

Nomura Financial Services Conference

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Mike Rees

Group Executive Director &
CEO Wholesale Banking

Leading the way

In Asia, Africa and the Middle East

Standard
Chartered 

Forward looking statements

It is possible that this presentation could or may contain forward-looking statements that are based on current expectations or beliefs, as well as assumptions about future events. These forward-looking statements can be identified by the fact that they do not relate only to historical or current facts. Forward-looking statements often use words such as anticipate, target, expect, estimate, intend, plan, goal, believe, will, may, should, would, could or other words of similar meaning. Undue reliance should not be placed on any such statements because, by their very nature, they are subject to known and unknown risks and uncertainties and can be affected by other factors that could cause actual results, and the Group's plans and objectives, to differ materially from those expressed or implied in the forward-looking statements.

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Who we are

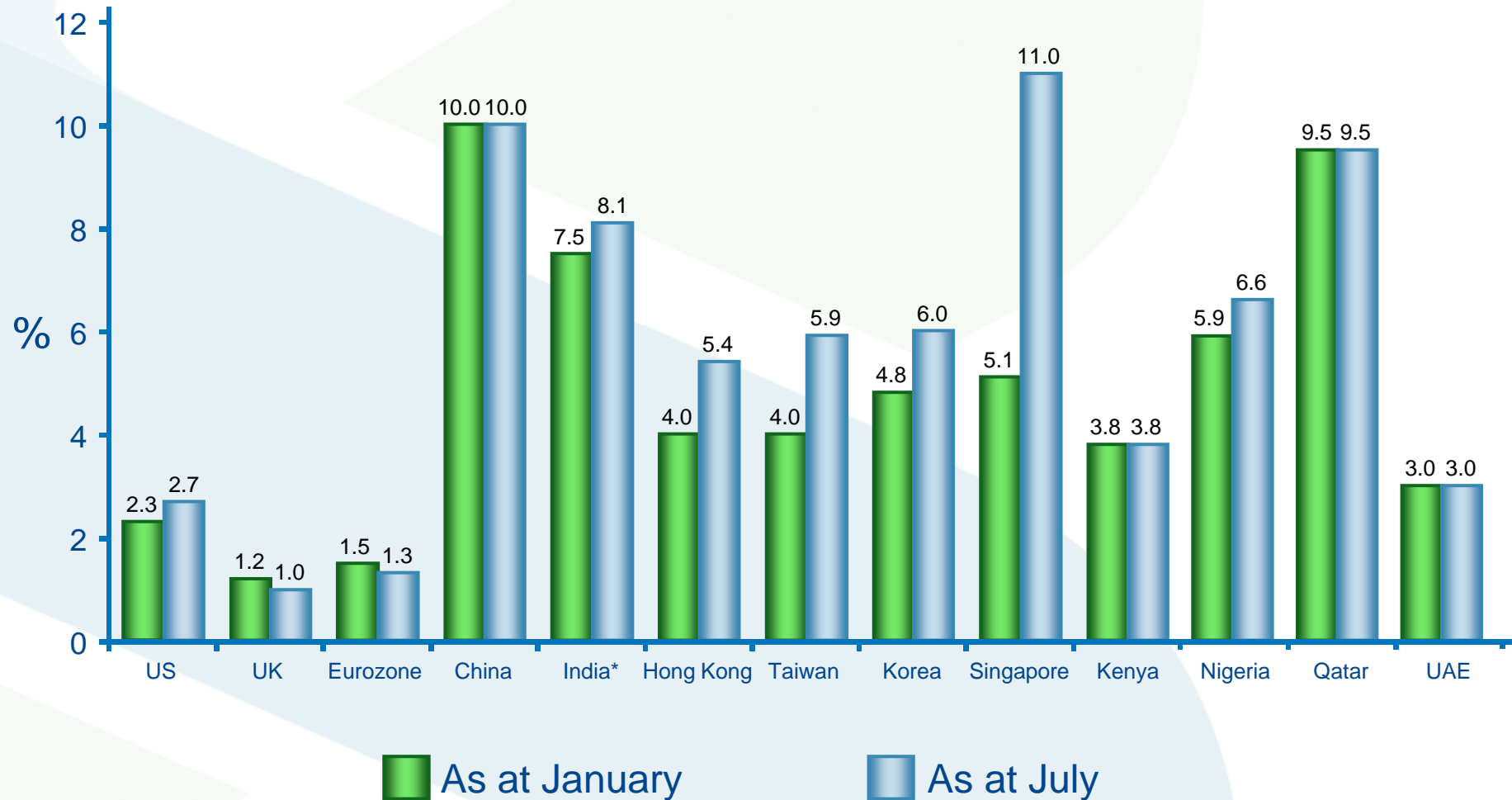
- Over 150 year heritage
- Over 70 markets
- Over 80,000 employees
- More than 95% of profit from Asia, Africa and Middle East
- Primary listings in London, Hong Kong & Mumbai
- Credit ratings A+ / A2 / A+ (S&P / Moody's / Fitch respectively)
- Lead regulated by the UK Financial Services Authority
-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

