



# Nomura Financial Services Conference

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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

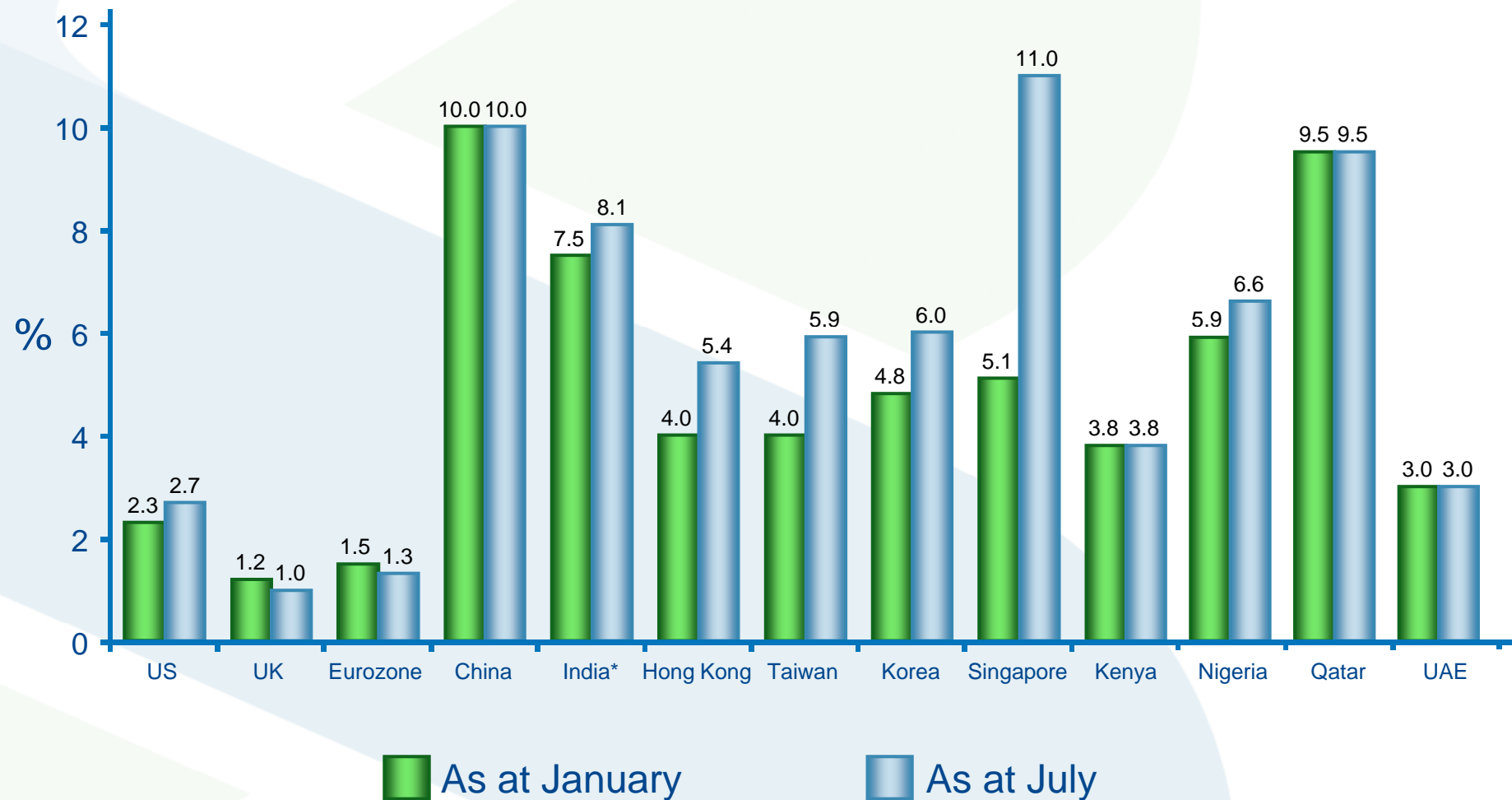
- Over 150 year heritage
- Over 70 markets
- Over 80,000 employees
- More than 95% of profit from Asia, Africa and Middle East
- Primary listings in London, Hong Kong & Mumbai
- Credit ratings A+ / A2 / A+ (S&P / Moody's / Fitch respectively)
- Lead regulated by the UK Financial Services Authority
-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



