



# Bank of America Merrill Lynch

## 17<sup>th</sup> Annual Banking and Insurance CEO Conference 2012

**Jaspal Bindra**  
Group Executive Director and  
CEO Asia

**Leading the way**  
In Asia, Africa and the Middle East

Standard  
Chartered 

# Forward looking statements

This document contains or incorporates by reference ‘forward-looking statements’ regarding the belief or expectations of the Company, the Directors and other members of its senior management about the Group’s strategy, businesses, performance and the matters described in this document. Generally, words such as “may”, “could”, “will”, “expect”, “intend”, “estimate”, “anticipate”, “believe”, “plan”, “seek”, “continue” or similar expressions are intended to identify forward-looking statements.

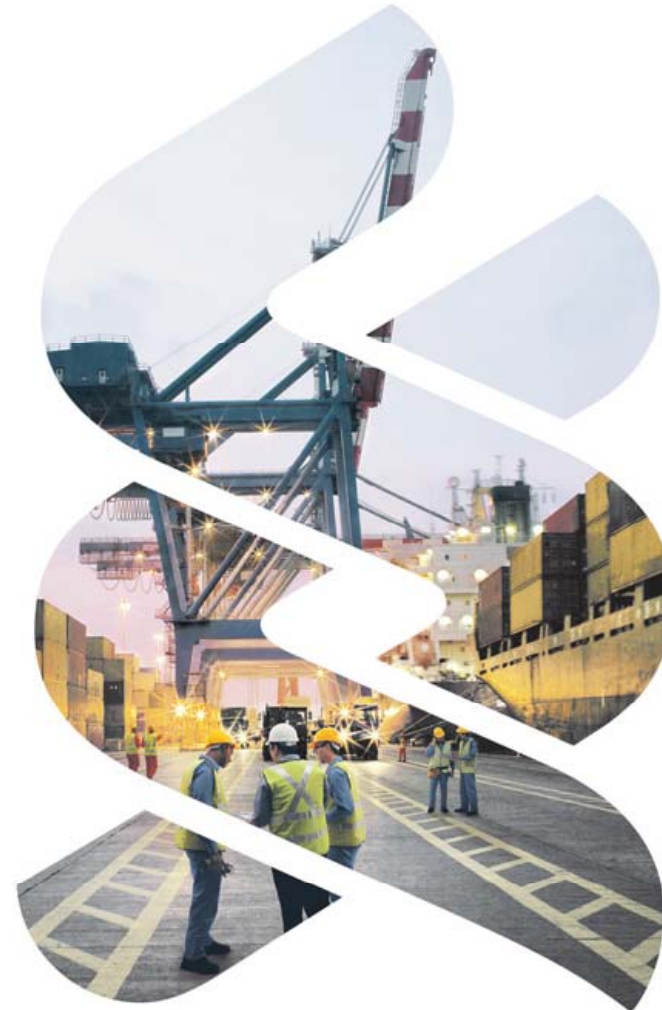
Forward-looking statements involve inherent risks and uncertainties. They are not guarantees of future performance and actual results could differ materially from those contained in the forward-looking statements. Forward-looking statements are based on current views, estimates and assumptions and involve known and unknown risks, uncertainties and other factors, many of which are outside the control of the Group and are difficult to predict. Such risks, factors and uncertainties may cause actual results to differ materially from any future results or developments expressed or implied from the forward-looking statements. Such risks, factors and uncertainties include but are not limited to: changes in the credit quality and the recoverability of loans and amounts due from counterparties; changes in the Group’s financial models incorporating assumptions, judgments and estimates which may change over time; risks relating to capital, capital management and liquidity; risks arising out of legal and regulatory matters, investigations and proceedings; operational risks inherent in the Group’s business; risks arising out of the Group’s holding company structure; risks associated with the recruitment, retention and development of senior management and other skilled personnel; risks associated with business expansion and engaging in acquisitions; global macroeconomic risks; risks arising out of the dispersion of the Group’s operations, the locations of its businesses and the legal, political and economic environment in such jurisdictions; competition; risks associated with banking and financial services legislation, regulations policies and guidelines; changes in the credit ratings or outlook for the Group; market interest rate, commodity prices, equity price and other market risk; foreign exchange risk; financial market volatility; systemic risk in the banking industry and other financial institutions or corporate borrowers; cross-border country risk; risks arising from operating in markets with less developed judicial and dispute resolution systems; risks arising out of regional hostilities, terrorist attacks, social unrest or natural disasters and failure to generate sufficient level of profits and cash flows to pay future dividends.

