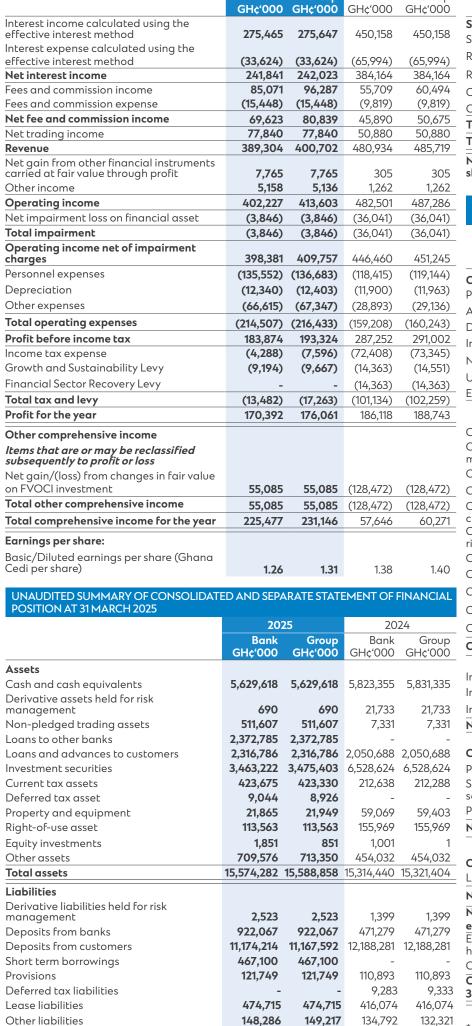
Standard Chartered Bank Ghana PLC

2025

AUDITED SUMMARY OF CONSOLIDATED AND SEPARATE STATEMENT OF NSIVE INCOME FOR THE PERIOD ENDED 31 MARCH 2025

Unaudited summary of consolidated and separate financial statements for the period ended 31 March 2025

2024



13,310,654 13,304,963 13,332,001 13,329,580

Total liabilities

UNAUDITED SUMMARY OF CONSOLIDATED AND SEPARATE STATEMENT OF FINANCIAL POSITION AT 31 MARCH 2025 CONT'D							
	20	25	20:	2024			
	Bank GH¢'000	Group GH¢'000	Bank GH¢'000	Group GH¢'000			
Shareholders' funds							
Stated capital	400,000	400,000	400,000	400,000			
Retained earnings	1,186,759	1,207,026	1,006,935	1,016,320			
Reserve fund	764,825	764,825	676,277	676,277			
Credit risk reserve	18,376	18,376	83,905	83,905			
Other reserves	(106,332)	(106,332)	(184,678)	(184,678)			
Total shareholders' funds	2,263,628	2,283,895	1,982,439	1,991,824			
Total liabilities and shareholders' funds	15,574,282	15,588,858	15,314,440	15,321,404			
Net assets value per share (GH¢ per share)	16.73	16.88	14.64	14.70			

