

STANDARD CHARTERED PLC – ADDITIONAL INFORMATION (continued)

Share Awards – Additional Information

1994 Executive Share Option Schemes

As at 1 January 2005, there were options outstanding over 2,252,949 ordinary shares under the schemes. During the first half of the year, options over 54,000 ordinary shares lapsed and options over 567,538 ordinary shares were exercised at various prices from 387 pence to 888 pence. There were no options granted under these schemes during the year.

As at 30 June 2005, there were options outstanding over 1,631,411 ordinary shares which may be exercised on various dates up to 2009 under the rules of the schemes.

Supplemental Executive Share Options Scheme

As at 1 January 2005, there were options outstanding over 379,819 ordinary shares under the scheme. During the year 379,819 options over ordinary shares lapsed and there were no exercises.

The exercise of these options were linked to performance criteria. As at 30 June 2005, there were no options outstanding under the scheme.

1997 Restricted Share Scheme

As at 1 January 2005, there were awards outstanding over 5,396,020 ordinary shares. During the first half of the year, awards over 1,016,807 ordinary shares were exercised and awards over 97,907 ordinary shares lapsed.

The following awards were made:

Date award made	Number of shares awarded	Exercise period
9 March 2005	2,527,452	2007 - 2012
14 June 2005	37,393	2007 - 2012

As at 30 June 2005, there were awards outstanding over 6,846,151 ordinary shares.

2000 Executive Share Option Scheme

As at 1 January 2005, there were options outstanding over 30,707,971 ordinary shares under the scheme. During the first half of the year, options over 362,764 ordinary shares lapsed and 2,604,914 ordinary shares options were exercised at various prices from 722.8 pence to 935.5 pence.

The following options were granted under the scheme:

Date option granted:	Option price per share	Number of shares under option	Exercise period
9 March 2005	971.0	752,938	2008 – 2015
14 June 2005	1039.5	153,839	2008 – 2015

The exercise of options granted during the year will be linked to performance criteria.

As at 30 June 2005, there were options outstanding over 28,647,070 ordinary shares which may be exercised at various dates up to 2015 under the rules of the scheme.

2001 Performance Share Plan

At 1 January 2005, there were awards outstanding over 3,066,957 ordinary shares.

The following awards were granted under the Plan:

Date award made	Number of shares awarded	Exercise period
9 March 2005	1,497,179	2008 – 2015

STANDARD CHARTERED PLC – ADDITIONAL INFORMATION (continued)

Share Awards – Additional Information (continued)

The awards granted under the 2001 performance share plan are nil cost options. The exercise of awards granted during the year will be linked to performance criteria. During the first half of the year awards over 401,401 ordinary shares were exercised and awards over 82,583 ordinary shares lapsed.

At 30 June 2005, there were awards outstanding over 4,080,152 ordinary shares.

Savings Related Share Option Schemes

UK Schemes

At 1 January 2005, there were options outstanding over 1,380,980 ordinary shares under these schemes. During the first half of the year, options were exercised over 28,699 ordinary shares at prices from 559.5 to 743 pence and 48,095 options lapsed. No options were granted under the schemes.

At 30 June 2005, there were options outstanding over 1,304,186 ordinary shares, which may be exercised at various dates up to 2010 under the rules of the schemes.

International Schemes

At 1 January 2005, there were 8,273,070 options outstanding under the schemes. During the first half of the year, options were exercised over 167,653 ordinary shares at prices from 334 pence to 743 pence and 487,640 options lapsed. No options were granted under the schemes.

At 30 June 2005, there were options outstanding over 7,617,777 ordinary shares which may be exercised on various dates up to 2010 under the rules of the schemes.