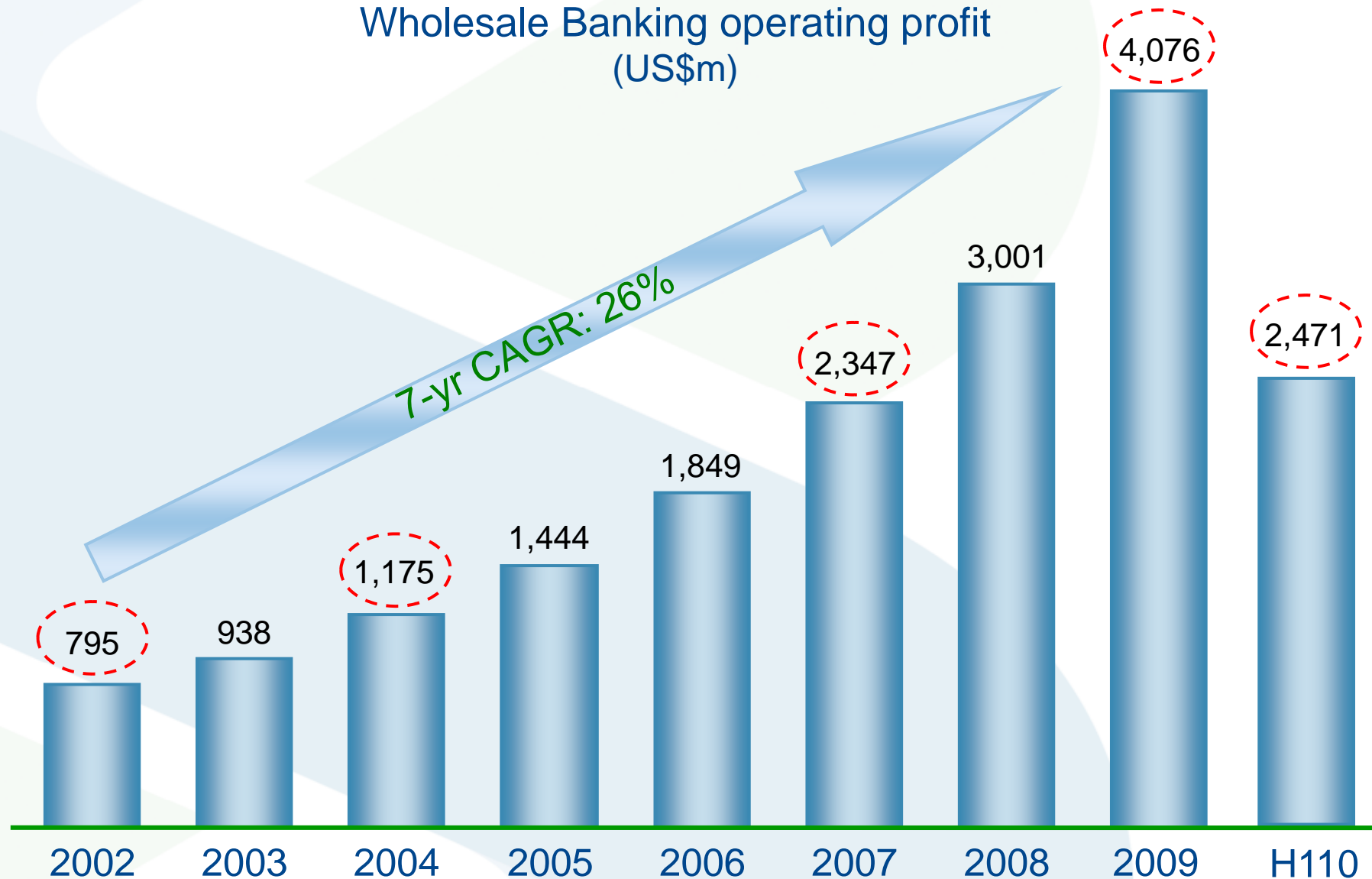
US\$m	H1 09	H2 09	H1 10	YOY %	H1 10 vs H2 09 %
Income	5,027	4,264	5,012	(0)	18
Expenses	(2,247)	(1,938)	(2,357)	5	22
Operating profit before impairment	2,780	2,326	2,655	(4)	14
Loan impairment	(525)	(423)	(138)	(74)	(67)
Other impairment	(6)	(76)	(46)	nm	(39)
Operating profit	2,249	1,827	2,471	10	35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



# Wholesale Banking consistent delivery



Wholesale Banking operating profit  
(US\$m)

