Sustainability Progress Report 2025

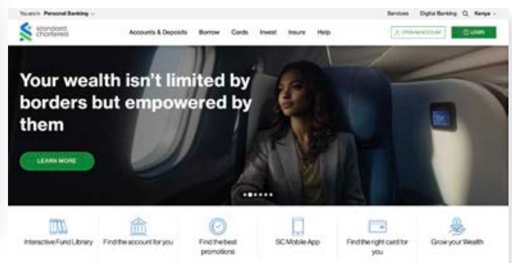
standard chartered foundation

Empowering decent jobs for young people

Contents

Learn more about climate

Read more in climate segments review on pages 20 to 24



Welcome to the 2025 Sustainability Progress Report

We are pleased to share the fourth edition of our Sustainability Progress Report which reinforces our commitment to transparency, accountability and delivering sustainable impact.

Sustainability is a strategic focus area for Standard Chartered, as we strive to promote inclusive growth and prosperity. Our approach to sustainability supports our strategy, which is designed to deliver our purpose: to drive commerce and prosperity through our unique diversity. This is underpinned by our brand promise, Here for good.

About this report

This report outlines Standard Chartered Kenya's (the "Bank" also referred to as "our", "we") sustainability approach and governance, including how we manage environmental, social and climate risks. It also explains how we mobilise sustainable finance to support clients' transition and advance sustainable, inclusive growth. Standard Chartered PLC is referred to as the Group. The report provides investors and other stakeholders with a view of material climate and sustainability risks and opportunities, and our progress against stated objectives.

Our sustainability reporting will continue to evolve in line with regulatory and voluntary standards. Disclosures are informed by relevant international standards, frameworks and principles, and include reporting aligned to the Task Force on Climate-related Financial Disclosures (TCFD) recommendations. We also address the Central Bank of Kenya (CBK) Banking Circular No. 5 of 2021 (Guidance on Climate - Related Risk Management), which requires banks to integrate climate related risks and opportunities into governance, strategy, risk management frameworks and disclosures.

About us

Who we are and what we do

Standard Chartered Bank Kenya Limited is a leading international cross-border bank and is Kenya's largest international bank.

We connect corporate, institutional and affluent clients to a network that offers unique access to sustainable growth opportunities across Asia, Africa and the Middle East.

We serve two client segments

Corporate and Investment Banking (CIB)

Supports large corporations, development organisations, governments, and financial institutions with risk management, advisory and financing solutions.

Wealth and Retail Banking (WRB)

Serves the local and international banking needs of our clients across the wealth continuum with a focus on the affluent segment, while supporting small and medium-sized enterprises.

Our purpose and culture

Our distinctive culture has been developed in pursuit of our purpose – to drive commerce and prosperity through our unique diversity. We deliver innovative solutions that create long-term value for our clients and our communities.

We are committed to promoting equality and inclusion, as it is our diversity that sets us apart and helps us drive business growth. We are guided by our valued behaviours, and our brand promise, Here for good.

Our valued behaviours

Our valued behaviours are key to delivering on our strategy. As the guiding principles for the way we do business every day, they help us learn from our successes and take on new challenges. When we live our valued behaviours, we question, innovate and make bold decisions, allowing us to take opportunities to go above and beyond for our clients.

Read more about our Purpose, culture and values | Standard Chartered

Our purpose
To drive commerce and prosperity through our unique diversity.

Our valued behaviours in action

Never settle

Continuously improve and innovate, so we lead rather than react to change.
Simplify to make things easier, faster and better across everything we do.
Learn from our successes and failures, because the pace of change demands learn-it-alls not know-it-alls.

Better together

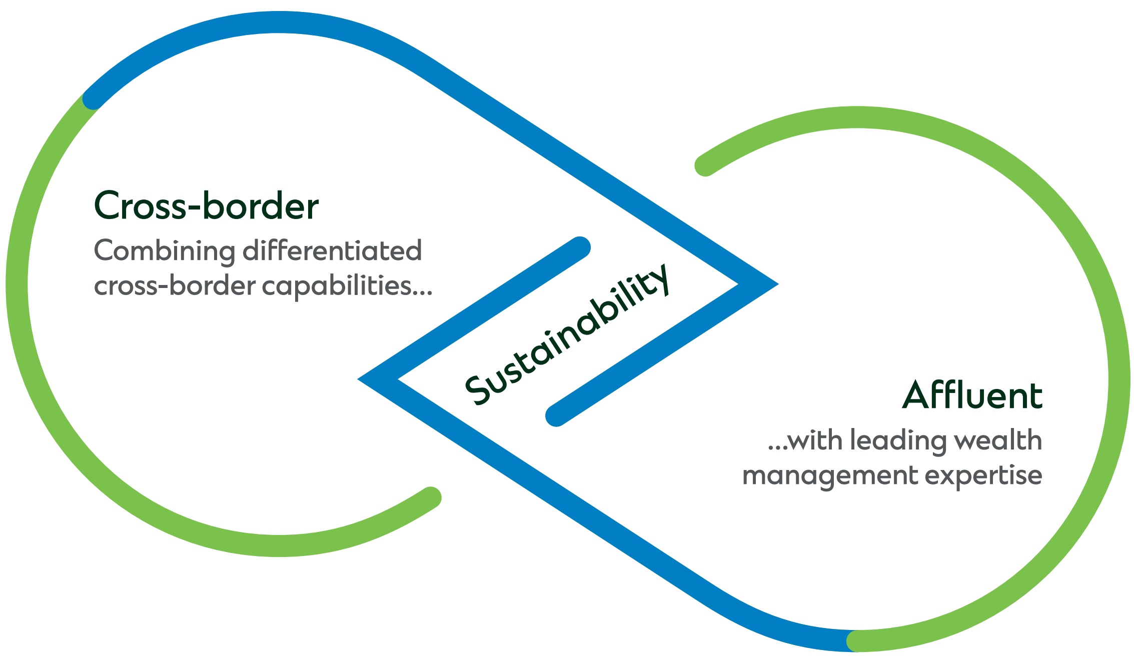
See more in others, taking time to listen to diverse viewpoints and overcome bias.
Ask how can I help? when people need a hand. We only succeed collectively.
Build for the long term, because performance comes from harnessing our diverse talents.

Do the right thing

Live with integrity, even when no one is watching.
Think client, always considering the outcomes in whatever we are doing.
Be brave, be the change, because the standards we walk past are the standards we accept.

Our strategy

Our strategy is designed to deliver our purpose: to drive commerce and prosperity through our unique diversity. This is underpinned by our brand promise, Here for good.



Strategic priorities

Cross-border	Affluent
• Continue to sharpen our focus on serving the cross-border needs of our corporate and financial institution clients. • Concentrate our efforts on enhancing our cross-border product and advisory suite to meet our clients' complex needs. • Continue to scale sustainable finance and support to our clients' transition journeys.	• Solidify our position as a leading wealth manager with a differentiated, fast-growing and high-returning international affluent business. • Reshape our mass retail business to focus on developing a strong pipeline of future affluent and international banking clients. • Integrate sustainable investments into our Wealth Solutions propositions and leverage bank-wide sustainability capabilities as a key differentiator to our affluent clients.

Our business model

Our business model reflects our strategy of combining cross-border capabilities with leading wealth management expertise.

Our resources

Our resources provide the strong foundation that helps us deliver our strategy.

Our People

Diversity differentiates us; it is in our purpose statement. Delivering our strategy rests on how we continue to invest in our people, the employee experience and culture.

International network

Our network is our unique competitive advantage and connects corporates, financial institutions, individuals and small and medium enterprises across some of the world's fastest-growing and most dynamic markets.

Expertise

We have a deep knowledge of our market and a privileged understanding of the drivers of the real economy, offering us insights that can help our clients achieve their ambitions.

Strong brand

We are part of a leading international banking group with over 110 years of history in Kenya making us a household name.

Technology

Our foundations in technology and data act as key enablers in providing world class client services.

Financial strength

With our solid balance sheet and prudent financial management, we are a strong and trusted partner for our clients.

Our businesses

Our Business segments

Wealth & Retail Banking (WRB):
We serve the local and international banking needs of affluent clients across the full wealth continuum through Affluent, Emerging Affluent and Small & Medium Enterprises.

Corporate & Investment Banking (CIB):
We support large corporations, development organisations, governments, banks and investors to access cross-border trade and investment opportunities across our global network.

Sustainability
Our leading Sustainability capability is an integral part of our client offering across our two business segments.

Responsible business practices
We strive to be a responsible business by operationalising our net zero targets, managing environmental and social risks and acting transparently.

Our key products and services

Global Markets
- Macro, Credit & Commodities Trading
- Lending & Financial Solutions
- Capital Markets & Advisory

Transaction Services
- Payments and Liquidity
- Trade & Working Capital
- Securities & Prime Services

Wealth Solutions
- Investments
- Bancassurance
- Wealth advice
- Portfolio management

Retail Products
- Deposits
- Mortgages
- Credit cards
- Personal loans

Bespoke sustainable finance solutions
We offer sustainable finance solutions designed to help our clients address environmental and social challenges and achieve sustainable growth.

Innovation in service of our markets
We advocate in service of our markets to unlock the areas where capital is not flowing at scale or not at all and to help drive economic inclusion.

Our value creation

We aim to create long-term value for a broad range of stakeholders, in a sustainable way.

Clients
We deliver banking solutions for our clients both digitally and in person. We help individuals grow their wealth while connecting corporates and financial institutions to opportunities across our network.

Regulators and Governments
We play our part in supporting the effective functioning of the financial system and the broader economy by proactively engaging with public authorities and by paying our taxes.

Investors
We aim to deliver robust returns and long-term sustainable value for our investors.

Employees
We believe great employee experience drives great client experience. We want all our people to pursue their ambitions, deliver with purpose and have a rewarding career enabled by great people leaders.

Society
We strive to operate as a sustainable and responsible company, working with local partners to promote social and economic development.

Suppliers
We engage diverse suppliers, locally and globally, to provide efficient and sustainable goods and services for our business.

Leadership Statement

"Sustainability is integral to how we deliver long-term value, supported by strong governance and disciplined execution."

Kellen Kariuki
Chairperson

Over the past year, sustainability has remained central to how we deliver long-term value to our stakeholders and support inclusive, resilient growth. Anchored in our purpose to drive commerce and prosperity through our unique diversity, we have continued to embed responsible business practices into our strategy, decision-making and day-to-day operations. During the year, we enhanced our management of environmental, social and climate-related risks, while reinforcing governance and accountability at all levels. Our disclosures are aligned with leading international frameworks, reflecting a disciplined and transparent approach.

We continued to advance sustainable finance, helping clients move towards lower-carbon and more climate-resilient business models. In 2025, sustainable finance assets grew by 11 per cent from KShs 56.2 billion in 2024 to KShs 62.5 billion, while sustainable finance revenue increased by 16 per cent to KShs 3.5 billion. Since 2021, we have mobilised cumulative sustainable finance revenue of KShs 7.9 billion. Through this work, we are helping to build economic resilience as clients navigate an evolving risk and regulatory landscape, while maintaining a disciplined approach that embeds sustainability considerations and balances growth opportunities with prudent risk management.

Beyond our core business, we remain committed to delivering measurable social outcomes. Through the Standard Chartered Foundation (Foundation), we are advancing economic inclusion with targeted programmes supporting underserved young people, particularly women and persons with disabilities. Since 2019, the Foundation has reached more than 55,000 young people and helped enable over 1,500 jobs in Kenya.

Our colleagues also play an important role in bringing this commitment to life through skills-based volunteering in community initiatives. In 2025, 87 per cent of colleagues contributed more than 4,000 hours of skills-based volunteering.

The Standard Chartered Nairobi Marathon continued to unite communities in support of the Foundation and its ambition to expand opportunities for underserved young people. Last year, the Marathon reached record participation of over 30,000 runners and raised KShs 76 million for the Foundation, a 58 per cent increase compared to KShs 48 million in 2024.

Our people and culture remain at the heart of our sustainability journey, driven by a strong sense of shared purpose and continued investment in leadership development. In 2025, we further empowered colleagues and promoted wellbeing. We launched a Caregivers Forum to recognise and support employees balancing work and caregiving responsibilities.

Through our Engage to Elevate series, we continued to build a culture of learning, enabling colleagues to thrive and shape their own career journeys. These efforts are reflected in our strong engagement outcomes, with 93 per cent of employees recommending the Bank as a great place to work.

We received external recognition for our efforts to drive sustainable, inclusive growth during the year with over 50 awards won across various businesses and functions, reflecting the collective efforts of our teams and partners.

Looking ahead, we will continue to align sustainability with the Bank's core strategy: using our cross-border network to connect clients to capital, trade flows, expertise and opportunity across our markets. This is where our role as a super-connector is most powerful; combining deep local knowledge with international reach to support resilient growth, accelerate the transition to a more sustainable economy and create value for clients, communities and shareholders.

Kellen Kariuki
Chairperson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Summary of the 2025 Sustainability Milestones

KShs 62.5b
Sustainable Finance Assets mobilised up from KShs 56.2 billion in 2024.

KShs 3.5b
Sustainable Finance Revenue generated in 2025 16% growth.

KShs 7.9b
Cumulative sustainable finance revenue mobilised from 2021 to 2025.

84%
Waste recycled.

9.7%
Reduction in our Scope 1 and Scope 2 Carbon emissions against 2024

22.6%
Water use reduction from 2024.

55,959
Young people participating since launch of Foundation in 2019.

1,583
Jobs generated by microbusinesses since launch.

519
Young people entered decent employment since launch.

87%
Colleagues volunteering.

4,039
Skills-based volunteering hours in 2025.

KShs 76m
Fundraised for the Foundation through the Standard Chartered Nairobi Marathon 2025.

Our approach to sustainability

Sustainability is a strategic area of focus, as we strive to promote inclusive growth and prosperity across the markets where we operate.

Our approach to sustainability supports the Bank's strategy, which is designed to deliver our purpose: to drive commerce and prosperity through our unique diversity. This is underpinned by our brand promise, Here for good.

Our approach is articulated through our long-term sustainability goals – our Sustainability Aspirations – and our short-term sustainability targets – our Sustainability Strategic Pillars. The Aspirations and Pillars set out how we intend to deliver across our Sustainability agenda.

Sustainability Aspirations

Our long term goals

Our Sustainability Aspirations are consolidated into four overarching long-term goals, each supported by key performance indicators (KPIs). Together, these reflect our commitment to fostering sustainable social and economic development.

Group Sustainability Aspirations	Progress in 2025
Aspiration 1: Mobilise $300 billion of sustainable finance[1] We believe sustainable finance is essential in addressing the significant social and environmental challenges faced by our markets. It has the potential to support the needs of businesses, people and communities, by enabling the transition to low carbon technologies, accelerating financial inclusion, and promoting sustainable economic growth. We mobilise sustainable finance through bonds, loans, advisory and trade finance products. Our ability to offer sustainable finance products is supported by our Sustainable Finance Frameworks, which outline how we apply sustainable finance labels across products and transactions	**Group** In total, the Group has mobilised USD 157 billion of sustainable finance from January 2021 through to September 2025 against our commitment to mobilise USD 300 billion by 2030. **Standard Chartered Kenya** KShs 62.5 billion cumulative mobilisation of sustainable finance assets from 2022-2025.
Aspiration 2: Operationalise our interim 2030 financed emissions targets to meet our 2050 net zero ambition We aim to reach net zero in our financed emissions by 2050. The Group has set and disclosed interim financed emissions reduction targets for 2030 across our 12 high-emitting sectors, including a facilitated emissions target for oil and gas, which currently makes up the majority of emissions within our facilitation portfolio. We also believe that while target-setting is crucial, we need a clear plan to transition our business. This can be found in our Transition Plan, which outlines a comprehensive framework on how we intend to transition our business and operations, and collaborate with our clients with the aim of delivering on our interim 2030 targets and ultimate 2050 net zero ambition. We recognise the challenges posed by those of our markets that have yet to commit to net zero or whose commitments extend beyond 2050, but we remain focused on driving progress and continued to engage our transition priority clients in 2025. This included assessing their targets against the Group's and better understanding any opportunities for sustainable finance to support their journeys.	**Group** Published our inaugural Transition Plan in 2024 detailing our aim to achieve net zero by 2050. **Standard Chartered Kenya** We continued to work on our key focus areas outlined in the Transition Plan. (See more details on Pillar 3 on page 17)

[1]We define mobilisation of sustainable finance as our share of any investment or financial service provided to clients that supports: (i) the preservation and/or improvement of biodiversity, nature or the environment; (ii) the long-term avoidance/decrease of GHG emissions, including the alignment of a client's business and operations with a 1.5°C trajectory or national net zero pathway (known as transition finance); (iii) a social purpose; or (iv) incentivising our clients to meet their own sustainability objectives (known as sustainability-linked finance). It is a measure of total capital mobilised and considers the total value committed on facilities provided to clients. Mobilisation is the provision of capital that, as per the legal contractual documents meet the sustainable finance verification criteria, or SLL eligibility, as of the date of execution of the trade

Group Sustainability Aspirations	Progress in 2025
Aspiration 3: Enhance and deepen the sustainability ecosystem We continue to utilise our experience and network to actively contribute to key global partnerships and initiatives that deliver differentiated impact and help to mature and advance the sustainability ecosystem. For example, we continue to maintain guiding roles in the Glasgow Financial Alliance for Net Zero (GFANZ), the UN Global Alliance of Investors for Sustainable Development (GISD), and the Integrity Council for the Voluntary Carbon Market (ICVCM), among others. Through innovative frameworks and impactful initiatives, we have actively sought to support global efforts to advance and unlock capital flows towards critical areas such as adaptation and resilience, nature, carbon solutions and sustainable finance.	**Group** Published its 'Scaling Circular Finance: No Time to Waste', authored by the newly established Circular Economy Innovation Hub. Published its inaugural Nature Report as a Taskforce on Nature-related Financial Disclosures (TNFD) Early Adopter. **Standard Chartered Kenya** The Bank participated in a range of thought leadership Forums such as: • The UN Global Compact Network, participating in sessions that promote the Diversity and Inclusion Agenda. • We hosted a stakeholder session in partnership with the Ready for Inclusive and Sustainable Employment (RISE) programme focusing on strengthening youth employment ecosystem, in support of the UN Kenya General Assembly Global Goals.
Aspiration 4: Drive social impact with our clients and communities We seek to accelerate the mobilisation of both private and philanthropic capital to address critical social challenges in our footprint markets. By leveraging our financial expertise, product innovation and strategic partnerships, we deliver solutions that meet immediate needs while empowering communities for sustainable growth. With our associated charity, the Standard Chartered Foundation, we establish strategic collaborations with clients, NGOs and communities to mobilise social capital, create an inclusive ecosystem to drive inclusive economies and increase equitable prosperity.	**Group** 106,570 jobs enabled and supported since 2019. EUR 1bn inaugural Social Bond issued in 2025. **Standard Chartered Kenya** Progress since launch (2019–2025): • 55,959 young people engaged. • 519 young people placed in quality work 1,580 jobs enabled through entrepreneurship. **2025 performance:** • 1,672 young people supported. • 188 young people secured decent employment. 94% (177) persons with disabilities. • 203 jobs created. • 87% employee volunteering participation. • +4,000 hours of skill-based volunteering. • KShs 76 million fundraised for the Foundation through the Standard Chartered Nairobi Marathon.

