approach prioritises the use of project-specific reported data where available and applies conservative estimation techniques where such data is unavailable. Emissions avoided are attributed on a proportional financing basis, reflecting the share of the project financed by the Group relative to the total project cost.

Tier 1: Reported emissions avoided

This relies on emissions avoided figures reported directly by project sponsors or counterparties. These figures may be provided through client disclosures or independent third-party reports and may be verified or unverified.

Calculation formula: Emissions avoided (tCO₂) = (outstanding amount ÷ total project cost) × reported annual emissions avoided

Key data sources:

- Client disclosures (e.g. project documentation, sustainability or annual reports)
- Independent third-party reports, where available (e.g. environmental and social due diligence reports)
- Internal financial records

Assumptions and judgments:

- Reported emissions avoided figures may not always be independently verified.
- Where multiple reported values are available, the most recent and project-specific figure is used.

Tier 2: Physical activity-based estimates

Tier 2 is applied where reported emissions avoided data is unavailable. Emissions avoided are estimated using physical activity data. Using renewable energy projects as an example, for projects under construction, emissions avoided are typically estimated using projected electricity generation (P50 estimates), combined with applicable IFI Combined Margin Grid Emission Factors ("CM Factor"). For operational projects, emissions avoided are estimated using actual renewable electricity generated or sold during the reporting period.

Calculation formula for under construction renewable energy projects: Emissions avoided (tCO₂) = (outstanding amount ÷ total project cost) × projected electricity generation (P50) × CM Factor

Calculation formula for operational renewable energy projects: Emissions avoided (tCO₂) = (outstanding amount ÷ total project cost) × actual renewable electricity generated or sold × CM Factor

Key data sources:

- Projected electricity generation (P50), actual electricity generation or sales from client disclosures or due diligence reports
- CM Factors from the United Nations Framework Convention on Climate Change (UNFCCC) Harmonised IFI Default Grid Factors 2021 v3.2
- Internal financing records

Assumptions and judgments:

- P50 estimates represent median expected generation and may differ from actual future performance.
- Reported electricity generation data is assumed to be representative of the reporting period. However, where generation data is partially available, conservative estimates are applied.
- CM Factors are selected based on project location and technology type (e.g. intermittent versus firm generation).

Tier 3: Economic activity-based estimates

Tier 3 is applied where neither reported emissions data (Tier 1) nor physical activity data (Tier 2) is available. Under this approach, emissions avoided are estimated using proxy emission intensities derived from comparable assets within the portfolio for which higher-quality data is available. Proxy intensities are calculated using assets within the same asset class and, to the extent possible, based in the same country. Where an exact country match is not available, proxy intensities may be derived from assets located in countries with comparable grid emissions factors. Where neither country-level nor comparable grid-based proxies are available, broader regional or portfolio-level proxy intensities may be applied.

Calculation formula: Emissions avoided (tCO₂) = outstanding amount × economic intensity proxy

Impact and allocation

Where the economic intensity proxy (tCO₂ per unit of financing) = Sum of emissions avoided from Tier 1 and Tier 2 assets within the same category and country ÷ Sum of outstanding amounts for those assets.

Critical assumptions and judgments:

- Proxy impact intensities are derived only from assets with higher-quality data (Tier 1 and Tier 2).
- Where sufficient country-level data is unavailable, broader regional or portfolio-level intensities may be applied. The approach assumes that assets within the same category exhibit comparable emissions avoided per unit of financing.
- Tier 3 estimates are intended to provide indicative, rather than project-specific, emissions avoided results and are applied as a method of last resort.

SME and MF lending enabled (#)

These metrics measure the number of loans enabled to SMEs and through our MF clients based on the Group's financing activities during the reporting period. This includes lending provided directly to SME borrowers as well as lending facilitated indirectly such as through financial intermediaries. A tiered methodology is applied to reflect differences in data availability across the portfolio. Where possible, actual loan counts are used. Where loan-level data is unavailable, estimates are derived using conservative proxy approaches.

Tier 1: Actual number of loans

Tier 1 relies on the actual number of loans enabled during the reporting period, as reported directly by clients or captured through internal systems.

Key data sources:

- Client disclosures
- Internal systems

Assumptions and judgments:

- Reported loan counts are assumed to accurately reflect loan beneficiaries during the reporting period.

Tier 2: Estimated loan counts based on average loan size

Tier 2 is applied where the exact number of loans enabled is unavailable. Under this approach, the number of loans is estimated using the average loan size within the relevant lending portfolio.

Calculation formula: Number of loans = outstanding amount ÷ average loan size

Key data sources:

- Outstanding financed amounts from internal records
- Average loan size derived from internal records or client disclosures

Assumptions and judgments:

- Estimates reflect indicative loan counts and may not capture variations in individual loan sizes.

Tier 3: Economic activity-based estimates

Tier 3 is applied where neither reported loan count data (Tier 1) nor average loan size data (Tier 2) is available. Under this approach, the number of loans enabled is estimated using financial proxy intensities derived from comparable lending portfolios for which higher-quality data is available.

Calculation formula: Number of loans = outstanding amount × economic intensity proxy

Where economic intensity proxy (number of loans per unit of financing) = sum of loans from Tier 1 and Tier 2 portfolios ÷ sum of outstanding amounts for those portfolios

Critical assumptions and judgments:

- Proxy intensities are derived only from portfolios with higher-quality data (Tier 1 and Tier 2).
- The approach assumes that comparable lending portfolios exhibit broadly similar loan characteristics per unit of financing.
- Tier 3 estimates are intended to provide indicative, rather than loan-level results.

External verification of our impact

Ernst & Young LLP (EY) was appointed to provide independent limited assurance over certain data points within this report, as noted below and indicated with a caret symbol (^) in this report. The assurance engagement was planned and performed in accordance with the International Standard on Assurance Engagements (ISAE) 3000 (Revised), Assurance Engagements Other Than Audits or Reviews of Historical Financial Information. This independent assurance report is separate from EY's audit report on the financial statements and is available at [sc.com/sustainabilitylibrary](https://www.sc.com/sustainabilitylibrary). This report includes further detail on the scope, respective responsibilities, work performed, limitations and conclusions.

Appendix

Appendix 1 – Full listing of our outstanding Sustainable Finance Instrument issuances