Any forward-looking statement contained in this document is based on past or current trends and/or activities of the Company and should not be taken as a representation that such trends or activities will continue in the future. No statement in this document is intended to be a profit forecast or to imply that the earnings of the Company and/or the Group for the current year or future years will necessarily match or exceed the historical or published earnings of the Company and/or the Group. Each forward-looking statement speaks only as of the date of the particular statement. Except as required by any applicable law or regulations, the Company expressly disclaims any obligation or undertaking to release publicly any updates or revisions to any forward-looking statement contained herein to reflect any change in the Company’s expectations with regard thereto or any change in events, conditions or circumstances on which any such statement is based.

# Who we are

- Over 150 year heritage
- 1,700 offices in 70 markets
- Over 86,000 employees
- Around 90% of profit from Asia, Africa and Middle East
- Primary listings in London, Hong Kong & Mumbai
- Credit ratings AA- / AA- / A1 (Fitch / S&P / Moody's respectively)
- Lead regulated by the UK Financial Services Authority
- Market cap: US\$53.6bn

(as at 29 August 2012)



## What good can a bank do?

[standardchartered.com/answers](http://standardchartered.com/answers)

# Our strategy

## Geographic focus

Unique network, leading the way in Asia, Africa and the Middle East

Primarily focused on organic growth supplemented by capability acquisitions

Organic growth

## Customers and clients

Building deep, long-term, multi product relationships with customers and clients, offering products and capability they need and want