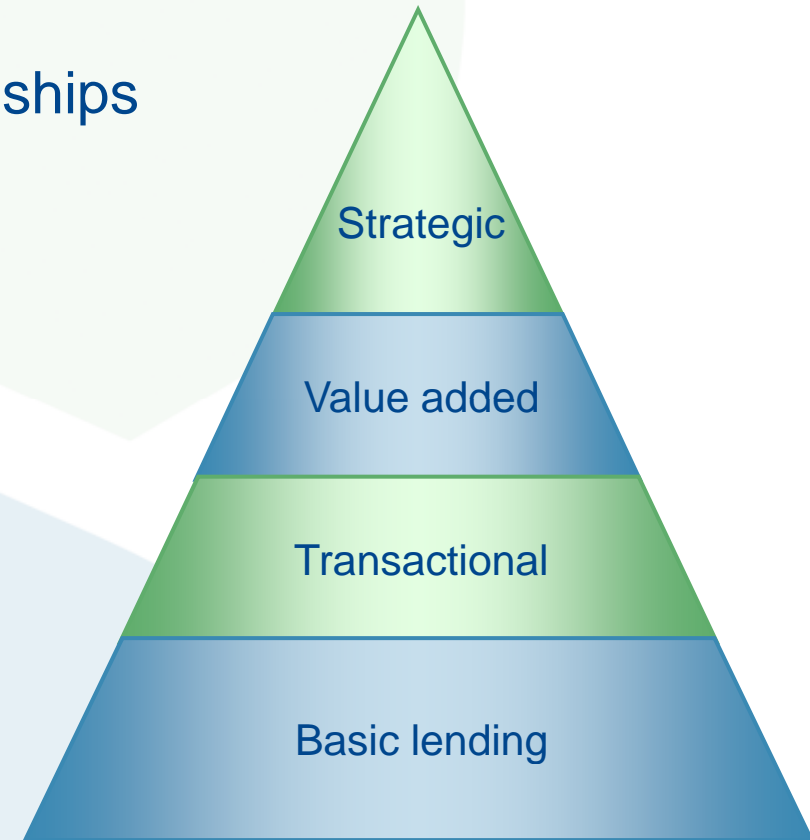


## Our strategy

- Deep 'core bank' client relationships
- Local scale and cross-border capabilities
- Balance sheet management

