

# TOP EUROPEAN BANKS

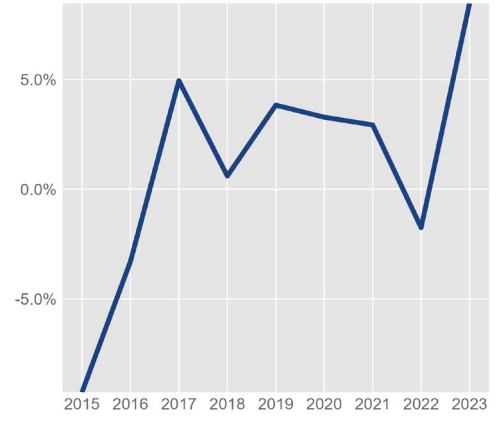
Standard Chartered

EUR m	2022	2023	Variance 2022/23
<b>Total assets</b>	<b>742,011</b>	<b>744,655</b>	<b>0%</b>
<b>Equity</b>	<b>45,263</b>	<b>45,568</b>	<b>1%</b>
<b>Operating income</b>	<b>14,767</b>	<b>16,307</b>	<b>10%</b>
<b>Operating expenses</b>	<b>-9,876</b>	<b>-10,453</b>	<b>6%</b>
<b>Operating result</b>	<b>4,891</b>	<b>5,853</b>	<b>20%</b>
<b>Loan loss provision</b>	<b>-757</b>	<b>-460</b>	<b>-39%</b>
<b>Net income</b>	<b>2,626</b>	<b>3,133</b>	<b>19%</b>
<b>Total comprehensive income (TCI)</b>	<b>-793</b>	<b>3,858</b>	<b>n/a</b>

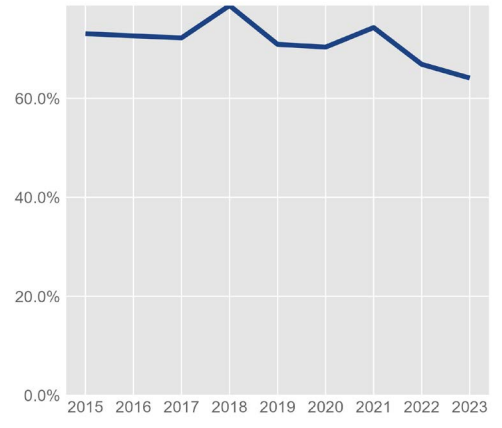
Number of employees	2022	2023	Variance
	82,987	85,353	3%

Ratios	2022	2023
<b>CET 1 Ratio</b>	<b>14.0%</b>	<b>14.1%</b>
<b>Cost/Income Ratio</b>	<b>66.9%</b>	<b>64.1%</b>
<b>Stage 3 Coverage</b>	<b>56.8%</b>	<b>59.8%</b>
<b>Ø Staff cost (EUR)</b>	<b>83,075</b>	<b>87,536</b>
<b>R o E</b> TCI / Equity	<b>-1.8%</b>	<b>8.5%</b>

**Return on Equity**  
Total Comprehensive Income / Equity

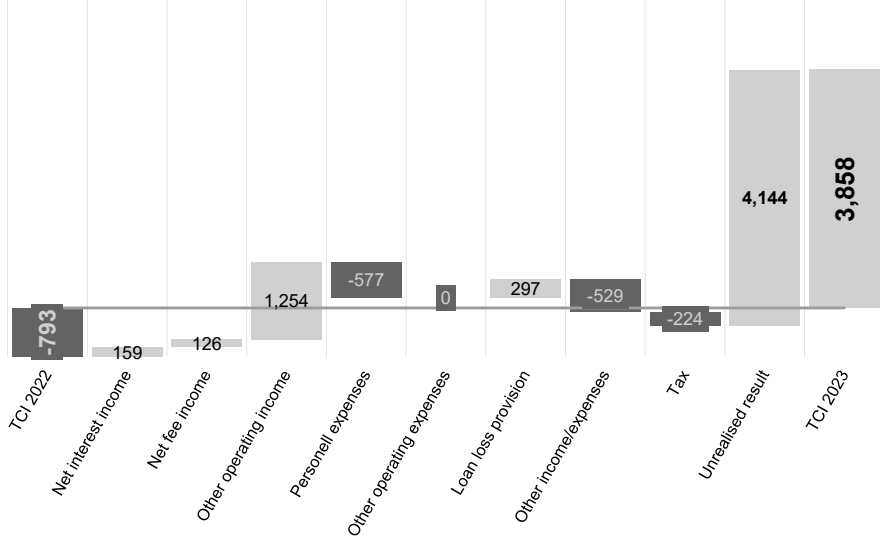


**Cost/Income Ratio**  
Operating Expenses / Operating Income

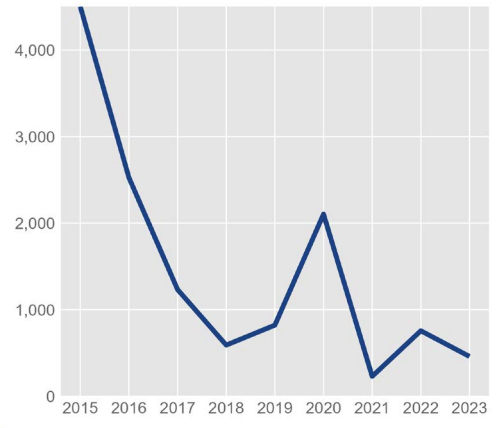


## Total Comprehensive Income (TCI)

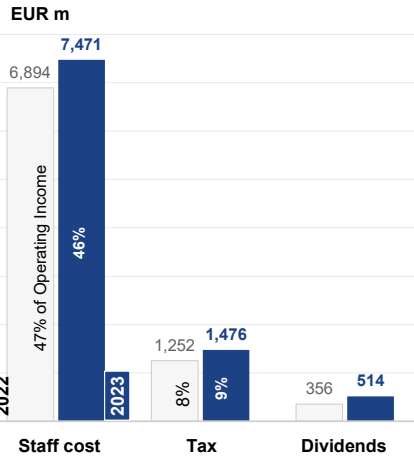
Reconciliation 2022/23 (change in individual P&L items compared with 2022, EUR m)



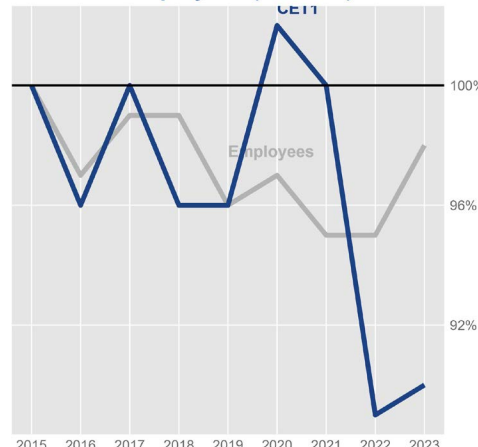
**Loan loss provision**  
(million EUR)



## Distribution to stakeholders



## CET1 and Employees (indexed)



## Shareholder return (indexed)

Compared to other listed TOP European Banks