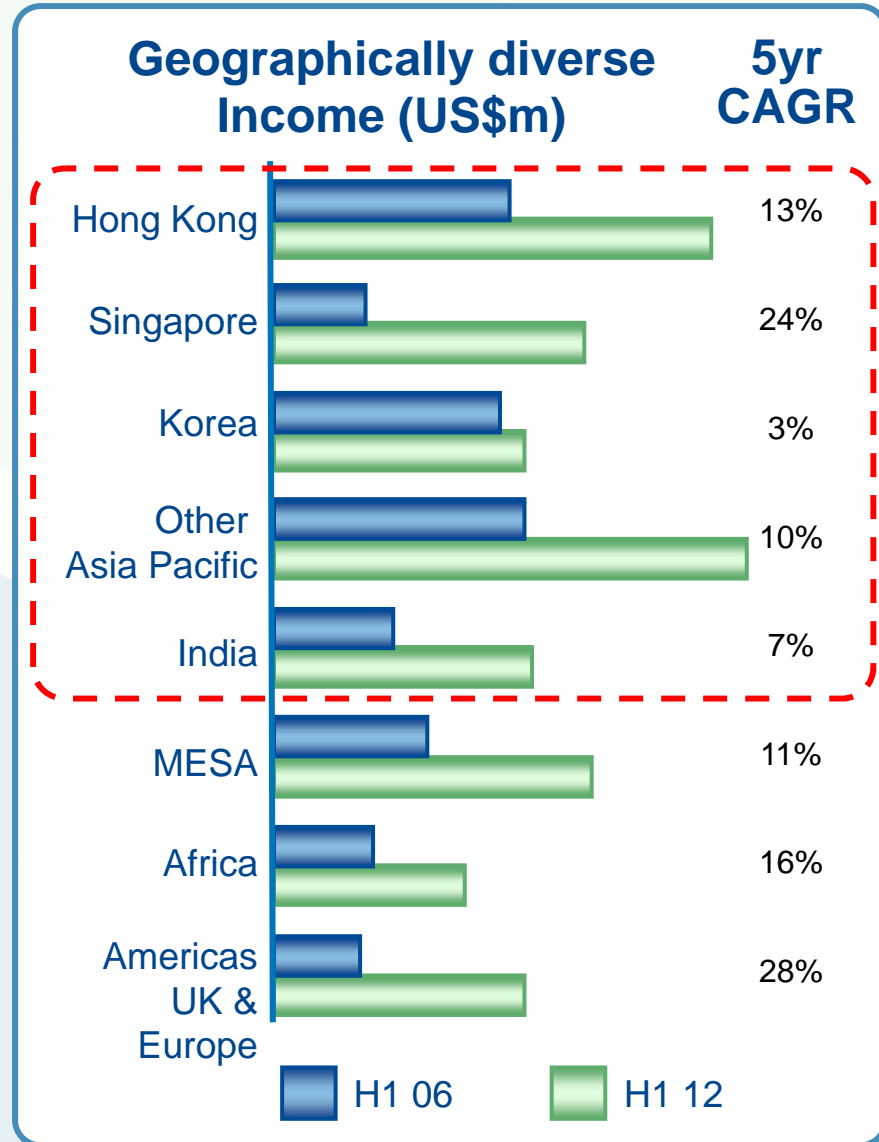
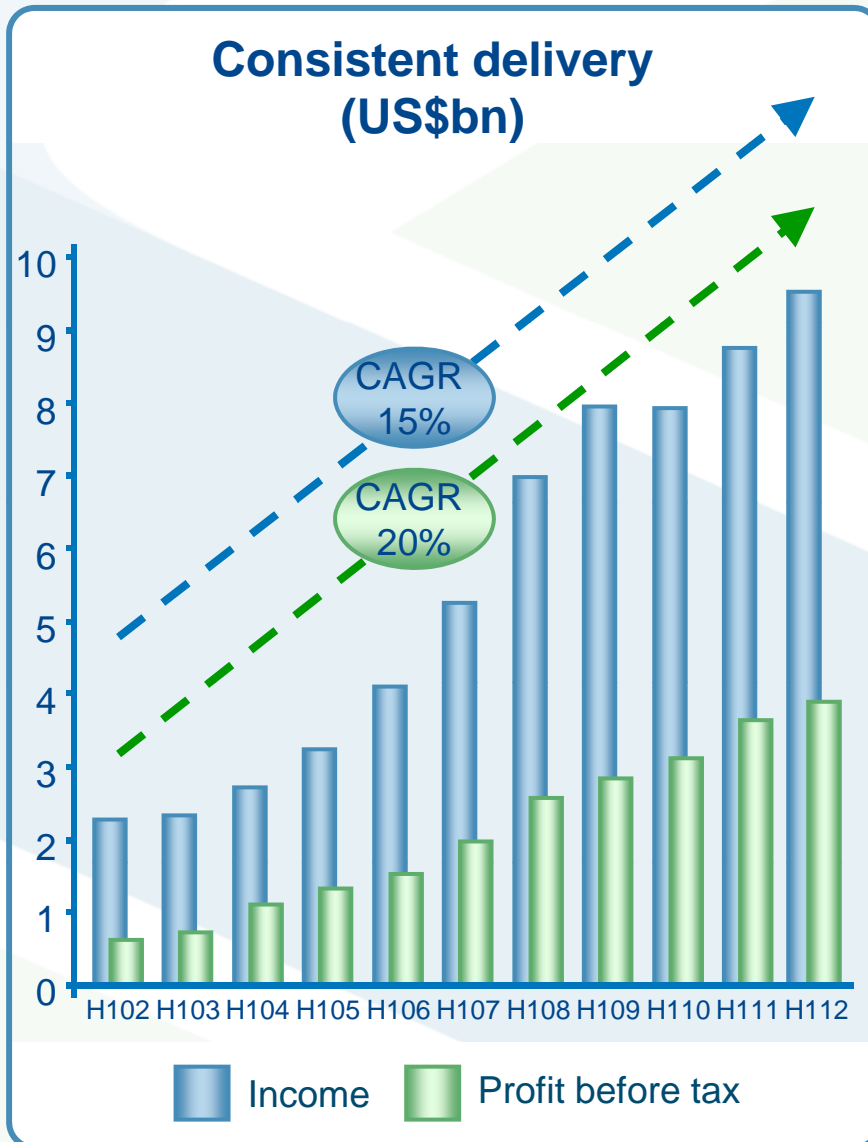
Operating as 'One Bank' acting consistently across multiple geographies, products and segments