Instrument (ISIN)	Issued from	Principal	Currency at issuance	Amount (\$) as at 30 Sept 2025	Type
XS3022397460	SC PLC	1,000,000,000	EUR	1,173,295,788	Social
XS2021467753	SC PLC	500,000,000	EUR	586,647,894	Sustainability
XS2407969885	SC PLC	500,000,000	EUR	586,647,894	Sustainability
XS2756993148	SCB LDN	15,000,000	AUD	9,611,688	Green
XS2923304211	SCB LDN	30,000,000	AUD	19,223,376	Green
HK0001075461	SCB LDN	30,000,000	USD	30,000,000	Green
HK0001075503	SCB LDN	40,000,000	USD	40,000,000	Green
HK0001075578	SCB LDN	40,000,000	USD	40,000,000	Green
HK0001075628	SCB LDN	40,000,000	USD	40,000,000	Green
HK0001075644	SCB LDN	30,000,000	USD	30,000,000	Green
HK0001075834	SCB LDN	40,000,000	USD	40,000,000	Green
HK0001096814	SCB LDN	40,000,000	USD	40,000,000	Green
HK0001096905	SCB LDN	115,000,000	USD	115,000,000	Green
HK0001102067	SCB LDN	23,735,185	USD	23,735,185	Green
XS2889378423	SCB LDN	50,000,000	USD	50,000,000	Green
XS2979615601	SCB LDN	25,000,000	USD	25,000,000	Green
XS3076177735	SCB LDN	70,000,000	USD	70,000,000	Green
XS2588137237	SCB LDN	70,000,000	AUD	44,854,543	Sustainability
XS2604670773	SCB LDN	1,480,000	AUD	948,353	Sustainability
XS2609450502	SCB LDN	2,040,000	AUD	1,307,190	Sustainability
XS2624048893	SCB LDN	520,000	AUD	333,205	Sustainability
XS2641722413	SCB LDN	2,850,000	AUD	1,826,221	Sustainability
XS2750723897	SCB LDN	50,000,000	AUD	32,038,959	Sustainability
XS2922619189	SCB LDN	1,130,000	AUD	724,080	Sustainability
XS2927498720	SCB LDN	4,250,000	AUD	2,723,312	Sustainability
XS2948432211	SCB LDN	2,560,000	AUD	1,640,395	Sustainability
XS2958244688	SCB LDN	6,000,000	AUD	3,844,675	Sustainability
XS2980743202	SCB LDN	3,490,000	AUD	2,236,319	Sustainability
XS3023508339	SCB LDN	820,000	AUD	525,439	Sustainability
XS3042732837	SCB LDN	1,130,000	AUD	724,080	Sustainability
XS3121756731	SCB LDN	1,680,000	AUD	1,076,509	Sustainability
XS3151407734	SCB LDN	2,000,000	AUD	1,281,558	Sustainability
XS2973853562	SCB LDN	20,900,000	CNH	2,892,413	Sustainability
XS2992939558	SCB LDN	30,000,000	CNH	4,151,789	Sustainability
XS3010326174	SCB LDN	6,900,000	CNH	954,912	Sustainability
XS2788375645	SCB LDN	743,190	GBP	976,340	Sustainability
XS2886164693	SCB LDN	2,000,000	GBP	2,627,430	Sustainability
XS2987616450	SCB LDN	1,400,000	GBP	1,839,201	Sustainability
XS3020802917	SCB LDN	950,000	GBP	1,248,029	Sustainability
XS3037603852	SCB LDN	990,000	GBP	1,300,578	Sustainability
XS3082800395	SCB LDN	780,000	GBP	1,024,698	Sustainability
XS2592612365	SCB LDN	12,400,000	HKD	1,589,031	Sustainability
XS2610460839	SCB LDN	8,000,000	HKD	1,025,181	Sustainability
XS2614700982	SCB LDN	9,200,000	HKD	1,178,958	Sustainability
XS2620467022	SCB LDN	9,100,000	HKD	1,166,143	Sustainability
XS2626682822	SCB LDN	1,000,000	HKD	128,148	Sustainability
XS2626709450	SCB LDN	6,300,000	HKD	807,330	Sustainability
XS2627191385	SCB LDN	14,000,000	HKD	1,794,067	Sustainability
XS2636601705	SCB LDN	7,000,000	HKD	897,033	Sustainability
XS2702841169	SCB LDN	9,100,000	HKD	1,166,143	Sustainability
XS2750302288	SCB LDN	6,600,000	HKD	845,774	Sustainability
XS2764282252	SCB LDN	6,000,000	HKD	768,886	Sustainability
XS2802731120	SCB LDN	21,500,000	HKD	2,755,174	Sustainability

Appendix 1 – Full listing of our outstanding Sustainable Finance Instrument issuances

Instrument (ISIN)	Issued from	Principal	Currency at issuance	Amount (\$) as at 30 Sept 2025	Type
XS2807001008	SCB LDN	17,000,000	HKD	2,178,510	Sustainability
XS2915445097	SCB LDN	12,500,000	HKD	1,601,845	Sustainability
XS2930522631	SCB LDN	13,700,000	HKD	1,755,622	Sustainability
XS2941309267	SCB LDN	10,600,000	HKD	1,358,365	Sustainability
XS2942358685	SCB LDN	11,300,000	HKD	1,448,068	Sustainability
XS2943449343	SCB LDN	14,700,000	HKD	1,883,770	Sustainability
XS2944473003	SCB LDN	8,000,000	HKD	1,025,181	Sustainability
XS2944473342	SCB LDN	8,000,000	HKD	1,025,181	Sustainability
XS2948431593	SCB LDN	13,500,000	HKD	1,729,993	Sustainability
XS2949277433	SCB LDN	9,000,000	HKD	1,153,329	Sustainability
XS2950499876	SCB LDN	13,500,000	HKD	1,729,993	Sustainability
XS2959371571	SCB LDN	10,100,000	HKD	1,294,291	Sustainability
XS2973853489	SCB LDN	16,400,000	HKD	2,101,621	Sustainability
XS2976054374	SCB LDN	26,500,000	HKD	3,395,912	Sustainability
XS2978596927	SCB LDN	7,500,000	HKD	961,107	Sustainability
XS2980743384	SCB LDN	10,000,000	HKD	1,281,476	Sustainability
XS2985144273	SCB LDN	14,400,000	HKD	1,845,326	Sustainability
XS2986275159	SCB LDN	7,300,000	HKD	935,478	Sustainability
XS2987616534	SCB LDN	4,600,000	HKD	589,479	Sustainability
XS2987616617	SCB LDN	5,700,000	HKD	730,441	Sustainability
XS2989083287	SCB LDN	5,900,000	HKD	756,071	Sustainability
XS2990315439	SCB LDN	5,000,000	HKD	640,738	Sustainability
XS2999527117	SCB LDN	6,500,000	HKD	832,960	Sustainability
XS3000446628	SCB LDN	3,000,000	HKD	384,443	Sustainability
XS3003172197	SCB LDN	14,500,000	HKD	1,858,141	Sustainability
XS3004013929	SCB LDN	11,600,000	HKD	1,486,512	Sustainability
XS3005082949	SCB LDN	8,500,000	HKD	1,089,255	Sustainability
XS3012398742	SCB LDN	14,100,000	HKD	1,806,882	Sustainability
XS3012398825	SCB LDN	10,000,000	HKD	1,281,476	Sustainability
XS3016243878	SCB LDN	11,200,000	HKD	1,435,253	Sustainability
XS3019690232	SCB LDN	30,000,000	HKD	3,844,429	Sustainability
XS3032702212	SCB LDN	22,700,000	HKD	2,908,951	Sustainability
XS3032705827	SCB LDN	1,000,000	HKD	128,148	Sustainability
XS3038467869	SCB LDN	9,000,000	HKD	1,153,329	Sustainability
XS3047273902	SCB LDN	6,500,000	HKD	832,960	Sustainability
XS3078478925	SCB LDN	6,000,000	HKD	768,886	Sustainability
XS3082801799	SCB LDN	38,600,000	HKD	4,946,498	Sustainability
XS3096101137	SCB LDN	4,000,000	HKD	512,591	Sustainability
XS3098973079	SCB LDN	4,500,000	HKD	576,664	Sustainability
XS3109064926	SCB LDN	2,000,000	HKD	256,295	Sustainability
XS3123479381	SCB LDN	9,600,000	HKD	1,230,217	Sustainability
XS3124296677	SCB LDN	4,600,000	HKD	589,479	Sustainability
XS3129373950	SCB LDN	13,800,000	HKD	1,768,437	Sustainability
XS3129374685	SCB LDN	9,000,000	HKD	1,153,329	Sustainability
XS2414149497	SCB LDN	600,000,000	KEH	4,643,596	Sustainability
XS3179736759	SCB LDN	650,000,000	KEH	5,030,563	Sustainability
XS2444926229	SCB LDN	2,414,772,000	NGA	1,565,273	Sustainability
XS2987809337	SCB LDN	7,500,000,000	NGA	4,861,555	Sustainability
XS2921379231	SCB LDN	3,580,000	NZD	2,092,711	Sustainability
XS3058653463	SCB LDN	1,800,000	NZD	1,052,201	Sustainability
XS3078479063	SCB LDN	920,000	NZD	537,792	Sustainability
XS2651954070	SCB LDN	1,000,000,000	PKH	3,554,956	Sustainability
XS2616256280	SCB LDN	1,500,000	SGD	1,144,514	Sustainability

Appendix 1 – Full listing of our outstanding Sustainable Finance Instrument issuances

