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Leading the way

In Asia, Africa and the Middle East



Forward looking statements

It is possible that this presentation could or may contain forward-looking statements that are based on current expectations or beliefs, as well as assumptions about future events. These forward-looking statements can be identified by the fact that they do not relate only to historical or current facts. Forward-looking statements often use words such as anticipate, target, expect, estimate, intend, plan, goal, believe, will, may, should, would, could or other words of similar meaning. Undue reliance should not be placed on any such statements because, by their very nature, they are subject to known and unknown risks and uncertainties and can be affected by other factors that could cause actual results, and the Group's plans and objectives, to differ materially from those expressed or implied in the forward-looking statements.

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Standard Chartered undertakes no obligation to revise or update any forward looking statement contained within this presentation, regardless of whether those statements are affected as a result of new information, future events or otherwise.

Who we are

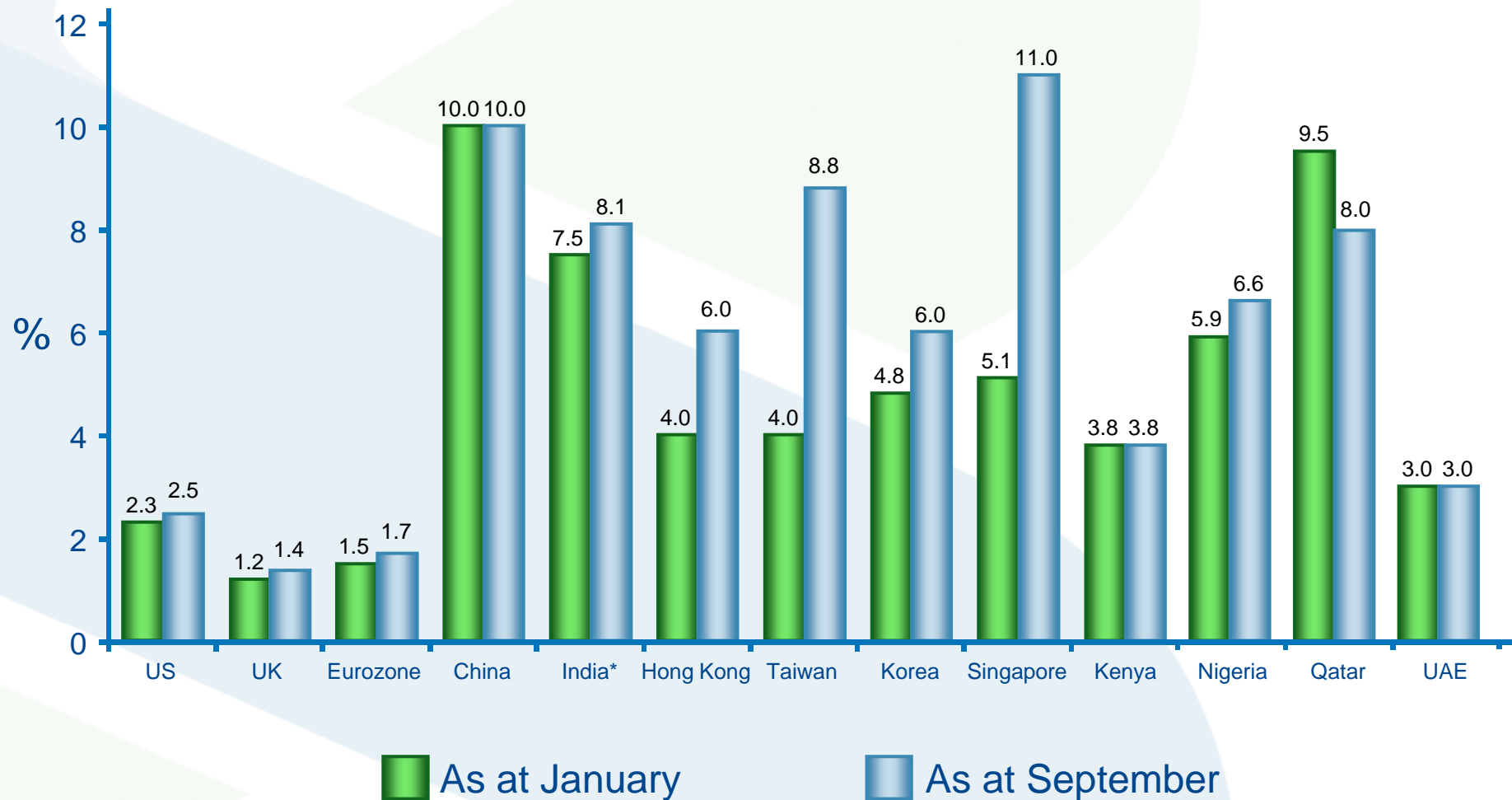
- Over 150 year heritage
- Over 70 markets
- Over 80,000 employees
- More than 95% of profit from Asia, Africa and Middle East
- Primary listings in London, Hong Kong & Mumbai
- Credit ratings A+ / A2 / A+ (S&P / Moody's / Fitch respectively)
- Lead regulated by the UK Financial Services Authority
- Market cap: US\$55.7bn*

