



KBW UK Financial Services Conference

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Standard
Chartered 

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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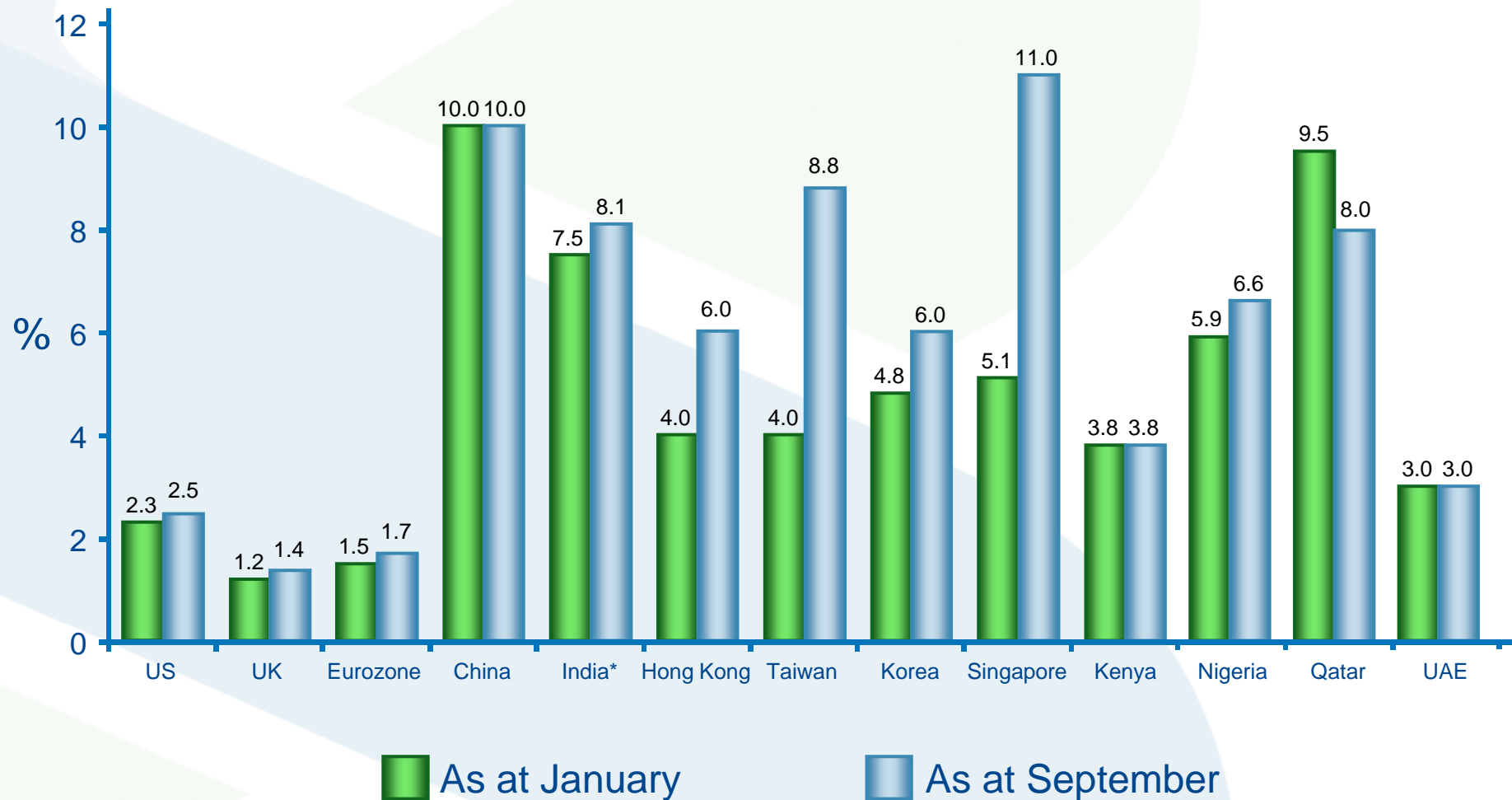
Who we are

- 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



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

Basics of Banking

Capital

- Well capitalised
- 9%* Core Tier 1
- 11.2%* Tier 1
- 15.5%* Total Capital

Liquidity

- 76.2%* A/D ratio
- 27.2%* Liquidity Ratio
- Net interbank lender

Risk Mgmt

- Conservative & diverse balance sheet
- c.85% of CB portfolio is secured or partially secured
- c.65% of WB portfolio has contractual maturity of < 1 year
- Minimal exposure to problem asset classes

