

Consensus financial estimates for Standard Chartered PLC

Compiled as at 14.03.23



Consensus figures are line-by-line averages based on forecasts received. Twelve analysts' forecasts are included in the consensus for full-year 2023, full-year 2024 and 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 31.12.2022 \$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	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