

Post Q2'25 Consensus

4 September 2025

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	Q2'25 actual	Q3'25 consensus	FY'24 actual	FY'25 consensus	FY'26 consensus	FY'27 consensus
Profit & loss statement (\$million)						
Underlying net interest income	2,703	2,662	11,096	10,817	10,861	11,075
Underlying non NII	2,806	2,292	8,600	9,754	10,181	10,925
Underlying operating income	5,509	4,954	19,696	20,571	21,042	22,000
Underlying operating expenses	(3,050)	(2,976)	(11,790)	(12,151)	(12,349)	(12,660)
Underlying profit before impairment and taxation	2,459	1,978	7,906	8,420	8,694	9,340
Credit impairment	(117)	(266)	(557)	(891)	(1,064)	(1,125)
Other impairment	(3)	(19)	(588)	(67)	(73)	(71)
Profit from associates and joint ventures	64	10	50	91	94	101
Underlying profit/(loss) before taxation	2,403	1,703	6,811	7,552	7,651	8,244
Total one-offs	(123)	(216)	(797)	(728)	(809)	(213)
Reported profit/(loss) before taxation	2,280	1,488	6,014	6,824	6,842	8,031
Taxation	(546)	(465)	(1,972)	(1,915)	(2,021)	(2,323)
Profit/(loss) for the period	1,734	1,023	4,042	4,911	4,821	5,708
Minorities & AT1	(26)	(225)	(449)	(511)	(518)	(520)
Profit/(loss) attributable to ordinary shareholders	1,708	797	3,593	4,400	4,302	5,188
Underlying Profit/(loss) attributable to ordinary shareholders	1,805	971	4,276	4,926	4,916	5,358



Note: Consensus estimates are based on the mean average of 13 analysts for FY25/FY26/FY27, and 12 analysts for Q3'25 providing estimates for the specific item, calculated on a line-by-line basis and may not be additive. Where analysts do not provide an estimate for a specific item, they are excluded from the average for that item

Standard Chartered post Q2'25 consensus

	Q2'25 actual	Q3'25 consensus	FY'24 actual	FY'25 consensus	FY'26 consensus	FY'27 consensus
Balance sheet & capital (\$billion)						
Loans and advances to customers (ex FVTPL)	286.7	288.0	281.0	289.8	300.1	310.5
Customer accounts (ex FVTPL)	517.4	515.9	464.5	504.9	523.5	541.6
Tangible Equity	39.1	38.7	37.1	38.5	39.2	40.6
Common Equity Tier 1 Capital	37.3	36.5	35.2	36.4	37.1	38.7
Risk-weighted Assets	259.7	259.0	247.1	259.5	268.8	278.5
Performance measures (%)						
Return on tangible equity (Reported)	17.9	7.7	9.7	11.6	11.1	13.0
Return on tangible equity (Underlying)	19.7	9.7	11.7	12.9	12.6	13.4
Common Equity Tier 1	14.3	14.1	14.2	14.0	13.8	13.9
Leverage ratio	4.7	4.6	4.8	4.6	4.6	4.6
Per share (\$cent)						
Dividends per ordinary share	12.3	-	37.0	45.0	50.6	58.6
Basic earnings per ordinary share (Reported)	72.5	34.5	141.3	189.5	199.4	258.3
Basic earnings per ordinary share (Underlying)	76.6	41.9	168.1	212.1	227.8	267.1
Tangible net asset value per share	1,680	1,688	1,541	1,717	1,877	2,096
Capital return (\$m)						
Dividends declared	288	-	909	1,030	1,083	1,174
Share buyback ¹	1,300	-	2,500	2,800	2,477	2,381
Total capital return	1,588	-	3,409	3,830	3,560	3,555



Note: (1):
 - Share buyback for the year is based on the financial year when execution commenced (i.e. \$2.5bn during FY'24 - which included \$1bn announced in Feb'24, and \$1.5bn announced in Jul'24 at Q2'24 results), which aligns with the Group capital returns guidance definition for FY'24-26

Standard Chartered post Q2'25 consensus

Product income breakdown ²	Q2'25 actual	Q3'25 consensus	FY'24 actual	FY'25 consensus	FY'26 consensus	FY'27 consensus
Transaction Services	1,469	1,459	6,434	5,920	5,929	6,091
Payments and Liquidity	1,013	999	4,605	4,079	4,042	4,142
Securities & Prime Services	158	160	611	632	662	686
Trade & Working Capital	298	299	1,218	1,209	1,225	1,263
Global Banking	548	518	1,935	2,129	2,231	2,344
Lending & Financial Solutions	476	444	1,677	1,820	1,893	1,983
Capital Markets & Advisory	72	73	258	309	338	361
Global Markets	1,172	930	3,450	4,078	4,083	4,231
Macro Trading	961	775	2,852	3,376	3,385	3,497
Credit Trading	187	175	644	737	761	793
Valuation & Other Adj	24	(10)	(46)	(16)	(22)	(23)
Wealth Solutions	742	752	2,490	2,898	3,227	3,536
Investment Products	544	544	1,827	2,146	2,383	2,621
Bancassurance	198	200	663	738	805	869
Deposits & Mortgages	990	978	4,170	3,961	4,000	4,088
CCPL & Other Unsecured Lending	282	276	1,081	1,085	1,105	1,142
Ventures	278	59	183	422	358	453
Digital Banks	46	51	142	194	257	315
SCV	232	9	41	227	115	162
Treasury & Other	28	(5)	(47)	54	3	(2)



Note: (2): Product income does not sum to total income on slide 2 as not all analysts forecast all product income lines

Important Notice

Consensus financial estimates set out above are presented as of 4 September 2025

The consensus estimates are line-by-line averages based on estimates received by Standard Chartered PLC ("Standard Chartered") from certain independent analysts covering Standard Chartered.

12 analysts' forecasts have been included in the consensus for third quarter 2025 and 13 analysts' forecasts have been included for full year 2025, 2026 and 2027. Standard Chartered Investor Relations has included sell-side analyst estimates that, to the best of Standard Chartered's knowledge, cover Standard Chartered via written research reports on a regular basis and provide estimates for each of the line items appearing in the tables above for (at least) the next three financial years. Standard Chartered is not aware of, nor has it investigated, the existence of any interests or conflicts of interest of the contributors that could compromise the objectivity of the contributed information.

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