Instrument (ISIN)	Issued from	Principal	Currency at issuance	Amount (\$) as at 30 Sept 2025	Type
XS2623129686	SCB LDN	1,240,000	SGD	946,132	Sustainability
XS2624477662	SCB LDN	10,000,000	SGD	7,630,093	Sustainability
XS2632379603	SCB LDN	2,970,000	SGD	2,266,138	Sustainability
XS2756873241	SCB LDN	4,000,000	SGD	3,052,037	Sustainability
XS2853469752	SCB LDN	8,800,000	SGD	6,714,482	Sustainability
XS2854214892	SCB LDN	13,200,000	SGD	10,071,723	Sustainability
XS2901389069	SCB LDN	2,000,000	SGD	1,526,019	Sustainability
XS2947847567	SCB LDN	1,000,000	SGD	763,009	Sustainability
XS2986286941	SCB LDN	2,000,000	SGD	1,526,019	Sustainability
XS2998648559	SCB LDN	2,000,000	SGD	1,526,019	Sustainability
XS3017865901	SCB LDN	2,100,000	SGD	1,602,320	Sustainability
XS3032429964	SCB LDN	4,000,000	SGD	3,052,037	Sustainability
XS3072197943	SCB LDN	10,000,000	SGD	7,630,093	Sustainability
XS3076173239	SCB LDN	4,400,000	SGD	3,357,241	Sustainability
XS3078170712	SCB LDN	5,540,000	SGD	4,227,072	Sustainability
XS3078368159	SCB LDN	4,000,000	SGD	3,052,037	Sustainability
XS3080458030	SCB LDN	9,200,000	SGD	7,019,686	Sustainability
XS3084224370	SCB LDN	4,000,000	SGD	3,052,037	Sustainability
XS3103496744	SCB LDN	3,420,000	SGD	2,609,492	Sustainability
XS3146658136	SCB LDN	2,050,000	SGD	1,564,169	Sustainability
XS3172671268	SCB LDN	2,000,000	SGD	1,526,019	Sustainability
XS2530491203	SCB LDN	40,000,000	USD	40,000,000	Sustainability
XS2532513285	SCB LDN	58,678,685	USD	58,678,685	Sustainability
XS2583597120	SCB LDN	1,900,000	USD	1,900,000	Sustainability
XS2586994241	SCB LDN	450,000	USD	450,000	Sustainability
XS2587521043	SCB LDN	1,400,000	USD	1,400,000	Sustainability
XS2592516566	SCB LDN	1,430,000	USD	1,430,000	Sustainability
XS2598321870	SCB LDN	2,000,000	USD	2,000,000	Sustainability
XS2604672639	SCB LDN	1,680,000	USD	1,680,000	Sustainability
XS2609717199	SCB LDN	300,000	USD	300,000	Sustainability
XS2610441706	SCB LDN	1,400,000	USD	1,400,000	Sustainability
XS2610459070	SCB LDN	2,000,000	USD	2,000,000	Sustainability
XS2615204356	SCB LDN	2,300,000	USD	2,300,000	Sustainability
XS2631112229	SCB LDN	1,100,000	USD	1,100,000	Sustainability
XS2636509213	SCB LDN	1,400,000	USD	1,400,000	Sustainability
XS2637368692	SCB LDN	500,000	USD	500,000	Sustainability
XS2643043933	SCB LDN	2,200,000	USD	2,200,000	Sustainability
XS2654721096	SCB LDN	1,000,000	USD	1,000,000	Sustainability
XS2664937203	SCB LDN	650,000	USD	650,000	Sustainability
XS2684502383	SCB LDN	1,100,000	USD	1,100,000	Sustainability
XS2708167114	SCB LDN	500,000	USD	500,000	Sustainability
XS2708175729	SCB LDN	1,700,000	USD	1,700,000	Sustainability
XS2708674051	SCB LDN	1,140,000	USD	1,140,000	Sustainability
XS2709176825	SCB LDN	3,100,000	USD	3,100,000	Sustainability
XS2709228998	SCB LDN	2,100,000	USD	2,100,000	Sustainability
XS2714329500	SCB LDN	1,000,000	USD	1,000,000	Sustainability
XS2715050519	SCB LDN	1,210,000	USD	1,210,000	Sustainability
XS2715148834	SCB LDN	3,000,000	USD	3,000,000	Sustainability
XS2715149139	SCB LDN	4,200,000	USD	4,200,000	Sustainability
XS2719105681	SCB LDN	1,040,000	USD	1,040,000	Sustainability
XS2723527987	SCB LDN	3,600,000	USD	3,600,000	Sustainability
XS2728488318	SCB LDN	2,000,000	USD	2,000,000	Sustainability
XS2736371761	SCB LDN	1,000,000	USD	1,000,000	Sustainability

Appendix 1 – Full listing of our outstanding Sustainable Finance Instrument issuances

Instrument (ISIN)	Issued from	Principal	Currency at issuance	Amount (\$) as at 30 Sept 2025	Type
XS2740028324	SCB LDN	5,000,000	USD	5,000,000	Sustainability
XS2744833695	SCB LDN	1,500,000	USD	1,500,000	Sustainability
XS2747565609	SCB LDN	1,476,860	USD	1,476,860	Sustainability
XS2747577794	SCB LDN	1,000,000	USD	1,000,000	Sustainability
XS2756270893	SCB LDN	1,000,000	USD	1,000,000	Sustainability
XS2756959123	SCB LDN	1,200,000	USD	1,200,000	Sustainability
XS2758889666	SCB LDN	20,000,000	USD	20,000,000	Sustainability
XS2760671920	SCB LDN	2,719,320	USD	2,719,320	Sustainability
XS2761122287	SCB LDN	3,800,000	USD	3,800,000	Sustainability
XS2761129969	SCB LDN	738,710	USD	738,710	Sustainability
XS2763417586	SCB LDN	4,500,000	USD	4,500,000	Sustainability
XS2765512301	SCB LDN	1,713,600	USD	1,713,600	Sustainability
XS2777380317	SCB LDN	6,373,026	USD	6,373,026	Sustainability
XS2779817266	SCB LDN	7,915,320	USD	7,915,320	Sustainability
XS2780305806	SCB LDN	1,000,000	USD	1,000,000	Sustainability
XS2780493701	SCB LDN	40,000,000	USD	40,000,000	Sustainability
XS2795354567	SCB LDN	1,000,000	USD	1,000,000	Sustainability
XS2806381880	SCB LDN	1,495,340	USD	1,495,340	Sustainability
XS2806411034	SCB LDN	2,139,600	USD	2,139,600	Sustainability
XS2809031243	SCB LDN	2,998,800	USD	2,998,800	Sustainability
XS2812372253	SCB LDN	1,228,890	USD	1,228,890	Sustainability
XS2876533873	SCB LDN	520,750	USD	520,750	Sustainability
XS2878827182	SCB LDN	1,689,174	USD	1,689,174	Sustainability
XS2891709284	SCB LDN	2,075,400	USD	2,075,400	Sustainability
XS2897282104	SCB LDN	799,337	USD	799,337	Sustainability
XS2901906730	SCB LDN	6,456,680	USD	6,456,680	Sustainability
XS2916963171	SCB LDN	4,110,000	USD	4,110,000	Sustainability
XS2917881067	SCB LDN	6,250,000	USD	6,250,000	Sustainability
XS2917883196	SCB LDN	1,460,000	USD	1,460,000	Sustainability
XS2919118625	SCB LDN	2,750,000	USD	2,750,000	Sustainability
XS2919670609	SCB LDN	1,690,000	USD	1,690,000	Sustainability
XS2919672480	SCB LDN	5,820,000	USD	5,820,000	Sustainability
XS2920410045	SCB LDN	2,200,000	USD	2,200,000	Sustainability
XS2920410128	SCB LDN	2,510,000	USD	2,510,000	Sustainability
XS2921237959	SCB LDN	5,600,000	USD	5,600,000	Sustainability
XS2921238098	SCB LDN	2,650,000	USD	2,650,000	Sustainability
XS2921403049	SCB LDN	800,000	USD	800,000	Sustainability
XS2923386606	SCB LDN	8,440,000	USD	8,440,000	Sustainability
XS2923387836	SCB LDN	3,190,000	USD	3,190,000	Sustainability
XS2924650505	SCB LDN	1,700,000	USD	1,700,000	Sustainability
XS2925842960	SCB LDN	1,660,000	USD	1,660,000	Sustainability
XS2925843182	SCB LDN	5,000,000	USD	5,000,000	Sustainability
XS2925843265	SCB LDN	2,630,000	USD	2,630,000	Sustainability
XS2927498993	SCB LDN	2,110,000	USD	2,110,000	Sustainability
XS2927499611	SCB LDN	5,270,000	USD	5,270,000	Sustainability
XS2928476535	SCB LDN	1,220,000	USD	1,220,000	Sustainability
XS2928505812	SCB LDN	1,000,000	USD	1,000,000	Sustainability
XS2929341738	SCB LDN	1,740,000	USD	1,740,000	Sustainability
XS2929938624	SCB LDN	1,100,000	USD	1,100,000	Sustainability
XS2930523282	SCB LDN	2,480,000	USD	2,480,000	Sustainability
XS2931200567	SCB LDN	1,950,000	USD	1,950,000	Sustainability
XS2932759124	SCB LDN	4,940,000	USD	4,940,000	Sustainability
XS2933302122	SCB LDN	1,600,000	USD	1,600,000	Sustainability

