

Standard Chartered

Credit Suisse AIC 2012

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Leading the way
in Asia, Africa and the Middle East



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Who we are

- Over 150 year heritage
- Over 1,700 branches, offices and outlets in more than 70 markets
- Over 87,000 employees
- More than 90% of profit from Asia, Africa and Middle East
- Primary listings in London, Hong Kong & Mumbai
- Credit ratings AA- / A1 / AA- (S&P / Moody's / Fitch respectively)
- Lead regulated by the UK Financial Services Authority
- Market cap around US\$60bn



Here for good
standardchartered.com

Our competitive differentiation

Geographic focus

Unique network, leading the way in Asia, Africa and the Middle East

Building deep, long-term, multi product relationships with customers and clients, offering products and capability they need and want

Customers and clients

Organic growth

Primarily focused on organic growth

Operating as 'One Bank' acting consistently across multiple geographies, products and segments

Culture and values

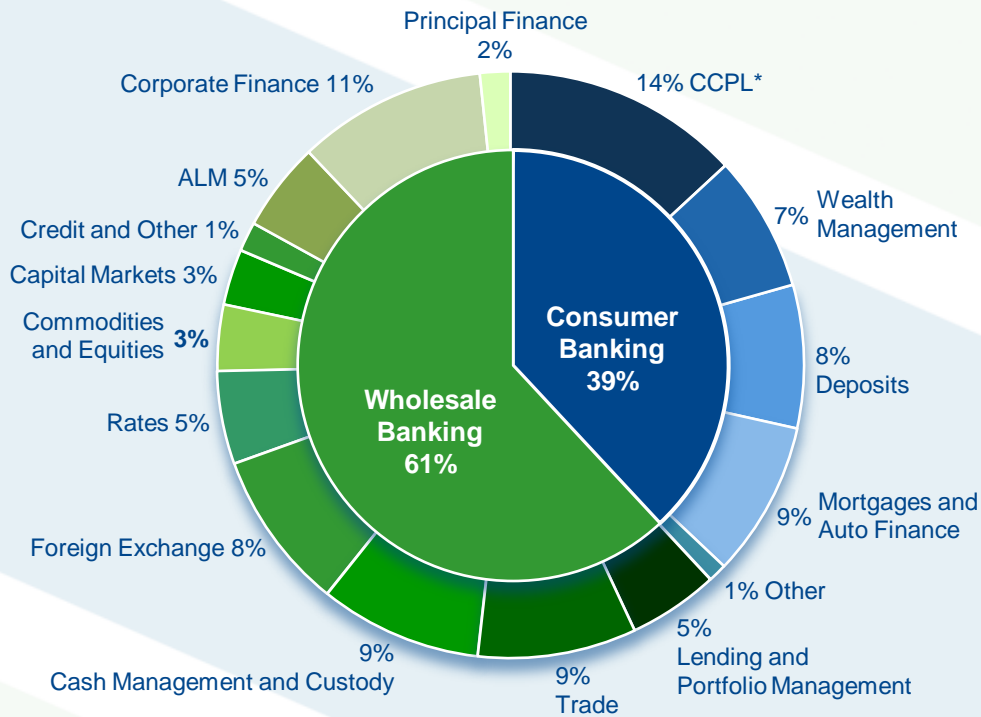
Basics of banking

Conservative and disciplined approach to risk management, capital and liquidity, and costs

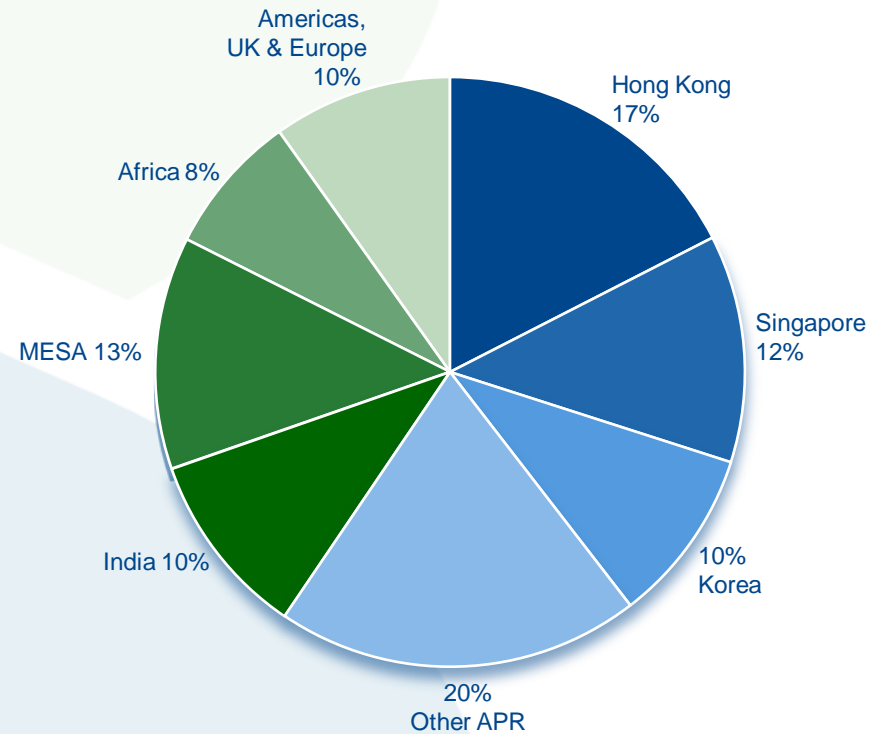
Full year results update

US\$m	2010	2011	YOY %
Income	16,062	17,637	10
Expenses	(9,023)	(9,917)	10
Operating profit before impairment	7,039	7,720	10
Loan impairment	(883)	(908)	3
Other impairment	(76)	(111)	46
Profit from associates	42	74	76
Profit before tax	6,122	6,775	11
Profit attributable to ordinary shareholders	4,231	4,748	12
Core tier 1 ratio %	11.8	11.8	
AD ratio %	77.9	76.4	

Operating income by product



Operating income by geography



* Cards, Personal Loans and Unsecured Lending

Consumer Banking performance

US\$m	2010	H1 11	H2 11	2011	YOY %
Income	6,079	3,337	3,454	6,791	12
Expenses	(4,176)	(2,109)	(2,496)	(4,605)	10
Operating profit before impairment	1,903	1,228	958	2,186	15
Loan impairment	(578)	(211)	(313)	(524)	(9)
Other impairment	(12)	(4)	(8)	(12)	0
Operating profit	1,313	1,013	637	1,650	26

Wholesale Banking performance

US\$m	2010	H1 11	H2 11	2011	YOY %
Income	9,979	5,427	5,419	10,846	9
Expenses	(4,840)	(2,568)	(2,579)	(5,147)	6
Operating profit before impairment	5,139	2,859	2,840	5,699	11
Loan impairment	(305)	(201)	(183)	(384)	26
Other impairment	(64)	(68)	(31)	(99)	55
Operating profit	4,770	2,590	2,626	5,216	9

GDP growth (%)	2011	2012F	2013F	2014F
China	9.2	8.1	8.7	7.0
India*	7.0	7.4	8.0	8.0
Hong Kong	5.0	2.9	5.6	4.5
Indonesia	6.5	5.8	6.5	6.8
Singapore	4.9	1.9	7.8	4.4
Eurozone	1.5	-0.8	1.3	2.4
US	1.7	1.7	2.5	3.0

- 2012 has started strongly
- Good momentum in both Consumer Banking and Wholesale Banking
- Remain focused on balance sheet foundations
- Well positioned in growth markets