

Forward looking statement

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Leading the way in Asia, Africa and the Middle East

Peter Sands

Group Chief Executive

Agenda

CEO Introduction

Peter Sands

Financial review

Richard Meddings

Lunch

Wholesale Banking presentation

Mike Rees, Saleem Razvi

Consumer Banking presentation

Steve Bertamini, Vishu Ramachandran

Tea break

Risk management presentation

Richard Goulding

Wrap up and closing remarks

Peter Sands

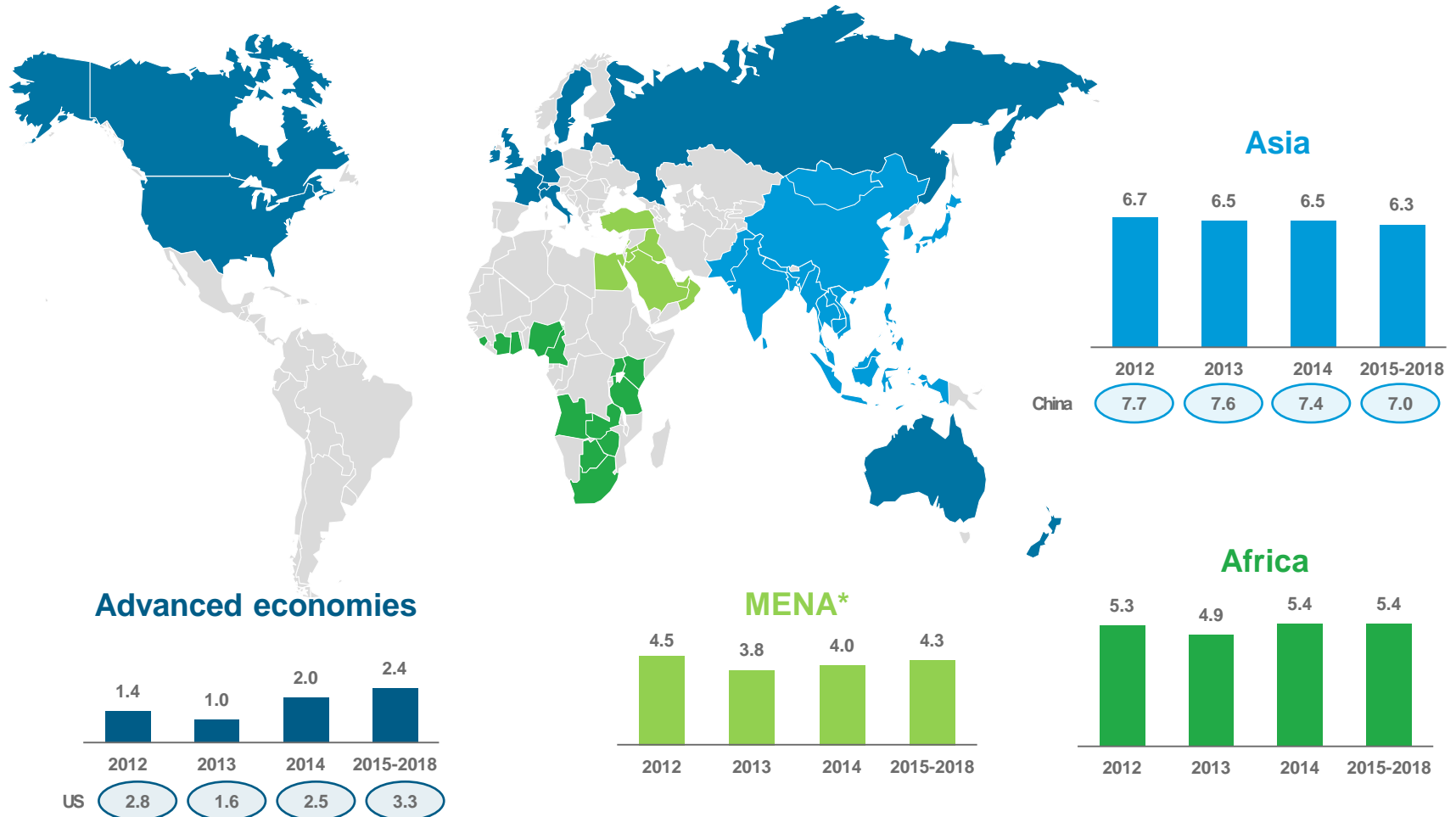
Note: Two minute silence to be observed for remembrance day at 11am

