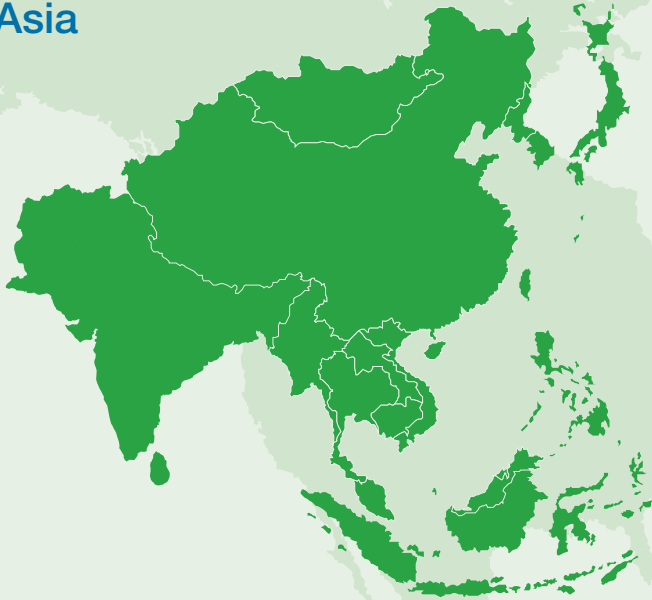


## Group at a Glance

Standard Chartered is one of the world's most international banks. In all our markets we are committed to exploring opportunities to be the Right Partner to our customers, employees and to the communities we operate in.

### Asia



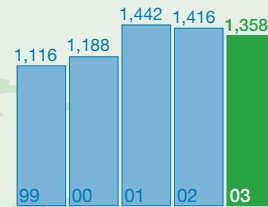
#### Hong Kong

Standard Chartered's business in Hong Kong has returned to growth and is well placed to benefit from a revival in the economy. It is our largest market. We intend to incorporate locally, in preparation for the potential economic growth generated by closer integration with China's Pearl River Delta region.

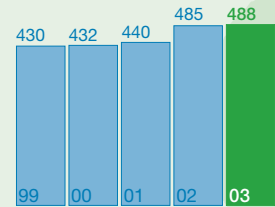
#### Singapore

Standard Chartered's 145th year of doing business in Singapore was marked by continued revenue growth and product innovation. The launch of our ground-breaking Manhattan credit card proved particularly successful, offering consumers the first credit card in Asia with interest rates tailored to their spending patterns.

**Employees** 3,991  
**Branches/offices** 75  
**Net Revenue** \$1,358 million



**Employees** 2,289  
**Branches/offices** 20  
**Net Revenue** \$488 million

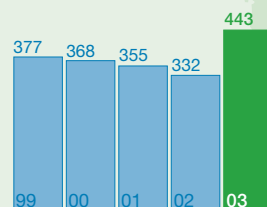


### Africa

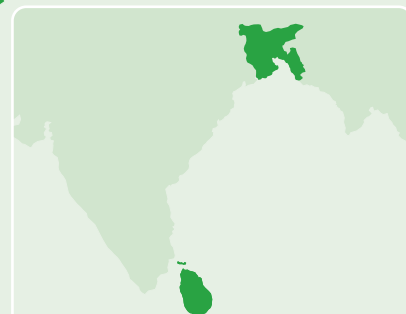
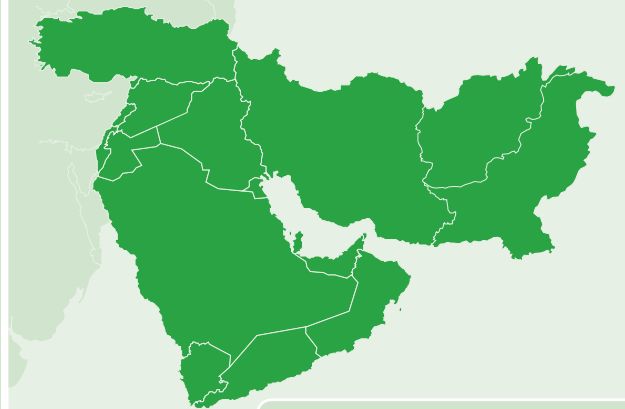


Africa is an increasingly profitable region for the Group through our continued development of the range and quality of services that we offer. We have taken a major step towards returning to full service banking in South Africa, with the acquisition of 20twenty, an online financial services company. The Banker magazine named Standard Chartered Bank of the Year for Africa 2003.