Appendix 1 – Full listing of our outstanding Sustainable Finance Instrument issuances

Instrument (ISIN)	Issued from	Principal	Currency at issuance	Amount (\$) as at 30 Sept 2025	Type
XS2933432846	SCB LDN	2,500,000	USD	2,500,000	Sustainability
XS2934323259	SCB LDN	2,130,000	USD	2,130,000	Sustainability
XS2935880315	SCB LDN	4,500,000	USD	4,500,000	Sustainability
XS2937128085	SCB LDN	1,750,000	USD	1,750,000	Sustainability
XS2937128168	SCB LDN	6,700,000	USD	6,700,000	Sustainability
XS2939296294	SCB LDN	2,300,000	USD	2,300,000	Sustainability
XS2940279552	SCB LDN	5,430,000	USD	5,430,000	Sustainability
XS2942359907	SCB LDN	1,610,000	USD	1,610,000	Sustainability
XS2942360152	SCB LDN	2,120,000	USD	2,120,000	Sustainability
XS2943447644	SCB LDN	2,130,000	USD	2,130,000	Sustainability
XS2943565684	SCB LDN	6,500,000	USD	6,500,000	Sustainability
XS2945620362	SCB LDN	1,600,000	USD	1,600,000	Sustainability
XS2945620446	SCB LDN	2,560,000	USD	2,560,000	Sustainability
XS2947041088	SCB LDN	4,010,000	USD	4,010,000	Sustainability
XS2947888835	SCB LDN	2,710,000	USD	2,710,000	Sustainability
XS2947890229	SCB LDN	3,020,000	USD	3,020,000	Sustainability
XS2948431320	SCB LDN	1,710,000	USD	1,710,000	Sustainability
XS2948431676	SCB LDN	2,600,000	USD	2,600,000	Sustainability
XS2949277359	SCB LDN	1,790,000	USD	1,790,000	Sustainability
XS2950500392	SCB LDN	1,990,000	USD	1,990,000	Sustainability
XS2951373989	SCB LDN	860,000	USD	860,000	Sustainability
XS2952451743	SCB LDN	2,250,000	USD	2,250,000	Sustainability
XS2952452394	SCB LDN	2,000,000	USD	2,000,000	Sustainability
XS2953550188	SCB LDN	2,260,000	USD	2,260,000	Sustainability
XS2953550774	SCB LDN	690,000	USD	690,000	Sustainability
XS2954803271	SCB LDN	5,690,000	USD	5,690,000	Sustainability
XS2954803354	SCB LDN	1,340,000	USD	1,340,000	Sustainability
XS2954803438	SCB LDN	1,040,000	USD	1,040,000	Sustainability
XS2956098698	SCB LDN	1,420,000	USD	1,420,000	Sustainability
XS2956100346	SCB LDN	2,000,000	USD	2,000,000	Sustainability
XS2958240934	SCB LDN	1,700,000	USD	1,700,000	Sustainability
XS2959370920	SCB LDN	2,140,000	USD	2,140,000	Sustainability
XS2959371811	SCB LDN	1,360,000	USD	1,360,000	Sustainability
XS2960470586	SCB LDN	1,270,000	USD	1,270,000	Sustainability
XS2962627902	SCB LDN	5,160,000	USD	5,160,000	Sustainability
XS2963361493	SCB LDN	3,900,000	USD	3,900,000	Sustainability
XS2963430058	SCB LDN	1,700,000	USD	1,700,000	Sustainability
XS2965025617	SCB LDN	1,060,000	USD	1,060,000	Sustainability
XS2966177763	SCB LDN	1,050,000	USD	1,050,000	Sustainability
XS2966937661	SCB LDN	3,200,000	USD	3,200,000	Sustainability
XS2967754958	SCB LDN	700,000	USD	700,000	Sustainability
XS2967760252	SCB LDN	1,090,000	USD	1,090,000	Sustainability
XS2969251284	SCB LDN	1,000,000	USD	1,000,000	Sustainability
XS2972890045	SCB LDN	17,030,000	USD	17,030,000	Sustainability
XS2972890714	SCB LDN	3,690,000	USD	3,690,000	Sustainability
XS2972891100	SCB LDN	7,750,000	USD	7,750,000	Sustainability
XS2973851863	SCB LDN	1,510,000	USD	1,510,000	Sustainability
XS2973851947	SCB LDN	6,800,000	USD	6,800,000	Sustainability
XS2973852671	SCB LDN	9,340,000	USD	9,340,000	Sustainability
XS2974639424	SCB LDN	8,930,000	USD	8,930,000	Sustainability
XS2974640604	SCB LDN	6,680,000	USD	6,680,000	Sustainability
XS2974647526	SCB LDN	2,100,000	USD	2,100,000	Sustainability
XS2974970142	SCB LDN	500,000	USD	500,000	Sustainability

Appendix 1 – Full listing of our outstanding Sustainable Finance Instrument issuances

Instrument (ISIN)	Issued from	Principal	Currency at issuance	Amount (\$) as at 30 Sept 2025	Type
XS2976050380	SCB LDN	550,000	USD	550,000	Sustainability
XS2976050463	SCB LDN	1,750,000	USD	1,750,000	Sustainability
XS2976054887	SCB LDN	4,710,000	USD	4,710,000	Sustainability
XS2977874382	SCB LDN	11,130,000	USD	11,130,000	Sustainability
XS2977874895	SCB LDN	1,210,000	USD	1,210,000	Sustainability
XS2977874978	SCB LDN	500,000	USD	500,000	Sustainability
XS2977875199	SCB LDN	900,000	USD	900,000	Sustainability
XS2977875355	SCB LDN	1,430,000	USD	1,430,000	Sustainability
XS2977875603	SCB LDN	800,000	USD	800,000	Sustainability
XS2978506959	SCB LDN	20,000,000	USD	20,000,000	Sustainability
XS2978595523	SCB LDN	11,870,000	USD	11,870,000	Sustainability
XS2978597065	SCB LDN	300,000	USD	300,000	Sustainability
XS2978597149	SCB LDN	5,200,000	USD	5,200,000	Sustainability
XS2978597818	SCB LDN	300,000	USD	300,000	Sustainability
XS2978598204	SCB LDN	300,000	USD	300,000	Sustainability
XS2979569063	SCB LDN	2,900,000	USD	2,900,000	Sustainability
XS2979576274	SCB LDN	2,500,000	USD	2,500,000	Sustainability
XS2979576357	SCB LDN	470,000	USD	470,000	Sustainability
XS2979577082	SCB LDN	10,310,000	USD	10,310,000	Sustainability
XS2979579450	SCB LDN	5,870,000	USD	5,870,000	Sustainability
XS2979579880	SCB LDN	1,500,000	USD	1,500,000	Sustainability
XS2980742220	SCB LDN	4,470,000	USD	4,470,000	Sustainability
XS2980743111	SCB LDN	740,000	USD	740,000	Sustainability
XS2981954881	SCB LDN	1,550,000	USD	1,550,000	Sustainability
XS2981961159	SCB LDN	5,330,000	USD	5,330,000	Sustainability
XS2981961233	SCB LDN	1,200,000	USD	1,200,000	Sustainability
XS2981961316	SCB LDN	5,560,000	USD	5,560,000	Sustainability
XS2981961589	SCB LDN	1,700,000	USD	1,700,000	Sustainability
XS2981978807	SCB LDN	15,070,000	USD	15,070,000	Sustainability
XS2982935442	SCB LDN	800,000	USD	800,000	Sustainability
XS2982935798	SCB LDN	11,770,000	USD	11,770,000	Sustainability
XS2982935871	SCB LDN	2,300,000	USD	2,300,000	Sustainability
XS2982936416	SCB LDN	1,540,000	USD	1,540,000	Sustainability
XS2982936507	SCB LDN	3,230,000	USD	3,230,000	Sustainability
XS2984402458	SCB LDN	2,000,000	USD	2,000,000	Sustainability
XS2985142145	SCB LDN	1,290,000	USD	1,290,000	Sustainability
XS2985142574	SCB LDN	8,239,392	USD	8,239,392	Sustainability
XS2985142814	SCB LDN	670,000	USD	670,000	Sustainability
XS2985143895	SCB LDN	500,000	USD	500,000	Sustainability
XS2986274343	SCB LDN	790,000	USD	790,000	Sustainability
XS2986274772	SCB LDN	12,541,716	USD	12,541,716	Sustainability
XS2986275076	SCB LDN	3,760,000	USD	3,760,000	Sustainability
XS2986275746	SCB LDN	1,680,000	USD	1,680,000	Sustainability
XS2988505322	SCB LDN	6,840,000	USD	6,840,000	Sustainability
XS2988506304	SCB LDN	100,000	USD	100,000	Sustainability
XS2988506726	SCB LDN	7,320,000	USD	7,320,000	Sustainability
XS2988507963	SCB LDN	1,760,000	USD	1,760,000	Sustainability
XS2988508268	SCB LDN	2,580,000	USD	2,580,000	Sustainability
XS2988508342	SCB LDN	2,000,000	USD	2,000,000	Sustainability
XS2988509233	SCB LDN	1,400,000	USD	1,400,000	Sustainability
XS2989082800	SCB LDN	1,770,000	USD	1,770,000	Sustainability
XS2989082982	SCB LDN	8,640,000	USD	8,640,000	Sustainability
XS2990314465	SCB LDN	1,710,000	USD	1,710,000	Sustainability