Key messages

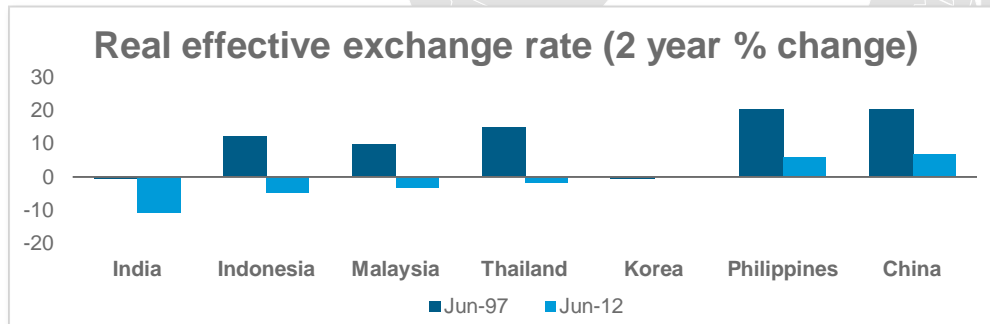
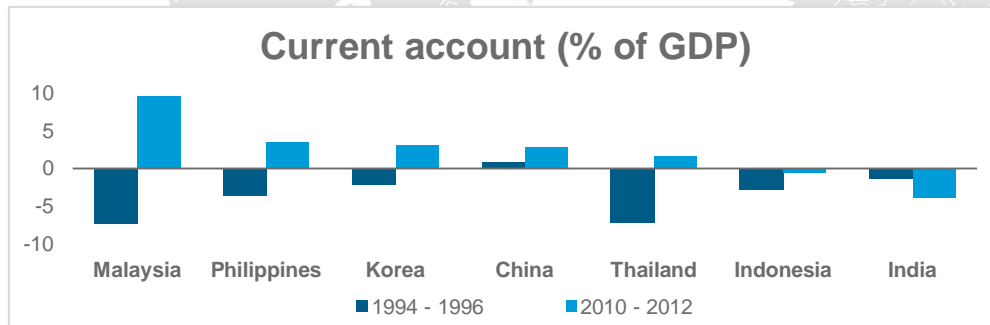
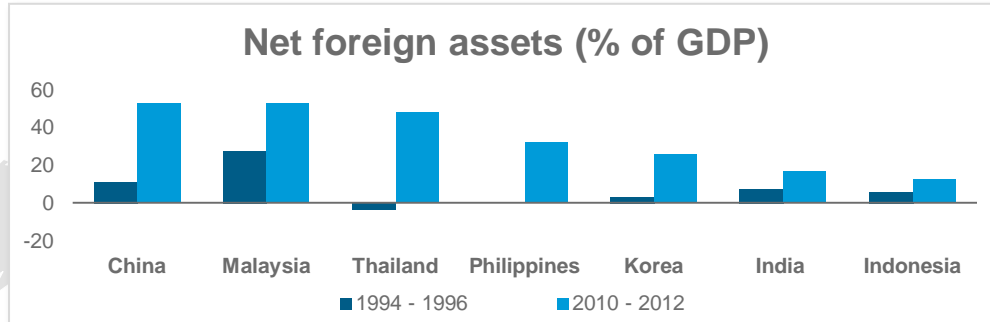
- 2013 performance has been resilient
- We are confident in our markets and our competitive strengths
- Our strategy remains consistent and we are sharpening our focus
- We aspire to strong growth while focusing on returns