Costs

- Disciplined cost control in both businesses

*As at 30 June 2010

Group balance sheet - assets



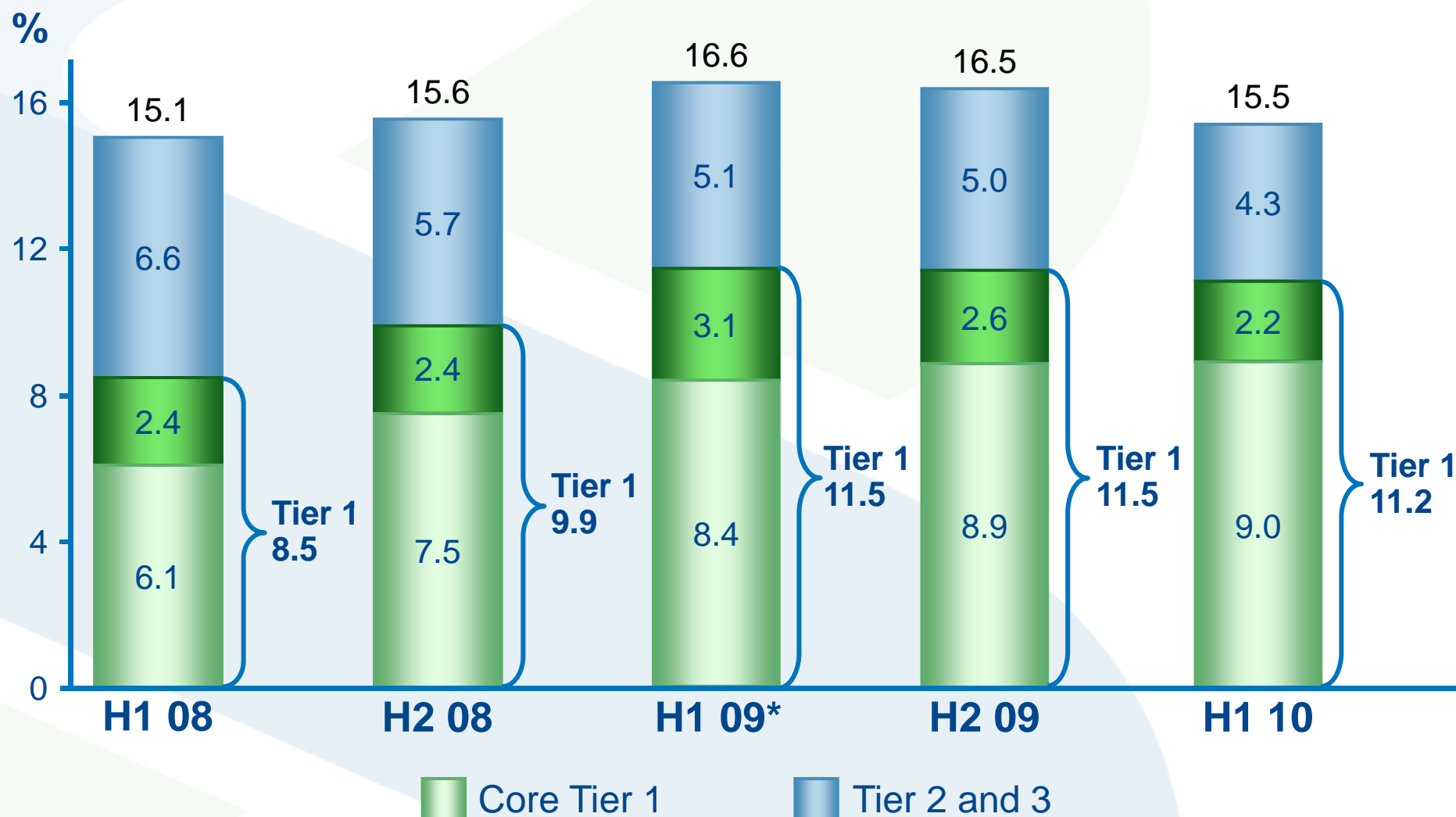
US\$bn	H1 09	H2 09	H1 10	YOY %	H1 10 vs H2 09 %
Consumer loans to customers	84.5	94.6	102.9	22	9
Wholesale loans to customers	101.2	108.1	117.2	16	8
Portfolio impairment provision	(0.8)	(0.9)	(0.8)	0	(11)
Derivatives	45.8	38.2	44.6	(3)	17
Loans and advances to banks	45.4	50.9	49.4	9	(3)
Assets held at fair value [†]	14.2	18.9	19.9	40	5
Investment securities	72.6	75.7	76.8	6	1
Cash at central banks	12.1	18.1	29.7	145	64
Other	36.2	33.1	41.1	14	24
Total assets	411.2	436.7	480.8	17	10
Of which: Asset backed securities*	3.0	2.9	2.6	(13)	(10)
Commercial real estate**	6.8	7.0	8.3	22	19
Leveraged loans	1.7	1.2	0.7	(59)	(42)
Level 3 assets	1.9	2.0	2.4	26	20

