## Consensus financial estimates for Standard Chartered PLC

Compiled as at 25.07.23

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. This consensus has updated the definition of underlying net interest income and underlying other income to those published by Standard Chartered on 25 July 2023. 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 $million** |
| Underlying Net interest income | 7,967 | 2,468 | 9,946 | 10,597 | 10,684 |
| Underlying Other income | 7,795 | 1,903 | 7,378 | 8,049 | 8,790 |
| **Underlying operating income** | **15,762** | **4,371** | **17,325** | **18,646** | **19,474** |
| Underlying other operating expenses | (10,307) | (2,749) | (10,946) | (11,524) | (12,010) |
| UK Bank levy | (102) | 0 | (103) | (104) | (105) |
| **Underlying profit before impairment losses and taxation** | **5,353** | **1,622** | **6,275** | **7,018** | **7,359** |
| Credit impairment | (836) | (260) | (889) | (1,141) | (1,190) |
| Other impairment | (39) | (8) | (25) | (23) | (25) |
| Profit from associates and joint ventures | 167 | 68 | 146 | 167 | 175 |
| **Underlying profit before taxation** | **4,645** | **1,422** | **5,507** | **6,021** | **6,319** |
| Restructuring charges | (99) | (52) | (105) | (123) | (76) |
| DVA | 42 | 0 | 53 | 15 | 14 |
| Other items | (302) | (1) | (3) | (3) | (3) |
| **Statutory Profit before taxation** | **4,286** | **1,370** | **5,452** | **5,910** | **6,254** |
| | | | | | |
| **Balance sheet US$m** | | | | | |
| 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 |
| | | | | | |
| **Per share data** | | | | | |
| 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 |
| | | | | | |
| **Ratios and other** | | | | | |
| 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*