Final Terms

STANDARD CHARTERED PLC,
STANDARD CHARTERED BANK
and
STANDARD CHARTERED BANK
(HONG KONG) LIMITED

U.S.$57,500,000,000
Debt Issuance Programme

€1,250,000,000 Callable Fixed-to-Fixed Rate
Subordinated Notes due 2025

Issued by
Standard Chartered PLC

BNP PARIBAS
J.P. Morgan Cazenove
Standard Chartered Bank
UBS Investment Bank
as Joint Lead Managers

The date of the Final Terms is 15 October 2013
The Notes have not been and will not be registered under the U.S. Securities Act of 1933 (the “Securities Act”) or with any securities regulatory authority of any State or other jurisdiction of the United States. The Notes are issued in bearer form that are subject to U.S. tax law requirements. Subject to certain exceptions, the Notes may not be offered or sold or delivered within the United States or to, or for the account or benefit of, U.S. persons (as defined in Regulation S (“Regulation S”) under the Securities Act.

The Notes have not been approved or disapproved by the U.S. Securities and Exchange Commission, or any securities regulatory authority of any State or other jurisdiction of the United States, nor have any of the foregoing authorities passed upon or endorsed the merits of the offering of Notes or the accuracy or adequacy of this document. Any representation to the contrary is a criminal offence in the United States.
PART A – CONTRACTUAL TERMS

The terms and conditions of the Notes shall consist of the terms and conditions set out in the Prospectus dated 10 October 2013 published by the Issuer in connection with its U.S.$57,500,000,000 Debt Issuance Programme (the “Base Conditions” and the “Base Prospectus” respectively) as amended or supplemented by the Final Terms set out below. References in the Base Conditions to Final Terms shall be deemed to refer to Final Terms substantially in the form set out below. Terms used herein shall be deemed to be defined as such for the purposes of the Base Conditions. This document constitutes the Final Terms of the Notes described herein and must be read in conjunction with the Base 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 Base Prospectus. The Base Prospectus is available for viewing at the registered office of the Issuer at 1 Basinghall Avenue, EC2V 5DD.

1. Issuer: Standard Chartered PLC

2. (i) Series Number: 112
   (ii) Tranche Number: 1
   (iii) Date on which the Notes will be consolidated and form a single Series: Not Applicable

3. Currency or Currencies: Euro (“€”)

4. Aggregate Nominal Amount: €1,250,000,000
   (i) Series: €1,250,000,000
   (ii) Tranche: €1,250,000,000

5. Issue Price: 100 per cent. of the Aggregate Nominal Amount

6. Denominations: €100,000 and integral multiples of €1,000 in excess thereof up to and including €199,000

7. Calculation Amount: €1,000

8. (i) Issue Date: 21 October 2013
   (ii) Interest Commencement Date: Issue Date

9. Maturity Date: 21 October 2025

10. Interest Basis: Fixed Rate (single reset)

11. Redemption/Payment Basis: Subject to any purchase and cancellation or early redemption, the Notes will be redeemed on the Maturity Date at 100 per cent. of their nominal amount

12. Change of Interest: See paragraph 15 below

13. Put/Call Options: Issuer Call

14. (i) Status of the Notes: Dated Subordinated
   (ii) Date Board approval for issuance of Notes obtained: Not Applicable
## PROVISIONS RELATING TO INTEREST (IF ANY) PAYABLE

### 15. Fixed Rate Note Provisions

<table>
<thead>
<tr>
<th>(i)</th>
<th>Rate(s) of Interest:</th>
<th>Applicable</th>
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<td>(a) In respect of the period from (and including) the Interest Commencement Date to (but excluding) the Reset Date (the “Initial Interest Period”), 4.00 per cent. per annum (being (i) 1.70 per cent. per annum (being the annual swap rate prevailing on 14 October 2013 for euro swap transactions maturing on the last day of the Initial Interest Period) plus (ii) the Margin); and&lt;br&gt;&lt;br&gt; (b) in respect of the period from (and including) the Reset Date to (but excluding) the Maturity Date (the “Reset Period”), the aggregate of the Margin and the Euro Swap Rate (rounded if necessary to the fifth decimal place, with 0.000005 being rounded upwards), as determined by the Calculation Agent on the Reset Determination Date.</td>
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| (ii) | Interest Payment Date(s): | 21 October in each year, commencing on 21 October 2014, up to and including 21 October 2025 |
| (iii) | Fixed Coupon Amount(s): | €40.00 per Calculation Amount for the Initial Interest Period. As calculated in accordance with the provisions of this paragraph 15 and the Conditions in respect of the Reset Period. |
| (iv) | Broken Amount(s): | Not Applicable |
| (v) | Day Count Fraction (Condition 4(j)): | Actual/Actual – ICMA |
| (vi) | Determination Dates: | 21 October in each year |
| (vii) | Relevant Currency | € |
| (viii) | Other terms relating to the method of calculating interest: | The Interest Rate for the Reset Period shall be determined by the Calculation Agent on the Reset Determination Date. In these Final Terms: “Calculation Agent” means The Bank of New York Mellon; “Euro Swap Rate” means the rate for the Reset Date of the annual swap rate for euro swap transactions maturing on the last day of the Reset Period, expressed as a percentage, which appears on the Reuters Screen ISDAFIX2 Page under the heading “EURIBOR BASIS – EUR” and above the |
caption "11:00AM FRANKFURT" as of 11:00 a.m., Frankfurt time, on the Reset Determination Date. If such rate does not appear on the Reuters Screen ISDAFIX2 Page or if such page is not available, the Euro Swap Rate for the Reset Date will be a percentage determined on the basis of the mid-market annual swap rate quotations provided by the Reference Banks at approximately 11:00 a.m., Frankfurt time, on the Reset Determination Date. For this purpose, the mid-market annual swap rate means the arithmetic mean of the bid and offered rates for the fixed leg payable with a frequency equivalent to the frequency with which scheduled interest payments are payable on the Notes during the Reset Period (calculated on the basis of the Day Count Fraction specified above) of a fixed-for-floating interest rate swap transaction in Euro, which transaction (i) has a term equal to the Reset Period and commencing on the Reset Date, (ii) is in an amount that is representative for a single transaction in the relevant market at the relevant time with an acknowledged dealer of good credit in the swap market and (iii) has a floating leg based on 5-year EURIBOR (calculated on the basis of the Day Count Fraction specified above). The Calculation Agent will request the principal office of each of the Reference Banks to provide a quotation of its rate. If two or more quotations are provided, the rate for the Reset Date will be the arithmetic mean of those quotations, and if fewer than two of the Reference Banks provide quotations to the Calculation Agent in accordance with the above, the Interest Rate for the Reset Period shall be equal to the Interest Rate for the Initial Interest Period;

