

Standard Chartered Plc (STAN)

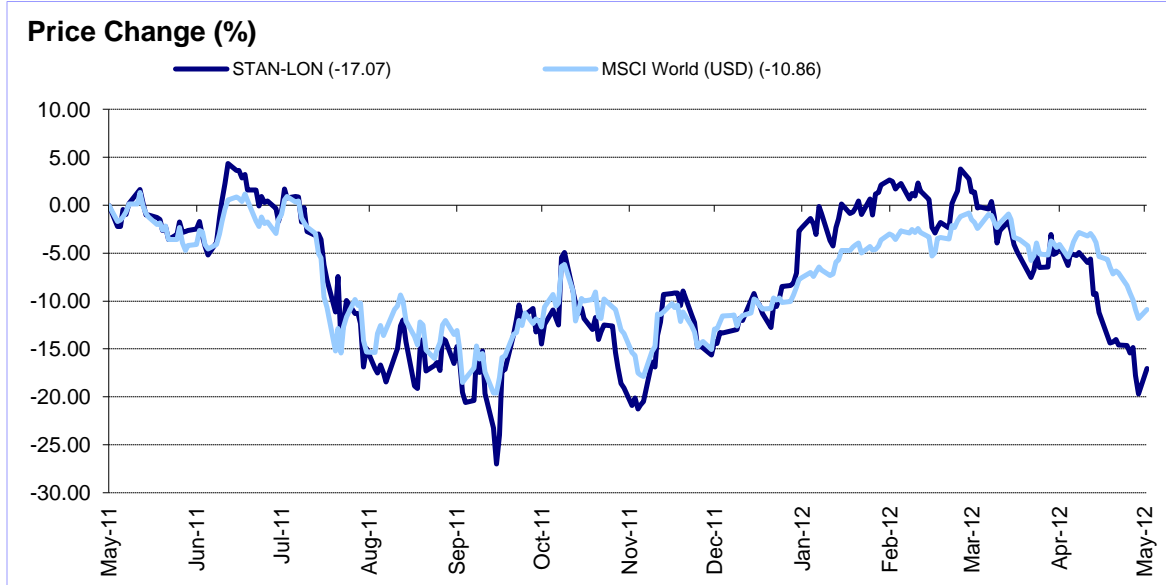
Provided by SNL Financial

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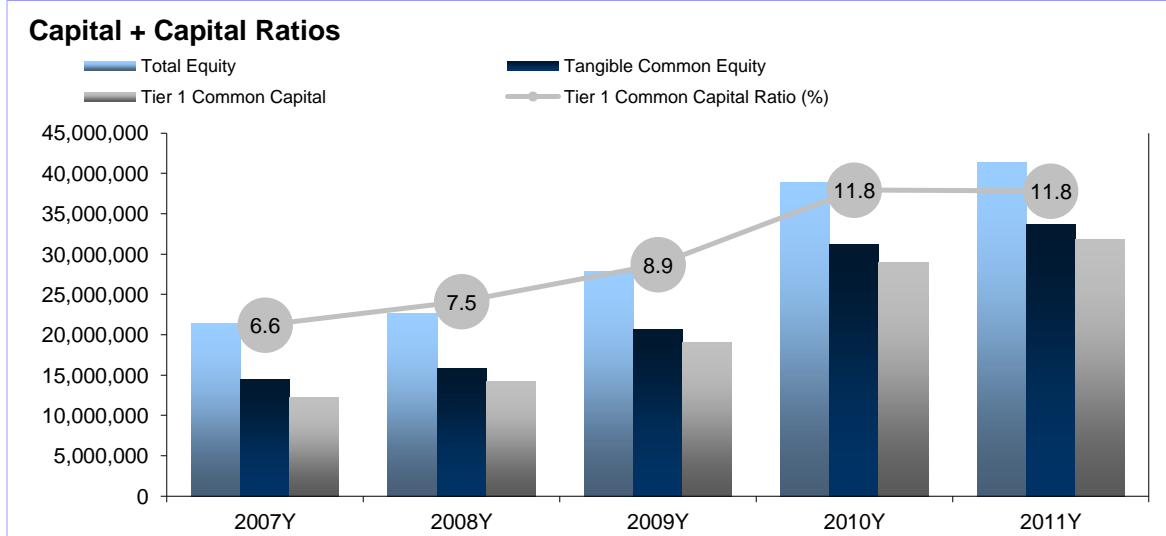
Corporate Officers	Position	Age
Peter Alexander Sands	Chief Executive Officer	50
Richard Henry Meddings	Chief Financial Officer	54
John Wilfred Peace	Chairman of the Board	63