STANDARD CHARTERED PLC – ADDITIONAL INFORMATION (continued)

Directors' interests in Ordinary Shares – Additional Information

Director	At 1 January 2005			At 30 June 2005	
	Total interests	Personal interests	Family interests	Other interests (e)	Total interests
B K Sanderson	101,617	132,423	11,159	26,062	169,644
E M Davies	124,538	109,291	-	51,602	160,893
Sir CK Chow	15,664	15,664	-	-	15,664
M B DeNoma	53,172	103,107	-	24,941	128,048
J F T Dundas	2,100	2,100	-	-	2,100
V F Gooding	-	2,049	-	-	2,049
Ho KwonPing	2,375	2,429	-	-	2,429
R H P Markham	2,232	2,282	-	-	2,282
R Markland	2,019	2,065	-	-	2,065
R H Meddings	17,947	11,669	-	24,081	35,750
K S Nargolwala	116,917	147,340	-	24,941	172,281
H E Norton	4,000	4,000	-	-	4,000
P A Sands	24,238	15,503	-	30,961	46,464
P D Skinner	3,029	3,097	-	-	3,097
O H J Stocken	5,000	10,000	-	-	10,000

Notes

- (a) The beneficial interests of directors and their families in the ordinary shares of the Company are set out above. The directors do not have any non-beneficial interests in the Company's shares.
- (b) No director had an interest in the Company's preference shares or loan stock, nor the shares or loan stocks of any subsidiary or associated undertaking of the Group.
- (c) No director had any corporate interests in the Company's ordinary shares.
- (d) Miss Gooding was appointed as an independent non-executive director on 1 January 2005.
- (e) The shares shown in this column are Deferred Bonus Plan shares. Under the 2004 Deferred Bonus Plan, shares are awarded instead of all or part of the director's annual cash bonus. The shares are held in trust and automatically vest one year after the date of purchase; no exercise is necessary.

STANDARD CHARTERED PLC – ADDITIONAL INFORMATION (continued)

Directors' interests in Ordinary Shares (continued)

Director	Scheme	At 1 January 2005	Granted	Exercised	Lapsed	At 30 June 2005	Weighted average exercise price (pence)	Period of Exercise
B K Sanderson	2000 Scheme	142,055	49,433 ^(a)	-	-	191,488	822.5	2006-2015
	Sharesave	2,472	-	-	-	2,472	641	2008-2009
E M Davies	2000 Scheme	1,138,426	154,479 ^(a)	-	-	1,292,905	796.65	2005-2015
	Sharesave	2,957	-	-	-	2,957	559.5	2007-2008
	Supplemental Scheme	26,832	-	-	26,832	-	-	-
	1994 Scheme	132,848	-	-	-	132,848	754.02	2005-2009
M B DeNoma	2000 Scheme	622,473	64,109 ^(a)	316,828 ^(b)	-	369,754	795.8	2006-2015
	Sharesave	2,397	-	2,397 ^(b)	-	-	-	-
	Supplemental Scheme	36,585	-	-	36,585	-	-	-
	1994 Scheme	33,783	-	33,783 ^(b)	-	-	-	-
R H Meddings	2000 Scheme	302,805	74,794 ^(a)	-	-	377,599	817.99	2005-2015
	Sharesave	1,439	-	-	-	1,439	641	2006-2007
K S Nargolwala	2000 Scheme	580,819	64,109 ^(a)	-	-	644,928	829.16	2005-2015
	Supplemental Scheme	54,878	-	-	54,878	-	-	-
	1994 Scheme	99,063	-	-	-	99,063	757.1	2005-2009
P A Sands	2000 Scheme	500,580	97,837 ^(a)	-	-	598,417	835.54	2005-2015
	Sharesave	2,957	-	-	-	2,957	559.5	2007-2008

Notes

(a) Exercise Price: 971p

(b) Market value on date of exercise (21 June 2005) 1039p.

(c) 2000 Executive Share Option Scheme (the 2000 Scheme). Executive share options are exercisable after the third, but before the tenth, anniversary of the date of grant. The exercise price per share is at least the share price at the date of grant and options can normally only be exercised if an earnings per share (EPS) linked performance condition is satisfied. For awards granted in 2005, there is a sliding scale EPS performance condition. EPS must increase by a minimum of 15 per cent over the performance period for partial vesting, and by 30 per cent for full vesting.