Sustainability Strategic Pillars

Our short-term targets and immediate priorities

Our four Sustainability Strategic Pillars represent our near-term strategic focus designed to drive momentum and accelerate progress towards our longer-term Sustainability Aspirations

Group Strategic Pillars	Progress 2025
Pillar 1: Scale sustainable finance income Growth and innovation in our sustainable finance franchise is critical to the delivery of the Group's net zero roadmap and to supporting our clients on their own transition journeys. Our sustainable finance teams develop customised solutions that speak to clients' needs and ambitions. The Group's sustainable finance product suite is set out within our Green and Sustainable Product Framework (GSPF). Our sustainable finance income target is a CIB target, based on income, net of funding costs, generated from transactions utilising sustainable finance products for our clients and income generated from clients whose activities align with those in our Sustainable Finance Frameworks.	**Group** USD 1.07 billion sustainable finance income generated in 2025, exceeding our target of at least USD 1 billion annual income by 2025. **Standard Chartered Kenya** Sustainable finance income (YoY growth) 16% to KShs 3.5 billion. Cumulative sustainable finance income KShs 7.9 billion since 2021. SC Shillingi clients (YoY growth) +12% to 26,900 Assets under Management (YoY growth) +47% to KShs 27.8 billion. KShs 2.9 billion Standard Chartered Women International Network (SCWIN) Assets under Management.
Pillar 2: Further embed sustainability across the organisation The CSO organisation aims to act as a catalyst for change and a centre of excellence. We foster collaboration internally to embed sustainability across our business operations and functions. We collaborate externally with clients and other stakeholders who are aligned with our mission to drive change. We aim to create a self-reinforcing cycle, which is built on established processes, clear frameworks, engagement with our clients and collaboration across risk and business teams. Our aim is to work with our clients to support their transition and de-carbonisation journeys and where clients evidence transition, help to accelerate progress.	**Group** 4,209 clients evaluated through climate risk assessments, and 1,204 client ESGR risk assessment reviews completed. 28,740 colleagues completed the Sustainable Finance Foundation Programme since commencement in 2022, and 38 ad hoc training courses held in 2025, reaching more than 6,388 colleagues. **Standard Chartered Kenya** We continue to build our skills to support our client transition and de-carbonisation journeys. 352 colleagues have completed Sustainability Foundation Programme and the Sustainable Finance Practitioner Programme since commencement in 2022.

Group Strategic Pillars	Progress 2025
Pillar 3: Deliver on the annual milestones set forth in our net zero roadmap We aim to reach net zero in our financed emissions by 2050, having reached net zero in our own operations (Scope 1 and 2 emissions) in 2025. We focus on three areas to reduce emissions: our operations, our supply chain and financed emissions associated with our clients. The majority of our GHG emissions are linked to our lending activities. As such, we have prioritised our measurement and de-carbonisation efforts in the highest-emitting and most carbon-intensive sectors of our portfolio. We have set financed emissions targets for our 12 highest-emitting sectors and have further set a facilitated emissions baseline and target for the oil and gas sector, which currently makes up the majority of emissions within our facilitation portfolio.	**Group** Net zero in Scope 1 and 2 emissions[1] and predominantly on track for our 12 interim high-carbon sector financed emission targets. **Standard Chartered Kenya** 1.5 per cent reduction in energy usage intensity (kwh per square foot, per year), from 114 units (kw to 112.3 units 9.7 per cent reduction in our Scope 1 and 2 emissions in 2025, from 61 CO_2e to 55.05T CO_2e 84 per cent Waste recycled in 2025. 22.6 per cent reduction in water use, from 1.33 units in 2024 to 1.03 units in 2025.
Pillar 4: Leverage our Innovation Hubs Our five thematic Innovation Hubs – Adaptation Finance, Blended Finance Programmes, Carbon Markets & Finance, Nature Finance and Circular Economy – focus on emerging sustainability themes that are nascent but ripe for scale. The Hubs help to drive innovation across the sustainability market. This model has been more successful than anticipated, as we executed on seven landmark transactions aligned to the themes of the Hubs in 2025 (compared to four in 2024).	**Group** 7 transactions aligned to the Group's sustainability-themed Innovation Hubs executed in the year. **Standard Chartered Kenya** We continue to engage with the Innovation Hubs to identify potential breakthrough solutions for our clients and communities, aligned to these sustainability themes.

Materiality

In preparing these disclosures, we relied on the topics identified by the Group as material under the 'GRI 3: Material Topics 2021' Standard.

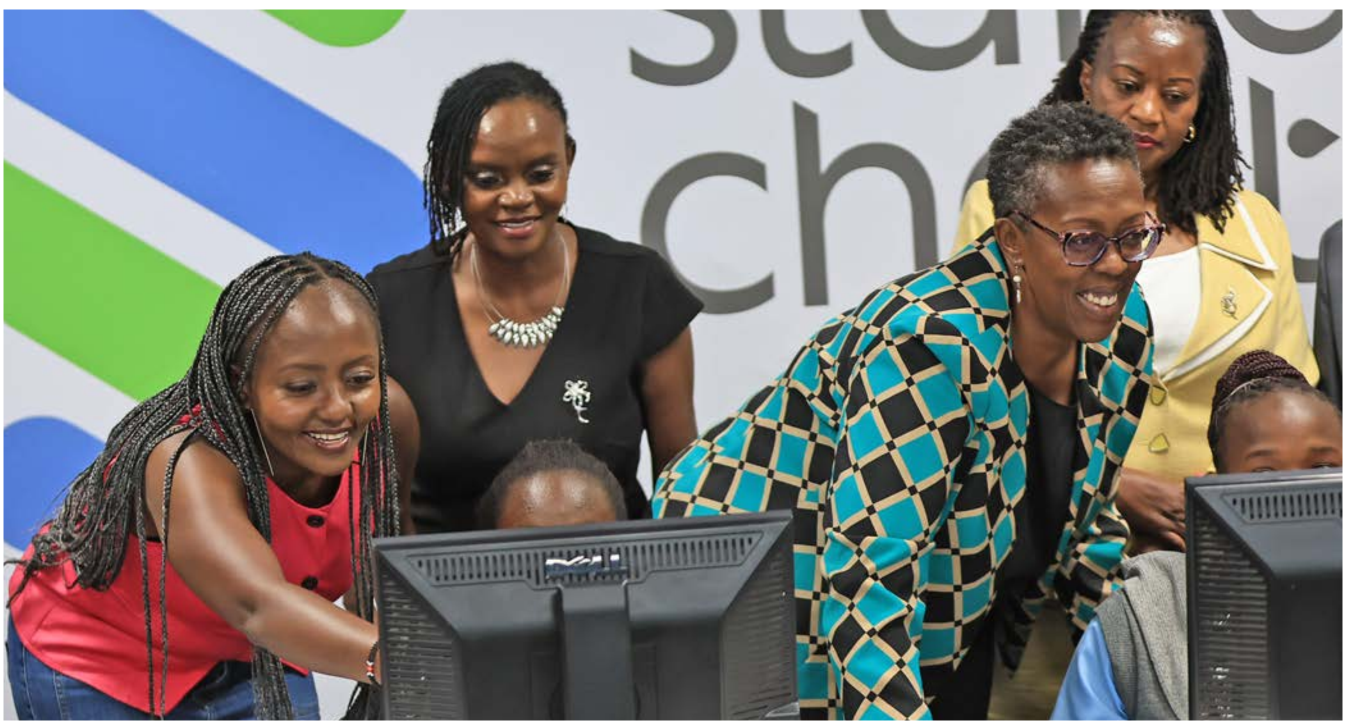
Materiality under GRI 3:

Material Topics 2021 provides step-by-step guidance for organisations on how to determine material topics. Material topics are those that represent an organisation's most significant impacts on the economy, environment and people, including impacts on their human rights – both positive and negative.

In applying the guidance, we have taken steps to understand the Group's context, identify actual and potential impacts, assess the significance of the impacts and prioritise the most significant for reporting. We have done this by engaging with relevant internal and external stakeholders and by validating the material topics with experts from the Group.

Our material topics, which are reviewed annually, are set out in the table below

1. **Sustainable finance:** How we identify opportunities to drive positive environmental and social impact by helping our clients address environmental and social challenges, transition towards low-carbon economies and achieve sustainable growth.
2. **Climate:** The positive and negative impacts of our financing activities, direct operations and supply chain on the climate. This includes our emissions, physical and transition climate risk management, and progress against our net zero roadmap.
3. **Nature:** How we contribute towards our ambition of shifting financial flows towards nature-positive outcomes. This includes the Group's progress against our nature-related ambitions.
4. **Human capital management:** The practices used for recruiting, developing and optimising employee output and relationships, across the value chain. This includes human rights and modern slavery, health and safety (including physical and mental wellbeing) and diversity and inclusion.
5. **Society and community relations:** The positive and negative impacts of our financing activities on the societies and communities around us. This includes financial inclusion, job creation, vulnerable client protection and charitable giving.
6. **Data privacy:** The protection practices over client and personal information held by the Group.
7. **Corporate governance:** Governance structures and internal control processes by which the Group is directed. This includes risk management, business conduct, anti-bribery and corruption, anti-money laundering, and whistleblower protection



Sustainable Finance

"We believe sustainable finance is essential to addressing social and environmental challenges, supporting businesses, people and communities through low-carbon transition, financial inclusion and sustainable economic growth."

Birju Sanghrajka
Chief Executive Officer & Head of Coverage, Corporate & Investment Banking.

A decade into the 2030 Agenda, global progress on the Sustainable Development Goals (SDGs) remains significantly off track. Of the 139 measurable targets, only around 17–18% are currently on course to be met by 2030, while a further 18% have regressed below 2015 baseline levels[1]. At the same time, global foreign direct investment (FDI) is declining, with a negative outlook, disproportionately affecting SDG-aligned sectors[2]. Investment in developing economies has fallen sharply—by 35% in infrastructure, 31% in renewable energy, 30% in water and sanitation, and 19% in Agrifood systems—further constraining progress [3].

Despite gains in health, education, energy access and digital connectivity, over 700 million people remain in extreme poverty, underscoring persistent structural challenges, including climate change, inequality and economic volatility[4]. With less than five years remaining to 2030, accelerated and coordinated action—particularly on financing and partnerships—will be critical to close the gap and deliver inclusive, sustainable development at scale.

The financing challenge remains acute. The SDG funding gap for emerging and developing economies is projected to reach up to USD 6.4 trillion annually by 2030[5]. This gap is particularly pronounced in Africa, where constrained fiscal space, rising debt burdens and limited access to long-term capital continue to hinder progress on climate resilience, infrastructure and inclusive growth.

Kenya is, however, emerging as a regional leader in sustainable finance, supported by strong regulatory reforms, an innovative financial sector and growing investor interest. The introduction of the Kenya Green Finance Taxonomy and Climate Risk Disclosure Framework (2025) is accelerating alignment with global standards, enhancing transparency and directing capital towards low-carbon, climate-resilient investments[6]. The banking sector has broadly adopted sustainable finance principles, while capital markets are gaining traction with instruments such as green bonds.
Notwithstanding this progress, scaling sustainable finance remains constrained by a limited pipeline of bankable projects, continued reliance on external funding (estimated

[1] United Nations, The Sustainable Development Goals Report 2025.
[2] UNCTAD, World Investment Report 2025.
[3] UNCTAD, World Investment Report 2025.
[4] United Nations, Progress towards the Sustainable Development Goals (2025).
[5] OECD, Global Development Finance Outlook.
[6] Central Bank of Kenya, Kenya Green Finance Taxonomy and Climate Risk Disclosure Framework (2025).

at around 70% of flows), and a financing imbalance skewed towards mitigation over adaptation. Capacity gaps in environmental, social and governance data, climate risk assessment and disclosure, evolving regulatory implementation, and limited access among small and medium enterprises and households further constrain progress.

For financial institutions, these dynamics present both a systemic risk and a strategic opportunity. Sustainable finance is critical to closing this gap by mobilising capital at scale, supporting clients' transition to low-carbon and climate-resilient pathways, and expanding access to finance for underserved segments. This is core to our purpose of driving commerce and prosperity through our unique diversity, as we connect capital to opportunities and support sustainable and inclusive growth across Kenya and the wider Africa region.

2025 progress

Sustainable finance assets

Our sustainable finance assets reflect the assets on our balance sheet generated through green, social and sustainable financing activities.

We mobilised a total of KShs 62.5 billion in sustainable finance between 2022 and December 2025, reflecting a rapid scale-up driven primarily by the expansion of CIB sustainability lending. Sustainable finance assets grew by 11% in 2025 to KShs 62.5 billion, compared to KShs 56.2 billion in 2024.

Sustainable finance assets	2022 KShs million	2023 KShs million	2024 KShs millions	2025 KShs million	Year-on-year growth %
Sustainable finance Assets		2,009	56,286[1]	62,508	11

Sustainable finance revenue

Our Sustainable finance income includes net income generated from our green, social, and sustainable lending activity, as well as from clients recognised as green, social or sustainable pure plays. Our pure play clients are also key to achieving our sustainable finance goals. These are companies whose activities align with those in our Green and Sustainable Product Framework (GSPF) or in our Transition Finance framework (TFF). Their significance lies in their ability to deliver credible and robust impact, driven by the inherent green and socially sustainable nature of their business models and operations, or their critical role in supporting and/or enabling the transition.

Sustainable finance revenues grew strongly in 2025, with total revenues increasing to KShs 3.5 billion from KShs 3 billion in 2024, a 16 per cent increase year on year. This performance was anchored by growth in sustainable finance assets, reflecting deeper client adoption of sustainable finance solutions.

The table below sets out our total sustainable finance revenues, including contributions from our Sustainable Wealth products.

Sustainable finance revenues	2022 KShs million	2023 KShs million	2024 KShs million	2025 KShs million	Year-on-year growth %
Financial Markets	-	500	175	245	40
Transaction Banking	109	780	2791	3,217	15
CIB Sustainable Finance Revenue	**109**	**1,280**	**2,966**	**3,462**	**17**
WRB – Income from ESG Funds	20	14	31	17	(45)
Total Sustainable Finance Revenues	**129**	**1,294**	**2,966**	3,479	**16**

[1]2024 Sustainable finance asset restated assets

Corporate Investment Banking (CIB)

Sustainable Finance

Corporate and Investment Banking (CIB) continues to sharpen its sustainability strategy and build momentum on client discussions to better understand their transition plans, explore areas of collaboration and building Environmental Social and Governance (ESG) frameworks for their businesses.

Our CIB sustainable finance revenue is up to KShs 3.5 billion in 2025 from KShs 3 billion in 2024.

Product application in CIB

Our sustainable finance product suite includes bonds, loans, advisory and trade finance, and is underpinned by our sustainable finance frameworks, which outline how we apply the 'green', 'social', 'sustainable' or 'transition' labels across products and transactions.

We leverage our deep expertise to offer bespoke sustainable finance solutions which seek to address complex challenges, help clients transition, and support sustainable, inclusive growth.

We have dedicated Sustainable Finance team working on wide range of innovative solutions. The team brings together our experience and expertise in managing ESG risks as well as spotting opportunities and structuring solutions to drive positive impact financing.

Our Sustainable Finance Frameworks ensure we remain in line with best practice across the market, while allowing us to include new and emerging sustainable development themes and activities. It is mapped to the SDGs and lists what we as an organisation view as sustainable activities. It has received a Second Party Opinion from Sustainalytics, an independent verifier, who verified that it aligned with the green, social, and sustainable financing principles.

Product Suite

Global Banking

Lending & Financial Solutions:

- Green and Social Loans
- Sustainability-Linked Loans

Markets & Advisory:

- Green/Social/Sustainability and Thematic Bonds
- Sustainability-Linked Bonds
- Outcome Bonds
- Debt-for-Development Swaps
- Mergers and Acquisition Advisor

Global Markets

Macro Trading:

- Derivatives which hedge Sustainable Finance Transactions
- ESG-Linked Derivatives
- Carbon – Mandatory Markets Carbon Trading – Voluntary Markets
- ESG Structured Notes, including Bond-Linked Notes and Equity Linked Notes
- ESG Structured Investments – Deposits
- ESG Structured Investments – Loans

Credit Trading:

- Sustainable Repo (Use of Proceeds)
- ESG Reverse Repo (Use of Proceeds)
- KPI-Linked Repo

Transaction Services

Trade & Working Capital

- Sustainable Trade Finance
- Letters of Credit (Import)
- Guarantees (Including Counter Guarantees)
- Receivables
- Payables Financing
- Supplier Financing
- Import Finance
- Working Capital Lending
- Letters of Credit (Export)
- Pre-shipment Finance
- Financial Institutions Trade Loan
- Borrowing Base Trade Loan
- Bill Discontinuing against Buyer Receipt
- Banker's Acceptance Draft Issuance

Payments & Liquidity:

- Sustainable Current Account Savings Account (CASA) (Su-CASA) ESG-Linked CASA
- Sustainable Escrow
- Sustainable Account Bank
- Sustainable Deposits for Corporates
- Sustainable Evergreen Deposits for Financial Institutions
- Sustainable Fiduciary Deposits

Wealth & Retail Banking

"We are providing digital and inclusive solutions designed to help clients grow and protect their wealth."

Edith Chumba
Head, Wealth & Retail Banking

Wealth and Retail Banking (WRB) continues to deepen its contribution to the Bank's sustainability agenda by embedding sustainable practices across client solutions, investment offerings and strategic partnerships. Building on the progress made in prior years, WRB remained focused on delivering practical, inclusive and commercially relevant solutions that create long-term value for clients.

Sustainable everyday banking: Carbon neutral cards

Our certified carbon neutral debit and credit cards reinforce the Bank's commitment to environmental stewardship through everyday banking. The cards are designed to reduce the carbon footprint associated with card usage and provide clients with a simple and tangible way to participate in more sustainable consumption patterns.

