

Barclays Global Financial Services Conference

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Richard Meddings

Group Finance Director

Leading the way

In Asia, Africa and the Middle East

Standard
Chartered 

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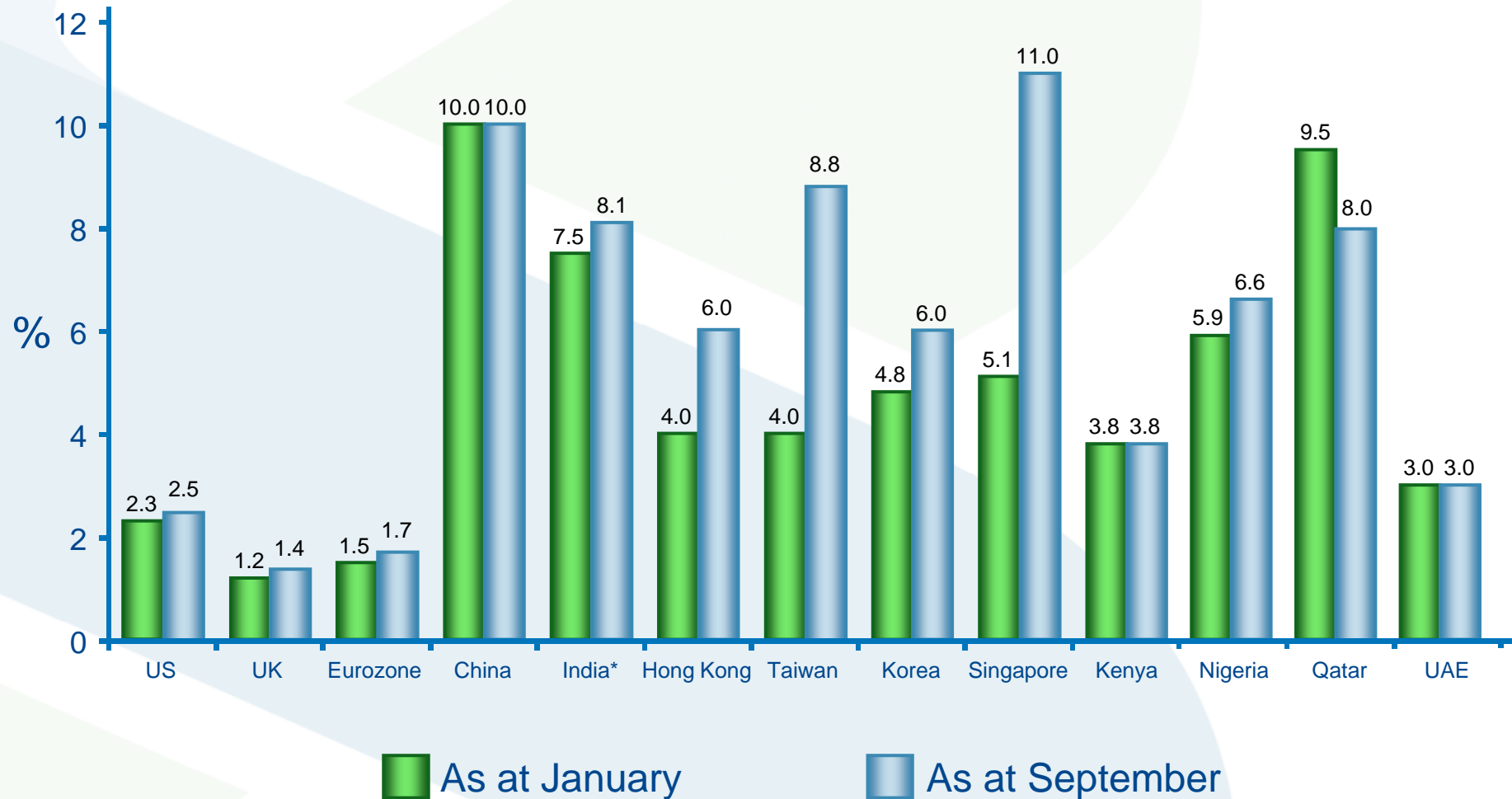
Who we are

- Over 150 year heritage
- Over 70 markets
- Over 80,000 employees
- More than 95% of profit from Asia, Africa and Middle East
- Primary listings in London, Hong Kong & Mumbai
- Credit ratings A+ / A2 / A+ (S&P / Moody's / Fitch respectively)
- Lead regulated by the UK Financial Services Authority
- Market cap: US\$55.7bn*

* As at 27 August 2010



GDP forecasts 2010



Source: SCB Global Research

* For fiscal year starting April

Group performance

US\$m	H1 09	H2 09	H1 10	YOY %	H1 10 vs H2 09 %
Income	7,960	7,224	7,924	(0)	10
Expenses	(4,027)	(3,925)	(4,344)	8	11
Operating profit before impairment	3,933	3,299	3,580	(9)	9
Loan impairment	(1,088)	(912)	(437)	(60)	(52)
Other impairment	(15)	(87)	(50)	233	(43)
Profit from associates	8	13	23	188	77
Profit before tax	2,838	2,313	3,116	10	35
Profit attributable to ordinary shareholders	1,883	1,396	2,098	11	50

