Forward looking statements

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

These forward-looking statements are not guarantees of future performance. Rather, they are based on current views and assumptions and involve known and unknown risks, uncertainties and other factors, many of which are outside the control of the Company and are difficult to predict, that may cause actual results to differ materially from any future results or developments expressed or implied from the forward-looking statements. Such risks and uncertainties include the effects of continued or increasing volatility in international financial markets, economic conditions both internationally and in individual markets in which Standard Chartered operates, and other factors affecting the level of Standard Chartered’s business activities and the costs and availability of financing for Standard Chartered’s activities.

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

The securities referred to in this presentation have not been and will not be registered under the U.S. Securities Act of 1933 (the “U.S. Securities Act”) and may not be offered, sold or transferred within the United States except pursuant to an exemption from, or in a transaction not subject to, the registration requirements of the U.S. Securities Act. No public offering of the Placing Shares will be made in the United States.
| **Tuesday** 10 November - Wholesale Banking & Consumer Banking day |
|:---:|:---:|
| 08:05-12:00 | Wholesale Banking, Mike Rees and Vivek Ahuja |
| 12:00-15:00 | Consumer Banking, Steve Bertamini and management team |
| **Wednesday** 11 November - Hong Kong day |
| 08:00-09:30 | Asia, Jaspal Bindra and external guest speaker |
| 09:30-12:00 | Hong Kong, Ben Hung and management team |
| 12:00-12:45 | Lunch presentation, Dr. Gerard Lyons, Group Chief Economist |
| **Thursday** 12 November - Korea day |
| 08:00-14:00 | Korea, David Edwards and management team |
| 14:00-14:30 | The history of Korea, external guest speaker |
| **Friday** 13 November - Group day |
| 11:30-12:30 | Risk, Richard Goulding |
| 13:30-14:30 | Capital and Liquidity, Pam Walkden |
| 14:30-16:00 | Trip wrap up, Richard Meddings |
Key messages

- We are confident in the growth prospects in our footprint

- Our businesses are well positioned to benefit from the economic recovery

- We have selectively taken advantage of the crisis to build our capabilities

- We have a conservative business model with robust foundations
Global GDP

US$ tn

2009F

Sources: IMF
GDP growth projections - East and West

<table>
<thead>
<tr>
<th>Region</th>
<th>End 2008</th>
<th>Q1 2009</th>
<th>Q2 2009</th>
<th>Current 2009F</th>
</tr>
</thead>
<tbody>
<tr>
<td>China</td>
<td>6%</td>
<td>4%</td>
<td>6%</td>
<td>4%</td>
</tr>
<tr>
<td>India</td>
<td>8%</td>
<td>6%</td>
<td>4%</td>
<td>-2%</td>
</tr>
<tr>
<td>Korea</td>
<td>2%</td>
<td>0%</td>
<td>2%</td>
<td>-4%</td>
</tr>
<tr>
<td>Hong Kong</td>
<td>-4%</td>
<td>-6%</td>
<td>-4%</td>
<td>-8%</td>
</tr>
<tr>
<td>Singapore</td>
<td>-8%</td>
<td>-6%</td>
<td>-8%</td>
<td>-10%</td>
</tr>
</tbody>
</table>

Sources: SCB Global Research
GDP growth projections - Africa and Middle East

-2% 0% 2% 4% 6% 8% 10%

Nigeria Kenya Qatar UAE

End 2008 Q1 2009 Q2 2009 Current 2009F

Sources: SCB Global Research
Global trade picking up

Global trade - by sources of exports

Quarterly trade data (US$bn)

Q1 08 Q2 08 Q3 08 Q4 08 Q1 09 Q2 09

Europe Asia North America
South and Central America Others

Sources: World Trade Organisation, Bloomberg, SCB Global Research
Interest rates fell to historical lows

Source: Bloomberg
Stability returning in financial markets

Asian LCY bonds issuance

G3 currency bonds issuance

Asian syndicated loans issuance

Sources: IFR Thomson
(1) Asia Pacific ex Japan and Australia
(2) Asia Pacific ex Japan, Australia & New Zealand
M&A & equity issuance continues growth path

Source: Thomson Reuters
M&A volumes driven by China outbound M&A

Outbound China energy & resources M&A (US$bn)

- M&A volumes down slightly overall
- China outbound acquisitions of energy & natural resources companies at record levels

2005: 6.6
2006: 9.9
2007: 9.1
2008: 23.7
2009 YTD: 25.7

Source: Thomson Reuters
Potential issues

- Sustained economic growth still dependent on recovery of exports to the West

- Balancing act for regulators

- Realignment of global exchange rates and the fate of the US$
Wholesale Banking journey

- **2002**: Transformation
- **2003**: Earning the right to grow
- **2004**: Lifting our game for leadership
- **2005-10**: Achieving our aspirations
- **2011-12**: Sustaining leadership
Wholesale Banking continues trajectory of growth

Wholesale Banking operating profit (US$m)

- 7-yr CAGR: 26%
Our client-focused strategy underpins performance

Our strategy

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

Key enablers

- Infrastructure
- Values and culture
## Harrison Lovegrove

<table>
<thead>
<tr>
<th>Company</th>
<th>Financial Advisor</th>
<th>Acquired Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Oando Exploration and Production Ltd.</td>
<td>Financial Adviser 2009</td>
<td>US$ 188m</td>
</tr>
<tr>
<td>Marathon Oil Corporation</td>
<td>Financial Adviser 2009</td>
<td>US$180m</td>
</tr>
<tr>
<td>Sinochem Resources UK Limited</td>
<td>Financial Adviser 2009</td>
<td>GBP 532m</td>
</tr>
<tr>
<td>Marathon Oil Ireland Limited to Petronas Group</td>
<td>Financial Adviser 2009</td>
<td>US$ 188m</td>
</tr>
<tr>
<td>Proposed acquisition of Emerald Energy PLC</td>
<td>Financial Adviser 2009</td>
<td>GBP 532m</td>
</tr>
<tr>
<td>Sahara Energy Exploration &amp; Production</td>
<td>Financial Adviser 2009</td>
<td>EUR647m</td>
</tr>
<tr>
<td>Acquisition of Dragon Oil PLC by the Emirates National Oil Company (Scheme of Arrangement pending)</td>
<td>Financial Adviser 2009</td>
<td>GBP1,150m</td>
</tr>
<tr>
<td>Proposed acquisition of Emerald Energy PLC</td>
<td>Financial Adviser 2009</td>
<td>US$244m</td>
</tr>
<tr>
<td>Acquisition of a 15% interest in OML 125 and OML 134 from Nigerian Agip Exploration Limited</td>
<td>Financial Adviser 2009</td>
<td>US$180m</td>
</tr>
<tr>
<td>Sale of 50% interest in deepwater OML 284 in Nigeria to BG Group</td>
<td>Financial Adviser 2009</td>
<td>EUR647m</td>
</tr>
<tr>
<td>Acquisition of Oranje Nassau Energie in consortium with Dyas UK Limited and AtlasInvest</td>
<td>Financial Adviser 2009</td>
<td>EUR647m</td>
</tr>
</tbody>
</table>

## Cazenove Asia

<table>
<thead>
<tr>
<th>Company</th>
<th>Financial Advisor</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ajisen (China) Holdings</td>
<td>Placing</td>
<td>US$ 560m</td>
</tr>
<tr>
<td>Fortune REIT</td>
<td>Joint Bookrunner</td>
<td>US$242m</td>
</tr>
<tr>
<td>Pacific Andes (Holdings) Ltd.</td>
<td>Joint Bookrunner</td>
<td>US$244m</td>
</tr>
<tr>
<td>Shui On Land</td>
<td>Joint Bookrunner</td>
<td>US$140m</td>
</tr>
<tr>
<td>Noble Group</td>
<td>Joint Bookrunner</td>
<td>US$262m</td>
</tr>
<tr>
<td>Capital Commercial Trust</td>
<td>Joint Bookrunner</td>
<td>US$125m</td>
</tr>
<tr>
<td>Rights Issue Singapore</td>
<td>Joint Bookrunner</td>
<td>US$244m</td>
</tr>
<tr>
<td>Placing Hong Kong</td>
<td>Joint Bookrunner</td>
<td>US$140m</td>
</tr>
<tr>
<td>Placing Singapore</td>
<td>Joint Bookrunner</td>
<td>US$262m</td>
</tr>
<tr>
<td>Placing Singapore</td>
<td>Joint Bookrunner</td>
<td>US$125m</td>
</tr>
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<td>Placing Singapore</td>
<td>Joint Bookrunner</td>
<td>US$244m</td>
</tr>
<tr>
<td>Capital Commercial Trust</td>
<td>Joint Bookrunner</td>
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</tr>
<tr>
<td>Rights Issue Singapore</td>
<td>Joint Bookrunner</td>
<td>US$244m</td>
</tr>
<tr>
<td>Placing Hong Kong</td>
<td>Joint Bookrunner</td>
<td>US$140m</td>
</tr>
<tr>
<td>Placing Singapore</td>
<td>Joint Bookrunner</td>
<td>US$262m</td>
</tr>
<tr>
<td>Placing Singapore</td>
<td>Joint Bookrunner</td>
<td>US$125m</td>
</tr>
</tbody>
</table>

**March** 2007

**October** 2009

**July** 2009

**June** 2009

**May** 2009
### Transaction Banking

**GTR**

StanChart makes key appointment in Southern Asia

**SINGAPORE ROUNDUP**

Stanchart appoints new securities head

### Corporate Finance

**THE WALL STREET JOURNAL.**

StanChart Hires Smith as Global Head of Oil, Gas Corp Advisory

**STANDARD CHARTERED APPOINTS VICE CHAIRMAN, HEAD OF CORPORATE FINANCE, AMERICAS**

### Financial Markets

**FX·Week**

StanChart continues in Asia build-up Standard Chartered has hired Tee Choon Hong as managing director and regional head of capital markets for northeast Asia in Hong Kong.

