

Agenda

- 1) **Opening Address**
Peter Sands – Group Chief Executive
- 2) **Introduction and Strategy Update**
Mike Rees – Chief Executive Officer, Wholesale Banking
- 3) **Performance and Risk**
David Edwards – Chief Operating Officer, Wholesale Banking
- 4) **Client Relationships**
Alex Thursby – Group Head, Client Relationships
- 5) **Local Corporates**
Tim Hinton – Global Head, Local Corporates
- 6) **Commodity Corporates**
Maureen DeRooij – Global Head, Commodity Corporates
- 7) **Cash Management**
Karen Fawcett – Group Head, Transaction Banking
- 8) **Project and Export Finance**
Will Rathvon – Global Head, Project and Export Finance
- 9) **India Geographic Performance**
Bala Swaminathan – Regional Head, Client Relationships,
India and South Asia
- 10) **Closing Address**
Mike Rees – Chief Executive Officer, Wholesale Banking

Speaker Bios



Mike Rees, Chief Executive Officer of Wholesale Banking graduated in 1978 from the University of Aston, Birmingham (B.Sc. Hons.) and is a member of the Institute of Chartered Accountants in England and Wales (ACA) and the UK Institute of Directors (IOD).

He joined Standard Chartered Bank in June 1990 as the Chief Financial Officer for Group Treasury. In October 1994, he was appointed Regional Treasurer in Singapore, responsible for South East Asia Treasury businesses. In late 2000, Mike was appointed Group Head of Global Markets, in line with the broadening of the Treasury business into Debt Capital Markets.

In November 2002, Mike was promoted to the new role of CEO Wholesale Banking, responsible for all Commercial Banking products in addition to his responsibilities for Global Markets products. He was also appointed a Director of Standard Chartered Bank in August 2004.

Mike is also a member of the Group Management Committee and the Group Capital Management Committee and reports to the Group Chief Executive.



David Edwards is the Chief Operating Officer of Wholesale Banking, a role he recently assumed on 1 October 2006. In this capacity, he is responsible for the operational governance for Wholesale Banking including strategy, finance, technology, risk and operations. He is a member of the Group Management Committee. He is also a Non Executive Director of Standard Chartered First Bank.

His previous role was as Group Head of Risk and Group Special Assets Management, which he held from March 2005. In this capacity, he was responsible for risk across the Group including Credit, Market and Country Risk. He was also the chairman of Group Risk Committee and a member of the Group Audit and Risk Committee.

Prior to March 2005, David was the Regional General Manager for Standard Chartered Bank in the Middle East and South Asia (excluding India) since January 2003. As Regional General Manager based in Dubai, he had executive responsibility for all facets of the Bank's business in the countries across this region, including the United Arab Emirates, Bahrain, Iran, Qatar, Oman, Jordan, Lebanon, Bangladesh, Pakistan, Sri Lanka and Afghanistan.

David joined Standard Chartered Bank in July 1999 as Group Head, Risk Management.

Prior to joining Standard Chartered, David worked for 25 years with the NatWest Group. His career covered duties in most divisions of the Bank including in the retail, corporate and investment banking businesses, concluding his career as Group Regional Managing Director Asia Pacific. He worked in several countries including the UK, Singapore, Hong Kong, and Australia.

David has an MBA from Manchester Business School/University of Wales.

Speaker Bios



Alex Thursby is Group Head, Client Relationships for Wholesale Banking. Based in Singapore, Alex is responsible for all client relationships across over 50 countries that Standard Chartered operates in.

Alex was previously the Head of Client Relationships North East Asia, Wholesale Banking, responsible for setting the strategic direction of the corporate and institutional client franchise in North East Asia and creating an integrated approach to the Greater China region (China, Hong Kong and Taiwan).

Alex joined Standard Chartered in 1986 and has fulfilled a number of key management roles within the Bank, including Chief Executive Officer of United Arab Emirates and Regional Head of Corporate Banking in the Arabian Gulf.

Alex sits on the Group Executive Committee which oversees the strategic direction of the Bank as a whole.

Externally, Alex was actively involved in the British Chamber of Commerce in Hong Kong and became Chairman in April 2004. He was made a lifetime honorary member for his contribution.

Alex graduated with a 1st Class Honours in Business Administration and also holds academic qualifications from London Business School and INSEAD.



Tim Hinton is Global Head, Local Corporates, for Wholesale Banking, with overall responsibility for the Bank's business with the Local Corporates and Middle Market client segments.

Tim is responsible for developing and executing a successful and sustainable growth strategy in line with Standard Chartered's aspiration to be the right partner to its corporate and institutional clients and the best international bank in and for Asia, Africa and the Middle East.

Since joining Standard Chartered Bank as an international manager in 1986, Tim has held a number of senior positions in the Bank and has worked in the UK, UAE, Hong Kong, Singapore, India, Malaysia and Korea. He is currently based in Singapore.