**Employees** 4,512  
**Branches/offices** 137  
**Net Revenue** \$443 million



### Middle East and South Asia (MESA)

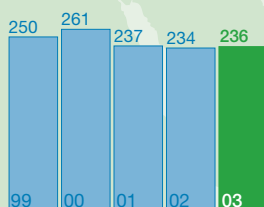


## Malaysia

Standard Chartered has continued to develop its long-established presence in Malaysia. In Consumer Banking we launched interactive kiosks in major shopping malls and expanded our product range in the country's growing Islamic financial services market. Standard Chartered Malaysia also supports the Group with a Global Service Centre in Kuala Lumpur with 1,000 employees.

**Employees** 2,211 **Branches/offices** 30

**Net Revenue**  
\$236 million

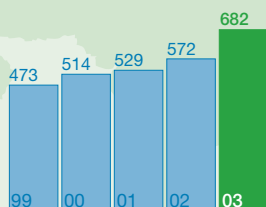


## Other Asia Pacific

Standard Chartered enjoyed double-digit revenue growth in many markets. In China, the Group's position was enhanced by being granted custodian bank status for Qualified Foreign Institutional Investors. Standard Chartered was also named Best Retail Bank in the Asia Pacific region by Retail Banker International magazine.

**Employees** 5,265 **Branches/offices** 79

**Net Revenue**  
\$682 million

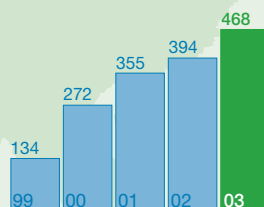


## India

Standard Chartered reinforced its position as the largest international bank in India with the rapid expansion of its branch network and product range. The Group highlighted its position as a leading bank in the Indian currency market by transacting the first on-shore foreign currency rupee option. Standard Chartered India also supports the Group with a Global Service Centre in Chennai with 3,300 employees.

**Employees** 7,201 **Branches/offices** 69

**Net Revenue**  
\$468 million

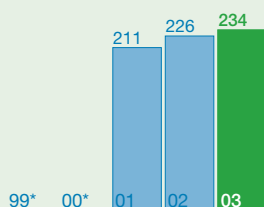


## United Arab Emirates

The UAE is an important market for Standard Chartered's Consumer and Wholesale businesses. Over 40 new products were launched by the Bank's investment services unit, which enjoyed rapid revenue growth. Our internet banking service was launched, while our card business also expanded with the launch of a Visa Electron Debit Card.

**Employees** 842 **Branches/offices** 8

**Net Revenue**  
\$234 million



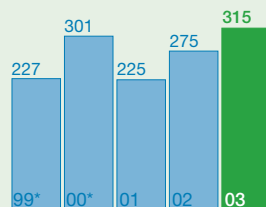
\*Prior to 2001 the UAE information is not separately available

## Other MESA

The MESA region delivered strong revenue growth in 2003. We continued to develop our product range across the region, maintaining our position as the largest foreign bank in Pakistan and Bangladesh. We also became the first international bank to open a branch in Afghanistan.

**Employees** 2,248 **Branches/offices** 85

**Net Revenue**  
\$315 million



## Americas and the United Kingdom

Businesses in these regions provide Wholesale Banking for those trading or investing in Asia, Africa, the Middle East and Latin America. Standard Chartered New York has one of the largest US dollar clearing businesses in the USA, ranking 8th in the banking industry. The Group also operates an offshore banking business based in Jersey. In 2003, a new representative office was opened in Turkey.

**Employees** 1,594 **Branches/offices** 16

**Net Revenue**  
\$529 million