**EURO·WEEK**

StanChart hires two more for DCM business from Nomura

StanChart brings in high yield specialist

StanChart hires Jonsson for debt job

**FinanceAsia.com**

StanChart expands with new credit trading head

StanChart appointed Tee Choon Hong as managing director and regional head of capital markets for Northeast Asia.

StanCharted Bank promoted Aishah Mittal to global head of commodities sales, based in Singapore.

**ifrAsia**

StanChart rejigs Asian DCM, reports record profits

- Standard Chartered Bank has hired Adrian Walking as global head of financial institutions sales, financial markets, based in Singapore.
## Gaining share in core franchise markets

### SCB income as % of estimated market income

<table>
<thead>
<tr>
<th>%</th>
<th>2007</th>
<th>2008</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hong Kong</td>
<td>6.6</td>
<td>9.6</td>
</tr>
<tr>
<td>Singapore</td>
<td>5.0</td>
<td>7.1</td>
</tr>
<tr>
<td>UAE</td>
<td>5.1</td>
<td>7.9</td>
</tr>
<tr>
<td>China</td>
<td>0.6</td>
<td>0.7</td>
</tr>
<tr>
<td>India</td>
<td>4.4</td>
<td>6.0</td>
</tr>
<tr>
<td>Korea</td>
<td>2.0</td>
<td>2.1</td>
</tr>
<tr>
<td>Taiwan</td>
<td>1.4</td>
<td>1.7</td>
</tr>
<tr>
<td>Indonesia</td>
<td>3.5</td>
<td>5.6</td>
</tr>
<tr>
<td>Pakistan</td>
<td>4.8</td>
<td>5.5</td>
</tr>
</tbody>
</table>

Source: SCB estimates
Our client-focused strategy underpins performance

Our strategy

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

Key enablers

- Infrastructure
- Values and culture
Cash management - market share continues to increase

Primary and secondary transaction banker

Source: East & Partners Asian Institutional Transaction Banking Markets Programme – May 2009
Users: 929 Corporates in Asia - China, Hong Kong, India, Indonesia, Malaysia, Philippines, Singapore, Korea, Taiwan, Thailand
FX, derivatives and structured products - securing top positions

Global Finance Best Derivatives Provider Award 2009
- Best Commodity Derivatives Provider in Asia
- Best Interest Rate Derivatives Provider in Asia
- Best Derivatives Provider in Middle East

Global Finance World’s Best FX Banks Awards 2009
- Best Foreign Exchange Bank in Africa
- Best Foreign Exchange Bank in Gambia

AsiaRisk Corporate End-User Survey 2009
- #1 for Derivatives in Asia
- #1 for Interest Rate Derivatives in Asia
- #1 for Currency Derivatives in Asia

AsiaRisk Institutional End-User Survey 2009
- #1 for Currency Derivatives in Asia
- Top 3 for: Derivatives in Asia
- Interest Rate Derivatives in Asia

Asiamoney Structured Products Poll 2009
Top 3 for:
- Best Structuring Capabilities (Interest Rate Local Currency Products)
- Best Pricing & Execution Capabilities (Interest Rate Local Currency Products)
- Best Training & Educational Support (Interest Rate Local Currency Products)

Asiamoney FX Poll 2009
Financial Institutions
- Top 2 for Best Overall FX Services

Corporates
- Top 3 for Best Overall FX Services

Euromoney FX Poll 2009
Top 2 for:
- Most Improved Banks Market Share
- Most Improved Market Share USD10bn - USD25bn
- Most Improved Market Share Less Than USD5bn

Euromoney Awards for Excellence 2009
- Best FX Bank in Africa

AsiaRisk Awards 2009
- Energy/Commodity Derivatives House of the Year

Profit & Loss Digital FX Awards 2009
- Best Emerging Markets Platform
### Syndicated loans and local currency bonds - strong growth

#### Top Bookrunners of Asia-Pacific Syndicated Loans

<table>
<thead>
<tr>
<th>Name</th>
<th>Deals</th>
<th>Amount US$ m</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>State Bank of India</td>
<td>42</td>
<td>22,333</td>
<td>22.5</td>
</tr>
<tr>
<td>Industrial &amp; Comm Bank China</td>
<td>8</td>
<td>10,996</td>
<td>11.1</td>
</tr>
<tr>
<td>Bank of China</td>
<td>15</td>
<td>8,178</td>
<td>8.2</td>
</tr>
<tr>
<td>IDBI Bank Ltd</td>
<td>14</td>
<td>6,975</td>
<td>7.0</td>
</tr>
<tr>
<td>Guangdong Rural Credit Union</td>
<td>1</td>
<td>3,430</td>
<td>3.5</td>
</tr>
<tr>
<td>DBS Group Holdings</td>
<td>22</td>
<td>3,052</td>
<td>3.1</td>
</tr>
<tr>
<td>Standard Chartered PLC</td>
<td>27</td>
<td>2,976</td>
<td>2.9</td>
</tr>
<tr>
<td>Axis Bank Ltd</td>
<td>12</td>
<td>2,192</td>
<td>2.2</td>
</tr>
<tr>
<td>CITIC</td>
<td>6</td>
<td>1,751</td>
<td>1.8</td>
</tr>
<tr>
<td>HSBC Holdings PLC</td>
<td>22</td>
<td>1,687</td>
<td>1.7</td>
</tr>
<tr>
<td>Total</td>
<td>382</td>
<td>99,275</td>
<td></td>
</tr>
</tbody>
</table>

Source: Thomson Reuters

#### Top bookrunners of Asian local currency bonds (Ex-Japan ex-Australia)

<table>
<thead>
<tr>
<th>Name</th>
<th>Deals</th>
<th>Amount US$ m</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Industrial &amp; Comm Bank China</td>
<td>24</td>
<td>19,953</td>
<td>7.5</td>
</tr>
<tr>
<td>China International Capital Co</td>
<td>24</td>
<td>14,924</td>
<td>5.6</td>
</tr>
<tr>
<td>HSBC Holdings PLC</td>
<td>267</td>
<td>14,507</td>
<td>5.5</td>
</tr>
<tr>
<td>CITIC</td>
<td>32</td>
<td>14,254</td>
<td>5.4</td>
</tr>
<tr>
<td>Standard Chartered PLC</td>
<td>288</td>
<td>13,427</td>
<td>5.0</td>
</tr>
<tr>
<td>Bank of China</td>
<td>21</td>
<td>10,892</td>
<td>4.1</td>
</tr>
<tr>
<td>China Construction Bank</td>
<td>15</td>
<td>7,323</td>
<td>2.8</td>
</tr>
<tr>
<td>Bank Communications (Shanghai)</td>
<td>21</td>
<td>7,273</td>
<td>2.7</td>
</tr>
<tr>
<td>Woori Invest &amp; Sec Co Ltd</td>
<td>91</td>
<td>6,888</td>
<td>2.6</td>
</tr>
<tr>
<td>KB Financial Group Inc</td>
<td>74</td>
<td>5,679</td>
<td>2.1</td>
</tr>
<tr>
<td>Total</td>
<td>2,105</td>
<td>265,990</td>
<td></td>
</tr>
</tbody>
</table>

Source: Thomson Reuters

---

- National Home Mortgage Fin. Corp.
  - PHP 2,060 million RMBS Aa (php)
  - Sole Lead Arranger and Underwriter
  - March 2009

- Vitol Asia Pte Ltd Gtd. Vitol Holding B.V.
  - US$ 820m Revolving Credit Facility
  - Joint Mandated Lead Arranger and Bookrunner
  - June 2009

- Oriental Brewery Co. Ltd.
  - US$ 310m & KRW 752 billion Revolving / Term Loan
  - Mandated Lead Arranger and Bookrunner
  - July 2009

- Bangkok Mass Transit System Plc.
  - THB 12,000 million Bonds
  - Joint Lead Manager
  - August 2009

- Fortune Real Estate Investment Trust
  - HKD 3.1 billion Transferable Secured Term & Revolving Loan Facility
  - Joint Lead Manager and Underwriter
  - October 2009

- Abu Dhabi Commercial Bank
  - US$ 1bn 144A Issue
  - Joint Lead Manager
  - October 2009
### International sukuk

