

### **What is Origination and Client Coverage (OCC)?**

Origination and Client Coverage focuses on driving origination by building core bank relationships with clients across the full range of their product needs. The network is structured to provide clients with global expertise delivered through local support. A global account manager ensures the needs of our clients are met across all markets and product lines, while regional account managers offer on-the-ground support linked to the regional structure of the client's firm. At the client level, our field account managers are the main points of contact.

### **Coverage Structure of OCC**

At the forefront of Wholesale Bank, OCC engages and collaborates with product and industry specialists to meet the entire range of client needs.

OCC serves three client segments – i) Global Corporates, ii) Local Corporates and Commodity Traders & Agribusiness (CTA) and iii) Financial Institutions. It has a regional structure with teams covering Greater China and Japan, Southern Asia, MENA, Africa, Korea, UK/Europe and the Americas.

### **OCC Strategy**

OCC's strategy is built on three pillars, driving sustainable advantage over competitors:

- Deepen client relationships by providing value-added and strategic products to our key clients
- Build local scale in key geographic markets by continuing to attract high quality, new Local Corporate clients
- Implement broad and sophisticated product capabilities

Our 2010 aspiration is to deliver "7007" (Seven Double-O Seven) – \$700m revenues per month and 7% RoRWA (Return on RWA). To deliver against these pillars, we are structured into 7 regions and 3 segments (as listed above). The Strategic Client Coverage Group (SCCG) provides additional coverage for those clients whose needs lie primarily in the strategic and value-add products.

### **The Strategic Client Coverage Group (SCCG)**

SCCG provides coverage for clients where we see the greatest potential in the strategic and value-add product space. SCCG's priorities are to:

- Focus on key clients with specific geography/product/industry skill sets appropriate for owner/CEO level interaction
- Act as industry/geography specialist in 7 industries and 5 geographies
- Deepen relationship with targeted clients by intensive marketing of strategic and value-add products; align more directly with Corporate Finance (CF) and Financial Markets (FM) teams
- Be the House Bank and trusted advisor to the clients
- Drive the "50-10 and 10-50" aspiration of WB – to have 50 clients generating \$10 million in economic revenue (ER) and 10 (or more) clients generating \$50 million in ER

### **Client Strategy Framework**

With core footprint countries defined as those in Asia, Africa and the Middle East and network countries defined as those in Europe and the Americas, the matrix below defines what business is core to the WB strategy. This enables WB to make the appropriate credit, market and regulatory decisions to secure the bank's financial and reputational strength, and enables us to add value to our clients.

## **WB Functional Relationships**

### **Transaction Banking (TB)**

A major player in transaction banking, Standard Chartered combines deep local knowledge with global capability to offer the full scope of innovative, customized solutions in trade finance, cash management and securities services. As a top three global finance bank, number one sub-custodian in Asia and top four international cash manager with the largest number of client relationships in Asia – TB is a key driver of Wholesale Banking aspirations.

### **Financial Markets (FM)**

The Bank has been providing clients with end-to-end award winning and innovative financial services for many years. A recognized leader in foreign exchange, trading in over 100 currencies, the Bank is also consistently crowned the best debt house in Asia with traditionally high rankings in loan syndications and local currency fixed income.

### **Corporate Finance (CF)**

Standard Chartered Bank has a proven track record of providing holistic customized solutions for clients in Asia, Africa and the Middle East. Clients benefit from the Bank's on-the-ground knowledge and strong international perspective. Corporate Finance includes Advisory, Structured Trade Finance, Project and Export Finance and Structured Finance.

### **Principal Finance (PF)**

This business has a strong record of creating value through its investments. The Bank's investments are primarily targeted at four asset classes: corporate private equity, real estate, infrastructure and alternative investments.

### **Credit Risk Control (CRC)**

CRC is a vital support function of WB. In the end-to-end credit lifecycle, various CRC activities are conducted under 3 broad "mega" processes:

**Process 1 – Origination Support** includes Quality Assurance and Client Due Diligence

**Process 2 – Documentation custody and limits maintenance**

**Process 3 – Monitoring & Reporting** includes collateral valuation and monitoring