Credit Ratings:	Rating	Date	Direction	Watch
S&P LT Issuer Rating	A+	01/12/2011	Upgrade	Outlook Stable
Moody's LT Issuer Rating		--	--	--
Fitch LT Issuer Rating	AA-	05/03/2012	Affirm	Outlook Negative
DBRS LT Issuer Rating	A	31/01/2012	Affirm	Outlook Stable

Current Market Data			
Closing Price (\$)	13.63	Volume (Shares):	3,723,113
One-Day Change (%)	2.56	Shares Outstanding (actual)	2,385,002,486
Price/MRY EPS (x)	6.9		(as of 9-May-2012)
Price/Current Year EPS (x)	9.9	Market Capitalization (\$0)	32,495,658.9
Price/ Book (%)	126.1	Dividend Yield (%)	3.92
Price/ Tangible Book (%)	152.5		(Current Market Data as of 22-May-2012)



LIQUIDITY (%)	2007Y	2008Y	2009Y	2010Y	2011Y
End of Period Date	31/12/2007	31/12/2008	31/12/2009	31/12/2010	31/12/2011
Net Loans/ Assets	47.59	41.03	46.22	47.70	44.86
Amortized Loans/ Deposits	85.82	74.43	78.92	78.29	76.97
Loans Maturing in < 1 Year/Total	50.54	51.18	48.61	47.56	47.53
Deposits Maturing in < 1 Year/Total	96.83	97.29	98.36	96.90	95.87
ST & Current LT Debt (\$0)	23,103,000	20,518,000	21,247,000	20,164,000	32,568,000