Inclusive access to wealth creation

We continue to make strong progress in democratising access to investments through small-ticket investment solutions, led by the fully digital SC Shilingi money market fund. By the end of 2025, 2,900 clients are actively investing and the portfolio has crossed assets under management of KShs 27.8 billion, delivering growth of 47 per cent year on year. This strong performance demonstrates the growing relevance of accessible, low-entry investment solutions in advancing financial inclusion and supporting a broader savings and investment culture in Kenya.

The client profile within SC Shilingi further illustrates the inclusive nature of the proposition, 62 per cent of clients were below 40 years of age and held 26 per cent of the assets under management, while women accounted for 49 per cent of the investor base. These outcomes highlight continued progress in expanding access to wealth solutions across younger and more diverse client segments.

Sustainable investing in ESG funds

We have maintained our ESG investment proposition despite softer global momentum in ESG markets. At the end of 2025, the ESG fund's portfolio stood at KShs 972 million and remains an important part of the Bank's wealth offering, enabling clients to allocate capital to investments that incorporate ESG considerations alongside long-term financial objectives.

Advancing women's entrepreneurship

The SC WIN programme remains a key platform for advancing inclusive entrepreneurship by providing women-led businesses with tailored financial solutions and access to a wider support ecosystem. At the end of 2025, the programme now serves 491 female entrepreneurs with total assets under management worth KShs 2.9 billion. Supported by partnerships with like-minded partners, the proposition strengthens women's economic participation and enterprise growth, which is closely aligned with Kenya Vision 2030's emphasis on equity, wealth creation and inclusive social development.

Green partnerships for client solutions

WRB has continued to leverage strategic partnerships to expand access to clean energy, water purification and solar solutions. Through these collaborations, clients benefit from exclusive offers and flexible payment options when purchasing sustainability-linked products using Standard Chartered cards. These partnerships help to incentivise adoption of greener technologies, promote more resilient household and enterprise choices and contribute to Kenya's broader sustainability agenda.

"We are advancing our net zero agenda through operational efficiency, accountability and transparent disclosure"

Gladys Warirah
Chief Finance Officer*

Climate

Our global footprint combined with our particular focus on Asia, Africa and the Middle East inform our unique understanding of the complexity associated with reaching our targets across our financed and facilitated emissions, including a heightened focus on the security and resilience of our markets as they respond to greater climate change-induced uncertainty. As a financial institution, the Group has an important role to play in supporting our clients and markets as they navigate this complexity, while driving and encouraging change in the real-world economy.

Published in 2025, the Group's Transition Plan outlines our approach to delivering this change and our aim to achieve net zero by 2050, demonstrating to clients, suppliers and other key stakeholders that we have a clear plan to meeting the commitments we have made. The Transition Plan consolidates and expands upon the disclosures provided in the Group net zero roadmap and the Net Zero Methodological White Paper.

Our net zero roadmap

Our net zero roadmap sets out our key goals and the progress we have made. Our global footprint combined with our particular focus on Asia, Africa and the Middle East inform our unique understanding of the complexity associated with reaching our targets across our financed and facilitated emissions, including a heightened focus on the security and resilience of our markets as they respond to greater climate change-induced uncertainty.

*subject to regulatory approval

Group net zero roadmap

In 2025, Group reached net zero target for Scope 1 and Scope 2 emissions, marking a significant milestone in the journey to decarbonise operational footprint. The aim is to reach net zero emissions in financed emissions by 2050. To remain on track, short and medium-term objectives and quantifiable targets have been set to manage and report on progress on an annual basis. As part of that, interim 2030 targets have been set for all the highest-emitting sectors in the Group's portfolio.

2021

- Launched our roadmap to net zero by 2050, including interim targets and a supporting methodology
- Announced plans to mobilise $300 billion in sustainable finance by 2030
- Published our inaugural TFF

2022

- Developed financed emissions baselines and 2030 targets for the aviation, shipping and automotive manufacturers sectors
- Joined Partnership for Carbon Accounting Financials (PCAF)

2023

- Announced our enhanced oil and gas absolute financed emissions target
- Updated our power and steel sector baselines and targets moving from a revenue-based intensity metric to a production-based intensity metric
- Developed financed emissions baselines and set interim 2030 targets for four additional sectors: cement, aluminium, residential mortgages and commercial real estate, bringing the total number of net zero targets set for high-emitting sectors to 11
- Financed emissions baselines and sectoral progress against targets, where indicated, assured for the first time by Ernst & Young
- Calculated the Group's facilitated emissions from debt capital markets following the release of the final PCAF guidance (published in December 2023) under both the 33 per cent and 100 per cent weighting factors
- Published the Group's updated Net Zero Methodological White Paper

2024

- Measured and disclosed an agriculture baseline and target, the final high-emitting sector recommended by the Net-Zero Banking Alliance (NZBA)
- Became the first Global Systemically Important Bank (GSIB) to have measured and disclosed a baseline and target for all 12 high-emitting sectors recommended by the NZBA
- Set a baseline and target for our facilitated emissions portfolio focusing on the oil and gas sector, which currently makes up the majority of emissions within our facilitation portfolio

2025

- Issued the Group's first Transition Plan set out with reference to the Transition Plan Taskforce and GFANZ guidance
- Achieved net zero in our Scope 1 and 2 emissions[1]
- Calculated the Group's financed methane emissions intensity for the upstream oil and gas sector
- Exceeded our target of at least $1 billion sustainable finance annual income by 2025

2030

- We expect to have substantially reduced our exposure to the thermal coal mining sector in line with our Position Statements
- Aim to meet the Group's financed and facilitated emissions interim targets set for high-emitting sectors

2032

- Targeted end date for legacy direct thermal coal mining financing globally in line with our Position Statements

2050

- Aim to become net zero in our financed emissions

Our operations

In 2025, at Group level, we reached our net zero target for Scope 1 and 2 emissions, marking a significant milestone in our journey to decarbonise our operational footprint. We aim to reach net zero in our financed emissions by 2050. The Group reduced our carbon footprint by 96 per cent from a 2018 baseline of 148 ktCO_2e to just 6 ktCO_2e. This achievement reflects the steps we have taken to decarbonise our real estate portfolio and aligns with the overall Group net zero agenda. Residual emissions that persist despite our rigorous efforts to minimise them are counterbalanced by purchasing and retiring carbon credits. Moving forward we remain committed to sustaining our net zero commitment for Scope 1 and 2 emissions and continue to strengthen measures to support it.

Read more on the Climate section of the Group's Annual Report and Accounts 2025 (ARA)

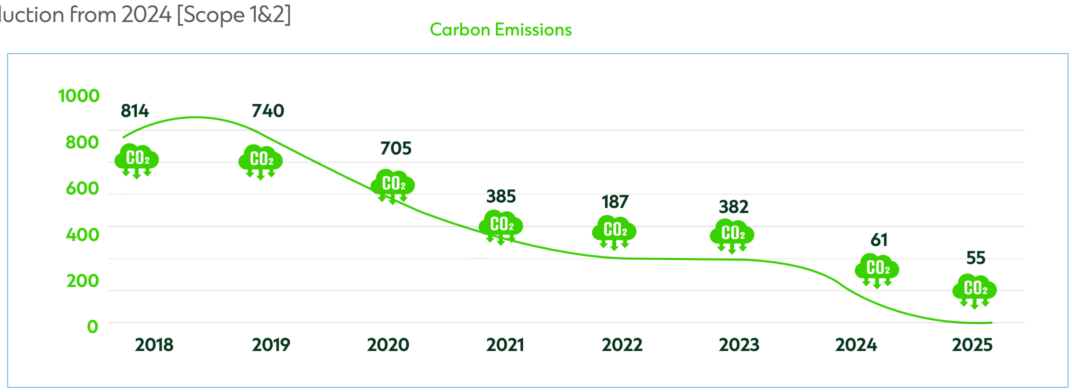
We strive to be a responsible business by operationalising our net zero targets, managing environmental and social risks, and acting transparently. We are committed to achieving net zero emissions from our operations through the adoption of renewable energy sources, enhanced waste management solutions and water usage.

2025 progress

Indicator	2022	2023	2024	2025	Notes
Energy Use	177 Units	152 units	114 units	112.3 units	In 2025 our energy usage intensity decreased further to 112.3 units from 114 units in 2024.
Water Use	0.46 units	0.92 units	1.33 units	1.03 units	Water use dropped from 1.33 units in 2024 to 1.03 units in 2025. This has been attributed to the adaptation of use of stormwater harvested for watering lawns around the building.
Paper use	5,456.8 Kgs	3,163 kgs	6,359.99 kgs	5,729.36kgs	The rolling average printing paper utilisation for the year was 477kg against a set target of 500kg.
% of waste recycled	32.80%	97%	95%	84%	We held a waste diversion rate of 84% against 95% in 2024. This is attributed to the tracking of all branches in 2025 whereas in 2024 we tracked the GEM sites only (Kenyatta, Chiromo and Treasury Square)
Scope 1 and 2 emissions	N/A	282 CO_2	61 CO_2	55.05 CO_2	We further dropped our Scope 1 and 2 emissions by 9.7% in 2025 to 55.05T CO_2e'

Carbon Emissions: 9.7% reduction from 2024 [Scope 1&2]

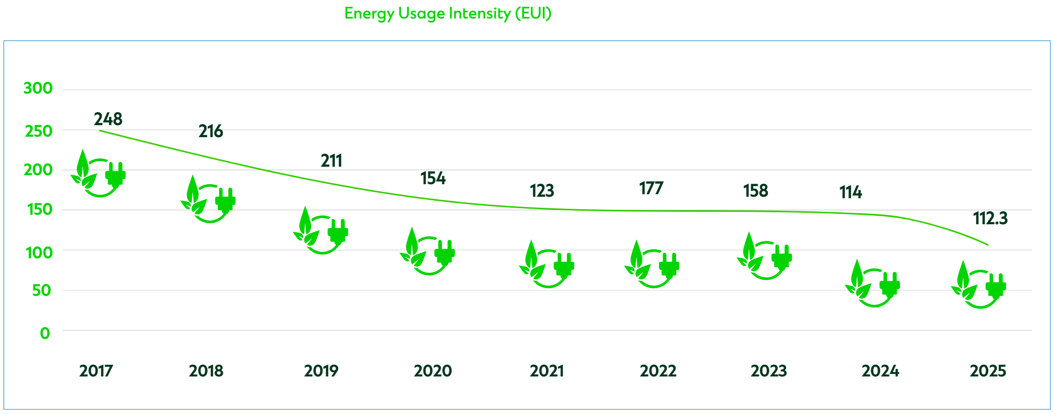
Year	T of CO_2
2018	814
2019	740
2020	705
2021	385
2022	187
2023	382
2024	61
2025	55



The carbon figure for 2025 has been estimated at 55 tonnes; a 9.7 per cent reduction from 2024 baseline of 61 tonnes. As part of the initiative to further reduce Scope 1 direct emissions, the generator diesel monitoring solution has been implemented, enabling the use of actual diesel consumption data, improving the accuracy of carbon emissions reporting, and reducing reported emissions figures.

Energy Use Intensity

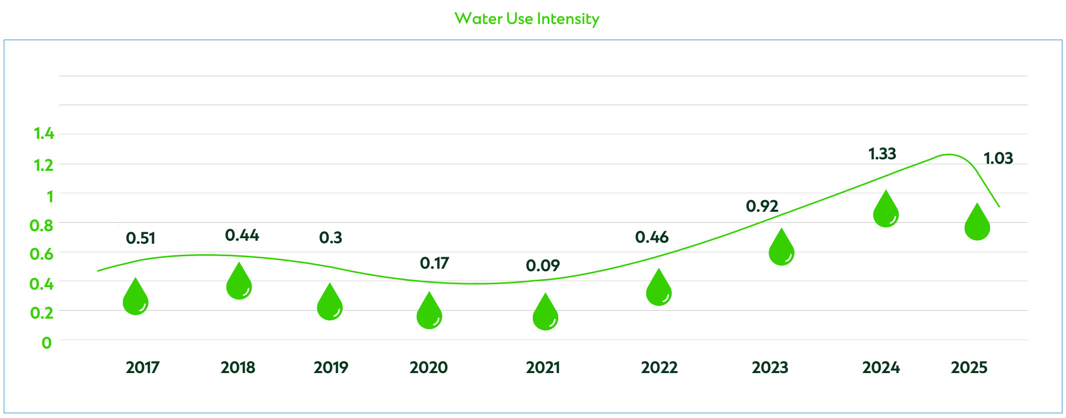
Year	kWh/m2/Yr
2017	248
2018	216
2019	211
2020	154
2021	123
2022	177
2023	158
2024	114
2025	112.3



In 2025 there has been a marginal decrease of approximately 1.5% on the energy use intensity. This reduction was realised after implementation of various initiatives like the replacement of old water pumps that were serving the building which were replaced with advanced Willo smart pumps which have modern VFD* [Variable Frequency Drive] control technology and intelligent pressure management systems that are more energy efficient. Additionally, the lifts have been upgraded with a new porting system that has smart assignment technology aggregating calls to ensure efficient use thereby driving some savings.

Water Use Intensity

Year	KL/m²/Yr
2017	0.51
2018	0.44
2019	0.3
2020	0.17
2021	0.09
2022	0.46
2023	0.92
2024	1.33
2025	1.03



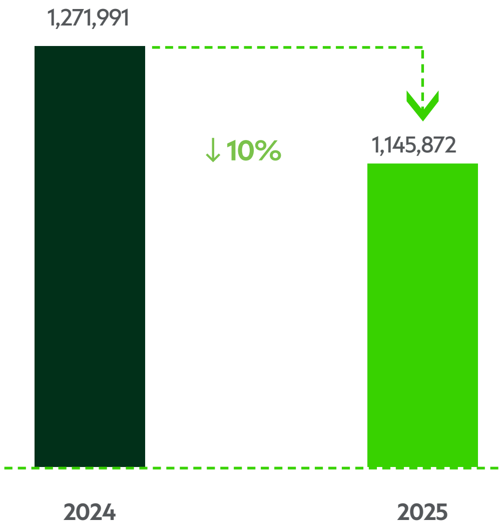
Our water intensity has dropped from 1.33 units in 2024 to 1.03 units in 2025. This is due to the adoption of use of storm water harvested for irrigating grounds around the building. Additionally, installation of water saving urinal sensors have made some contribution in the water saving front. Continued awareness on water conservation and maintenance practices are also expected to continue driving water utilisation down. The wastewater treatment plant for Chiromo is under refurbishment and is expected to drive additional savings once operational.

*A Variable Frequency Drive (VFD) is an electronic device used to control the speed and torque of an AC electric motor by varying the frequency and voltage of the electrical power supplied to the motor.

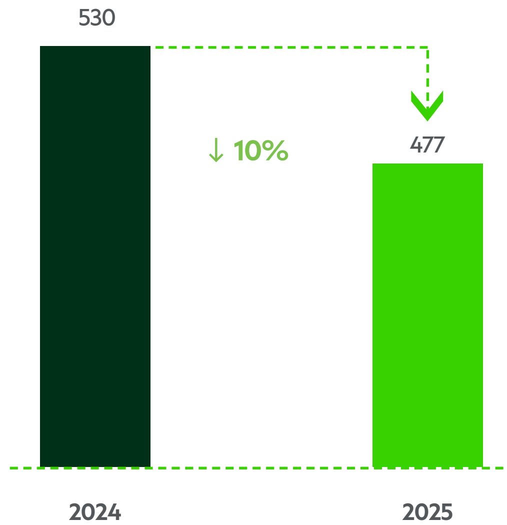
Printing paper utilisation: Kenya achieved a 10% reduction

Compared with our monthly set target of 500 Kgs or less for 2025, the rolling average printing paper utilisation for the year to date was 477 Kgs as at 31 December 2025. This represents a reduction of 5 per cent on the set target for paper usage in the portfolio. A plan to set an ambitious target of 450Kg or less for 2026 is in the pipeline as we continue to monitor effectiveness of our existing strategies both at the branch and Head Office. Additional sensitisation is still required to improve the printing culture.

Paper utilisation (sheets)



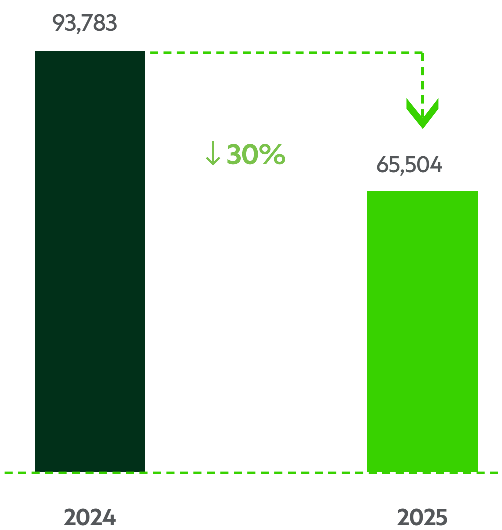
Paper utilisation monthly average (Kgs)



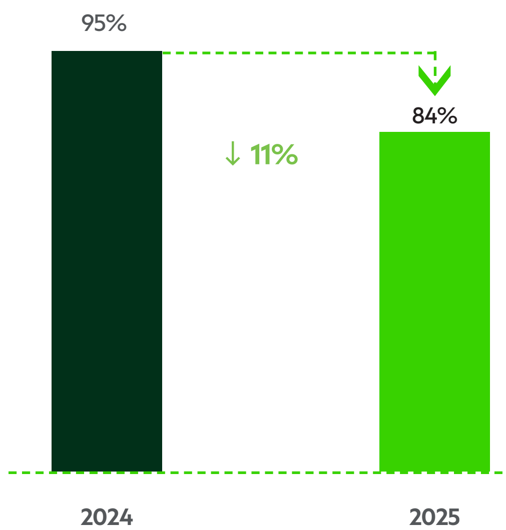
Effective waste management

In 2025 , we collectively recycled 67,818 kgs of waste. Notably, Kenya has achieved an 84 per cent diversion from landfill rate. Reporting has been expanded to capture data from the Head Office and to include the branches whereas in previous years tracking was for HQ only. Awareness of proper segregation across the branches is on-going to drive up the recycling numbers.

Waste recycled (Kgs)



Waste diversion (%)



● All sites	2024
● Global Estate Management (Kenyatta, Chiromo & Treasury Square)	2025

Managing climate-related financial risk

"We continue to proactively manage risks while supporting clients on their transition journeys."

James Mucheke
Chief Risk Officer

The Bank is exposed to Climate Risk through its clients, own operations, suppliers and from the industries. The Bank defines Climate Risk as the potential for financial loss and non-financial detriments arising from climate change and society's response to it.

