

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

As at 21 April 2026



| | FY 2026E Consensus | | | | FY 2027E Consensus | | | | FY 2028E Consensus | | | |
|--|-----------------------|--------------|-------|------------|-----------------------|--------------|--------|------------|-----------------------|---------------|--------|------------|
| | Low | Mean | High | # analysts | Low | Mean | High | # analysts | Low | Mean | High | # analysts |
| Income statement (Continuing operations) | | | | | | | | | | | | |
| Close Brothers Group plc ("CBG Total") | | | | | | | | | | | | |
| Income | 637 | 647 | 668 | 7 | 649 | 663 | 681 | 7 | 688 | 704 | 724 | 7 |
| Expenses | (463) | (451) | (446) | 7 | (441) | (433) | (419) | 7 | (429) | (421) | (405) | 7 |
| Pre-provision profit | 187 | 196 | 205 | 7 | 219 | 230 | 239 | 7 | 263 | 284 | 319 | 7 |
| Impairment losses | (93) | (87) | (79) | 7 | (101) | (91) | (82) | 7 | (108) | (97) | (89) | 7 |
| CBG Total Adjusted operating profit ("AOP") from continuing operations | 106 | 110 | 116 | 7 | 132 | 140 | 149 | 7 | 172 | 187 | 211 | 7 |
| Total Adjusting Items | (194) | (154) | (135) | 7 | (43) | (37) | (35) | 6 | (6) | (3) | 0 | 6 |
| <i>Provision in relation to motor finance commissions</i> | <i>(185)</i> | <i>(142)</i> | (135) | 7 | <i>0</i> | <i>0</i> | 0 | 7 | <i>0</i> | <i>0</i> | 0 | 7 |
| <i>Complaints handling and other operational and legal costs incurred in relation to motor finance commissions</i> | <i>(12)</i> | <i>(7)</i> | 0 | 6 | <i>(6)</i> | <i>(2)</i> | 0 | 6 | <i>0</i> | <i>0</i> | 0 | 6 |
| <i>Restructuring costs</i> | <i>(15)</i> | <i>(12)</i> | (7) | 6 | <i>(35)</i> | <i>(35)</i> | (35) | 6 | <i>(5)</i> | <i>(3)</i> | 0 | 6 |
| <i>Amortisation of intangible assets on acquisition</i> | <i>(0.2)</i> | <i>(0.1)</i> | 0.0 | 5 | <i>(0.2)</i> | <i>(0.0)</i> | 0.0 | 6 | <i>(0.2)</i> | <i>(0.0)</i> | 0.0 | 6 |
| <i>Operating profit/(loss) from Close Brothers Vehicle Hire and Brewery Rentals Limited</i> | <i>0</i> | <i>5</i> | 10 | 6 | <i>(2)</i> | <i>(0)</i> | 0 | 6 | <i>(1)</i> | <i>(0)</i> | 0 | 6 |
| Operating (loss)/profit before tax from continuing operations | (86) | (43) | (23) | 7 | 89 | 108 | 147 | 7 | 165 | 184 | 206 | 7 |
| Lending divisions | | | | | | | | | | | | |
| Income | 646 | 659 | 678 | 7 | 658 | 674 | 691 | 7 | 699 | 715 | 736 | 7 |
| Expenses | (420) | (414) | (410) | 7 | (408) | (399) | (383) | 7 | (398) | (388) | (375) | 7 |
| Pre-provision profit | 234 | 245 | 258 | 7 | 262 | 276 | 287 | 7 | 308 | 327 | 362 | 7 |
| Impairment losses | (93) | (87) | (79) | 7 | (101) | (91) | (82) | 7 | (108) | (97) | (89) | 7 |
| Lending divisions AOP | 154 | 158 | 165 | 7 | 174 | 185 | 195 | 7 | 217 | 231 | 254 | 7 |
| Group (central functions)⁴ | | | | | | | | | | | | |
| Income | (11) | (10) | (9) | 6 | (14) | (10) | (9) | 6 | (14) | (10) | (8) | 6 |
| Expenses | (43) | (39) | (36) | 6 | (38) | (34) | (31) | 6 | (36) | (32) | (30) | 6 |
| Group (central functions) net expenses | (53) | (48) | (47) | 7 | (48) | (45) | (42) | 7 | (47) | (43) | (39) | 7 |
| CBG Total metrics | | | | | | | | | | | | |
| Return on average Tangible Equity ("RoTE") ⁵ | 1.8% | 4.5% | 5.6% | 7 | 6.0% | 6.7% | 7.9% | 7 | 7.9% | 8.9% | 10.5% | 7 |
| Effective tax rate ("ETR") | 19.9% | 22.5% | 26.8% | 3 | 18.5% | 22.2% | 25.8% | 6 | 22.2% | 23.4% | 25.0% | 6 |
| Adjusted earnings per share ("AEPS") ⁶ from continuing operations | 15.8 | 39.4 | 46.3 | 7 | 53.2 | 57.6 | 63.6 | 7 | 72.4 | 81.7 | 97.9 | 7 |
| Dividend per share ("DPS") | 0.0 | 2.1 | 10.0 | 7 | 0.0 | 12.3 | 20.0 | 7 | 0.0 | 18.4 | 26.4 | 7 |
| Common Equity Tier 1 ("CET1") ratio | 12.8% | 13.7% | 14.6% | 7 | 11.4% | 12.5% | 13.7% | 7 | 11.7% | 12.5% | 13.9% | 7 |
| Lending divisions metrics | | | | | | | | | | | | |
| Net interest margin ("NIM") | 6.9% | 7.0% | 7.0% | 7 | 6.8% | 6.9% | 7.0% | 7 | 6.8% | 6.9% | 7.0% | 7 |
| Bad debt ratio | 0.8% | 0.9% | 1.0% | 7 | 0.8% | 0.9% | 1.0% | 7 | 0.8% | 0.9% | 1.0% | 7 |
| Closing net loan book (including operating lease assets) ⁷ | 9,243 | 9,441 | 9,798 | 7 | 9,636 | 9,980 | 10,173 | 7 | 10,404 | 10,688 | 11,022 | 7 |

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 seven analysts of which six revised their forecasts following the Company's H1 2026 Results (published 17 March 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. 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.
6. Estimates for adjusted earnings per share ("AEPS") from continuing operations exclude the 'Adjusting items' estimated by analysts.
7. Most of the analysts exclude operating lease assets relating to Close Brewery Rentals Limited and Close Brothers Vehicle Hire.

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The analysts' consensus is provided for information purposes only, for the convenience of our investors and analysts. Consensus figures are those as at 21 April 2026, and may not reflect any changes to analyst estimates after that date. Figures shown include a simple arithmetic average, as well as the minimum and maximum values, of the latest forecasts provided to Close Brothers by a number of registered investment analysts by this date. Close Brothers excluded forecasts it considered outdated, including those which have not been updated to reflect recent financial disclosures, significant announcements or events.

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