Macro environment

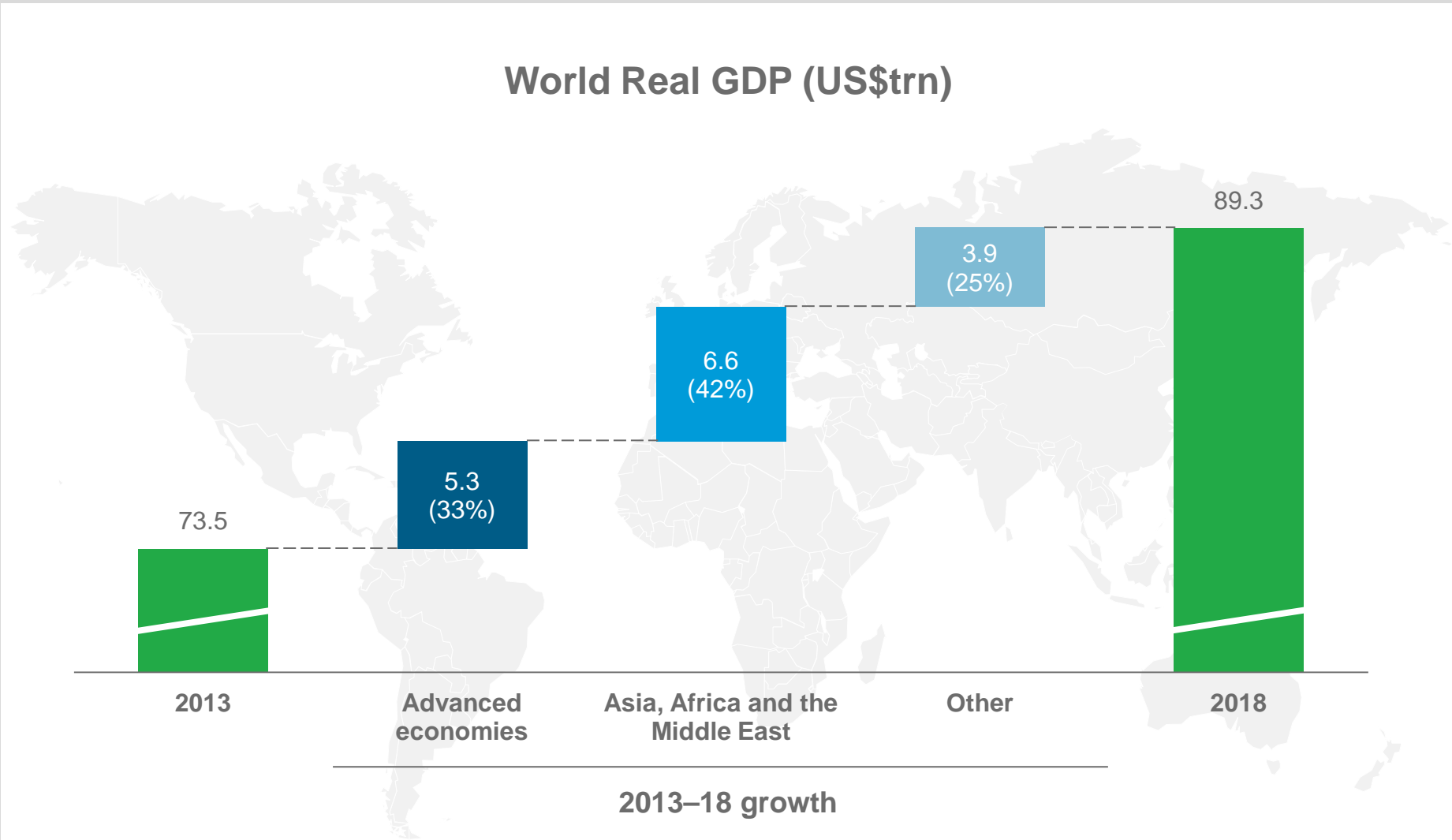
Real GDP growth (%)



