

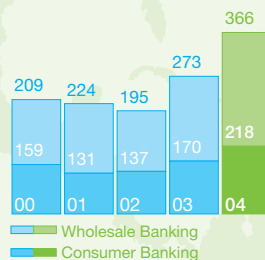
## Group at a Glance

Standard Chartered is one of the world's best international banks. In all our markets we are committed to being The Right Partner to our customers, employees and the communities in which we operate.

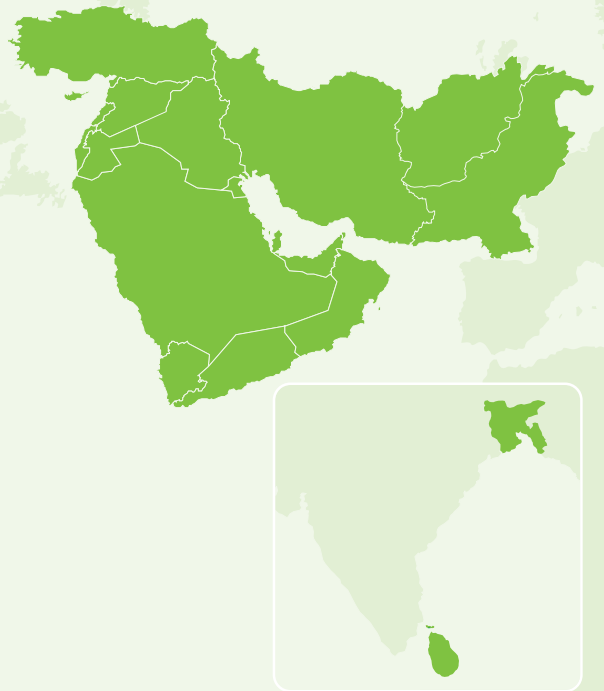
### Africa

Africa continues to be an important region for the Group, benefiting in 2004 from strong commodity prices, a more favourable currency situation and economic stability. Standard Chartered led the way in Africa, winning The Banker magazine's awards for Best Bank in Ghana, Sierra Leone, Tanzania and Zambia.

**Employees** 4,707  
**Branches/offices** 148  
**Net Revenue** \$584 million



### Middle East and South Asia (MESA)



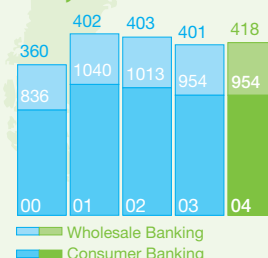
### Asia



#### Hong Kong

Standard Chartered's business in Hong Kong delivered strong profits in 2004 and is well placed to benefit from a revival in the economy. Hong Kong is playing an increasing role as a regional hub for Greater China. We incorporated locally in July 2004 in preparation for the economic growth generated by closer integration with China's Pearl River Delta region.

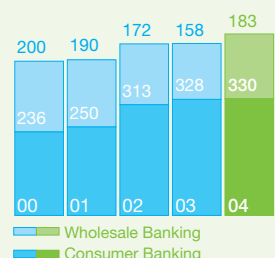
**Employees** 3,984  
**Branches/offices** 72  
**Net Revenue** \$1,408 million\*



#### Singapore

Standard Chartered continues to deliver in this competitive market, where we have been named Best Retail Bank in Asia Pacific by the Asian Banker Journal for three consecutive years. We continue to invest in sales and service excellence and in our growth businesses – Small and Medium Enterprises (SME), middle market and financial institutions.

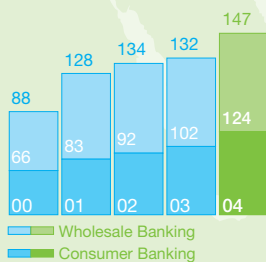
**Employees** 2,481  
**Branches/offices** 20  
**Net Revenue** \$513 million



## United Arab Emirates

The UAE delivered excellent business performance and growth in 2004. Revenue grew 16 per cent, outperforming the market. We won the exclusive banking licence for Dragonmart – the largest Chinese commercial, economic and trade mart outside China, launched Islamic Banking and sponsored the Dubai Marathon.