* As at 27 August 2010



Global economic outlook

GDP forecasts 2010



Source: SCB Global Research

* For fiscal year starting April

Group performance

US\$m	H1 09	H2 09	H1 10	YOY %	H1 10 vs H2 09 %
Income	7,960	7,224	7,924	(0)	10
Expenses	(4,027)	(3,925)	(4,344)	8	11
Operating profit before impairment	3,933	3,299	3,580	(9)	9
Loan impairment	(1,088)	(912)	(437)	(60)	(52)
Other impairment	(15)	(87)	(50)	233	(43)
Profit from associates	8	13	23	188	77
Profit before tax	2,838	2,313	3,116	10	35
Profit attributable to ordinary shareholders	1,883	1,396	2,098	11	50

Wholesale Banking performance

US\$m	H1 09	H2 09	H1 10	YOY %	H1 10 vs H2 09 %
Income	5,027	4,264	5,012	(0)	18
Expenses	(2,247)	(1,938)	(2,357)	5	22
Operating profit before impairment	2,780	2,326	2,655	(4)	14
Loan impairment	(525)	(423)	(138)	(74)	(67)
Other impairment	(6)	(76)	(46)	nm	(39)
Operating profit	2,249	1,827	2,471	10	35
Risk weighted assets (US\$bn)	153.3	160.7	174.6	14	9

