

Consensus financial estimates for Standard Chartered PLC

Compiled as at 26.09.22



Consensus figures are line-by-line averages based on forecasts received. Fifteen analysts' forecasts are included in the consensus for the third quarter 2022, 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			
	12 months ended 31.12.2021 \$million	3 months ended 30.09.2022 \$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	6,807	2,066	7,926	9,338	9,834
Other income	7,906	1,874	8,025	8,077	8,744
Underlying operating income	14,713	3,940	15,950	17,415	18,578
Underlying other operating expenses	(10,275)	(2,662)	(10,654)	(11,063)	(11,502)
UK Bank levy	(100)	0	(99)	(100)	(100)
Underlying profit before impairment losses and taxation	4,338	1,278	5,197	6,253	6,976
Credit impairment	(263)	(194)	(734)	(1,068)	(1,231)
Other impairment	(355)	(14)	(59)	(55)	(56)
Profit from associates and joint ventures	176	48	214	213	223
Underlying profit before taxation	3,896	1,118	4,618	5,343	5,912
Restructuring charges	(507)	(74)	(233)	(192)	(112)
Other items	(42)	(1)	(7)	(7)	(7)
Statutory Profit before taxation	3,347	1,044	4,378	5,145	5,794
Balance sheet US\$m					
Loans and advances to customers	298,468	298,648	303,945	317,609	332,811
Customer accounts	474,570	463,013	472,173	490,268	510,892
Risk-weighted assets	271,233	260,645	264,600	273,923	282,950
Common equity tier 1	38,362	35,644	35,682	37,060	38,693
Per share data					
Underlying basic earnings per share (cents)	76.2		97.9	123.7	148.4
Statutory basic earnings per share (cents)	61.3		94.4	118.4	144.4
Dividend per share (cents)	12.0		15.4	20.4	26.1
Tangible net asst value per share (cents)	1,277	1,203	1,313	1,442	1,596
Ratios and other					
Common equity tier 1 ratio (%)	14.1%	13.7%	13.5%	13.5%	13.7%
Net interest margin (%)	1.21%	1.47%	1.40%	1.60%	1.61%
Underlying return on equity (%)	5.8%		6.4%	7.6%	8.3%
Underlying return on tangible equity (%)	6.0%		7.5%	9.0%	9.7%

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