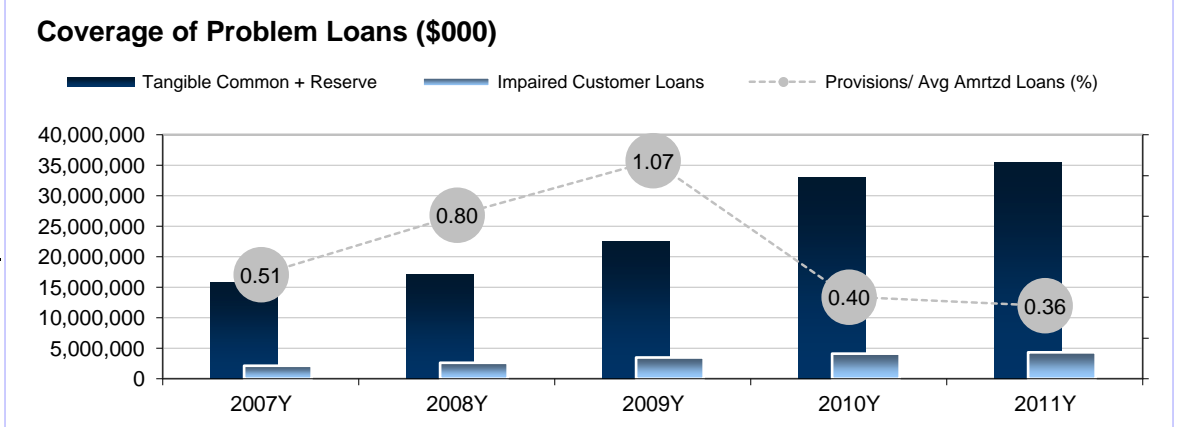


CAPITAL ADEQUACY (\$000)	2007Y	2008Y	2009Y	2010Y	2011Y
Total Equity	21,452,000	22,695,000	27,920,000	38,865,000	41,375,000
Common Equity	20,851,000	22,140,000	27,340,000	38,212,000	40,714,000
Total Intangible Assets	6,374,000	6,361,000	6,620,000	6,998,000	7,061,000
Tangible Common Equity	14,477,000	15,779,000	20,720,000	31,214,000	33,653,000
Tot Acc Other Comprehensive Inc	1,788,000	-1,872,000	-1,263,000	-47,000	-1,516,000
Total Equity/ Total Assets (%)	6.50	5.22	6.39	7.52	6.91
Tang Common Eq/ Tang Assets (%)	4.48	3.68	4.82	6.13	5.68
T1: Common Equity	18,841,000	21,104,000	26,270,000	37,050,000	39,561,000
T1: Core Eligible Pref or Hybrid	NA	NA	NA	NA	NA
T1: Other Tier 1 Cap / Adjustments	-6,612,000	-6,924,000	-7,168,000	-8,128,000	-7,728,000
Tier 1 Common Capital	12,229,000	14,180,000	19,102,000	28,922,000	31,833,000
T1: Eligible Hybrid Capital Securities	4,185,000	4,638,000	5,554,000	5,514,000	5,514,000
T1: Other Tier 1 Adjustments	0	-86,000	-74,000	-141,000	-335,000
Tier 1 Capital	16,414,000	18,732,000	24,582,000	34,295,000	37,012,000
T2: Eligible Hybrid Cap & Sub Debt	11,121,000	11,217,000	11,082,000	11,096,000	11,348,000
T2: Other Tier 1 Cap / Adjustments	859,000	-426,000	-342,000	-326,000	-849,000
Tier 2 Capital	11,980,000	10,791,000	10,740,000	10,770,000	10,499,000
Total Risk-based Capital	28,114,000	29,442,000	35,265,000	45,062,000	47,507,000
Credit & Counterparty Risk	162,995,000	161,276,000	173,315,000	202,333,000	220,394,000
Market Risk/ Trading Book	13,963,000	9,205,000	19,912,000	15,772,000	21,354,000
Operational Risk	8,396,000	18,340,000	20,696,000	26,972,000	28,762,000
Other Risk-weighted Assets	0	0	0	0	0
Total Risk-adjusted Assets	185,354,000	188,821,000	213,923,000	245,077,000	270,510,000
Tier 1 Common Capital Ratio (%)	6.60	7.51	8.93	11.80	11.77
Tier 1 Ratio (%)	8.86	9.92	11.49	13.99	13.68
Risk-based Capital Ratio (%)	15.17	15.59	16.48	18.39	17.56
IFRS Tier 1 Leverage Ratio (%)	4.11	3.93	4.86	6.25	6.05

