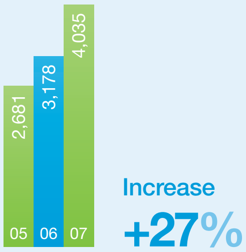
Data and Trends

Group

Measure	2005	2006	2007
Operating income	$6,861m	$8,620m	$11,067m
Profit before taxation	$2,681m	$3,178m	$4,035m
Total assets	$215bn	$266bn	$329bn
Return on equity	18.0%	16.9%	15.6%
Dividend per share	64.0 cents	71.04 cents	79.35 cents
Normalised earnings per share	153.7 cents	170.7 cents	197.6 cents
Staff costs	$2,145m	$2,913m	$3,949m
Taxes paid	$611m	$903m	$1,097m
Income by region			
Asia	$4,940m	$6,331m	$8,392m
Africa	$553m	$640m	$795m
Americas, UK and Europe	$556m	$579m	$452m
Middle East and other South Asia	$812m	$1,070m	$1,428m

Profit before taxation $m



Sustainable Finance

Measure	2005	2006	2007
Social and environmental risks in lending			
Number of people trained on sustainable lending	2,995	1,500	2,122
Graduates trained on sustainable lending	200	280	460
Equator Principles			
Number of people trained on the Equator Principles	65	20	0*
Number of Category A transactions approved	5	5	8
Number of Category B transactions approved	10	12	22
Number of Category C transactions approved	3	3	4
Products and services			
Investment in renewables	$300m	$800m	$1,500m
Number of renewable energy deals closed	4	8	8

* We have developed a new training programme with a focus on EPII and this will be rolled out in 2008.

Equator Principles categories

Category A: High Risk
Projects with potential significant adverse social or environmental impacts that are diverse, irreversible or unprecedented

Category B: Medium Risk
Projects with potential limited adverse social and environmental impacts that are few in number, generally site specific, largely reversible and readily addressed through mitigation measures

Category C: Low Risk
Projects with minimal or no social or environmental impacts

Loans and advances ($m) to customers by each principal category of borrowers' business or sector

Principal category	2005	2006	2007
Agriculture, forestry and fishing	646	793	1,601
Construction	713	1,165	1,421
Commerce	7,077	9,721	12,885
Electricity, gas and water	1,527	1,708	2,779
Financing, insurance and business services	8,886	12,452	14,629
Loans to governments	4,874	6,997	7,809
Mining and quarrying	1,128	2,495	3,454
Manufacturing	11,343	17,368	19,905
Commercial real estate	3,480	3,366	4,298
Transport, storage and communication	3,390	4,327	4,351
Other	1,293	1,961	2,123
Wholesale Banking total	44,392	62,353	75,255

Community Investment

Measure	2005	2006	2007
Cash contributions	$12.7m	$14.2m	$18.2m
Employee time	$6.3m	$4.0m	$2.8m
Gifts in kind	$0.05m	$0.08m	$0.0*
Management costs	$3.4m	$2.8m	$3.4m
Total	$22.4m	$21.2m	$24.5m
Profit before taxation	$2,681m	$3,178m	$4,035m
% same year's operating profit	0.86%	0.67%	0.61%
% based on previous year's operating profit (PYOP)	1.04%	0.79%	0.77%

* In 2005 and 2006, all the Bank's desktop computers were replaced. The computers were donated to community organisations and the value of the depreciated assets was included as part of our community expenditure.

Cash contributions $m

Tackling Financial Crime

Measure	2005	2006	2007
Countries using automated monitoring or enhanced exception reporting for anti-money laundering	4	24	35

Access to Financial Services

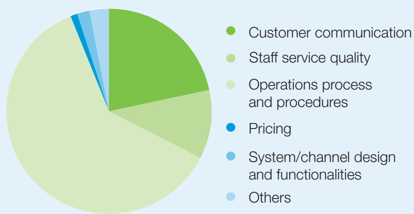
Measure	2005	2006	2007
Loans extended to Microfinance Institutions	$24m	$70m	$170m
Average loan size to Microfinance Institution	$1m	$2m	$4m
Number of individuals impacted	250,000	600,000	1.2m
Number of Microfinance Institution partners	21	35	41