Wholesale Banking performance

US\$m	H1 09	H2 09	H1 10	YOY %	H1 10 vs H2 09 %
Income	5,027	4,264	5,012	(0)	18
Expenses	(2,247)	(1,938)	(2,357)	5	22
Operating profit before impairment	2,780	2,326	2,655	(4)	14
Loan impairment	(525)	(423)	(138)	(74)	(67)
Other impairment	(6)	(76)	(46)	nm	(39)
Operating profit	2,249	1,827	2,471	10	35
Risk weighted assets (US\$bn)	153.3	160.7	174.6	14	9

Consumer Banking performance

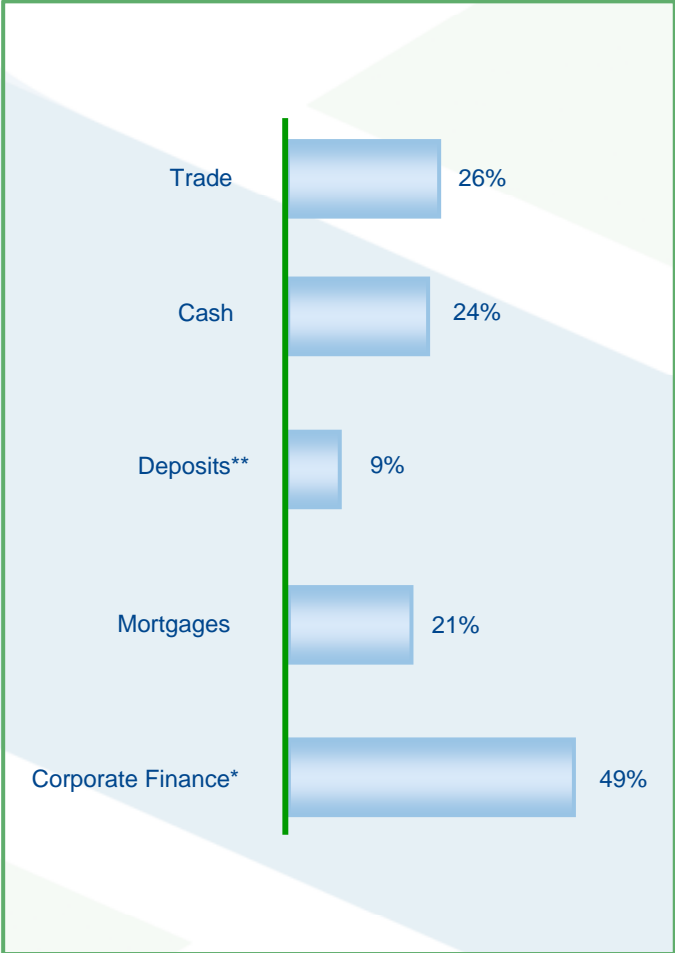


US\$m	H1 09	H2 09	H1 10	YOY %	H1 10 vs H2 09 %
Income	2,685	2,944	2,912	8	(1)
Expenses	(1,780)	(1,929)	(1,966)	10	2
Operating profit before impairment	905	1,015	946	5	(7)
Loan impairment	(563)	(489)	(299)	(47)	(39)
Other impairment	6	(7)	(4)	nm	(43)
Operating profit	348	519	643	85	24