**1 January – 30 October 2009**

<table>
<thead>
<tr>
<th>Name</th>
<th>Deals</th>
<th>Amount US$ m</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Standard Chartered PLC</td>
<td>6</td>
<td>1,250</td>
<td>17.1</td>
</tr>
<tr>
<td>2 HSBC</td>
<td>5</td>
<td>995</td>
<td>13.6</td>
</tr>
<tr>
<td>3 CIMB</td>
<td>2</td>
<td>670</td>
<td>9.2</td>
</tr>
<tr>
<td>4= Citi</td>
<td>1</td>
<td>500</td>
<td>6.8</td>
</tr>
<tr>
<td>4= Morgan Stanley</td>
<td>1</td>
<td>670</td>
<td>9.2</td>
</tr>
<tr>
<td>6 Dubai Islamic Bank</td>
<td>3</td>
<td>451</td>
<td>6.2</td>
</tr>
<tr>
<td>7= Mitsubishi UFJ Financial</td>
<td>2</td>
<td>426</td>
<td>5.8</td>
</tr>
<tr>
<td>7= UBS</td>
<td>2</td>
<td>426</td>
<td>5.8</td>
</tr>
<tr>
<td>9 Deutsche Bank AG</td>
<td>2</td>
<td>333</td>
<td>4.6</td>
</tr>
<tr>
<td>10 Abu Dhabi Commercial Bank</td>
<td>1</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>10</strong></td>
<td><strong>7,321</strong></td>
<td></td>
</tr>
</tbody>
</table>

Source: Bloomberg

### Syndicated loans / Islamic loans bookrunner

**1 January – 30 October 2009**

<table>
<thead>
<tr>
<th>Name</th>
<th>Deals</th>
<th>Amount US$ m</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Standard Chartered PLC</td>
<td>3</td>
<td>968</td>
<td>15.9</td>
</tr>
<tr>
<td>2 Calyon</td>
<td>2</td>
<td>926</td>
<td>15.2</td>
</tr>
<tr>
<td>3 Mashreqbank PSC</td>
<td>2</td>
<td>600</td>
<td>9.8</td>
</tr>
<tr>
<td>4= Al-Rajhi Banking &amp; Investment Corp</td>
<td>1</td>
<td>500</td>
<td>8.2</td>
</tr>
<tr>
<td>4= Arab National Bank</td>
<td>1</td>
<td>500</td>
<td>8.2</td>
</tr>
<tr>
<td>4= Banque Saudi Fransi</td>
<td>1</td>
<td>500</td>
<td>8.2</td>
</tr>
<tr>
<td>4= Gulf Bank KSC</td>
<td>1</td>
<td>500</td>
<td>8.2</td>
</tr>
<tr>
<td>8= Al Hilal Bank</td>
<td>1</td>
<td>369</td>
<td>6.0</td>
</tr>
<tr>
<td>8= Dubai Islamic Bank</td>
<td>1</td>
<td>369</td>
<td>6.0</td>
</tr>
<tr>
<td>8= Samba Financial Group</td>
<td>1</td>
<td>369</td>
<td>6.0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>7</strong></td>
<td><strong>6,092</strong></td>
<td></td>
</tr>
</tbody>
</table>

Source: Bloomberg
M&A, Project Finance and Equities - making good progress

### M&A League Tables

Financial Advisers to SEA M&A (Merger Market): Value

<table>
<thead>
<tr>
<th>Financial Advisor</th>
<th>Amt ($m)</th>
<th>Deals</th>
</tr>
</thead>
<tbody>
<tr>
<td>1   Citigroup</td>
<td>4,475</td>
<td>6</td>
</tr>
<tr>
<td>2   Standard Chartered</td>
<td>4,020</td>
<td>5</td>
</tr>
<tr>
<td>3   Bank of America Merrill Lynch</td>
<td>3,814</td>
<td>3</td>
</tr>
<tr>
<td>4   JP Morgan</td>
<td>3,635</td>
<td>2</td>
</tr>
<tr>
<td>5   Morgan Stanley</td>
<td>3,345</td>
<td>3</td>
</tr>
<tr>
<td>6   Deutsche Bank</td>
<td>3,129</td>
<td>5</td>
</tr>
<tr>
<td>7   Royal Bank of Scotland Group</td>
<td>2,883</td>
<td>2</td>
</tr>
<tr>
<td>8   UBS Investment Bank</td>
<td>2,341</td>
<td>5</td>
</tr>
</tbody>
</table>

Equities League Table

HK & Singapore IPO, Follow On and Convertible Bonds

<table>
<thead>
<tr>
<th>Bookrunner</th>
<th>Amt ($m)</th>
<th>Deals</th>
<th>% Share</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Goldman Sachs</td>
<td>11,453</td>
<td>9</td>
<td>20.5</td>
</tr>
<tr>
<td>2 JPMorgan</td>
<td>10,749</td>
<td>18</td>
<td>19.2</td>
</tr>
<tr>
<td>3 UBS</td>
<td>6,295</td>
<td>23</td>
<td>11.3</td>
</tr>
<tr>
<td>4 Morgan Stanley</td>
<td>4,217</td>
<td>23</td>
<td>7.5</td>
</tr>
<tr>
<td>5 BoA Merrill Lynch</td>
<td>3,555</td>
<td>9</td>
<td>6.4</td>
</tr>
<tr>
<td>6 Credit Suisse</td>
<td>2,786</td>
<td>19</td>
<td>5.0</td>
</tr>
<tr>
<td>7 DBS</td>
<td>2,108</td>
<td>13</td>
<td>3.8</td>
</tr>
<tr>
<td>8 Bank of China Ltd</td>
<td>1,803</td>
<td>11</td>
<td>3.2</td>
</tr>
<tr>
<td>9 RBS</td>
<td>1,523</td>
<td>5</td>
<td>2.7</td>
</tr>
<tr>
<td>10 Citi</td>
<td>1,424</td>
<td>11</td>
<td>2.6</td>
</tr>
<tr>
<td>11 Deutsche Bank</td>
<td>774</td>
<td>8</td>
<td>1.4</td>
</tr>
<tr>
<td>12 Standard Chartered</td>
<td>754</td>
<td>7</td>
<td>1.4</td>
</tr>
<tr>
<td>13 Macquarie Group</td>
<td>709</td>
<td>7</td>
<td>1.3</td>
</tr>
<tr>
<td>14 HSBC</td>
<td>563</td>
<td>6</td>
<td>1.0</td>
</tr>
</tbody>
</table>

Source: Thomson Reuters, Dealogic, Mergermarket

(1) Excludes self advised transactions; Follow-On includes rights issues

### Project Finance League Table

Middle East & African Project Finance Loans

<table>
<thead>
<tr>
<th>Mandated Lead Arranger</th>
<th>Amt ($m)</th>
<th>Deals</th>
<th>% Share</th>
<th>9-mth 2008</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Calyon</td>
<td>1,134</td>
<td>11</td>
<td>7.3</td>
<td>5</td>
</tr>
<tr>
<td>2 Standard Chartered</td>
<td>1,095</td>
<td>11</td>
<td>7.0</td>
<td>7</td>
</tr>
<tr>
<td>3 BNP Paribas</td>
<td>1,043</td>
<td>11</td>
<td>6.7</td>
<td>1</td>
</tr>
<tr>
<td>4 HSBC</td>
<td>800</td>
<td>7</td>
<td>5.1</td>
<td>2</td>
</tr>
<tr>
<td>5 Standard Bank Group</td>
<td>758</td>
<td>6</td>
<td>4.9</td>
<td>40</td>
</tr>
<tr>
<td>6 Lloyds Banking Group</td>
<td>690</td>
<td>2</td>
<td>4.4</td>
<td>-</td>
</tr>
<tr>
<td>7 ICBC</td>
<td>483</td>
<td>1</td>
<td>3.1</td>
<td>-</td>
</tr>
<tr>
<td>8 Nedbank</td>
<td>422</td>
<td>2</td>
<td>2.7</td>
<td>-</td>
</tr>
<tr>
<td>9 RBS</td>
<td>413</td>
<td>3</td>
<td>2.6</td>
<td>3</td>
</tr>
<tr>
<td>10 National Bank of Abu Dhabi</td>
<td>359</td>
<td>4</td>
<td>2.3</td>
<td>45</td>
</tr>
</tbody>
</table>

Source: Thomson Reuters, Dealogic, Mergermarket

(1) Excludes self advised transactions; Follow-On includes rights issues

Ranked #2, a large step up from #21 in H108

Moved up to #2 in YTD Sep 2009 from #7 in Q308
Analyst trip 2009

Wholesale Banking financial and risk overview

Vivek Ahuja
CFO
Wholesale Banking
Financial & risk overview - agenda

- Key messages
- Client revenue momentum
- Own account revenue
- Cost & investment management
- Capital & liquidity optimisation
- Risk management
- Summary
Key messages

- Focused execution of client strategy
- Sustained momentum of client revenue growth
- Tight cost control; paced and focused investment growth
- Disciplined capital, liquidity and risk management
## H1 2009 financial performance

