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Introduction to Standard Chartered Bank



& NORTH ASIA

China Hong Kong Japan South Korea Macau Mongolia¹ Taiwan



& SOUTH ASIA

Australia Myanmar¹ Bangladesh Nepal **Philippines** Brunei Cambodia¹ Singapore India Sri Lanka Thailand Indonesia Laos1 Vietnam Malaysia

& MIDDLE EAST

Angola Jordan Bahrain Kenya Botswana Lebanon¹ Cameroon Mauritius Cote d'Ivoire Nigeria Egypt¹ Oman Ghana Pakistan Qatar Iraq Saudi Arabia

Sierra Leone South Africa Tanzania Gambia UAE Uganda Zambia Zimbabwe

& AMERICAS

Jersey

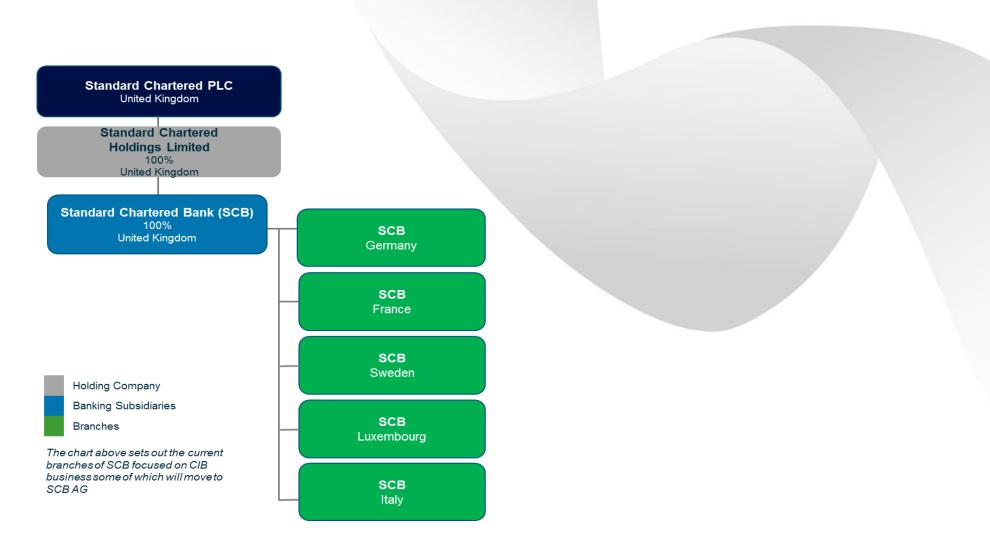
Argentina¹ Luxembourg Brazil Sweden Turkey Colombia¹ **United Kingdom** Falkland Islands France USA Germany Ireland

¹ Representative Office

Situation Overview

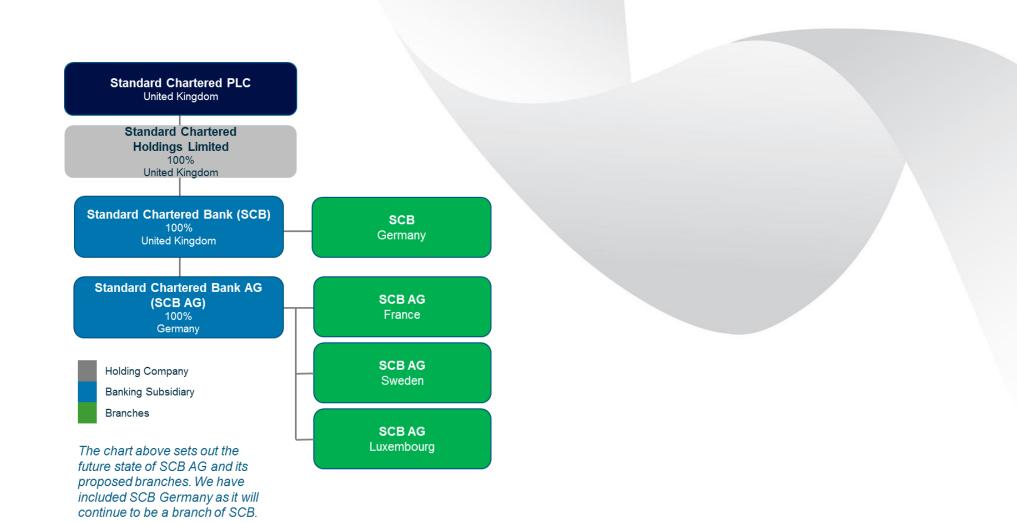


Situation Overview





Situation Overview





Challenges vs Opportunities



Challenges vs. Opportunities

- Balance Sheet Efficiency (,back-to-back')
- Operational Disruption (,outsourcing')
- Internal Risk Model Approvals
- Contract Continuity (,re-papering')
- Human Resources & Real Estate
- Costs
- + Efficiency Increases
- + Proximity to Customers



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