Culture and values

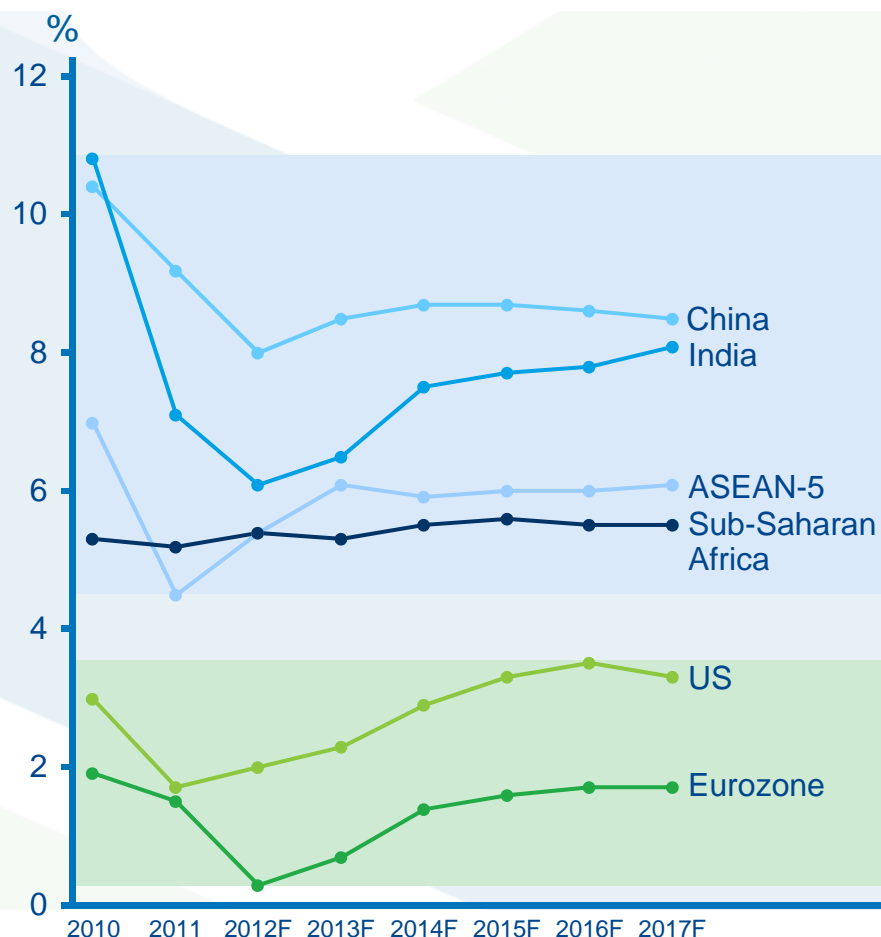
## Basics of banking

Conservative and disciplined approach to risk management, capital and liquidity, and costs

