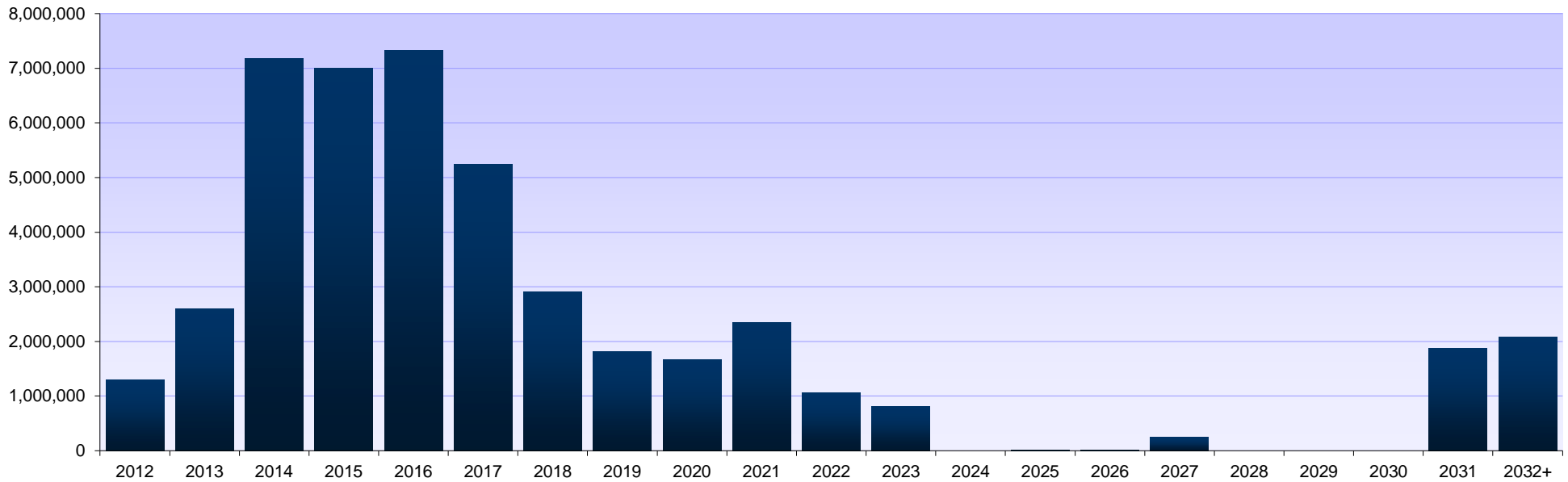


LT Issuer Ratings

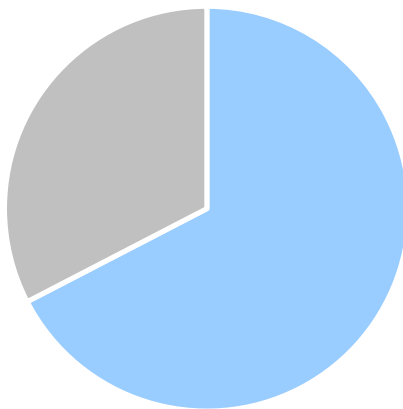
Agency	Rating	Date	Direction	Watch
Moody's	-	-	-	-
S&P	A+	01/12/2011	Upgrade	Outlook Stable
Fitch	AA-	05/03/2012	Affirm	Outlook Negative
DBRS	A	31/01/2012	Affirm	Outlook Stable

Debt Maturity Profile (\$000)



Debt Type Summary

	(\$000)	(%)
Senior Debt – Covered Bonds	0	0.00
Other Senior Debt	30,630,370	67.39
Subordinated Debt	14,819,406	32.61
Subsidiary Trust Preferred	0	0.00
Total	45,449,775	100.00



- Senior Debt – Covered Bonds
- Other Senior Debt
- Subordinated Debt
- Subsidiary Trust Preferred

Financial Highlights

(\$000)	2009Y	2010Y	2011Y
Total Assets	436,653,000	516,560,000	599,070,000
Total Debt	49,989,000	50,630,000	68,290,000
Total Equity	27,920,000	38,865,000	41,375,000
Net Income	3,477,000	4,414,000	4,933,000
ROAA (%)	0.74	0.88	0.87
ROAE (%)	13.74	13.22	12.30

