

CLSA Investors Forum 2011

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Leading the way

In Asia, Africa and the Middle East

Standard
Chartered 

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Who we are

- Over 150 year heritage
- 1,700 offices in 70 markets
- Around 85,000 employees
- More than 90% of profit from Asia, Africa and Middle East
- Primary listings in London, Hong Kong & Mumbai
- Credit ratings A+ / A1 / AA-
(S&P / Moody's / Fitch respectively)
- Lead regulated by the UK Financial Services Authority
- Market cap: US\$50.4bn

(as at 16 September 2011)



- Consistent strategy
- Building deep long-term relationships with our clients and customers
- Conservative business model
- Focus on organic growth
- Culture and values is a key differentiator

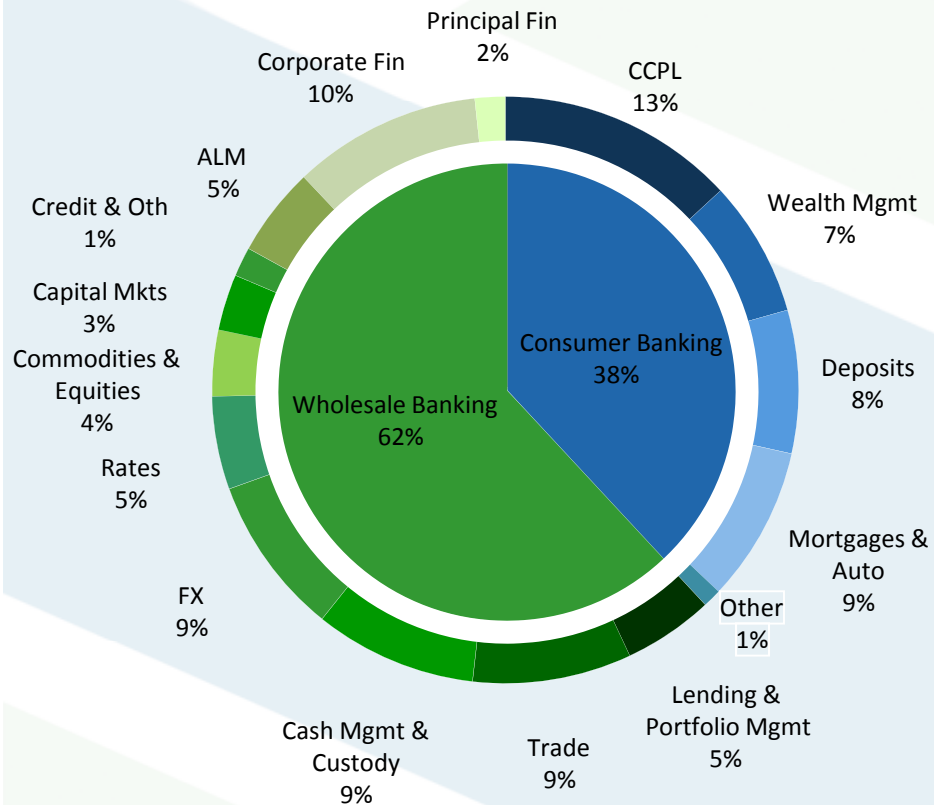
Half year results update

US\$m	H1 10	H2 10	H1 11	H1 11 vs H1 10 %	H1 11 vs H2 10 %
Income	7,924	8,138	8,764	11	8
Expenses	(4,344)	(4,679)	(4,677)	8	(0)
Operating profit before impairment	3,580	3,459	4,087	14	18
Loan impairment	(437)	(446)	(412)	(6)	(8)
Other impairment	(50)	(26)	(72)	44	177
Profit before tax	3,116	3,006	3,636	17	21
Profit attributable to ordinary shareholders	2,098	2,133	2,516	20	18
Core Tier 1 Capital (%)	9.0%	11.8%	11.9%		
A/D ratio (%)	76.2%	77.9%	78.1%		

