Major Awards 2005

Wholesale Banking



Asia Risk Awards 2005

Interest Rate Derivatives House of the Year 2005



IFR Asia Awards 2005

Domestic Bond House of the Year

Philippines Capital Markets Deal of the Year – San Miguel \$1.85 billion Bridge Loan

Syndicated Loan of the Year – Lenovo Group \$600 million Five Year Loan



The ASSET Triple A Asian Awards 2005

Best Structured Trade Finance Bank

Best Cash Management Bank for South Asia

Best Sub-Custodian in Thailand Best Asian Currency Bond House

Best Securitisation House

Best Debt House in Singapore

Best Debt House in Thailand

Best Domestic Securitisation – China Construction Bank RMB3 billion Residential Mortgage Backed Securitisation

Best Syndicated Loan – Lenovo Group \$600 million Five Year Loan

Best Local Currency Bond – PTT THB4.118 billion Fixed Rate Debentures

Best Deal in India – Tata Steel Takeover of NatSteel Ltd SGD 486 million



Finance Asia Achievement Awards 2005

Best Local Currency Bond House Best Securitisation House Best Vanilla Loan – San Miguel

\$1.85 billion Bridge Loan

Best Structured Product Deal –

START CLO \$2 billion Synthetic
Securitisation

Best Project Finance Deal – Nam Thuen 2 \$1.58 billion Project Financing



Euromoney Awards for Excellence 2005

Best Debt House in Thailand Best Bank of the Year for Sub-Saharan Africa



Trade Finance Awards for Excellence 2005

Best Trade Finance Bank in Sub-Saharan Africa



Global Custodian Agent Bank Surveys 2005

Best Agent Bank in Asia – Top rated in China, Hong Kong, India, Indonesia, Japan, Korea, Malaysia, Pakistan, Philippines, Singapore, Taiwan and Thailand



Global Finance Awards 2006

Best Bank for Liquidity Management in Africa

Deal of the Year for China -China Construction Bank RMB3 billion Residential Mortgage Backed Securitisation



Euromoney Project Finance Deals of the Year 2005

Telecoms Deal of the Year EMEA – Vmobile \$100 million Financing

Petrochemicals Deal of the Year EMEA – Qatofin, Q-Chem II \$760 million & \$1.19 million Long-term Debt Facilities

IWPP Deal of the Year EMEA – Shuaibah IWPP \$2.5 billion Project Financing

Global Project Finance Deal of the Year and Oil & Gas Downstream Deal of the Year EMEA – RasGas II & III \$970 million Long-term Debt Facility

Power Deal of the Year Asia-Pacific – Nam Thuen 2 \$1.58 billion Project Financing

Petrochemicals Deal of the Year Asia-Pacific – Titan Chemicals \$700 million Refinancing

Consumer Banking

Consumers Association of Pakistan

Consumer's Choice Award, Credit Cards. Pakistan

Hong Kong Association of Customer Service Excellence

Customer Service Excellence Award – Consumer Banking Outserve Programme in Hong Kong

Hong Kong Call Centre Association

Contact Centre of the Year 2005 Gold Award



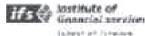
Retail Banker International Awards 2005

Best Retail Bank in Asia Pacific



The Asian Banker Excellence in Retail Finance Service Awards 2005

Best Consumer Credit Product Award – Quick Cash (Malaysia)



IFS / Deloitte Financial Innovation Awards

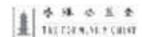
Silver Prix for Most Promising New Product 2005 & Grand Prix Gold Award 2005 – Fixed Rate Home Loan (Kenya)

Corporate Responsibility



Asian Institute of Management

Asian CSR Award – Poverty Alleviation, Hong Kong



Community Chest Annual Awards 2005

President Award - Hong Kong



Botswana Business Coalition on AIDS

Red Ribbon Award – Most Innovative Workplace AIDS Programme



Hong Kong Institute of CPA Best Corporate Governance Disclosure Awards

Gold and Most Significant Improvement Awards – Standard Chartered Hong Kong



The Hong Kong Council of Social Services

Total Caring Company Award

UNICEF (Malaysian Chapter)

Advance Humanity Corporate Award – for Living with HIV, Malaysia

PricewaterhouseCoopers and the Nation Media Group

Most Respected Company in East Africa

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