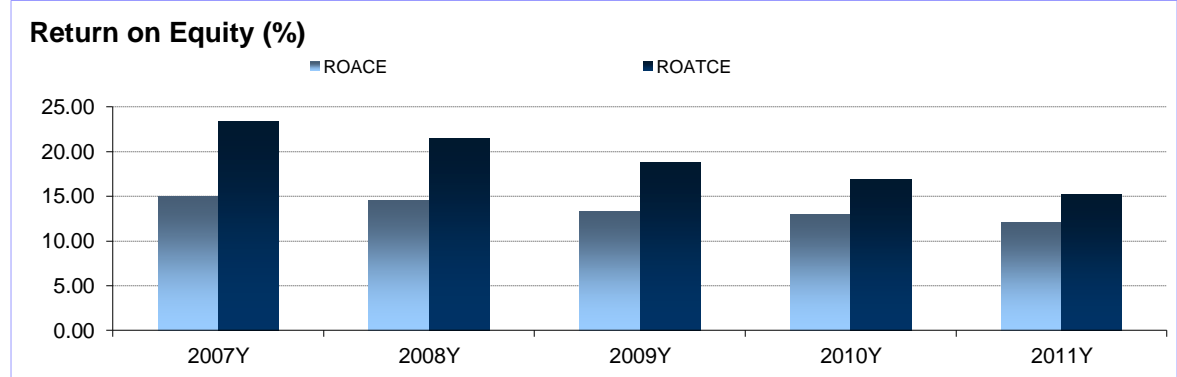
HIGHLIGHTS (\$000)	2007Y	2008Y	2009Y	2010Y	2011Y
End of Period Date	31/12/2007	31/12/2008	31/12/2009	31/12/2010	31/12/2011
Total Assets	329,871,000	435,068,000	436,653,000	516,560,000	599,070,000
Total Net Loans	156,982,000	178,512,000	201,803,000	246,404,000	268,753,000
Total Deposits	182,596,000	238,591,000	256,746,000	316,502,000	351,819,000
Net Income Attributable to Parent	2,841,000	3,241,000	3,380,000	4,332,000	4,849,000
Book Value per Share (\$)	12.95	11.68	13.50	16.27	17.08
Tangible Book Value per Share (\$)	8.99	8.32	10.23	13.29	14.12
Diluted EPS after Extraordinary (\$)	1.74	1.91	1.59	1.93	1.98
FTE Employees (actual)	69,612	80,557	78,494	85,231	86,865
Amortized Loans/ Deposits (%)	85.82	74.43	78.92	78.29	76.97

ASSET QUALITY (\$000)	2007Y	2008Y	2009Y	2010Y	2011Y
Gross Impaired Customer Loans	2,152,000	2,638,000	3,504,000	4,136,000	4,351,000
Reserves for Impaired Cus Lns	1,271,000	1,307,000	1,853,000	1,824,000	1,890,000
Net Impaired Customer Loans	881,000	1,331,000	1,651,000	2,312,000	2,461,000

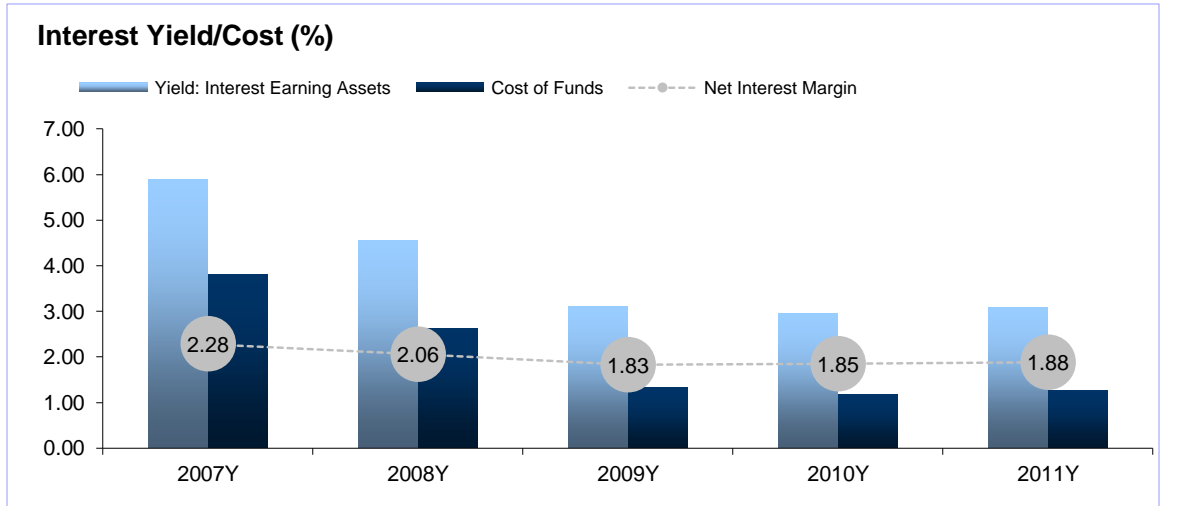
Gross Cus Loan PD Not Impaired	5,011,000	5,182,000	3,927,000	3,953,000	4,944,000
Loans 30+ Days PD & Still Accruing	1,213,000	1,348,000	1,036,000	1,143,000	1,180,000
Loans 60+ Days PD & Still Accruing	639,000	758,000	532,000	541,000	574,000
90+ Days Delinquent	154,000	325,000	222,000	181,000	154,000
Lns 180+ Past Due, Not Impaired	0	0	0	0	0
Grs Imprd Lns/ Lns at Amrtzd Cst (%)	1.38	1.50	1.74	1.70	1.63
Net Imprd Lns/ Lns at Amrtzd Cst (%)	0.57	0.76	0.83	0.96	0.93
Impaired & Delinquent Lns/ Lns (%)	4.59	4.44	3.70	3.33	3.49
Impaired & 90+ Delinquent/ Lns (%)	1.48	1.68	1.85	1.78	1.69
Impaired Loans/ RWA (%)	1.16	1.40	1.64	1.69	1.61
Impaired Lns/ Tang Eq & Reserve (%)	12.75	14.42	14.58	12.01	11.77
Provisions/ Avg Amrtzd Loans (%)	0.51	0.80	1.07	0.40	0.36
Credit Cost/ Avg Earning Assets (%)	0.30	0.51	0.54	0.21	0.20
Credit Cost/ Pre-Imprmnt Op Profit (%)	16.57	29.96	30.58	13.05	13.03
Reserves/ Lns Held For Invest (%)	1.16	1.11	1.36	1.06	0.99
Charge-offs: Bal Sht Lns	1,183,000	1,119,000	1,332,000	1,252,000	957,000
Recoveries: Bal Sht Lns	139,000	180,000	191,000	236,000	265,000
Net Charge-offs: Bal Sht Lns	1,044,000	939,000	1,141,000	1,016,000	692,000
NCOs/ Avg Lns at Amrtzd Cst (%)	0.70	0.57	0.61	0.46	0.27