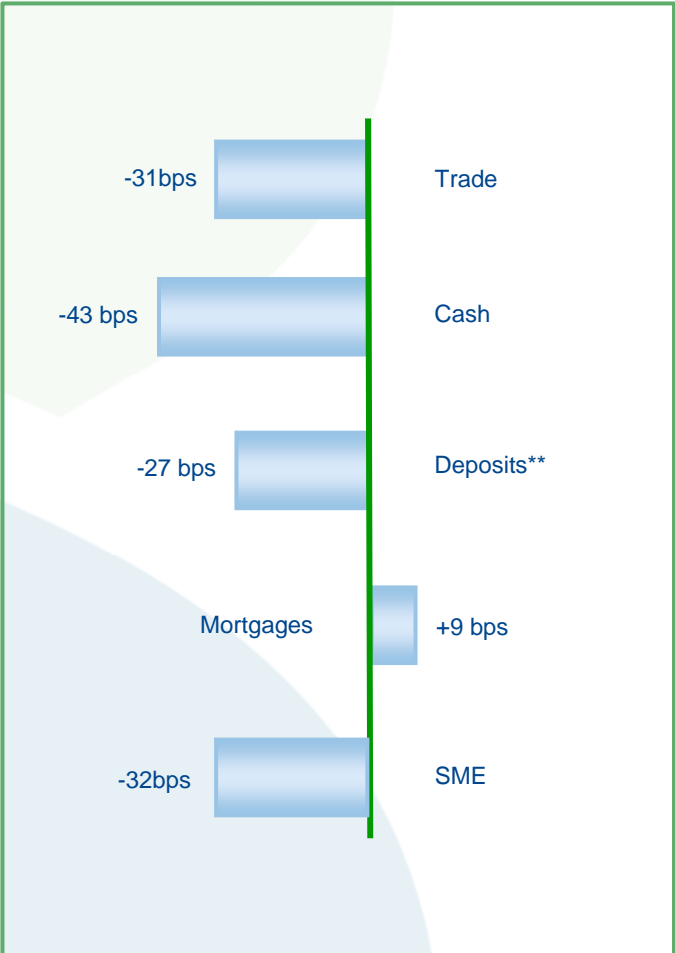
Activity levels and margins



Volumes H1 10 v H1 09

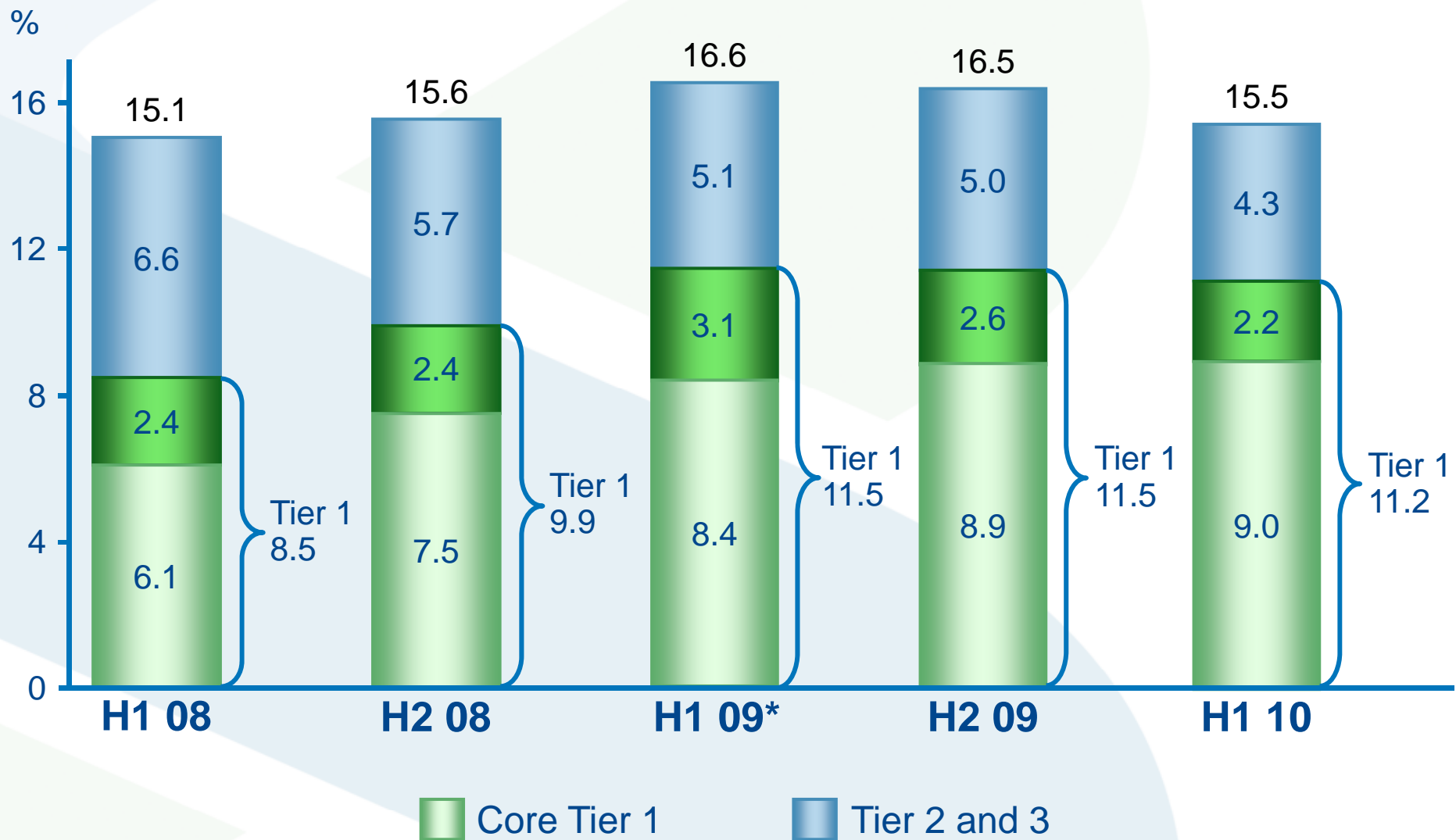


Margins H1 10 v H1 09



*increase in number of deals closed
 ** Consumer Banking deposits only

Capital



* Includes the impact of equity placing

- Must be prioritised
- Must be co-ordinated
- Implement lessons that worked

- Strong set of results
- Well positioned in growth markets
- Taking market share