<table>
<thead>
<tr>
<th>Metric</th>
<th>Value</th>
<th>Change</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income</td>
<td>US$5.0bn</td>
<td>+37%</td>
<td></td>
</tr>
<tr>
<td>Client Income</td>
<td>US$3.5bn</td>
<td>+24%</td>
<td></td>
</tr>
<tr>
<td>Operating profit</td>
<td>US$2.2bn</td>
<td>+36%</td>
<td></td>
</tr>
<tr>
<td>JAWS</td>
<td></td>
<td>+21%</td>
<td></td>
</tr>
<tr>
<td>RWA</td>
<td>US$153bn</td>
<td>+4%</td>
<td></td>
</tr>
<tr>
<td>RoRWA</td>
<td>6.35%</td>
<td>+83bps</td>
<td></td>
</tr>
</tbody>
</table>

Source: SCB data
Sustained strong client income momentum

Wholesale Banking income
US$bn

2006-2008
Client / total revenue: ~75%
Client income CAGR: 35%

2006 2007 2008 H1 2009

Client revenue Total revenue

Source: SCB data
Increasing depth of client relationships

Revenue from top 50 clients

- H1 08: 58%
- H1 09: 67%

Number of clients with revenue greater than US$10m

- FY 08: 58%
- FY 09*: 67%

NOTE: * Based on straight line extrapolation of May 09 YTD data
Relationship bank across client segments

2006 - 2008 CAGR

- Local Corporates: 37%
- Global Corporates: 30%
- Financial Institutions: 38%
- Commodity Traders: 53%

Source: SCB data
Local Corporates - building strong local franchises as we become “Core Bank”

Client revenue*
Segmental breakdown

- Build strong local franchises
- Penetrate existing clients with broader range of products
- Enhanced focus and segmentation
- Prioritise key markets and investments

Key geographies (2006-2008 CAGR)
- India: 98%
- Greater China: 41%
- UAE: 35%

Source: SCB data, * H1 2009 Revenue excl Portfolio Management
Local Corporates - Commercial Banking
revenues driving momentum

- Sustain growth in Commercial Banking revenues
- Increase client base
- Grow share of client wallet

Client revenue

2006 - 2008 CAGR: 37%

H108 - H109 growth: 77%

Source: SCB data, excludes Portfolio Management
Client story: DLF

- DLF - India's largest real estate company and is engaged in the commercial, residential, retail and hotel sectors

- 2008: strategic financing / advisory capacity to the promoters with a follow-up mandate on a reverse merger with a Singapore REIT

- Today: wide range of products
  - Sell-side advisory
  - Buy-side advisory
  - Loan syndications
  - Hedging
  - Cash and trade finance
Global Corporates - Achieving “House Bank” status

Client revenue*
Segmental breakdown

- Support sophisticated clients with their growing strategic needs
- Set up of Strategic Client Coverage Group
- Product and Network capabilities are key competitive differentiators

Key geographies (2006-2008 CAGR)
- MESA 33%
- India 35%
- Greater China 33%

Source: SCB data, * H1 2009 Revenue excl Portfolio Management
Global Corporates - Commercial Banking products are the foundation for growth

Client revenue

- Provide full product spectrum
- Nurture big engines of growth
- Leverage network model

2006 - 2008 CAGR: 30%

Source: SCB data, excludes Portfolio Management
Client story: Shell

- Broadening transactional relationship with 500 accounts in place with about 170 Shell companies across 23 countries

- Value-added products & services and growing strategic alliance across our footprint
Financial Institutions -
To be the “Bankers’ Bank of Choice”

Client revenues*
Segmental breakdown

- International connectivity with local distribution
- Deepen client coverage in FI sub-segments
- Business driven by network model

- Global model with key origination hubs in:
  - US/UK/Europe 64%\(^{(1)}\)
- Core franchises in regional markets of:
  - Greater China 27%
  - South East Asia 37%\(^{(2)}\)

Source: SCB data, * H1 2009 Revenue excl Portfolio Management

\(^{(1)}\) 64% CAGR including AEB; 25% excluding AEB

\(^{(2)}\) 37% CAGR including AEB; 36% excluding AEB
Financial Institutions - Network is a key competitive advantage

- Capture transactional flow businesses
- Develop strategic and value-added products
- Maximize product cross-sell

Client revenue

2006 - 2008 CAGR: 38%

Source: SCB data, excludes Portfolio Management
Client story: Abu Dhabi Commercial Bank

- 3rd largest bank in the UAE; 2nd largest in the emirate of Abu Dhabi

- Since 2007: Product offering expanded across a wider range:
  - Trade Finance
  - Club Loan
  - IRS/CCS
  - Total Return Swap
  - Syndications
  - Bond Issuance (144a)

- Further offering including Clearing and Security Services
### Extending product breadth and depth

#### Total revenues

<table>
<thead>
<tr>
<th></th>
<th>H1 07</th>
<th>H1 09</th>
<th>% CAGR</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lending &amp; Portfolio Mgt</td>
<td>211</td>
<td>412</td>
<td>40%</td>
</tr>
<tr>
<td>Transaction Banking</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Trade</td>
<td>321</td>
<td>625</td>
<td>40%</td>
</tr>
<tr>
<td>Cash Mgt &amp; Custody</td>
<td>609</td>
<td>647</td>
<td>3%</td>
</tr>
<tr>
<td>Global Markets</td>
<td>1,346</td>
<td>3,343</td>
<td>58%</td>
</tr>
<tr>
<td>Financial Markets</td>
<td>784</td>
<td>2,036</td>
<td>61%</td>
</tr>
<tr>
<td>Corporate Finance</td>
<td>191</td>
<td>615</td>
<td>79%</td>
</tr>
<tr>
<td>Principal Finance</td>
<td>170</td>
<td>135</td>
<td>(11%)</td>
</tr>
<tr>
<td>Balance Sheet Mgt</td>
<td>201</td>
<td>557</td>
<td>66%</td>
</tr>
<tr>
<td>Total Wholesale Banking</td>
<td>2,487</td>
<td>5,027</td>
<td>42%</td>
</tr>
</tbody>
</table>

**Client income as % of total income**

<table>
<thead>
<tr>
<th></th>
<th>H1 07</th>
<th>H1 09</th>
<th>% CAGR</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>80%</td>
<td>69%</td>
<td>32%(1)</td>
</tr>
</tbody>
</table>

Source: SCB data

(1) Client Income growth CAGR
Strong Commercial Banking foundation is key to growth

(\% of total client revenue)

Source: SCB data, excludes Portfolio Management
Continued Commercial Banking momentum will sustain growth

Positioned to benefit from market recovery
- TB volumes & Cash margins
- Flow FX volume

Market share gains in India, China and Korea

Source: SCB data, excludes Portfolio Management
Supporting our clients’ strategic needs

**Corporate Finance**
Client Income Growth by Product
H1 08 vs. H1 09 (%)

- Improved client coverage
- Significant step up in product capabilities and quality
- Broadening of footprint
- Rapid take up of new products e.g. equities

<table>
<thead>
<tr>
<th>Product</th>
<th>Income Growth (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Corporate Advisory</td>
<td>61</td>
</tr>
<tr>
<td>Structured Trade Finance</td>
<td>78</td>
</tr>
<tr>
<td>Structured Finance</td>
<td>81</td>
</tr>
<tr>
<td>Project Export Finance</td>
<td>57</td>
</tr>
</tbody>
</table>

**CF client revenue split**

Source: SCB data, * H1 2009 Revenue excl Portfolio Management
Cazenove Asia - off to a good start

Complete product offering

- Local Currency Bonds
- Asset Backed Securitisation
- Private Equity
- Research Coverage
- Equity Offering
- Financial Advisory
- Syndicated Loans
- Convertible Bonds
- G3 Currency Bonds
- Ratings
- Structured Bonds

A solid platform for growth

- Standard Chartered footprint
- Cazenove Asia footprint
Geographical diversity and network model are key competitive advantages

Client Revenue by Key Geographies (Originated)

- **India** CAGR 46%
- **UK/ Europe** CAGR 34%
- **Americas** CAGR 26%
- **Hong Kong** CAGR 11%
- **Korea** CAGR 32%
- **UAE** CAGR 46%
- **Singapore** CAGR 27%
- **China** CAGR 30%

Source: SCB data
Strong results in Own Account driven by FM and Balance Sheet Management gains

**Wholesale Banking**

Own Account revenue breakdown

US$m

<table>
<thead>
<tr>
<th></th>
<th>FY 08</th>
<th>H1 09</th>
</tr>
</thead>
<tbody>
<tr>
<td>Financial Markets</td>
<td>696</td>
<td>894</td>
</tr>
<tr>
<td>Balance Sheet Mgt</td>
<td>912</td>
<td>557</td>
</tr>
<tr>
<td>Principal Finance</td>
<td>239</td>
<td>122</td>
</tr>
<tr>
<td><strong>Total Own Account Income</strong></td>
<td><strong>1,847</strong></td>
<td><strong>1,573</strong></td>
</tr>
</tbody>
</table>

Source: SCB data
Financial Markets trading activities are primarily based on leveraging client flows