Appendix 1 – Full listing of our outstanding Sustainable Finance Instrument issuances

Instrument (ISIN)	Issued from	Principal	Currency at issuance	Amount (\$) as at 30 Sept 2025	Type
XS2990314549	SCB LDN	1,150,000	USD	1,150,000	Sustainability
XS2990314622	SCB LDN	800,000	USD	800,000	Sustainability
XS2990315355	SCB LDN	700,000	USD	700,000	Sustainability
XS2991143095	SCB LDN	1,000,000	USD	1,000,000	Sustainability
XS2991149613	SCB LDN	260,000	USD	260,000	Sustainability
XS2991149886	SCB LDN	7,687,500	USD	7,687,500	Sustainability
XS2991150207	SCB LDN	2,260,000	USD	2,260,000	Sustainability
XS2991150389	SCB LDN	3,730,000	USD	3,730,000	Sustainability
XS2991150462	SCB LDN	1,642,200	USD	1,642,200	Sustainability
XS2991873733	SCB LDN	2,561,250	USD	2,561,250	Sustainability
XS2991873816	SCB LDN	1,870,000	USD	1,870,000	Sustainability
XS2991873907	SCB LDN	1,330,000	USD	1,330,000	Sustainability
XS2991874111	SCB LDN	2,410,000	USD	2,410,000	Sustainability
XS2991875191	SCB LDN	930,000	USD	930,000	Sustainability
XS2997327387	SCB LDN	1,500,000	USD	1,500,000	Sustainability
XS2998643832	SCB LDN	2,900,000	USD	2,900,000	Sustainability
XS2998656578	SCB LDN	1,000,000	USD	1,000,000	Sustainability
XS2998656735	SCB LDN	3,000,000	USD	3,000,000	Sustainability
XS2998657204	SCB LDN	8,220,000	USD	8,220,000	Sustainability
XS2998657972	SCB LDN	1,390,000	USD	1,390,000	Sustainability
XS2998658194	SCB LDN	1,000,000	USD	1,000,000	Sustainability
XS2998658434	SCB LDN	1,000,000	USD	1,000,000	Sustainability
XS3000449218	SCB LDN	600,000	USD	600,000	Sustainability
XS3000449721	SCB LDN	3,472,590	USD	3,472,590	Sustainability
XS3000450067	SCB LDN	1,628,399	USD	1,628,399	Sustainability
XS3002209081	SCB LDN	1,380,000	USD	1,380,000	Sustainability
XS3003171629	SCB LDN	3,457,800	USD	3,457,800	Sustainability
XS3003171892	SCB LDN	3,818,961	USD	3,818,961	Sustainability
XS3003172601	SCB LDN	1,060,800	USD	1,060,800	Sustainability
XS3003174052	SCB LDN	600,000	USD	600,000	Sustainability
XS3003174136	SCB LDN	800,000	USD	800,000	Sustainability
XS3004013176	SCB LDN	7,520,000	USD	7,520,000	Sustainability
XS3004013416	SCB LDN	922,725	USD	922,725	Sustainability
XS3004013846	SCB LDN	3,753,600	USD	3,753,600	Sustainability
XS3005076461	SCB LDN	400,000	USD	400,000	Sustainability
XS3005077782	SCB LDN	150,000	USD	150,000	Sustainability
XS3005082196	SCB LDN	3,090,000	USD	3,090,000	Sustainability
XS3005082865	SCB LDN	1,633,360	USD	1,633,360	Sustainability
XS3006148921	SCB LDN	100,000	USD	100,000	Sustainability
XS3006149226	SCB LDN	1,500,000	USD	1,500,000	Sustainability
XS3006149572	SCB LDN	3,740,000	USD	3,740,000	Sustainability
XS3006149739	SCB LDN	1,000,000	USD	1,000,000	Sustainability
XS3007439352	SCB LDN	1,000,000	USD	1,000,000	Sustainability
XS3007440285	SCB LDN	10,000,000	USD	10,000,000	Sustainability
XS3007441176	SCB LDN	2,469,489	USD	2,469,489	Sustainability
XS3007469854	SCB LDN	2,940,000	USD	2,940,000	Sustainability
XS3008526538	SCB LDN	3,207,155	USD	3,207,155	Sustainability
XS3008526884	SCB LDN	2,750,000	USD	2,750,000	Sustainability
XS3008527775	SCB LDN	4,000,000	USD	4,000,000	Sustainability
XS3008527858	SCB LDN	1,200,000	USD	1,200,000	Sustainability
XS3008528310	SCB LDN	3,750,000	USD	3,750,000	Sustainability
XS3008528823	SCB LDN	3,500,000	USD	3,500,000	Sustainability
XS3008529987	SCB LDN	300,000	USD	300,000	Sustainability

Appendix 1 – Full listing of our outstanding Sustainable Finance Instrument issuances