(d) Sharesave. Sharesave is an all employee share scheme in which staff across the Group, including the executive directors, are eligible to participate. There are two schemes - the UK Sharesave Scheme and the International Sharesave Scheme.

Under Sharesave participants have a choice of opening a three-year or a five-year savings contract. Within a period of six months after the third or fifth anniversary, participants may purchase ordinary shares in the Company. The price at which they may purchase shares is typically at a 20 per cent discount to the share price at the date of invitation. There are no performance conditions attached to awards under the Sharesave schemes.

(e) 1997 Supplemental Executive Share Option Scheme (the Supplemental Scheme). No awards have been made under the Supplemental Scheme since February 2000 and it is anticipated that no future grants will be made under it except in exceptional circumstances.

To be eligible for a grant under this scheme, participants had to retain a personal holding of at least 10,000 shares, purchased at their own expense. Options can only be exercised up to the fifth anniversary of the grant date if, firstly, the share price over 20 consecutive days exceeds the share price at grant by at least 50 per cent plus RPI and, secondly, EPS increases by at least 25 per cent plus RPI. All subsisting awards under this scheme have now lapsed.

(f) 1994 Executive Share Option Scheme (the 1994 Scheme) (closed). No awards have been made under the 1994 Scheme since August 1999 as it was replaced by the 2000 Scheme.

Executive share options to purchase ordinary shares in the Company are exercisable after the third, but before the tenth anniversary of the date of grant. The exercise price is the share price at the date of grant and options can only be exercised if EPS increases by at least 15 per cent over three consecutive years.

Further details of the share schemes mentioned above, can be found in the Company's 2004 Report and Accounts, which is available on the Company's website: <http://investors.standardchartered.com>

STANDARD CHARTERED PLC – ADDITIONAL INFORMATION (continued)

Directors' interests in Ordinary Shares (continued)

Director	Type of Scheme*	Options where market price greater than exercise price			Options where market price lower than exercise price		
		At 30 June 2005	Weighted exercise price (pence)	Expiry date	At 30 June 2005	Weighted exercise price (pence)	Expiry date
B K Sanderson	Executive Schemes	191,488	822.5	2015	-	-	-
	Sharesave	2,472	641	2009	-	-	-
E M Davies	Executive Schemes	1,425,753	792.68	2007-2015	-	-	-
	Sharesave	2,957	559.5	2008	-	-	-
M B DeNoma	Executive Schemes	369,754	795.80	2013-2015	-	-	-
R H Meddings	Executive Schemes	377,599	817.99	2012-2015	-	-	-
	Sharesave	1,439	641	2007	-	-	-
K S Nargolwala	Executive Schemes	743,991	819.56	2008-2015	-	-	-
P A Sands	Executive Schemes	598,417	835.54	2012-2015	-	-	-
	Sharesave	2,957	559.50	2008	-	-	-

*Executive Schemes includes the 1994 Executive Share Option Scheme and the 2000 Executive Share Option Scheme

STANDARD CHARTERED PLC – ADDITIONAL INFORMATION (continued)

Directors' interests in Ordinary Shares (continued)