- Physical risk may arise from increasing severity and frequency of climate- and weather-related events, which can damage property and other infrastructure, disrupt supply chains, and impact food production. It may also reduce asset valuations leading to lower profitability for companies. Indirect effects on the macroeconomic environment, such as lower output and productivity may exacerbate these direct impacts.
- Transition risk may arise from the adjustment towards a carbon-neutral economy, which will require significant structural changes to the economy. These changes will prompt a reassessment of a wide range of asset values, a change in energy prices, and a fall in income and creditworthiness of some borrowers. In turn, this entails credit losses for lenders and market losses for investors.

Sustainability and climate change have moved from being a predominantly risk-based initiative to becoming a value driver. The Bank's work to scale Sustainable and Transition Finance is an opportunity for it to create resilience against transition risks and help provide capital and financing for its clients' transition to a low carbon economy. Through supporting clients on their decarbonisation journeys as they adapt their business models to be less carbon-intensive over time, the Bank helps manage theirs, and its own transition risk.

Risk Management

Environmental, Social and Governance and Reputational (ESGR) Risk and Climate Risk Defined

ESGR Risk is defined as the risk of potential or actual adverse impact on the environment and/or society, or to the Bank's financial performance, operations or name, brand or standing, arising from environmental, social or governance factors, or as a result of the Bank's actual or perceived actions or inactions. ESGR Risk continues to be an area of growing importance, driving a need for strategic transformation across business activities and risk management.

The Bank aims to measure and manage financial and non-financial risks arising from climate change, reduce emissions and protect the Bank from material reputational damage by upholding responsible conduct and striving to do no significant environmental and social harm.

Managing Climate Risk

An environmental (such as climate), social or governance event, or change in condition, if it occurs, could result in actual or potential financial loss or non-financial detriments to the Bank.

As such, Climate Risk is identified as a material risk for the Bank, which manifests through its businesses and operations and impacts the relevant Principal Risk Types (PRTs). The Bank is exposed to climate risk through our clients, own operations, vendors, suppliers and from the industries and markets we operate in. Therefore, the Bank focuses its disclosures on how climate-related risks are governed, managed and embedded in the business.

The Bank manages Climate Risk according to the characteristics of the relevant PRTs, namely, Credit Risk, Traded Risk, Operational, Technology and Cyber Risk, Treasury Risk, Compliance Risk, and Model Risk. In 2025, the Bank continued to embed Climate Risk into existing risk management frameworks and processes. Climate risk identification and assessments across the PRTs span short-, medium- and long-term horizons to enable the right level of monitoring and to inform the decision-making process.

Frameworks and Policies

The ESGR Risk Type Framework provides the overall risk management approach for ESGR risks.

The ESGR Risk policy outlines the Bank's commitment to integrating ESG considerations into its business, operations, and decision-making process. The policy sets out the requirements for identifying, assessing, and managing ESG risks for the Bank's operations, clients/transactions and third parties.

The Reputational Risk policy outlines the requirements for identifying, assessing, escalating and managing negative shifts in stakeholder perceptions arising from client onboarding and due diligence, transactions, product design and product features, or strategic coverages such as entry into new markets or investments. Whenever potential for stakeholder concerns is identified, issues are subject to review and decision by both the first and second lines of defence. The policy also sets out the key considerations for mitigating greenwashing risk that can arise during product and/or deal lifecycle, sustainability reporting and disclosures, and external campaigns related to sustainability themes.

Processes for identifying, assessing, prioritising and monitoring Climate Risks

Climate-related events continue to unfold, accompanied by rising regulatory expectations . In response, the Bank applies structured processes to identify, assess, prioritise and monitor climate-related risks across its operations and credit portfolios. Climate risks are identified through a mix of qualitative and quantitative information, including Climate Risk Assessments (CRAs) and climate scenario analysis. The CRAs support the integration of climate considerations in credit risk analysis and portfolio management. In addition, the Bank also measures the climate risks arising from its own properties, data centres and vendors, enabling us to make more informed and forward-looking decisions that are aligned with our sustainability objectives. Various toolkits are used to quantitatively measure climate-related Physical and Transition Risks. These risks can result in impacts to other PRTs.

Climate risk is embedded into the credit process through the Business Credit Application, where Climate Risk Questionnaire and Climate Risk Assessment outputs support credit limit proposals and are subject to review and challenge as part of credit approval. Where material climate risks are identified, the Business Credit Application will include qualitative and/or quantitative assessment of the impact on cash flows, profitability, repayment capacity, business model resilience and collateral, with additional analysis required for Black, Red and Amber-rated clients or where risk triggers are raised. These risks are monitored through conditions, covenants and risk triggers; while emerging short-term financial stress may be escalated through Early Alert or warning signals, subject to Credit Officer approval. Governance is supported by the three lines of defense model, with first line teams responsible for completing assessments and client engagement, second line Risk and Credit providing review, challenge and approval oversight, and Internal Audit providing independent assurance.

Internal training programmes to better identify and mitigate Climate Risk

To effectively embed climate risks across the Bank, the Bank continues to run a comprehensive eight-module role-specific Climate Risk training programme tailored to specific roles. The climate risk training includes a core module covering climate change science, transition scenarios, CRAs and Net Zero targets and alignment calculations, and sector-specific training, focusing on Oil and Gas, Power, Steel, Aluminum, Shipping and Automobile clients. This has augmented the Bank's existing foundational sustainability training which covers Climate Risk at a basic level. Climate Risks are being included as a key topic for discussion in internal knowledge sharing programmes for risk functions and training programmes for new joiners and existing staff in certain roles. Periodic training sessions on Climate Risk integration continue to be provided to the first and second line of defence to further strengthen the understanding of Climate Risk and its application within the Bank.

Limitations with existing tools and data

Assessing Climate Risk has its limitations as quantifying approaches are still evolving:

- Data availability and client coverage continue to pose challenges. With the limited coverage of granular client-level information, there is reliance on proxies, e.g. sector and regional averages, sovereign heatmaps, and credit grade projections and movements.
- Most tools and modelling approaches present a gross risk profile that often overlooks existing adaptation measures, as well as government policies to protect and build for changing climate. Assumptions in climate modelling also continue to rely on nascent methodologies which do not factor non-linear shifts and complex feedback loops or the social dimension of climate change.
- Over time, sovereigns and policymakers are expected to drive market trends, such as investment in adaptation plans, technological advancements, innovative risk transfer and mitigation approaches to combat the potential impacts of climate change.

Climate – Credit Risk

The Bank has continued to enhance the Climate Risk approach, which outlines the approach for a baseline level of effective risk mitigation.

CIB Credit Risk

This section covers details of how the Bank assesses Climate Risk for its corporate clients, including insights gained from its client-level assessments and progress made to further strengthen the framework for climate and credit related portfolio and risk management.

1. Identifying risks and mitigation plans

The client-level Climate Risk Questionnaire (CRQ) helps assess the potential financial risks from climate change using quantitative and qualitative information. The assessment presents a consolidated view across five pillars of how exposed and ready for transition or adaptation our clients may be. Out of the five pillars, the first one relates to identifying relevant data sources and disclosures and is the only section that is not scored.

Data sources and disclosures	Gross Physical Risk	Physical Risk adaptation	Gross Transition Risk	Credibility of Transition Plans (CTPs)
Reporting • Sources of data • Level of disclosures, CDP rating	Exposure to acute and chronic events • Asset locations exposed to Physical Risk events (flood, storms, droughts, etc.) • Model output to assess current and future risk to client's operating locations	Mitigations to acute and chronic events • Assessment of client's adaptation plans • Insurance coverage to protect against Physical Risk	Relative emissions for sector and region • Reliance on fossil fuel/ carbon products, net zero trajectory alignment • Policy, environmental impact due to sovereign decarbonisation policy in sector • Potential financial impact from various climate scenarios	Decarbonisation plan, governance and emission targets • Assess client's plans and its credibility to transition its business and supply chain backed by robust governance mechanisms • Emissions reporting targets and plan to achieve them • Capex in low-carbon technologies, internal carbon pricing scenarios

The CRQ helps the Bank to form a view of the overall Climate Risk profile of its clients and supports the underlying themes that feed into our broader scenario analysis, and corporate planning exercises and Net Zero portfolio alignment. In October 2025, the CRQ was enhanced by introducing a client-level Physical Risk BRAG Grading in order to identify and monitor key risk hotspots in the CIB portfolio regarding clients' exposure to extreme weather events.

Clients are assessed across the four pillars relating to gross Physical and Transition risk, as well as their respective mitigation levels, i.e. Physical Risk adaptation and credibility of transition plan, each of which are scored between 0 and 100 per cent. A lower score for risk levels and a higher score for mitigation levels indicates a better result (e.g. lower risk or higher mitigation levels).


EMPLOYEE
VOLUNTEERING
20 YEARS

Client-level Climate Risk Assessment scores by markets

YTD Assessment as of December 2025	Standard Chartered Kenya
Number of clients	21
Gross Physical score	75
Physical Risk adaptation	27
Gross Transition Risk	58
Credibility of Transition Plan	52

2. Analysing the Climate Risk BRAG ratings

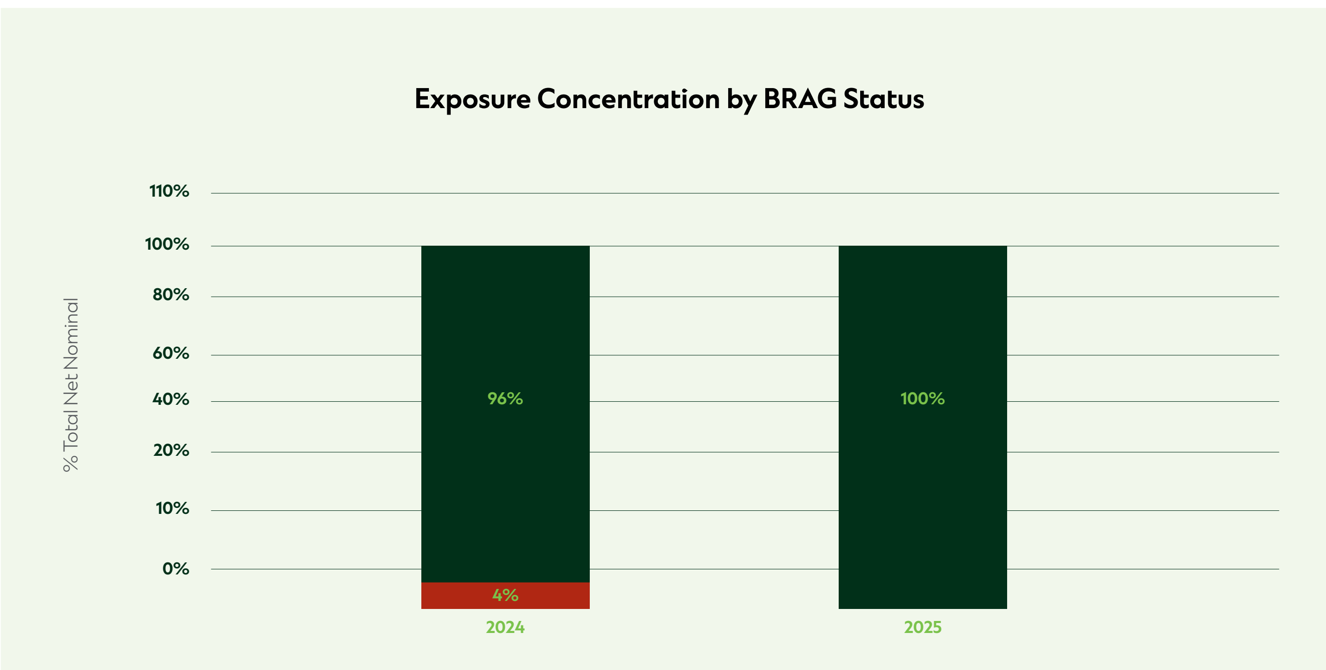
Each client is assigned a colour-coded Climate Risk rating (Black 'B', Red 'R', Amber 'A', Green 'G' BRAG) based on the gross Transition Risk and Transition Risk mitigation. There are currently four types of BRAG ratings assigned to clients.

Green	Clients are deemed to have very high exposure to Transition Risk with little or no mitigation plans.
Lime	Clients are deemed to have very high exposure to Transition Risk but with acceptable or good mitigation plans.
Charcoal Grey	Clients are deemed to have high exposure to Transition Risk but with acceptable or good mitigation plans.
Dark Green	Clients are deemed to have low or limited exposure to Transition Risk.

As at December 2025, 21 clients have been assessed through the Climate Risk Assessment (CRA), representing circa 19 per cent of the CIB portfolio. The CRAs were completed for clients within scope of the Bank's climate risk assessment framework. This includes all new and existing CIB corporate clients with advised limits greater or equal to USD 20 million.

Based on these 21 clients, there are no exposure in the concentration of clients in the Black and Red rating buckets.

The chart below shows the portfolio distribution of clients from a Transition Risk BRAG perspective across the Bank's CIB portfolio split by the outstanding exposure as of December 2025. The is no exposure to Red and Black-rated clients.



Since October 2025, the Physical Risk BRAG, which is based on the gross Physical Risk and Physical Risk adaptation has been introduced, and we expect to provide more information on the Physical Risk profile of our portfolio in the 2026 Annual Report when all in-scope clients go through a CRQ refresh over the next 12 months. The assessment aims to drive better credit risk decision-making from a Physical Risk perspective, as we embed this into our risk management approach in 2026.

3. Evaluating the risk (linkage to credit process)

Once a Climate Risk grading is assigned to a client, the impacts from climate-related risks are integrated into the existing credit approval process qualitatively and/or quantitatively through inclusion within the business risk analysis and financial modelling. If the risks are deemed material and not adequately represented via the existing credit rating of the client, subjective warning signals may be added to influence the credit rating. Additionally, risk triggers are added to monitor risks that are not adequately mitigated and to seek additional information from the client where applicable.

4. Portfolio management and monitoring

Origination stage

We have embedded qualitative and quantitative climate considerations into the Bank's credit underwriting principles for Oil and Gas, Metals and Mining, Shipping, Commercial Real Estate (CRE) and Project Finance portfolios. This includes introducing portfolio-level caps for Black and Red rated clients and lower preference for emission-intensive transactions.

The underlying principles vary depending on the sector and are intended to help steer the portfolio in the desired direction over the medium term and also consider the Group's 2030 financed emission targets.

Credit mitigation – collateral

We have expanded coverage of Climate Risk and Credit Risk considerations to assess corporate clients' collateral, given that they serve as key risk mitigants, especially in default events. An internal methodology was launched in November 2024 to identify and monitor Physical Risks for property collateral in CIB. The Bank plans to continue analysing the underlying risks in any higher risk collaterals and their mitigants to embed them within our existing processes in 2026.

High risk client monitoring

A key strategic focus area is to fully embed Climate Risk and Net Zero targets into business and credit decisions.

The Central Bank of Kenya (CBK) issued the KGFT as a prudential and market-guiding tool, designed to weave climate risk directly into financial decision-making. The aim here is: to redirect capital towards sustainable economic activities and help standardise what qualifies as "green" in the Kenyan context, effectively reducing the risk of greenwashing. This framework stands alongside the Climate Risk Disclosure Framework (CRDF), which builds on CBK's earlier climate risk management guidance from 2021. The taxonomy addresses two key categories of climate risk for banks:

1. Physical risk, such as droughts, floods, and extreme weather events. These are expected to impact collateral values, particularly in agriculture and real estate while also disrupting cashflows, which could lead to higher probability of default and increased sector concentration risk.
2. Transition risk, which covers changes in policy, new carbon regulations, and technology shifts. These changes can result in stranded assets (like those linked to fossil fuels), earnings pressure in carbon-intensive sectors, and the need to reprice credit risk.

Integration into risk management is front and centre. Banks are now required to embed climate risk into both credit risk and enterprise risk management frameworks:

- For credit risk, this means weaving climate factors into probability of default/loss given default (PD/LGD) assumptions, sector risk ratings, and collateral valuations.
- For enterprise risk management, climate risk is elevated to a principal risk category, no longer just part of ESG. Stress testing is expected to cover scenarios like severe drought, carbon tax shocks, and energy transition shifts.

The Central Bank expects banks to align their lending strategies with the low-carbon transition, ramp up green financing, and gradually limit their exposure to high-risk, "brown" sectors. It's a significant shift, but one designed to future-proof the sector and support Kenya's sustainability ambitions.

5. Controls and assurance

Independent control checks by the first line of defence and assurance reviews by the second line of defence on integrating Climate Risk within the credit process are carried out periodically to improve the quality and effectiveness of assessing Climate Risk. The results of the assurance testing and steps to address gaps are periodically shared with impacted stakeholders and as part of governance updates to risk committees.

Assessing ESGR Risks for CIB

ESGR Risk reviews are conducted at a client-level through the use of a single ESGR assessment, the CESGRA – rolled out since September 2025. CESGRA, consolidates Reputational and E&S assessments, including those related to our Position Statements, and the adequacy of risk mitigating actions. This includes considerations such as ringfencing of financing and actions by the client to address ESGR-related risks. In cases of non-compliance with the above-mentioned criteria and/ or in the case of any elevated reputational risk, clients can be rejected or specific approval conditions set to ensure that the risks are well managed. Read more on ESGR Risks for CIB on pages 289-292 of the Group's 2025 Annual Report.

WRB Credit Risk

In 2025, the Bank continued to enhance its capabilities to embed Climate Risk into its monitoring and risk management across products and segments in the WRB portfolio.

Physical Risk management approach for WRB

For the Bank's portfolios secured against property collateral, Physical Risk assessments are conducted for the underlying residential, commercial or industrial property. For the Bank's unsecured portfolios, such as credit cards and personal loans, the Bank recognises that Physical Risks have the potential to drive higher credit losses through second-order impacts that affect its clients' ability to repay, rather than impact its clients directly. The Bank's risk management approach for WRB is underpinned by a robust monitoring and escalation process. The Bank assesses exposure concentrations within its portfolios that are subject to high risk across acute and chronic hazards quarterly and report these to senior management. The Bank focuses on flood risk and the risk of rising sea levels, due to the inherent physical characteristics of its key operating markets. Throughout 2025, physical risk levels across most products and markets have remained largely stable.

To manage and mitigate Physical Risks in the Bank's property-collateralised portfolios, the Bank's primary strategy continues to rely on the existing credit underwriting process, through the setting of prudent loan-to-value (LTV) limits, supported by careful consideration of locations where we accept collateral, a robust and independent property valuation process, as well as mandating insurance for the life of the loan. In addition, where required, ad hoc analyses are conducted after the occurrence of severe weather events to determine impacts, and whether any portfolio corrective actions are necessary.