Responsible Selling and Marketing

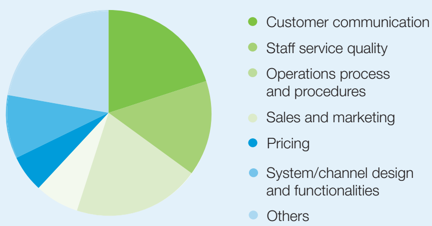
Measure	2005	2006	2007
Customer – General			
Wholesale Banking Service Quality Index	93%#	97%*	98%
Consumer Banking Loyal and Positive Index (independent Market Probe survey)	80%	83%	84%
Customer Service			
Number of complaints per 1,000 customers per month	WB: 3.5 CB: 4	WB: 9.3** CB: 3.6	WB: 10.3 CB: 3.2
Complaints resolution	Target 80% <2 days	Average 54% in 2 days	Average 78% in 2 days
Complaint Type			
Customer communication	WB: 7% CB: 24%	WB: 18% CB: 23%	WB: 22% CB: 20%
Staff service quality	WB: 5% CB: 12%	WB: 5% CB: 15%	WB: 11% CB: 15%
Operations process and procedures	WB: 76% CB: 23%	WB: 61% CB: 22%	WB: 62% CB: 20%
Sales and marketing	WB: n/a CB: 6%	WB: n/a CB: 6%	WB: n/a CB: 7%
Pricing	WB: n/a CB: 7%	WB: n/a CB: 8%	WB: 1% CB: 6%
System/channel design and functionalities	WB: 10% CB: 12%	WB: 12% CB: 8%	WB: 2% CB: 10%
Others	WB: 2% CB: 16%	WB: 4% CB: 15%	WB: 3% CB: 22%

Wholesale Banking Service Quality Index (WB SQ Index) for 2005 is based only on a survey conducted in Asia by Greenwich Associates covering our Global Corporate clients.
* In 2006 the WB SQ Index was re-calibrated to include feedback from additional satisfaction surveys covering both Global Corporate clients and Local Corporate reflecting a larger share of client revenues.
** The complaints index has increased due to the introduction of a new complaint management system which has improved data capture.

Wholesale Banking complaint type 2007 %



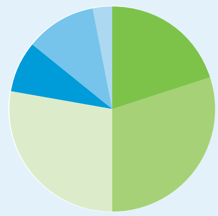
Consumer Banking complaint type 2007 %



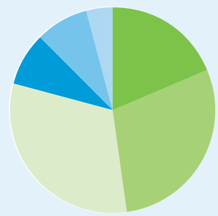
People

Measure	2005	2006	2007
Number of employees[1]			
Global	43,899	58,821	69,612
Consumer Banking	19,271	25,610	34,798
Wholesale Banking	7,944	8,832	9,490
Employee distribution by region			
South-East Asia and other South Asia	24%	20%	20%
North-East Asia	30%	30%	30%
India	23%	26%	28%
Africa	12%	8%	8%
Middle East and Pakistan	6%	12%	11%
Americas, UK and Europe	4%	3%	3%
Nationality representation by geographic region			
South-East Asia and other South Asia	21%	22%	18%
North-East Asia	27%	26%	28%
India	31%	27%	30%
Africa	11%	10%	8%
Middle East and Pakistan	5%	11%	8%
Americas, UK and Europe	4%	4%	4%
Recruitment			
Employee growth rate – growth in headcount, adjusted for joiners and leavers	11%	15%	20%
High potential growth rate – growth in high potential headcount, adjusted for joiners and leavers	9%	7%	3%
Number of international graduates (IG) joining	190	260	332
Number of nationalities represented in the IG programme	22	25	28
Diversity and Inclusion			
% female representation globally	48%	47%	46%
% female – senior management	15%	16%	15%
Number of nationalities represented globally	89	105	115
Number of nationalities represented at senior management	45	56	61
International mobility			
Number of employees on international assignment	599	735	776
Employee engagement			
% participation	96%	97%	95%[2]
Engagement score (/5)	3.96	3.99	4.02
Attrition			
High performers and high-potential employees	4%	3%	3%
Performance management			
% eligible employees receiving a performance rating	98%	98%	100%
% reviewed against agreed objectives[3]	90%	90%	90%
Shares			
Number of employees receiving discretionary share awards	3,100	3,077	3,167
% participation in Sharesave scheme [4]	44%	47%	42%
Learning and development			
Total learners[5]	124,979	418,174	534,777
Learning days	126,168	361,523	387,905
% employees receiving training	80%	73%	85%
Average training days per employee	2.4 days	3.4 days	4 days
% of high-potential employees receiving training	92%	94%	95%

Employee distribution by region %



Nationality representation by geographic region %



Notes

1 Includes all wholly owned subsidiaries of the Bank, including SC First Bank, Union Bank and Hsinchu International Bank.
2 Ten thousand additional employees were included in our employee engagement survey in 2007 due to growth in headcount and inclusion of wholly owned subsidiaries.
3 Annual survey conducted in April of each year.
4 Data taken at year end.
5 Total number of learning courses attended (includes e-learning).

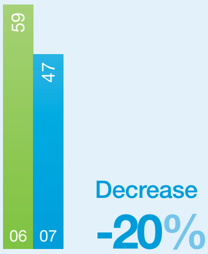
* In line with age legislation introduced in the UK in 2006, we no longer report either internally or externally on the age distribution of our employees.