* As at 27 August 2010



Global economic outlook

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

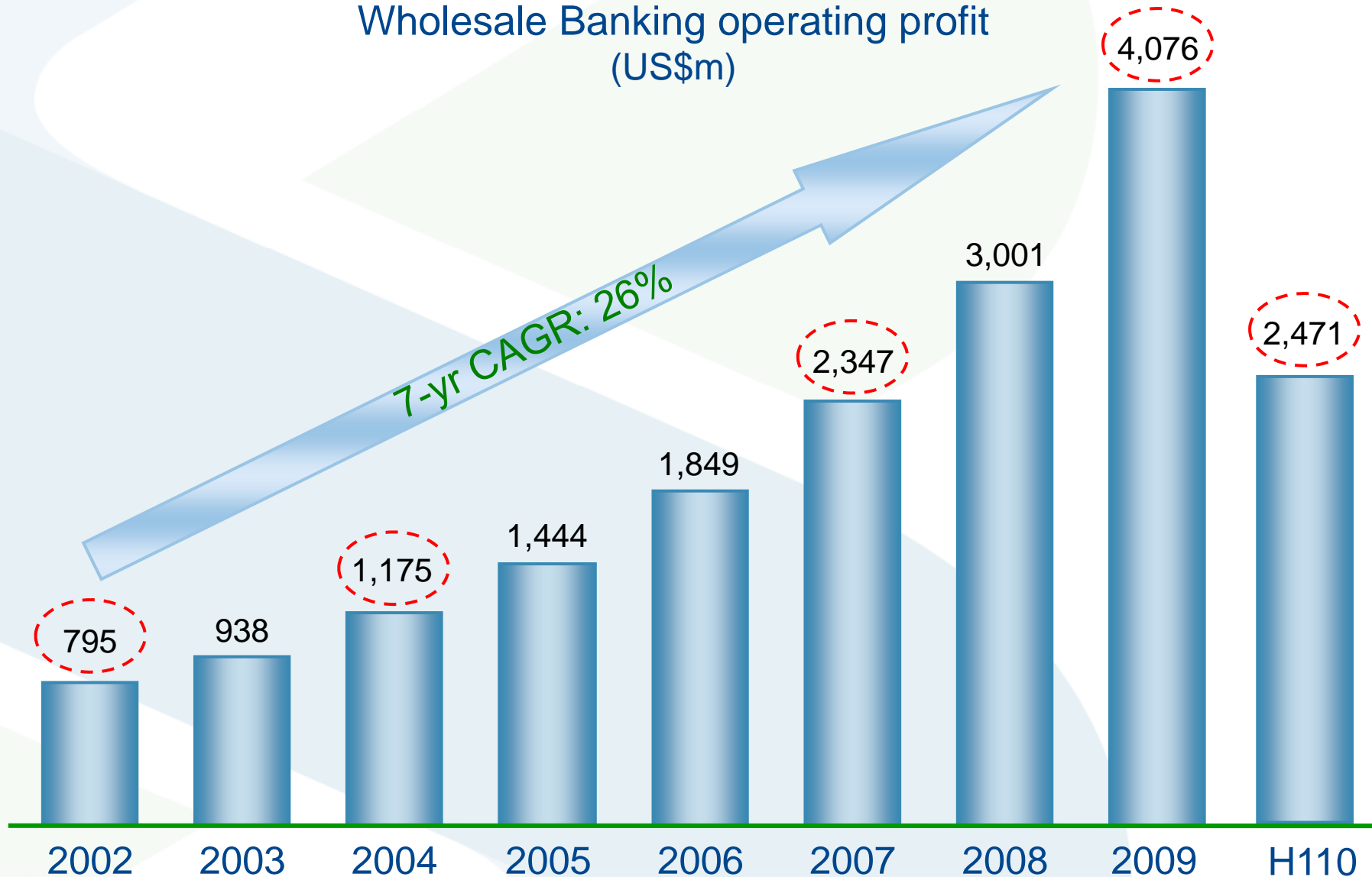


US\$m	H1 09	H2 09	H1 10	YOY %	H1 10 vs H2 09 %
Income	5,027	4,264	5,012	(0)	18
Expenses	(2,247)	(1,938)	(2,357)	5	22
Operating profit before impairment	2,780	2,326	2,655	(4)	14
Loan impairment	(525)	(423)	(138)	(74)	(67)
Other impairment	(6)	(76)	(46)	nm	(39)
Operating profit	2,249	1,827	2,471	10	35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