Assessing ESGR Risks for WRB

For WRB clients, beyond the consideration of climate-related credit impacts, the Bank identifies and manages ESGR Risks throughout the client onboarding and ongoing review processes. For SME clients, the Bank performs additional due diligence through E&S Risk Assessments to ensure that its clients are not engaged in certain prohibited activities as defined by the Bank's Position Statements.

For wealth solutions and products offered to WRB clients, a robust governance framework ensures ESGR and greenwashing risks are identified and managed.

Operational, Technology and Cyber Risk

Climate risk is a material consideration within Operational, Technology and Cyber Risk as it can directly impair the resilience of the Bank's operations, premises, technology infrastructure, third-party arrangements and important business services. For Standard Chartered Kenya, the principal exposures arise from acute and chronic physical climate events, including flooding, heat stress, utility instability and related disruption to critical sites, service delivery and supplier continuity.

During 2025, the Bank continued to strengthen the integration of climate-related risk considerations into its operational resilience framework. This included assessment of the physical vulnerability of key sites and operations, with particular focus on locations supporting important business services and continuity of client service. Climate-related disruption scenarios were also considered as part of resilience planning, response readiness and recovery preparedness, recognising the increasing frequency and severity of extreme weather events.

The Bank also continued to assess climate-related vulnerabilities within third-party and supplier arrangements, particularly where service delivery depends on locations, infrastructure or operating environments exposed to heightened physical risk. This supports a more forward-looking view of operational dependency risk and informs resilience actions where exposure is identified.

From a transition risk perspective, the Bank continued to advance measures to reduce the climate vulnerability and carbon intensity of its own operations. In Kenya, this included ongoing investment in renewable energy and efficiency improvements across key sites, including Chiromo Head Office, Kenyatta, Treasury Square and Nanyuki. These actions support both the Bank's net zero ambition for own operations and the longer-term resilience of its operating environment.
Climate-related operational risk is also considered through scenario analysis, including assessments of severe flood and heat stress events, to evaluate potential disruption impacts and resilience implications. This strengthens management's ability to identify vulnerabilities, test preparedness and prioritise mitigation actions.

Overall, the Bank's approach is focused on identifying operational climate vulnerabilities early, embedding them within resilience and risk management processes, and strengthening the control environment across sites, suppliers and important business services. This remains an important area of ongoing risk management focus as regulatory expectations and climate risk impacts continue to evolve.

Governance and oversight of climate-related OTCR exposures are maintained through the Bank's established risk and operational resilience governance processes, with relevant matters escalated through management and risk committee forums where required.

Traded Risk

Acute physical climate event and disorderly transition pathways can result in abrupt changes in asset fair values, primarily through commodity price movements.

Further impacts may arise from forced sales or sudden price corrections where climate risks are not yet reflected in market prices.

The Bank manages the Climate Risk of Traded Risk exposures through the stress-testing framework. Climate Risks are incorporated in the scenarios monitored against the Traded Risk stress RA, covering all fair value exposures in the trading and banking books.

Climate-related stress scenarios are designed to include Transition Risk effects from climate change policies and shocks to markets due to supply and demand disruption from physical climate events. Four scenarios are currently in place: three physical risk scenarios (Kenya Climate Water Stress, Global - Climate Hurricane and Global - Winter Cold Wave), and one transition scenario (Global Inflation). The Bank continues to address gaps related to market risk factors and shorter-term shocks.

Treasury Risk

From a capital perspective, Climate Risk considerations are part of our Internal Capital Adequacy Assessment Process (ICAAP) submissions. Our approach for assessing Climate Risk impact on capital adequacy has improved from qualitative judgements to quantitative simulations across a range of scenarios with the availability of tools and greater understanding of our portfolio. We consider Climate Risk in our ICAAP across Credit Risk, OTCR and Traded Risk.

From a liquidity risk perspective, we continue to monitor Climate Risk-related vulnerabilities and readiness of our top corporate liquidity providers, leveraging the client outreach and data-gathering exercise undertaken on the asset side.

Model Risk

The development of internal Climate Risk models has reduced our reliance on external vendor models, and the Bank will continue to enhance our internal capabilities by extending model coverage and incorporating model enhancements recommended by internal and external stakeholders.

Nature

It is estimated that more than half of global GDP is highly or moderately dependent on nature[PWC (2023) Managing nature risks: From understanding to action]. The Nexus Assessment[2] from the Intergovernmental Science-Policy Platform on Biodiversity and Ecosystem Services (IPBES) [McElwee, P. D., et al. (2025). IPBES Nexus Assessment: Summary for Policymakers. Zenodo.] highlights how biodiversity loss undermines livelihoods, food security, economies and health, while also threatening the resilience of our planet to climate change

We acknowledge that protecting nature is essential to limiting global warming and mitigating the effects of climate change so that the planet can sustain livelihoods and support inclusive sustainable economic development.

Despite its importance, nature is facing a severe decline globally with natural capital losses growing at an unprecedented rate. According to the 'Stockholm Resilience Centre', we have already breached seven of the nine 'planetary boundaries' that are responsible for the stability and resilience of Earth systems and demarcate the safe operating space for humanity[Azote for Stockholm Resilience Centre, based on analysis by Sakschewski and Caesar et al. 2025].

This year, the Group released its inaugural Nature Report. This marks an important milestone in our journey as an early adopter of the TNFD Framework. The Report details Standard Chartered's approach to assessing, evaluating, understanding and managing nature-related impacts, dependencies, risks and opportunities across our financing activities and own operations. It summarises nature-related policies and procedures, such as the Environmental and Social Risk Management (ESRM) Framework and Position Statements, the Sustainable Finance Frameworks and the Nature Finance Innovation Hub, which is designed to identify and assess nature-related risks and develop nature-related opportunities. It also outlines the actions the Group takes to further embed nature considerations into the governance, strategy, and risk and impact management processes.

[3] PWC (2023) Managing nature risks: From understanding to action
[4] McElwee, P. D., et al. (2025). IPBES Nexus Assessment: Summary for Policymakers. Zenodo.
[5] Azote for Stockholm Resilience Centre, based on analysis by Sakschewski and Caesar et al. 2025

Our People and culture

"We are building a high-performing, inclusive workplace that equips our people to grow, innovate and deliver our strategy."

Lilian Makau
Head of Human Resources, Kenya*

We are committed to building a workplace where colleagues feel supported, empowered and positioned for long-term success. We invest in employee wellbeing, skills development and engagement to enhance the employee experience and strengthen organisational culture. Our people agenda ensures colleagues have the environment, resources and leadership needed to deliver consistently for our clients and communities in a dynamic operating landscape.

Our approach to wellbeing recognises its role in supporting resilience and sustainable performance. In parallel, we are advancing a skills-first model, strengthening capabilities across our business lines to meet evolving client needs and regulatory expectations.

Our culture

Our distinctive culture is a core differentiator, shaping how we collaborate, lead and deliver for our stakeholders. It is rooted in our purpose—to drive commerce and prosperity through our unique diversity—and guides how we create long-term value for our clients and communities. We are committed to promoting equality and inclusion, recognising that our diversity of people, cultures and networks strengthens our ability to drive sustainable growth.

Talent development and skills growth

The Bank continues to unlock opportunities and shift to a skills-first approach. Building skills across our business lines remained a priority, ensuring our teams continue to meet evolving client expectations and regulatory requirements. We delivered targeted development programmes for Corporate & Investment Banking (CIB) and Wealth & Retail Banking (WRB) colleagues, focused on strengthening technical excellence, enhancing relationship-management competencies and improving frontline delivery. These programmes were designed to support high performance across key business areas by equipping employees with the skills required to operate in a complex and rapidly changing financial services environment.

We continued to invest in developing leadership depth, a trait needed as the Bank continues to sharpen its strategic priorities. Our People Leaders were also trained on 'Leading with Empathy' & 'Enhancing Psychological Safety' at the Workplace. This ensures that our leaders understand diverse needs and respond with sensitivity, therefore creating a more engaged, resilient and adaptable workforce that is better positioned to deliver a sustainable performance.

*subject to regulatory approval

Caregivers forum

In March 2025, we formally launched our 'Caregivers Forum' in Kenya, a ground-breaking initiative to recognise, support and elevate the voices of those who provide care, both formally and informally, within our workforce. Research shows that on average family care givers spend roughly 25 hours per week on care giving, with 1 in every 4 providing over 40 hours weekly and juggling this with work can be a daunting task.

This launch brought to life our commitment to gender equity, human-centered leadership, workplace well-being and organisational resilience. It also marks a pivotal step in addressing the systemic invisibility of caregiving in professional spaces. Through shared experiences, expert insights and practical guidance, the forum has begun to play a significant role in helping employees balance personal and professional commitments more effectively.

"When we began speaking about caregiving within the workplace, it was clear that many colleagues were quietly navigating significant responsibilities at home while striving to perform at their best professionally. For some, this meant caring for aging parents, supporting children with special needs or walking alongside loved ones through illness. Yet, these experiences were often carried in silence. The idea of forming the Caregivers Forum was born from a simple but powerful realisation: caregiving is a shared human experience, and no one should have to navigate it alone. We envisioned a space where colleagues could connect, share their journeys and find practical support from others who truly understood the challenges and rewards of caregiving. The forum stands as a testament to what can happen when colleagues come together with compassion, openness and a shared commitment to supporting one another."

Employee wellbeing

We have strengthened our holistic approach to employee wellbeing, recognising its contribution to sustainable performance and organisational resilience. Mental health support was enhanced through the introduction of 'Unmind 2.0', our refreshed Employee Assistance Programme, which provides colleagues with confidential access to qualified therapists and professional coaches through a single digital platform.

The programme offers free, personalised and confidential support across a range of wellbeing needs, ensuring colleagues are connected to the right expertise based on their individual circumstances. This enhancement reflects our focus on providing accessible and proactive mental health support, enabling colleagues to build confidence, resilience and overall wellbeing.

Physical wellbeing remained a core focus in 2025. We enhanced our on-site support through a fully equipped First Aid Room, enabling swift response to health conditions and emergencies. In addition, we facilitated physiotherapy sessions for employees who maintain an active lifestyle or require assistance related to physical strain, promoting a preventive and supportive approach to physical health.

Employee voice and engagement

Our engagement initiatives aimed to strengthen transparency, employee empowerment, shared learning and organisational alignment. Our Engage to Elevate Series continued running with a total of 42 sessions ranging from health, personal growth & mastery, resilience, mindfulness and practical wellness strategies, ensuring employees have ongoing access to tools that support sustained wellbeing. We conducted comprehensive education of our Employee Value Proposition (EVP) and how these benefits support their overall health.

Complementing this, our Personal Growth sessions equipped colleagues with skills and frameworks to assess career aspirations, articulate development goals and navigate internal opportunities with clarity. These initiatives reinforced our commitment to fostering an environment where employees feel informed, valued and positioned to shape their career trajectory within the Bank.

The results of the 2025 My Voice employee engagement survey were positive and marked improvement in various scores, with 93 per cent of our colleagues recommending the Bank as a great place to work and being aligned with the Bank's strategy & sustainability proposition.

Menopause day with SC Alumni

In recognition of 'World Menopause Day', we hosted an employee engagement session aimed at raising awareness, normalising conversations and strengthening workplace support around menopause. The session formed part of the Bank's broader commitment to inclusive wellbeing and gender equity, recognising menopause as both a health and workplace inclusion issue.

A key feature of the event was the participation of three women from the Standard Chartered Kenya Alumni network, who shared their lived experiences and reflections from both their careers and menopause journeys. Their contributions offered valuable intergenerational perspectives, fostered openness and underscored the importance of sustained support for women across different life and career stages.

The session provided a safe and informed space for learning and dialogue, helping to reduce stigma, raise awareness and equip colleagues with the knowledge to better support themselves and others. It also complemented the Bank's broader menopause inclusion efforts, including awareness building, policy support and leadership advocacy. Together, these initiatives reinforce our commitment to fostering a supportive, empathetic and inclusive workplace where colleagues can thrive at every stage of life.

Health and safety

In 2025, the Bank strengthened its approach to health, safety and wellbeing through targeted investments in employee support, workplace infrastructure, emergency preparedness and governance. These actions supported regulatory compliance, strengthened safety culture and improved workplace inclusivity.

Wellbeing support and facilities

The Bank continued to support employee wellbeing through digital mental health resources, preventative health screening, healthier workplace initiatives and ergonomic adjustments. These measures were designed to promote physical and mental wellbeing and support colleagues with a range of workplace needs.

Emergency response and incident management

The Bank maintained emergency response protocols supported by trained first aiders and fire marshals, while further strengthening evacuation capabilities through upgraded equipment, emergency lighting and enhanced alert systems.

The incident management framework continued to support transparent reporting, investigation and corrective action. All reported incidents were recorded and closed through the Bank's reporting process, while hazard identification and near-miss reporting helped reinforce a proactive safety culture.

Workplace facilities and inclusion

The Bank continued to invest in workplace infrastructure to support accessibility, inclusion and environmental quality. During the year, the Head Office achieved WELL Equity Certification, while further improvements were made to accessibility features, lift systems and accessible facilities.

Independent surveys at WELL-certified sites confirmed air and water quality remained within acceptable limits. Quarterly water testing programs (E-coli and total coliforms) were established for all dispensers, ensuring ongoing quality assurance aligned with international standards.

Governance and compliance

Health and safety governance remained supported by quarterly committee meetings, annual compliance inspections across all branches, and refresher training for first aiders and fire marshals. These processes provided oversight of workplace safety actions and supported ongoing capability building.

Statutory compliance

The Bank maintained compliance with its statutory health and safety obligations, supported by independent audits and executive oversight. Identified improvements were addressed through remediation, while the fire safety infrastructure programme continued across the branch network.

Regulatory Assurance: Annual Fire and Occupational Safety and Health audits confirmed satisfactory compliance with national requirements and validated management systems. Identified improvements were addressed through timely remediation.

Fire Safety Standards: The fire safety infrastructure program progressed through phased implementation across the branch network, addressing regulatory requirements while enhancing emergency preparedness

Integrity, conduct and ethics

"Our valued behaviours and ethical standards guide how we act, make decisions and maintain trust with clients, colleagues and communities."

David Mwindi
Chief Compliance Officer , Kenya & Sub-Cluster Head of East & Southern Africa

Respecting human rights

We are committed to respecting human rights across our business. We recognise that the global nature of our business may expose us to the risk of modern slavery and human trafficking in our operations, supply chain and client relationships and we are committed to managing and mitigating these risks. Our Modern Slavery Statement available at sc.com/sustainabilitylibrary details our approach and actions to manage modern slavery risks across our value chain.

Our Position Statement on Human Rights is a key part of our Environmental and Social Risk Management (ESRM) framework and was developed following engagement with a range of internal and external stakeholders, including expert practitioners and civil society organisations. Like our cross-sector Position Statements, the Human Rights Position Statement applies to our clients, suppliers and employees and is regularly reviewed to ensure it addresses emerging risks and issues. Due diligence is a central part of our approach in assessing and managing risks associated with the provision of financial services to our clients. We approach this due diligence in accordance with our ESRM and Financial Crime Compliance (FCC) frameworks.

We will not enter into relationships with suppliers involved in human trafficking, modern slavery or forced labour. Suppliers that are identified as presenting higher risks of modern slavery are subject to due diligence. Our Supplier Charter, available at sc.com/suppliercharter sets out the principles for the behavioural standard that Standard Chartered expects from its suppliers, and those within a supplier's sphere of influence that assist them in performing their obligations to us.

Our Fair Pay Charter sets out the principles by which we seek to deliver fair and competitive remuneration to all employees. We use these principles to guide reward and performance decision-making globally, including how we set, structure and deliver remuneration.

Managing Conduct Risk is critical to delivering positive outcomes for our clients, markets and stakeholders and fundamental to achieving our brand promise, Here for good. Conduct Risk may arise anywhere in the Group at any time. The Group therefore expects all employees to be responsible for managing Conduct Risk given it is a transversal risk, which means it impacts every aspect of the Group's operations.

Code of Conduct and Ethics

The Code of Conduct and Ethics (the Code) remains the primary tool through which we communicate our conduct expectations. It is aligned with our Stands, strengthening the link between ethics, culture, conduct and the Group's strategy. To reinforce our shared commitment to the highest possible standards of conduct, each year we ask our colleagues to reconsider what the Code means to them through a refresher e-learning, and to reaffirm their commitment. In 2025, 100 per cent of our colleagues completed the mandatory training and affirmation.

Read our Code of Conduct and Ethics at sc.com/codeofconductandethics

Data privacy and protection

The Group is committed to safeguarding personal data through strong governance, oversight and accountability frameworks. Our Privacy Notice is the primary tool through which we fulfil our transparency obligations and communicate to our customers and stakeholders how we collect, share, protect and process personal data, which we operate in accordance with the data protection laws and regulations of the jurisdictions in which we operate.

Our Compliance, Financial Crime and Conduct Risks (CFCR) team sets our global Data Privacy risk and compliance management framework. Compliance with our Privacy obligations is monitored by the CFCR team under our Compliance Principal Risk Type Framework. The Group maintains a formal mechanism to conduct Data Protection Impact Assessments where required, and we conduct regular reviews and risk assessments to ensure ongoing compliance with the Group's Data Privacy Standard and applicable Privacy obligations and to assess, monitor and assure the effectiveness of Privacy controls. The mechanisms for overseeing and governing Data Risks (including Data Privacy risk) are embedded within the Group's governance structures and are implemented through regular reporting to the Board and Senior Management, through the Board Risk Committee, Board Audit Committee, Group Risk Committee and individual Business and Functions' Non-Financial Risk Committees.

The Group maintains a formal data breach notification process aligned with regulatory obligations. This process ensures that any data breaches are promptly assessed, escalated, and remediated through clear accountability, coordinated communication, and close collaboration among reporters and key functions, in accordance with internal guidelines. In 2025, no material data privacy breaches were reported, reflecting the continued effectiveness of the Group's controls and response capabilities.

The Group continues to build awareness of the importance of privacy and foster a strong culture of accountability, particularly through the Code of Conduct and regular mandatory training, including the Group's Privacy and Data Sovereignty Awareness module, which applies to all employees.

Speaking Up

Our Speaking Up program provides a safe, independent, and confidential way to report whistleblowing concerns. It helps build and maintain a strong ethical culture, with integrity, trust, and transparency.

The early disclosure of concerns reduces the risk of financial and reputational loss caused by misconduct. We encourage colleagues, contractors, clients and suppliers and members of the public to use our Speaking Up program without fear of retaliation or victimization. When a concern is raised, our investigative teams will conduct fact-finding into the matter, with any follow-up actions taken as required following the fact-finding process.

