

Pre Q3'26 Consensus

19 October 2026

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Standard Chartered pre Q3'26 consensus

	Q2'26 actual	Q3'26 consensus
Profit & loss statement (\$million)		
Adjusted net interest income	2,871	2,900
Adjusted non-interest income	2,831	2,684
Operating income	5,702	5,584
Operating expenses	(3,196)	(3,366)
Profit before impairment and taxation	2,506	2,218
Credit impairment	(150)	(221)
Other impairment	(19)	(10)
Profit from associates and joint ventures	(3)	5
Profit/(loss) before taxation	2,334	1,992
Taxation	(573)	(546)
Profit/(loss) for the period	1,761	1,446
Minorities & AT1	(53)	(275)
Profit/(loss) attributable to ordinary shareholders	1,708	1,171

FY'25 actual	FY'26 consensus	FY'27 consensus	FY'28 consensus
11,184	11,547	11,997	12,471
9,758	10,875	11,918	13,039
20,942	22,422	23,915	25,510
(13,304)	(13,324)	(13,718)	(14,309)
7,638	9,098	10,197	11,201
(672)	(887)	(993)	(1,040)
(65)	(43)	(39)	(39)
62	(6)	15	17
6,963	8,161	9,180	10,139
(1,866)	(2,118)	(2,458)	(2,704)
5,097	6,043	6,722	7,436
(539)	(642)	(655)	(657)
4,558	5,401	6,067	6,779

Standard Chartered pre Q3'26 consensus

	Q2'26 actual	Q3'26 consensus	FY'25 actual	FY'26 consensus	FY'27 consensus	FY'28 consensus
Balance sheet & capital (\$billion)						
Loans and advances to customers (ex FVTPL)	299.3	301.8	286.8	303.6	316.8	330.4
Customer accounts (ex FVTPL)	552.6	560.9	530.2	564.2	592.9	620.2
Tangible Equity	38.4	38.6	38.9	39.3	41.0	43.1
Common Equity Tier 1 Capital	37.0	36.6	36.4	37.1	38.9	40.9
Risk-weighted Assets	261.5	267.1	258.0	270.5	283.7	296.6
Performance measures (%)						
Cost-to-income ratio ex-notables	57.3	60.3	63.1	59.8	57.4	56.1
Return on tangible equity	17.9	12.4	11.9	13.8	15.1	16.1
Common Equity Tier 1	14.2	13.7	14.1	13.7	13.7	13.8
Leverage ratio	4.7	4.6	4.7	4.6	4.6	4.6
Per share (\$cent)						
Dividends per ordinary share	20.4	-	61.3	75.9	89.8	104.6
Basic earnings per ordinary share	77.4	54.1	195.4	245.6	287.6	335.6
Tangible net asset value per share	1,755	1,780	1,730	1,823	1,981	2,171
Capital return (\$million)						
Ordinary dividends ¹	448		1,389	1,650	1,875	2,097
Share buyback ²	1,000		2,800	2,500	2,497	2,650



Notes 1 & 2:

1. 2025 actual dividends updated | 2. 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 and the \$1.0bn announced in Jul'26 are included in FY'26 buyback.

Standard Chartered pre Q3'26 consensus

Product income breakdown ³ (\$million)	Q2'26 consensus	Q3'26 consensus	FY'25 actual	FY'26 consensus	FY'27 consensus	FY'28 consensus
Transaction Services	1,542	1,549	6,011	6,163	6,400	6,665
Payments and Liquidity	1,047	1,052	4,160	4,213	4,365	4,537
Securities & Prime Services	182	184	648	729	773	818
Trade & Working Capital	313	314	1,203	1,222	1,263	1,311
Global Banking	651	652	2,229	2,577	2,780	2,974
Lending & Financial Solutions	546	550	1,905	2,141	2,309	2,467
Capital Markets & Advisory	105	101	324	436	470	507
Global Markets	1,116	987	3,864	4,168	4,507	4,832
Wealth Solutions	1,064	1,035	3,087	3,930	4,479	5,044
Investment Products	849	817	2,348	3,085	3,545	4,018
Bancassurance	215	219	739	839	925	1,016
Deposits & Mortgages	1,032	1,054	4,134	4,167	4,304	4,458
CCPL & Other Unsecured Lending	281	282	1,211	1,147	1,165	1,200
Treasury & Other	16	49	406	316	357	395



Note 3: 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 19 October 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.

14 analysts' forecasts have been included in the consensus for third 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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