

NAME OF COMPANY: STANBIC IBTC HOLDINGS PLC											
DATE: 09 JULY 2015											
PERIOD: 30 JUNE 2015											
CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME											
	CURRENT	AUDITED									
	30-Jun-15	30-Jun-14	% Change								
	N'm	N'm									
Gross earnings	68,295	61,715	11%								
Interest income	41,718	33,997	23%								
Interest expense	(19,583)	(11,020)	78%								
Net interest income	22,135	22,977	-4%								
Credit impairment charges	(7,899)	(1,438)	449%								
Fee and commission income	19,035	18,964	0%								
Fee and commission expense	(231)	(201)	15%								
Net fee and commission income	18,804	18,763	0%								
Trading revenue	7,133	8,315	-14%								
Other revenue	499	439	-7%								
Staff costs	(13,472)	(13,049)	3%								
Other operating expenses	(17,573)	(16,061)	9%								
Total expenses	(31,045)	(29,110)	7%								
Profit before tax	9,537	19,946	-52%								
Taxation	158	(3,762)	-104%								
Profit for the period from continuing operations	9,695	16,184	-40%								
Loss from discontinued operations (net of tax)	-	-	-								
Profit for the period	9,695	16,184	-40%								
Profit to equity holders	8,032	14,838	-46%								
Non controlling Interests	1,663	1,346	24%								
Other comprehensive Income for the period	2,187	579	278%								
Total comprehensive Income for the period	11,882	16,763	-29%								
Total comprehensive Income for the period attributable to equity holders	10,200	15,398	-34%								
Total comprehensive Income for the period attributable to non- controlling	1,682	1,365	23%								
Basis earnings per share (Kobo)	80.00	148.00	-46%								
Basis earnings per share (Kobo)-Continuing operations	80.00	148.00	-46%								
CONSOLIDATED STATEMENT OF FINANCIAL POSITION AS AT											
	30-Jun-15	AUDITED									
	N'm	31-Dec-14	% Change								
	N'm	N'm									
Cash and cash equivalents	296,042	143,171	107%								
Trading assets	74,339	96,345	-23%								
Pledged assets	26,295	34,172	-23%								
Derivative assets	746	4,860	-85%								
Financial investments	117,489	204,502	-43%								
Loans and advances to banks	22,709	8,814	158%								
Loans and advances to customers	409,902	398,604	3%								
Current tax and deferred tax assets	11,657	8,457	38%								
Other assets	49,276	21,613	128%								
Property and equipment	24,975	24,004	4%								
Total assets	1,033,430	944,542	9%								
Trading liabilities	23,670	85,283	-72%								
Derivative liabilities	515	2,677	-81%								
Deposits from banks	32,188	59,121	-46%								
Deposits from customers	601,734	494,935	22%								
Other borrowings	68,415	70,151	-2%								
Current and deferred tax liabilities	8,594	9,774	-12%								
Subordinated debt	23,602	22,873	3%								
Provisions and other liabilities	152,456	85,353	79%								
Total liabilities	911,174	830,267	10%								
Net assets	122,256	114,275	7%								
Non controlling interest	3,493	4,223	-17%								
Equity attributable to ordinary shareholders	118,763	110,052	8%								
STATEMENT OF CHANGES IN EQUITY											
For the period ended 30 June 2015											
Group	Share capital	Share premium	Merger reserve	Statutory risk reserve	Available for sale revaluation reserve	Share based payment Reserve	Other regulatory reserve	Retained earnings	Total	Non-controlling interest	Total Equity
Balance at 1 January 2015	5,000	65,450	(19,123)	3,366	(1,462)	402	22,955	33,464	110,052	4,223	114,275
Reclassification	-	-	-	-	-	-	-	-	-	-	-
Opening restated	5,000	65,450	(19,123)	3,366	(1,462)	402	22,955	33,464	110,052	4,223	114,275
Profit for the period	-	-	-	-	-	-	-	8,032	8,032	1,663	9,695
Other comprehensive income, net of tax	-	-	-	-	-	-	-	-	-	-	-
Foreign currency translation difference	-	-	-	-	-	-	-	-	-	-	-
Net changes in fair value on AFS financial instruments	-	-	-	-	2,900	-	-	-	2,900	19	2,919
Net change on revaluation of property and equipment	-	-	-	-	-	-	-	-	-	-	-
Realised fair value adjustments on AFS financial instruments	-	-	-	-	(732)	-	-	-	(732)	-	(732)
Statutory credit risk reserve	-	-	-	-	-	-	-	-	-	-	-
Transactions with equity holders, recorded directly in equity:	-	-	-	-	-	-	-	-	-	-	-
Equity-settled share-based payment transactions	-	-	-	-	-	11	-	-	11	-	11
Transfer of vested portion of equity settled share based payment to retained earnings	-	-	-	-	-	-	-	-	-	-	-
Dividend paid to equity holders	-	-	-	-	-	-	-	(1,500)	(1,500)	(2,412)	(3,912)
Balance at 30 June 2015	5,000	65,450	(19,123)	3,366	706	413	22,955	39,996	118,763	3,493	122,256
STATEMENT OF CASH FLOWS											
	Current Period	Prior period	% Change								
	30-Jun-15	30-Jun-14									
	N'm	N'm									
Cash flow from operating activities	15,455	19,111	-19%								
Operating cash flow changes: Working capital changes	23,088	2,486	829%								
Net cash generated from operating activities	38,543	21,597	78%								
Cash flow from investing activities	86,563	(16,645)	-620%								
Cash flow from financing activities	(5,648)	13,523	-142%								
Net increase/decrease cash and cash equivalent	118,458	18,475	547%								
Cash and cash equivalent beginning of the period	51,556	68,710	-25%								
Effect of exchange rate fluctuations on cash held	5,766	768	651%								
Cash and cash equivalent end of the period	176,780	87,953	101%								