Instrument (ISIN)	Issued from	Principal	Currency at issuance	Amount (\$) as at 30 Sept 2025	Type
XS3010155268	SCB LDN	2,130,000	USD	2,130,000	Sustainability
XS3010323585	SCB LDN	760,000	USD	760,000	Sustainability
XS3010323668	SCB LDN	3,450,000	USD	3,450,000	Sustainability
XS3010323742	SCB LDN	960,000	USD	960,000	Sustainability
XS3010324476	SCB LDN	2,017,773	USD	2,017,773	Sustainability
XS3010324559	SCB LDN	1,220,000	USD	1,220,000	Sustainability
XS3010326760	SCB LDN	1,021,100	USD	1,021,100	Sustainability
XS3010347501	SCB LDN	2,000,000	USD	2,000,000	Sustainability
XS3011283556	SCB LDN	1,170,000	USD	1,170,000	Sustainability
XS3011285254	SCB LDN	2,310,000	USD	2,310,000	Sustainability
XS3011285338	SCB LDN	4,343,880	USD	4,343,880	Sustainability
XS3011286906	SCB LDN	1,025,450	USD	1,025,450	Sustainability
XS3011293605	SCB LDN	9,340,000	USD	9,340,000	Sustainability
XS3012396704	SCB LDN	11,924,016	USD	11,924,016	Sustainability
XS3012396969	SCB LDN	1,390,000	USD	1,390,000	Sustainability
XS3012399047	SCB LDN	1,230,000	USD	1,230,000	Sustainability
XS3015121984	SCB LDN	2,790,000	USD	2,790,000	Sustainability
XS3015122792	SCB LDN	6,100,000	USD	6,100,000	Sustainability
XS3015127080	SCB LDN	1,050,000	USD	1,050,000	Sustainability
XS3015127593	SCB LDN	150,000	USD	150,000	Sustainability
XS3016243282	SCB LDN	1,000,000	USD	1,000,000	Sustainability
XS3016243365	SCB LDN	8,560,000	USD	8,560,000	Sustainability
XS3016243522	SCB LDN	2,100,000	USD	2,100,000	Sustainability
XS3016243795	SCB LDN	2,520,000	USD	2,520,000	Sustainability
XS3016245576	SCB LDN	1,000,000	USD	1,000,000	Sustainability
XS3016986153	SCB LDN	2,000,000	USD	2,000,000	Sustainability
XS3016986583	SCB LDN	1,770,000	USD	1,770,000	Sustainability
XS3016987045	SCB LDN	1,600,000	USD	1,600,000	Sustainability
XS3016987128	SCB LDN	1,440,000	USD	1,440,000	Sustainability
XS3016987714	SCB LDN	600,000	USD	600,000	Sustainability
XS3017877740	SCB LDN	800,000	USD	800,000	Sustainability
XS3017877823	SCB LDN	880,000	USD	880,000	Sustainability
XS3017878045	SCB LDN	700,000	USD	700,000	Sustainability
XS3017879795	SCB LDN	10,599,435	USD	10,599,435	Sustainability
XS3017879951	SCB LDN	1,830,000	USD	1,830,000	Sustainability
XS3017880371	SCB LDN	1,545,485	USD	1,545,485	Sustainability
XS3017880884	SCB LDN	1,019,300	USD	1,019,300	Sustainability
XS3017881775	SCB LDN	715,890	USD	715,890	Sustainability
XS3018851306	SCB LDN	1,000,000	USD	1,000,000	Sustainability
XS3018852452	SCB LDN	1,940,000	USD	1,940,000	Sustainability
XS3018852619	SCB LDN	1,661,052	USD	1,661,052	Sustainability
XS3018852700	SCB LDN	5,132,500	USD	5,132,500	Sustainability
XS3019689655	SCB LDN	1,300,000	USD	1,300,000	Sustainability
XS3019690075	SCB LDN	520,000	USD	520,000	Sustainability
XS3019690588	SCB LDN	300,000	USD	300,000	Sustainability
XS3019693251	SCB LDN	3,020,000	USD	3,020,000	Sustainability
XS3020802677	SCB LDN	400,000	USD	400,000	Sustainability
XS3020803485	SCB LDN	1,230,000	USD	1,230,000	Sustainability
XS3020803642	SCB LDN	290,000	USD	290,000	Sustainability
XS3020804962	SCB LDN	610,000	USD	610,000	Sustainability
XS3020805696	SCB LDN	880,000	USD	880,000	Sustainability
XS3022148087	SCB LDN	500,000	USD	500,000	Sustainability
XS3022148830	SCB LDN	900,000	USD	900,000	Sustainability

Appendix 1 – Full listing of our outstanding Sustainable Finance Instrument issuances

Instrument (ISIN)	Issued from	Principal	Currency at issuance	Amount (\$) as at 30 Sept 2025	Type
XS3022149051	SCB LDN	5,400,000	USD	5,400,000	Sustainability
XS3022149135	SCB LDN	200,000	USD	200,000	Sustainability
XS3022149648	SCB LDN	1,637,200	USD	1,637,200	Sustainability
XS3022150570	SCB LDN	1,160,000	USD	1,160,000	Sustainability
XS3022161346	SCB LDN	1,260,000	USD	1,260,000	Sustainability
XS3023506986	SCB LDN	2,665,260	USD	2,665,260	Sustainability
XS3023507521	SCB LDN	150,000	USD	150,000	Sustainability
XS3023507950	SCB LDN	1,200,000	USD	1,200,000	Sustainability
XS3023508925	SCB LDN	1,426,460	USD	1,426,460	Sustainability
XS3023510236	SCB LDN	300,000	USD	300,000	Sustainability
XS3023510749	SCB LDN	6,597,705	USD	6,597,705	Sustainability
XS3023511044	SCB LDN	850,000	USD	850,000	Sustainability
XS3023513172	SCB LDN	130,000	USD	130,000	Sustainability
XS3023514907	SCB LDN	130,000	USD	130,000	Sustainability
XS3025174015	SCB LDN	840,000	USD	840,000	Sustainability
XS3025174106	SCB LDN	300,000	USD	300,000	Sustainability
XS3025175251	SCB LDN	1,718,724	USD	1,718,724	Sustainability
XS3025777734	SCB LDN	2,010,000	USD	2,010,000	Sustainability
XS3025868962	SCB LDN	1,135,419	USD	1,135,419	Sustainability
XS3025869002	SCB LDN	470,000	USD	470,000	Sustainability
XS3025869184	SCB LDN	1,060,000	USD	1,060,000	Sustainability
XS3025869424	SCB LDN	1,500,000	USD	1,500,000	Sustainability
XS3025870430	SCB LDN	950,000	USD	950,000	Sustainability
XS3025870604	SCB LDN	130,000	USD	130,000	Sustainability
XS3025870786	SCB LDN	480,000	USD	480,000	Sustainability
XS3027940496	SCB LDN	1,240,000	USD	1,240,000	Sustainability
XS3027940579	SCB LDN	1,100,000	USD	1,100,000	Sustainability
XS3027940652	SCB LDN	800,000	USD	800,000	Sustainability
XS3029334052	SCB LDN	2,463,141	USD	2,463,141	Sustainability
XS3029334136	SCB LDN	650,000	USD	650,000	Sustainability
XS3029334219	SCB LDN	150,000	USD	150,000	Sustainability
XS3029334300	SCB LDN	1,110,000	USD	1,110,000	Sustainability
XS3029334649	SCB LDN	110,000	USD	110,000	Sustainability
XS3029335026	SCB LDN	200,000	USD	200,000	Sustainability
XS3030219573	SCB LDN	2,666,768	USD	2,666,768	Sustainability
XS3030220233	SCB LDN	1,530,000	USD	1,530,000	Sustainability
XS3030221397	SCB LDN	300,000	USD	300,000	Sustainability
XS3030221470	SCB LDN	400,000	USD	400,000	Sustainability
XS3030221983	SCB LDN	720,000	USD	720,000	Sustainability
XS3030222015	SCB LDN	1,340,000	USD	1,340,000	Sustainability
XS3031455085	SCB LDN	1,220,000	USD	1,220,000	Sustainability
XS3031455242	SCB LDN	3,116,304	USD	3,116,304	Sustainability
XS3031455598	SCB LDN	1,640,000	USD	1,640,000	Sustainability
XS3032702485	SCB LDN	400,000	USD	400,000	Sustainability
XS3032705587	SCB LDN	409,120	USD	409,120	Sustainability
XS3032705660	SCB LDN	250,000	USD	250,000	Sustainability
XS3032729256	SCB LDN	60,000,000	USD	60,000,000	Sustainability
XS3033737134	SCB LDN	1,990,000	USD	1,990,000	Sustainability
XS3033754147	SCB LDN	1,960,000	USD	1,960,000	Sustainability
XS3035208050	SCB LDN	1,000,000	USD	1,000,000	Sustainability
XS3035221822	SCB LDN	380,000	USD	380,000	Sustainability
XS3035226896	SCB LDN	1,175,185	USD	1,175,185	Sustainability
XS3036558164	SCB LDN	260,000	USD	260,000	Sustainability

Appendix 1 – Full listing of our outstanding Sustainable Finance Instrument issuances

