

CLSA Investors Forum 2011

Jaspal Bindra

Group Executive Director and CEO Asia

Leading the way

In Asia, Africa and the Middle East

Standard
Chartered 

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Who we are

- Over 150 year heritage
- 1,700 offices in 70 markets
- Around 85,000 employees
- More than 90% of profit from Asia, Africa and Middle East
- Primary listings in London, Hong Kong & Mumbai
- Credit ratings A+ / A1 / AA- (S&P / Moody's / Fitch respectively)
- Lead regulated by the UK Financial Services Authority
- Market cap: US\$50.4bn

(as at 16 September 2011)



- Consistent strategy
- Building deep long-term relationships with our clients and customers
- Conservative business model
- Focus on organic growth
- Culture and values is a key differentiator

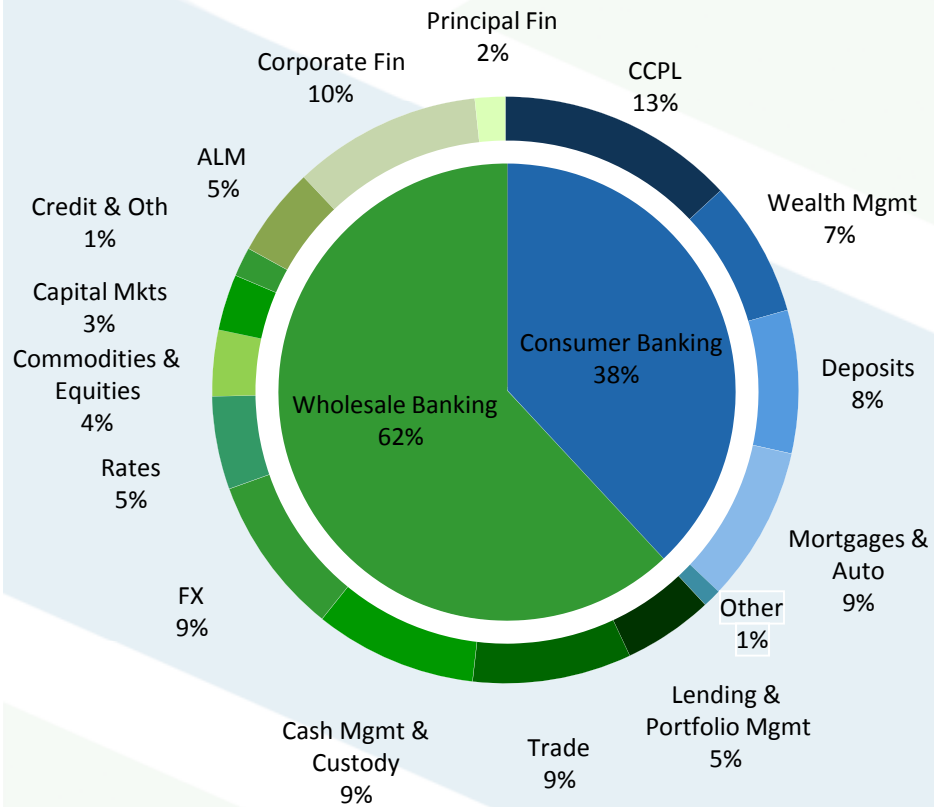
Half year results update

| US\$m | H1 10 | H2 10 | H1 11 | H1 11 vs H1 10 % | H1 11 vs H2 10 % |
|-----------------------------------------------------|--------------|--------------|--------------|---------------------|---------------------|
| Income | 7,924 | 8,138 | 8,764 | 11 | 8 |
| Expenses | (4,344) | (4,679) | (4,677) | 8 | (0) |
| Operating profit before impairment | 3,580 | 3,459 | 4,087 | 14 | 18 |
| Loan impairment | (437) | (446) | (412) | (6) | (8) |
| Other impairment | (50) | (26) | (72) | 44 | 177 |
| Profit before tax | 3,116 | 3,006 | 3,636 | 17 | 21 |
| Profit attributable to ordinary shareholders | 2,098 | 2,133 | 2,516 | 20 | 18 |
| Core Tier 1 Capital (%) | 9.0% | 11.8% | 11.9% | | |
| A/D ratio (%) | 76.2% | 77.9% | 78.1% | | |