PROFITABILITY RATIOS (%)	2007Y	2008Y	2009Y	2010Y	2011Y
ROAA	0.98	0.82	0.74	0.88	0.87
ROAE	15.39	15.15	13.74	13.22	12.30
ROACE	14.92	14.57	13.25	12.91	12.03
ROATCE	23.36	21.45	18.71	16.87	15.15
Net Interest Margin	2.28	2.06	1.83	1.85	1.88
Cost-to-Income	56.25	56.75	53.34	56.27	56.16
Pre-Imprmnt Op Profit/ Avg Assets	1.59	1.42	1.48	1.40	1.36



YIELD AND COST ANALYSIS (%)	2007Y	2008Y	2009Y	2010Y	2011Y
Yield: Total Loans	7.27	6.79	4.93	4.45	4.77
Yield: Total Bank Loans	6.72	3.23	1.50	1.44	2.09
Yield: Interest Earning Assets	5.89	4.56	3.10	2.94	3.08
Int Cost: Total Deposits	3.65	2.53	1.28	1.17	1.37
Int Cost: Bank Deposits	5.28	3.93	2.28	1.42	1.30
Cost of Funds	3.79	2.61	1.33	1.16	1.27
Customer Interest Spread	3.62	4.26	3.64	3.27	3.40
Net Interest Margin	2.28	2.06	1.83	1.85	1.88
Net Int Inc/Avg Risk-weighted Assets	3.70	3.95	3.79	3.69	3.94



