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

This document contains or incorporates by reference ‘forward-looking statements’ regarding the belief or expectations of the Company, the Directors and other members of its senior management about the Group’s strategy, businesses, performance and the matters described in this document. Generally, words such as “may”, “could”, “will”, “expect”, “intend”, “estimate”, “anticipate”, “believe”, “plan”, “seek”, “continue” or similar expressions are intended to identify forward-looking statements.

Forward-looking statements involve inherent risks and uncertainties. They are not guarantees of future performance and actual results could differ materially from those contained in the forward-looking statements. Forward-looking statements are based on current views, estimates and assumptions and involve known and unknown risks, uncertainties and other factors, many of which are outside the control of the Group and are difficult to predict. Such risks, factors and uncertainties may cause actual results to differ materially from any future results or developments expressed or implied from the forward-looking statements. Such risks, factors and uncertainties include but are not limited to: changes in the credit quality and the recoverability of loans and amounts due from counterparties; changes in the Group’s financial models incorporating assumptions, judgments and estimates which may change over time; risks relating to capital, capital management and liquidity; risks arising out of legal and regulatory matters, investigations and proceedings; operational risks inherent in the Group’s business; risks arising out of the Group’s holding company structure; risks associated with the recruitment, retention and development of senior management and other skilled personnel; risks associated with business expansion and engaging in acquisitions; global macroeconomic risks; risks arising out of the dispersion of the Group’s operations, the locations of its businesses and the legal, political and economic environment in such jurisdictions; competition; risks associated with banking and financial services legislation, regulations policies and guidelines; changes in the credit ratings or outlook for the Group; market, interest rate, commodity prices, equity price and other market risk; foreign exchange risk; financial market volatility; systemic risk in the banking industry and other financial institutions or corporate borrowers; cross-border country risk; risks arising from operating in markets with less developed judicial and dispute resolution systems; risks arising out of regional hostilities, terrorist attacks, social unrest or natural disasters and failure to generate sufficient level of profits and cash flows to pay future dividends.

Any forward-looking statement contained in this document is based on past or current trends and/or activities of the Company and should not be taken as a representation that such trends or activities will continue in the future. No statement in this document is intended to be a profit forecast or to imply that the earnings of the Company and/or the Group for the current year or future years will necessarily match or exceed the historical or published earnings of the Company and/or the Group. Each forward-looking statement speaks only as of the date of the particular statement. Except as required by any applicable law or regulations, the Company expressly disclaims any obligation or undertaking to release publicly any updates or revisions to any forward-looking statement contained herein to reflect any change in the Company’s expectations with regard thereto or any change in events, conditions or circumstances on which any such statement is based.
Who we are

Our branches and operations are in all the major centres in the world’s key trade corridors. We have a heritage as deep as a local bank but with the international connections of a global bank

- Around 90% of profit from Asia, Africa and the Middle East
- Over 150 year history
- Present in 70 markets
- Top 20 in the FTSE 100 by market capitalisation
- Total Assets US$624bn¹
- Over 1,700 branches and offices¹
- Over 86,000 employees²
- Credit Ratings AA- / AA- / A1 (Fitch / S&P / Moody’s respectively)
- Listed in London, Hong Kong and Mumbai
- Lead regulated by the UK Financial Services Authority

Notes: ¹ As at 30 June 2012 ² As at 31 December 2011
Where we operate

GDP growth

The growing share of the emerging economies

Source: IMF, July 2012

Sources: Standard Chartered Research, Global Focus - 2012
Our business strategies

**Consumer Banking strategy**

- **Universal markets** (e.g. Hong Kong, Singapore)
- **Focused markets** (e.g. India, China)
- **Lean premium markets** (e.g. Brunei)

- **Focus on relationship management**
- **Service excellence**
- **Product bundling**

- **Cost management**
  - **Efficiency**
  - **Liquidity**

**Wholesale Banking strategy**

- **Strategic**
- **Value added**
- **Transactional**
- **Basic lending**

- Deep ‘core bank’ client relationships
- Local scale and cross-border capabilities
- Balance sheet management
Our structure

