Consensus financial estimates for Standard Chartered PLC

Compiled as at 06.12.23

Consensus figures are line-by-line averages based on forecasts received. Fourteen analysts' forecasts are included in the consensus for the fourth quarter 2023, full-year 2023, full-year 2024 and full-year 2025. Where relevant, analysts' forecasts have been adjusted to account for the $0.3bn gain on sale of the Aviation Finance business now completed (as announced in a RNS published on 2 November 2023). The gain on sale has been included in Other Items below. 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 31.12.2023 $million**	**12 months ended 31.12.2023 $million**	**12 months ended 31.12.2024 $million**	**12 months ended 31.12.2025 $million**
Underlying Net interest income	7,967	2,444	9,607	10,213	10,337
Underlying Other income	7,795	1,772	7,962	8,762	9,490
Underlying operating income	**15,762**	**4,216**	**17,570**	**18,976**	**19,827**
Underlying other operating expenses	(10,307)	(2,833)	(11,104)	(11,710)	(12,206)
UK Bank levy	(102)	(102)	(105)	(104)	(105)
Underlying profit before impairment losses and taxation	**5,353**	**1,281**	**6,361**	**7,161**	**7,517**
Credit impairment	(836)	(296)	(762)	(1,076)	(1,139)
Other impairment	(39)	(7)	(96)	(37)	(38)
Profit from associates and joint ventures	167	33	130	146	152
Underlying profit before taxation	**4,645**	**1,011**	**5,633**	**6,194**	**6,492**
Restructuring charges	(99)	(104)	(55)	(132)	(67)
DVA	42	8	(10)	18	17
Other items	(302)	296	(401)	(4)	(4)
Statutory Profit before taxation	**4,286**	**1,211**	**5,167**	**6,077**	**6,438**
Balance sheet US$m					
Loans and advances to customers	310,647	284,724	284,724	294,807	308,060
Customer accounts	461,677	459,769	459,769	474,366	492,203
Risk-weighted assets	244,711	243,918	243,918	251,947	263,937
Common equity tier 1	34,157	33,904	33,904	35,190	36,849
Per share data					
Underlying basic earnings per share (cents)	97.9		126.2	158.2	182.8
Statutory basic earnings per share (cents)	85.9		109.5	154.8	181.1
Dividend per share (cents)	18.0		23.7	30.2	34.9
Tangible net asset value per share (cents)	1,249		1,336	1,504	1,706
Ratios and other					
Common equity tier 1 ratio (%)	14.0%	13.9%	13.9%	14.0%	14.0%
Net interest margin (%)	1.41%	1.69%	1.67%	1.75%	1.70%
Underlying return on tangible equity (%)	7.7%		9.7%	11.1%	11.4%
Share Buybacks (Announced in the year) ($'m)	1,258		2,000	1,795	1,741

Adjusted on a consistent basis to ensure comparability with underlying figures as presented in the latest results announced by Standard

Other income consensus is computed by subtracting consensus net interest income from consensus total income