Director	Scheme	At 1 January 2005	Granted	Exercised	Lapsed	At 30 June 2005	Period of vesting
B K Sanderson	Performance Share Plan	32,068	-	-	-	32,068	2007
	Performance Share Plan	-	57,672(a)	-	-	57,672	2008
	Restricted Share Scheme	40,404	-	20,202(b)	-	20,202	2005
E M Davies	Performance Share Plan	83,010	-	-	-	83,010	2005
	Performance Share Plan	86,893	-	-	-	86,893	2006
	Performance Share Plan	69,481	-	-	-	69,481	2007
	Performance Share Plan	70,575	-	-	-	70,575	2007
	Performance Share Plan	-	154,479(a)	-	-	154,479	2008
M B DeNoma	Performance Share Plan	30,713	-	28,409(c)	2,304	-	-
	Performance Share Plan	55,032	-	-	-	55,032	2006
	Performance Share Plan	42,757	-	-	-	42,757	2007
	Performance Share Plan	21,715	-	-	-	21,715	2007
	Performance Share Plan	-	74,794(a)	-	-	74,794	2008
R H Meddings	Performance Share Plan	38,015	-	-	-	38,015	2006
	Performance Share Plan	37,413	-	-	-	37,413	2007
	Performance Share Plan	9,500	-	-	-	9,500	2007
	Performance Share Plan	-	74,794(a)	-	-	74,794	2008
	Restricted Share Scheme	45,319	-	-	-	45,319	2004-2005
K S Nargolwala	Performance Share Plan	51,189	-	47,349(d)	3,840	-	-
	Performance Share Plan	55,032	-	-	-	55,032	2006
	Performance Share Plan	42,757	-	-	-	42,757	2007
	Performance Share Plan	21,715	-	-	-	21,715	2007
	Performance Share Plan	-	74,794(a)	-	-	74,794	2008
P A Sands	Performance Share Plan	52,216	-	48,299(e)	3,917	-	-
	Performance Share Plan	65,170	-	-	-	65,170	2006
	Performance Share Plan	48,102	-	-	-	48,102	2007
	Performance Share Plan	36,644	-	-	-	36,644	2007
	Performance Share Plan	-	97,837(a)	-	-	97,837	2008
	Restricted Share Scheme	52,216	-	-	-	52,216	2004-2005

Notes

- (a) Market value on date of award (9 March 2005) was 971p.
- (b) Market value on date of exercise (10 June 2005) was 1042.5p.
- (c) Market value on date of exercise (21 June 2005) was 1039p.
- (d) Market value on date of exercise (11 May 2005) was 973p.
- (e) Market value on date of exercise (23 May 2005) was 989p.
- (f) 2001 Performance Share Plan (the Plan). Under the Plan awards of nil price options to acquire shares are granted to the director and will normally be exercised between three and ten years after the date of grant.

Before any award can be exercised under the Plan, certain performance conditions need to be met. The performance conditions are set at the time of the award. 50 per cent of each award is subject to the satisfaction of a relative total shareholder return performance target.

The remaining 50 per cent of the award is subject to the satisfaction of an EPS performance target. Further details of the performance conditions can be found in the Company's 2004 Report and Accounts, which is available on the Company's website: <http://investors.standardchartered.com>

(g) 1997 Restricted Share Scheme (the Restricted Share Scheme). The awards under the Restricted Share Scheme are nil cost options and are not normally granted to executive directors except upon their appointment. Fifty per cent of the award vests two years after the date of grant and the remainder after three years. There are no performance conditions attached to awards under the Restricted Share Scheme.

Further details of the share schemes mentioned above, can be found in the Company's 2004 Report and Accounts, which is available on the Company's website: <http://investors.standardchartered.com>

STANDARD CHARTERED PLC – ADDITIONAL INFORMATION

Corporate Governance

The directors confirm that, throughout the period, the Company has complied with the provisions of Appendix 14 of the Listing Rules of the Hong Kong Stock Exchange.

Securities transactions

The Company confirms that it has adopted a code of conduct regarding securities transactions by directors on terms no less exacting than required by Appendix 10 of the Listing Rules of the Hong Kong Stock Exchange, and that the directors of the Company have complied with this code of conduct throughout the period.

Share price information

The middle market price of an ordinary share at the close of business on 30 June 2005 was 1020 pence. The share price range during the first half of 2005 was 924.5 pence to 1043 pence (based on the closing middle market prices).

Substantial shareholders

The Company and its shareholders have been granted partial exemption from the disclosure requirements under Part XV of the Securities and Futures Ordinance (“SFO”).

As a result of this exemption, shareholders no longer have an obligation under the SFO to notify the Company of substantial shareholding interests, and the Company is no longer required to maintain a register of interests of substantial shareholders under section 336 of the SFO. The Company is, however, required to file with the Hong Kong Stock Exchange any disclosure of interests made in the UK.

