



UNAUDITED SUMMARY OF CONSOLIDATED AND SEPARATE STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30 SEPTEMBER 2025				
	2025		2024	
	Bank GH¢'000	Group GH¢'000	Bank GH¢'000	Group GH¢'000
Interest income calculated using the effective interest method	901,514	902,328	1,249,860	1,250,282
Interest expense calculated using the effective interest method	(127,242)	(127,242)	(175,281)	(175,281)
Net interest income	774,272	775,086	1,074,579	1,075,001
Fees and commission income	243,706	271,740	190,475	208,231
Fees and commission expense	(42,419)	(42,419)	(38,870)	(38,870)
Net fee and commission income	201,287	229,321	151,605	169,361
Net trading income	360,235	360,235	177,904	177,904
Revenue	1,335,794	1,364,642	1,404,088	1,422,266
Net gain/(loss) from other financial instruments carried at fair value through profit	1,378	1,378	(1,646)	(1,646)
Other income	24,254	23,308	5,344	5,344
Operating income	1,361,426	1,389,328	1,407,786	1,425,964
Net impairment on financial asset	36,014	36,014	(91,588)	(91,588)
Lease impairment	213	213	(4,724)	(4,724)
Total impairment	36,227	36,227	(96,312)	(96,312)
Operating income net of impairment	1,397,653	1,425,555	1,311,474	1,329,652
Personnel expenses	(429,089)	(432,998)	(371,599)	(374,431)
Depreciation	(28,496)	(28,643)	(35,375)	(35,564)
Other expenses	(169,181)	(170,842)	(104,733)	(105,624)
Total operating expenses	(626,766)	(632,482)	(511,707)	(515,620)
Profit before income tax	770,887	793,072	799,767	814,032
Income tax expense	(200,757)	(206,303)	(155,511)	(158,698)
Growth and Sustainability Levy	(38,544)	(39,654)	(39,989)	(40,702)
Financial Sector Recovery Levy	(38,544)	(38,544)	(39,989)	(39,989)
Total tax and levy	(277,845)	(284,501)	(235,489)	(239,389)
Profit for the year	493,042	508,571	564,278	574,643
Other comprehensive income				
Items that are or may be reclassified subsequently to profit or loss				
Net gain/(loss) from changes in fair value on FVOCI investment	86,067	86,067	(32,783)	(32,783)
Total other comprehensive income	86,067	86,067	(32,783)	(32,783)
Total comprehensive income for the year	579,109	594,638	531,495	541,860
Earnings per share:				
Basic/Diluted earnings per share (Ghana Cedi per share)	3.65	3.77	4.19	4.26

UNAUDITED SUMMARY OF CONSOLIDATED AND SEPARATE STATEMENT OF FINANCIAL POSITION AT 30 SEPTEMBER 2025				
	2025		2024	
	Bank GH¢'000	Group GH¢'000	Bank GH¢'000	Group GH¢'000
Assets				
Cash and cash equivalents	5,809,442	5,809,442	5,833,377	5,841,582
Derivative assets held for risk management	30,131	30,131	2,079	2,079
Non-pledged trading assets	529,325	529,325	149,806	149,806
Loans to other banks	1,652,890	1,652,890	500,000	500,000
Loans and advances to customers	2,040,091	2,040,091	2,348,298	2,348,298
Investment securities	5,463,635	5,471,846	7,208,078	7,216,281
Current tax assets	416,086	415,965	341,373	339,980
Deferred tax asset	24,965	25,058	78,875	78,983
Property and equipment	21,410	21,410	26,082	26,291
Right-of-use asset	111,192	111,192	109,406	109,406
Equity investments	1,995	995	1,001	1
Other assets	448,495	451,992	535,955	539,018
Total assets	16,549,657	16,560,337	17,134,330	17,151,725
Liabilities				
Derivative liabilities held for risk management	42,775	42,775	7,174	7,174
Deposits from banks	181,852	181,852	307,930	307,930
Deposits from customers	12,687,834	12,680,660	13,317,911	13,317,911
Short-term borrowings	-	-	79,000	79,000
Provisions	134,362	134,362	138,782	138,782
Lease liabilities	344,213	344,213	449,622	449,622
Other liabilities	768,715	756,443	777,495	777,765
Total liabilities	14,159,751	14,140,304	15,077,914	15,078,184

UNAUDITED SUMMARY OF CONSOLIDATED AND SEPARATE STATEMENT OF FINANCIAL POSITION AT 30 SEPTEMBER 2025				
	2025		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
Income surplus	1,282,055	1,312,182	985,223	1,002,348
Reserve fund	764,825	764,825	676,277	676,277
Credit risk reserve	18,376	18,376	83,905	83,905
Other reserves	(75,350)	(75,350)	(88,989)	(88,989)
Total shareholders' funds	2,389,906	2,420,033	2,056,416	2,073,541
Total liabilities and shareholders' funds	16,549,657	16,560,337	17,134,330	17,151,725
Net assets value per share (GH¢ per share)	17.67	17.89	15.19	15.32

