Standard Chartered PLC
Capital raising

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Standard Chartered

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Agenda

- Q3 Interim Management Statement
- Rationale for capital raising
- Transaction details
- Conclusion

Q3 IMS highlights

- Record performance to date
- Good momentum in both businesses
- Expenses well controlled
- Loan impairment continuing to fall
- Strong, liquid balance sheet with low levels of refinancing

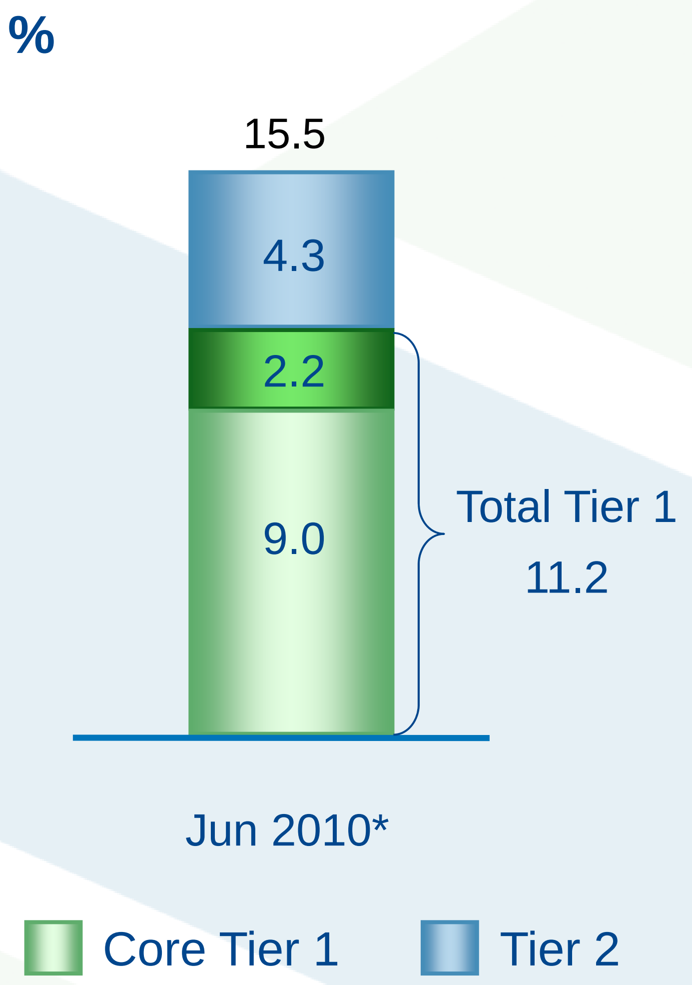
Rationale

- To take advantage of opportunities for profitable growth across our franchise
- To prepare for likelihood of increasing capital requirements
- To allow the Group to continue on its growth trajectory
- To further differentiate Group’s balance sheet

Proposed transaction

- Raising net proceeds of US$5.1 billion in ordinary shares by way of rights issue
- 1 new share for 8 existing shares
- Issue price 1,280 pence per share
- Discount 32.9% to previous day close and 30.4% to TERP
- Fully underwritten
- Temasek is supportive of the issue and intends to take up rights
- New shares rank pari passu for final dividend

Capital impact



Rights issue impact

- Estimate c.200 basis points increase in forecast Core Tier 1

* Basel II basis

Basel III impact

Uncertainties	Impact
Prudential filters	Estimate up to c.100 bps on future Core Tier 1*
Implementation timeline	Likely to accelerate
Targets including buffers	Expect to rise from 7% Basel III floor

* Includes impact of Basel II changes on RWA

Timetable

Launch	13 Oct
Prospectus published	15 Oct
Rights dealing period	22 Oct – 05 Nov
Last date for acceptance	05 Nov
Rump placement	08 Nov
Settlement	
- For rump	11 Nov

Conclusion

- Strong performance in Q3
  - Income in Q3 above first half run rate
  - Expenses well controlled
  - Loan impairment falling
  - Balance sheet in good shape
  - Good asset quality and highly liquid with low levels of refinancing
- Capital raising
  - To take advantage of opportunities for profitable growth across our franchise
  - To prepare for likelihood of increasing capital requirements
  - To allow the Group to continue on its growth trajectory
  - To further differentiate Group's balance sheet

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