Consensus financial estimates for Standard Chartered PLC

Compiled as at 14.03.22

Consensus figures are line-by-line averages based on forecasts received. Ten analysts' forecasts are included in the consensus for the first quarter 2022. Thirteen analysts' forecasts are included in the consensus for full-year 2022, full-year 2023 and full-year 2024. 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 31.12.2021 $million	3 months ended 31.03.2022 $million	12 months ended 31.12.2022 $million	12 months ended 31.12.2023 $million	12 months ended 31.12.2024 $million
Net interest income	6,807	1,714	7,398	8,458	9,221
Other income	7,906	2,123	8,192	8,545	8,975
Underlying operating income	**14,713**	**3,837**	**15,589**	**17,003**	**18,196**
Underlying other operating expenses	(10,275)	(2,589)	(10,676)	(11,081)	(11,525)
UK Bank levy	(100)	0	(100)	(108)	(108)
Underlying profit before impairment losses and taxation	**4,338**	**1,249**	**4,814**	**5,814**	**6,563**
Credit impairment	(263)	(149)	(717)	(973)	(1,189)
Other impairment	(355)	(10)	(69)	(53)	(54)
Profit from associates and joint ventures	176	48	183	193	204
Underlying profit before taxation	3,896	1,138	4,210	4,981	5,524
Restructuring charges	(507)	(45)	(251)	(200)	(111)
Other items	(42)	(4)	(27)	(8)	(8)
Statutory Profit before taxation	3,347	1,089	3,932	4,774	5,406
Balance sheet US$m					
Loans and advances to customers	298,468	301,566	314,751	329,261	344,346
Customer accounts	474,570	476,628	486,369	504,893	524,564
Risk-weighted assets	271,233	279,060	283,211	290,552	299,795
Common equity tier 1	38,362	37,452	38,090	39,370	40,892
Per share data					
Underlying basic earnings per share (cents)	76.2		86.2	111.2	134.3
Statutory basic earnings per share (cents)	61.3		79.4	106.7	131.0
Tangible net asst value per share (cents)	1,277		1,372	1,484	1,621
Dividend per share (cents)	12.0		16.6	21.3	26.5
Ratios and other					
Common equity tier 1 ratio (%)	14.1%	13.4%	13.4%	13.6%	13.6%
Underlying return on equity (%)	5.8%		5.4%	6.5%	7.3%
Underlying return on tangible equity (%)	6.0%		6.4%	7.8%	8.6%

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