Macro environment – Asia

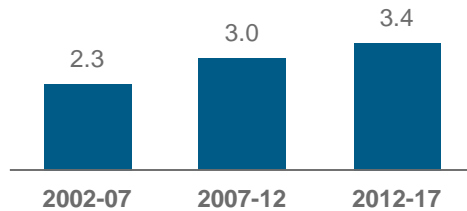


Macro outlook – Asia, Africa and the Middle East

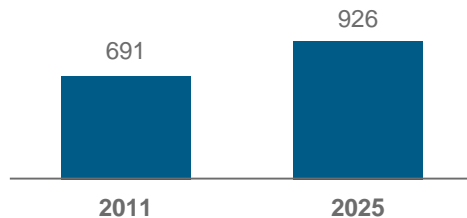


Macro outlook – China

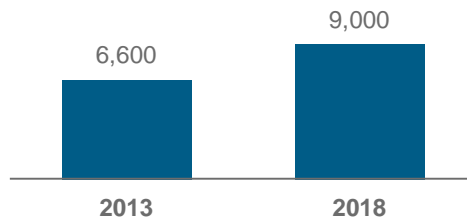
Absolute Real GDP growth (US\$trn)



Urban population (millions)



Real GDP / Capita (\$)



Economic reform

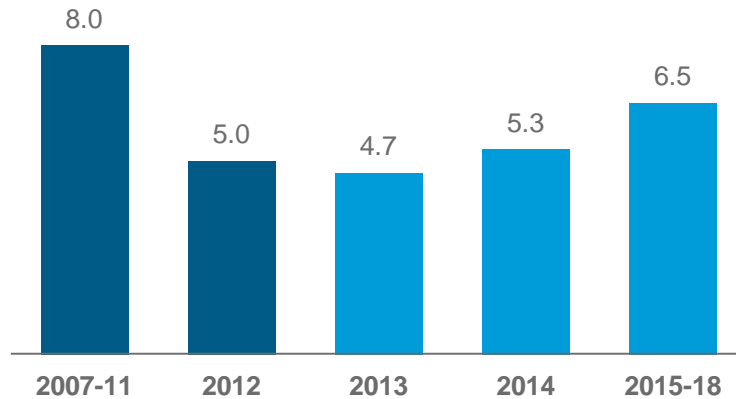
"We should dare to tackle difficulties and venture along dangerous paths to break through barriers to reform"

Xi Jinping, President

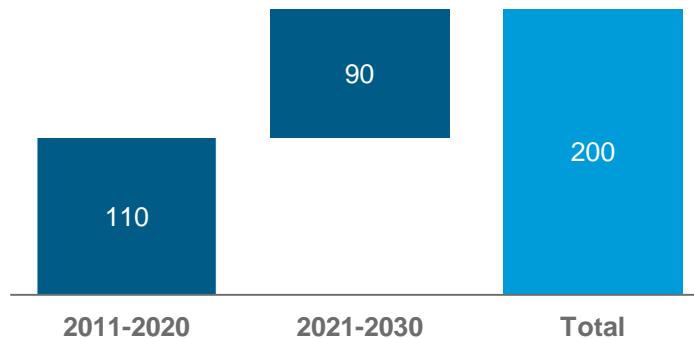
Macro outlook – India



India real GDP growth (%)

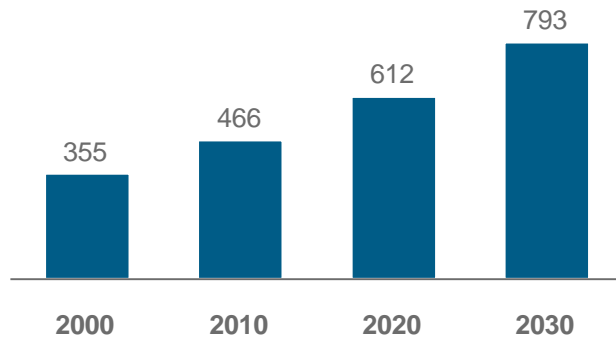


Incremental labour force (millions)

