

**STANDARD CHARTERED PLC - SUMMARY OF RESULTS
FOR THE SIX MONTHS ENDED 30 JUNE 2005**

	6 months ended 30.06.05 \$m	6 months ended 30.06.04 \$m	6 months ended 31.12.04 \$m
RESULTS			
Operating income	3,236	2,725	2,657
Impairment losses on loans and advances	(194)	(139)	(75)
Profit before taxation	1,333	1,107	1,144
Profit attributable to shareholders	971	756	822
Profit attributable to ordinary shareholders	956	727	793

BALANCE SHEET

Total assets	203,927	132,648	147,078
Total equity	12,494	8,862	10,069
Capital base	15,753	12,595	13,786

INFORMATION PER ORDINARY SHARE

	Cents	Cents	Cents
Earnings per share - normalised basis	75.2	57.1	67.5
- basic	74.7	62.1	67.5
Dividend per share	18.94	17.06	40.44
Net asset value per share	830.0	676.5	715.2

RATIOS

	%	%	%
Post-tax return on equity – normalised basis	18.4	18.0	18.6
Cost income ratio – normalised basis	52.6	54.0	54.0
Capital ratios:			
Tier 1 capital	7.3	9.2	8.6
Total capital	13.0	15.6	15.0

Results on a normalised basis reflect the Group's (Standard Chartered PLC and its subsidiaries) results excluding items presented in note 11 on page 55.