Environment and Climate Change

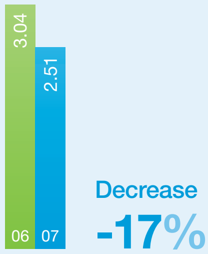
GEMS reports on the environmental impact of our large buildings (those over 25,000 ft²). In 2007, the number of buildings reporting increased from 43 to 52, covering 38,850 full-time employees (FTEs). To obtain a greater awareness of the Bank's global environmental footprint, in 2007 we undertook a separate study to estimate the environmental effects associated with the operation of our office and branch network. Raw data for the footprint calculation has been obtained either through direct measurement or local estimation. GEMS data, which covers 62 per cent of the Bank's floor space, was used to provide regional data for all Bank offices. See section on 'Protecting the Environment' for more information about our management systems.

Measure	Units	2005	2006	2007	2007 total emissions (GEMS + estimation)[1]
Number of offices reporting		34	43	52	
Net internal area of reporting offices covered	m²	300,602	401,185	480,985	
FTEs covered	FTE	20,946	28,453	38,850	
Energy consumption & GHG emissions					
Total energy consumption	GWh/year	113	152	161	440
Total energy consumption/m²	kWh/m²/year	376	379	335	328
Scope 1 emissions (electricity generated on site)	tonnes CO_2/year	757	1,397	4,977	11,436
Scope 2 emissions[2] (imported electricity)	tonnes CO_2/year	62,769	85,138	92,576	209,127
Total Scope 1 & 2 emissions	tonnes CO_2/year	63,526	86,535	97,553	220,563
Total Scope 1 & 2 emissions/FTE	tonnes CO_2/FTE/year	3.03	3.04	2.51	
Scope 3 emissions[3] (travel & freight)	tonnes CO_2/year	44,090	40,240	33,296	58,354
Total CO_2 emissions	tonnes CO_2/year	107,616	126,775	130,849	278,917
Total CO_2 emissions/FTE	tonnes CO_2/FTE/year	5.14	4.46	3.37	
Air travel					
Air travel emissions[4]	tonnes CO_2		29,475	27,508	
Air travel/FTE	tonnes CO_2/FTE		0.97	0.79	
Paper					
Total paper consumption	ktonnes/year	1.7	1.7	1.8	3.1
Total paper consumption/FTE	kg/FTE/year	79	59	47	45
Waste					
Total solid waste	ktonnes/year	1.8	2.8	2.8	4.4
Total solid waste/FTE	kg/FTE/year	88	98	73	63
Percentage solid waste reused or recycled	%	50	25	25	
Water					
Total water consumption	ML/year	508	677	873	1,980
Total water consumption/FTE	m³/FTE/year	24	24	22	28
Legal Compliance					
Reported environmental prosecutions		none	none	none	
Suppliers					
Number of suppliers		24,000	23,373	20,417	
Total spent on procurement		$1.2bn	$1.5bn	$2.0bn	

Paper consumption per full-time employee (kg/FTE)

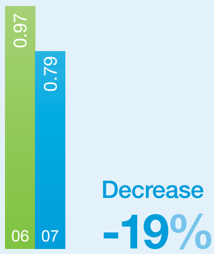


CO_2 emissions (Scope 1&2) tonnes CO_2/FTE



See Note 2.

CO_2 air travel emissions tonnes CO_2/FTE



See Note 4.

Notes

1 The separate study of the branch network included measurement at 126 branches, accounting for 24% of the network. Further data, for example on air travel and paper use, was obtained at a Group level. Data associated with energy, water, paper and greenhouse gas emissions associated with energy use (Scopes 1 and 2) are considered to be reliable estimates, coming largely from metered sources. Indirect greenhouse gas emissions such as freight use and air travel and waste data are less reliable due to difficulties in collecting such data, although they are considered to be indicative. Further work to strengthen all data sources will be undertaken during 2008.

2. Some GEMS offices are unable to obtain energy data relating to air conditioning units as this is not provided as part of the service contract.

3. Scope 3 emissions altered to reflect the GHG Protocol requirements with the removal of refrigerant gases. The travel and freight figures were estimated from data obtained from Hong Kong, India, Korea, Singapore and the United Kingdom, which represent the Bank's largest operations. The data are considered indicative of the Bank's indirect emissions. Data for 2006 have been restated to use the same countries.

4. Travel data for 2006 and 2007 are based on reliable data obtained from Hong Kong, India, Korea, Singapore and the United Kingdom. FTE figures are based on total Bank staff populations for these operations rather than just the populations of the GEMS offices.

* Graphs above are based on GEMS data.