Instrument (ISIN)	Issued from	Principal	Currency at issuance	Amount (\$) as at 30 Sept 2025	Type
XS3036558248	SCB LDN	210,000	USD	210,000	Sustainability
XS3036558677	SCB LDN	480,000	USD	480,000	Sustainability
XS3037603266	SCB LDN	640,000	USD	640,000	Sustainability
XS3037603779	SCB LDN	350,000	USD	350,000	Sustainability
XS3037604231	SCB LDN	2,318,692	USD	2,318,692	Sustainability
XS3037604405	SCB LDN	1,430,000	USD	1,430,000	Sustainability
XS3037604744	SCB LDN	1,278,063	USD	1,278,063	Sustainability
XS3038468081	SCB LDN	900,000	USD	900,000	Sustainability
XS3040311667	SCB LDN	820,000	USD	820,000	Sustainability
XS3040311824	SCB LDN	250,000	USD	250,000	Sustainability
XS3041224802	SCB LDN	250,000	USD	250,000	Sustainability
XS3041225445	SCB LDN	530,000	USD	530,000	Sustainability
XS3041226179	SCB LDN	1,111,990	USD	1,111,990	Sustainability
XS3042731607	SCB LDN	500,000	USD	500,000	Sustainability
XS3042731862	SCB LDN	1,500,000	USD	1,500,000	Sustainability
XS3042732167	SCB LDN	1,010,875	USD	1,010,875	Sustainability
XS3044278094	SCB LDN	940,114	USD	940,114	Sustainability
XS3046341114	SCB LDN	2,480,000	USD	2,480,000	Sustainability
XS3046344647	SCB LDN	1,200,000	USD	1,200,000	Sustainability
XS3046344993	SCB LDN	1,150,000	USD	1,150,000	Sustainability
XS3046345024	SCB LDN	300,000	USD	300,000	Sustainability
XS3046345453	SCB LDN	1,411,690	USD	1,411,690	Sustainability
XS3046346006	SCB LDN	2,870,000	USD	2,870,000	Sustainability
XS3046346188	SCB LDN	4,720,203	USD	4,720,203	Sustainability
XS3046349448	SCB LDN	2,343,200	USD	2,343,200	Sustainability
XS3047272417	SCB LDN	1,990,000	USD	1,990,000	Sustainability
XS3047272847	SCB LDN	930,000	USD	930,000	Sustainability
XS3047273225	SCB LDN	600,000	USD	600,000	Sustainability
XS3047273498	SCB LDN	2,243,421	USD	2,243,421	Sustainability
XS3047274033	SCB LDN	550,000	USD	550,000	Sustainability
XS3047274207	SCB LDN	300,000	USD	300,000	Sustainability
XS3047975506	SCB LDN	1,000,000	USD	1,000,000	Sustainability
XS3047975928	SCB LDN	3,304,826	USD	3,304,826	Sustainability
XS3047976579	SCB LDN	555,583	USD	555,583	Sustainability
XS3047976652	SCB LDN	2,110,000	USD	2,110,000	Sustainability
XS3047976819	SCB LDN	1,040,000	USD	1,040,000	Sustainability
XS3047977114	SCB LDN	100,000	USD	100,000	Sustainability
XS3047977627	SCB LDN	200,000	USD	200,000	Sustainability
XS3050645483	SCB LDN	500,000	USD	500,000	Sustainability
XS3050647695	SCB LDN	1,300,000	USD	1,300,000	Sustainability
XS3050647851	SCB LDN	900,000	USD	900,000	Sustainability
XS3050648669	SCB LDN	220,000	USD	220,000	Sustainability
XS3050651457	SCB LDN	980,000	USD	980,000	Sustainability
XS3050651531	SCB LDN	660,000	USD	660,000	Sustainability
XS3051937129	SCB LDN	620,000	USD	620,000	Sustainability
XS3051937988	SCB LDN	230,000	USD	230,000	Sustainability
XS3051938101	SCB LDN	200,000	USD	200,000	Sustainability
XS3053352822	SCB LDN	3,345,252	USD	3,345,252	Sustainability
XS3054615987	SCB LDN	1,910,000	USD	1,910,000	Sustainability
XS3054616019	SCB LDN	1,100,000	USD	1,100,000	Sustainability
XS3054616282	SCB LDN	250,000	USD	250,000	Sustainability
XS3054616522	SCB LDN	470,000	USD	470,000	Sustainability
XS3054616951	SCB LDN	250,000	USD	250,000	Sustainability

Appendix 1 – Full listing of our outstanding Sustainable Finance Instrument issuances

Instrument (ISIN)	Issued from	Principal	Currency at issuance	Amount (\$) as at 30 Sept 2025	Type
XS3055717840	SCB LDN	1,720,000	USD	1,720,000	Sustainability
XS3055718491	SCB LDN	2,801,440	USD	2,801,440	Sustainability
XS3055719382	SCB LDN	200,000	USD	200,000	Sustainability
XS3055719465	SCB LDN	430,000	USD	430,000	Sustainability
XS3055719549	SCB LDN	230,000	USD	230,000	Sustainability
XS3055720042	SCB LDN	1,000,000	USD	1,000,000	Sustainability
XS3057112768	SCB LDN	290,000	USD	290,000	Sustainability
XS3057112842	SCB LDN	500,000	USD	500,000	Sustainability
XS3058653117	SCB LDN	1,670,000	USD	1,670,000	Sustainability
XS3058653620	SCB LDN	330,000	USD	330,000	Sustainability
XS3058654784	SCB LDN	500,000	USD	500,000	Sustainability
XS3058654867	SCB LDN	260,000	USD	260,000	Sustainability
XS3058655161	SCB LDN	260,000	USD	260,000	Sustainability
XS3060202267	SCB LDN	250,000	USD	250,000	Sustainability
XS3060211094	SCB LDN	560,000	USD	560,000	Sustainability
XS3061061803	SCB LDN	3,173,598	USD	3,173,598	Sustainability
XS3062665438	SCB LDN	360,000	USD	360,000	Sustainability
XS3062665602	SCB LDN	3,160,000	USD	3,160,000	Sustainability
XS3063693009	SCB LDN	440,000	USD	440,000	Sustainability
XS3063694825	SCB LDN	640,000	USD	640,000	Sustainability
XS3063695046	SCB LDN	1,009,300	USD	1,009,300	Sustainability
XS3064511119	SCB LDN	1,910,000	USD	1,910,000	Sustainability
XS3066548457	SCB LDN	400,000	USD	400,000	Sustainability
XS3066548960	SCB LDN	1,150,000	USD	1,150,000	Sustainability
XS3067503485	SCB LDN	460,000	USD	460,000	Sustainability
XS3067503568	SCB LDN	1,000,000	USD	1,000,000	Sustainability
XS3068588311	SCB LDN	1,161,788	USD	1,161,788	Sustainability
XS3069572520	SCB LDN	450,000	USD	450,000	Sustainability
XS3071201431	SCB LDN	5,000,000	USD	5,000,000	Sustainability
XS3071201605	SCB LDN	1,550,000	USD	1,550,000	Sustainability
XS3071201787	SCB LDN	1,172,354	USD	1,172,354	Sustainability
XS3072232799	SCB LDN	4,365,684	USD	4,365,684	Sustainability
XS3072882908	SCB LDN	4,870,000	USD	4,870,000	Sustainability
XS3072885166	SCB LDN	100,000	USD	100,000	Sustainability
XS3074367791	SCB LDN	1,800,000	USD	1,800,000	Sustainability
XS3074369490	SCB LDN	240,000	USD	240,000	Sustainability
XS3074369730	SCB LDN	850,000	USD	850,000	Sustainability
XS3075116817	SCB LDN	420,000	USD	420,000	Sustainability
XS3075117898	SCB LDN	300,000	USD	300,000	Sustainability
XS3075120090	SCB LDN	3,010,000	USD	3,010,000	Sustainability
XS3075120173	SCB LDN	1,300,000	USD	1,300,000	Sustainability
XS3076173668	SCB LDN	600,000	USD	600,000	Sustainability
XS3076175366	SCB LDN	2,320,000	USD	2,320,000	Sustainability
XS3076179517	SCB LDN	570,000	USD	570,000	Sustainability
XS3077125550	SCB LDN	1,180,000	USD	1,180,000	Sustainability
XS3077126368	SCB LDN	500,000	USD	500,000	Sustainability
XS3078385591	SCB LDN	1,010,000	USD	1,010,000	Sustainability
XS3078480582	SCB LDN	3,290,000	USD	3,290,000	Sustainability
XS3079565860	SCB LDN	630,000	USD	630,000	Sustainability
XS3079567569	SCB LDN	500,000	USD	500,000	Sustainability
XS3079570191	SCB LDN	130,000	USD	130,000	Sustainability
XS3079575075	SCB LDN	2,021,200	USD	2,021,200	Sustainability
XS3079575661	SCB LDN	1,100,000	USD	1,100,000	Sustainability