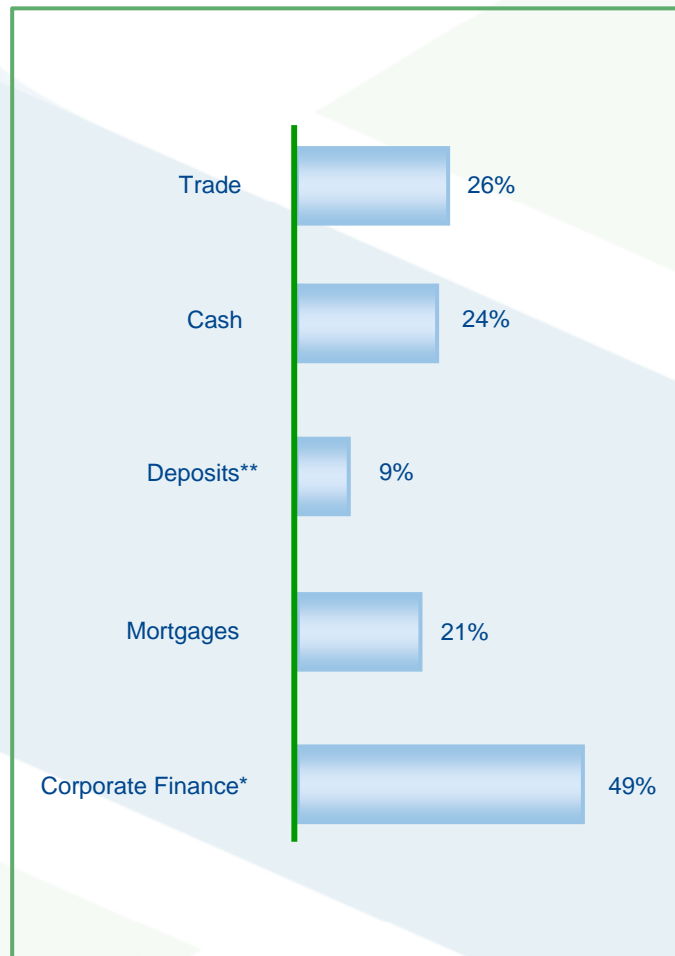
Consumer Banking performance



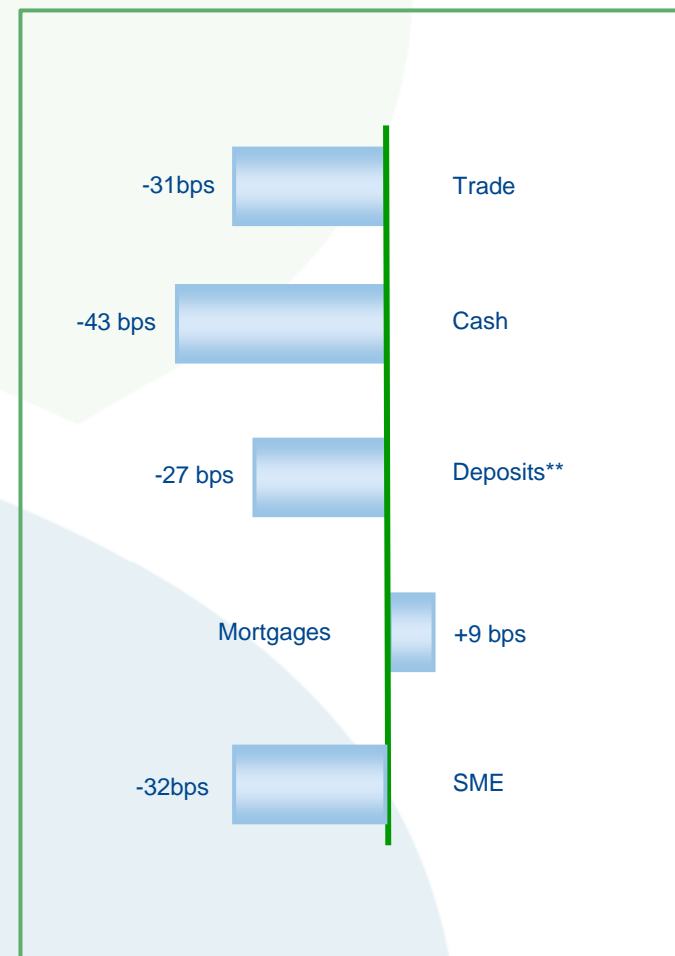
US\$m	H1 09	H2 09	H1 10	YOY %	H1 10 vs H2 09 %
Income	2,685	2,944	2,912	8	(1)
Expenses	(1,780)	(1,929)	(1,966)	10	2
Operating profit before impairment	905	1,015	946	5	(7)
Loan impairment	(563)	(489)	(299)	(47)	(39)
Other impairment	6	(7)	(4)	nm	(43)
Operating profit	348	519	643	85	24

