

Standard Chartered

Morgan Stanley
European Financials Conference

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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 and 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

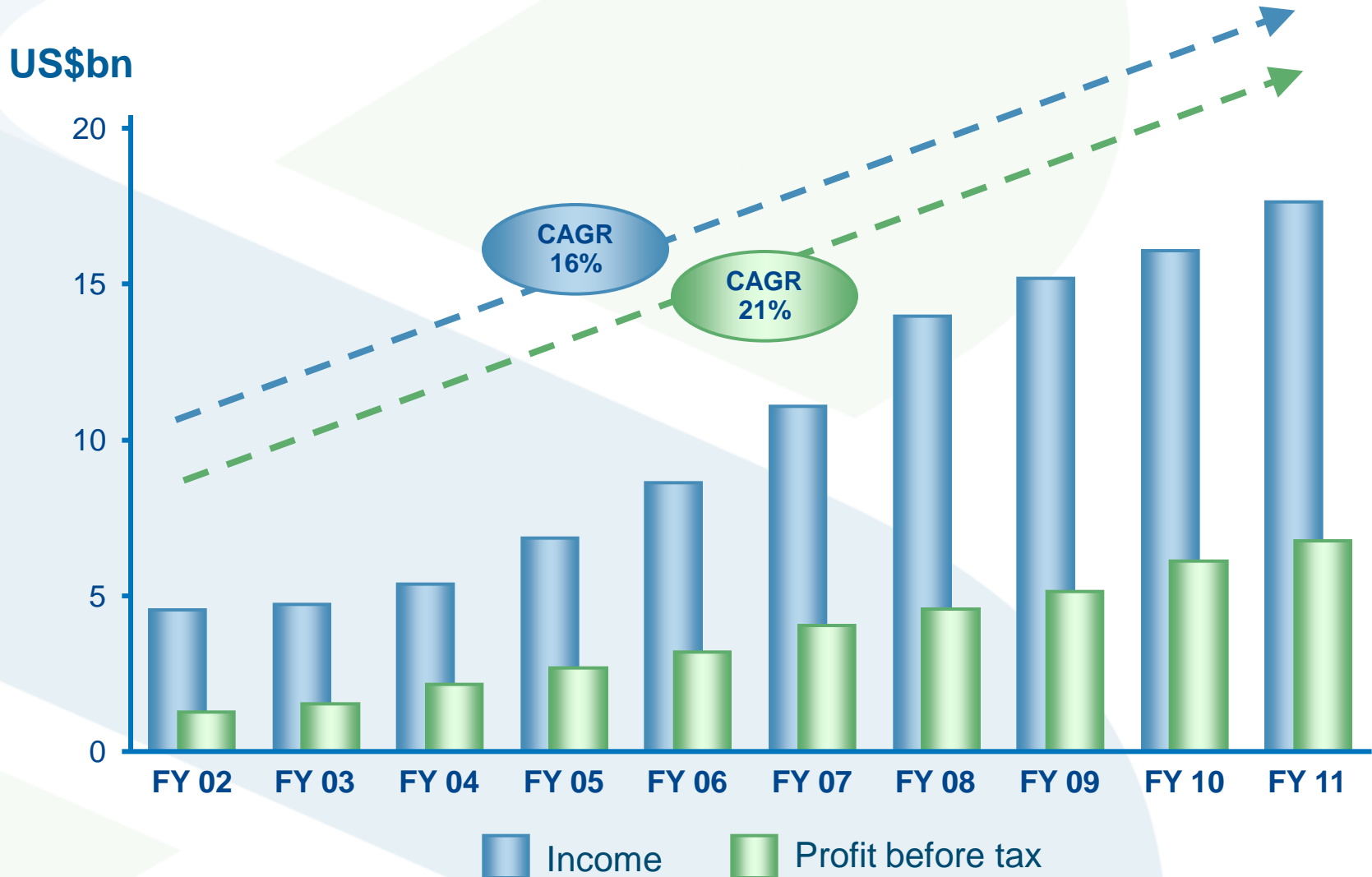
Culture and values

Basics of banking

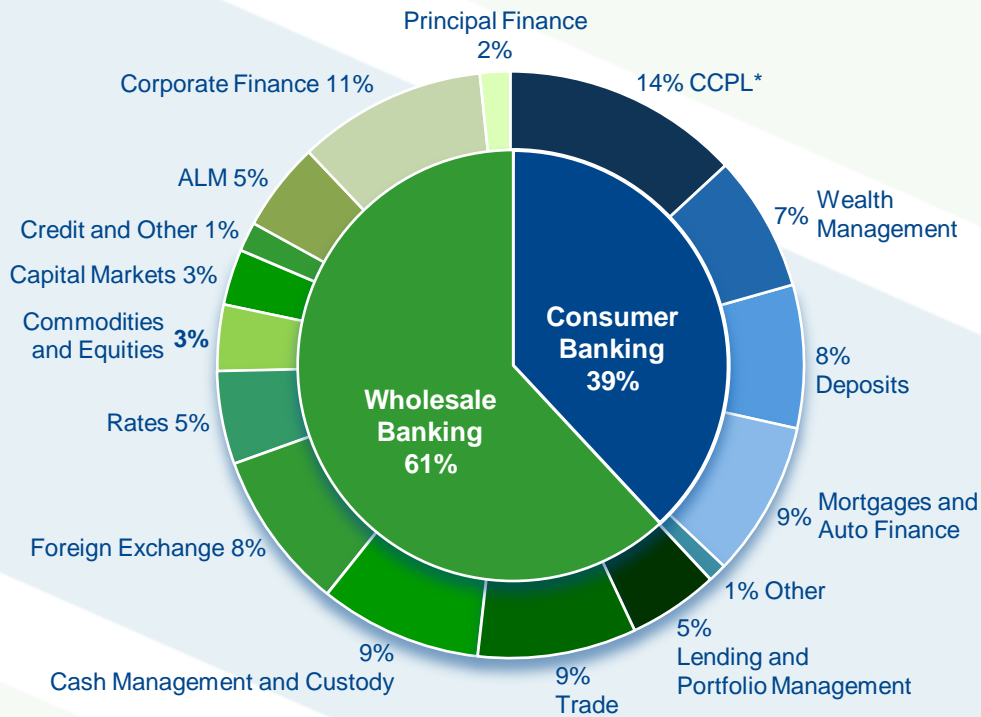
Conservative and disciplined approach to **risk management, capital and liquidity, and costs**