Tim graduated in 1986 from the University of Southampton with a B.A (Honours) in Modern History, Politics and Economics.

Speaker Bios



Maureen DeRooij was recently appointed Global Head, Commodity Corporates for Wholesale Banking. In her new role she is managing four dedicated industry groups: Energy, Metals and Mining, Agribusiness and Commodity Traders.

Prior to joining, she built the global commodity trade product capability for Citigroup based in New York and was on the board of Citigroup's International Trading Company. She started and ran the Americas Structured Commodity Business five years earlier for ABN AMRO Bank based in Chicago. Maureen commenced her career as a Management Trainee at ABN AMRO Bank in The Netherlands and held a variety of jobs including a position as senior financial analyst advising on credit risk of large-scale financial transactions for designated Asian Pacific countries. She spent three years at Rabobank Chicago as senior financial analyst in agricultural commodities before rejoining ABN AMRO Bank.

Maureen received a Master's Degree in Corporate Law from the Rijksuniversiteit of Leiden and an MBA from the Graduate School of Business at the University of Chicago.

Maureen is on the Editorial Board of Euromoney's Trade Finance Magazine and a frequent speaker and Chairman of industry events for Dow Jones, Euromoney and Day Robinson. She is on Standard Chartered Bank's Corporate Responsibility and Community Committee as well as its MBA Recruitment and Development Steering Committee. She is also part of the Singapore International Chamber of Commerce's working committee regarding taxation of trade of precious metals.



Karen Fawcett joined Standard Chartered Bank in 2001 and was appointed to Group Head, Transaction Banking, for Wholesale Banking, her current position, in March 2005.

Based in Singapore, Karen has end-to-end responsibility for the performance of the Transaction Banking business. She directly oversees all of Transaction Banking's sales and product management teams, comprising Cash Management, Trade Services, Securities Services, and Electronic Channels.

Prior to this, Karen was the Global Head of Strategy for Wholesale Banking, where she was responsible for the repositioning strategy of the Wholesale business.

Karen joined the Bank in 2001 from Booz Allen Hamilton, where she was a Vice President and Partner focused on the financial services sector in Asia Pacific.

She is a non-executive director for the Standard Chartered Bank Malaysia Bhd Board. She has governance responsibilities within Wholesale Banking for the North East Asia business.

Karen holds an MBA from INSEAD and graduated from Cambridge with an MA (Economics).

Speaker Bios



Will Rathvon joined Standard Chartered Bank in March 2003 as Global Head of Project and Export Finance for Wholesale Banking to help develop the Corporate Finance business. Organised along industry and regional lines, Will's global team is located in eight offices across Asia, Africa, the Middle East, Europe, and the Americas.

The team is noted for significant deals done in Asia, Africa and the Middle East where they have an expanding presence. Most recently, the team clinched the Best Project Finance House (Asia) and Best Project Finance House (Africa) awards by Euromoney Awards for Excellence 2006.

Prior to joining the Bank, Will was Managing Director, Energy Investment Banking at Bank of America Securities, LLC, where he provided M&A advice and corporate financing to energy clients. During the mid-1990s, Will headed up the Asia Project Finance Group in Hong Kong for Bank of America and managed a team that specialised in power and hydrocarbon-based project financings.

Will has more than 20 years of experience in providing advice and solutions to global clients for complex financial structures, asset valuations, and negotiations with companies in the oil and gas, chemical and power businesses.

Will completed his MBA at Harvard Business School, and has a Bachelor of Science degree in Chemical Engineering from University of Washington.



Bala Swaminathan joined Standard Chartered Bank in December 2005 as Regional Head Client Relationships, India and South Asia.

Bala is responsible for the strategic direction of the Client Relationships franchise across India, Bangladesh, Sri Lanka, Nepal and Afghanistan, with overall focus on growth of the Group franchise. In this role, Bala provides leadership to the country teams working with them to develop strategy, monitor performance at a country level and address governance issues. He is a member of the Management Committee of the Bank in India and sits on the Wholesale Banking Business Leadership Team.

Before joining Standard Chartered, Bala worked with ICICI Bank, India for four years. He was latterly their Head of Corporate and Institutional Bank Group and prior to that Chief Financial Officer. Prior to ICICI Bank, he was Partner at KPMG India, having begun his career with Arthur Andersen. He has also worked with Pannell Kerr Foster where he qualified as a Chartered Accountant.

Bala has held several board positions as a non executive director of 3i Infotech, ICICI One Source, Arvind Mills Ltd, JSW Steel Ltd, and Haldia Petrochemicals Ltd.

Bala has a Bachelors degree in Commerce from University of Kolkatta, India and is a Fellow of Institute of Chartered Accountants and Fellow of Institute of Cost Accountants in India. He holds an executive MBA from Harvard Business School.