				15,521,404
Net assets value per share (GH¢ per hare)	16.7	3 16.88	14.64	14.70
UNAUDITED SUMMARY OF CONSOLIDATION THE PERIOD ENDED 31 MARCH 202		PARATE STAT	EMENT OF (CASHFLOW
	202	.5	202	4
	Bank GH¢'000	Group GH¢'000	Bank GH¢'000	Group GH¢'000
Cash flows from operating activities			-	-
Profit before tax	183,874	193,324	287,252	291,002
Adjustments for:				
Depreciation	12,340	12,403	11,900	11,963
mpairment on financial assets	3,846	3,846	36,041	36,041
Net interest income	(241,841)	(242,023)	(384,164)	(384,164)
Jnrealised exchange loss on trading	(18,996)	(18,996)	(10,328)	(10,328)
Effect of exchange	145,704	145,704	(44,126)	(44,126)
	84,927	94,258	(103,425)	(99,612)
Change in trading assets (non-pledged)	(400,121)	(400,121)	10,580	10,580
Change in derivative assets held for risk	, , ,	, , , ,	,	,
nanagement	11,861	11,861	(12,813)	(12,813)
Change in other assets	(211,222)	(211,770)	(146,238)	(146,238)
Change in loans to other banks	159,685	159,685	-	-
Change in loans and advances to	(367,959)	(367,959)	(319,855)	(319,855)
Change in derivative liabilities held for isk management	(12,048)	(12,048)	(13,646)	(13,646)
Change in deposits from banks	797,485	797,485	268,333	268,333
Change in deposits from customers	(145,688)	(145,688)	1,369,502	1,369,502
Change in short term borrowings	467,100	467,100	(232,860)	(232,860)
Change in provisions	6,097	6,097	(23,909)	(23,909)
Change in other liabilities	166,623	171,875	(90,662)	(93,062)
Cash flows from operating activities	556,740	570,775	705,007	706,420
nterest received	189,623	189,623	394,750	394,750
nterest paid	(24,103)	(24,103)	(57,102)	(57,102)
ncome tax paid	(87,188)	(89,223)	(115,493)	(116,122)
let cash from operating activities	635,072	647,072	927,162	927,946
Cash flows used in investing activities Ourchase of investment securities	(4 020 204)	(4 OE1 201)	(0 221 27.27	(0.221.27.2)
Sale/redemption of investment	(6,039,281)	(0,051,261)	(9,231,343)	(7,231,343)
ecurities	6,609,904	6,609,904	9,783,847	9,783,847
Purchase of property and equipment	-	-	591	591
Net cash used in investing activities	570,623	558,623	553,095	553,095
Cash flows used in financing activities				
ease repayment	(24,132)	(24,132)	(12,960)	(12,960)
let cash used in financing activities	(24,132)	(24,132)	(12,960)	(12,960)
Net increase in cash and cash equivalents	1,181,563	1,181,563	1,467,297	1,468,081
ffect of exchange fluctuation on cash neld	(145,704)	(145,704)	44,126	44,126
Cash and cash equivalents at 1 January	4,598,916	4,598,916	4,314,642	4,321,838
Cash and cash equivalents at	.,,	.,_ , , , , ,	.,,	.,52.,550
31 March *	5,634,775	5,634,775	5,826,065	5,834,045



UNAUDITED SUMMARY OF CONSOLIDATED AND SEPARATE STATEMENT OF CHANGES IN EQUITY FOR THE PERIOD ENDED 31 MARCH 2025							Group		
Bank		2025							
	Stated capital	Retained earnings	Reserve fund	Credit risk reserve	Other reserves	Total Share- holders' Funds	2024 Balance o		
2025	GH¢'000	GH¢'000	GH¢'000	GH¢'000	GH¢'000	GH¢'000	Total Cor		
Balance at 1 January 2025	400,000	1,016,367	764.825	18,376	(161,417)	2,038,151	income Profit for		
Total Comprehensive income	400,000	1,010,007	70-1,023	10,570	(101,-17)	2,000,101	Other cor		
Profit for the year Other comprehensive income	-	170,392	-	-	-	170,392	Net loss f fair value investme		
Net gain from changes in fair value on FVOCI							Total Cor income		
investment	-	-	-	_	55,085	55,085	Balance o		
Total Comprehensive income	_	170,392	_	_	55,085	225,477	2024		
Balance at 31 March 2025	400,000	1,186,759	764,825	18,376		2,263,628	The sumn unaudited inspection		
							Indepe		

S	Group				.024		
al e-	2024	Stated capital GH¢'000	Income surplus GH¢'000	fund	Credit risk reserve GH¢'000		Total Sharehold- ers' Funds GH¢'000
rs' ds	Balance at 1 January 2024	400,000	827,577	676,277	83,905	(56,206)	1,931,553
0	Total Comprehensive income						
51	Profit for the year	-	188,743			-	188,743
	Other comprehensive income						
92	Net loss from changes in fair value on FVOCI investment	n -	-	-	-	(128,472)	(128,472)
	Total Comprehensive income	-	188,743	_	_	(128,472)	60,271
35	Balance at 31 March		,				,
	2024	400,000	1,016,320	676,277	83,905	(184,678)	1,991,824
77	The summary financial st	atements p	resented in	this public	ation are ex	tracts from	the

ed financial statements for the year ended 31 March 2025, which are available for on at the Head Office of Standard Chartered Bank Ghana PLC located at the No. 87 Independence Avenue, Accra.

