



20th July, 2026

Dear Valued Shareholder,

Standard Chartered explores sale of its Wealth and Retail business in Ghana

We write to inform you that Standard Chartered Bank Ghana PLC ("the Bank") announced on 25 June 2026 its intention to explore options for the sale of its Wealth and Retail Banking ("WRB") business in Ghana.

This forms part of a broader strategic focus by Standard Chartered Group and follows the announcement made by the Group on 24 February 2026 regarding its Wealth and Retail Banking business.

This announcement does not affect the Corporate and Investment Banking (CIB) business, which will continue to operate in Ghana, and has a strong role as a super-connector through our international network, cross-border capabilities, and sector expertise.

The Bank is currently at an exploratory stage and no definitive transaction has been agreed or completed. Any potential transaction will be subject to applicable regulatory approvals, legal requirements and market conditions.

Importantly, the WRB business will continue to operate as usual throughout this process which is expected to take 18 to 24 months if a transaction proceeds, during which customers will continue to receive uninterrupted service.

The Board and Management remain committed to acting in the best interests of all stakeholders and will keep shareholders informed of any material developments in accordance with applicable statutory, regulatory and listing requirements.

We thank you for your continued confidence in and support for the Bank. Your trust remains fundamental to the Bank's continued success, and we remain committed to creating sustainable long-term value for all shareholders.

Should you require any further information, please contact the Company Secretary or the Investor Relations Officer on 0302-610750 or at (GHShareholder.Enquiries@sc.com).

Yours faithfully,

**For and on behalf of the Board of Directors
Standard Chartered Bank Ghana PLC**

Ebenezer Twum Asante
Chairman

Augustine Xorse Godzi
Managing Director and Chief Executive Officer

Standard Chartered Bank Ghana PLC
Head Office,
87 Independence Avenue,
P. O. Box 768, Accra – Ghana
Sc.com/gh

Tel: 0302 610750 / 0302 633393

Ebenezer Twum Asante (Chairman) • Augustine Xorse Godzi (Managing Director) • Sheikh Jobe • Kwabena Nifa Aning • George Akello
Albert Asante • Naa Adorkor Codjoe • Cynthia Anne Lumor