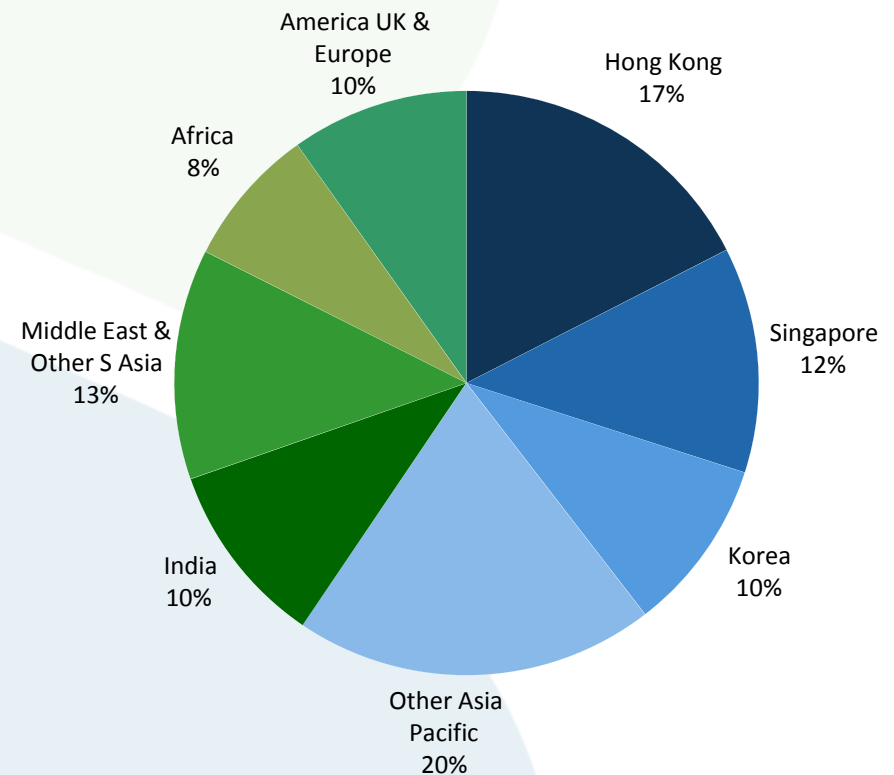
Diversity is a key differentiator

H1 2011 operating income US\$8,764m...

...by product



...by geography



Wholesale Banking performance

| US\$m | H1 10 | H2 10 | H1 11 | H1 11 vs H1 10 % | H1 11 vs H2 10 % |
|------------------------------------|--------------|--------------|--------------|------------------|------------------|
| Income | 5,012 | 4,967 | 5,427 | 8 | 9 |
| Expenses | (2,357) | (2,483) | (2,568) | 9 | 3 |
| Operating profit before impairment | 2,655 | 2,484 | 2,859 | 8 | 15 |
| Loan impairment | (138) | (167) | (201) | 46 | 20 |
| Other impairment | (46) | (18) | (68) | 48 | nm |
| Operating profit | 2,471 | 2,299 | 2,590 | 5 | 13 |
| Risk weighted assets (US\$bn) | 174.6 | 177.5 | 189.0 | 8 | 6 |

Consumer Banking performance

| US\$m | H1 10 | H2 10 | H1 11 | H1 11 vs H1 10 % | H1 11 vs H2 10 % |
|------------------------------------|------------|------------|--------------|------------------|------------------|
| Income | 2,912 | 3,167 | 3,337 | 15 | 5 |
| Expenses | (1,966) | (2,210) | (2,109) | 7 | (5) |
| Operating profit before impairment | 946 | 957 | 1,228 | 30 | 28 |
| Loan impairment | (299) | (279) | (211) | (29) | (24) |
| Other impairment | (4) | (8) | (4) | 0 | (50) |
| Operating profit | 643 | 670 | 1,013 | 58 | 51 |
| Risk weighted assets (US\$bn) | 59.5 | 67.5 | 73.3 | 23 | 9 |

Our markets

| GDP growth (%) | 2010 | 2011F | 2012F |
|----------------|------|-------|-------|
| Eurozone | 1.7 | 1.8 | 1.5 |
| US | 2.8 | 1.6 | 2.0 |
| China | 10.3 | 9.3 | 10.0 |
| Hong Kong | 7.0 | 5.0 | 4.9 |
| India* | 8.5 | 7.7 | 8.3 |
| Indonesia | 6.1 | 6.5 | 7.0 |
| Malaysia | 7.2 | 4.2 | 4.4 |
| Philippines | 7.6 | 4.3 | 5.5 |
| Singapore | 14.5 | 4.8 | 4.6 |
| South Korea | 6.2 | 3.5 | 4.0 |
| Taiwan | 10.5 | 4.6 | 5.1 |
| Thailand | 7.8 | 3.2 | 4.8 |
| Vietnam | 6.8 | 5.8 | 6.3 |

*For fiscal year starting April



- Double digit income growth for 2011 for Group as whole
- Flat jaws excluding the UK bank levy for the Group as a whole
- Remain committed to financial principles
- Regulation remains the main risk

- Second half has started well; momentum continuing in both businesses
- Remain focused on balance sheet foundations
- Well positioned in growth markets and continuing to take market share

Q & A