Throughout 2025, we hosted a series of awareness campaigns to ensure that our colleagues understand the importance of upholding our conduct standards and know how, and when to Speak Up. The world's Whistleblowers Day was celebrated on 23 June 2025 as part of our global conduct week.

Each year, the Board reviews a Speaking Up report, which provides an overview of the effectiveness of the Speaking Up Programme as part of their ongoing oversight.

Fighting Financial crime

Access to the financial system helps transform lives around the world, helping to reduce poverty and spur economic development. But the financial system is also used by those involved in some of today's most damaging crimes – from human trafficking to terrorism, corruption and the drug trade. Our ambition is to help tackle these crimes by making the financial system a hostile environment for criminals and terrorists.

We have no appetite for breaches in laws and regulations related to financial crime. Our Compliance, Financial Crime & Conduct Risk (CFCR) team sets our financial crime risk management framework. We seek to protect our clients and communities against money laundering, terrorist financing, sanctions, fraud and other financial crime risks, applying core controls such as client due-diligence, screening and monitoring, and strengthening our people's understanding as to how to identify, manage and mitigate such risks. In addition, anti-bribery and corruption (ABC) controls aim to prevent colleagues, or third parties working on our behalf, from engaging in bribery or corruption.

For those in high-risk roles and functions, we deliver additional training across all financial crime areas, including in-depth awareness on Sanctions, Bribery and Corruption, tax evasion risks, trade-based money laundering and money laundering risks associated with money mules and shell companies.

Fraud awareness webinars

In 2025, we strengthened fraud risk management through proactive education and awareness initiatives for our clients and colleagues. We delivered four fraud awareness webinars for CIB and WRB clients in Kenya, with an average attendance of 250 participants per session. The webinars, including sessions such as Staying one step ahead of fraudsters, focused on the evolving fraud and cyber threat landscape, emerging risks such as social engineering and AIenabled scams, and practical steps individuals and businesses can take to protect themselves. Through proactive engagements such as these, we support our broader Enterprise Risk Management Framework, which recognises effective fraud prevention and detection as central to maintaining trust, managing financial crime risk and delivering sustainable performance for stakeholders.

Collaborative initiatives

On the back of the country being placed in the Financial Action Task Force (FATF) grey list on 23 February 2024, there have been a number of industry wide engagements championed by Kenya Bankers Association, Central Bank of Kenya and the Financial Reporting Centre and aimed at addressing the deficiencies identified. Standard Chartered Kenya has been a key contributor to these industry engagements, and we continue to collaborate with external partners to drive positive change for our clients, community and financial ecosystems through the reduction of financial crime activity by advocating for industry leading practices to combat Financial Crime. We continue to be recognised as a source of expert knowledge in financial crime through active participation and engagement in industry compliance and Regulatory initiatives.

Some of the 2025 highlights of our Financial Crime outreach initiatives include;

- Participation in the United Nations Office on Drugs and Crime office (UNODC) Expert Working Group meeting on the 'Disruption of the Proliferation of Weapons of Mass Destruction in East Africa', which took place from 18 to 20 November 2025 in Nairobi, Kenya.
- Contributions during the MLRO conference organised by the Financial Reporting Centre to enable the country to address the FATF Action Plan of among others increasing the number and quality of STRs.
- Training compliance and frontline staff of a peer Bank on best practices of an effective compliance program covering AML CTF and CPF.

Sustainability Governance

"Our Board provides strategic oversight that embeds sustainability into the core of our business."

Judy Nyaga
Company Secretary

Sustainability is a strategic priority for Standard Chartered and is embedded across the Bank's business, risk and control framework. Sustainability-related risks, opportunities and organisational implications are overseen by the Kenya Board of Directors (the Board) supported by its Board Committees and the Executive Committee.

Board oversight of climate and sustainability-related risks and opportunities

The Board is responsible for the long-term success of the Bank and its strategy. As part of this responsibility, it oversees the implementation of the Bank's sustainability strategy, monitors progress against sustainability priorities and reviews the principal sustainability-related risks and opportunities facing the Bank. This includes oversight of sustainable finance, community impact, climate risk and wider environmental, social and governance considerations, with due regard to the broader Standard Chartered Group strategy and applicable local regulatory requirements. The Board also reviews and approves the governance frameworks, risk appetite and disclosures relevant to climate and sustainability-related matters.

Climate and sustainability-related risks and opportunities are integrated into Board and Board Committee deliberations and are considered as part of strategic decision-making, risk management and external reporting. Since approval of the sustainability strategy in 2021, the Board has continued to monitor delivery against the strategy and related commitments, including supporting clients in the transition to low-carbon business models, identifying transition opportunities in carbon-intensive sectors, embedding sustainable finance within the Bank's client value proposition, and progressing the Bank's operational and financed emissions ambitions in line with the Group's net zero pathway.

The Board has continued to oversee implementation of the Climate Risk Management Implementation Plan, aligned to the Central Bank of Kenya Guidance on Climate-Related Risk Management. In 2025, the Board received regular updates on sustainable finance priorities across the CIB and WRB businesses. Furthermore, the Board approved the updated Enterprise Risk Management Framework and the related Risk Appetite Statement for implementation in 2025.

Board Committee Responsibilities

The Board Risk, Credit and Audit Committees support the Board in discharging its oversight responsibilities for climate and sustainability-related matters. The Committees provide focused oversight of risk governance, portfolio impacts, disclosures and controls, helping to ensure that material risks are identified, escalated, monitored and managed effectively to safeguard the Bank's long-term sustainability and resilience.

Board Risk Committee

The Board Risk Committee is the primary Board Committee responsible for oversight of climate and wider sustainability-related risks. It oversees management of climate risk within the Bank, including the potential for financial loss and non-financial detriment arising from climate change and society's response to it. The Committee provides oversight of the formulation and implementation of climate-related risk management strategies, policies, procedures, guidelines and minimum control standards, and makes recommendations to the Board where approval is required.

The Committee also oversees execution of the Climate Risk Management Implementation Plan on the Board's behalf, monitors adherence to relevant risk appetite metrics, and considers emerging sustainability, environmental and social issues that may require Board-level oversight or escalation. The Committee's Terms of Reference reflect these responsibilities.

Read more on the Board Risk Committee - Terms of Reference

Board Credit Committee

The Board Credit Committee exercises oversight of the key credit risks faced by the Bank and makes recommendations to the Board on the Bank's overall credit risk appetite. Consistent with the Central Bank of Kenya Guidance on Climate-Related Risk Management, the Committee's Terms of Reference reflect its responsibility to consider and monitor the impact of physical and transition risks, together with other environmental, social and governance risks, on the credit portfolio as these risks are assessed by Management through the credit approval process. In 2025, the Committee received a report on climate-related financial risks and other ESG considerations.

Read more on the Board Credit Committee - Terms of Reference

Board Audit Committee

The Board Audit Committee supports the Board in overseeing the integrity of the Bank's climate and sustainability-related disclosures, including integrated ESG reporting and climate-related financial disclosures. This includes oversight of the relevant reporting controls, governance processes and compliance with applicable standards, frameworks and principles relevant to the Bank.

Read more on the Board Audit Committee- Terms of Reference

Following each Committee meeting, the Chairs of the Risk, Credit and Audit Committees present reports to the Board highlighting key areas of focus, which allows the Board to provide strategic guidance on climate risk-related matters.

Board oversight of climate-related risks and opportunities

Governance Body	Chair	Agenda and frequency of inputs	Roles and responsibilities
Board of Directors	Board Chair	Quarterly updates are provided to the Board on the progress made towards implementation of initiatives that support the reduction of Scope 1 and Scope 2 carbon emissions associated with the Bank's operations.	Provides oversight of the Bank's sustainability strategy and climate-related risks.
Board Risk Committee	Independent Non-Executive Director	Quarterly Climate Risk updates are provided to BRC in the Chief Risk Officer's report.	Responsible for providing oversight of the Bank's key risks on behalf of the Board and is the primary Board-level risk committee. Its responsibilities in relation to climate risk include the following: • Considers the Bank's Risk Appetite and makes recommendations to the Board. • Assesses risk types and the effectiveness of the Bank's risk management frameworks and policies. • Provides oversight on implementation of the Climate Risk Management Implementation Plan mandated by the Central Bank of Kenya. • Receives updates on the Environmental, Social, Governance and Reputational Risk profile. • Monitors emerging sustainability, environmental and social issues that require Board-level oversight and/or external stakeholder engagement.
Board Credit Committee	Independent Non-Executive Director	Updated annually on climate-related financial risks and other ESG considerations in the CIB portfolio.	Responsible for providing oversight on the impact of physical and transition risks as well as other ESG risks on the credit portfolios as these risks are reviewed by Management as part of the credit approval process.
Board Audit Committee	Independent Non-Executive Director	Updated annually and more frequently if any material disclosures are made outside of the Bank's Annual Report.	Responsible for oversight of the Board's reporting metrics on climate-related disclosures and reporting controls. Reviews the operation and effectiveness of the Bank's systems and controls in relation to whistleblowing.

Enhancing Board Oversight on Sustainability

Board capability remains an important component of effective sustainability governance. Board members have undertaken training to strengthen their understanding of the Board's responsibilities in relation to sustainability, climate risk management, and the Group's Sustainability and Transition strategies. This has supported more informed oversight, challenge and decision-making on climate-related risks and opportunities within the Bank.

In 2025, the Board received training on emerging sustainability reporting developments, including IFRS Sustainability Disclosure Standards (IFRS S1 and IFRS S2), climate-related disclosure requirements, and developments in the Kenyan and global sustainability reporting landscape. This enhanced the Board's capability to oversee sustainability-related risks and opportunities and support the Bank's readiness for evolving regulatory and reporting requirements.

The Board places great importance on engagement with colleagues and values its interactions at all levels. Two-way dialogue through a variety of forums helps build the Board's understanding of key issues and developments, while also providing insight into the hands-on experiences of colleagues. The role of the Board is distinct from Management, and the directors are aware of the importance of overseeing, supporting and, where necessary, challenging Management in implementing its people strategy. During 2025, the Board:

- Received and discussed regular updates on implementation of the People Strategy.
- Reviewed, considered and approved the Remuneration Approach and Human Resource Policies.
- Discussed the results of the employee engagement survey, 'My Voice', the talent pool and leadership development programmes.
- Discussed and approved the country senior management succession plan.
- Discussed culture and the importance of a robust conduct culture throughout the organisation.
- Each Director committed to the Code of Conduct and Ethics, modelled around our valued behaviours and conduct outcomes.

Supporting Governance - Management Level Committees

The oversight and management of climate and sustainability-related risks and opportunities are embedded in the Bank's business management and supported by a number of Management-level Committees. These Committees operate under formal terms of reference that set out their respective responsibilities, decision-making authority and escalation routes for material matters. In addition, teams across the business, risk and functional areas support the execution of climate and sustainability-related activity within their respective mandates.

The Executive Risk Committee drives implementation of the Enterprise Risk Management Framework to support effective risk management across the Bank, including climate and broader sustainability-related risks where relevant. The Committee provides management oversight of risk matters within its remit and reports to the Board Risk Committee.

The Credit Approvals Committee is responsible for monitoring and enforcing applicable credit risk management policies, including climate-related financial risk considerations within the Bank, and for approving credit applications within the approved risk appetite and delegated authority. The Committee reports to the Board Credit Committee. The Senior Credit Officer for the Corporate and Investment Banking business presents reports to the Committee once a year covering climate-related financial risks and other ESG considerations in the portfolio.

Suppliers

Our Commitment to Supplier Engagement

We are committed to fostering an inclusive and sustainable supply chain that reflects the diversity of the communities we serve. By engaging with diverse suppliers, we help create equitable economic opportunities and drive innovation across our value chain.

Our partnerships enable diverse suppliers to access new markets, build capacity and strengthen their business resilience, while providing us with fresh perspectives, agile solutions, and stronger community connections. Through these relationships, we continue to advance shared growth, inclusion and long-term value creation for all stakeholders.

We aim to identify and work with a more diverse range of suppliers. We focus on growing these relationships and increasing spending with existing and new diverse suppliers, while committing to supporting suppliers through coaching, mentoring and outreach programs.

As part of our commitment to enhancing operational efficiency and collaboration with suppliers, our vision is to simplify processes for suppliers with end-to-end traceability, automate manual work, and digitise purchase order payments.

In 2025, we successfully launched SAP Ariba Procure to Pay (P2P) marking an important milestone in modernising our procurement processes. This transforms the way we buy and pay, delivering tangible benefits for our partners:

- Streamlined ordering, invoicing, and payment processes through a single digital platform
- Improved transaction accuracy and timeliness of payments
- Enhanced collaboration and transparency through re-al-time tracking
- Access to a global network of buyers and new business opportunities

Supplier interests

- Open and transparent tendering process
- Simple and consistent onboarding requirements
- Accurate and on-time payments
- Willingness to adopt supplier-driven innovation
- Guidance on implementation of sustainability matters

Social Impact

"We support young people to build the skills, networks and opportunities needed to participate in the economy."

Joyce Kibe
Head, Corporate Affairs, Brand and Marketing

Youth unemployment remains one of the most pressing economic challenges of our time, with far-reaching implications for economic resilience, social cohesion and long-term stability.

Globally, the world is home to the largest generation of young people in history, yet around 20 per cent are not in employment, education or training (NEET), with two-thirds of this group being women.[1] Over the next decade, an estimated 1.2 billion young people will reach working age in emerging and developing economies, while only around 420 million jobs are projected to be created, widening the gap between opportunity and aspiration.[2] At a time when decent work remains the most reliable pathway out of poverty, this growing mismatch presents a systemic risk to inclusive growth. These challenges are most acute for young women and persons with disabilities, who are disproportionately excluded from formal employment and entrepreneurship opportunities. Evidence from the International Labour Organization (ILO) shows that labour force participation among persons with disabilities remains significantly lower than for persons without disabilities, particularly for women with disabilities.[3] Across Sub-Saharan Africa, these global challenges are intensified by rapid population growth. Africa has the youngest population in the world, with a significant share under the age of 30, positioning its youth as a critical engine for future economic growth and social stability. At the same time, many young people across the continent face persistent structural barriers to economic participation, including skills mismatches, limited access to decent jobs, constrained access to finance and weak linkages between education systems and labour markets.[4]

Kenya mirrors these regional dynamics. Young people represent the backbone of the economy and a powerful force for innovation, yet many face limited access to quality employment, sustainable livelihoods and growth capital. Rapid population growth, a competitive labour market and the expansion of the informal economy continue to constrain pathways to decent work, particularly for young women and persons with disabilities.

[1] International Labour Organization (ILO), Global Employment Trends for Youth 2024
[2,3] World Bank, Jobs – The Path to Prosperity (2025); World Bank, The Global Jobs Challenge (2026)
[4] International Labour Organization (ILO), New ILO Database Highlights Labour Market Challenges of Persons with Disabilities (2022).
[5,6] International Labour Organization (ILO), Global Employment Trends for Youth 2024; World Bank, Kenya
[7] World Bank Open Data, Kenya, 2025.
[8] Kenya National Bureau of Statistics (KNBS), Quarterly Labour Force Survey

World Bank and ILO modelled estimates place youth unemployment (ages 15–24) at 15.2 per cent in 2025.[5] Entrepreneurship remains a critical route to economic participation, but gaps in digital skills, business capability, finance and market access prevent many youth-led enterprises from scaling. The challenge is shaped not only by unemployment, but by underemployment, informality and the quality of available jobs. Young women face additional structural constraints, including unpaid care responsibilities, sectoral segregation, safety and mobility barriers, and limited access to productive assets. People with disabilities experience compounded exclusion across education-to-work transitions, skills development and labour market participation.[6]

We believe in the power of finance to drive positive change in the world. Our desire to drive social impact extends across both our commercial and our philanthropic activities, reflecting our aspiration to build a future that is both financially resilient and socially inclusive – a foundation for healthy and sustainable economies in our markets.

We approach social impact from two angles:

- Through our business and clients: we provide clients with the financing that they and their communities need to tackle urgent matters such as inequality, access to essential services, and inclusive growth.
- Through our corporate philanthropy: we work to drive impact and prosperity for underserved young people by providing them with skills and networks and connecting them with employment and commercial opportunities.

The combination of these efforts underscores our holistic approach to creating long-term value for our clients, colleagues and communities. By integrating both commercial and philanthropic aspirations to support our sustainability work and our Stands, we aim to accelerate our progress and amplify positive social impact such as women's empowerment and financial inclusion.

Enabling youth economic empowerment with the Standard Chartered Foundation

Our philanthropic approach focuses on addressing social inequality through the Standard Chartered Foundation. Established by Standard Chartered in 2019, the Foundation governs and sets the strategy for our youth economic empowerment community investment, with a goal to empower young people and address inequality at its root while contributing to inclusive economic growth, and long-term prosperity across our communities. It leverages the Group's deep financial expertise, global network and partnerships to support young people to secure quality work, build sustainable livelihoods and grow micro and small businesses.

The Foundation's work in Kenya is designed to address inequality by strengthening employability, improving work readiness and expanding access to pathways into quality work and entrepreneurship. Through targeted employability and entrepreneurship programmes delivered in partnership with expert organisations, the Foundation supports young people to transition into dignified, productive employment, create jobs and contribute meaningfully to Kenya's longterm, inclusive and sustainable growth.

In 2025, we supported 1,672 young people across our programmes. Through our employability pillar, 188 young people secured decent employment, of whom 94 per cent (177) were young people with disabilities, reflecting our strong commitment to inclusive workforce participation. Under our entrepreneurship pillar, 203 jobs were enabled through supported microbusinesses, demonstrating growing enterprise-level job creation.

From 2019 to 2025, our cumulative reach stands at over 55,956 young people. During this period, 519 young people have secured quality jobs through our employability programmes, while 1,583 jobs have been enabled through microbusinesses supported under our entrepreneurship pillar.

Standard Chartered Foundation Cumulative Results – (2019 – 2025)			
Overall **55,956** Young people reached since launch	Employability **13,030** Young people participated in employability programme since launch	Entrepreneurship **1,367** Number of microbusinesses participated since launch	Education **41,559** Number of Goal participants since launch
519 Young people placed in quality jobs since launch	**4,553** Number of participants engagedin *intensive activities	**1,130** Number of microbusinesses engaged in *intensive activities	**14,492** Number of Goal participants engaged in *intensive activities
1,583 Jobs enabled through entrepreneurship programmes since launch	**88%** Number of women reached since launch	**4,608** Number of young people with disabilities reached since launch	**3,850** Likely to complete secondary education

Standard Chartered Foundation 2025 Results		
1,672 Total number of young people supported in 2025	**Employability** **1,519** Number of young people engaged in *intensive activities in employability programme in 2025	**Entrepreneurship** **153** Number of micro businesses engaged through intensive activities through WIT and Access to Finance
188 Young people secured quality employment	**1,027** Young people with disabilities participated in employability programme in 2025	**97%** Women led micro businesses supported in 2025
	94% Young people with disabilities secured quality employment	**203** Jobs enabled through supported microbusinesses

*Intensive activities refer to sustained participation in trainings, lessons, or mentorships

Employability - Creating an inclusive ecosystem for decent work

We believe everyone deserves the opportunity to have access to training and employment opportunities to realise their full potential and gain financial independence. The Foundation's employability programmes support young people, primarily women and persons with disabilities to secure quality jobs – commonly referred to as decent work.

