

press release

Standard Chartered Bank Strengthens Customer Offerings for SMEs

Bank launches new Commercial Mortgage and Loan Against Property solutions

JAKARTA, 5 September 2013 -- Standard Chartered Bank announced its strengthened customer offerings today aimed at addressing the changing needs of the fast-growing small and medium enterprises (SMEs) segment, reinforcing its brand promise of being 'Here for good'. As the Indonesian economy continues to grow, the Bank strives to be a strong partner in its SME clients' business expansion needs by launching the new Commercial Mortgage and Loan Against Property solutions.

With over 150 years in Indonesia, Standard Chartered has an unrivalled knowledge of the local market and understands the important role of SMEs in growing the Indonesian economy and their unmet banking needs. This was highlighted by **Sajidur Rahman, Country Head of Consumer Banking, Standard Chartered Bank Indonesia**. "SMEs are the backbone of economies worldwide and that includes Indonesia. However, in spite of the growing relevance of SMEs, this sector remains largely overlooked by many banks. Thus, with a population of almost 260 million, the country provides a rich opportunity for us to offer total banking solution for SMEs to grow their businesses."

Christopher Dalo, Standard Chartered's Group Head of SME Sales Management and Customer Offerings, provided the global perspective on the role of SMEs in the economy: "The SME segment has grown at almost twice the rate of GDP in most markets, and is expected to grow at 10-12 per cent annually across our footprint in Asia, Africa and the Middle East. In light of the changing needs of SMEs and their growing importance in the economy, we have strengthened our SME customer offerings. Our ambition is to be the leading international bank for SMEs, building the segment into a multi-billion dollar business over the next two to three years."

Standard Chartered continues to innovate to provide first-in-market offerings to its SME clients. To make banking convenient and easily accessible, Standard Chartered developed an online banking platform designed specifically for SMEs, the only bank in Indonesia to do so. In addition, it is also the only bank that provides a dedicated team of specialists to support clients' trade, cash management, FX, insurance, and investment needs, which is normally only provided to larger corporations.

Standard Chartered also strives to be a strong partner to SMEs as they expand their businesses. **Micha Tampubolon, General Manager of SME Banking Standard Chartered Bank Indonesia** discussed the

strengthened offerings for SMEs in Indonesia and the launch of the new Commercial Mortgage and Loan Against Property solutions.

"We continue to provide innovative solutions to support our SME clients' changing needs. We were the first bank to revolutionize the lending market by offering our collateral-free Business Installment Loan. Now, we are proud to launch the SME Commercial Mortgage and Loan against Property Financing to provide faster and more cost-effective business expansion solutions to our more established SME clients. This will give them the option to either fund the purchase of their new business property or use their existing property as collateral for the loan. We have also included an overdraft feature to the Loan Against Property limit which grants our customers the flexibility of withdrawal and repayment according to their specific needs. Thus, the new facility complements the total banking solution to meet our SME clients' needs."

Standard Chartered will continue to innovate and strengthen its offerings to support the growth of SMEs. The Bank is committed to this important SME segment which is key to the development of the country.

- END -

For further information, please contact:

A. Arno Kermaputra
Corporate Affairs

Standard Chartered Bank

Tel: 021- 25550000 Fax: 021-5719625

Email: CorporateAffairs_Indonesia@sc.com

Note to Editors:

Standard Chartered – leading the way in Asia, Africa and the Middle East

Standard Chartered is a leading international banking group. It has operated for over 150 years in some of the world's most dynamic markets and earns more than 90 per cent of its profits in Asia, Africa and the Middle East. This geographic focus and commitment to developing deep relationships with clients and customers has driven the Bank's growth in recent years. Standard Chartered PLC is listed on the London and Hong Kong stock exchanges as well as the Bombay and National Stock Exchanges in India.

With 1,700 offices in 70 markets, the Group offers exciting and challenging international career opportunities for nearly 89,000 staff. It is committed to building a sustainable business over the long term and is trusted worldwide for upholding high standards of corporate governance, social responsibility, environmental protection and employee diversity. Standard Chartered's heritage and values are expressed in its brand promise, 'Here for good'.

As one of the oldest banks in Indonesia, Standard Chartered Bank has 150 years of operations dating back to 1863. With 27 branch offices in seven major cities in Indonesia including Jakarta, Bandung, Semarang, Surabaya, Denpasar, Medan and Makassar and a network of over 49,000 shared ATMs, making the Bank as one of the international bank with widest geographical footprints in Indonesia. Standard Chartered also invested some shares in Permata Bank. For further information please visit www.standardchartered.com, or follow Standard Chartered at www.facebook.com/standardchartered or at Twitter @StanChart.