

Vanquis Banking Group post-FY25 Results Analyst Consensus

Consensus as at 22 April 2026 £m	Average of Analyst Forecasts		
	2026	2027	2028
Net interest income	474.7	518.0	549.2
Non-interest income	38.4	40.9	46.0
Total income	513.2	558.9	595.2
Impairment charges	(212.9)	(228.9)	(242.1)
Risk-adjusted income	300.3	330.0	353.1
Operating costs	(243.1)	(243.8)	(254.8)
Statutory profit before tax	57.2	86.2	98.2
Tax charge	(12.8)	(19.8)	(23.8)
Statutory profit after tax	44.4	66.4	74.5
AT1 distributions (gross of tax)	(6.5)	(6.5)	(6.5)
Statutory profit attributable to shareholders	37.8	59.8	68.0
Gross customer interest earning balances (period end)	3,333	3,803	4,217
Basic earnings per share (EPS) (p)	15.0	23.7	26.8
Dividend per share (DPS) (p)	-	3.4	4.5
Net interest margin (NIM)	15.5%	14.6%	13.8%
Risk-adjusted margin	9.8%	9.3%	8.9%
Cost: income ratio	47.4%	43.6%	42.8%
Statutory return on tangible equity (ROTE)	10.1%	14.3%	14.3%
Core equity tier 1 (CET1) ratio	15.7%	16.1%	16.9%

Disclaimer

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