



Pre Q4'25 Consensus

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Standard Chartered pre Q4'25 consensus

Profit & loss statement (\$million)	Q3'25		Q4'25		FY'24		FY'25		FY'26		FY'27	
	actual	consensus	actual	consensus	actual	consensus	actual	consensus	actual	consensus	actual	consensus
Underlying net interest income	2,737	2,742	11,096	10,978	11,006	11,255						
Underlying non NII	2,410	2,142	8,600	9,952	10,477	11,314						
Underlying operating income	5,147	4,885	19,696	20,931	21,483	22,569						
Underlying operating expenses	(2,953)	(3,286)	(11,790)	(12,204)	(12,381)	(12,738)						
Underlying profit before impairment and taxation	2,194	1,599	7,906	8,727	9,102	9,831						
Credit impairment	(195)	(228)	(557)	(759)	(993)	(1,077)						
Other impairment	(20)	(47)	(588)	(76)	(77)	(74)						
Profit from associates and joint ventures	6	(9)	50	88	92	102						
Underlying profit/(loss) before taxation	1,985	1,316	6,811	7,981	8,124	8,782						
Total one-offs	(219)	(257)	(797)	(773)	(847)	(214)						
Reported profit/(loss) before taxation	1,766	1,056	6,014	7,205	7,277	8,568						
Taxation	(468)	(386)	(1,972)	(1,911)	(2,094)	(2,416)						
Profit/(loss) for the period	1,298	669	4,042	5,293	5,183	6,152						
Minorities & AT1	(270)	(18)	(449)	(549)	(548)	(552)						
Profit/(loss) attributable to ordinary shareholders	1,028	652	3,593	4,745	4,635	5,600						
Underlying Profit/(loss) attributable to ordinary shareholders	1,208	803	4,276	5,318	5,259	5,747						



Note: Consensus estimates are based on the mean average of 16 analysts for FY'25/FY'26/FY'27 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 Q4'25 consensus

	Q3'25		Q4'25		FY'24		FY'25		FY'26		FY'27	
	actual	consensus	actual	consensus	actual	consensus	actual	consensus	actual	consensus	actual	consensus
Balance sheet & capital (\$billion)												
Loans and advances to customers (ex FVTPL)	285.1	288.1	281.0	288.1	298.3	309.4						
Customer accounts (ex FVTPL)	526.3	515.5	464.5	515.5	538.0	558.4						
Tangible Equity	38.6	39.2	37.1	39.2	39.8	41.4						
Common Equity Tier 1 Capital	36.6	36.7	35.2	36.7	37.5	39.1						
Risk-weighted Assets	258.4	260.9	247.1	260.9	270.3	280.3						
Performance measures (%)												
Return on tangible equity (Reported)	10.5	6.1	9.7	12.4	11.7	13.8						
Return on tangible equity (Underlying)	13.4	8.5	11.7	13.9	13.3	14.2						
Common Equity Tier 1	14.2	14.1	14.2	14.1	13.9	13.9						
Leverage ratio	4.6	4.7	4.8	4.7	4.6	4.6						
Per share (\$cent)												
Dividends per ordinary share	-	34.7	37.0	47.0	55.3	67.4						
Basic earnings per ordinary share (Reported)	44.5	29.9	141.3	203.5	211.4	270.3						
Basic earnings per ordinary share (Underlying)	52.3	36.5	168.1	228.1	239.9	277.5						
Tangible net asset value per share	1,684	1,735	1,541	1,735	1,866	2,047						
Capital return (\$million)												
Dividends declared	-	784	909	1,066	1,163	1,375						
Share buyback ¹	-	1,390	2,500	2,800	2,645	2,628						
Total capital return	1,300	2,174	3,409	3,866	3,808	4,003						

Note: (1):

- Share buyback for the year is based on the financial year when execution commenced (i.e. \$2.8bn during FY'25: \$1.5bn announced in Feb'25 at Q4'24 results, and \$1.3bn announced in Jul'24 at Q2'25 results), which aligns with the Group capital returns guidance definition for FY'24-26. Share buyback for the quarter is based on when buyback announced - i.e. \$1,390m expected to be announced in at full year results 2025 in Feb'26



Standard Chartered pre Q4'25 consensus

Product income breakdown ² (\$million)	Q3'25		Q4'25		FY'24		FY'25		FY'26		FY'27	
	actual	consensus	actual	consensus	actual	consensus	actual	consensus	actual	consensus	actual	consensus
Transaction Services	1,488	1,485	6,434	5,969	5,937	6,121						
Payments and Liquidity	1,016	1,017	4,605	4,107	4,015	4,129						
Securities & Prime Services	166	164	611	639	670	701						
Trade & Working Capital	306	304	1,218	1,223	1,252	1,291						
Global Banking	588	549	1,935	2,233	2,395	2,538						
Lending & Financial Solutions	496	474	1,677	1,898	2,030	2,150						
Capital Markets & Advisory	92	75	258	335	365	388						
Global Markets	848	791	3,450	3,994	4,067	4,247						
Macro Trading	678	642	2,852	3,259	3,317	3,454						
Credit Trading	206	157	644	772	806	842						
Valuation & Other Adj	(36)	(5)	(46)	(34)	(28)	(28)						
Wealth Solutions	890	689	2,490	3,098	3,523	3,910						
Investment Products	691	553	1,827	2,347	2,689	3,004						
Bancassurance	199	122	663	737	804	872						
Deposits & Mortgages	1,034	1,041	4,170	4,071	4,050	4,125						
CCPL & Other Unsecured Lending	277	271	1,081	1,087	1,092	1,119						
Ventures	39	54	183	413	321	402						
Digital Banks	49	51	142	188	242	295						
SCV	(10)	4	41	226	87	119						
Treasury & Other	(17)	(6)	(47)	55	23	33						



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

Important Notice

Consensus financial estimates set out above are presented as of 12 December 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.

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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