UNAUDITED SUMMARY OF CONSOLIDATED AND SEPARATE STATEMENT OF CASHFLOW FOR THE PERIOD ENDED 30 SEPTEMBER 2025				
	2025		2024	
	Bank GH¢'000	Group GH¢'000	Bank GH¢'000	Group GH¢'000
Cash flows from operating activities				
Profit before tax	770,887	793,072	799,767	814,032
Adjustments for:				
Depreciation	28,496	28,643	35,375	35,564
Impairment on financial assets	(36,014)	(36,014)	91,588	91,588
Lease impairment	(213)	(213)	4,724	4,724
Net interest income	(774,272)	(775,086)	(1,074,579)	(1,075,001)
Unrealised exchange loss on trading	(135,787)	(135,787)	(24,729)	(24,729)
Effect of exchange	179,364	179,364	(106,009)	(106,009)
	32,461	53,979	(273,863)	(259,831)
Change in trading assets (non-pledge)	(417,839)	(417,839)	(131,895)	(131,895)
Change in derivative assets held for risk management	(17,580)	(17,580)	6,841	6,841
Change in other assets	49,859	49,588	(228,161)	(231,225)
Change in loans to other banks	879,580	879,580	(500,000)	(500,000)
Change in loans and advances to customers	482	482	(915,852)	(915,852)
Change in derivative liabilities held for risk management	28,204	28,204	(7,871)	(7,871)
Change in deposits from banks	57,270	57,270	104,984	104,984
Change in deposits from customers	1,367,932	1,367,932	2,499,132	2,499,132
Change in short-term borrowings	-	-	(153,860)	(153,860)
Change in provisions	18,710	18,710	3,980	3,980
Change in other liabilities	1,004,101	996,956	1,112,483	1,236,120
Cash flows from operating activities	3,003,180	3,017,282	1,515,918	1,650,523
Interest received	687,312	687,312	1,061,269	1,061,269
Interest paid	(71,972)	(71,972)	(146,540)	(146,540)
Income tax paid	(299,625)	(305,730)	(330,548)	(456,143)
Net cash from operating activities	3,318,895	3,326,892	2,100,100	2,109,109

Cash flows used in investing activities				
Purchase of investment securities	(25,143,371)	(25,151,368)	(28,371,443)	(28,388,296)
Sale/redemption of investment securities	23,490,329	23,490,329	28,130,059	28,138,912
Net cash used in investing activities	(1,653,042)	(1,661,039)	(241,384)	(249,384)
Cash flows used in financing activities				
Dividend paid	(227,354)	(227,354)	(399,872)	(399,872)
Lease repayment	(48,406)	(48,406)	(38,961)	(38,961)
Net cash used in financing activities	(275,760)	(275,760)	(438,833)	(438,833)
Net increase in cash and cash equivalents	1,390,093	1,390,093	1,419,883	1,420,892
Effect of exchange fluctuation on cash held	(179,364)	(179,364)	106,009	106,009
Cash and cash equivalents at 1 January	4,598,916	4,598,916	4,314,642	4,321,838
Cash and cash equivalents at 30 September *	5,809,645	5,809,645	5,840,534	5,848,739

Cash flows used in investing activities				
Purchase of investment securities	(25,143,371)	(25,151,368)	(28,371,443)	(28,388,296)
Sale/redemption of investment securities	23,490,329	23,490,329	28,130,059	28,138,912
Net cash used in investing activities	(1,653,042)	(1,661,039)	(241,384)	(249,384)
Cash flows used in financing activities				
Dividend paid	(227,354)	(227,354)	(399,872)	(399,872)
Lease repayment	(48,406)	(48,406)	(38,961)	(38,961)
Net cash used in financing activities	(275,760)	(275,760)	(438,833)	(438,833)
Net increase in cash and cash equivalents	1,390,093	1,390,093	1,419,883	1,420,892
Effect of exchange fluctuation on cash held	(179,364)	(179,364)	106,009	106,009
Cash and cash equivalents at 1 January	4,598,916	4,598,916	4,314,642	4,321,838
Cash and cash equivalents at 30 September *	5,809,645	5,809,645	5,840,534	5,848,739

* Cash and cash equivalents exclude Expected Credit Loss (ECL) of GH¢ 0.20 million (2024: GH¢ 7.2 million)

UNAUDITED SUMMARY OF CONSOLIDATED AND SEPARATE STATEMENT OF CHANGES IN EQUITY FOR THE PERIOD ENDED 30 SEPTEMBER 2025						
Bank	2025					
	Stated capital GH¢'000	Income surplus GH¢'000	Reserve fund GH¢'000	Credit risk reserve GH¢'000	Other reserves GH¢'000	Total Share-holders' Funds GH¢'000
2025						
Balance at 1 January 2025	400,000	1,016,367	764,825	18,376	(161,417)	2,038,151
Total Comprehensive income						
Profit for the year	-	493,042	-	-	-	493,042
Other comprehensive income						
Net gain from changes in fair value on FVOCI investment	-	-	-	-	86,067	86,067
Total Comprehensive income	-	493,042	-	-	86,067	579,109
Transactions with owners of the Bank						
Dividends	-	(227,354)	-	-	-	(227,354)
Total Transactions with owners of the Bank	-	(227,354)	-	-	-	(227,354)
Balance at 30 September 2025	400,000	1,282,055	764,825	18,376	(75,350)	2,389,906