Debt Ratio

	2009Y	2010Y	2011Y
Total Debt/ Total Equity (x)	1.79	1.30	1.65
Debt/ Tangible Equity + Reserves (x)	2.08	1.47	1.85
Total Debt/ Total Assets (%)	11.45	9.80	11.40
Debt / Deposits + Debt (%)	16.30	13.79	16.26

On Balance Sheet Funding

(\$000)	2009Y	2010Y	2011Y
Total Deposits from Banks	38,943,000	29,474,000	36,388,000
Total Deposits from Customers	256,746,000	316,502,000	351,819,000
Hybrid Securities	6,045,000	5,077,000	5,243,000
Other Subordinated Debt	10,685,000	10,862,000	11,474,000
Total Subordinated Debt	16,730,000	15,939,000	16,717,000
Senior Debt	33,259,000	34,691,000	51,573,000
Total Debt	49,989,000	50,630,000	68,290,000

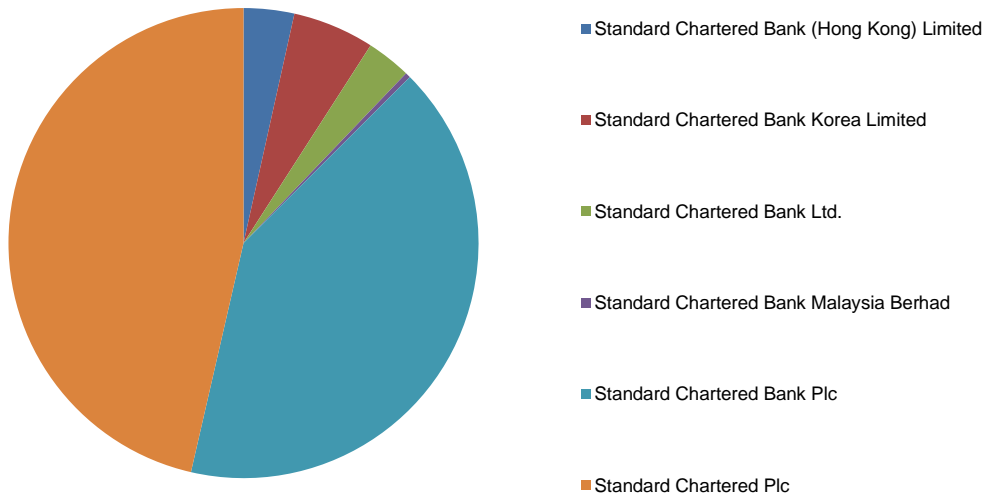
15 Largest Current Issues

(includes outstanding issues only)

