Consensus financial estimates for Standard Chartered PLC

Compiled as at 02.06.24

Consensus figures are line-by-line averages based on forecasts received. Fifteen analysts' forecasts are included in the consensus for the second quarter 2024. Seventeen analysts' forecasts are included in 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**	**3 months ended 30.06.2024 $million**	**12 months ended 31.12.2024 $million**	**12 months ended 31.12.2025 $million**	**12 months ended 31.12.2026 $million**
Underlying net interest income	9,557	2,521	10,073	10,195	10,299
Underlying non NII	7,821	2,236	8,834	9,381	10,172
Underlying operating income	**17,378**	**4,757**	**18,906**	**19,576**	**20,471**
Underlying other operating expenses	(11,025)	(2,942)	(11,525)	(11,838)	(12,048)
UK Bank levy	(111)	(1)	(107)	(108)	(108)
Underlying profit before impairment losses and taxation	**6,242**	**1,814**	**7,274**	**7,630**	**8,315**
Credit impairment	(528)	(232)	(898)	(1,033)	(1,111)
Other impairment	(130)	(7)	(76)	(46)	(43)
Profit from associates and joint ventures	94	49	86	97	102
Underlying profit before taxation	**5,678**	**1,624**	**6,386**	**6,647**	**7,263**
Restructuring charges	(14)	(84)	(323)	(799)	(268)
DVA	17	0	(45)	(3)	(4)
Other items	(588)	(4)	(115)	(10)	(7)
Statutory Profit before taxation	**5,093**	**1,536**	**5,902**	**5,835**	**6,984**
Balance sheet US$m					
Loans and advances to customers	286,975	285,010	289,776	302,512	316,444
Customer accounts	469,418	463,739	472,754	491,278	511,632
Risk-weighted assets	244,151	251,180	251,189	269,159	280,481
Common equity tier 1	34,314	35,111	34,896	36,195	38,186
Per share data					
Underlying basic earnings per share (cents)	128.9		160.3	184.1	217.9
Reported basic earnings per share (cents)	108.6		146.1	155.5	205.9
Dividend per share (cents)	27.0		31.7	35.5	40.1
Tangible net asset value per share (cents)	1,393	1,447	1,517	1,679	1,905
Ratios and other					
Common equity tier 1 ratio (%)	14.1%	14.0%	13.9%	13.4%	13.6%
Net interest margin (%)	1.67%	1.81%	1.79%	1.75%	1.70%
Underlying return on tangible equity (%)	10.1%		11.1%	11.6%	12.3%
Share Buybacks (Announced in the year) ($'m)	2,000		1,812	1,444	1,597