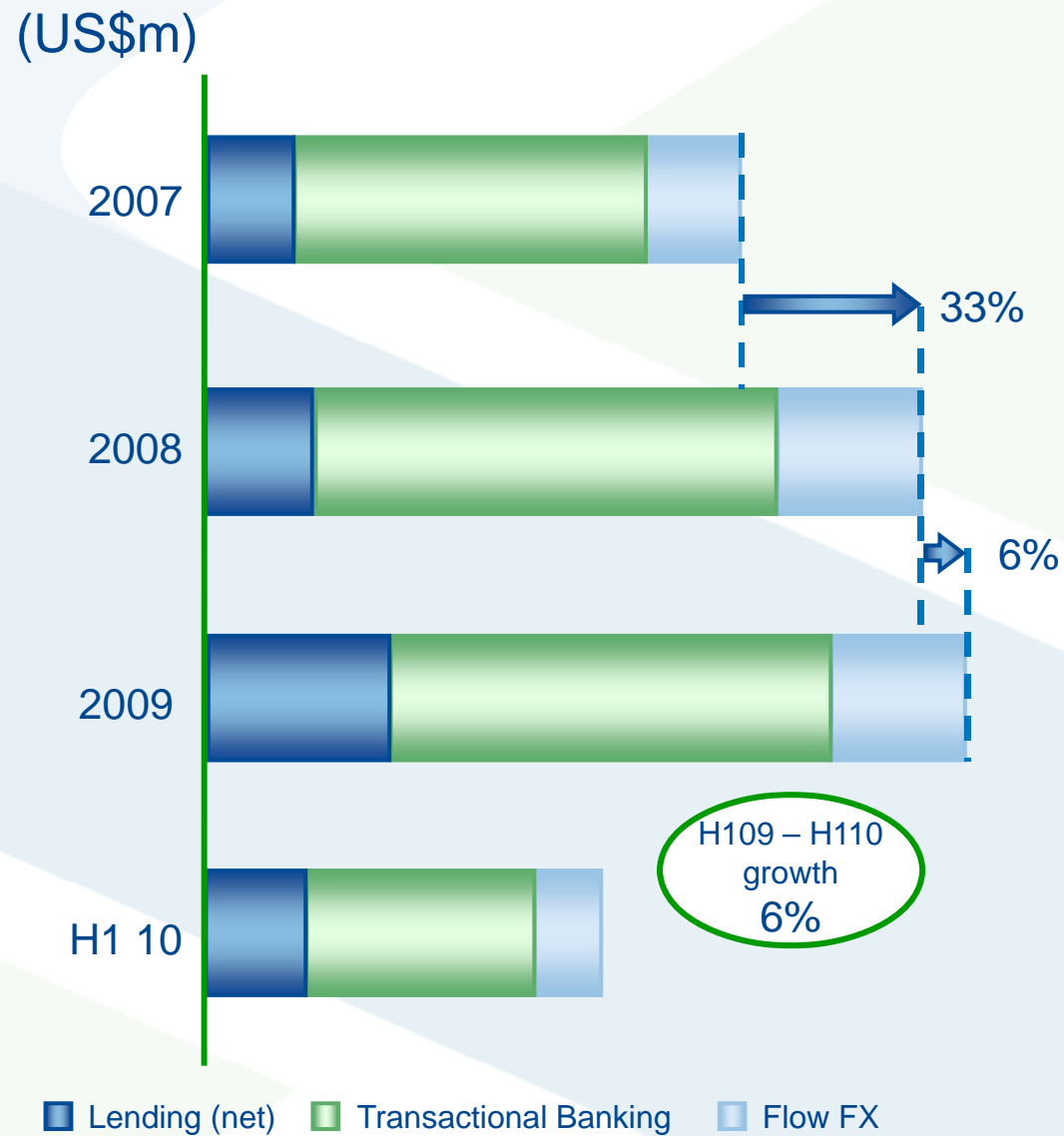
## Key enablers

- Infrastructure
- Values and culture





# Commercial Banking



Source: SCB Management data, excludes Portfolio Management

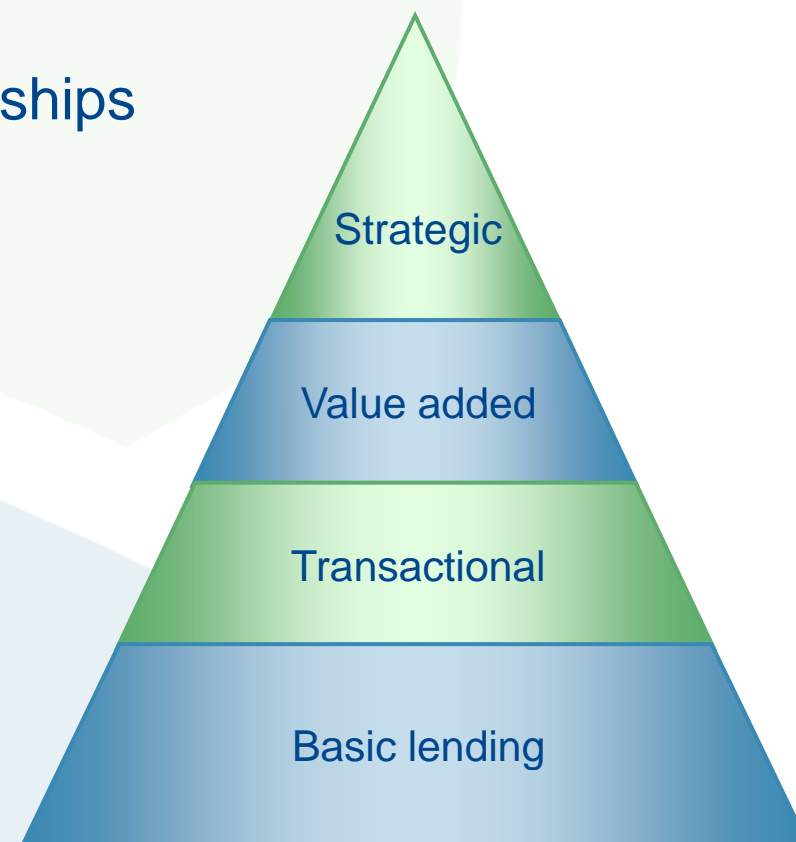
# Wholesale Banking strategy

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## Key enablers

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# Wholesale Banking sustainability



- Fundamentals of economic outlook
- Our strategy
- The competition

# Summary

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