Simplified Structure of the Group

Standard Chartered PLC

Standard Chartered Bank
Includes Singapore, India, Indonesia, US and UK branches

HK Subsidiary *
China Subsidiary
Thailand Subsidiary
Pakistan Subsidiary
Kenya Subsidiary
Korean Subsidiary
Malaysia Subsidiary
Taiwan Subsidiary
Nigeria Subsidiary
Investment in Bank Permata **

Notes: Group structure correct as at 31 July 2012
* HK Subsidiary [Standard Chartered Bank (Hong Kong) Ltd] is 51% owned by Standard Chartered Bank and 49% owned by Standard Chartered Holdings Ltd an intermediate holding company that sits directly between Standard Chartered PLC and Standard Chartered Bank
** 44.5% investment in Bank Permata which is proportionally consolidated in the accounts
Our ratings demonstrate exceptional performance

<table>
<thead>
<tr>
<th>Bank</th>
<th>Fitch/Moody’s/S&amp;P</th>
<th>Fitch</th>
<th>Moody’s</th>
<th>S&amp;P</th>
</tr>
</thead>
<tbody>
<tr>
<td>Standard Chartered Bank</td>
<td>A+/A2/A+</td>
<td>AA- +1</td>
<td>A1 +1</td>
<td>AA- +1</td>
</tr>
<tr>
<td>Bank of America NA</td>
<td>AA/Aaa/AA</td>
<td>A -3</td>
<td>A3 -6</td>
<td>A -4</td>
</tr>
<tr>
<td>Barclays Bank Plc</td>
<td>AA/Aa1/AA</td>
<td>A -3</td>
<td>A2 -4</td>
<td>A+ -2</td>
</tr>
<tr>
<td>Citibank NA</td>
<td>AA-/Aa1/AA</td>
<td>A -2</td>
<td>A3 -5</td>
<td>A -3</td>
</tr>
<tr>
<td>Credit Agricole SA</td>
<td>AA/Aa1/AA-</td>
<td>A+ -2</td>
<td>A2 -4</td>
<td>A -2</td>
</tr>
<tr>
<td>Deutsche Bank AG</td>
<td>AA-/Aa1/AA</td>
<td>A+ -1</td>
<td>A2 -4</td>
<td>A+ -2</td>
</tr>
<tr>
<td>HSBC Bank Plc</td>
<td>AA/Aa1/AA</td>
<td>AA</td>
<td>Aa3 -2</td>
<td>AA- -1</td>
</tr>
<tr>
<td>JP Morgan Chase Bank NA</td>
<td>AA-/Aaa/AA</td>
<td>A+ -1</td>
<td>Aa3 -3</td>
<td>A+ -2</td>
</tr>
<tr>
<td>Lloyds TSB Plc</td>
<td>AA+/Aaa/AA</td>
<td>A -4</td>
<td>A2 -5</td>
<td>A -3</td>
</tr>
<tr>
<td>Royal Bank of Scotland Plc</td>
<td>AA/Aaa/AA</td>
<td>A -3</td>
<td>A3 -6</td>
<td>A -3</td>
</tr>
<tr>
<td>UBS AG</td>
<td>AA-/Aa1/AA-</td>
<td>A -2</td>
<td>A2 -4</td>
<td>A -2</td>
</tr>
</tbody>
</table>

Notches of Rating Upgrades / Downgrades:  
+1  -1  +2  -2  +3  -3  +4  -4  +5  -5  +6  -6

Notes: Ratings correct as at 31 July 2012
Consistent delivery

US$bn

Income  Profit before tax

CAGR 15%
CAGR 20%

H1 02  H1 03  H1 04  H1 05  H1 06  H1 07  H1 08  H1 09  H1 10  H1 11  H1 12
H1 2012 performance

**Highlights**

- Income: US$9.5bn, 9%
- Consumer Banking: US$3.5bn, 5%
- Wholesale Banking: US$6.0bn, 10%
- Pre-impairment profit: US$4.5bn, 11%
- Profit before tax: US$3.9bn, 9%

