

Standard Chartered employs 30,000 people in over 500 locations serving 56 countries and territories across the Asia Pacific Region, South Asia, the Middle East, Africa, the United Kingdom and the Americas. It is one of the world's most international banks and employees comprise 79 nationalities.

Standard Chartered serves both Consumer and Wholesale Banking customers, is well-established in growth markets and aims to be the 'Right Partner' for its customers. The Bank combines deep local knowledge with global capability.

The Bank is trusted across its network for its standard of governance and its commitment to making a difference in the communities in which it operates.

Front Cover:
The 2004 Standard Chartered Bank Hong Kong Marathon.

Standard Chartered has sponsored the Hong Kong Marathon since 1997. This year 24,000 runners took part. The event was a huge success and was covered by every newspaper and TV station in Hong Kong.

Employees

30,153

Nationalities

79

Countries/territories

56

Tier 1 capital ratio

8.8%

Mortgage customers

250,000

Credit cards in issue

6 m

Number of branches/offices

519

Wholesale Banking operating profit

UP 18%

Consumer Banking operating profit

UP 19%

Hong Kong operating profit

UP 17%

Net bad debts

DOWN 25%