

Consensus financial estimates for Standard Chartered PLC

Compiled as at 20.10.22



Consensus figures are line-by-line averages based on forecasts received. Fourteen 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	2,075	7,950	9,519	9,989
Other income	7,906	1,887	8,032	7,975	8,642
Underlying operating income	14,713	3,962	15,983	17,493	18,631
Underlying other operating expenses	(10,275)	(2,647)	(10,611)	(11,024)	(11,476)
UK Bank levy	(100)	0	(99)	(100)	(100)
Underlying profit before impairment losses and taxation	4,338	1,315	5,273	6,370	7,055
Credit impairment	(263)	(205)	(750)	(1,248)	(1,328)
Other impairment	(355)	(14)	(60)	(55)	(56)
Profit from associates and joint ventures	176	29	198	206	215
Underlying profit before taxation	3,896	1,125	4,660	5,273	5,886
Restructuring charges	(507)	(75)	(235)	(193)	(111)
Other items	(42)	(1)	(8)	(7)	(7)
Statutory Profit before taxation	3,347	1,050	4,417	5,073	5,769
Balance sheet US\$m					
Loans and advances to customers	298,468	293,570	299,519	312,161	326,196
Customer accounts	474,570	457,519	466,287	484,643	506,062
Risk-weighted assets	271,233	256,899	259,290	268,230	276,732
Common equity tier 1	38,362	34,721	34,759	36,124	37,735
Per share data					
Underlying basic earnings per share (cents)	76.2		98.6	122.2	148.6
Statutory basic earnings per share (cents)	61.3		95.3	116.8	144.7
Dividend per share (cents)	12.0		15.5	20.1	26.1
Tangible net asst value per share (cents)	1,277	1,277	1,294	1,427	1,590
Ratios and other					
Common equity tier 1 ratio (%)	14.1%	13.5%	13.4%	13.5%	13.6%
Net interest margin (%)	1.21%	1.49%	1.42%	1.66%	1.67%
Underlying return on equity (%)	5.8%		6.4%	7.5%	8.2%
Underlying return on tangible equity (%)	6.0%		7.6%	9.0%	9.9%

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