Group	2025						
	capital	Retained earnings	Reserve fund	Credit risk reserve	Other reserves	Total Share- holders' Funds	
2025	GH¢'000	GH¢'000	GH¢'000	GH¢'000	GH¢'000	GH¢'000	
Balance at 1 January 2025	400,000	1,030,965	764,825	18,376	(161,417)	2,052,749	
Total Comprehensive income							
Profit for the year	-	176,061	-	-	-	176,061	
Other comprehensive income							
Net gain from changes in fair value on FVOCI							
investment	-	-	-	-	55,085	55,085	
Total Comprehensive income	-	176,061	-	-	55,085	231,146	
Balance at 31 March							
2025	400,000	1,207,026	764,825	18,376	(106,332)	2,283,895	

	Stated capital	Retained earnings	Reserve fund	risk reserve	Other reserves	holders' Funds	Final Stan
2025	GH¢'000	GH¢'000	GH¢'000	GH¢'000	GH¢'000	GH¢'000	(ICA
Balance at 1 January 2025	400,000	1,030,965	764,825	18,376	(161,417)	2,052,749	2. C
Total Comprehensive income							i. C
Profit for the year	-	176,061	-	-	_	176,061	iii. T
Other comprehensive income							iv. L v. N
Net gain from changes in fair value on FVOCI investment	-	_	-	-	55,085	55,085	vi. N vii. L viii. C
Total Comprehensive income	_	176,061	_	_	55,085	231,146	3. C
Balance at 31 March		,			,		i. The
2025	400,000	1,207,026	764,825	18,376	(106,332)	2,283,895	ii. Th and
Bank	2024						
2024	Stated capital	Income surplus	Reserve fund	Credit risk reserve	Other reserves	Total Share- holders' Funds	fram fram roles The pende
	GH¢'000	GH¢'000	GH¢'000	GH¢'000	GH¢'000	GH¢'000	2024
Balance at 1 January 2024	400,000	820,817	676,277	83,905	(56,206)	1,924,793	4. C
Total Comprehensive income							 i. [
Profit for the year	-	186,118	-	-	-	186,118	ii. S
Other comprehensive income							The
Net loss from changes in fair value on FVOCI investment					(128,472)	(128,472)	Thes
Total Comprehensive income	-	186,118	-	_	(128,472)	57,646	
Balance at 31 March 2024	400,000	1,006,935	676,277	83,905	(184,678)	1,982,439	Sign Man Man

UMMARY NOTES TO THE UNAUDITED CONSOLIDATED AND SEPARATE FINANCIAL TATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

Significant Accounting Policies

he financial statements have been prepared in accordance with International nancial Reporting Standards (IFRSs) as issued by the International Accounting ndards Board (IASB) and adopted by the Institute of Chartered Accountants, Ghana AG) and are consistent with those applied in the preparation of the annual solidated financial statements.

2.	Quantitative Disclosures	2025	2024
	Capital Adequacy Ratio (%)	25.53	27.78
i.	Common Equity Tier 1 (%)	24.01	25.36
ii.	Tier1(%)	24.12	25.49
٧.	Leverage ratio (%)	11.62	10.48
′ .	Non-performing Ioan (NPL) ratio (%) - Gross basis	24.17	30.05
ί.	Non-performing loan (NPL ratio less loss category)(%)	0.76	15.62
ίij.	Liquid Ratio (%)	93.38	94.94
'iii	. Contingent Liabilities (GH¢'000)	18,553	17,300

Qualitative Disclosures

he Bank's dominant risks are credit risk, liauidity risk, market risk, and operational risk,

he Bank's Risk Management Framework, defines the approach to risk management l the framework within which risks are managed and risk-return trade-offs made. The management framework establishes common principles & standards for the nagement and control of all risks, provides a shared framework and language to rove awareness of risk management processes and provides clear accountability l responsibility for risk management. The core components of the risk management mework include our risk classifications, risk principles and standards, definitions of es and responsibilities and governance structure.

processes followed in risk measurement and their management for the period ded 31 March 2025 are consistent with those followed for the year ended 31 December

Defaults in Statutory Liquidity and Accompanying Sanctions

2025	2024
Nil	Nil
Nil	Nil

financial statements do not contain untrue statements, misleading facts or omit terial facts to the best of our knowledge.

se financial statements were approved by the Board of Directors on 28 April 2025 I signed on its behalf by:

ned nsa Nettey Signed Albert Larweh Asante

sc.com/gh Here for good