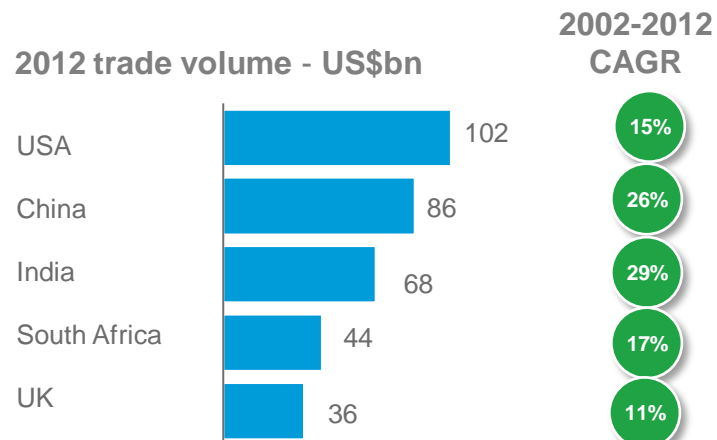


Macro outlook – Africa

Working age population (millions)



Top 5 trading partners



Banking sector

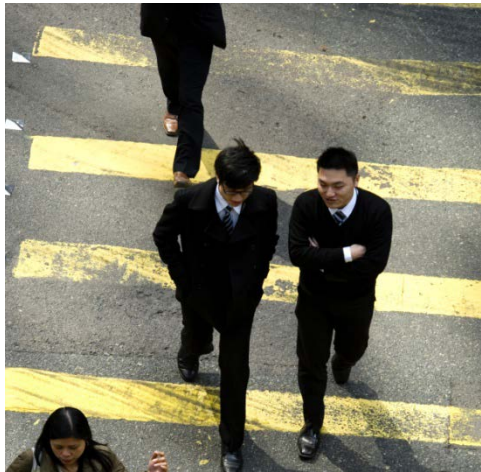
Competition



Technology

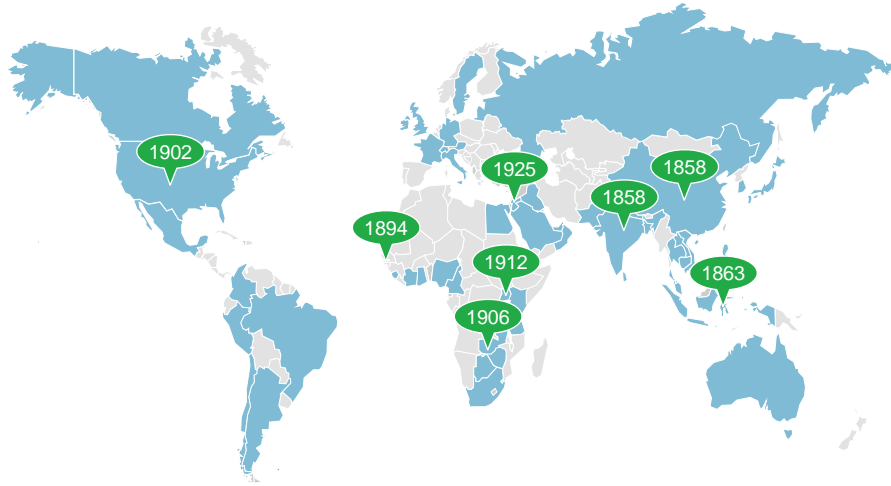


Regulation



Our strengths

Differentiated network



Culture – Here for good



Balance sheet strength

- Strong capital position – Core Tier 1 ratio of 11.4% at 30 June 2013
- Basel III leverage ratio of 4.6%
- Strong liquidity position

Conservative management philosophy

- No compromise on credit quality
- Funding before lending
- Focus on organic growth

Our priorities

Continuing to build our business for the long term

- Setting aspirations
- Proving we are Here for good
- Innovating and digitising
- Investing in profitable growth

Making choices to reflect near term environment

- Sharpening capital allocation
- Optimising our portfolio
- Refocusing Korea



Our aspirations

Relationships

- Build trusted relationships with the people, companies and institutions shaping our markets' future

