

## Consensus financial estimates for Standard Chartered PLC

Compiled as at 20.07.23



Consensus figures are line-by-line averages based on forecasts received. Sixteen analysts' forecasts are included in the consensus for the second quarter 2023, and seventeen 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	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
<b>Profit &amp; loss statement US\$m</b>					
Net interest income	7,584	2,060	8,310	9,174	9,446
Other income	8,178	2,311	9,015	9,472	10,028
<b>Underlying operating income</b>	<b>15,762</b>	<b>4,371</b>	<b>17,325</b>	<b>18,646</b>	<b>19,474</b>
Underlying other operating expenses	(10,307)	(2,749)	(10,946)	(11,524)	(12,010)
UK Bank levy	(102)	0	(103)	(104)	(105)
<b>Underlying profit before impairment losses and taxation</b>	<b>5,353</b>	<b>1,622</b>	<b>6,275</b>	<b>7,018</b>	<b>7,359</b>
Credit impairment	(836)	(260)	(889)	(1,141)	(1,190)
Other impairment	(39)	(8)	(25)	(23)	(25)
Profit from associates and joint ventures	167	68	146	167	175
<b>Underlying profit before taxation</b>	<b>4,645</b>	<b>1,422</b>	<b>5,507</b>	<b>6,021</b>	<b>6,319</b>
Restructuring charges	(99)	(52)	(105)	(123)	(76)
DVA	42	0	53	15	14
Other items	(302)	(1)	(3)	(3)	(3)
<b>Statutory Profit before taxation</b>	<b>4,286</b>	<b>1,370</b>	<b>5,452</b>	<b>5,910</b>	<b>6,254</b>
<b>Balance sheet US\$m</b>					
Loans and advances to customers	310,647	303,852	311,609	325,290	340,311
Customer accounts	461,677	463,052	470,554	486,890	505,925
Risk-weighted assets	244,711	252,660	254,823	264,529	277,542
Common equity tier 1	34,157	35,084	35,138	36,560	38,284
<b>Per share data</b>					
Underlying basic earnings per share (cents)	97.9		128.9	153.8	175.1
Statutory basic earnings per share (cents)	85.9		127.0	150.7	172.5
Dividend per share (cents)	18.0		23.7	29.6	34.3
Tangible net asset value per share (cents)	1,249		1,385	1,544	1,729
<b>Ratios and other</b>					
Common equity tier 1 ratio (%)	14.0%	13.9%	13.8%	13.8%	13.8%
Net interest margin (%)	1.41%	1.70%	1.71%	1.76%	1.70%
Underlying return on tangible equity (%)	7.7%		9.7%	10.5%	10.7%
Share Buybacks (Announced in the year) (\$m)	1,258		1,674	1,609	1,541

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