Consensus financial estimates for Standard Chartered PLC

Compiled as at 14.09.21

Consensus figures are line-by-line averages based on forecasts received. Eleven analysts' forecasts are included in the consensus for the third quarter 2021 and twelve analysts' forecasts are included for 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			
Profit & loss statement US$m	12 months ended 31.12.2020	3 months ended 30.09.2021 $million	12 months ended 31.12.2021 $million	12 months ended 31.12.2022 $million	12 months ended 31.12.2023 $million
Net interest income	6,882	1,701	6,786	7,090	7,606
Other income	7,883	1,966	8,081	8,512	8,887
Underlying operating income	14,765	3,667	14,867	15,602	16,492
Underlying other operating expenses	(9,811)	(2,566)	(10,306)	(10,531)	(10,801)
UK Bank levy	(331)	0	(100)	(100)	(108)
Underlying profit before impairment losses and taxation	4,623	1,102	4,461	4,972	5,584
Credit impairment	(2,294)	(70)	(138)	(777)	(1,057)
Other impairment	15	(8)	(45)	(36)	(37)
Profit from associates and joint ventures	164	43	209	215	226
Underlying profit before taxation	2,508	1,067	4,487	4,374	4,716
Restructuring charges	(382)	(133)	(389)	(117)	(74)
Other items	(513)	(1)	(2)	(4)	(4)
Statutory Profit before taxation	1,613	932	4,096	4,252	4,638
Balance sheet US$m					
Loans and advances to customers	281,699	299,798	302,398	317,868	333,883
Customer accounts	439,339	448,727	455,511	468,702	488,216
Risk-weighted assets	268,834	283,323	283,820	295,306	309,344
Common equity tier 1	38,779	39,461	39,481	40,096	41,367
Per share data					
Underlying basic earnings per share (cents)	36.1		86.7	86.5	99.6
Statutory basic earnings per share (cents)	10.4		79.3	83.7	97.8
Dividend per share (cents)	9.0		17.5	22.5	29.4
Ratios and other					
Common equity tier 1 ratio (%)	14.4%	13.9%	13.9%	13.6%	13.4%
Underlying return on equity (%)	2.6%		5.8%	5.4%	5.9%
Underlying return on tangible equity (%)	3.0%		6.7%	6.4%	6.9%

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