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

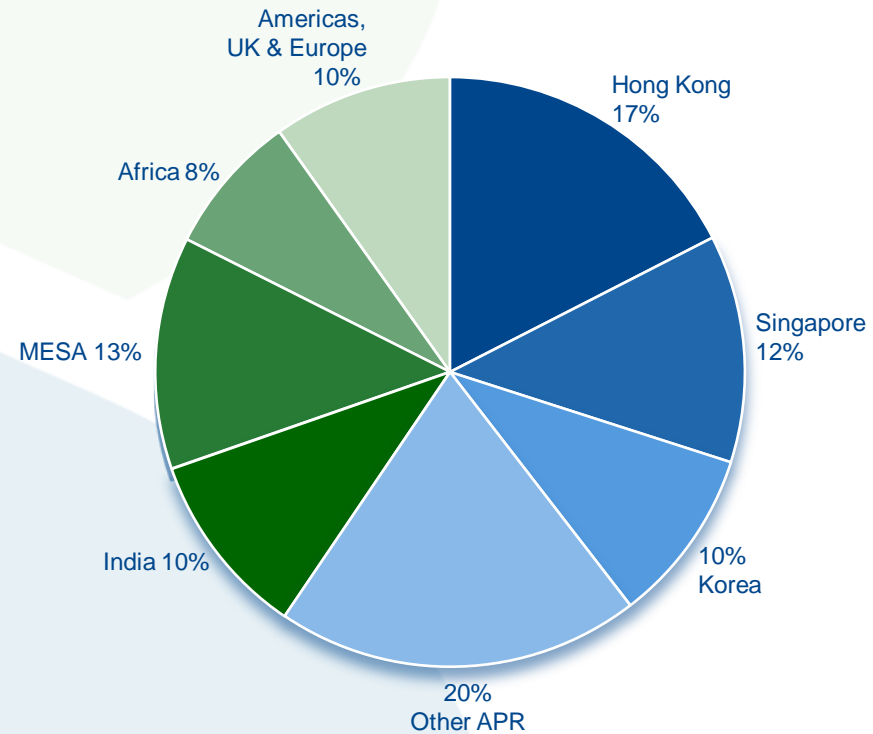
Consistent delivery



Operating income by product



Operating income by geography



* Cards, Personal Loans and Unsecured Lending

Consumer Banking performance

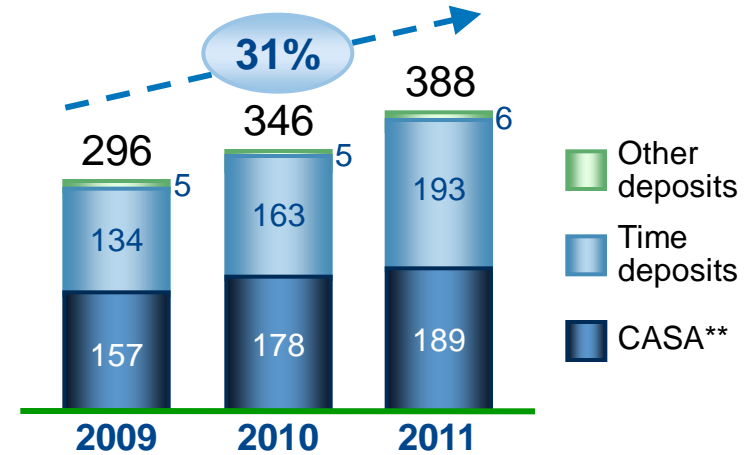
US\$m	2010	H1 11	H2 11	2011	YOY %
Income	6,079	3,337	3,454	6,791	12
Expenses	(4,176)	(2,109)	(2,496)	(4,605)	10
Operating profit before impairment	1,903	1,228	958	2,186	15
Loan impairment	(578)	(211)	(313)	(524)	(9)
Other impairment	(12)	(4)	(8)	(12)	0
Operating profit	1,313	1,013	637	1,650	26

Wholesale Banking performance

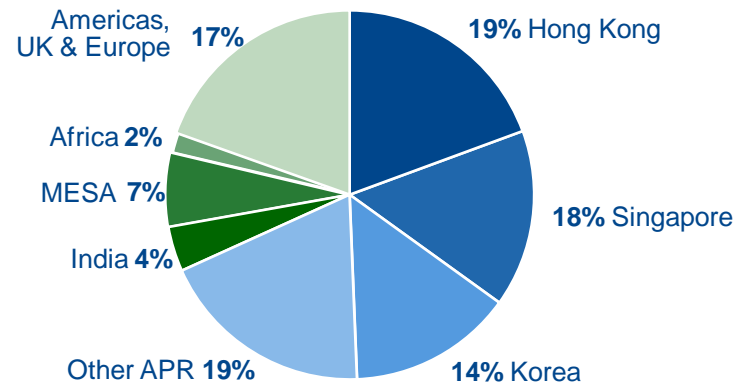
US\$m	2010	H1 11	H2 11	2011	YOY %
Income	9,979	5,427	5,419	10,846	9
Expenses	(4,840)	(2,568)	(2,579)	(5,147)	6
Operating profit before impairment	5,139	2,859	2,840	5,699	11
Loan impairment	(305)	(201)	(183)	(384)	26
Other impairment	(64)	(68)	(31)	(99)	55
Operating profit	4,770	2,590	2,626	5,216	9

- A/D ratio 76.4% and LAR 27.5%
- 83% of Consumer Banking portfolio fully or partially secured
- 64% of Wholesale Banking loans less than 1 year maturity
- No direct sovereign exposure to Greece, Ireland, Italy, Portugal or Spain

Total deposits* (US\$bn)