**CCPL***: 13%
- Wealth Management: (3%)
- Deposits: 14%
- Mortgages and Auto: (13%)
- Lending & Portfolio Mgt.: 3%
- Transaction Banking: 19%
- Financial Markets: 2%
- ALM: 14%
- Corporate Finance: 9%
- Principal Finance: 59%

Notes: All percentages are H1 2012 on H1 2011 unless stated otherwise. * Cards, Personal Loans and Unsecured Lending.
### H1 2012 Income Performance by Geography

<table>
<thead>
<tr>
<th>Region</th>
<th>H1 11</th>
<th>H1 12</th>
<th>H1 12 vs H1 11 %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hong Kong</td>
<td>1,531</td>
<td>1,688</td>
<td>10</td>
</tr>
<tr>
<td>Singapore</td>
<td>1,094</td>
<td>1,162</td>
<td>6</td>
</tr>
<tr>
<td>Korea</td>
<td>840</td>
<td>950</td>
<td>13</td>
</tr>
<tr>
<td>Other APR</td>
<td>1,748</td>
<td>1,993</td>
<td>14</td>
</tr>
<tr>
<td>India</td>
<td>893</td>
<td>790</td>
<td>(12)</td>
</tr>
<tr>
<td>MESA</td>
<td>1,118</td>
<td>1,125</td>
<td>1</td>
</tr>
<tr>
<td>Africa</td>
<td>678</td>
<td>714</td>
<td>5</td>
</tr>
<tr>
<td>Americas, UK &amp; Europe</td>
<td>862</td>
<td>1,089</td>
<td>26</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>8,764</strong></td>
<td><strong>9,511</strong></td>
<td><strong>9</strong></td>
</tr>
</tbody>
</table>
Diversity a differentiator

Operating income by product

- Wholesale Banking 63%
- Consumer Banking 37%
- Corporate Finance 10%
- ALM 5%
- Credit and Other 2%
- Capital Markets 3%
- Commodities and Equities 3%
- Rates 6%
- Foreign Exchange 8%
- Cash Management and Custody 9%
- Trade 10%
- 14% CCPL*
- Principal Finance 2%
- Wealth Management 7%
- Deposits 8%
- Mortgages and Auto Finance 7%
- Lending and Portfolio Management 5%
- Other 1%

Operating income by geography†

- Hong Kong 18%
- MESA 12%
- Singapore 12%
- Korea 10%
- India 8%
- Other APR 21%
- Americas, UK & Europe 11%
- Africa 8%
- Other 5%

† As at 30 June 2012
* Cards, Personal Loans and Unsecured Lending
Strong foundations

Basics of banking

Risk Mgmt
- Conservative and diverse balance sheet
- Consumer Banking portfolio is highly secured
- Wholesale Banking portfolio has a short contractual maturity

Liquidity
- Strong A/D ratio consistently below 100%
- Consistently strong liquid asset ratio
- Balance sheet built on customer deposits
- Focus on management through the geographic lens

Capital
- Well capitalised at a Core Tier 1, Tier 1 and Total Capital level
- Equity generation throughout the crisis
- Basel III impact expected to be around 100 bps
A well diversified and conservative balance sheet

Total Assets
US$624bn\(^1\)

- Investment securities 17%
- Loans and advances to banks 12%
- Derivatives 10%
- Cash at central banks 8%
- Other assets 8%

Customer Loan Distribution
US$279bn\(^1\)

- Americas, UK & Europe 18%
- Singapore 19%
- Korea 14%
- Other APR 18%
- MESA 7%
- India 4%
- Africa 2%

Low level of NPLs\(^2\) and very low level of encumbered assets\(^3\)

**Consumer Banking**
- Average LTV on mortgage book - 48\%\(^1\)
- 82\%\(^1\) of book is secured or partially secured

**Wholesale Banking**
- 63\%\(^1\) of loans have a maturity of less than 1 year
- No direct sovereign exposure to GIIPS\(^4\)
- Limited exposure to problem asset classes

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1 As at 30 June 2012  
2 1.9% of total customer loans  
3 less than 3% of total assets  
4 Greece, Ireland, Italy, Portugal and Spain
Strong and diverse funding base...