Dividend and interest payment dates

2005 Interim dividend

Ex dividend date	17 August 2005
Record date for dividend	19 August 2005
Dividend payment date	14 October 2005

2005 Final dividend

(provisional only)

Results and dividend announced	2 March 2006
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Preference shares

Next half- yearly dividend

7½ per cent Non-Cumulative Irredeemable preference shares of £1 each	1 October 2005
8¼ per cent Non-Cumulative Irredeemable preference shares of £1 each	1 October 2005

8.9 per cent Non-Cumulative preference shares of \$5 each:

Dividends paid on the 1st of each calendar quarter

Previous dividend payments

Dividend and financial year	Payment date	Cash dividend per ordinary share	Cost of one new ordinary share under the share dividend scheme
Final 1998	28 May 1999	14.50p	889.5p
Interim 1999	15 October 1999	6.75p	860.8p
Final 1999	26 May 2000	16.10p	797.9p
Interim 2000	13 October 2000	7.425p	974.3p
Final 2000	25 May 2001	17.71p	No offer
Interim 2001	12 October 2001	12.82c/8.6856p	No offer
Final 2001	17 May 2002	29.10c/19.91p	£8.43/\$12.32
Interim 2002	15 October 2002	14.10c/9.023p	£6.537/\$10.215
Final 2002	13 May 2003	32.9c/20.692p/ HK\$2.566	£6.884/\$10.946
Interim 2003	10 October 2003	15.51c/9.3625p/HK\$1.205	£8.597/\$14.242
Final 2003	14 May 2004	36.49c/20.5277p/HK\$2.8448	£8.905/\$15.830
Interim 2004	8 October 2004	17.06c/9.4851p/HK\$1.3303	£9.546/\$17.16958
Final 2004	13 May 2005	44.44c/21.145p/HK\$3.15156	£9.384/\$17.947

STANDARD CHARTERED PLC – ADDITIONAL INFORMATION (continued)

ShareCare

ShareCare is available to shareholders on the United Kingdom share register who have a resident address in the United Kingdom. Sharecare allows you to hold your Standard Chartered shares in a nominee account. Your shares can be held in electronic form so you will no longer have to worry about keeping your share certificates safely. If you join ShareCare you will still be invited to attend the Company's AGM and you will still receive your dividend at the same time as everyone else. ShareCare is free to join and there are no annual fees to pay. If you would like to receive more information please contact the shareholder helpline on 0870 702 0138.

Bankers' Automated Clearing System (BACS)

Dividends and loan stock interest can be paid straight into your bank or building society account. Please contact our registrar for a mandate form.

Registrars and shareholder enquiries

If you have any enquiries relating to your shareholding and you hold your shares on the United Kingdom share register, please contact our registrar Computershare Investor Services PLC, at PO Box 82, The Pavilions, Bridgwater Road, Bristol, BS99 7NH. There is a shareholder helpline on 0870 702 0138.

If you hold your shares on the Hong Kong branch register and you have enquiries, please contact Computershare Hong Kong Investor Services Limited at Shops 1712 – 1716, 17th Floor, Hopewell Centre, 183 Queens Road East, Hong Kong. You can check your shareholding at: www.computershare.com

Chinese translation

If you would like a Chinese version of this Interim Report please contact: Computershare Hong Kong Investor Services Limited at 46th Floor, Hopewell Centre, 183 Queens Road East, Hong Kong.

中期報告之中文譯本可向香港中央證券登記有限公司索取，地址：香港皇后大道東 183 號合和中心 46 樓。

Shareholders on the Hong Kong branch register who have asked to receive corporate communications in either Chinese or English can change this election by contacting Computershare.

If there is a dispute between any translation and the English version of this Interim Report, the English text shall prevail.

Taxation

Information on taxation applying to dividends paid to you if you are a shareholder in the United Kingdom, Hong Kong and the United States will be sent to you with your dividend documents.