- **Market making**
  - Catching bid-offers between different clients who take different views and then crossing bid-offer

- **Positioning on the back of client flows**
  - Following observed/discerned market trend in client activities

- **Taking views**
  - Assuming positions (from client transactions) after assessment of market and other flows
  - Mostly intra-day activities based on deep knowledge of our footprint markets

Source: SCB data
Trading gains have benefited from high client flows and widened spreads

High Market Volatility

- Market volatility
  - Increases client activities (also benefiting client revenue)
  - Provides market opportunity

- Bid-offer spreads
  - Widening of spreads has improved profitability

- Investment in trading and risk capabilities
  - New hires and a more sophisticated risk management framework

Widened TED spreads/credit risk
Case study: Client flow generates sales revenues and benefits Own Account Income

Taiwan Corporate (normal credit)

Client Revenue = US$9,302

Trading income (own account) = US$3,721

1. Client asks Sales for a quote for a 3mth USD/TWD forward.
2. Sales desk shows the price to Client at 31.855/31.925. Client dealt to sell US$ 20m against TWD at 31.855
3. Trading pays the margin differences (31.855 vs. 31.87) to Sales as Client Revenue. [US$ 20m * (31.87-31.855)/32.25 = 9,302. Note: 32.25 is the spot rate]
Disciplined cost management mitigates P&L volatility

Wholesale Banking

2004-2008
Revenue CAGR 31%
Operating Expense 28%

CI: 55%
JAWs: +2%

CI: 50%
JAWs: +9%

CI: 45%
JAWs: +21%

Source: SCB data
Cost base is flexible and aligned with our people and products initiatives

Wholesale Banking
Operating expenses breakdown (%)

<table>
<thead>
<tr>
<th>Category</th>
<th>H1 08</th>
<th>H1 09</th>
</tr>
</thead>
<tbody>
<tr>
<td>Others</td>
<td>6%</td>
<td>3%</td>
</tr>
<tr>
<td>General admin</td>
<td>26%</td>
<td>25%</td>
</tr>
<tr>
<td>Premises</td>
<td>5%</td>
<td>5%</td>
</tr>
<tr>
<td>Variable staff expenses</td>
<td>29%</td>
<td>37%</td>
</tr>
<tr>
<td>Fixed staff expenses</td>
<td>34%</td>
<td>30%</td>
</tr>
</tbody>
</table>

Source: SCB data
Consistency of investment in big engines has been a key enabler of growth.

**Client**
- 400+ new RMs since 2006
- 50+ new SCCG hires since 2008
- Client documentation simplification

**Product**
- Build-out in rates, commodities & equities
- Acquisition of Cazenove Asia, AEB, Harrison Lovegrove, Pembroke & First Africa
- Trade processing systems

**Geography**
- 1000+ new staff in Greater China and India since 2006
- Extended branch network with CB

**Infrastructure**
- Re-engineering including Basel infrastructure
- Management information systems

Source: SCB data
**Capital optimisation through the implementation of risk / return framework**

**Wholesale Banking RWA**

<table>
<thead>
<tr>
<th></th>
<th>Dec 08</th>
<th>Jun 09</th>
<th>% Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Credit RWA</td>
<td>112</td>
<td>117</td>
<td>5%</td>
</tr>
<tr>
<td>Total RWA</td>
<td>137</td>
<td>153</td>
<td>12%</td>
</tr>
</tbody>
</table>

**Client assets / RWA / revenue growth (Dec 08 – Jun 09)**

- Client assets: +3%
- Credit RWA: +5%
- Client revenue: +21%

Source: SCB data
Capital allocation to higher return businesses

Client Revenue and RWA growth (H1 08 - H1 09) %

Client revenue

<table>
<thead>
<tr>
<th>Business</th>
<th>Client Revenue (H1 08 - H1 09)</th>
<th>Credit RWA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lending (net)</td>
<td>75%</td>
<td>19%</td>
</tr>
<tr>
<td>Transaction Banking</td>
<td>2%</td>
<td>(30%)</td>
</tr>
<tr>
<td>Financial Markets</td>
<td>22%</td>
<td>13%</td>
</tr>
<tr>
<td>Corporate Finance</td>
<td>68%</td>
<td>(6%)</td>
</tr>
</tbody>
</table>

H1 08 - H1 09 change in return on RWA1

- Lending: +69bps
- Transaction Banking: +355bps
- Financial Markets: +121bps
- Corporate Finance: +327bps

Source: SCB data

1 Return on average RWA is annualised revenues divided by the average RWA over the period
WB portfolio is well-diversified with limited concentration risk

<table>
<thead>
<tr>
<th></th>
<th>WA LGD (%)</th>
<th>WA PD (bps)</th>
<th>WA CG¹</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jun 2008</td>
<td>36</td>
<td>64</td>
<td>6B</td>
</tr>
<tr>
<td>Dec 2008</td>
<td>30</td>
<td>67</td>
<td>6B</td>
</tr>
<tr>
<td>Jun 2009</td>
<td>32</td>
<td>82</td>
<td>7A</td>
</tr>
<tr>
<td>Sep 2009</td>
<td>31</td>
<td>84</td>
<td>7A</td>
</tr>
</tbody>
</table>

Source: SCB data
NOTE: WB nominal is all outstanding assets & contingents for both Cat 1 & 2;
¹ Geography is based on country of credit risk responsibility
² Credit ratings above are based on an internal grading system using a PD measure.
Our WA CG of 7A is comparable to a portfolio of assets with a WA S&P rating of BB

*WA: Weighted Average*
Summary

- Wholesale Banking continues to deliver strong financial performance
- Disciplined execution of consistent client-led strategy
- Client income momentum has been sustained with good growth across client segments, products and geographies
- Proactive management of costs, liquidity, capital and risk provides stable platform to sustain performance momentum
Sustainability

- Fundamentals of economic outlook
- Our strategy
- The competition
GDP growth projections - East and West

Sources: SCB Global Research
Key messages

- We are confident in the growth prospects in our footprint

- Our businesses are well positioned to benefit from the economic recovery

- We have selectively taken advantage of the crisis to build our capabilities

- We have a conservative business model with robust foundations
Q & A
Key messages

- Significant opportunity for future growth

- Good progress in implementing new strategy

- Focused on top-line growth, embedding customer centricity and disciplined execution
Our markets provide significant headroom for growth…

Banking assets per capita 2008, US$

<table>
<thead>
<tr>
<th>Country</th>
<th>2008, US$</th>
</tr>
</thead>
<tbody>
<tr>
<td>India</td>
<td>40,000</td>
</tr>
<tr>
<td>Taiwan</td>
<td>50,000</td>
</tr>
<tr>
<td>South Korea</td>
<td>60,000</td>
</tr>
<tr>
<td>Singapore</td>
<td>70,000</td>
</tr>
<tr>
<td>UAE</td>
<td>80,000</td>
</tr>
<tr>
<td>Hong Kong</td>
<td>285,000</td>
</tr>
</tbody>
</table>

GDP per capita (PPP) US$, 2008

Source: McKinsey
…with attractive profit pools that continue to grow faster than western markets

### Profit pool size in 2012 (US$ bn)

<table>
<thead>
<tr>
<th>Region</th>
<th>Profit Pool Size (US$ bn)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Asia</td>
<td>310</td>
</tr>
<tr>
<td>Middle East</td>
<td>54</td>
</tr>
<tr>
<td>Africa</td>
<td>10</td>
</tr>
<tr>
<td>Eastern Europe</td>
<td>29</td>
</tr>
<tr>
<td>Latin America</td>
<td>48</td>
</tr>
<tr>
<td>Rest of World</td>
<td>532</td>
</tr>
</tbody>
</table>

### Profit pool CAGR 2007-2012

<table>
<thead>
<tr>
<th>Region</th>
<th>CAGR (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Asia</td>
<td>7.3%</td>
</tr>
<tr>
<td>Middle East</td>
<td>9.4%</td>
</tr>
<tr>
<td>Africa</td>
<td>0.8%</td>
</tr>
<tr>
<td>Eastern Europe</td>
<td>2.2%</td>
</tr>
<tr>
<td>Latin America</td>
<td>5.7%</td>
</tr>
<tr>
<td>Rest of World</td>
<td>1.9%</td>
</tr>
</tbody>
</table>

Source: McKinsey
The Premium Banking segment is a significant opportunity for us…

Premium Banking market population growth vs. SCB revenue share

New-to-segment population (000)

Source: McKinsey
CB is well positioned with an increasingly diversified portfolio...