**Total Liabilities**
US$624bn\(^1\)

- Shareholder funds 7%
- Subordinated liabilities and other borrowed funds 3%
- Debt securities in issue 10%
- Other liabilities 6%
- Derivatives 9%
- Bank deposits 7%

**Customer Deposits**
US$360bn\(^1\)

- 58% Customer deposits

- Americas, UK & Europe 16%
- Hong Kong 25%
- Singapore 18%
- Korea 10%
- Other APR 18%
- Africa 3%
- MESA 7%

**Current and Savings Accounts (CASA)** are an important part of the Group’s total deposit base.

<table>
<thead>
<tr>
<th>Year</th>
<th>US$bn</th>
</tr>
</thead>
<tbody>
<tr>
<td>H1 10</td>
<td>320</td>
</tr>
<tr>
<td>H2 10</td>
<td>346</td>
</tr>
<tr>
<td>H1 11</td>
<td>380</td>
</tr>
<tr>
<td>H2 11</td>
<td>388</td>
</tr>
<tr>
<td>H1 12</td>
<td>406</td>
</tr>
</tbody>
</table>

\(^1\)As at 30 June 2012

* Total deposits includes deposits by banks

** CASA - Current and savings accounts
...and a strong liquidity position

Strong liquidity position and a low customer asset to deposit ratio have been maintained throughout the crisis.

- Liquid asset ratio % (LHS)
- A/D ratio % (RHS)
Strong capital ratios

Capital ratios (%)

<table>
<thead>
<tr>
<th>Tier</th>
<th>Core Tier 1</th>
<th>Tier 2 and Tier 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>H1 08</td>
<td>6.1</td>
<td>6.6</td>
</tr>
<tr>
<td>H1 10</td>
<td>9.0</td>
<td>4.3</td>
</tr>
<tr>
<td>H2 10</td>
<td>11.8</td>
<td>2.2</td>
</tr>
<tr>
<td>H1 11</td>
<td>11.9</td>
<td>2.0</td>
</tr>
<tr>
<td>H2 11</td>
<td>11.8</td>
<td>1.9</td>
</tr>
<tr>
<td>H1 12</td>
<td>11.6</td>
<td>1.8</td>
</tr>
</tbody>
</table>

Tier 1: 8.5%

Tier 1: 13.4%
Limited refinancing

Maturity profile of senior debt and capital securities

Notes: * Capital refinancing has been modeled based on first call date
## Successful access to Debt Capital Markets

<table>
<thead>
<tr>
<th></th>
<th>2009</th>
<th>2010</th>
<th>2011</th>
<th>2012</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Euro</strong></td>
<td>Senior EUR1.25bn</td>
<td>Senior EUR1.25bn</td>
<td>Senior EUR1.25bn</td>
<td>Senior EUR1bn</td>
</tr>
<tr>
<td><strong>Sterling</strong></td>
<td>Senior GBP200m¹</td>
<td>Senior GBP90m</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Other</strong></td>
<td>Senior SGD55m</td>
<td>Senior HKD1.68bn</td>
<td>LT2 SGD750m</td>
<td>LT2 KRW 270bn</td>
</tr>
<tr>
<td></td>
<td>Senior HKD1.58bn</td>
<td>Senior SGD220m</td>
<td>LT2 KRW 270bn</td>
<td>LT2 KRW 270bn</td>
</tr>
<tr>
<td></td>
<td>LT2 KRW300bn</td>
<td>Senior JPY22bn</td>
<td>Senior TWD 900m</td>
<td>Senior TWD 15bn</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>US$5.4bn²</strong></td>
<td><strong>US$5.1bn²</strong></td>
<td><strong>US$4.7bn²</strong></td>
<td><strong>US$4.0bn²</strong></td>
</tr>
</tbody>
</table>

Notes: ¹ As part of Exchange of GBP284m LT2 ² US$ equivalent based on FX rates as at 30 June 2012
Summary

- Unique footprint and exposure to diverse and fast-growing economies
- Sustained and consistent track record
- Foundations of the Group in excellent shape through our focus on the basics of banking