“Margin” means 2.30 per cent per annum;

“Reference Banks” means five leading swap dealers in the interbank market for euro swap transactions with an equivalent maturity to the Reset Period as selected by the Calculation Agent;

“Reset Date” means 21 October 2020;

“Reset Determination Date” means the second Business Day immediately preceding the Reset Date; and

“Reuters Screen ISDAFIX2 Page” means the display page on the Reuters Money 3000 Service designated as the "ISDAFIX2" page or such other page as may replace it on that information service, or on such other equivalent information service as determined by the Calculation Agent, for the purpose of displaying the annual swap rates for euro swap transactions with an
equivalent maturity to the Reset Period.

16. Floating Rate Note Provisions
   Not Applicable

   Not Applicable

PROVISIONS RELATING TO REDEMPTION

18. Call Option
   Applicable
   (i) Optional Redemption Date(s): 21 October 2020
   (ii) Optional Redemption Amount(s) and method, if any, of calculation of such amount(s): €1,000 per Calculation Amount
   (iii) If redeemable in part: Not Applicable
   (iv) Notice period: Not less than 15 nor more than 30 days prior to the Optional Redemption Date

19. Regulatory Capital Call
   Applicable
   (i) Redemption Amount per Note: €1,000 per Calculation Amount

20. Put Option
    Not Applicable

21. Final Redemption Amount of each Note
    €1,000 per Calculation Amount

22. 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: €1,000 per Calculation Amount
    (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

23. 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

24. New Global Note: No
25. Business Day Jurisdiction(s) (Condition 6(h)) or other special provisions relating to Payment Dates:

London, TARGET

26. Talons for future Coupons to be attached to Definitive Notes (and dates on which such Talons mature):

No

Signed on behalf of the Issuer:

By: ________________________________

Duly authorised
PART B – OTHER INFORMATION

1. LISTING
   (i) Listing: The Issuer has undertaken to the Joint Lead Managers to use its best efforts to procure the listing of the Notes on the Official List of the UK Listing Authority as soon as reasonably practicable after the Issue Date.
   (ii) Admission to trading: The Issuer has undertaken to the Joint Lead Managers to use its best efforts to procure the admission of the Notes to trading on the regulated market of the London Stock Exchange as soon as reasonably practicable after the Issue Date.
   (iii) Estimated total expenses of admission to trading £3,650

2. RATINGS
   Ratings The Notes to be issued have been assigned the following ratings:
   S&P: A-
   Moody's: A3
   Fitch: A+

3. INTERESTS OF NATURAL AND LEGAL PERSONS INVOLVED IN THE ISSUE
   Save for any fees payable to the Managers, so far as the Issuer is aware, no person involved in the offer of the Notes has an interest material to the offer.

   The Managers and their affiliates have engaged, and may in the future engage, in investment banking and/or commercial banking transactions with, and may perform other services for, the Issuer and its affiliates in the ordinary course of business.

4. Fixed Rate Notes only – YIELD
   Indication of yield: Calculated as 4.00 per cent. per annum on the Issue Date.
   As set out above, the yield is calculated as at the Issue Date on the basis of the Issue Price for the Initial Interest Period. It is not an indication of future yield.

4. OPERATIONAL INFORMATION
   (i) ISIN Code: XS0983704718
   (ii) Common Code: 098370471
   (iii) Any clearing system(s) other than Euroclear Bank S.A./N.V. and Clearstream Banking, société anonyme and the relevant identification Not Applicable
number(s):

(iv) Delivery: Delivery against payment

(v) Names and addresses of initial Paying Agent(s): The Bank of New York Mellon, One Canada Square, London E14 5AL, United Kingdom

(vi) Names and addresses of additional Paying Agent(s) (if any): Not Applicable

6. DISTRIBUTION

(i) Method of distribution: Syndicated

(ii) If syndicated:

(A) Names of Managers: BNP Paribas
J.P. Morgan Securities plc
Standard Chartered Bank
UBS Limited

(B) Stabilising Manager(s): J.P. Morgan Securities plc
(if any):

(iii) If non-syndicated, name of Dealer: Not Applicable

(iv) US Selling Restrictions: Reg. S; Compliance Category TEFRA D