Appendix 1 – Full listing of our outstanding Sustainable Finance Instrument issuances

Instrument (ISIN)	Issued from	Principal	Currency at issuance	Amount (\$) as at 30 Sept 2025	Type
XS3080460523	SCB LDN	480,000	USD	480,000	Sustainability
XS3081758396	SCB LDN	530,000	USD	530,000	Sustainability
XS3082799951	SCB LDN	3,370,000	USD	3,370,000	Sustainability
XS3084274391	SCB LDN	450,000	USD	450,000	Sustainability
XS3084275018	SCB LDN	5,650,000	USD	5,650,000	Sustainability
XS3084275364	SCB LDN	4,038,100	USD	4,038,100	Sustainability
XS3085082694	SCB LDN	1,010,675	USD	1,010,675	Sustainability
XS3085082850	SCB LDN	700,000	USD	700,000	Sustainability
XS3085083239	SCB LDN	1,000,000	USD	1,000,000	Sustainability
XS3086806653	SCB LDN	1,630,000	USD	1,630,000	Sustainability
XS3087667567	SCB LDN	180,000	USD	180,000	Sustainability
XS3088568012	SCB LDN	230,000	USD	230,000	Sustainability
XS3088569333	SCB LDN	12,500,000	USD	12,500,000	Sustainability
XS3091670078	SCB LDN	2,430,000	USD	2,430,000	Sustainability
XS3093382193	SCB LDN	920,000	USD	920,000	Sustainability
XS3094269753	SCB LDN	150,000	USD	150,000	Sustainability
XS3094270090	SCB LDN	1,636,767	USD	1,636,767	Sustainability
XS3094270256	SCB LDN	1,040,000	USD	1,040,000	Sustainability
XS3096102374	SCB LDN	560,000	USD	560,000	Sustainability
XS3096102531	SCB LDN	1,350,000	USD	1,350,000	Sustainability
XS3096645588	SCB LDN	5,134,102	USD	5,134,102	Sustainability
XS3096645828	SCB LDN	1,260,000	USD	1,260,000	Sustainability
XS3097924248	SCB LDN	10,000,000	USD	10,000,000	Sustainability
XS3098971297	SCB LDN	400,000	USD	400,000	Sustainability
XS3098973400	SCB LDN	1,240,000	USD	1,240,000	Sustainability
XS3098973822	SCB LDN	1,253,020	USD	1,253,020	Sustainability
XS3098975017	SCB LDN	3,643,470	USD	3,643,470	Sustainability
XS3099810908	SCB LDN	6,440,000	USD	6,440,000	Sustainability
XS3103384510	SCB LDN	850,000	USD	850,000	Sustainability
XS3103536473	SCB LDN	300,000	USD	300,000	Sustainability
XS3104405314	SCB LDN	2,920,000	USD	2,920,000	Sustainability
XS3105957214	SCB LDN	400,000	USD	400,000	Sustainability
XS3105958022	SCB LDN	2,181,870	USD	2,181,870	Sustainability
XS3105958618	SCB LDN	2,051,518	USD	2,051,518	Sustainability
XS3105958709	SCB LDN	1,300,000	USD	1,300,000	Sustainability
XS3106295960	SCB LDN	500,000	USD	500,000	Sustainability
XS3106448205	SCB LDN	100,000	USD	100,000	Sustainability
XS3106448387	SCB LDN	3,020,000	USD	3,020,000	Sustainability
XS3107132873	SCB LDN	1,090,000	USD	1,090,000	Sustainability
XS3107133251	SCB LDN	110,000	USD	110,000	Sustainability
XS3108176358	SCB LDN	730,000	USD	730,000	Sustainability
XS3108176515	SCB LDN	3,530,000	USD	3,530,000	Sustainability
XS3109056666	SCB LDN	910,000	USD	910,000	Sustainability
XS3121753712	SCB LDN	2,070,000	USD	2,070,000	Sustainability
XS3121753985	SCB LDN	4,970,000	USD	4,970,000	Sustainability
XS3121754108	SCB LDN	870,000	USD	870,000	Sustainability
XS3121757622	SCB LDN	6,400,000	USD	6,400,000	Sustainability
XS3123476106	SCB LDN	4,430,000	USD	4,430,000	Sustainability
XS3123476791	SCB LDN	5,000,000	USD	5,000,000	Sustainability
XS3123476874	SCB LDN	1,460,000	USD	1,460,000	Sustainability
XS3123476957	SCB LDN	1,230,000	USD	1,230,000	Sustainability
XS3124296081	SCB LDN	840,000	USD	840,000	Sustainability
XS3124296164	SCB LDN	1,520,000	USD	1,520,000	Sustainability

Appendix 1 – Full listing of our outstanding Sustainable Finance Instrument issuances

Instrument (ISIN)	Issued from	Principal	Currency at issuance	Amount (\$) as at 30 Sept 2025	Type
XS3124296248	SCB LDN	700,000	USD	700,000	Sustainability
XS3124296321	SCB LDN	550,000	USD	550,000	Sustainability
XS3124296594	SCB LDN	1,860,000	USD	1,860,000	Sustainability
XS3124961866	SCB LDN	3,070,000	USD	3,070,000	Sustainability
XS3124961940	SCB LDN	1,070,000	USD	1,070,000	Sustainability
XS3126630667	SCB LDN	3,790,000	USD	3,790,000	Sustainability
XS3126630824	SCB LDN	4,730,000	USD	4,730,000	Sustainability
XS3129371319	SCB LDN	1,000,000	USD	1,000,000	Sustainability
XS3129371665	SCB LDN	2,470,000	USD	2,470,000	Sustainability
XS3129374172	SCB LDN	1,130,000	USD	1,130,000	Sustainability
XS3129375062	SCB LDN	1,000,000	USD	1,000,000	Sustainability
XS3140886469	SCB LDN	530,000	USD	530,000	Sustainability
XS3168720855	SCB LDN	2,410,000	USD	2,410,000	Sustainability
XS3179672335	SCB LDN	1,000,000	USD	1,000,000	Sustainability
XS3179672848	SCB LDN	750,000	USD	750,000	Sustainability
XS3183148967	SCB LDN	2,000,000	USD	2,000,000	Sustainability
XS3184032012	SCB LDN	2,000,000	USD	2,000,000	Sustainability
XS3184962770	SCB LDN	2,400,000	USD	2,400,000	Sustainability
XS3186931708	SCB LDN	4,000,000	USD	4,000,000	Sustainability
XS3187611754	SCB LDN	1,000,000	USD	1,000,000	Sustainability
XS3187644680	SCB LDN	970,000	USD	970,000	Sustainability
XS3188646916	SCB LDN	1,050,000	USD	1,050,000	Sustainability
XS3195997039	SCB LDN	1,000,000	USD	1,000,000	Sustainability
XS3196044997	SCB LDN	1,000,000	USD	1,000,000	Sustainability
XS3199067979	SCB LDN	2,400,000	USD	2,400,000	Sustainability
XS3200022062	SCB LDN	1,300,000	USD	1,300,000	Sustainability
XS2620792528	SCB LDN	300,000,000	ZAR	16,540,864	Sustainability
XS2758890326	SCB LDN	250,000,000	ZAR	13,784,054	Sustainability

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The information included in this document may contain 'forward-looking statements' based upon current expectations or beliefs as well as statements formulated with assumptions about future events. Forward-looking statements include, without limitation, projections, estimates, commitments, plans, approaches, ambitions and targets (including, without limitation, ESG commitments, ambitions and targets). Forward-looking statements often use words such as 'may', 'could', 'will', 'expect', 'intend', 'estimate', 'anticipate', 'believe', 'plan', 'seek', 'aim', 'continue' or other words of similar meaning to any of the foregoing. Forward-looking statements may also (or additionally) be identified by the fact that they do not relate only to historical or current facts.

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