

Final Terms

STANDARD CHARTERED PLC

and

STANDARD CHARTERED BANK

and

STANDARD CHARTERED BANK (HONG KONG) LIMITED

and

STANDARD CHARTERED FIRST BANK KOREA LIMITED

U.S.\$42,500,000,000

Debt Issuance Programme

U.S.\$1,000,000,000 5.700 per cent. Dated Subordinated Notes due 2022

Issued by

Standard Chartered PLC

Barclays Capital

BNP PARIBAS

Credit Suisse

Standard Chartered Bank

as Joint Lead Managers

The date of the Final Terms is 23 January 2012

PART A – CONTRACTUAL TERMS

Terms used herein shall be deemed to be defined as such for the purposes of the Conditions set forth in the Prospectus dated 11 November 2011 which constitutes (with the exception of certain sections) a base prospectus for the purposes of the Prospectus Directive (Directive 2003/71/EC) (the “**Prospectus Directive**”). This document constitutes the final terms of the Notes described herein for the purposes of Article 5.4 of the Prospectus Directive and must be read in conjunction with such Prospectus. Full information on the Issuer and the offer of the Notes is only available on the basis of the combination of these Final Terms and the Prospectus. The Prospectus is available for viewing at the registered office of the Issuer at 1 Aldermanbury Square, London EC2V 7SB.

1	Issuer:	Standard Chartered PLC
2	(i) Series Number:	72
	(ii) Tranche Number:	1
3	Currency or Currencies:	United States Dollars (“ U.S.\$ ”)
4	Aggregate Nominal Amount:	
	(i) Series:	U.S.\$1,000,000,000
	(ii) Tranche:	U.S.\$1,000,000,000
5	Issue Price:	99.691 per cent. of the Aggregate Nominal Amount
6	Denominations:	U.S.\$200,000 and integral multiples of U.S.\$1,000 in excess thereof up to and including U.S.\$399,000
7	Calculation Amount:	U.S.\$1,000
8	(i) Issue Date:	25 January 2012
	(ii) Interest Commencement Date:	Issue Date
9	Maturity Date:	25 January 2022
10	Interest Basis:	5.700 per cent. per annum Fixed Rate (further particulars specified below)
11	Redemption/Payment Basis:	Redemption at par
12	Change of Interest or Redemption/Payment Basis:	Not Applicable
13	Put/Call Options:	Not Applicable
14	(i) Status of the Notes:	Dated Subordinated Notes
	(ii) Date of Board approval for issuance of Notes obtained:	Not Applicable
15	Method of distribution:	Syndicated

PROVISIONS RELATING TO INTEREST (IF ANY) PAYABLE

16	Fixed Rate Note Provisions	Applicable
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	(i)	Rate of Interest:	5.700 per cent. per annum payable semi-annually in arrear
	(ii)	Interest Payment Date(s):	25 January and 25 July in each year, commencing on 25 July 2012, up to and including 25 January 2022
	(iii)	Fixed Coupon Amount:	U.S.\$28.50 per Calculation Amount
	(iv)	Broken Amount(s):	Not Applicable
	(v)	Day Count Fraction (Condition 4(i)):	30/360
	(vi)	Determination Dates:	Not Applicable
	(vii)	Other terms relating to the method of calculating interest for Fixed Rate Notes:	Not Applicable
17		Floating Rate Note Provisions	Not Applicable
18		Zero Coupon Note Provisions	Not Applicable
19		Index-Linked Interest Note Provisions	Not Applicable
20		Dual Currency Note Provisions	Not Applicable

PROVISIONS RELATING TO REDEMPTION

21		Call Option	Not Applicable
22		Regulatory Capital Call:	Not Applicable
23		Put Option	Not Applicable
24		Final Redemption Amount of each Note	U.S.\$1,000 per Calculation Amount
25		Early Redemption Amount	
	(i)	Early Redemption Amount(s) per Calculation Amount payable on redemption for taxation reasons or on event of default or other early redemption and/or the method of calculating the same (if required or if different from that set out in the Conditions):	As per Conditions
	(ii)	Redemption for taxation reasons permitted on days other than Interest Payment Dates (Condition 5(c)):	Yes
	(iii)	Unmatured Coupons to become void upon early redemption (Bearer Notes only) (Condition 6(f)):	No

