Consensus financial estimates for Standard Chartered PLC

Compiled as at 13.03.24

Consensus figures are line-by-line averages based on forecasts received. Thirteen analysts' forecasts are included in the consensus for the full-year 2024, full-year 2025 and full-year 2026. 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 31.12.2023 $million**	**12 months ended 31.12.2024 $million**	**12 months ended 31.12.2025 $million**	**12 months ended 31.12.2026 $million**
Underlying net interest income	9,557	10,053	10,102	10,208
Underlying non NII	7,821	8,420	9,197	9,987
Underlying operating income	**17,378**	**18,472**	**19,298**	**20,195**
Underlying other operating expenses	(11,025)	(11,520)	(11,815)	(12,017)
UK Bank levy	(111)	(107)	(107)	(108)
Underlying profit before impairment losses and taxation	**6,242**	**6,845**	**7,376**	**8,071**
Credit impairment	(528)	(920)	(1,066)	(1,146)
Other impairment	(130)	(46)	(44)	(45)
Profit from associates and joint ventures	94	110	116	124
Underlying profit before taxation	**5,678**	**5,990**	**6,383**	**7,003**
Restructuring charges	(14)	(394)	(837)	(258)
DVA	17	0	0	0
Other items	(588)	(4)	(4)	(4)
Statutory Profit before taxation	**5,093**	**5,592**	**5,542**	**6,741**
Balance sheet US$m				
Loans and advances to customers	286,975	294,108	307,948	322,638
Customer accounts	469,418	482,935	503,218	524,726
Risk-weighted assets	244,151	251,447	269,147	280,844
Common equity tier 1	34,314	35,201	36,556	38,646
Per share data				
Underlying basic earnings per share (cents)	128.9	153.2	178.4	213.7
Statutory basic earnings per share (cents)	108.6	140.3	150.3	205.5
Dividend per share (cents)	27.0	31.1	34.6	39.5
Tangible net asset value per share (cents)	1,393	1,545	1,710	1,946
Ratios and other				
Common equity tier 1 ratio (%)	14.1%	14.0%	13.6%	13.8%
Net interest margin (%)	1.67%	1.75%	1.69%	1.63%
Underlying return on tangible equity (%)	10.1%	10.5%	10.9%	11.7%
Share Buybacks (Announced in the year) ($'m)	2,000	1,665	1,396	1,531