

Consensus financial estimates for Standard Chartered PLC

Compiled as at 14.02.24



Consensus figures are line-by-line averages based on forecasts received. Fifteen analysts' forecasts are included in the consensus for the fourth quarter 2023, full-year 2023, full-year 2024 and full-year 2025. Eleven analysts' forecasts are included in the consensus for the full-year 2026. Where relevant, analysts' forecasts have been adjusted to account for the \$0.3bn gain on sale of the Aviation Finance leasing 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				
	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	12 months ended 31.12.2026 \$million
Profit & loss statement US\$m						
Underlying net interest income	7,967	2,422	9,587	10,039	9,928	9,931
Underlying other income	7,795	1,677	7,866	8,580	9,319	9,932
Underlying operating income	15,762	4,099	17,453	18,619	19,246	19,862
Underlying other operating expenses	(10,307)	(2,801)	(11,072)	(11,629)	(12,045)	(12,441)
UK Bank levy	(102)	(101)	(104)	(104)	(104)	(103)
Underlying profit before impairment losses and taxation	5,353	1,197	6,277	6,886	7,097	7,318
Credit impairment	(836)	(254)	(720)	(1,010)	(1,081)	(1,151)
Other impairment	(39)	(4)	(93)	(32)	(37)	(43)
Profit from associates and joint ventures	167	18	115	129	140	154
Underlying profit before taxation	4,645	957	5,579	5,973	6,120	6,278
Restructuring charges	(99)	(99)	(50)	(123)	(73)	(62)
DVA	42	13	(5)	18	17	0
Other items	(302)	296	(401)	(3)	(3)	(5)
Statutory Profit before taxation	4,286	1,168	5,124	5,865	6,061	6,212
Balance sheet US\$m						
Loans and advances to customers	310,647	284,522	284,522	293,968	307,158	319,170
Customer accounts	461,677	457,733	457,733	471,469	489,264	510,446
Risk-weighted assets	244,711	243,539	243,539	251,555	263,930	276,156
Common equity tier 1	34,157	34,039	34,039	35,000	36,456	38,124
Per share data						
Underlying basic earnings per share (cents)	97.9		124.6	152.4	172.2	188.8
Statutory basic earnings per share (cents)	85.9		109.4	148.4	169.0	184.7
Dividend per share (cents)	18.0		23.7	30.2	34.4	36.6
Tangible net asset value per share (cents)	1,249		1,340	1,507	1,703	1,886
Ratios and other						
Common equity tier 1 ratio (%)	14.0%	14.0%	14.0%	13.9%	13.8%	13.8%
Net interest margin (%)	1.41%	1.67%	1.66%	1.72%	1.64%	1.58%
Underlying return on tangible equity (%)	7.7%		9.5%	10.7%	10.8%	10.7%
Share Buybacks (Announced in the year) (\$'m)	1,258		2,000	1,777	1,677	1,457