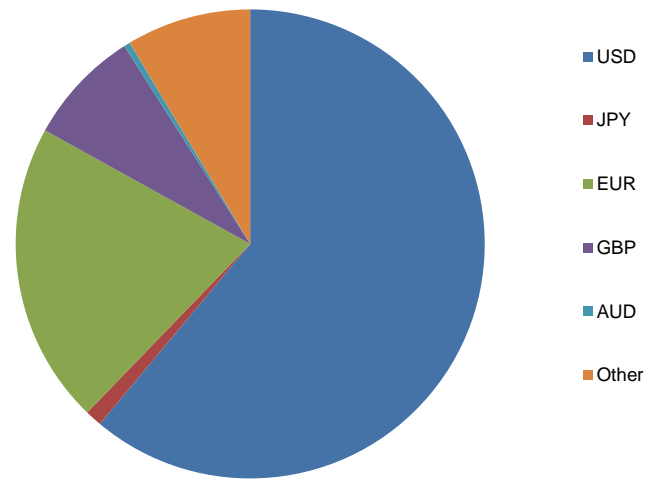
Issue Date	Issuer	Type	Amount Outstanding (\$000)	Maturity Date	Coupon Rate (%)	Issue Price	CUSIP	Credit Ratings		
								Moody's	S&P	Fitch Inc.
27/04/2010	Standard Chartered Plc	Other Senior Debt	2,000,000	27/04/2015	3.85	99.94	-	-	A+	AA-
27/04/2010	Standard Chartered Plc	Other Senior Debt	2,000,000	27/04/2015	3.85	99.94	853254AF7	A2	A+	AA-
12/05/2011	Standard Chartered Plc	Other Senior Debt	1,750,000	12/05/2016	3.20	99.83	-	-	-	AA-
12/05/2011	Standard Chartered Plc	Other Senior Debt	1,750,000	12/05/2016	3.20	99.83	853254AG5	A2	A+	AA-
12/05/2011	Standard Chartered Plc	Other Senior Debt	1,750,000	12/05/2016	3.20	99.83	G84228BD9	-	A+	-
20/10/2011	Standard Chartered Plc	Other Senior Debt	1,618,123	20/10/2016	3.88	99.62	-	A2	A+	AA-
29/06/2010	Standard Chartered Plc	Other Senior Debt	1,618,123	15/12/2015	3.63	99.78	-	A2	A+	AA-
30/04/2009	Standard Chartered Plc	Other Senior Debt	1,618,123	30/04/2014	5.75	99.47	G84228BA5	A2	A+	AA-
18/05/2009	Standard Chartered Plc	Other Senior Debt	1,500,000	18/11/2014	5.50	99.61	853254AD2	-	A+	AA-
18/05/2009	Standard Chartered Plc	Other Senior Debt	1,500,000	18/11/2014	5.50	99.61	-	A2	A+	AA-
26/09/2007	Standard Chartered Bank Plc	Subordinated Debt	1,423,948	26/09/2017	5.88	99.50	G8420UDQ1	A2	A-	A+
20/05/2011	Standard Chartered Bank Plc	Subordinated Debt	1,300,000	20/05/2021	NA	100.00	-	-	A	-
18/01/2012	Standard Chartered Bank Plc	Other Senior Debt	1,294,498	18/01/2019	4.13	99.34	-	A2	-	AA-
02/04/2008	Standard Chartered Bank Plc	Subordinated Debt	1,127,033	03/04/2018	7.75	99.62	G84199TQ4	A2	A	A+
25/01/2012	Standard Chartered Plc	Subordinated Debt	1,000,000	25/01/2022	5.70	99.69	-	-	-	A+

< Click here for detail on all issues >

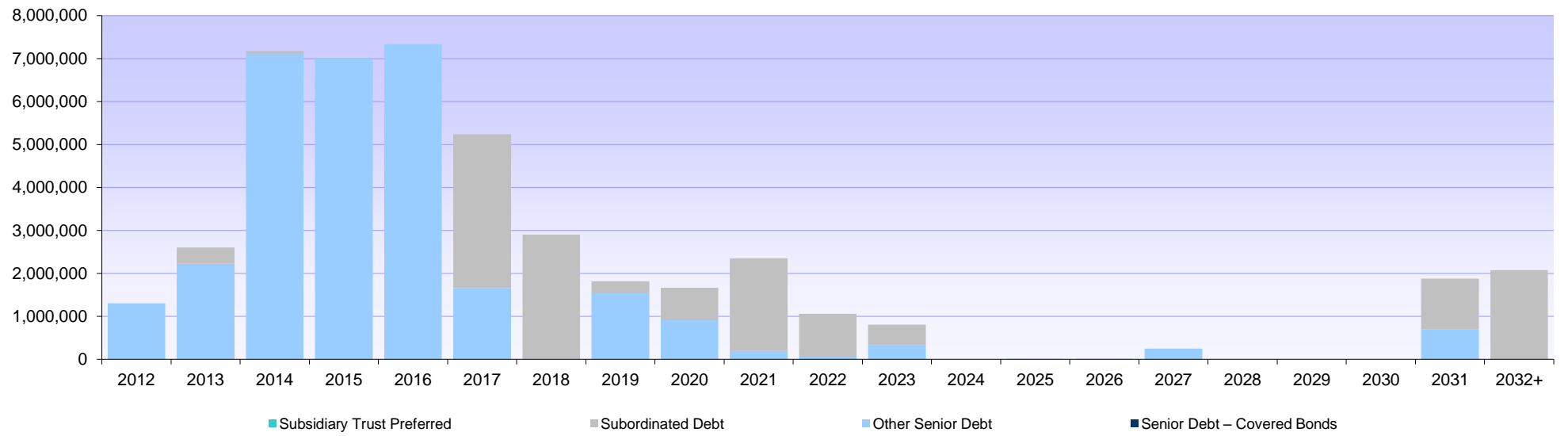
Debt Maturity Profile by Issuer Company (\$000)



Debt Maturity Profile by Currency Type (\$000)



Debt Maturity Profile by Funding Type (\$000)



Next 12 Month Debt Maturity Profile (\$000)

