

Senior Management

Standard Chartered Bank

The directors of Standard Chartered Bank comprise the executive directors of Standard Chartered PLC and the following two senior executives:

Gareth Richard Bullock

Joined in 1996. He is a director of Standard Chartered Bank and Group Head, Strategy. Most recently he was the Group's Chief Information Officer and prior to that, CEO Africa. He has held other senior positions in the United Kingdom, Europe, Hong Kong, China and North East Asia. Age 50.

Peter Tung Shun Wong

Joined in 1997. He is a director of Standard Chartered Bank and Chief Executive Officer of Greater China. He was previously with Citibank in Hong Kong for over 15 years, latterly as Group Head of Sales, Service and Delivery Channels for North Asia. Age 51.

Executive Committee

The Group's Executive Committee as at 18 February 2004 comprises the directors of Standard Chartered Bank, other than Bryan Sanderson, and the following senior managers:

David Edwards

Joined in 1999. He is Regional General Manager, Middle East and South Asia. He was previously Group Head Risk Management. Age 50.

Alun Michael Guest Rees

Joined in 1990. He is Chief Executive Officer Wholesale Bank. He has held the positions of Chief Financial Officer of Group Treasury, Regional Treasurer in Singapore and Group Head of Global Markets. Age 47.

Timothy John Miller

Joined in 2000. He is Group Head of Human Resources and Organisational Learning. He was previously employed as Human Resources Director of GlaxoSmithKline's world-wide manufacturing operations. Age 46.

Peter David Sullivan

Joined in 1994. He is Chief Executive Officer, Africa. He has held the positions of Group Head of Global Cash Management Services, Group Head of Product Management, Corporate & Institutional Banking, and Chief Executive Officer of Standard Chartered Grindlays Bank. Age 55.

Jaspal Bindra

Joined in 1998. He is Group Head, Client Relationships, Wholesale Banking. He was previously Regional General Manager India, Standard Chartered Bank. Age 43.

John Filmeridis

Joined in 1995. He is Global Product Head, Credit Cards and Personal Loans & Business Financial Services, Consumer Banking. He was previously Regional General Manager, Middle East and South Asia. Age 56.

Jared Alvah Chase

Joined in 2003. He is Group Head of Global Sales and Trading. He was previously employed as Director of State Street's Fiduciary Services, based in Boston. Age 48.

Peter Gordon Flavel

Joined in 2003. He is Group Head, Sales, Marketing and Distribution. He was previously General Manager, Personal Financial Services, and a Director of the wealth management business, National Australia Bank. Age 43.

Wilson Chia Yew Hock

Joined in 1986. He is Head of Consumer Banking, Singapore. He was previously Global Product Head, Shared Distribution. Age 49.

Euleen Yiu Kiang Goh

Joined in 1984. She is Chief Executive Officer, Singapore. She has held various Group Head roles in Treasury and Custody Audit, Market Risk and Sales of Corporate & Institutional Banking. Age 48.

Tracy Jayne Clarke

Joined in 1985. She is Group Head, Corporate Affairs. She was previously Head of the Group Chief Executive's Office. Age 37.

Raymond John Ferguson

Joined in 1985. He is Chief Executive Officer, United Arab Emirates. He was previously Chief Executive Officer, Indonesia. Age 40.

Richard Frank Goulding

Joined in 2002. He is Chief Operating Officer of Wholesale Banking. He worked previously with the Old Mutual Group in the USA and with UBS Warburg in the UK, where he was a member of the Executive Board. Age 44.

Michael Charles Hart

Joined in 1991. He is General Manager East Africa & Chief Executive Officer Kenya. He was previously Group Head of Audit and Investigations, Head of International Consumer Finance in Asia Pacific and Group Head of Operations. Age 52.

Benjamin Hung

Joined in 1992. He is Group Head of Investor Relations. He was previously Head of Large Corporates, Wholesale Banking in Hong Kong and Regional Head of Transaction Sales, Asia Pacific. Age 39.

William Martyn Peter Jenkins

Joined in 2000. He is Global Product Head, Wealth Management. He was previously Group Head of Strategy. Age 50.

John Howard Lorimer

Joined in 2000. He is Chief Financial Officer, Consumer Banking. He was previously Global Product Head, Credit Card & Personal Loan. Age 51.

Allan Christopher Michael Low

Joined in 1990. He is Chief Executive Officer, India Region. He was previously General Manager East Africa & Chief Executive Officer, Kenya. Age 44.

Sherazam Mazari

Joined in 1999. He is Group Regional Head Consumer Banking. He was previously the Regional Head for the Consumer Bank in the Middle East and South Asia. Age 50.

Pamela Ann McGann

Joined in 1986 until 1988 and then rejoined in 1991. She is Group Head of Audit. She was previously Group Head of Corporate Affairs and Group Investor Relations Manager. Age 43.

Shayne Nelson

Joined in 1997. He is Chief Executive Officer and Managing Director of Standard Chartered Malaysia Berhad. He was formerly Chief Risk Officer Wholesale Bank. Age 44.

Vincent Leo Plant

Joined in 1991. He is Group Product Head, Consumer Finance. He was previously Head, Consumer Banking, Hong Kong. Age 54.

John Brian Small

Joined in 2001. He is Chief Credit Officer, Consumer Banking. He was previously Risk Head – Consumer Bank in Latin America for Citibank. Age 50.

David Frederic Miles Stileman

Joined in 1984. He is Group Head, Corporate Development. He was previously Chairman of Standard Chartered Asia and Chief Executive, Corporate Finance. Age 52.

Alexander Vincent Thursby

Joined in 1986. He is Head Corporates & Institutions Wholesale Banking N.E. Asia. He was previously Chief Executive Officer, United Arab Emirates. Age 44.

Edward Martin (Jake) Williams

Joined in 1999. He is Group Head Group Special Assets Management. He was previously General Manager – Sales and Marketing for Westpac Banking Corporation. Age 59.