

Consensus financial estimates for Standard Chartered PLC

Compiled as at 08.09.23



Consensus figures are line-by-line averages based on forecasts received. Fifteen analysts' forecasts are included in the consensus for the third quarter 2023, and sixteen 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			
	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
Profit & loss statement US\$m					
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