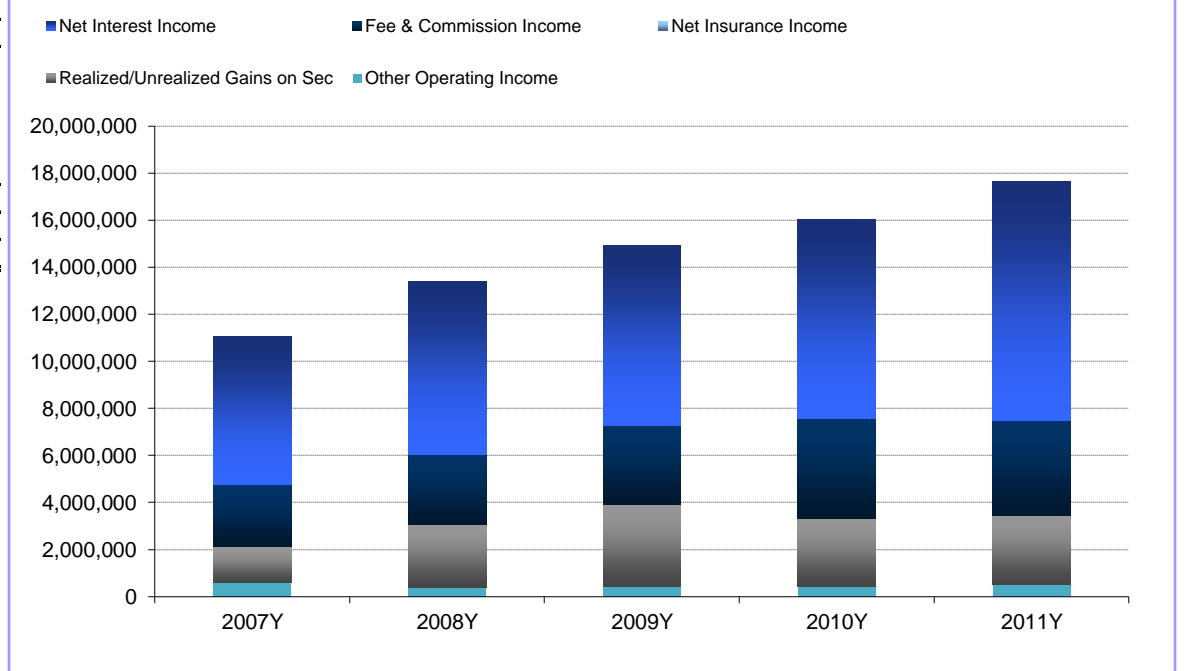
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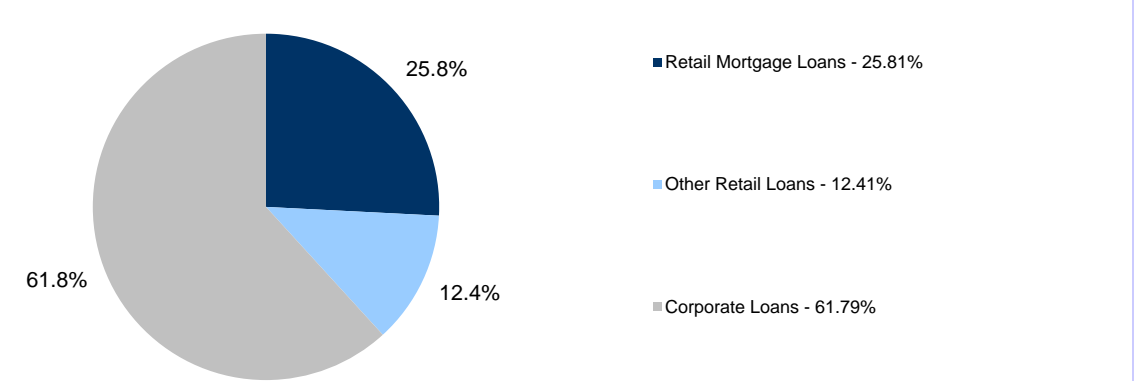
BALANCE SHEET (\$000)						INCOME STATEMENT (\$000)					
	2007Y	2008Y	2009Y	2010Y	2011Y		2007Y	2008Y	2009Y	2010Y	2011Y
End of Period Date	31/12/2007	31/12/2008	31/12/2009	31/12/2010	31/12/2011	End of Period Date	31/12/2007	31/12/2008	31/12/2009	31/12/2010	31/12/2011
Cash and Cash Equivalents	10,175,000	24,161,000	18,131,000	32,724,000	47,364,000	Interest Income	16,176,000	16,378,000	12,926,000	13,500,000	16,584,000
Net Loans to Banks	37,679,000	47,946,000	52,933,000	53,264,000	66,549,000	Interest Expense	9,911,000	8,991,000	5,303,000	5,030,000	6,431,000
Total Net Loans	156,982,000	178,512,000	201,803,000	246,404,000	268,753,000	Net Interest Income	6,265,000	7,387,000	7,623,000	8,470,000	10,153,000
Total Debt Instruments	70,142,000	76,852,000	89,749,000	91,294,000	100,419,000	Fee & Commission Income	3,189,000	3,420,000	3,824,000	4,556,000	4,466,000
Securities: Corporate Equity	3,060,000	2,218,000	2,866,000	4,271,000	4,136,000	Fee & Commission Expense	528,000	479,000	454,000	318,000	420,000
Securities: Derivatives	26,204,000	69,657,000	38,193,000	47,859,000	67,933,000	Net Fee & Commission Income	2,661,000	2,941,000	3,370,000	4,238,000	4,046,000
Securities: Other	0	0	15,431,000	22,480,000	24,077,000	Net Insurance Income	0	0	0	0	0
Total Securities	99,406,000	163,500,000	146,239,000	165,904,000	196,565,000	Realized/Unrealized Gains on Sec	1,516,000	2,678,000	3,482,000	2,877,000	2,939,000
Total Financial Assets	294,067,000	389,958,000	400,975,000	465,572,000	531,867,000	Other Operating Income	607,000	406,000	432,000	450,000	521,000
Goodwill	5,785,000	5,745,000	6,016,000	6,257,000	6,347,000	Operating Income	11,049,000	13,412,000	14,907,000	16,035,000	17,659,000
Total Intangible Assets	6,374,000	6,361,000	6,620,000	6,998,000	7,061,000	Compensation & Benefits	3,949,000	4,737,000	4,912,000	5,765,000	6,630,000
Fixed Assets	2,692,000	2,557,000	2,497,000	2,474,000	2,296,000	Operating DD&A	345,000	425,000	520,000	559,000	621,000
Tax Assets	1,226,000	1,424,000	1,299,000	1,125,000	1,067,000	Other Operating Expense	1,921,000	2,449,000	2,520,000	2,699,000	2,666,000
Separate Account Assets	0	0	0	0	0	Operating Expense	6,215,000	7,611,000	7,952,000	9,023,000	9,917,000
Insurance Assets	0	0	0	0	0	Pre-Impairment Operating Profit	4,834,000	5,801,000	6,955,000	7,012,000	7,742,000
Investment in Partnerships	269,000	511,000	514,000	631,000	903,000	Bank Loans Impairment Exp	NA	NA	NA	NA	NA
Noncurrent Assets HFS & Dis Ops	0	0	0	0	0	Provision for Loan Losses	751,000	1,321,000	2,000,000	883,000	908,000
Other Assets	15,068,000	10,096,000	6,617,000	7,036,000	8,512,000	Lns and Credit Commit Impairmen	751,000	1,321,000	2,000,000	883,000	908,000