Trade

- Become the undisputed leader in commercial payment and financing for and in Asia, Africa and the Middle East

Investment

- Play a leading role in facilitating investment and deepening financial markets in our economies

Wealth

- Be recognised as a leader in growing and protecting our clients' wealth

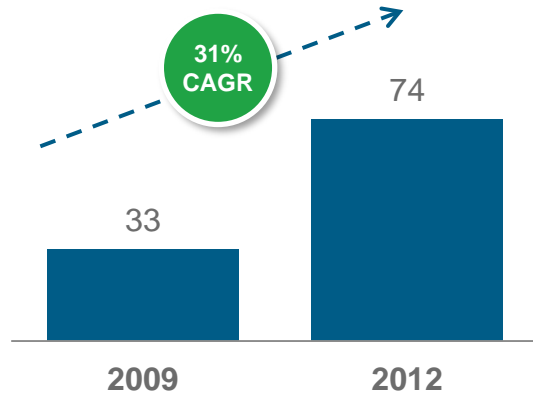
Priority market scale

- Establish sufficient scale, balance sheet and franchise strength to be relevant and influential in our key markets

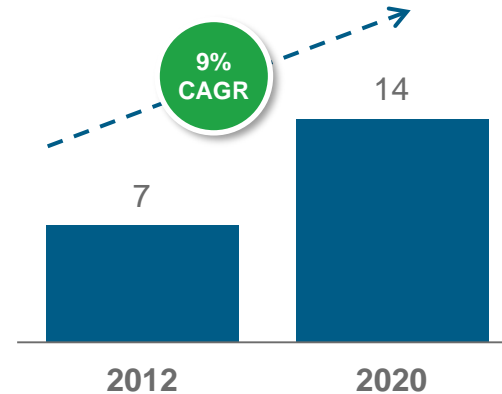
Our trade and wealth aspirations

Trade opportunity

Standard Chartered - Trade assets (US\$bn)

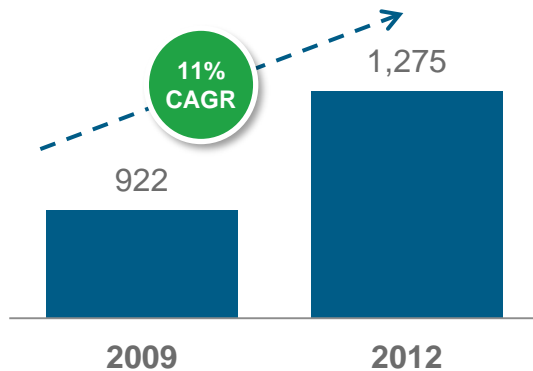


AAME trade volume* (US\$trn)

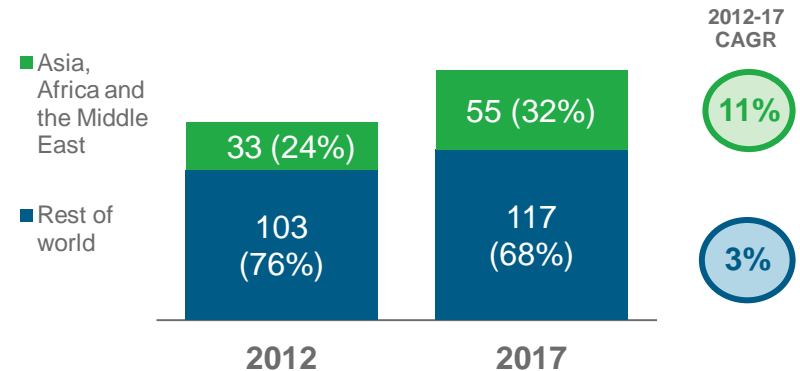


Wealth opportunity

Standard Chartered – Wealth income (US\$m)



Global private financial wealth (US\$trn)



Culture – Here for good



Technology



Tests for peripheral business

Clients

Does this business bank the people, companies and institutions that shape our markets' future?