Wholesale Banking consistent delivery



Wholesale Banking operating profit
(US\$m)

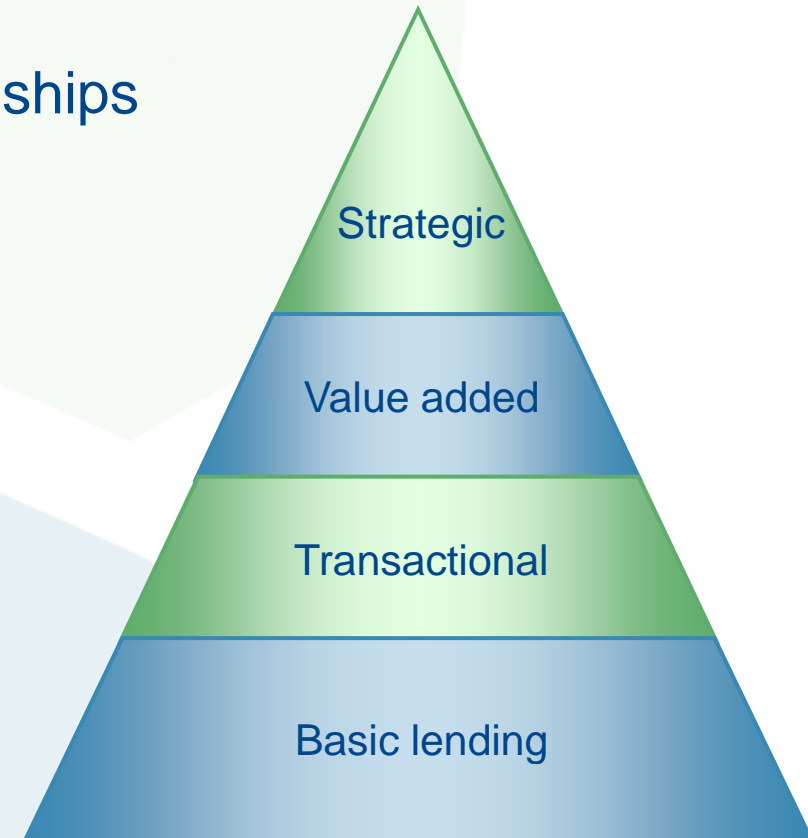


Our strategy

- Deep 'core bank' client relationships
- Local scale and cross-border capabilities
- Balance sheet management