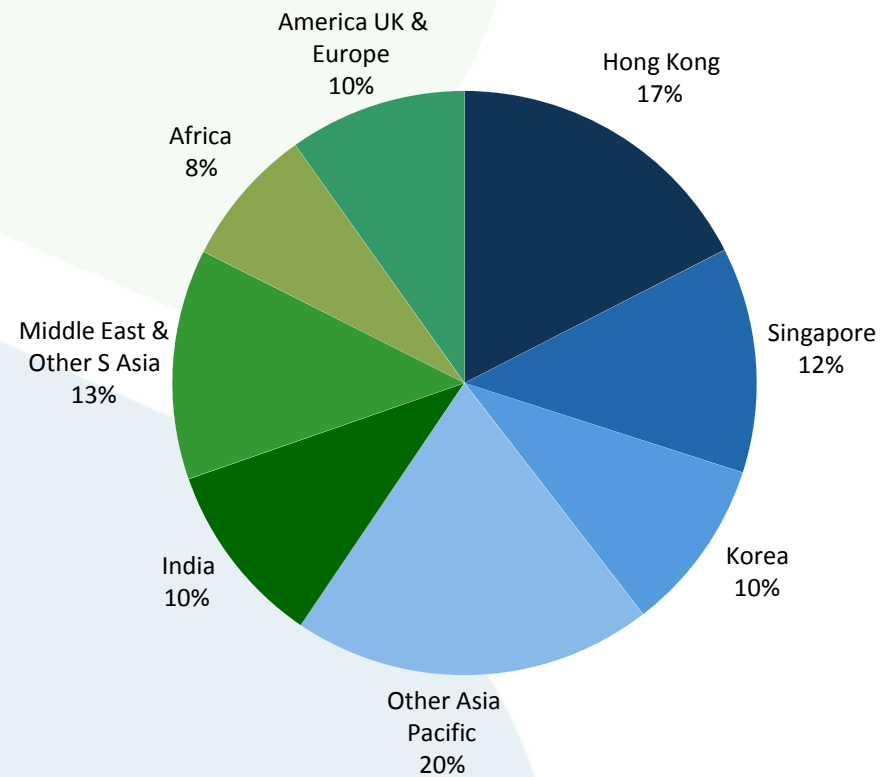
Diversity is a key differentiator

H1 2011 operating income US\$8,764m...

...by product



...by geography



Wholesale Banking performance

US\$m	H1 10	H2 10	H1 11	H1 11 vs H1 10 %	H1 11 vs H2 10 %
Income	5,012	4,967	5,427	8	9
Expenses	(2,357)	(2,483)	(2,568)	9	3
Operating profit before impairment	2,655	2,484	2,859	8	15
Loan impairment	(138)	(167)	(201)	46	20
Other impairment	(46)	(18)	(68)	48	nm
Operating profit	2,471	2,299	2,590	5	13
Risk weighted assets (US\$bn)	174.6	177.5	189.0	8	6

Consumer Banking performance

US\$m	H1 10	H2 10	H1 11	H1 11 vs H1 10 %	H1 11 vs H2 10 %
Income	2,912	3,167	3,337	15	5
Expenses	(1,966)	(2,210)	(2,109)	7	(5)
Operating profit before impairment	946	957	1,228	30	28
Loan impairment	(299)	(279)	(211)	(29)	(24)
Other impairment	(4)	(8)	(4)	0	(50)
Operating profit	643	670	1,013	58	51
Risk weighted assets (US\$bn)	59.5	67.5	73.3	23	9

Our markets

GDP growth (%)	2010	2011F	2012F
Eurozone	1.7	1.8	1.5
US	2.8	1.6	2.0
China	10.3	9.3	10.0
Hong Kong	7.0	5.0	4.9
India*	8.5	7.7	8.3
Indonesia	6.1	6.5	7.0
Malaysia	7.2	4.2	4.4
Philippines	7.6	4.3	5.5
Singapore	14.5	4.8	4.6
South Korea	6.2	3.5	4.0
Taiwan	10.5	4.6	5.1
Thailand	7.8	3.2	4.8
Vietnam	6.8	5.8	6.3

*For fiscal year starting April

Source: Standard Chartered forecasts 09 September 2011



- Double digit income growth for 2011 for Group as whole
- Flat jaws excluding the UK bank levy for the Group as a whole
- Remain committed to financial principles
- Regulation remains the main risk

Conclusion

- Second half has started well; momentum continuing in both businesses
- Remain focused on balance sheet foundations
- Well positioned in growth markets and continuing to take market share

Q & A