Consensus financial estimates for Standard Chartered PLC

Compiled as at 11.11.22

Consensus figures are line-by-line averages based on forecasts received. Fifteen analysts' forecasts are included in the consensus for the fourth 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			
Profit & loss statement US$m	12 months ended 31.12.2021 $million	3 months ended 31.12.2022 $million	12 months ended 31.12.2022 $million	12 months ended 31.12.2023 $million	12 months ended 31.12.2024 $million
Net interest income	6,807	2,090	7,665	9,039	9,887
Other income	7,906	1,695	8,638	8,570	9,072
Underlying operating income	**14,713**	**3,785**	**16,303**	**17,609**	**18,959**
Underlying other operating expenses	(10,275)	(2,691)	(10,622)	(11,284)	(11,793)
UK Bank levy	(100)	(104)	(99)	(100)	(101)
Underlying profit before impairment losses and taxation	**4,338**	**990**	**5,582**	**6,225**	**7,066**
Credit impairment	(263)	(256)	(750)	(1,291)	(1,330)
Other impairment	(355)	(40)	(74)	(60)	(60)
Profit from associates and joint ventures	176	23	192	200	209
Underlying profit before taxation	3,896	717	4,950	5,074	5,884
Restructuring charges	(507)	(140)	(210)	(199)	(113)
Other items	(42)	(3)	(3)	(13)	(7)
Statutory Profit before taxation	3,347	574	4,737	4,861	5,764
Balance sheet US$m					
Loans and advances to customers	298,468	297,493	297,493	308,945	322,004
Customer accounts	474,570	456,084	456,084	471,700	490,610
Risk-weighted assets	271,233	254,964	254,964	264,451	273,624
Common equity tier 1	38,362	34,460	34,460	35,619	37,305
Per share data					
Underlying basic earnings per share (cents)	76.2		107.3	118.6	148.6
Statutory basic earnings per share (cents)	61.3		104.4	111.6	144.8
Dividend per share (cents)	12.0		15.8	19.9	26.0
Tangible net asst value per share (cents)	1,277	1,282	1,282	1,416	1,579
Ratios and other					
Common equity tier 1 ratio (%)	14.1%	13.5%	13.5%	13.5%	13.6%
Net interest margin (%)	1.21%	1.53%	1.40%	1.64%	1.72%
Underlying return on equity (%)	5.8%		7.0%	7.2%	8.3%
Underlying return on tangible equity (%)	6.0%		8.3%	8.7%	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