### Income mix by geography

<table>
<thead>
<tr>
<th>Region</th>
<th>US$m</th>
<th>H1 04</th>
<th>%</th>
<th>H1 09</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Korea</td>
<td>1,335</td>
<td>33%</td>
<td></td>
<td>32%</td>
<td></td>
</tr>
<tr>
<td>Rest of World</td>
<td>1,335</td>
<td>33%</td>
<td></td>
<td>32%</td>
<td></td>
</tr>
<tr>
<td>MESA/Africa</td>
<td>48%</td>
<td>19%</td>
<td></td>
<td>16%</td>
<td></td>
</tr>
<tr>
<td>Hong Kong/Singapore</td>
<td>48%</td>
<td>33%</td>
<td></td>
<td>32%</td>
<td></td>
</tr>
</tbody>
</table>

### Income mix by product

<table>
<thead>
<tr>
<th>Product Type</th>
<th>US$m</th>
<th>H1 04</th>
<th>%</th>
<th>H1 09</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cards &amp; Loans</td>
<td>1,335</td>
<td>40%</td>
<td></td>
<td>23%</td>
<td></td>
</tr>
<tr>
<td>Mortgages &amp; Auto</td>
<td>15%</td>
<td>19%</td>
<td></td>
<td>21%</td>
<td></td>
</tr>
<tr>
<td>SME</td>
<td>17%</td>
<td>19%</td>
<td></td>
<td>17%</td>
<td></td>
</tr>
<tr>
<td>Wealth Mgmt / Others</td>
<td>10%</td>
<td>28%</td>
<td></td>
<td>21%</td>
<td></td>
</tr>
</tbody>
</table>

**CTB – Consumer Transaction Banking**
…with assets concentrated in markets with lowest loss rates*

- Singapore 16%
- Taiwan 10%
- Malaysia 5%
- India 4%
- Others 14%
- 30% Korea
- 21% Hong Kong
- Loss rate < 1%
- Loss rate 1~2%
- Loss rate >2%

* As of H1 2009
Leveraging our One Bank opportunity to drive cross business synergies...

- **Liquidity**
  - $46bn of net surplus at H1 09 from CB

- **Employee banking**
  - 450+ WB corporate client sign-ups
  - 158,000+ individual salary payments*
  - $2bn+ salary value* in top 5 markets

- **Product placement / collaboration**
  - SME Trade Solutions: 100% sourced from WB
  - Doubled OTC FX option volumes and proportion of structured products sourced from FM

- **Leverage infrastructure**
  - SME: Straight to Bank rolled out to 28 countries
  - WM: Shared dealing room and product platforms
  - SMS alerts for WB clients

- **Risk management / balance sheet**
  - Aligned risk approach
  - Balance sheet optimisation

* via Book Transfer
...and a well balanced organisation model

Segment lens

- Private Banking
- SME Banking
- Premium Banking (Priority & Preferred)
- Personal Banking

- Create world-class customer value propositions
- Drive segment performance and customer experience

Geographic lens

- Four core regions: SEA, NEA, Korea, West
- Deliver overall country performance
- Manage investments and trade-offs across the franchise

Product lens

- Wealth Management
- Retail Products
- SME Products

- Provide segment specific solutions and capabilities
- Optimise product portfolios
- End to end product delivery standards
An overview of CB’s journey

- CB re-organised to create strong product capabilities
- Pivot to Wealth Management (WM) & SME
- Korea First Bank
- UBP HIB*
- Shifting to a customer-centric model

Financial Crisis

CB income US$m

2,071 2,222 2,416 2,488 2,700 3,802 4,684 5,806 5,952

* UBP – Union Bank of Pakistan; HIB – Hsinchu International Bank
CB faces four key challenges exacerbated by the financial crisis

- Small presence in many markets
  - Typically <4% market share
  - Low brand awareness
  - Underleveraged WB in the past

- Costs growing faster than revenues
  - Cost-income ratio above industry average
  - Driven by recent acquisitions, investment & WM reduction

- Unclear market Participation models
  - Undifferentiated approach with past “product push”
  - Lack of strong value proposition for High Value Segments (HVS)*

- Macro-economic headwinds
  - Record low Interest rates
  - FX impact on local currency balances and P&L

* High Value Segments (HVS) - SME, Private, Priority
CB strategy put in place to drive sustainable competitive advantage

The World’s Best International Consumer Bank in each of our chosen markets and segments across Asia, Africa and the Middle East

**PARTICIPATION MODEL**
- Focus on High Value Segments*
- Three standard models
- Prioritised investment
- Hub and spoke, shared utilities

**CUSTOMER CENTRICITY**
- Distinctive Customer Value Propositions and world class RMs
- Main bank relationship & Payroll driven
- Needs based bundling

**“BACK TO BASICS”**
- Re-engineering and COE’s
- Liquidity and secured lending
- Strong risk and cost discipline
- Performance management

* High Value Segments (HVS) - SME, Private, Priority
Despite headwinds CB strategy is showing early signs of success

**Stronger balance sheet**
- CASA as % of liabilities up from 40% in Q4 08 to 49% in H1 09
- Payroll as % of CASA up from 16% in Q4 08 to 29% in Sep 09
- 9% asset and 21% liability growth (ex FX) over H1 08 & H1 09

**Better service & higher efficiency**
- 50% reduction in customer complaints
- Significant increase in net promoter scores across key markets
- Call Center productivity increased by 11%

**Growing market share**
- Korea savings up from 5% in H1 08 to 9% in H1 09
- HK new mortgage share up from 13% in H1 08 to 17% in H1 09
- Singapore: #1 foreign bank for new mortgage bookings with 16% share; #1 bank for SME government schemes

**Driving cross-sell & bundling**
- Comprehensive bundles under development; phase 1 launches across HK, SG, KR, IN, MY
- Payroll bundles launched in 16 markets
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* High Value Segments (HVS) - SME, Private, Priority
New participation models based on market attractiveness and competitive position

Universal Markets (e.g., Hong Kong and Singapore)
- Target all segments with emphasis on High Value Segments
- Offer full range of products
- Nationwide distribution

Focused Markets (e.g., India and China)
- Focus primarily on High Value Segments in select cities
- Payroll driven unsecured offer for Personal Banking
- Upscale branches

Lean Premium Markets (e.g., Bahrain, Ghana)
- Optimise High Value segments
- Focus on liabilities and secured assets
- Payroll driven unsecured offer for Personal Banking
Focused participation model - India example

**From**
- Targeting all segments
- Low personal banking (PsB) profitability
- Unclear city focus
- Single-product customer origination
  - DSR led, standalone unsecured lending

**To**
- Focus on High Value Segments (HVS)
- Profitable PsB via pricing, lower cost channels, x-sell & tail management
- Focus on HVS catchment areas (14 cities)
- Multi-product customer origination
  - RM led & customer lifestage driven; greater secured focus

**CB India 2013 Aspirations**
- More than double Income & OP
- CIR (%): Low 50’s
- Market share
  - Retail Affluent: 5%
  - SME: 3.8%
Hub & spoke approach - MY & SG example

Strategically combining MY & SG…

- Sales & service
- Contact centers
- Analytics
- Risk policy

Targeted cost saves

- Products
- Functions
- Distribution

Re-investment plan

- 500 new RMIs
- New branches in priority locations
- Marketing & branding

Delta income & OP
Integrated multi channel strategy led by branch based relationship opening strategy

- ~1,600 branches
- 18,000+ branch staff
- 5.7m sq ft of space
- 120m+ transactions / year
### Transformer the way we think about and manage branches

<table>
<thead>
<tr>
<th>% of Revenue from HVS</th>
<th>Square foot per staff</th>
<th>Average sales FTE per branch</th>
</tr>
</thead>
<tbody>
<tr>
<td>60%</td>
<td>42%</td>
<td>133%</td>
</tr>
</tbody>
</table>

**Aligning investments with focus on HVS…**

<table>
<thead>
<tr>
<th>Portfolio</th>
<th>New Branches</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Early results (KOREA EXAMPLE)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Revenue per Customer</td>
</tr>
<tr>
<td>100%</td>
</tr>
</tbody>
</table>
CB strategy put in place to drive sustainable competitive advantage

The World’s Best International Consumer Bank in each of our chosen markets and segments across Asia, Africa and the Middle East

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- Performance management

* High Value Segments (HVS) - SME, Private, Priority
Standard Chartered customer charter

Our team is committed to being your right partner for a better future.

- Superior service: Friendly, fast and accurate service
- Solving needs: Solving your financial needs
- Valuing relationships: Recognising your total banking relationship

Our goal is to be the bank you recommend to friends and colleagues.
We are developing a differentiated and distinct proposition for each segment.
Re-launched Priority Banking with a market-leading customer value proposition...

**Privileged services**
- Dedicated relationship team
- One online view of all accounts globally
- “Ask Once and It’s Done” service support

**Bespoke benefits**
- Total relationship reward
- Household recognition
- Differentiated credit and pricing

**Expert solutions**
- Dedicated investment advisors and treasury specialists
- Exclusive priority mortgage & cards
- Property investment solutions
Priority Banking re-launch is showing strong early results

Post-launch growth

Monthly New Customers

- 112%

Monthly New Customers’ AUM

- 57%
We are making good progress in cross sell...

Launched innovative bundles ... ...With encouraging early results (HONG KONG NTB Example)

Priority Banking - PPC

Preferred Banking - PPC
Private Banking clients and AUM growth momentum maintained through the crisis

Continued to strengthen the Private Banking franchise...