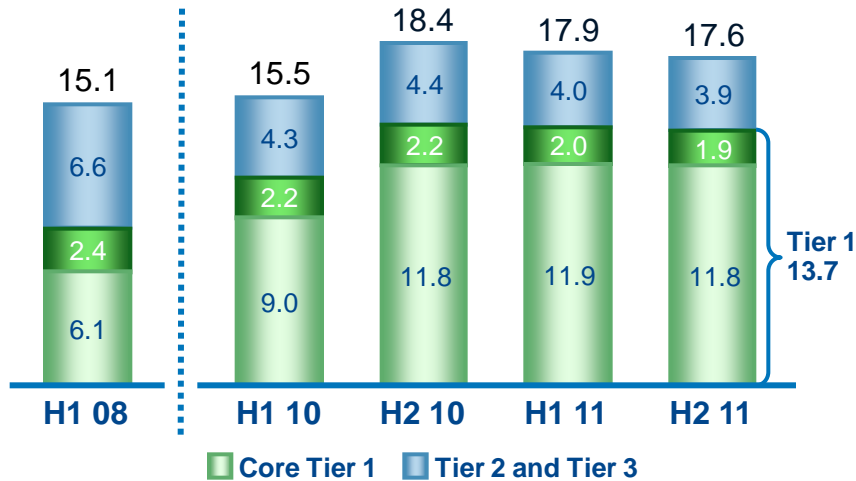
Loan portfolio distribution*



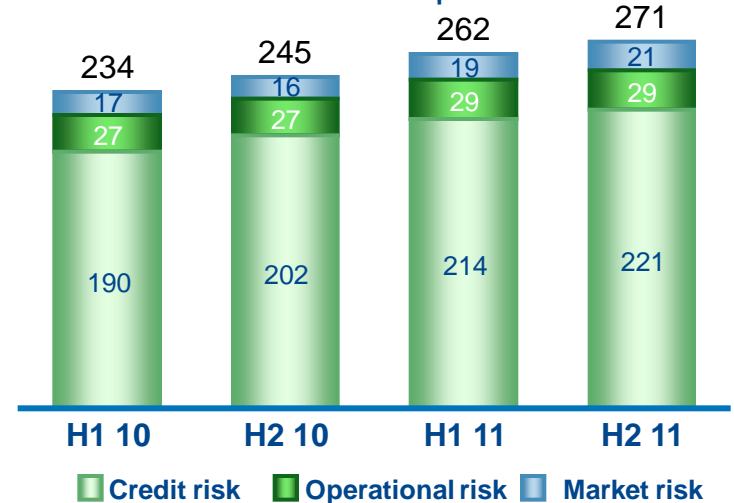
* Total deposits includes deposits by banks

** CASA - Current and savings accounts

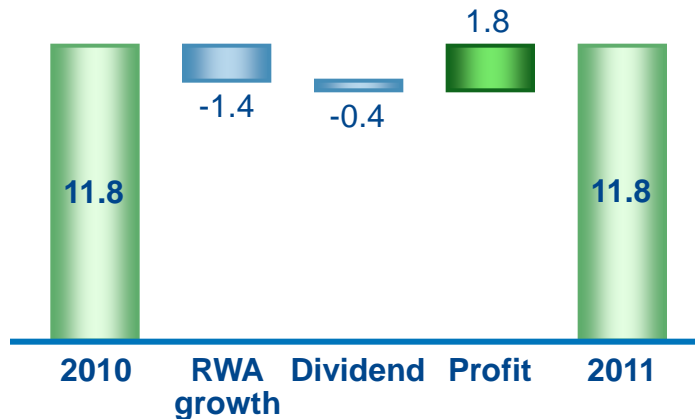
Capital ratios %



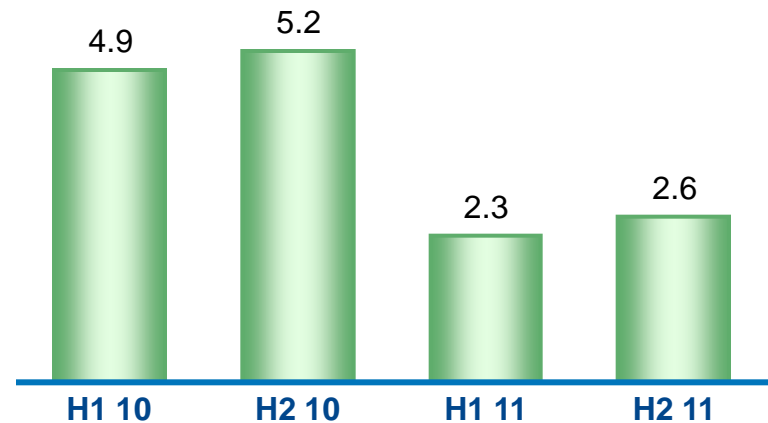
RWA US\$bn



CT 1 capital reconciliation %



Debt and capital issuance US\$bn



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

Q&A