

**SENS ANNOUNCEMENT**

(the "Notice" or "Announcement")

**ISSUER****STANDARD CHARTERED BANK ZAMBIA PLC ["SCBZ"]**

[Incorporated in the Republic of Zambia]

Company registration number: 6525

Share Code: SCZ

ISIN: ZM0000000094

Authorized by: Doris Tembwe – Company Secretary

**SPONSOR****Stockbrokers Zambia Limited**

[Member of the Lusaka Securities Exchange]

[Regulated and licensed by the Securities and Exchange Commission of Zambia]

Contact Number: +260-211-232456

Website: [www.sbz.com.zm](http://www.sbz.com.zm)**APPROVAL**

The captioned Notice or Announcement has been approved by:

- i. the Lusaka Securities Exchange
- ii. the Securities and Exchange Commission
- iii. Standard Chartered Bank Zambia Plc

**RISK WARNING**

The Notice or Announcement contained herein contains information that may be of a price-sensitive nature.

Investors are advised to seek the advice of their investment advisor, stockbroker, or any professional duly licensed by the Securities and Exchange Commission of Zambia to provide securities advice.

**ISSUED: 23 September 2025**

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**TRADING STATEMENT**

In accordance with the Lusaka Securities Exchange ("LuSE") Listings Requirements, the Board of Directors of Standard Chartered Bank Zambia PLC ("the Bank") hereby advises the Shareholders of the Company that the Earnings per Share for the six-month period ended 30 June 2025 is K0.10, a 26% drop compared to earnings per share of K0.13 for the six-month period ended 30 June 2024.

The Bank recorded a Total Income of ZMW673m which was a 16% reduction year on year. Interest income from Loans and advances contributed 15% to the Bank's earnings, while income from Government Securities rose by 49%, driven by strategic expansion in balance sheet holdings. Non-interest income decreased by 27% YoY. This decline was mainly due a reduction in revenue from loan fees and a drop in commission received on fixed income due to reduced transaction volumes. Operating expenses increased by 1% YoY despite an annual inflation of 13%. The Bank continues to employ prudent cost management measures to maintain minimal year on year growth. The Bank further recorded an impairment recovery of ZMW 62m compared to ZMW 8m in 2024. This is mainly on account of a higher Expected Credit Losses (ECL) releases on loans to banks and customers compared to prior year. The above performance led to a year-to-date Profit After Tax of ZMW 162m.

The Bank's balance sheet remained broadly stable year-on-year from ZMW16.2bn to ZMW16.5bn, with total assets and liabilities each recording a modest 1% growth. This reflects disciplined financial management.

Shareholders are advised that the information contained in this Trading Statement has not been reviewed nor reported on by the external auditors of the Bank.

The Bank expects its results for the six-month period ended 30 June 2025 to be released on SENS and published in the local press on or about Friday, 26 September 2025. Accordingly, shareholders are advised to exercise caution when dealing in the Company's Securities until publication of the results.

By Order of the Board

Doris Tembwe

Company Secretary

Issued in Lusaka, Zambia on 23 September 2025

Lusaka Securities Exchange Sponsoring Broker	
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First Issued on 23 September 2025