# Consistent financial performance



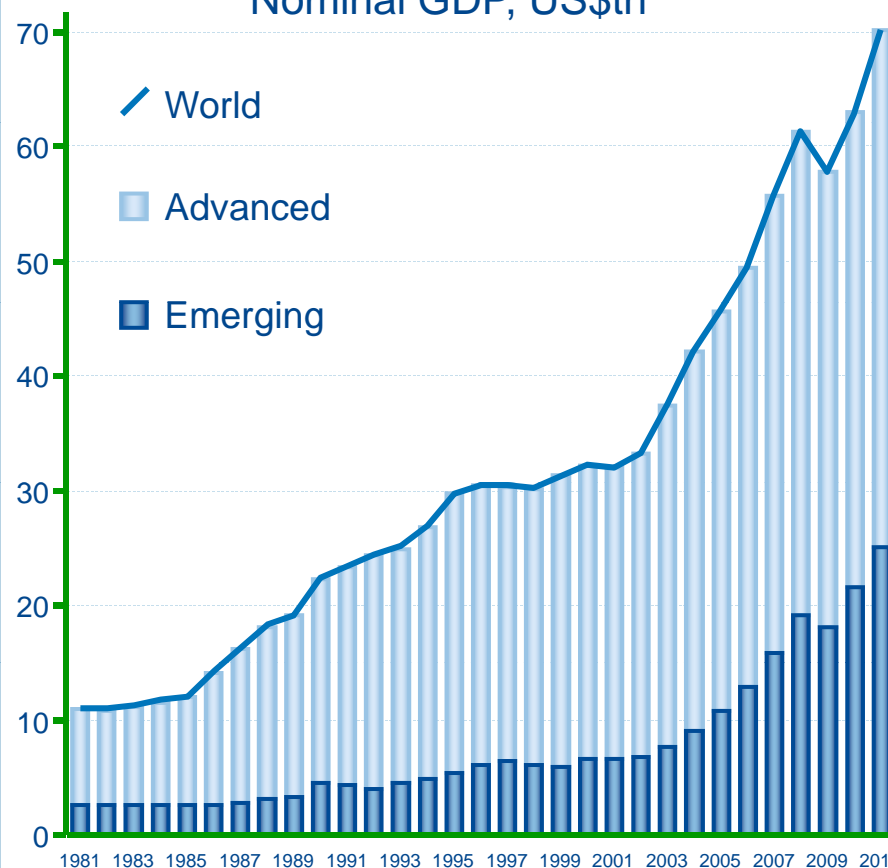
## GDP growth



Source: IMF, July 2012

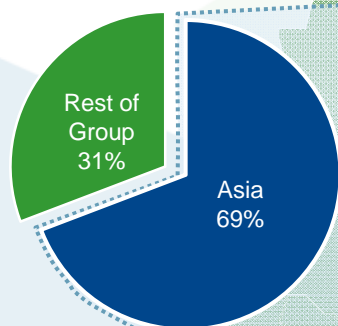
## The growing share of the emerging economies