Through our employability programmes, we align opportunities to labour market demand and participant aspirations. Delivered through partnerships with employers, the programmes focus on creating sustainable workplace pathways, including internships, job placements and progression into quality jobs. Participants receive market relevant skills training alongside enabling support systems, networks and platforms that strengthen job readiness and align opportunities to individual aspirations.

Ready for Inclusive and Sustainable Employability (RISE)

Since 2024, we have been implementing Ready for Inclusive and Sustainable Employability (RISE), a three-year employability programme with an investment of KShs 133 million, which targets engaging 2,000 young people with disabilities. The target is for at least 605 to enter quality employment by 2027.

The programme focuses on bridging gaps in access to skills, work exposure, finance and employer networks by advocating for quality jobs for young people with disabilities. We equip young people with market relevant skills, exposure to real world work environments, access to finance and connections to employers and markets , particularly for young women, persons with disabilities and those from underserved communities.

Focus areas for 2025

Implemented in partnership with development and disability experts, RISE focused on the following key areas in the year 2025.

1. **Improve the employment readiness and confidence of programme participants, including those in education, employment or training, as well as those not in employment, education or training (NEET)** Supporting them to receive employability skills training and linking them for mentorship, on-job training (internship/job shadowing) and job opportunities.
2. **Build disability confidence among employers** by engaging both public and private sector organisations through structured inclusion journeys.
3. **Strengthen labour market systems,** including regulatory and institutional frameworks that support inclusive employment to incentivise inclusion and hold the system to account.

Progress made

In 2025, 1,519 young people participated in our employability programmes, with 188 securing quality employment. Notably, 94per cent (177) of those placed were young people with disabilities, reflecting our focus on inclusive workforce participation.
Since 2019, a total of 13,030 young people have been reached through our employability pillar, of whom 519 have secured quality employment, reflecting sustained progress in supporting young people's transition into the workforce.

Employer engagement

For an employability programme to become sustainable, we acknowledge the need to develop both the demand and the supply side and engage wider labour market stakeholders including business communities, universities, Government, and associations for people with disabilities to become the catalysts of inclusion. We have taken a labour market approach where we are supporting employers to become more disability confident and more inclusive of people with disabilities.
Through RISE, we engaged 66 institutions and companies in different initiatives to build their disability inclusion confidence; 30 private sector companies with disability awareness sessions, linkage to programme participants for job placement and internship opportunities and connection to the Kenya Business Disability Network (KBDN), 30 SMEs and 6 higher learning institutions on disability awareness sessions

The Kenya Business and Disability Network (KBDN)

The programme continued to steer the convening of the Kenya Business and Disability Network (KBDN) steering committee and members' meetings which provided business-to-business support among employers. The network also supported members to mark key global disability awareness days, including the International Week for the Deaf, Autism awareness day and International Albinism Awareness Day and International Day for Persons with Disabilities.

In 2025, we hosted KBDN members and key stakeholders for a thought leadership session to unpack the 'Persons with Disability Act 2025' that requires employers to have 5 per cent representation in employment.

To understand the challenges faced by young women with disabilities in engaging with opportunities for skilling and navigating the job market, the programme conducted a Gender Equality and Social Inclusion (GESI) analysis in 2025. The recommendations from the gender action plan were incorporated in programme implementation resulting in 60 per cent participation of young women with disabilities. Adaptations around a female-only cohort, flexible learning schedules for those with caregiving duties, simplified digital learning platforms, direct engagement with caregivers, virtual mental health sessions encouraged women enrollment and completion.

Advocacy

The higher education placement processes, managed by the Kenya Universities and Colleges Central Placement Service (KUCCPS), lack adequate accommodations for youth with disabilities, leading to their underrepresentation in technical, vocational, and university education. This results in underqualified job seekers with disabilities.

Through collaborative efforts with key stakeholders, the programme developed a policy brief that highlights the plight of learners with disabilities while interacting the KUCCPs platform. The brief calls the duty bearers to action to streamline the placement process and make it inclusive.

Links to Work Programme

The Foundation invested a further KShs 97.5 million and launched 'Links to Work programme', a 3-year employability programme aims to address both supply and demand-side barriers in the labour market with a specific focus on identifying and overcoming challenges women face. The programme aims to empower over 1,500 young women from underserved backgrounds, aged 18 – 24.

Of these, we target at least 750 young women to enter quality employment thereby contributing to economic empowerment and long-term financial independence. The programme will help participants establish a career growth plan, skills building and job search and application, including learning content, chat support channels, peer communities and mentorship.


Women in Tech
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RISE Programme - Testimonial

Duke Aron Karani's Story

"Standard Chartered Foundation RISE programme did not just open doors for me; it taught me how to walk through them with purpose and confidence."

Duke Aron Karani is a determined and accomplished young professional whose journey reflects the power of inclusive employment pathways. A graduate of the United States International University–Africa (USIU-A) with a Bachelor's degree in International Relations, Duke navigated the transition from education to employment with a hearing impairment—facing the systemic barriers, employer bias, and limited targeted support that many persons with disabilities encounter.

Despite strong academic credentials, Duke found entry into the workforce challenging, particularly within professional environments where communication barriers are often misunderstood or overlooked. His trajectory shifted when he enrolled in the Ready for Inclusive and Sustainable Employment (RISE) programme. Designed as a disability-inclusive pathway to employment, RISE provided him with practical, market-relevant skills including CV writing, interview preparation, workplace professionalism, communication, and digital literacy—equipping him not only to access opportunities, but to compete effectively.

A defining element of Duke's journey was the mentorship he received. Through personalised guidance from experienced professionals, he reframed his hearing impairment from a perceived limitation into a source of strength—one that has fostered heightened focus, observation, and adaptability. This shift in mindset, coupled with structured work exposure facilitated by the programme's employer engagement model, enabled Duke to build confidence, demonstrate his capabilities, and establish a credible employment record.

Today, Duke serves as a Security Compliance Officer at an Airline , operating within a high-pressure, detail-oriented aviation environment. His performance reflects both his individual resilience and the strength of the preparation he received.
Beyond employment, the programme has delivered sustained impact through the professional networks Duke has built. Ongoing mentorship continues to guide his career decisions, reinforcing his confidence, independence, and long-term aspirations.

Women's entrepreneurship as a pathway to inclusive economic growth

Women's entrepreneurship is widely recognised as an important driver of inclusive growth, innovation and job creation. Globally, women own approximately one-third of businesses, with entrepreneurship increasingly serving as a pathway out of employment exclusion and a source of economic resilience at household and community level. However, women-owned enterprises remain systematically constrained by unequal access to finance, technology, networks and scalable markets. Despite rising start-up activity, women entrepreneurs are underrepresented in high-growth sectors and face persistent barriers to scale, particularly in emerging economies. The financing gap for women-led micro, small and medium enterprises (MSMEs) is estimated at approximately USD 1.9 trillion globally, representing a significant loss of productivity, innovation and job creation potential. [1]

In Africa, women's entrepreneurship plays an even more central economic role, with women outnumbering men as entrepreneurs. Women own over 30 per cent of small and medium enterprises across Sub-Saharan Africa.[2] In Kenya, women's entrepreneurship is a critical driver of economic participation and inclusive growth. Micro, small and medium enterprises generate the majority of employment and approximately one-third of GDP, with women owning or leading a substantial share of enterprises.[3] These enterprises underpin household incomes, youth employment and community resilience.

Yet, women-owned businesses are disproportionately informal, smaller in scale and under-capitalised. Structural barriers—including limited collateral, weak credit histories, constrained market access and restrictive gender norms—continue to prevent enterprises from transitioning from subsistence to growth-oriented models. These constraints are particularly pronounced in technology-driven sectors, where female-led start-ups attract a disproportionately small share of venture capital despite evidence of comparable performance when adequately financed.

Technology presents a critical opportunity to unlock women's economic participation. Kenya's leadership in mobile money, fintech and digital platforms creates strong foundations for women to build higher-productivity, technology-enabled enterprises. Across Kenya and Africa, women entrepreneurs are already building innovative businesses that address pressing social, economic and environmental needs. Yet structural barriers—including constrained access to finance, limited visibility, weak investor linkages and persistent bias—continue to hold back their growth. As a result, many high-potential ventures remain underfunded despite their proven ability to create jobs, expand access to essential services and contribute to inclusive and sustainable economic growth.

[1] International Finance Corporation (IFC) and SME Finance Forum, MSME Finance Gap
[2] International Finance Corporation (IFC), COVID-19 and Women-Led MSMEs in Sub-Saharan Africa (2021)
[3] Kenya National Bureau of Statistics (KNBS), Micro, Small and Medium Enterprises (MSME) Survey and National Accounts publications.

The Foundation's entrepreneurship programmes are designed to remove barriers facing young women entrepreneurs by strengthening business capability, improving access to networks and unlocking pathways to finance. Through its flagship programmes - Women in Tech and Access to Finance - the Foundation supports entrepreneurs to build financial knowledge, develop scalable businesses, adopt technology and generate sustainable livelihoods, enabling micro and small enterprises to grow, create jobs and contribute to inclusive and sustainable economic growth.

Through these programmes, in 2025 we supported **153 microbusinesses to thrive**, enabling **203 jobs**. This brings the total number of thriving microbusinesses since 2019 to **1,367**, and total jobs enabled to **1,583**.

Access to Finance Programme

Access to Finance programme delivers debt financing and business development support to youth-led entrepreneurs in underserved communities across Kenya. The programme targets 150 entrepreneurs, with 90% women, supporting them to formalise their businesses, improve financial management, and grow sustainably. Core delivery is anchored by DigiKua, a proprietary digital record-keeping platform.

In 2025, the programme disbursed KShs 10.8 million to 44 youth-led businesses, with financing aligned to each entrepreneur's stage of growth. Since inception in 2022, 173 entrepreneurs have received cumulative financing of KShs 49.7 million, exceeding the end of programme target by 15%.

Supported enterprises recorded KShs 32.2 million in revenue growth in 2025, bringing cumulative revenue growth to KShs 44.5 million. Profit growth reached KShs 17.3 million during the year, lifting cumulative profit growth to KShs 27.9 million—46% above target. Entrepreneurs acquired 8,372 new customers in 2025, taking the cumulative total to 34,677, 85per cent above programme targets.

The programme maintained a strong gender-first focus, with 100 per cent of funded entrepreneurs in 2025 being women. Overall, 94 women entrepreneurs received integrated financing and capacity building support during the period.

Digital enablement is central to the programme delivery. DigiKua, a proprietary digital record-keeping platform, underpins a transparent, data driven approach to enterprise support by enabling entrepreneurs to capture and validate business performance via USSD, WhatsApp and web. Verified records are linked directly to access to capital, strengthening financial discipline, formalisation and credit readiness.

During the year, the programme advanced AI-enabled enhancements to DigiKua, introducing personalised, benchmarked financial insights delivered via SMS and WhatsApp, with live deployment planned for 2026. These innovations reduce reliance on manual coaching while enabling entrepreneurs, particularly women, to make informed financial decisions independently. Portfolio management was further strengthened through realtime tracking tools and investor ready business profiles, enabling faster, targeted support and positioning the programme for future scale across additional markets.

Access to Finance Programme - Testimonial

Jadia Creations
Diana Akello

Jadia Creations founded by Diana Akello, is a women-owned social enterprise bringing versatility and sustainability to the fashion industry. The business offers both off the rack and made to measure clothing and accessories, including official wear, casual wear, uniforms, costumes and special occasion outfits. Sustainability is embedded at the core of the enterprise, with most products crafted from upcycled mitumba clothing, reused buttons and zippers, and fabric offcuts sourced from local tailors.

A single mother who previously struggled to secure stable employment to support herself and her son, Diana transformed her personal experience into a purpose-driven enterprise. From inception, she has integrated sustainable practices into the daily operations and management of Jadia Creations.

Through advisory support and access to finance provided by SOMO, Diana strengthened her financial and business management skills. This support enabled Jadia Creations to meet government compliance requirements and access new markets, resulting in annual sales of more than 324 products. The business has also secured financing of KShs 130,000 in grants and KShs 590,000 in loans, supporting growth and expansion.

As a result, Jadia Creations nearly doubled its revenues from KShs 663,590 in 2024 to KShs 1,297,239 in 2025 and created 15 jobs, demonstrating the impact of targeted business support in driving sustainable enterprise growth and inclusive economic opportunity.

Women in Tech Accelerator Programme

The Women in Tech Accelerator Programme creates a structured pathway for women founders to access the capital, capabilities, and networks needed to build and scale tech-enabled businesses. By investing in women-led innovation, the programme unlocks both economic and social value, strengthening a pipeline of entrepreneurs addressing local challenges while contributing to Kenya's digital economy.

Launched in 2017, the programme has evolved from incubation to a growth-focused accelerator, reflecting the changing needs of women-led enterprises. It combines training, mentorship, business advisory, ecosystem access, and catalytic seed funding to support founders in building scalable, sustainable and high-impact ventures.

Aligned to our commitment to drive inclusive growth through diversity, the programme targets women leveraging technology across sectors—including healthcare, agriculture, financial services, hospitality, and media. These ventures are not only creating jobs, but also expanding access to essential services, driving efficiency, and delivering solutions to critical social challenges.

Programme Objectives

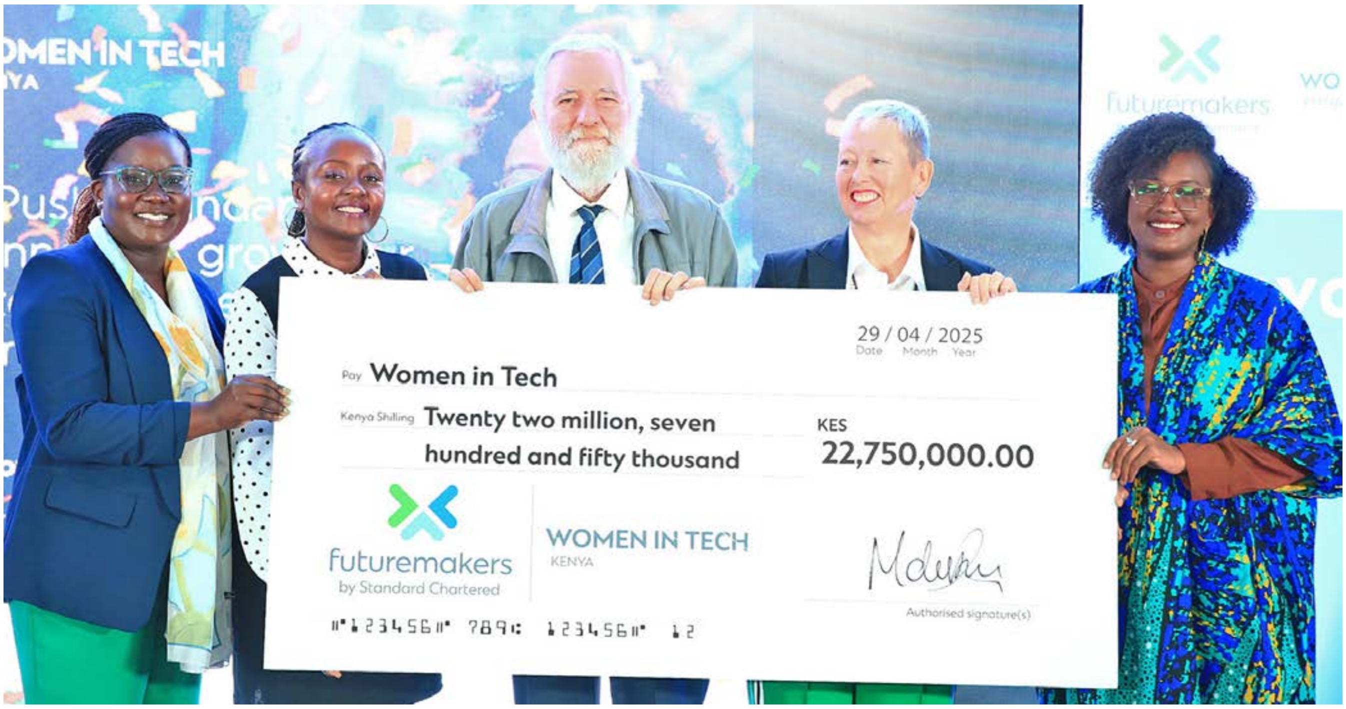
Women in Tech Accelerator programme is anchored on three objectives

- Access to skills : Build the capacity of women-led startups by strengthening founders' skills in business growth, leadership, investment readiness, and venture development through structured training and business advisory support.
- Access to Networks: Facilitate access to mentorship and strategic networks by connecting founders to expert mentors, ecosystem partners, and opportunities that can help them refine their ventures and unlock sustainable growth.
- Access to finance : Provide catalytic grant funding to enable high-potential startups to strengthen operations, scale their businesses, and increase their social and economic impact within communities across Kenya.

Progress to date

Across eight cohorts, the programme has built a strong pipeline of women-led, tech-enabled ventures addressing challenges in sectors such as health, agriculture, education, clean energy and digital services. Since launch, the programme has attracted over 2,500 applications from 8 cohorts. To date, 92 female led businesses have gone through a 12-week training programme with 46 enterprises being awarded KShs 1.3 million each in seed money for their ventures. The enterprises have generated over KShs 13 billion in revenue and raised over KShs 1.17 billion in additional debt and grant funding.

WIT Cohort 8 under the theme – 'Innovate, Lead, Inspire' attracted over 250 applicants. We pivoted from an incubator to an Accelerator programme attracting women led businesses that have been in operation for more than three years and revised the curriculum to meet their business needs. The 12 weeks accelerator sessions included master classes with colleagues from the Bank and industry experts and field trips to benchmark with successful women led businesses.



Women in Tech Programme - Testimonial

MyAfya Africa

Nancy Kihara

MyAfya Africa is a Kenya-based, digital-first mental health platform founded in 2021 by clinical psychologist Nancy Kihara to address gaps in access to culturally relevant, trauma-informed care. Established during the COVID-19 period, the platform serves adolescents, young adults, diaspora communities, and corporate leaders through teletherapy and targeted programmes. To date, it has reached over 1,000 individuals, delivering more than 1,500 sessions, with a 78% reported improvement rate based on standard clinical assessments.