Key enablers

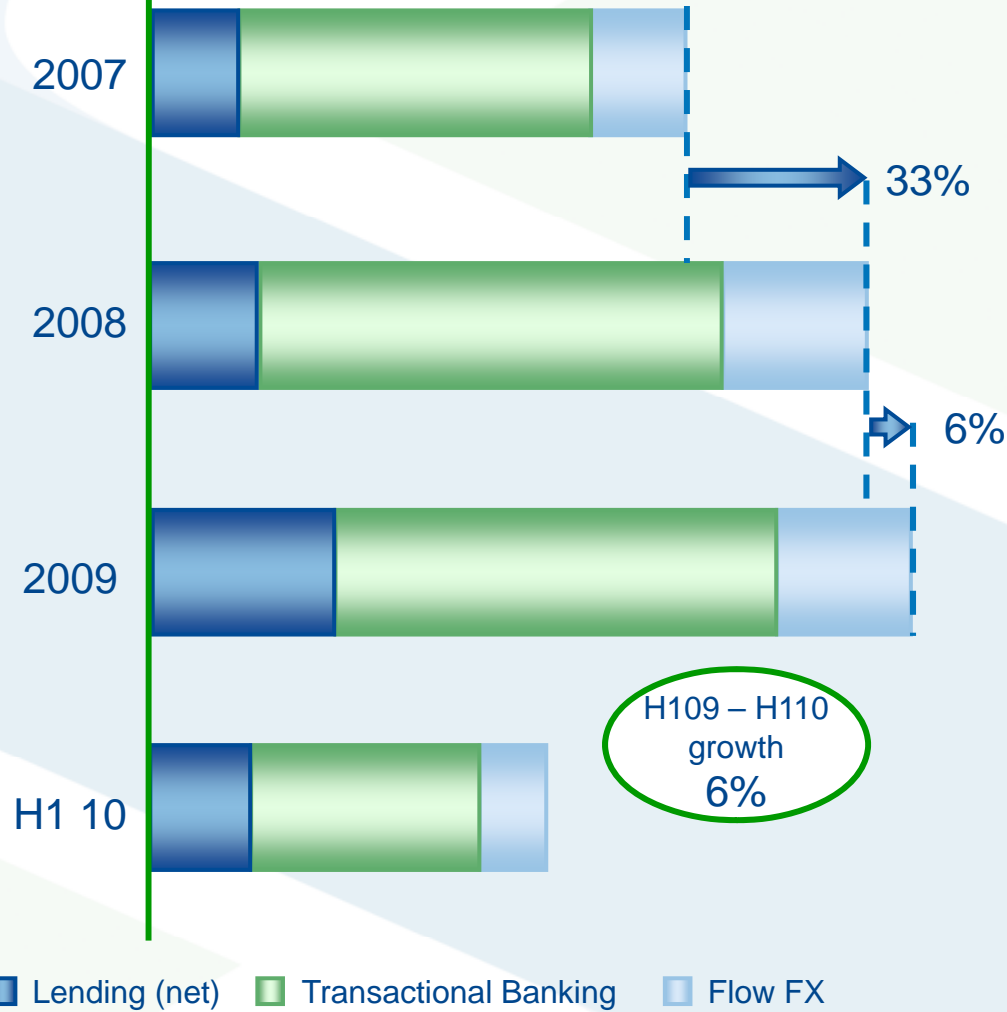
- Infrastructure
- Values and culture



Commercial Banking



(US\$m)



H109 – H110
growth
6%

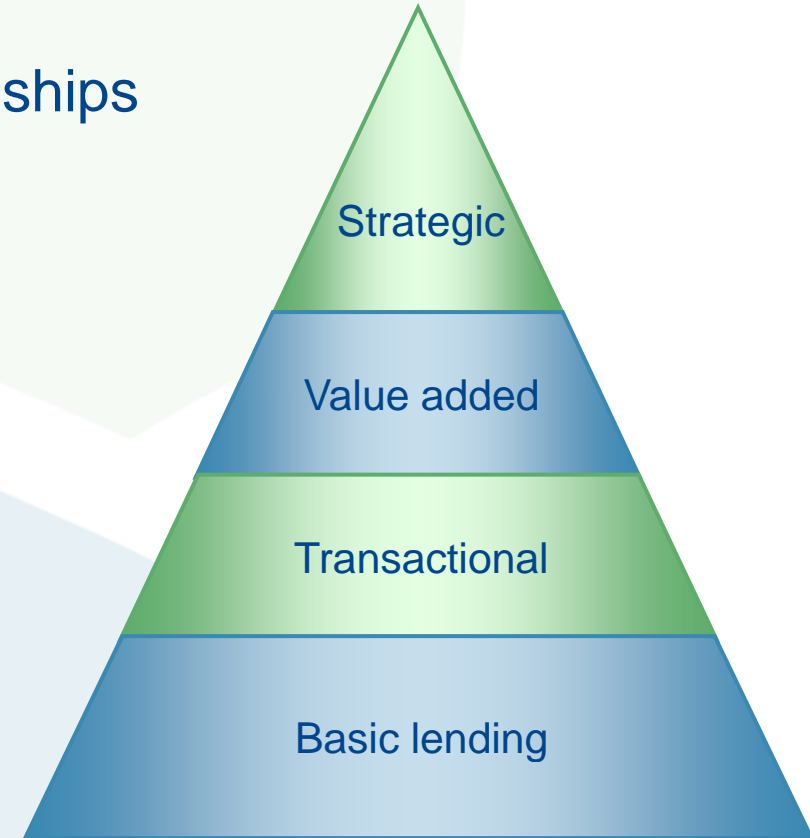
Source: SCB Management data, excludes Portfolio Management

Our strategy

- Deep 'core bank' client relationships
- Local scale and cross-border capabilities
- Balance sheet management

Key enablers

- Infrastructure
- Values and culture



- Fundamentals of economic outlook
- Our strategy
- The competition

Summary

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