Nominal GDP, US\$tn

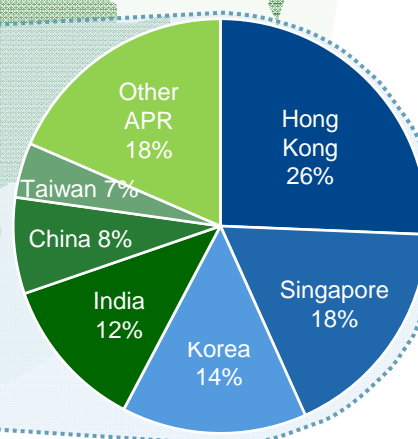


Sources: Standard Chartered Research, Global Focus - 2012

H1 12 Group income  
US\$9.5bn



H1 12 Asia income  
US\$6.6bn



## Standard Chartered across Asia

### Contribution to Group

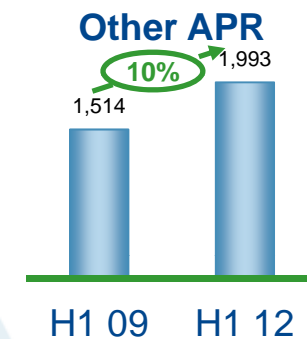
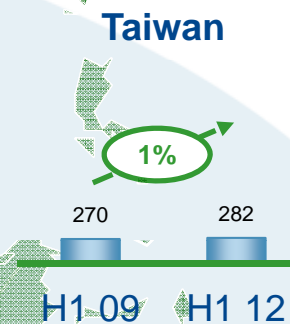
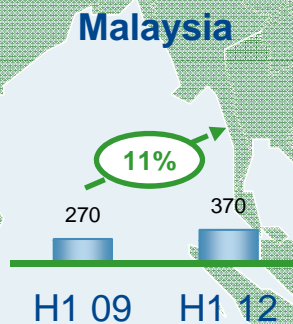
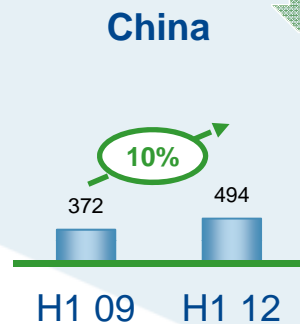
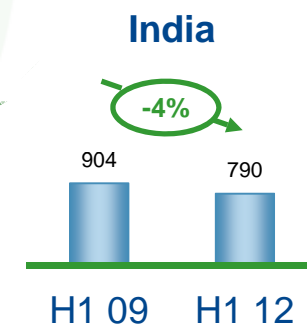
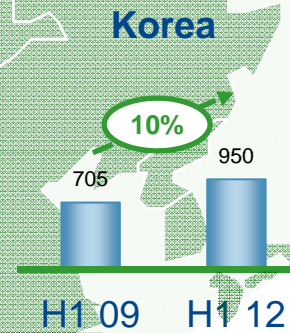
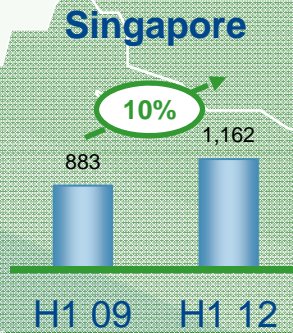
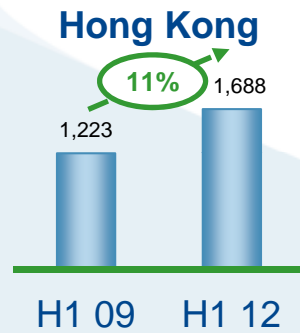
- Around 70% of income and profit
- Around 75% of customer loans and deposits
- Around 80% of employees

### Distribution and capability

- Over 1,100 branches across 20+ markets
- Regional hubs in Hong Kong and Singapore
- Market leader in offshore RMB
- Facilitating trade and investment between Asia and the rest of the world

# Diversity a differentiator

Our diversity across geographies, businesses and products ...



... gives us resilience to absorb softness in any individual market without compromising the Group's ability to grow

# Future growth opportunities

- South East Asia – particularly Malaysia, Thailand and Indonesia
  - Cross-border trade and investment in Wholesale Banking
  - Regional wealth in Consumer Banking
  - Islamic finance and banking
- Greater China – China, Hong Kong and Taiwan
  - Continued RMB internationalisation
  - Mainland Chinese Wealth Management
  - Trade corridors with Africa and rest of Asia
- India
  - Expand breadth and connectivity of client relationships
  - Increased product capabilities and cross-sell
  - Non Resident Indian opportunity and chosen High Value Segments

