Consensus financial estimates for Standard Chartered PLC
Compiled as at 14.06.23

Consensus figures are line-by-line averages based on forecasts received. Fourteen analysts' forecasts are included in the consensus for the second quarter 2023, 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			
Profit & loss statement US$m	**12 months ended 31.12.2022 $million**	**3 months ended 30.06.2023 $million**	**12 months ended 31.12.2023 $million**	**12 months ended 31.12.2024 $million**	**12 months ended 31.12.2025 $million**
Net interest income	7,584	2,069	8,331	9,081	9,354
Other income	8,178	2,281	8,971	9,496	10,047
Underlying operating income	**15,762**	**4,350**	**17,301**	**18,577**	**19,400**
Underlying other operating expenses	(10,307)	(2,726)	(10,932)	(11,508)	(11,996)
UK Bank levy	(102)	0	(103)	(104)	(104)
Underlying profit before impairment losses and taxation	**5,353**	**1,624**	**6,267**	**6,965**	**7,300**
Credit impairment	(836)	(247)	(889)	(1,151)	(1,192)
Other impairment	(39)	(7)	(23)	(24)	(24)
Profit from associates and joint ventures	167	60	141	171	180
Underlying profit before taxation	**4,645**	**1,430**	**5,496**	**5,961**	**6,265**
Restructuring charges	(99)	(47)	(110)	(119)	(74)
DVA	42	4	57	15	14
Other items	(302)	(1)	(4)	(4)	(4)
Statutory Profit before taxation	**4,286**	**1,386**	**5,439**	**5,853**	**6,202**
Balance sheet US$m					
Loans and advances to customers	310,647	308,849	316,174	329,416	343,992
Customer accounts	461,677	463,237	472,516	488,858	508,385
Risk-weighted assets	244,711	252,944	255,500	264,844	277,664
Common equity tier 1	34,157	35,036	35,320	36,730	38,437
Per share data					
Underlying basic earnings per share (cents)	97.9		128.2	152.7	174.0
Statutory basic earnings per share (cents)	85.9		127.9	150.2	172.1
Dividend per share (cents)	18.0		23.5	29.2	34.2
Tangible net asset value per share (cents)	1,249		1,382	1,535	1,719
Ratios and other					
Common equity tier 1 ratio (%)	14.0%	13.9%	13.8%	13.9%	13.8%
Net interest margin (%)	1.41%	1.70%	1.70%	1.74%	1.70%
Underlying return on tangible equity (%)	7.7%		9.7%	10.5%	10.7%

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