Consensus financial estimates for Standard Chartered PLC

Compiled as at 08.09.23

	Actual	Consensus			
Profit & loss statement US$m	**12 months ended 31.12.2022 $million**	**3 months ended 30.09.2023 $million**	**12 months ended 31.12.2023 $million**	**12 months ended 31.12.2024 $million**	**12 months ended 31.12.2025 $million**
Underlying Net interest income	7,967	2,513	9,850	10,533	10,674
Underlying Other income	7,795	1,929	7,807	8,508	9,281
Underlying operating income	**15,762**	**4,442**	**17,656**	**19,041**	**19,955**
Underlying other operating expenses	(10,307)	(2,800)	(11,108)	(11,701)	(12,203)
UK Bank levy	(102)	0	(104)	(104)	(105)
Underlying profit before impairment losses and taxation	**5,353**	**1,642**	**6,445**	**7,236**	**7,648**
Credit impairment	(836)	(228)	(755)	(1,087)	(1,164)
Other impairment	(39)	(9)	(53)	(26)	(29)
Profit from associates and joint ventures	167	44	163	177	184
Underlying profit before taxation	**4,645**	**1,449**	**5,799**	**6,300**	**6,639**
Restructuring charges	(99)	(42)	(76)	(115)	(68)
DVA	42	3	(14)	17	15
Other items	(302)	(1)	(3)	(3)	(3)
Statutory Profit before taxation	**4,286**	**1,410**	**5,705**	**6,198**	**6,583**
Balance sheet US$m					
Loans and advances to customers	310,647	297,461	305,484	319,527	334,662
Customer accounts	461,677	467,331	472,302	488,671	507,141
Risk-weighted assets	244,711	253,328	254,742	264,965	277,837
Common equity tier 1	34,157	34,949	34,855	36,197	38,015
Per share data					
Underlying basic earnings per share (cents)	97.9		134.3	162.5	186.4
Statutory basic earnings per share (cents)	85.9		133.4	159.8	184.5
Dividend per share (cents)	18.0		23.9	29.8	35.1
Tangible net asset value per share (cents)	1,249		1,373	1,535	1,727
Ratios and other					
Common equity tier 1 ratio (%)	14.0%	13.8%	13.7%	13.7%	13.7%
Net interest margin (%)	1.41%	1.74%	1.71%	1.77%	1.72%
Underlying return on tangible equity (%)	7.7%		10.2%	11.2%	11.3%
Share Buybacks (Announced in the year) ($'m)	1,258		2,000	1,748	1,661

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