...Supported by a differentiated and focused approach

- Segment specific targeting & value proposition
- Broad product suite; high advisory capabilities
- International reach and growth market expertise
- One Bank philosophy
...while continuing to strengthen and reposition SME

<table>
<thead>
<tr>
<th>Year</th>
<th>Liabilities/Assets Ratio</th>
</tr>
</thead>
<tbody>
<tr>
<td>2005</td>
<td>1.13</td>
</tr>
<tr>
<td>2006</td>
<td>1.18</td>
</tr>
<tr>
<td>2007</td>
<td>1.34</td>
</tr>
<tr>
<td>2008</td>
<td>1.94</td>
</tr>
<tr>
<td>H1 2009</td>
<td>2.09</td>
</tr>
</tbody>
</table>

- Sharpening core customer value propositions
- Driving industry specialisation
- Capturing cross-border opportunities (e.g. Greater China)
- Re-defining sales and service model (e.g. RM hubs)
CB strategy put in place to drive sustainable competitive advantage

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- Liquidity and secured lending
- Strong risk and cost discipline
- Performance management

* High Value Segments (HVS) - SME, Private, Priority
Good progress in driving our re-engineering agenda...

- **Contact centre optimisation**
  - Established 3 global hubs; on track to have 100 contact centres by year end from 130 at H1 08
  - Material improvement in productivity and service levels

- **New relationship opening**
  - Implemented in MY, UAE, SG, HK and India
  - Enabled multiple products in one process; significant reduction in turn-around times

- **Cross border / cross segment**
  - Enabled across 32 markets
  - Significant improvement in Premium & SME cross border referrals since launch

- **Branch optimisation**
  - New branch KPIs implemented in 22 markets
  - Productivity initiatives underway in 11 markets
...and in maintaining cost discipline to create investment capacity

**Cost discipline**
- Vendor consolidation
- Branch optimisation
- Collections
- Headcount

**Investment capacity**
- RM hiring
- Marketing
- Branches
- Remote / mobile
- Enabling technology
Scale of CB’s transformation is substantial and reliant on several key factors:

- Macroeconomic environment
- Cultural shift from product to customer
- Execution of RM Plan
- Pace of investment (technology, marketing and branches)
- Impact of Regulatory changes
Key strategic deliverables for H2 and 2010

CB Agenda

1. Participation Models
   - Implement country strategies
   - Embed hub and spoke model
   - Execute integrated distribution strategy
   - Selectively seek inorganic opportunities

2. Customer Centricity
   - Deepen customer relationships by delivering the customer charter
   - Significantly increase frontline numbers & quality
   - Roll-out new CVPs across segments
   - Implement new wealth model

3. “Back to Basics”
   - Drive strong asset and deposit growth
   - Enhance training and development
   - Standardise MIS/IT platform; embed analytics COE
   - Continue to drive re-engineering initiatives
   - Maintain disciplined risk and cost management
Key messages

- Significant opportunity for future growth
- Good progress in implementing new strategy
- Focused on top-line growth, embedding customer centricity and disciplined execution
Our aspiration is very simple

- Become the most recommended bank across our target segments and markets
- Maintain double digit balance sheet growth with focus on high value segment customers
- Develop world class people and processes
- Resulting in 2X income and 3X operating profit growth by 2013
Consumer Banking

Andrew Bester
CFO
Consumer Banking

Standard Chartered
Transformation underway

- Good balance sheet velocity and quality with increased market share

- Strong cost discipline provides investment capacity.

- Income pressure from margin compression, wealth and weak FX rates

- Muted wealth management sales though Q3 2009 saw moderate increase

- Loan impairment stabilising
Financial priorities

- Income growth
- Cost discipline
- Investments
- Balance sheet growth
- Risk management
- Basel 2 capital management
- Economic revenue
- Driving higher return on capital
- Optimising quality deposits
- Private, Premium, SME
- Improved transaction convenience

MAGIC 20 FRAMEWORK
### Consumer Banking performance

<table>
<thead>
<tr>
<th>US$m</th>
<th>H1 08</th>
<th>H2 08</th>
<th>H1 09</th>
<th>H1 09 vs H1 08%</th>
<th>H1 09 vs H2 08%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income</td>
<td>3,177</td>
<td>2,775</td>
<td>2,685</td>
<td>(15)</td>
<td>(3)</td>
</tr>
<tr>
<td>Expenses</td>
<td>(1,961)</td>
<td>(1,882)</td>
<td>(1,780)</td>
<td>9</td>
<td>5</td>
</tr>
<tr>
<td>Operating profit before provisions</td>
<td>1,216</td>
<td>893</td>
<td>905</td>
<td>(26)</td>
<td>1</td>
</tr>
<tr>
<td>Loan impairment</td>
<td>(412)</td>
<td>(525)</td>
<td>(563)</td>
<td>(37)</td>
<td>(7)</td>
</tr>
<tr>
<td>Other impairment</td>
<td>(2)</td>
<td>(54)</td>
<td>6</td>
<td>nm</td>
<td>nm</td>
</tr>
<tr>
<td>Operating profit</td>
<td>802</td>
<td>314</td>
<td>348</td>
<td>(57)</td>
<td>11</td>
</tr>
</tbody>
</table>

**NOTE:** H1 09 costs includes one-off charge for buy back of structured notes issued by PEM Group in Taiwan of US$170m and Retirement benefits reversal of US$52m
Half on half income trend over last 3 years

Global CB income
US$m

<table>
<thead>
<tr>
<th></th>
<th>H1 06</th>
<th>H2 06</th>
<th>H1 07</th>
<th>H2 07</th>
<th>H1 08</th>
<th>H2 08</th>
<th>H1 09</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income</td>
<td>2,195</td>
<td>2,489</td>
<td>2,772</td>
<td>3,034</td>
<td>3,177</td>
<td>2,775</td>
<td>2,685</td>
</tr>
</tbody>
</table>

(13%)
(3%)

6%

Q1 09
Q2 09

Underlying income index
Half on half operating profit trend

Global CB operating profit
US$ m

<table>
<thead>
<tr>
<th></th>
<th>H1 06</th>
<th>H2 06</th>
<th>H1 07</th>
<th>H2 07</th>
<th>H1 08</th>
<th>H2 08</th>
<th>H1 09</th>
</tr>
</thead>
<tbody>
<tr>
<td>OP</td>
<td>580</td>
<td>742</td>
<td>788</td>
<td>889</td>
<td>802</td>
<td>314</td>
<td>466</td>
</tr>
<tr>
<td>PEM &amp; retirement benefits reversal</td>
<td>118</td>
<td>314</td>
<td>348</td>
<td>118</td>
<td>348</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

H1 06 H2 06 H1 07 H2 07 H1 08 H2 08 H1 09

14%

Underlying OP index

Q1 09 Q2 09
What’s going well?

- Balance sheet momentum
- Asset quality holding up
- Well managed cost base
- Participation model
- Standardisation – “Back to basics”
Key focus areas

- Customer centricity
  - Segment approach
  - Customer Propositions

- Growth in big engines

- Substituting wealth management fees

- Margin management
Consumer Banking margin dynamics

Interest rate %

US$3m LIBOR

30 Jun 09
US$bn

Asset margins holding

Deposit margins compression

Net deposit surplus

2007 2008 H1 09

93
139
46
Balance sheet strong liquidity management

Net surplus
US$13bn

H1 03
Assets 30
Liabilities 43

2.5 times

Net surplus
US$32bn

H1 08
Assets 91
Liabilities 123

1.4 times

Net surplus
US$46bn

H1 09
Assets 93
Liabilities 139

Note: External results
Units: US$bn
Good deposits growth momentum coupled with higher CASA mix
Increasing Assets velocity

US$bn

<table>
<thead>
<tr>
<th></th>
<th>H1 07</th>
<th>H2 07</th>
<th>H1 08</th>
<th>H2 08</th>
<th>H1 09</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mortgage</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>61%</td>
<td>60%</td>
<td>58%</td>
<td>59%</td>
<td>58%</td>
</tr>
<tr>
<td>SME</td>
<td>15%</td>
<td>16%</td>
<td>15%</td>
<td>14%</td>
<td>13%</td>
</tr>
<tr>
<td>Others</td>
<td>24%</td>
<td>24%</td>
<td>28%</td>
<td>27%</td>
<td>28%</td>
</tr>
</tbody>
</table>

* Note: Constant currency growth = 4%
Continued franchise investment

Singapore Branch

You want more convenience we’re open to that at ION Orchard

OPEN
11am–9pm daily

Expect more with convenient 7-day banking at our new ION Orchard branch.

We’re now open at #01-16 ION Orchard from 11am to 9pm daily.

Sign up for a Standard Chartered Platinum Credit Card before 01 December 2006.

Speak to us today!