Activity levels and margins

Volumes H1 10 v H1 09



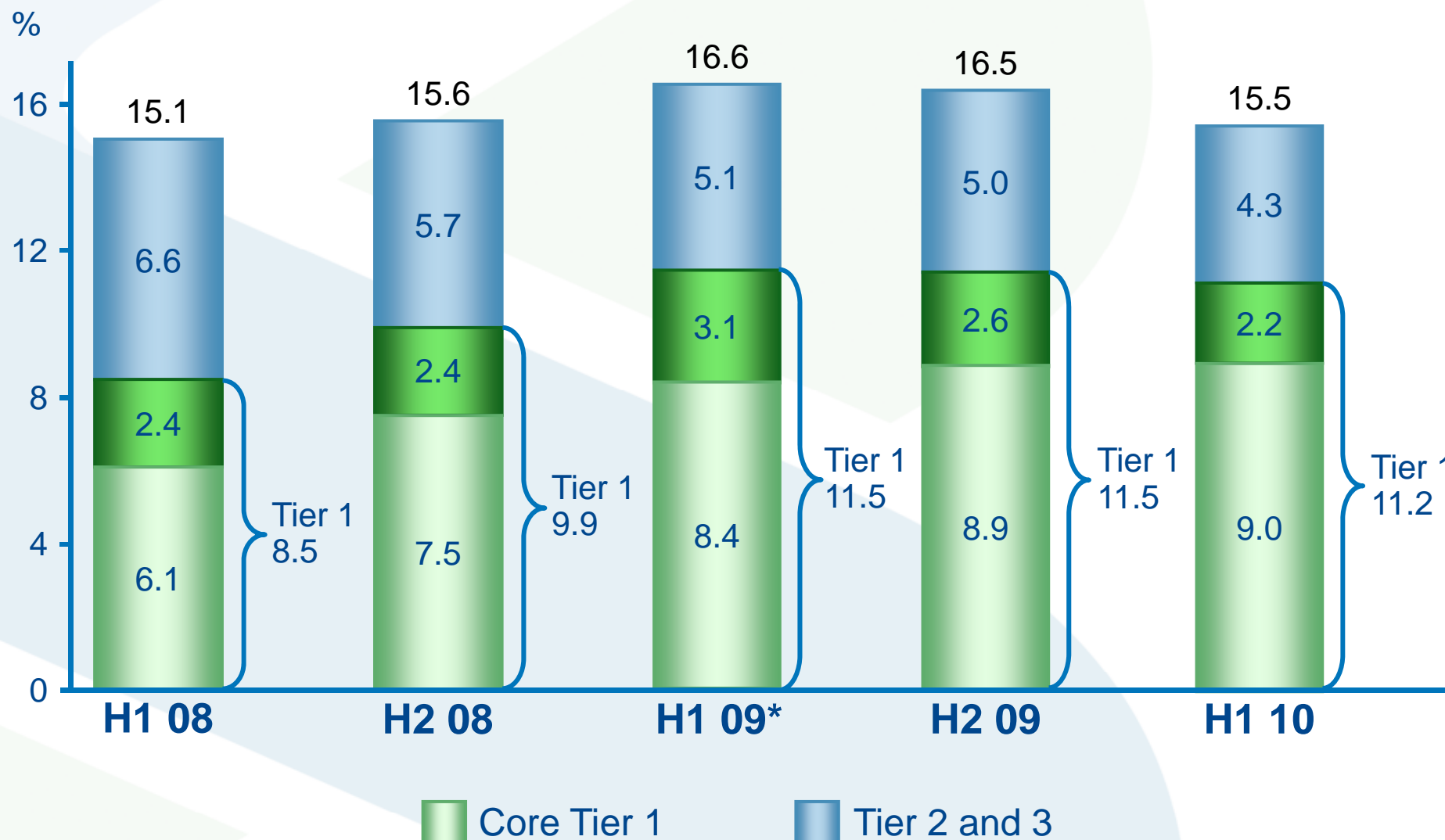
Margins H1 10 v H1 09



*increase in number of deals closed

** Consumer Banking deposits only

Capital



* Includes the impact of equity placing

- Must be prioritised
- Must be co-ordinated
- Implement lessons that worked

- Strong set of results
- Well positioned in growth markets
- Taking market share