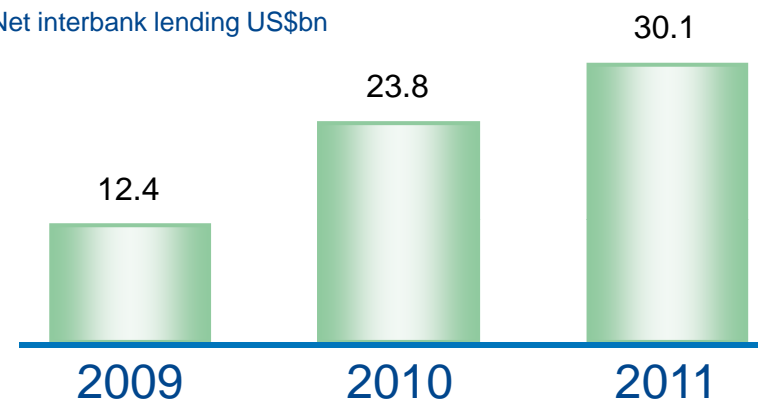
# Focused on the basics of banking

## Capital

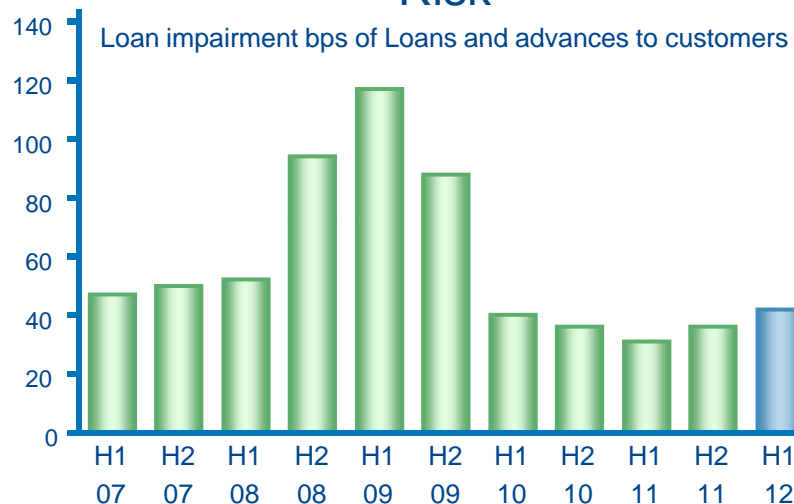


## Liquidity

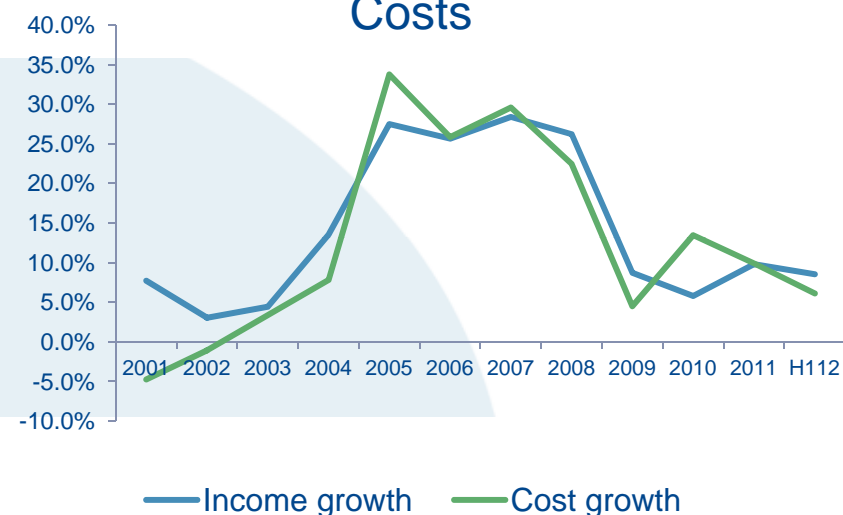
Net interbank lending US\$bn



## Risk



## Costs



- Unique footprint and exposure to diverse and fast-growing economies
- Sustained and consistent track record
- Foundations of the Group in excellent shape through our focus on the basics of banking
- On track to deliver on our full year financial objectives

**Q & A**