Activities

Does this business drive investment, trade and creation of wealth?

Here for good

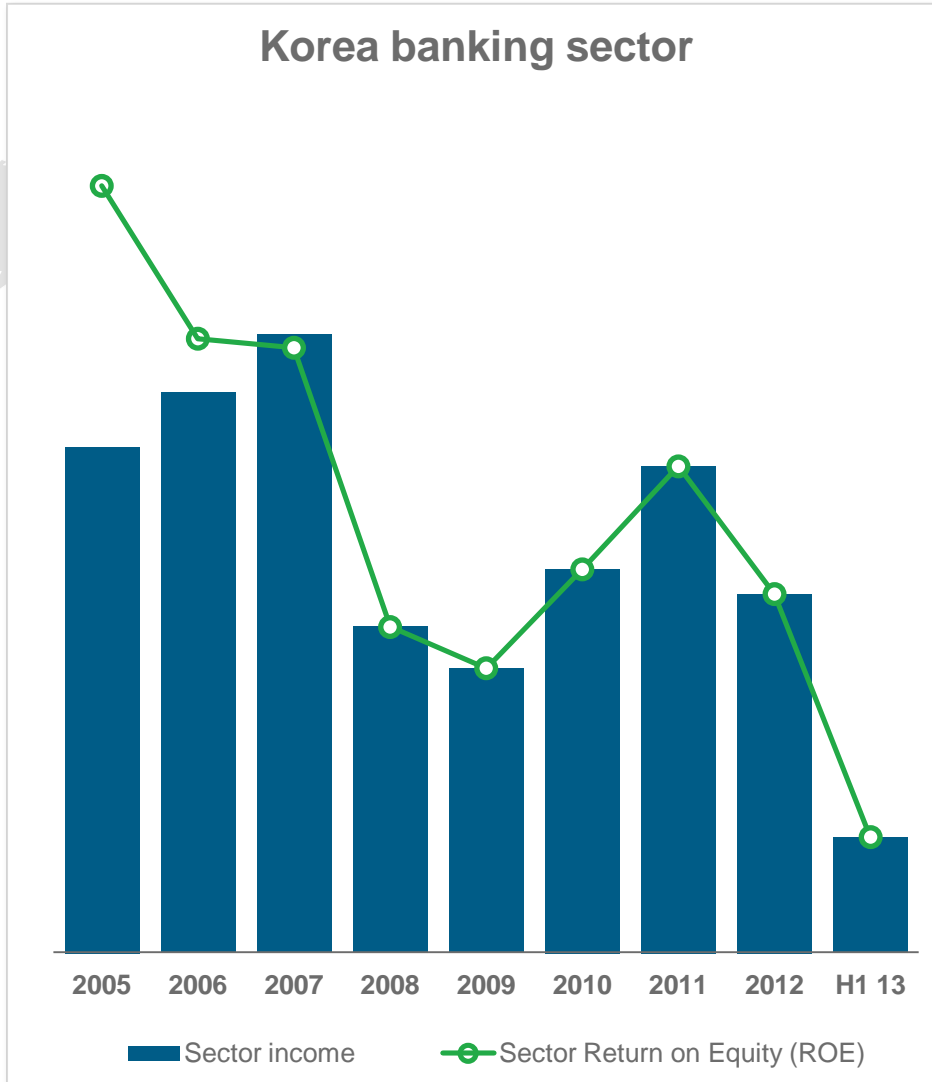
Is the business consistent with Here for good?

Geographies

Does the business strengthen our position in Asia, Africa and the Middle East?

Economics

Does the business contribute to our earnings growth, returns and capital accretion trajectory? Is the business model sustainable?



- Double digit income growth
- Neutral cost – income jaws (with positive bias)
- Double digit Earnings per Share (EPS) growth
- Mid-teens Return on Equity (ROE) over the medium term

Key messages

- 2013 performance has been resilient
- We are confident in our markets and our competitive strengths
- Our strategy remains consistent and we are sharpening our focus
- We aspire to strong growth while focusing on returns