Total Assets	329,871,000	435,068,000	436,653,000	516,560,000	599,070,000	Impairment on Securities	50,000	417,000	127,000	32,000	101,000
Total Deposits from Banks	28,585,000	35,986,000	38,943,000	29,474,000	36,388,000	Impairment on Financial Assets	801,000	1,738,000	2,127,000	915,000	1,009,000
Total Deposits	182,596,000	238,591,000	256,746,000	316,502,000	351,819,000	Impairment of Goodwill	0	0	0	0	0
Hybrid Securities	4,046,000	4,832,000	6,045,000	5,077,000	5,243,000	Impairment of Other Intangibles	17,000	0	0	0	0
Other Subordinated Debt	11,694,000	12,154,000	10,685,000	10,862,000	11,474,000	Other Assets Impairment	0	52,000	-21,000	44,000	10,000
Total Subordinated Debt	15,740,000	16,986,000	16,730,000	15,939,000	16,717,000	Non-Financial Inv Impairment	17,000	52,000	-21,000	44,000	10,000
Senior Debt	32,153,000	27,069,000	33,259,000	34,691,000	51,573,000	Asset Writedowns	818,000	1,790,000	2,106,000	959,000	1,019,000
Total Debt	47,893,000	44,055,000	49,989,000	50,630,000	68,290,000	Nonrecurring Revenue	18,000	557,000	302,000	69,000	52,000
Derivative Liabilities	26,270,000	67,775,000	36,584,000	47,133,000	65,926,000	Nonrecurring Expense	0	0	0	0	0
Secs Sold, not yet Purchased	3,693,000	3,196,000	4,534,000	6,545,000	4,956,000	Net Income before Taxes	4,035,000	4,568,000	5,151,000	6,122,000	6,775,000
Other Financial Liabilities	0	9,401,000	11,051,000	15,890,000	19,169,000	Provision for Taxes	1,046,000	1,224,000	1,674,000	1,708,000	1,842,000
Total Financial Liabilities	289,037,000	399,004,000	397,847,000	466,174,000	546,548,000	Other After-tax Items	0	0	0	0	0
Separate Account Liabilities	0	0	0	0	0	Discontinued Operations	0	0	0	0	0
Insurance Liabilities	0	0	0	0	0	Net Income	2,989,000	3,344,000	3,477,000	4,414,000	4,933,000
Non-Current Liab HFS & Disc. Ops.	0	0	0	0	0	Net Income Attri. to Noncontrolling Ir	148,000	103,000	97,000	82,000	84,000
Tax Liabilities	851,000	688,000	995,000	1,164,000	1,136,000	Net Income Attributable to Parent	2,841,000	3,241,000	3,380,000	4,332,000	4,849,000
Other Provisions	38,000	140,000	184,000	315,000	369,000						
Total Other Liabilities	18,493,000	12,541,000	9,707,000	10,042,000	9,642,000						
Total Liabilities	308,419,000	412,373,000	408,733,000	477,695,000	557,695,000						
Equity Hybrid Securities	0	0	0	0	0						
Common Equity	20,851,000	22,140,000	27,340,000	38,212,000	40,714,000						
Equity Attributable to Parent Co	20,851,000	22,140,000	27,340,000	38,212,000	40,714,000						
Noncontrolling Interests	601,000	555,000	580,000	653,000	661,000						
Total Equity	21,452,000	22,695,000	27,920,000	38,865,000	41,375,000						
Total Liabilities + Equity	329,871,000	435,068,000	436,653,000	516,560,000	599,070,000						

