

Consensus financial estimates for Standard Chartered PLC

Compiled as at 07.02.22



Consensus figures are line-by-line averages based on forecasts received. Sixteen analysts' forecasts are included in the consensus for the fourth 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 30.12.2021 \$million	12 months ended 31.12.2021 \$million	12 months ended 31.12.2022 \$million	12 months ended 31.12.2023 \$million	12 months ended 31.12.2024 \$million
Profit & loss statement US\$m						
Net interest income	6,882	1,668	6,778	7,243	8,094	8,732
Other income	7,883	1,758	8,031	8,477	8,815	9,193
Underlying operating income	14,765	3,426	14,809	15,720	16,909	17,925
Underlying other operating expenses	(9,811)	(2,690)	(10,370)	(10,728)	(11,097)	(11,491)
UK Bank levy	(331)	(96)	(102)	(99)	(105)	(106)
Underlying profit before impairment losses and taxation	4,623	641	4,338	4,893	5,707	6,328
Credit impairment	(2,294)	(96)	(156)	(691)	(1,007)	(1,185)
Other impairment	15	(12)	(72)	(52)	(54)	(59)
Profit from associates and joint ventures	164	9	189	204	216	226
Underlying profit before taxation	2,508	541	4,298	4,354	4,862	5,310
Restructuring charges	(382)	(224)	(446)	(159)	(99)	(85)
Other items	(513)	(29)	(9)	(6)	(6)	(6)
Statutory Profit before taxation	1,613	288	3,843	4,189	4,757	5,219
Balance sheet US\$m						
Loans and advances to customers	281,699	304,347	304,347	319,942	336,329	354,386
Customer accounts	439,339	454,002	454,002	470,339	488,784	506,446
Risk-weighted assets	268,834	273,636	273,636	285,191	296,649	308,869
Common equity tier 1	38,779	39,025	39,025	39,325	40,724	42,513
Per share data						
Underlying basic earnings per share (cents)	36.1		84.4	86.6	103.5	117.7
Statutory basic earnings per share (cents)	10.4		76.3	82.5	101.2	115.5
Dividend per share (cents)	9.0		16.8	21.4	27.4	30.7
Ratios and other						
Common equity tier 1 ratio (%)	14.4%		14.3%	13.8%	13.7%	13.8%
Underlying return on equity (%)	2.6%		5.5%	5.5%	6.1%	6.5%
Underlying return on tangible equity (%)	3.0%		6.5%	6.4%	7.2%	7.7%

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