UAE Online Banking

You want a better banking experience we’ve changed the face of Online Banking

Private Banking
Summary

- Maintaining cost discipline whilst investing in transformation
- Loan Impairment has stabilised in Q3
- Maintaining Balance Sheet Velocity while winning market share with a focus on High Value segments
Key messages

- Disciplined Risk Management approach
- Balanced and well diversified portfolio
- Strong asset quality and loan impairment performance
Disciplined approach to Risk Management

<table>
<thead>
<tr>
<th>RISK MANAGEMENT APPROACH</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>ACQUISITION FRAMEWORK</strong></td>
</tr>
<tr>
<td>- Focus on leading indicators</td>
</tr>
<tr>
<td>- Risk appetite</td>
</tr>
<tr>
<td>- Concentration management</td>
</tr>
<tr>
<td>- Targeted segmentation</td>
</tr>
<tr>
<td><strong>UNDERWRITING STANDARDS</strong></td>
</tr>
<tr>
<td>- Early and proactive changes to underwriting standards</td>
</tr>
<tr>
<td>- Leverage bureau in all decisions</td>
</tr>
<tr>
<td>- Risk-based pricing &amp; limits</td>
</tr>
<tr>
<td>- Customer level analytics</td>
</tr>
<tr>
<td><strong>PORTFOLIO MANAGEMENT</strong></td>
</tr>
<tr>
<td>- Good / bad risk segmentation</td>
</tr>
<tr>
<td>- Stress testing</td>
</tr>
<tr>
<td>- Competitive advantage with analytics</td>
</tr>
<tr>
<td>- Credit line management</td>
</tr>
<tr>
<td>- Total customer view</td>
</tr>
<tr>
<td><strong>COLLECTIONS &amp; RECOVERIES</strong></td>
</tr>
<tr>
<td>- Scalable collections model</td>
</tr>
<tr>
<td>- Focus on efficiency and productivity</td>
</tr>
<tr>
<td>- Leadership in industry initiatives: credit bureau, interbank debt restructuring</td>
</tr>
<tr>
<td>- Pre-delinquency actions</td>
</tr>
</tbody>
</table>
Loan impairment trends increased but have stabilised and remain below previous cyclical peaks.
Portfolio composition

Geographic mix

- Others 14%
- India 4%
- Malaysia 5%
- Taiwan 10%
- Singapore 16%
- Korea 30%
- Hong Kong 21%

Loss rate: < 1%, 1~2%, > 2%

Asset composition

- Secured 75%
- Unsecured 18%
- Partially secured 7%

- Geographically diversified
- Portfolio mix is broadly 80% secured and 20% unsecured

Source: SCB finance (30th June 2009)
Overall SCB residential mortgage portfolio
Loan to Value ratio is 50%

2% of the portfolio has a Loan to value ratio above 100%

Overall loss rate on the mortgage book was 22 bps in 1H 2009

Source: SCB finance (30th June 2009)
Well-diversified book with concentration in lower loss rate markets

Disciplined approach to improving new business quality through better targeting and implementation of risk-based pricing models

Portfolio de-risking actively pursued through exposure management and origination policies

Source: SCB finance (30th June 2009)
SME business is well-diversified across products and geographies

Proactive de-risking measures have been successful

Source: SCB finance (30th June 2009)
New booking quality is lowering the book’s WACG

Commercial Mortgage book growing with LTV <50%

Leveraging government guarantee schemes to de-risk the portfolio

De-risking includes better targeting of attractive low-risk industries

Source: SCB credit MIS
Pro-active portfolio management
India unsecured lending

Market Background
- Rapid growth in unsecured lending
- Increase in lenders from 9 to 22 in 2 years
- Irrational lending in the market

SCB Response
- 2007 – early action taken to reduce exposure to high risk segments
- Tightened underwriting criteria including maximum bureau exposure
- Early pre-emptive action on bad book

Outcome
- SCB loss rates are less than half the industry average
- Significantly outperformed major competitors
CB Risk transformational agenda

**PARTICIPATION MODEL**
- Risk target operating model aligned to 3 standard models
- Prioritised investment
- Hub and spoke, shared utilities

**CUSTOMER CENTRICITY**
- Distinctive customer value propositions
- Differentiated processes
- Holistic view of customer

**BACK TO BASICS**
- Re-engineering and centres of excellence
- Operational excellence agenda
- Strong risk and cost discipline

Full alignment to CB strategy
Key messages

- Disciplined Risk Management approach
- Balanced and well diversified portfolio
- Strong asset quality and loan impairment performance
Recap of organisation model

**Segment lens**
- Private Banking
- SME Banking
- Premium Banking (Priority & Preferred)
- Personal Banking

- Create world-class customer value propositions
- Drive segment performance and customer experience

**Geographic lens**
- Four core regions: SEA, NEA, Korea, West
- Deliver overall country performance
- Manage investments and trade-offs across the franchise

**Product lens**
- Provide segment specific solutions and capabilities
- Optimise product portfolios
- End to end product delivery standards
Key Messages

- Gaining market share
- Huge opportunity exists
- Investing in market leading capabilities
- Enhancing “Main Bank” relationships
Introducing retail banking products

**Deposits**
- Current account
- Savings account
- Payroll program
- Debit cards

**Unsecured lending**
- Credit card
- Personal loan
- Pan-bank rewards
- Overdraft

**Secured lending**
- Conventional
- Auto loans
- Mortgage One
- Link One

**Bancassurance**
- Traditional life
- Accident & health
- Investment-linked life
- Property & Casualty
Supporting a customer led strategy

1. Graduates / youth
   - Personal Banking
   - Segment overlays:
     - Hong Kong: ‘click a-count’
     - SG university debit card
     - Remote strategy

2. Young professionals
   - Preferred Banking
   - Global employee banking program in 15 countries
     (with CB-WB one bank partnership)

3. Wealth builder
   - Premium Banking
   - Premium mortgage proposition
   - Infinite card

4. International
   - Premium, Private International
   - Focus on key corridors:
     - India - UAE
     - HK - China -TW
   - Priority fee waiver
   - Global Link

Key enablers

“Relationship” account opening

Pan bank rewards engine
Gained significant momentum and balanced growth in H1 2009

CASA growth of 34%*

Mortgage growth of 13%*

Source: SCB internal database

* H109 vs H108 growth indexed to H108 at constant FX
Leading to market share gains across our balance sheet

Mortgages growth

Portfolio YOY growth

- 120% growth
- Market share: 9.5%

Retail deposits Growth

Market share

- 100% growth
- Market share: 8.9%

Portfolio YOY growth

- 80% growth
- Market share: 14%

Source: Industry figures from BOK, HKMA & MAS. SCB internal database: SCB YOY growth for deposits includes SME CASA while market share is for retail CASA only.
Huge opportunity in existing customer base

<table>
<thead>
<tr>
<th>Customers:</th>
<th>Without mortgages</th>
<th>Without credit cards</th>
<th>Without savings</th>
</tr>
</thead>
<tbody>
<tr>
<td>Korea</td>
<td>90%</td>
<td>82%</td>
<td>72%</td>
</tr>
<tr>
<td>Taiwan</td>
<td>93%</td>
<td>81%</td>
<td>15%</td>
</tr>
<tr>
<td>India</td>
<td>96%</td>
<td>67%</td>
<td>52%</td>
</tr>
<tr>
<td>Hong Kong</td>
<td>94%</td>
<td>46%</td>
<td>39%</td>
</tr>
<tr>
<td>Singapore</td>
<td>96%</td>
<td>55%</td>
<td>58%</td>
</tr>
<tr>
<td>Total*</td>
<td>8.0</td>
<td>5.9</td>
<td>4.8</td>
</tr>
</tbody>
</table>

* Total # of active customers for key 11 countries (in millions)

Customer centric propositions to maximise this opportunity

Source: SCB internal database, total number of customers across 11 key countries. Percentages shown are in comparison with total number of active customers in country.
Customer needs solutions

Solutions for customer needs / lifestage

Home Sweet Home

- Mortgage
- Insurance
- CASA

DoDream bundle

- CASA
- Debit card
- Credit card

Employee Banking

- CASA
- Credit card
- Personal loan
- Mortgage
- Insurance
Market leading capabilities that will support our customer segments: Deposits

- Build transactional convenience
- Acquire main bank relationships
- Continue to leverage on innovative savings products to build balances
Market leading capabilities that will support our customer segments: Lending

- Mortgage focus on Low Risk, High Value segments
- Repositioning Cards
- Market leading Pan-Bank rewards
The card is at the centre of the banking relationship

Virtual RM → Fulfillment → Branch → 3rd party partners → SCB ATMs → Other ATMs

Call centre → Auto routing → Push to talk → Internet

eWallet → Mobile Banking

Online payments → Foreign SCB markets → Local payment networks

Cash at retailers → Debit card purchases → Credit card purchases

The card is at the centre of the banking relationship.
Pan-bank rewards for customer centric offer

We've made rewarding you a priority. Use of your interest income, growing the bank, and your priorities will 'reward' you. Not only helps you earn on your savings and investments, but also for your priority loan balances, deposits, and investments too. So, let your normal modes of interest and other rewards in the different product types.

Relationship account opening
- Single account opening, "instantaneous" offers

Cards as window to benefits
- Aligned with segment proposition & usage

Pan bank rewards engine
- Linked to all products - Easy "Earn" and "Burn"

Credit, debit card
Mortgage
Deposits - CASA & FD
Investments
In summary

- Gaining market share
- Huge opportunity exists
- Investing in market leading capabilities
- Enhancing “Main Bank” relationships