Consensus financial estimates for Standard Chartered PLC

Compiled as at 29.11.21

	Actual	Consensus			
Profit & loss statement US$m	12 months ended 31.12.2020	3 months ended 30.12.2021 $million	12 months ended 31.12.2021 $million	12 months ended 31.12.2022 $million	12 months ended 31.12.2023 $million
Net interest income	6,882	1,655	6,765	7,061	7,675
Other income	7,883	1,834	8,107	8,570	8,921
Underlying operating income	**14,765**	**3,490**	**14,873**	**15,631**	**16,596**
Underlying other operating expenses	(9,811)	(2,675)	(10,355)	(10,641)	(10,950)
UK Bank levy	(331)	(96)	(102)	(99)	(105)
Underlying profit before impairment losses and taxation	**4,623**	**719**	**4,416**	**4,892**	**5,541**
Credit impairment	(2,294)	(83)	(143)	(735)	(1,042)
Other impairment	15	(12)	(72)	(51)	(49)
Profit from associates and joint ventures	164	24	204	210	220
Underlying profit before taxation	**2,508**	**648**	**4,405**	**4,315**	**4,669**
Restructuring charges	(382)	(205)	(427)	(157)	(96)
Other items	(513)	(5)	15	(6)	(6)
Statutory Profit before taxation	**1,613**	**438**	**3,993**	**4,151**	**4,567**
Balance sheet US$m					
Loans and advances to customers	281,699	305,225	305,225	322,015	338,998
Customer accounts	439,339	457,317	457,317	475,889	495,231
Risk-weighted assets	268,834	275,311	275,311	285,845	298,503
Common equity tier 1	38,779	39,138	39,138	39,553	40,951
Per share data					
Underlying basic earnings per share (cents)	36.1		86.9	84.8	97.7
Statutory basic earnings per share (cents)	10.4		79.0	80.9	95.3
Dividend per share (cents)	9.0		16.9	21.7	27.2
Ratios and other					
Common equity tier 1 ratio (%)	14.4%		14.2%	13.8%	13.7%
Underlying return on equity (%)	2.6%		5.8%	5.4%	5.9%
Underlying return on tangible equity (%)	3.0%		6.8%	6.3%	6.8%

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

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