

## Consensus financial estimates for Standard Chartered PLC

Compiled as at 23.07.21



Consensus figures are line-by-line averages based on forecasts received. Fifteen analysts' forecasts are included in the consensus for the second quarter 2021, full-year 2021, full-year 2022 and full-year 2023. By presenting the consensus information, Standard Chartered does not endorse or concur with such analyst information, conclusions or recommendations. Standard Chartered has not verified any of the information received and none of Standard Chartered, its affiliates or their respective directors, officers, employees and agents make any representation or warranty, express or implied, as to, or accept any responsibility or liability for, the truth, accuracy or completeness of the consensus information. Standard Chartered does not assume any responsibility to update, revise or supplement such information. This consensus summary is being provided for informational purposes only and is not intended to, nor does it, constitute investment advice or any solicitation to buy, hold or sell securities or other financial instruments. None of Standard Chartered, its affiliates or their respective directors, officers, employees and agents shall accept any liability whatsoever for any loss or other consequences of any reliance upon or actions taken based on any of the information in this consensus summary.

	Actual	Consensus			
	12 months ended 31.12.2020	3 months ended 30.06.2021 \$million	12 months ended 31.12.2021 \$million	12 months ended 31.12.2022 \$million	12 months ended 31.12.2023 \$million
<b>Profit &amp; loss statement US\$m</b>					
Net interest income	6,882	1,676	6,772	7,154	7,614
Other income	7,883	1,945	8,170	8,550	8,956
<b>Underlying operating income</b>	<b>14,765</b>	<b>3,621</b>	<b>14,942</b>	<b>15,704</b>	<b>16,570</b>
Underlying other operating expenses	(9,811)	(2,521)	(10,220)	(10,439)	(10,696)
UK Bank levy	(331)	0	(99)	(100)	(106)
<b>Underlying profit before impairment losses and taxation</b>	<b>4,623</b>	<b>1,100</b>	<b>4,623</b>	<b>5,166</b>	<b>5,768</b>
Credit impairment	(2,294)	(218)	(794)	(1,064)	(1,153)
Other impairment	15	(9)	(45)	(40)	(40)
Profit from associates and joint ventures	164	67	194	198	209
<b>Underlying profit before taxation</b>	<b>2,508</b>	<b>940</b>	<b>3,979</b>	<b>4,260</b>	<b>4,783</b>
Restructuring charges	(382)	(123)	(381)	(117)	(87)
Other items	(513)	(1)	(3)	(3)	(3)
<b>Statutory Profit before taxation</b>	<b>1,613</b>	<b>816</b>	<b>3,595</b>	<b>4,140</b>	<b>4,692</b>
<b>Balance sheet US\$m</b>					
Loans and advances to customers	281,699	293,111	299,301	314,827	330,880
Customer accounts	439,339	448,423	455,631	472,976	465,295
Risk-weighted assets	268,834	278,392	281,919	292,087	305,849
Common equity tier 1	38,779	39,078	38,672	39,829	41,370
<b>Per share data</b>					
Underlying basic earnings per share (cents)	36.1		72.3	82.6	98.5
Statutory basic earnings per share (cents)	10.4		64.4	78.9	96.0
Dividend per share (cents)	9.0		19.5	24.8	30.5
<b>Ratios and other</b>					
Common equity tier 1 ratio (%)	14.4%	14.0%	13.7%	13.6%	13.5%
Underlying return on equity (%)	2.6%		4.5%	4.9%	5.6%
Underlying return on tangible equity (%)	3.0%		5.7%	6.2%	7.0%

Adjusted on a consistent basis to ensure comparability with underlying figures as presented in the latest results announced by Standard

Other income consensus is computed by subtracting consensus net interest income from consensus total income