Leading the way
In Asia, Africa and the Middle East
Forward looking statements

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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$51.6bn (as at 5 September 2011)
Our strategy

- 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

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

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

...by product

- Wholesale Banking: 62%
- Consumer Banking: 38%
- Retail Banking: 4%
- Principal Finance: 2%
- Corporate Finance: 10%
- ALM: 5%
- Credit & Other: 1%
- Capital Mkts: 3%
- Commodity & Equities: 4%
- Rates: 5%
- FX: 9%
- Cash Mgmt & Custody: 9%
- Trade: 9%
- Lending & Portfolio Mgmt: 5%
- Other: 1%

...by geography

- America, UK & Europe: 17%
- Other Asia Pacific: 20%
- India: 10%
- Korea: 10%
- Singapore: 12%
- Middle East & Other S Asia: 13%
- Africa: 8%
- Other Asia: 13%
<table>
<thead>
<tr>
<th>GDP growth (%)</th>
<th>2010</th>
<th>2011F</th>
<th>2012F</th>
</tr>
</thead>
<tbody>
<tr>
<td>Eurozone</td>
<td>1.7</td>
<td>1.8</td>
<td>1.5</td>
</tr>
<tr>
<td>US</td>
<td>2.8</td>
<td>1.6</td>
<td>2.0</td>
</tr>
<tr>
<td>China</td>
<td>10.3</td>
<td>9.3</td>
<td>10.0</td>
</tr>
<tr>
<td>Hong Kong</td>
<td>7.0</td>
<td>5.0</td>
<td>4.9</td>
</tr>
<tr>
<td>India*</td>
<td>8.5</td>
<td>7.7</td>
<td>8.3</td>
</tr>
<tr>
<td>Indonesia</td>
<td>6.1</td>
<td>6.5</td>
<td>7.0</td>
</tr>
<tr>
<td>Malaysia</td>
<td>7.2</td>
<td>4.2</td>
<td>4.4</td>
</tr>
<tr>
<td>Philippines</td>
<td>7.6</td>
<td>4.3</td>
<td>5.5</td>
</tr>
<tr>
<td>Singapore</td>
<td>14.5</td>
<td>4.8</td>
<td>4.6</td>
</tr>
<tr>
<td>South Korea</td>
<td>6.2</td>
<td>3.5</td>
<td>4.0</td>
</tr>
<tr>
<td>Taiwan</td>
<td>10.5</td>
<td>4.6</td>
<td>5.1</td>
</tr>
<tr>
<td>Thailand</td>
<td>7.8</td>
<td>3.2</td>
<td>4.8</td>
</tr>
<tr>
<td>Vietnam</td>
<td>6.8</td>
<td>5.8</td>
<td>6.3</td>
</tr>
</tbody>
</table>

*For fiscal year starting April

Source: Standard Chartered forecasts 09 September 2011
Outlook

- 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
Conclusion

- 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