

## SUMMARY OF RESULTS

for the six months ended 30 June 2006

	6 months ended 30.06.06 \$million	6 months ended 30.06.05 \$million	6 months ended 31.12.05 \$million
<b>Results</b>			
Operating income	4,112	3,236	3,625
Impairment losses on loans and advances	(349)	(194)	(125)
Operating profit before taxation	1,527	1,333	1,348
Profit attributable to parent company's shareholders	1,103	971	975
Profit attributable to ordinary shareholders*	1,088	956	961
<b>Balance Sheet</b>			
Total assets	238,148	204,643	215,096
Total equity	13,850	12,534	12,333
Capital base	19,164	15,720	17,118
<b>Information per Ordinary Share</b>			
	Cents	Cents	Cents
Earnings per share – normalised basis**	84.1	75.2	78.7
– basic	82.8	74.7	74.0
Dividend per share	20.83	18.94	45.06
Net asset value per share	983.5	841.0	889.4
<b>Ratios</b>			
	%	%	%
Return on ordinary shareholders' equity – normalised basis**	17.9	18.3	18.1
Cost income ratio – normalised basis**	53.6	52.6	57.3
Capital ratios:			
Tier 1 capital	8.4	7.3	7.7
Total capital	14.2	12.9	13.6

\* Profit attributable to ordinary shareholders is after the deduction of dividends payable to the holders of the non-cumulative redeemable preference shares (see note 6 on page 40).

\*\* Results on a normalised basis reflect the results of Standard Chartered PLC and its subsidiaries (the Group) excluding items presented in note 7 on page 41.

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Unless another currency is specified, the word "dollar" or symbol "\$" in this document means United States dollar and the word "cent" or symbol "c" means one-hundredth of one United States dollar.

Within this document, the Hong Kong Special Administrative Region of the People's Republic of China is referred to as 'Hong Kong'; 'Middle East and Other South Asia' (MESA) includes: United Arab Emirates (UAE), Bahrain, Jordan, Pakistan and Bangladesh; and 'Other Asia Pacific' includes: China, Indonesia, Thailand, Taiwan and the Philippines.

Standard Chartered PLC – Stock Code: 2888