Electronic communications

If you hold your shares on the United Kingdom share register and in future you would like to receive the Report and Accounts and Interim Reports electronically rather than by post, please register online at:

www.standardchartered.com/investors.

Then click on Update **Shareholder Details** and follow the instructions. You will need to have your Shareholder or ShareCare Reference number when you log on. You can find this on your share certificate or ShareCare statement.

Independent review report by KPMG Audit Plc to Standard Chartered PLC

Introduction

We have been engaged by the company to review the financial information set out on pages 41 to 80 and we have read the other information contained in the interim report and considered whether it contains any apparent misstatements or material inconsistencies with the financial information.

This report is made solely to the company in accordance with the terms of our engagement to assist the company in meeting the requirements of the Listing Rules of the Financial Services Authority. Our review has been undertaken so that we might state to the company those matters we are required to state to it in this report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the company for our review work, for this report, or for the conclusions we have reached.

Directors' responsibilities

The interim report, including the financial information contained therein, is the responsibility of and has been approved by the directors. The directors are responsible for preparing the interim report in accordance with the Listing Rules which require that the accounting policies and presentation applied to the interim figures should be consistent with those applied in preparing the preceding annual financial statements except where any changes, and the reasons for them, are disclosed.

As disclosed in note 1 to the financial information, the next annual financial statements of the group will be prepared in accordance with IFRSs adopted for use in the European Union. This interim report has been prepared in accordance with IAS 34 Interim Financial Reporting as described in Note 1 and the requirements of IFRS 1 First-time Adoption of International Financial Reporting Standards relevant to interim reports.

The accounting policies that have been adopted in preparing the financial information are consistent with those that the directors currently intend to use in the next annual financial statements. There is, however, a possibility that the directors may determine that some changes to these policies are necessary when preparing the full annual financial statements for the first time in accordance with those IFRSs adopted for use by the European Union. This is because, as disclosed in note 1, the directors have anticipated that certain standards, which have yet to be formally adopted for use in the EU, will be so adopted in time to be applicable to the next annual financial statements.

Review work performed

We conducted our review in accordance with guidance contained in Bulletin 1999/4 *Review of interim financial information* issued by the Auditing Practices Board for use in the United Kingdom. A review consists principally of making enquiries of group management and applying analytical procedures to the financial information and underlying financial data and, based thereon, assessing whether the accounting policies and presentation have been consistently applied unless otherwise disclosed. A review is substantially less in scope than an audit performed in accordance with Auditing Standards and therefore provides a lower level of assurance than an audit. Accordingly, we do not express an audit opinion on the financial information.

Review conclusion

On the basis of our review we are not aware of any material modifications that should be made to the financial information as presented for the six months ended 30 June 2005.

KPMG Audit Plc
Chartered Accountants
London
8 August 2005

STANDARD CHARTERED PLC – ADDITIONAL INFORMATION (continued)

Financial Calendar

Ex-dividend date	17 August 2005
Record date	19 August 2005
Posting to shareholders of 2005 Interim Report	2 September 2005
Payment date – interim dividend on ordinary shares	14 October 2005

Copies of this statement are available from:

Investor Relations, Standard Chartered PLC, 1 Aldermanbury Square, London, EC2V 7SB or from our website on <http://investors.standardchartered.com>

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The following information will be available on our website

- *A live webcast of the interim results analyst presentation (available from 10:45am BST)*
- *A pre-recorded webcast and Q/A session of analyst presentation in London (available 1:00pm BST)*
- *Interviews with Mervyn Davies, Group Chief Executive and Peter Sands, Group Finance Director available from 9:00am BST.*
- *Slides for the Group's presentations (available after 1:00pm BST)*

Images of Standard Chartered are available for the media at www.newscast.co.uk

Information regarding the Group's commitment to Corporate Responsibility is available at <http://www.standardchartered.com/corporateresponsibility>

The 2005 Interim Report will be made available on the website of the Stock Exchange of Hong Kong and on our website www.standardchartered.com as soon as is practicable.