Group	2025					
	Stated capital GH¢'000	Income surplus GH¢'000	Reserve fund GH¢'000	Credit risk reserve GH¢'000	Other reserves GH¢'000	Total Share-holders' Funds GH¢'000
2025						
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	-	508,571	-	-	-	508,571
Other comprehensive income						
Net gain from changes in fair value on FVOCI investment	-	-	-	-	86,067	86,067
Total Comprehensive income	-	508,571	-	-	86,067	594,638
Transactions with owners of the Group						
Dividends	-	(227,354)	-	-	-	(227,354)
Total Transactions with owners of the Group	-	(227,354)	-	-	-	(227,354)
Balance at 30 September 2025	400,000	1,312,182	764,825	18,376	(75,350)	2,420,033

Bank	2024					
	Stated capital GH¢'000	Income surplus GH¢'000	Reserve fund GH¢'000	Credit risk reserve GH¢'000	Other reserves GH¢'000	Total Sharehold-ers' Funds GH¢'000
2024						
Balance at 1 January 2024	400,000	820,817	676,277	83,905	(56,206)	1,924,793
Total Comprehensive income						
Profit for the year	-	564,278	-	-	-	564,278
Other comprehensive income						
Net loss from changes in fair value on FVOCI investment	-	-	-	-	(32,783)	(32,783)
Total Comprehensive income	-	564,278	-	-	(32,783)	531,495
Transactions with owners of the bank						
Dividends	-	(399,872)	-	-	-	(399,872)
Total Transactions with owners of the bank	-	(399,872)	-	-	-	(399,872)
Balance at 30 September 2024	400,000	985,223	676,277	83,905	(88,989)	2,056,416

Group	2024					
	Stated capital GH¢'000	Income surplus GH¢'000	Reserve fund GH¢'000	Credit risk reserve GH¢'000	Other reserves GH¢'000	Total Sharehold-ers' Funds GH¢'000
2024						
Balance at 1 January 2024	400,000	827,577	676,277	83,905	(56,206)	1,931,553
Total Comprehensive income						
Profit for the year	-	574,643	-	-	-	574,643
Other comprehensive income						
Net loss from changes in fair value on FVOCI investment	-	-	-	-	(32,783)	(32,783)
Total Comprehensive income	-	574,643	-	-	(32,783)	541,860
Transactions with owners of the group						
Dividends	-	(399,872)	-	-	-	(399,872)
Total Transactions with owners of the group	-	(399,872)	-	-	-	(399,872)
Balance at 30 September 2024	400,000	1,002,348	676,277	83,905	(88,989)	2,073,541

The summary financial statements presented in this publication are extracts from the unaudited financial statements for the period ended 30 September 2025, which are available for inspection at the Head Office of Standard Chartered Bank Ghana PLC located at the No. 87 Independence Avenue, Accra.

SUMMARY NOTES TO THE UNAUDITED CONSOLIDATED AND SEPARATE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 SEPTEMBER 2025

1. Significant Accounting Policies		
The financial statements have been prepared in accordance with International Financial Reporting Standards (IFRSs) as issued by the International Accounting Standards Board (IASB) and adopted by the Institute of Chartered Accountants, Ghana (ICAG) and are consistent with those applied in the preparation of the annual consolidated financial statements		
2. Quantitative Disclosures	2025	2024
i. Capital Adequacy Ratio (%)	23.20	18.26
ii. Common Equity Tier 1 (%)	20.09	15.15
iii. Tier1 (%)	20.20	15.26
iv. Leverage ratio (%)	9.51	6.49
v. Non-performing loan (NPL) ratio (%) - Gross basis	21.75	30.73
vi. Non-performing loan (NPL ratio less loss category) (%)	0.60	17.23
vii. Liquid Ratio (%)	98.65	95.12
viii. Contingent Liabilities (GH¢'000)	18,553	17,300

3. Qualitative Disclosures	
i. The Bank's dominant risks are credit risk, liquidity risk, market risk, and operational risk.	
ii. The Bank's Risk Management Framework, defines the approach to risk management and the framework within which risks are managed and risk-return trade-offs made. The risk management framework establishes common principles & standards for the management and control of all risks, provides a shared framework and language to improve awareness of risk management processes and provides clear accountability and responsibility for risk management. The core components of the risk management framework include our risk classifications, risk principles and standards, definitions of roles and responsibilities and governance structure.	

The processes followed in risk measurement and their management for the period ended 30 September 2025 are consistent with those followed for the year ended 31 December 2024.

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