Financial A&L by Class (\$000)					
	2007Y	2008Y	2009Y	2010Y	2011Y
Total Assets Held for Trading	46,950,000	82,480,000	58,071,000	72,156,000	89,695,000
Derivatives Held for Trading	25,779,000	68,166,000	36,858,000	46,256,000	65,894,000
Total Assets Held at Fair Value	1,787,000	1,111,000	1,233,000	1,121,000	1,027,000
Total Assets Available for Sale	52,455,000	61,849,000	69,040,000	70,967,000	79,790,000
Total Assets Held at Amortized Cost	192,350,000	242,990,000	271,265,000	319,700,000	359,298,000
Held to Maturity Securities	100,000	37,000	31,000	25,000	18,000
Hedging Derivatives, Positive FV	425,000	1,491,000	1,335,000	1,603,000	2,039,000
Total Liabilities Held for Trading	35,739,000	77,771,000	45,477,000	58,185,000	74,738,000
Derivative Liab Held for Trading	26,077,000	67,212,000	36,007,000	46,192,000	64,850,000
Total Liabilities Held at Fair Value	4,588,000	4,919,000	5,035,000	8,295,000	9,711,000
Total Amortized Cost Liabilities	248,517,000	315,751,000	346,758,000	398,753,000	461,023,000
Hedging Derivatives, Negative FV	193,000	563,000	577,000	941,000	1,076,000

Operating Income Breakout (\$000)



Loan Composition (2011Y)



Deposit Composition (2011Y)