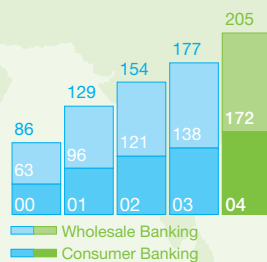
**Employees** 1,001  
**Branches/offices** 9  
**Net Revenue** \$271 million



## Other MESA

The MESA region, including Qatar, Bahrain, Pakistan and Bangladesh, delivered another strong financial performance with double-digit revenue growth and robust cost management. Investment in new products, including Corporate Finance, Structured Products, Debt Capital Markets and Islamic Banking is changing the shape of revenue streams.

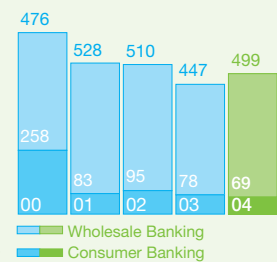
**Employees** 2,193  
**Branches/offices** 79  
**Net Revenue** \$377 million



## Americas and the United Kingdom

In these sophisticated markets, the Bank focuses on serving clients with needs in Asia, Africa and the Middle East. Standard Chartered New York has one of the largest US Dollar Clearing businesses in the USA. In 2004, the Bank was named Best Trade Bank in the UK by Global Finance magazine. The UK is the Head Office location for Group functions, providing governance and regulatory standards across the network.

**Employees** 1,634  
**Branches/offices** 17  
**Net Revenue** \$663 million\*

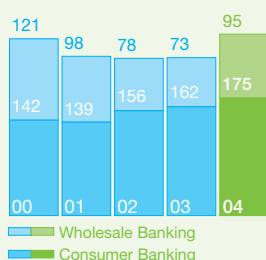


This region also includes our offices in Jersey, the Falkland Islands and Turkey.

## Malaysia

Standard Chartered Malaysia recorded strong growth in 2004. In 2005, we will increase penetration into the middle market, SME and consumer finance sectors, grow Islamic Banking and complete preparations for the anticipated liberalisation of the Malaysian financial sector. Malaysia also supports the Group with a Global Shared Service Centre in Kuala Lumpur with 1,000 employees.

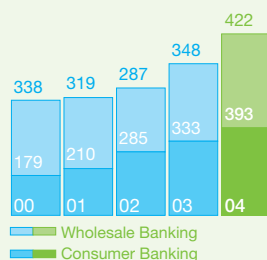
**Employees** 2,476  
**Branches/offices** 30  
**Net Revenue** \$270 million



## Other Asia Pacific

2004 was a transformational year across the Asia Pacific region. The investment in the new national Boho Bank in China, the purchase of a controlling stake, in a consortium with PT Astra International Tbk, in PT Bank Permata Tbk in Indonesia, and most recently, the acquisition, subject to regulatory approval, of Korea First Bank, give the Bank a strong position across many key growth markets.

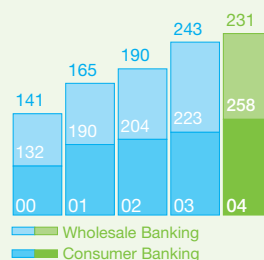
**Employees** 6,077  
**Branches/offices** 95  
**Net Revenue** \$815 million†



## India Region

Standard Chartered reinforced its position as the largest international bank in India and Nepal, adding 10 branches and entering three new cities in India in 2004. The Group underlined its leadership position by transacting the first Real Time Gross Settlement with State Bank of India and the Indian subsidiary of Unilever. Standard Chartered India also supports the Group with a Global Shared Service Centre in Chennai with 3,500 employees.

**Employees** 8,769  
**Branches/offices** 82  
**Net Revenue** \$466 million\*



\*includes one-off items from corporate activity (see page 26).

†excludes Korea First Bank.