Pre Q2'26 Consensus

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David Lock	Global Head of Investor Relations	+44 (0) 20 7885 0023
Opeyemi Awosunle	Senior Manager, Investor Relations	+44 (0) 20 7885 5226

Standard Chartered pre Q2'26 consensus

Profit & loss statement ($million)	Q1'26 actual	Q2'26 consensus	FY'25 actual	FY'26 consensus	FY'27 consensus	FY'28 consensus
Adjusted net interest income	2,869	2,839	11,184	11,379	11,676	12,103
Adjusted non-interest income	3,033	2,708	9,758	10,787	11,819	12,877
Operating income	**5,902**	**5,547**	**20,942**	**22,166**	**23,494**	**24,980**
Operating expenses	**(3,140)**	**(3,252)**	**(13,304)**	**(13,341)**	**(13,499)**	**(14,058)**
Profit before impairment and taxation	**2,762**	**2,295**	**7,638**	**8,825**	**9,995**	**10,922**
Credit impairment	(296)	(239)	(672)	(987)	(1,044)	(1,089)
Other impairment	(2)	(9)	(65)	(39)	(40)	(41)
Profit from associates and joint ventures	(14)	17	62	21	31	37
Profit/(loss) before taxation	**2,450**	**2,065**	**6,963**	**7,821**	**8,943**	**9,829**
Taxation	(540)	(557)	(1,866)	(2,090)	(2,428)	(2,655)
Profit/(loss) for the period	**1,910**	**1,507**	**5,097**	**5,730**	**6,515**	**7,174**
Minorities & AT1	(250)	(40)	(539)	(592)	(601)	(605)
Profit/(loss) attributable to ordinary shareholders	**1,660**	**1,455**	**4,558**	**5,138**	**5,914**	**6,569**

Note: Consensus estimates are based on the mean average of 16 analysts for FY'26/FY'27/FY'28, and 15 analysts for Q2'26 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 pre Q2'26 consensus

Balance sheet & capital ($billion)	Q1'26 actual	Q2'26 consensus	FY'25 actual	FY'26 consensus	FY'27 consensus	FY'28 consensus
Loans and advances to customers (ex FVTPL)	293.6	296.0	286.8	300.1	312.4	324.8
Customer accounts (ex FVTPL)	542.2	553.9	530.2	561.4	589.5	617.5
Tangible Equity	38.3	39.1	38.9	39.5	41.3	43.3
Common Equity Tier 1 Capital	35.6	36.8	36.4	36.8	38.6	40.7
Risk-weighted Assets	266.2	267.8	258.0	269.6	281.0	292.7
Performance measures (%)						
Cost:income ratio	53.2	58.7	63.5	60.2	57.5	56.3
Return on tangible equity	17.4	15.4	11.9	13.1	14.6	15.5
Common Equity Tier 1	13.4	13.7	14.1	13.7	13.8	13.9
Leverage ratio	4.6	4.7	4.7	4.6	4.6	4.6
Per share ($cent)						
Dividends per ordinary share	-	17.8	60.9	71.0	85.3	98.0
Basic earnings per ordinary share	74.2	66.1	195.4	233.8	281.5	327.4
Tangible net asset value per share	1,720	1,780	1,730	1,843	2,012	2,214
Capital return ($million)						
Dividends declared	-	399	1,376	1,539	1,769	1,943
Share buyback[1]	-	1,119	2,800	2,619	2,481	2,606

Note: (1):
- Share buyback is based on the financial year when execution commenced (i.e. $2.8bn during FY'25 - which included $1.5bn announced in Feb'25, and $1.3bn announced in Jul'25 at Q2'25 results). The $1.5bn buyback announced in Feb'26 is included in FY'26 buyback.

Standard Chartered pre Q2'26 consensus

Product income breakdown[2] ($million)	Q1'26 actual	Q2'26 consensus	FY'25 actual	FY'26 consensus	FY'27 consensus	FY'28 consensus
Transaction Services	**1,512**	**1,498**	**6,011**	**6,068**	**6,273**	**6,523**
Payments and Liquidity	1,037	1,028	4,160	4,164	4,286	4,449
Securities & Prime Services	177	173	648	710	753	795
Trade & Working Capital	298	297	1,203	1,195	1,233	1,279
Global Banking	**663**	**617**	**2,229**	**2,529**	**2,725**	**2,916**
Lending & Financial Solutions	511	522	1,905	2,099	2,256	2,409
Capital Markets & Advisory	152	96	324	431	470	507
Global Markets	**1,190**	**1,125**	**3,864**	**4,142**	**4,428**	**4,699**
Wealth Solutions	**1,043**	**916**	**3,087**	**3,764**	**4,298**	**4,858**
Investment Products	778	686	2,348	2,890	3,323	3,788
Bancassurance	265	228	739	870	968	1,069
Deposits & Mortgages	**1,017**	**1,018**	**4,134**	**4,150**	**4,270**	**4,407**
CCPL & Other Unsecured Lending	**296**	**307**	**1,211**	**1,213**	**1,254**	**1,295**
Treasury & Other	**181**	**72**	**406**	**344**	**339**	**371**

Note: (2): Product income may not sum to total income as not all analysts forecast product income split or all line items

Important Notice

Consensus financial estimates set out above are presented as of 21 July 2026

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.

15 analysts' forecasts have been included in the consensus for second quarter 2026 and 16 analysts' forecasts have been included for full year 2026, 2027 and 2028. 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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