[†] Excludes loans to customers held at fair value

Reflects balance sheet carrying value

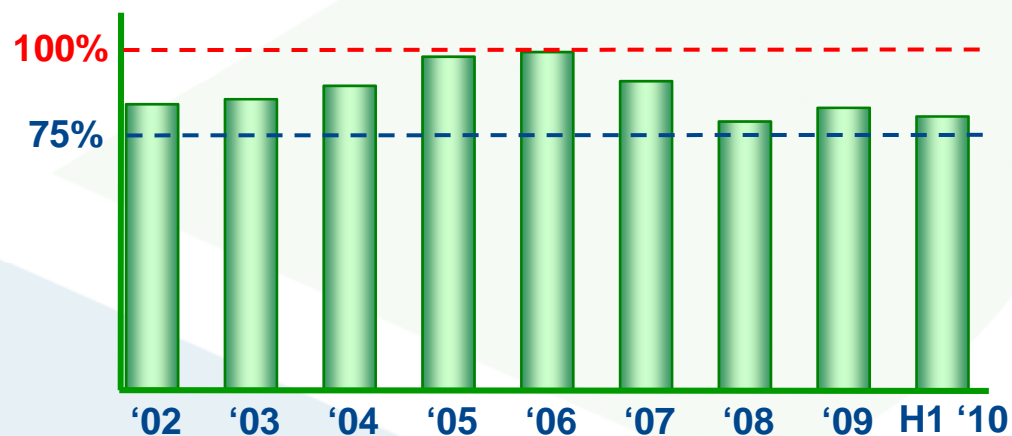
** Average loan to value of 48%

Capital



* Includes the impact of equity placing

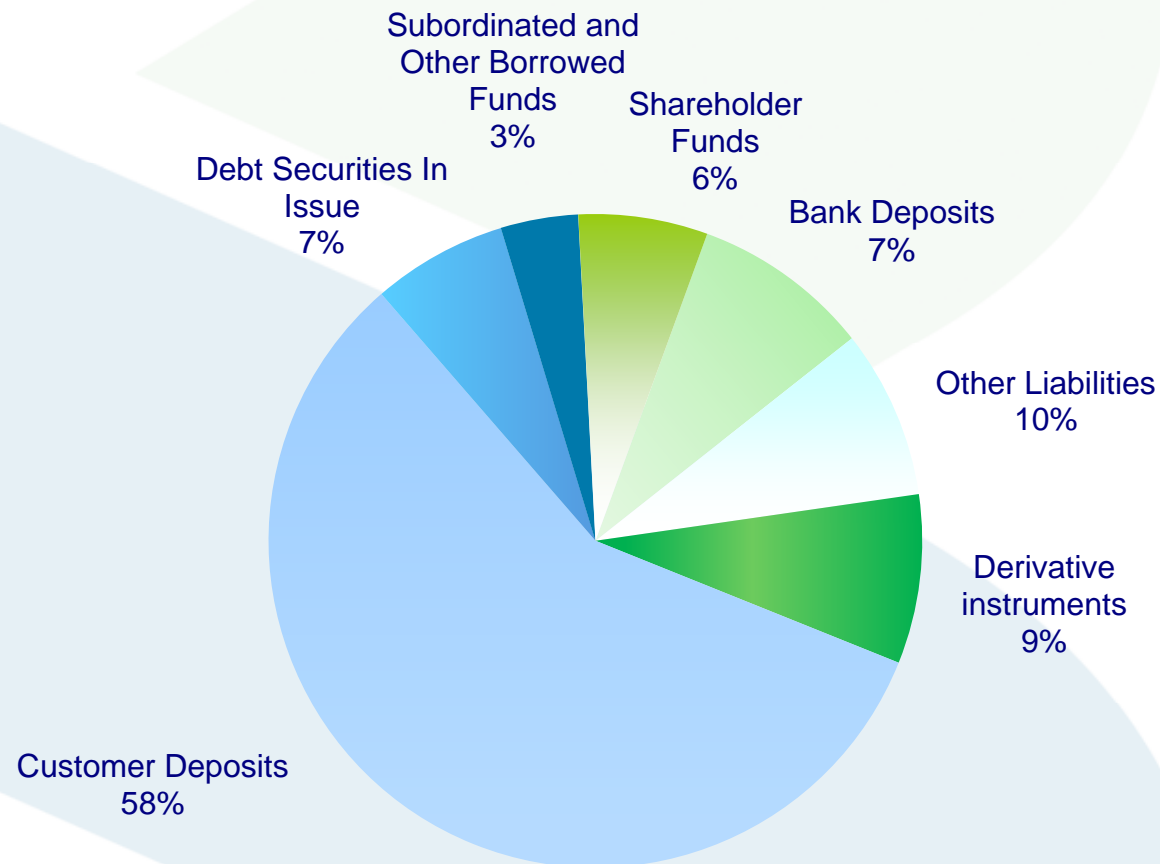
AD ratio



Liquid asset ratio

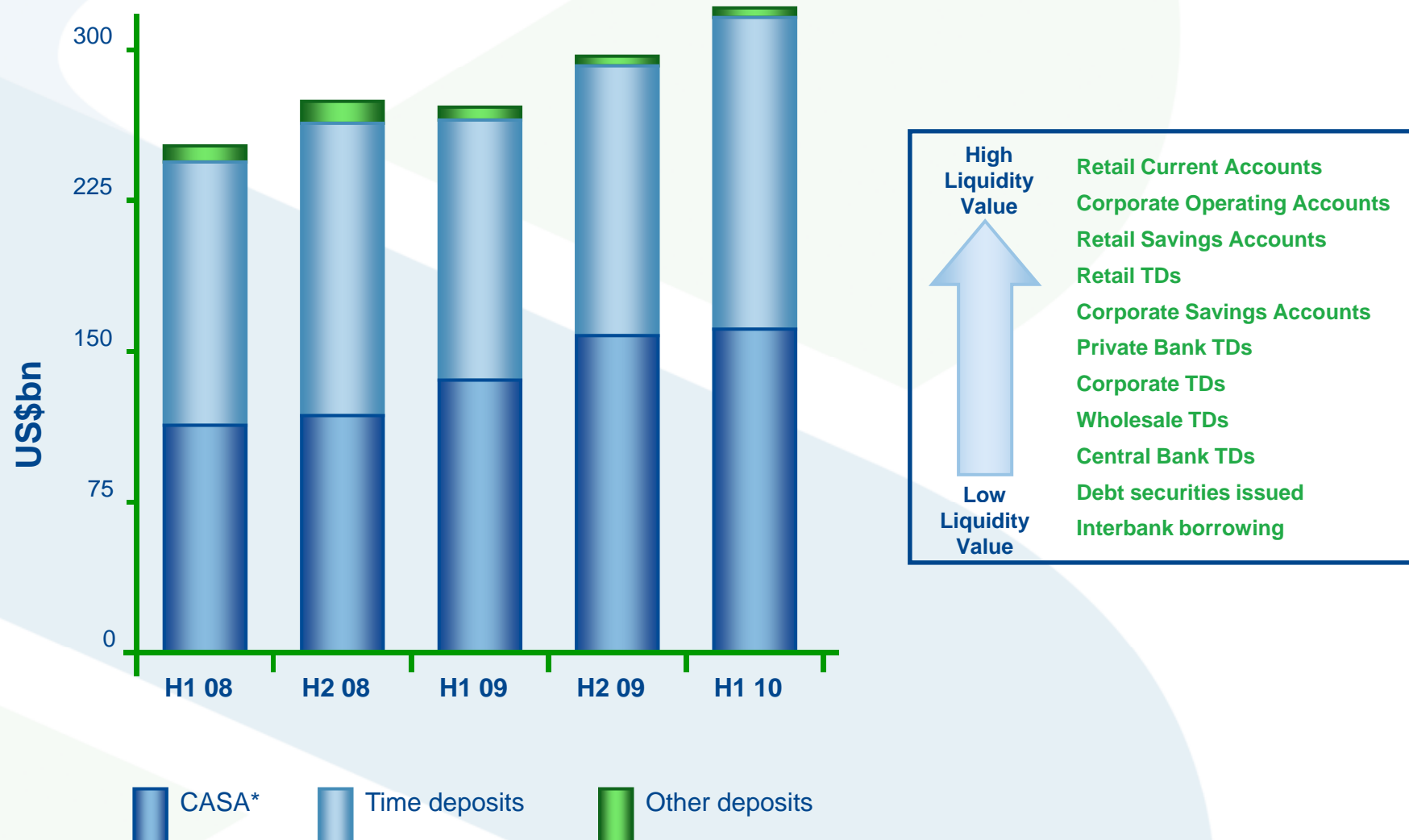


Group Liabilities



* As at 30 June 2010

Group balance sheet – customer deposits



* CASA - Current and savings accounts

Regulation



- Well positioned in growth markets
- Sustained and consistent performance
- Foundations of the Group are in excellent shape
- We engage in the regulatory debate from a position of strength