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Pre Q3'25 Consensus

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Standard Chartered pre Q3’25 consensus

Profit & loss statement ($million)	Q2'25 actual	Q3'25 consensus	FY'24 actual	FY'25 consensus	FY'26 consensus	FY'27 consensus
Underlying net interest income	2,703	2,672	11,096	10,851	10,860	11,088
Underlying non NII	2,806	2,309	8,600	9,783	10,221	10,981
Underlying operating income	**5,509**	**4,981**	**19,696**	**20,634**	**21,081**	**22,069**
Underlying operating expenses	**(3,050)**	**(2,980)**	**(11,790)**	**(12,169)**	**(12,355)**	**(12,674)**
Underlying profit before impairment and taxation	**2,459**	**2,001**	**7,906**	**8,465**	**8,725**	**9,396**
Credit impairment	(117)	(252)	(557)	(862)	(1,041)	(1,109)
Other impairment	(3)	(19)	(588)	(65)	(69)	(68)
Profit from associates and joint ventures	64	11	50	92	95	104
Underlying profit/(loss) before taxation	**2,403**	**1,742**	**6,811**	**7,630**	**7,710**	**8,323**
Total one-offs	(123)	(221)	(797)	(731)	(820)	(255)
Reported profit/(loss) before taxation	**2,280**	**1,521**	**6,014**	**6,899**	**6,891**	**8,069**
Taxation	(546)	(466)	(1,972)	(1,923)	(2,019)	(2,316)
Profit/(loss) for the period	**1,734**	**1,055**	**4,042**	**4,977**	**4,872**	**5,753**
Minorities & AT1	(26)	(234)	(449)	(519)	(517)	(520)
Profit/(loss) attributable to ordinary shareholders	**1,708**	**821**	**3,593**	**4,458**	**4,355**	**5,233**
Underlying Profit/(loss) attributable to ordinary shareholders	**1,805**	**984**	**4,276**	**4,992**	**4,975**	**5,433**

Note: Consensus estimates are based on the mean average of 16 analysts for FY25/FY26/FY27, and 14 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 pre Q3'25 consensus

Balance sheet & capital ($billion)	Q2'25 actual	Q3'25 consensus	FY'24 actual	FY'25 consensus	FY'26 consensus	FY'27 consensus
Loans and advances to customers (ex FVTPL)	286.7	287.9	281.0	289.8	300.2	310.6
Customer accounts (ex FVTPL)	517.4	516.0	464.5	506.6	524.1	541.2
Tangible Equity	39.1	38.6	37.1	38.6	39.3	40.8
Common Equity Tier 1 Capital	37.3	36.5	35.2	36.4	37.1	38.7
Risk-weighted Assets	259.7	259.4	247.1	259.9	269.3	279.3
Performance measures (%)						
Return on tangible equity (Reported)	17.9	7.8	9.7	11.8	11.2	13.0
Return on tangible equity (Underlying)	19.7	10.1	11.7	13.1	12.7	13.5
Common Equity Tier 1	14.3	14.1	14.2	14.0	13.8	13.9
Leverage ratio	4.7	4.6	4.8	4.6	4.6	4.6
Per share ($cent)						
Dividends per ordinary share	12.3	-	37.0	42.2	47.9	55.6
Basic earnings per ordinary share (Reported)	72.5	35.2	141.3	191.7	200.8	258.2
Basic earnings per ordinary share (Underlying)	76.6	42.5	168.1	214.7	229.4	268.2
Tangible net asset value per share	1,680	1,685	1,541	1,720	1,873	2,082
Capital return ($million)						
Dividends declared	288	-	909	1,031	1,093	1,192
Share buyback[1]	1,300	-	2,500	2,800	2,500	2,388
Total capital return	**1,588**	**-**	**3,409**	**3,831**	**3,593**	**3,579**

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 pre Q3'25 consensus

Product income breakdown[2] ($million)	Q2'25 actual	Q3'25 consensus	FY'24 actual	FY'25 consensus	FY'26 consensus	FY'27 consensus
Transaction Services	**1,469**	**1,461**	**6,434**	**5,931**	**5,879**	**6,039**
Payments and Liquidity	1,013	1,000	4,605	4,084	3,986	4,083
Securities & Prime Services	158	160	611	632	661	687
Trade & Working Capital	298	301	1,218	1,215	1,232	1,269
Global Banking	**548**	**534**	**1,935**	**2,150**	**2,258**	**2,367**
Lending & Financial Solutions	476	455	1,677	1,835	1,914	2,003
Capital Markets & Advisory	72	79	258	315	344	365
Global Markets	**1,172**	**929**	**3,450**	**4,099**	**4,117**	**4,267**
Macro Trading	961	763	2,852	3,377	3,399	3,513
Credit Trading	187	176	644	740	761	793
Valuation & Other Adj	24	(7)	(46)	(11)	(17)	(18)
Wealth Solutions	**742**	**764**	**2,490**	**2,920**	**3,272**	**3,611**
Investment Products	544	557	1,827	2,162	2,412	2,666
Bancassurance	198	203	663	739	808	874
Deposits & Mortgages	990	984	4,170	3,974	3,966	4,047
CCPL & Other Unsecured Lending	282	278	1,081	1,089	1,109	1,144
Ventures	**278**	**59**	**183**	**428**	**341**	**426**
Digital Banks	46	51	142	196	255	314
SCV	232	9	41	230	98	132
Treasury & Other	28	(8)	(47)	41	1	(0)

Note: (2): Product income will not sum to total income as not all analysts forecast product income

Important Notice

Consensus financial estimates set out above are presented as of 22 October 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.

14 analysts' forecasts have been included in the consensus for third quarter 2025 and 16 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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