Consensus financial estimates for Standard Chartered PLC

Compiled as at 09.09.24

Consensus figures are line-by-line averages based on forecasts received. 15 analysts' forecasts are included in the consensus for the third quarter 2024. 16 analysts' forecasts are included in full-year 2024, 2025 and 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 30.09.2024 $million**	**12 months ended 31.12.2024 $million**	**12 months ended 31.12.2025 $million**	**12 months ended 31.12.2026 $million**
Underlying net interest income	9,557	2,571	10,116	10,077	10,141
Underlying non NII	7,821	2,093	8,902	9,512	10,254
Underlying operating income	**17,378**	**4,664**	**19,018**	**19,590**	**20,395**
Underlying other operating expenses	(11,025)	(2,905)	(11,495)	(11,768)	(11,996)
UK Bank levy	(111)	0	(107)	(108)	(108)
Underlying profit before impairment losses and taxation	**6,242**	**1,759**	**7,416**	**7,713**	**8,290**
Credit impairment	(528)	(239)	(736)	(991)	(1,066)
Other impairment	(130)	(13)	(166)	(66)	(61)
Profit from associates and joint ventures	94	16	95	101	109
Underlying profit before taxation	**5,678**	**1,524**	**6,609**	**6,757**	**7,273**
Restructuring charges	(14)	(67)	(309)	(877)	(358)
DVA	17	0	(21)	0	(0)
Other items	(588)	(1)	(275)	(11)	(8)
Statutory Profit before taxation	**5,093**	**1,456**	**6,003**	**5,869**	**6,907**
Balance sheet US$m					
Loans and advances to customers	286,975	278,248	282,541	293,274	306,081
Customer accounts	469,418	470,916	474,892	491,352	509,266
Risk-weighted assets	244,151	243,509	245,806	262,843	273,677
Common equity tier 1	34,314	34,770	34,752	35,792	37,631
Per share data					
Underlying basic earnings per share (cents)	128.9		164.7	190.6	223.2
Reported basic earnings per share (cents)	108.6		148.1	160.2	209.4
Dividend per share (cents)	27.0		32.0	36.3	40.9
Tangible net asset value per share (cents)	1,393	1,465	1,529	1,699	1,926
Ratios and other					
Common equity tier 1 ratio (%)	14.1%	14.3%	14.1%	13.6%	13.8%
Underlying return on tangible equity (%)	10.1%		11.3%	11.8%	12.4%
Share Buybacks (Announced in the year) ($'m)	2,000		2,563	1,658	1,658