GENERAL PROVISIONS APPLICABLE TO THE NOTES

26	Form of Notes:	Bearer Notes Temporary Global Note exchangeable for a Permanent Global Note which is exchangeable for Definitive Notes in the limited circumstances specified in the Permanent Global Note
27	New Global Note:	No
28	Business Day Jurisdiction(s) (Condition 6(h)) or other special provisions relating to Payment Dates:	London
29	Talons for future Coupons or Receipts to be attached to Definitive Notes (and dates on which such Talons mature):	No
30	Details relating to Partly Paid Notes: amount of each payment comprising the Issue Price and date on which each payment is to be made and consequences (if any) of failure to pay, including any right of the Issuer to forfeit the Notes and interest due on late payment:	Not Applicable
31	Details relating to Instalment Notes: amount of each instalment, date on which each payment is to be made:	Not Applicable
32	Redenomination, renominalisation and reconventioning provisions:	Not Applicable
33	Consolidation provisions:	Not Applicable
34	Other final terms:	Not Applicable

DISTRIBUTION

35	(i) If syndicated, names and addresses of Managers:	Barclays Bank PLC 5 The North Colonnade Canary Wharf London E14 4BB United Kingdom BNP Paribas 10 Harewood Avenue London NW1 6AA United Kingdom Credit Suisse Securities (Europe) Limited One Cabot Square
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London
E14 4QJ
United Kingdom

Standard Chartered Bank

1 Basinghall Avenue
London
EC2V 5DD
United Kingdom

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| | (ii) Date of Subscription Agreement: | 23 January 2012 |
| | (iii) Stabilising Manager(s) (if any): | BNP Paribas |
| 36 | If non-syndicated, name and address of Dealer: | Not Applicable |
| 37 | U.S. Selling Restrictions: | Reg. S Compliance Category: 2; TEFRA D |
| 38 | Additional selling restrictions: | Not Applicable |


PURPOSE OF FINAL TERMS

These Final Terms comprise the final terms required to list and have admitted to trading the issue of Notes described herein pursuant to the U.S.\$42,500,000,000 Debt Issuance Programme of Standard Chartered PLC, Standard Chartered Bank, Standard Chartered Bank (Hong Kong) Limited and Standard Chartered First Bank Korea Limited.

RESPONSIBILITY

The Issuer accepts responsibility for the information contained in these Final Terms.

Signed on behalf of the Issuer:

By: 
Duly authorised

PART B – OTHER INFORMATION

1 LISTING

- (i) Listing: Official List of the UK Listing Authority and trading on the London Stock Exchange
- (ii) Admission to trading: Application has been made for the Notes to be admitted to trading on the London Stock Exchange's regulated market with effect from 25 January 2012

2 RATINGS

Ratings: The Notes to be issued are expected to be rated:

Standard & Poor's Hong Kong Limited: A-
Moody's Investors Service Pty. Limited, Australia: A3
Fitch Ratings Ltd.: A+

Standard & Poor's Hong Kong Limited is not established in the European Union and has not applied for registration under Regulation (EC) No. 1060/2009. Standard & Poor's Hong Kong Limited is affiliated to Standard & Poor's Credit Market Services Europe Limited which is established in the European Union and is registered under Regulation (EC) No 1060/2009.

Moody's Investors Service Pty. Limited, Australia is not established in the European Union and has not applied for registration under Regulation (EC) No. 1060/2009.

Moody's Investor Service Pty Limited, Australia is affiliated to Moody's Investors Service Limited which is established in the European Union and is registered under Regulation (EC) No 1060/2009.

Fitch Ratings Ltd. is established in the European Union and is registered under Regulation (EC) No 1060/2009.

3 INTERESTS OF NATURAL AND LEGAL PERSONS INVOLVED IN THE ISSUE

Save as discussed in "Subscription and Sale", so far as the Issuer is aware, no person involved in the offer of the Notes has an interest material to the offer

4 ESTIMATED TOTAL EXPENSES

Estimated total expenses: £4,200

5 YIELD

Indication of yield: 5.741 per cent. per annum

As set out above, the yield is calculated at the

Issue Date on the basis of the re-offer Price. It is not an indication of future yield.

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OPERATIONAL INFORMATION

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| (i) Intended to be held in a manner which would allow Eurosystem eligibility: | No |
| (ii) ISIN Code: | XS0736418962 |
| (iii) Common Code: | 073641896 |
| (iv) Any clearing system(s) other than Euroclear Bank S.A./N.V. and Clearstream Banking, <i>société anonyme</i> and the relevant identification number(s): | Not Applicable |
| (v) Delivery: | Delivery against payment |
| (vi) Names and addresses of initial Paying Agent(s): | The Bank of New York Mellon
One Canada Square
London
E14 5AL
United Kingdom |
| (vii) Names and addresses of additional Paying Agent(s) (if any): | Not Applicable |

