

Standard Chartered employs 33,000 people in over 550 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 with employees representing 80 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 is trusted across its network for its standards of governance and its commitment to making a difference in the communities in which it operates.

Front Cover:

Thomas Migwi Kamau breaks the tape to win the 2004 Standard Chartered Hong Kong Marathon

Mr Kamau, from Kenya, set a personal best time in the 8th annual Standard Chartered Hong Kong Marathon. The event, which hosted a record 24,000 runners in 2004, is a signature international sporting event, attracting world-class runners from all corners of the globe.

Leading the Way

Leading the Way represents our strategic intent. It is the framework within which we make our strategic and operational decisions.

In the context of this framework, each country and business decides its role and determines what actions are required to achieve the Strategic Intent.

Strategic Intent	The world's best international bank Leading the way in Asia, Africa and the Middle East				
Brand promise	The Right Partner – Leading by Example				
Values	Responsive	Trustworthy	Creative	International	Courageous
Approach	Participation Focusing on attractive, growing markets where we can leverage our customer relationships and expertise		Competitive Positioning Combining global capability, deep local knowledge and creativity to outperform our competitors		Management Discipline Balancing the pursuit of growth with firm control of costs and risks
Commitment to stakeholders	Customers Passionate about our customers' success, delighting them with the quality of our service	Our People Helping our people to grow, enabling individuals to make a difference and teams to win	Communities Trusted and caring, dedicated to making a difference	Investors A distinctive investment delivering outstanding performance and superior returns	Regulators Exemplary governance and ethics wherever we are