Participation in the Standard Chartered Women in Tech (WiT) Programme was a key inflection point. While founded on strong clinical expertise, the business strengthened its operating model through structured mentorship in areas such as regulatory compliance, product positioning, and market segmentation. This enabled MyAfya Africa to transition into a more formalised, scalable enterprise with clearer value propositions and defined target segments.

The platform's impact is enabled by its secure digital infrastructure (MyAfya 2.0) and supported by internationally recognised information security standards. Innovations such as a digital wallet allow families and organisations to fund therapy access discreetly, helping to reduce financial and social barriers. The model has contributed to sustained engagement, including a 72% client retention rate, and supports access to mental health services across underserved groups.

Planned enhancements include regional expansion and the introduction of data-driven tools to improve early intervention and care delivery.

Promoting skills-based volunteering

We believe the most sustainable way to create impact is by sharing what employees know best – their skills. We have continued to focus on skills-based volunteering, connecting colleagues to support social enterprises, NGOs, and youth through mentoring, financial education, green literacy and professional advice. This approach not only drives greater community outcomes but strengthens colleague engagement, leadership and purpose.

Volunteering has a positive impact on our communities, our colleagues, and our broader business. It provides an opportunity for our colleagues to share their time, skills and expertise on issues that matter in their communities. It also supports colleague wellbeing. We offer every colleague three days paid leave to volunteer in an activity of their choice.

In 2025, we achieved 87 per cent participation with 809 colleagues against an aspirational target of 70 per cent. We logged a total of 1,355 days to support various philanthropic causes. We recorded 4,039 hours of skills-based volunteering hours through an array of activities including provision of financial education coaching and mentoring young people with disabilities and young female entrepreneurs.

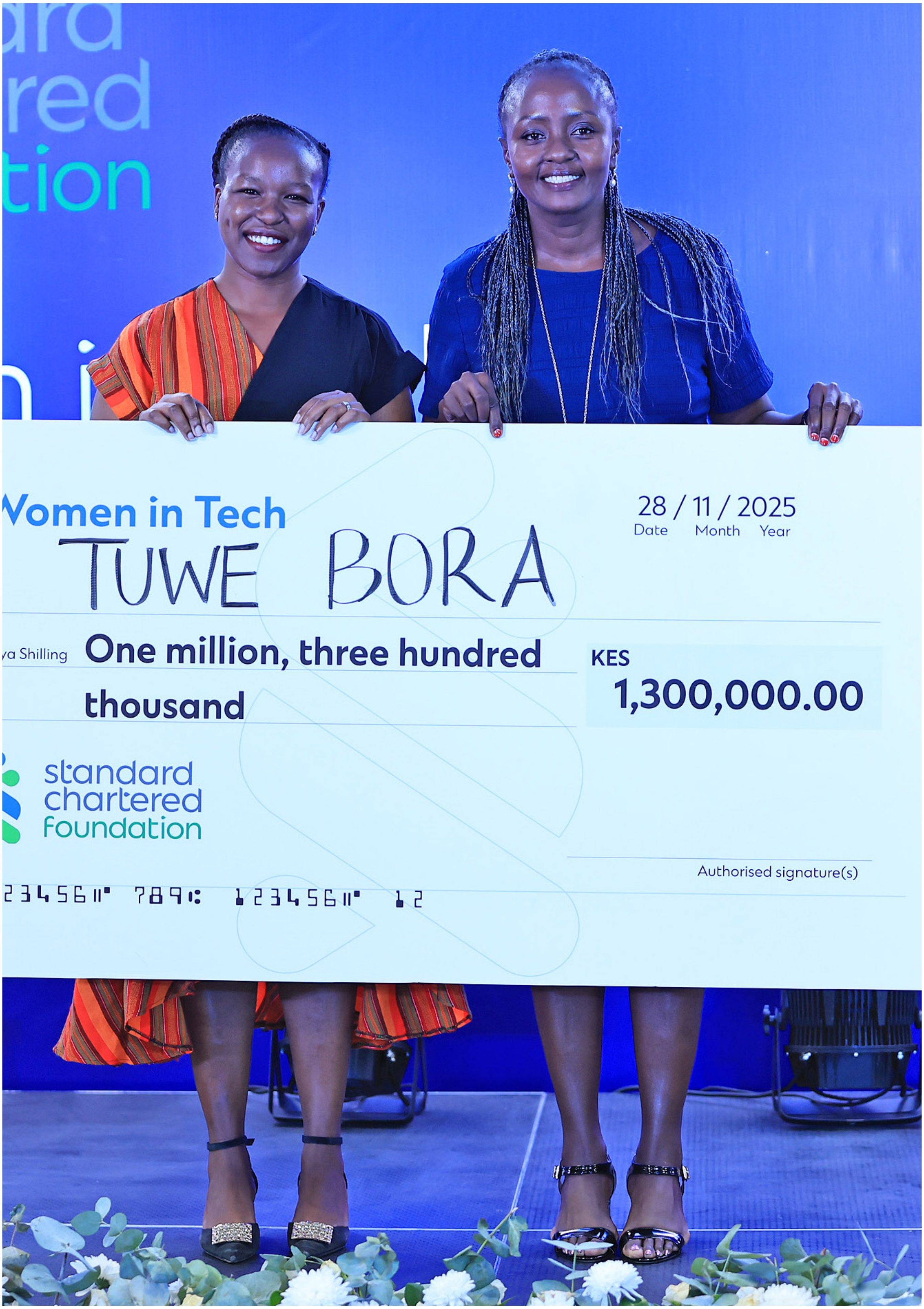
Our colleagues also volunteered in the Standard Chartered Nairobi Marathon as well as in activities to help reduce our environmental impact through tree planting. We engaged our leaders in volunteering activities such as Mentors' Dens and coaching sessions which included our Board and various senior colleagues from across the Group who visited Kenya in 2025.

Strategic Partnerships and Ecosystem Engagement

In 2025, we strengthened strategic partnerships and deepened our engagement across the ecosystem to advance sustainable development and inclusive growth. Through targeted convening, collaboration and knowledge exchange, we brought together key stakeholders to drive shared solutions, amplify impact and unlock opportunities across our priority areas.

In parallel with the United Nations General Assembly Global Goals Summit, we hosted a hybrid convening across Nairobi and New York, bringing together more than 80 ecosystem actors. Under the theme "Building Ecosystems to Support Youth Employment," the dialogue elevated youth perspectives and focused on practical pathways to strengthen systems that enable successful transitions into the workforce.

We continued to deepen client partnerships through community engagement, delivering joint employee volunteering initiatives that strengthened shared purpose and local impact. In parallel, we expanded platforms for knowledge exchange by connecting our SC Women in Network (SC WIN) clients with participants in the Women in Tech and Access to Finance programmes, facilitating mentorship, peer learning and opportunities to accelerate enterprise growth and financial inclusion
We marked the successful completion of the Goal Programme in Kenya after 11 years of impact, reaching 90,679 adolescent girls with life skills, confidence and agency through sport and play. The milestone was commemorated alongside partners from the private sector, media and civil society, as well as programme participants, underscoring the power of sustained, multi-stakeholder collaboration in advancing girls' empowerment.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Standard Chartered Nairobi Marathon

The 2025 Standard Chartered Nairobi Marathon delivered another strong year of scale, impact and stakeholder engagement, reinforcing its position as one of Kenya's leading mass participation events and a flagship platform for community engagement, sustainability and fundraising for the Foundation.

The marathon brought together 30,000 participants and raised a total of KShs 76.3 million towards the Foundation. The event delivered an estimated KShs 347 million in economic value, driven by sponsorships, participant spending, logistics, supplier engagement and on-ground experiences.

Environmental sustainability remained a core focus, with measurable progress across waste management, emissions reduction and ecosystem awareness.

In addition, the marathon advanced restoration and environmental awareness through the distribution of 10,000 tree seedlings and 30,000 seedballs, supporting reforestation and community engagement in climate action.

Air quality monitoring conducted during the marathon provided insights into environmental impact and public health conditions. Most pollutants including particulate matter ($PM_{2.5}$ and PM_{10}), nitrogen oxides, sulphur dioxide and ozone remained within permissible limits, indicating minimal disruption from event activities. Elevated carbon monoxide levels were observed, highlighting an opportunity to strengthen mitigation measures, including improved traffic management, reduced vehicle idling and promotion of cleaner mobility solutions.

The marathon strengthened its commitment to diversity, accessibility and inclusion creating a more enabling environment for participants of all abilities. Over 80 persons with disabilities and 184 wheelchair participants were engaged in inclusive training programmes delivered in partnership with stakeholders. We provided sign language interpretation to support hearing-impaired participants. We also enhanced accessibility along the race route through improved infrastructure and provided hydration support for wheelchair participants. Dedicated mother's rooms were established along the route and at the race village for mothers.

Standard Chartered Nairobi Marathon sustainabillity milestones

Scale & Economic Impact

30,000
Registered participants

KShs 76.3m
Raised for the Foundation

KShs 347m
Total economic value generated

Environmental Sustainability

18,390 kg
Waste collected

99.9%
Recycled (near-zero landfill)

54,360 kg
CO_2 Emissions avoided

10,000
Seedlings

30,000
Seedballs distributed

Inclusion & Accessibility

184
Wheelchair participants

80+
Persons with disabilities received inclusive training

Mother's rooms available along route and in the village

Sign language support provided


Heineken
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PRUDENTIAL
NTT DaTa
KiSSKiDS
Downy
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LABORATOIREDERMATOLOGIQUE
KeNHA
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STANDARD GROUP
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Appendix

High-level workplan to deliver the Climate Related Risk Framework for submission to the Central Bank of Kenya.
Green = Completed

Category	High-level deliverable	Target timeline	Action by*	Progress Update (Completed, On course, Not due, Past due)
Governance	Senior Management Responsibility assigned, and Statement of Responsibility updated.	Oct-21	CEO/CRO	Completed.
	Proposal for updating Board Risk Committee Terms of References (TORs) to include climate risk obligations.	Dec-22	CRO/ COSEC	Completed. The revised Board Risk Committee TORs were approved on 11 August 2022.
	Through the e-Learning platform, DiSCover, the foundational course on climate risk was made mandatory for all staff on the 09/03/2022 for completion by the 31/05/2022.	Dec-22	CEO/ CRO/ Head of CIB/ Head of WRB / Head of HR	Completed.
	Annual review and Board approval of Enterprise Risk Management Framework (ERMF) (Board approved ERMF- 11/03/2020) incorporates climate risk as a cross cutting risk. A further ERMF refresh to be completed by 31/12/2022).	Dec-22	CRO	Completed. The ERMF was refreshed and approved by the Executive Risk Committee on 30 May 2022. It was further approved by the Board on 11 August 2022.
Risk Management	Risk assessment – Develop Annual Risk Control Self-Assessment (RCSA) checks.	Dec-24	CRO /Head of CIB / Head of WRB	Completed. Climate risk is scoped in the CIB Credit Risk Type Framework under Credit & Credit Monitoring Risk Control Self-Assessment (RCSA). This is operationalised by the Climate Risk Standards which are mapped to the CIB Credit Risk Policy and the Climate Risk Policy under the Enterprise Risk Management Framework ("ERMF"). The ERMF is designated as the formal mechanism for embedding climate risk management into CIB credit risk. The climate risk assessment was scoped in the annual RCSA exercise with the first round completed and submitted in November 2023.

Category	High-level deliverable	Target timeline	Action by*	Progress Update (Completed, On course, Not due, Past due)
Risk Management	Wealth and Retail Banking (WRB) have relaunched partnerships to offer sustainable financing solutions to the retail clients that will contribute towards reducing the aggregate climate risks.	Dec-24	Head of WRB/ CCH	Completed. There are three partnerships in place offering sustainable solutions to provide clients with a diverse range of solutions. The partners include Davis & Shirtliff, IClear and Chloride Exide. We continue to drive uptake of these solutions through continuous communication to the client base.
	The Kenya mortgage portfolio will be dissected by area, types of property etc to assess vulnerability to physical climate risk. The Mortgage portfolio review is at preliminary stages. This initiative intends to collect data of each property and overlay with the history of locational vulnerability on climate risk i.e., flood, earthquake. Subsequently, a review of the entire mortgage portfolio to identify the overall exposure and likelihood of climate risk exposure will be undertaken.	Dec-24	Head of WRB/ CCH	Completed. Location grid already in place identifying the areas that we lend to. Details of properties shared with central climate risk property data teams. Aggregation of gross physical risk assessment at country, regional and global level was completed. Analysis of 1,693 properties was completed as of December 2023 with support of Group Climate Risk Data strategy team. Overall, the 83.04% of end net receivables were classified medium against the perils under scope; 81.62% of end net receivables were at medium risk of floods, 98.16% of end net receivables were at low risk of a storm, 62.59% of end net receivables were exhibiting no risk of wildfires even as 99.99% of end net receivables exhibited no risk of sea level rise.
	Under liability products, under wealth management and part of our sustainability agenda, WRB has introduced Environmental, Social and Governance (ESG) Mutual Funds (MF) that should constitute 10% of the Asset Under Management (AUM). The initiative is not only to provide investing opportunities to our clients but to also educate them on the importance of investing in our sustainable Mutual Fund product offerings and planting of trees. This initiative is reviewed on an annual basis.	Dec-25	Head of WRB	Completed. The ESG portfolio ended 2023 with AUM of USD 6.36M accounting for 2.6% of the total mutual funds AUM on the back of elevated market volatility that affected valuations. As at end of Q1 2024, the portfolio stood at USD 6.7M accounting for 2.5% of total mutual funds AUM. As markets recover, the focus remains on driving the portfolio while supporting client's demand for sustainable investing. The ESG portfolio closed 2024 with AUM of USD 9.8M accounting for 3% of total mutual funds AUM.

Category	High-level deliverable	Target timeline	Action by*	Progress Update (Completed, On course, Not due, Past due)
Risk Management	Fully integrate Climate Risk into Corporate Planning, Strategy and Account Planning. The refreshed strategy was approved by the Board on 12/11/2021.	Nov-26	CEO/ CRO/ Head of CIB/ Head of WRB	Completed. Climate risk is embedded in the Enterprise Risk Framework and governed by the Climate Risk Policy that was approved by the Board in November 2023.
	Corporate and Investment Banking (CIB) plans to embed Climate risk assessment as part of the annual Business Credit Applications (BCA) process for all corporate clients with limits > KShs.2 billion (and high transition risk sectors i.e. Oil and Gas, Power and Metal and Mining) from July 2022. This threshold will be reduced progressively based on the operational effectiveness of the new process.	Dec-23	Head of CIB/ SCO	Completed. a) Climate Risk Standard was rolled out and has been effective since 1st July 2022. b) The system platform, ESG Navigator, which equips staff with the relevant ESG knowledge and skills, is in place. There is an ongoing training programme for the frontline and relevant staff to ensure they have the latest information on climate risk at any given time. c) Climate risk assessment has been embedded for high transition risk sectors e.g. Oil and Gas, Power and Metal and Mining. Assessment is done during the annual review of client facilities. d) For other clients, limits > USD 20 Million (or equivalent in any currency) implementation was effective as from October 2022. This is done as the annual review of the client facilities come up. e) The assessments are being carried out in collaboration with the group by a specialised Climate Risk Analyst team. Relationship teams are able to access the Environmental, Social & Governance (ESG) navigator to search, review and approve / reject the Climate Risk Assessment (CRA), as well as download the CRA Summary Report

Category	High-level deliverable	Target timeline	Action by*	Progress Update (Completed, On course, Not due, Past due)
Risk Management	Work with/advise clients in our most carbon intensive sectors i.e. Oil and Gas, Power and Metal and Mining, to put in place their transition plans and Environmental Social Governance (ESG) frameworks in an effort to reduce emissions associated with our financing activities.	Dec-25		Completed. a) The utilisation of the ESG navigator has equipped our frontline with the knowledge and skills to advise and assist clients in understanding their ESG rating which will allow them to take appropriate actions to improve their overall score. Engagements are ongoing with some of our clients in these sectors to understand their views and actions they are undertaking on the transition. b) For clients assessed to have high transition risk vulnerabilities, tracking is done via risk triggers in the client facilities.
Scenario analysis	Qualitative integration into ICAAP.	Q1 2021	CRO/ CFO	Completed.
	Fully integrate into ICAAP.	2024	CRO/ CFO	Completed. Scenario analysis included in the 2024 ICAAP.
Disclosure	Strengthen Task Force on Climate-Related Financial Disclosures (TCFD), and link into Pillar 3 disclosures as appropriate. The Standard Chartered Bank Kenya Sustainability Report 2021 will be launched in Quarter 2 of 2022 and subsequently every year.	Apr-23 Q2 2024 30 Aug 24	CRO/ CFO/ Head of CFCC	Completed. The sustainability report includes the climate -related disclosures. The Bank finalised the TCFD report and submitted to the CBK. In July 2024, the Bank launched the Kenya Sustainability Progress Report 2023. Below is the link to the report. ke-sc-sustainability-progress-report.pdf
	Develop and submit to CBK a time bound plan approved by the institution's Board on how they plan to implement the guidance herein, that is approved by the Board by June 30, 2022. The plan is to be signed by both the Chairperson and Chief Executive Officer of the institution.	Jun-22	CEO/ CRO	Completed.
	Quarterly report to CBK on the progress of its implementation of the Plan within 10 days after the end of every calendar quarter from the quarter ending September 30, 2022.	Sep-22	CRO / Head of CFCC	Quarterly.

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Nairobi Marathon
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51 Awards

In 2025, we received 51 awards recognising our role in supporting sustainable economic growth, improving financial inclusion and advancing responsible business practices.

17 Awards

Transaction banking leadership

- Best Transaction Bank in Africa;
- Africa's Best Transaction Banking for Financial Institutions;
- Best Trade Finance Provider;
- Best Bank for Cash Management.

13 Awards

Leadership and governance

- CEO ethics and integrity recognition;
- Woman Chairperson of the Year;
- Private Sector Legal Department of the Year;
- Legal 500 GC Powerlist recognitions;
- British Chamber Women in Leadership recognitions.

16 Awards

Sustainability and inclusion

- Best Financial Inclusion Initiative;
- Sustainable Corporate Social Responsibility;
- Financial Literacy Programs;
- Diversity and Inclusion Award;
- Gender Parity recognition;
- Volunteering awards.

5 Awards

Digital and client experience

- Best Digital Bank – Kenya;
- Best Bank in Digital Banking;
- Best Bank in Mobile Banking;
- Best Customer Centric Business Model.


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