Consensus financial estimates for Standard Chartered PLC

Compiled as at 14.03.23

	Actual	Consensus		
Profit & loss statement US$m	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 $million
Net interest income	7,599	9,005	9,743	10,031
Other income	8,656	8,329	8,966	9,605
Underlying operating income	**16,255**	**17,335**	**18,710**	**19,636**
Underlying other operating expenses	(10,641)	(10,971)	(11,528)	(12,017)
UK Bank levy	(102)	(104)	(104)	(105)
Underlying profit before impairment losses and taxation	**5,512**	**6,260**	**7,078**	**7,514**
Credit impairment	(838)	(1,181)	(1,236)	(1,251)
Other impairment	(79)	(54)	(54)	(56)
Profit from associates and joint ventures	167	186	194	202
Underlying profit before taxation	**4,762**	**5,211**	**5,982**	**6,409**
Restructuring charges	(174)	(222)	(123)	(83)
Other items	(302)	(8)	(4)	(4)
Statutory Profit before taxation	**4,286**	**4,981**	**5,854**	**6,321**
Balance sheet US$m				
Loans and advances to customers	310,647	315,696	328,883	343,857
Customer accounts	461,677	476,755	495,642	518,188
Risk-weighted assets	244,711	256,014	265,615	277,935
Common equity tier 1	34,157	34,907	36,527	38,421
Per share data				
Underlying basic earnings per share (cents)	101.1	123.1	152.9	175.4
Statutory basic earnings per share (cents)	85.9	117.1	149.3	172.2
Dividend per share (cents)	18.0	22.9	28.0	32.3
Tangible net asset value per share (cents)	1,249	1,353	1,495	1,665
Ratios and other				
Common equity tier 1 ratio (%)	14.0%	13.6%	13.8%	13.8%
Net interest margin (%)	1.41%	1.72%	1.77%	1.73%
Underlying return on equity (%)	6.0%	7.8%	8.8%	9.1%
Underlying return on tangible equity (%)	8.0%	9.5%	10.7%	11.1%

Adjusted on a consistent basis to ensure comparability with underlying figures as presented in the latest results announced

Other income consensus is computed by subtracting consensus net interest income from consensus total income