

Consensus financial estimates for Standard Chartered PLC

Compiled as at 08.02.23



Consensus figures are line-by-line averages based on forecasts received. Seventeen analysts' forecasts are included in the consensus for the fourth quarter 2022, full-year 2022, full-year 2023 and full-year 2024. Eleven analysts' forecasts are included in the consensus for the full-year 2025. 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 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	12 months ended 31.12.2025 \$million
Profit & loss statement US\$m						
Net interest income	6,807	2,057	7,632	8,961	9,729	10,004
Other income	7,906	1,737	8,680	8,723	9,269	9,879
Underlying operating income	14,713	3,794	16,312	17,684	18,998	19,882
Underlying other operating expenses	(10,275)	(2,701)	(10,632)	(11,302)	(11,818)	(12,254)
UK Bank levy	(100)	(104)	(99)	(100)	(101)	(100)
Underlying profit before impairment losses and taxation	4,338	988	5,580	6,282	7,079	7,528
Credit impairment	(263)	(257)	(751)	(1,239)	(1,282)	(1,290)
Other impairment	(355)	(37)	(71)	(56)	(56)	(49)
Profit from associates and joint ventures	176	11	180	190	199	212
Underlying profit before taxation	3,896	705	4,938	5,177	5,941	6,401
Restructuring charges	(507)	(131)	(201)	(202)	(116)	(58)
Other items	(42)	(3)	(3)	(12)	(6)	(5)
Statutory Profit before taxation	3,347	571	4,734	4,962	5,818	6,339
Balance sheet US\$m						
Loans and advances to customers	298,468	297,862	297,862	309,992	322,961	338,302
Customer accounts	474,570	458,246	458,246	469,913	487,245	514,731
Risk-weighted assets	271,233	256,044	256,044	265,648	274,644	286,593
Common equity tier 1	38,362	34,623	34,623	35,802	37,526	39,724
Per share data						
Underlying basic earnings per share (cents)	76.2		108.0	119.4	148.4	170.0
Statutory basic earnings per share (cents)	61.3		104.2	113.5	144.1	166.7
Dividend per share (cents)	12.0		15.8	20.3	27.0	32.0
Tangible net asset value per share (cents)	1,277	1,273	1,273	1,395	1,543	1,712
Ratios and other						
Common equity tier 1 ratio (%)	14.1%	13.5%	13.5%	13.5%	13.7%	13.9%
Net interest margin (%)	1.21%	1.56%	1.40%	1.65%	1.72%	1.67%
Underlying return on equity (%)	5.8%		7.1%	7.4%	8.4%	8.7%
Underlying return on tangible equity (%)	6.0%		8.4%	8.9%	10.1%	10.4%

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