

Company-compiled consensus ^{1,2,3}

As at 17 June 2026



	FY 2026E Consensus				FY 2027E Consensus				FY 2028E Consensus			
Income statement (Continuing operations)	Low	Mean	High	# analysts	Low	Mean	High	# analysts	Low	Mean	High	# analysts
Close Brothers Group plc ("CBG Total")												
Income	638	642	648	6	649	661	671	6	683	702	721	6
Expenses	(450)	(448)	(447)	6	(438)	(431)	(424)	6	(428)	(416)	(405)	6
Pre-provision profit	191	194	198	6	216	229	240	6	263	285	316	6
Impairment losses	(92)	(83)	(74)	6	(100)	(90)	(82)	6	(108)	(95)	(89)	6
CBG Total Adjusted operating profit ("AOP") from continuing operations	104	111	117	6	131	140	152	6	174	190	208	6
Total Adjusting Items	(182)	(171)	(146)	6	(83)	(47)	(30)	6	(6)	(3)	0	6
<i>Provision in relation to motor finance commissions</i>	(165)	(158)	(135)	6	(30)	(13)	0	6	0	0	0	6
<i>Complaints handling and other operational and legal costs incurred in relation to motor finance commissions</i>	(10)	(6)	0	6	(16)	(4)	0	6	0	0	0	6
<i>Restructuring costs</i>	(15)	(12)	(7)	6	(35)	(29)	0	6	(5)	(3)	0	6
<i>Amortisation of intangible assets on acquisition</i>	(0.2)	(0.1)	(0.1)	5	(0.2)	(0.0)	0.0	6	(0.2)	(0.0)	0.0	6
<i>Operating profit/(loss) from Close Brothers Vehicle Hire and Brewery Rentals Limited</i>	0	4	6	6	(2)	(0)	0	6	(1)	(0)	0	6
Operating (loss)/profit before tax from continuing operations	(73)	(59)	(32)	6	48	93	122	6	167	187	206	6
Lending divisions												
Income	648	654	662	6	658	672	685	6	693	712	732	6
Expenses	(424)	(414)	(411)	6	(407)	(400)	(392)	6	(397)	(386)	(377)	6
Pre-provision profit	237	240	246	6	259	271	279	6	307	326	356	6
Impairment losses	(92)	(83)	(74)	6	(100)	(90)	(82)	6	(108)	(95)	(89)	6
Lending divisions AOP	150	157	162	6	171	182	195	6	214	231	248	6
Group (central functions)⁴												
Income	(12)	(10)	(9)	6	(14)	(10)	(9)	6	(14)	(10)	(8)	6
Expenses	(38)	(35)	(32)	6	(35)	(31)	(25)	6	(34)	(30)	(25)	6
Group (central functions) net expenses	(48)	(46)	(45)	6	(45)	(42)	(38)	6	(44)	(41)	(38)	6
CBG Total metrics												
Net interest margin ("NIM") ⁵	6.9%	7.0%	7.0%	6	6.8%	6.9%	7.2%	6	6.8%	6.9%	7.1%	6
Bad debt ratio	0.8%	0.9%	1.0%	6	0.8%	0.9%	1.0%	6	0.8%	0.9%	1.0%	6
Return on average Tangible Equity ("RoTE") ⁶	1.7%	4.4%	5.3%	6	6.1%	6.5%	7.3%	6	7.9%	9.0%	10.5%	6
Effective tax rate ("ETR")	20.2%	22.9%	25.6%	2	18.5%	23.4%	28.9%	5	22.3%	23.1%	24.5%	5
Adjusted earnings per share ("AEPS") ⁷ from continuing operations	14.8	39.4	47.5	6	52.4	57.2	64.8	6	73.4	83.6	96.2	6
Dividend per share ("DPS")	0.0	0.8	5.0	6	2.8	14.5	20.0	6	14.1	21.4	27.6	6
Closing net loan book (including operating lease assets) ⁸	9,265	9,391	9,448	6	9,512	9,922	10,201	6	9,849	10,612	11,034	6
Common Equity Tier 1 ("CET1") ratio	13.0%	13.8%	14.3%	6	11.8%	12.3%	12.8%	6	11.9%	12.2%	12.9%	6

Notes

1. Close Brothers has a financial year-end of 31 July.
2. Averages presented throughout this document are calculated on a line-by-line basis and may not add up to the totals provided.
3. Includes estimates from six analysts of which five revised their forecasts following the Company's Q3 2026 Results (published 21 May 2026).
4. Group (central functions) consists of central functions as well as various non-trading head office companies and consolidation adjustments and is presented in order that the information presented reconciles to the consolidated income statement.
5. Net interest margin ("NIM") defined as adjusted operating income for the lending divisions, divided by average net loan book (including operating lease assets) excluding Close Brewery Rentals Limited and Close Brothers Vehicle Hire.
6. Return on average Tangible Equity ("RoTE") defined as adjusted operating profit, less tax and AT1 coupons, divided by average total shareholders' equity, excluding intangible assets and AT1, for continuing operations.
7. Estimates for adjusted earnings per share ("AEPS") from continuing operations exclude the 'Adjusting items' estimated by analysts.
8. Most of the analysts exclude operating lease assets relating to Close Brewery Rentals Limited and Close Brothers Vehicle Hire.

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