NAME OF COMPANY: STANBIC IBTC HOLDINGS PLC
DATE: 29 OCTOBER 2014
PERIOD: 30 SEPTEMBER 2014

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

	CURRENT 30-Sep-14 N'm	PRIOR PERIOD 30-Sep-13 N'm	% Change
Gross earnings	94,637	82,921	14%
Interest income	52,308	46,190	13%
Interest expense	(17,596)	(19,096)	-8%
Net interest income	34,712	27,094	28%
Credit impairment charges	(2,010)	(2,264)	-11%
Fee and commission income	28,896	23,546	23%
Fee and commission expense	(315)	(285)	11%
Net fee and commission income	28,581	23,261	23%
Trading revenue	12,756	12,848	-1%
Other revenue	677	337	101%
Staff costs	(19,875)	(17,980)	11%
Other operating expenses	(24,825)	(23,064)	8%
Total expenses	(44,700)	(41,044)	9%
Profit before tax	30,016	20,232	48%
Taxation	(4,755)	(4,175)	14%
Profit for the period from continuing operations	25,261	16,057	57%
Loss from discontinued operations (net of tax)	-	-	-
Profit for the period	25,261	16,057	57%
Profit to equity holders	23,231	14,598	59%
Non controlling Interests	2,030	1,459	39%
Other comprehensive Income for the period	215	937	-77%
Total comprehensive Income for the period	25,476	16,994	50%
Total comprehensive Income for the period attributable to equity holders	23,426	15,569	50%
Total comprehensive Income for the period attributable to non- controlling Interests	2,050	1,425	44%
Basis earnings per share (Kobo)	232.00	146.00	59%
Basis earnings per share (Kobo)-Continuing operations	232.00	146.00	59%

CONSOLIDATED STATEMENT OF FINANCIAL POSITION AS AT

	30-Sep-14 N'm	31-Dec-13 N'm	% Change
Cash and cash equivalents	138,584	120,312	15%
Trading assets	144,059	40,711	254%
Pledged assets	23,277	24,733	-6%
Derivative assets	2,869	1,526	88%
Financial investments	165,716	139,304	19%
Loans and advances to banks	59,476	94,180	-37%
Loans and advances to customers	349,318	289,747	21%
Current tax and deferred tax assets	9,628	7,716	25%
Other assets	45,997	19,829	132%
Property and equipment	23,564	24,988	-6%
Total assets	**962,488**	**763,046**	26%
Trading liabilities	68,389	66,960	2%
Derivative liabilities	2,008	1,085	85%
Deposits from banks	68,940	51,686	33%
Deposits from customers	481,197	416,352	16%
Other borrowings	57,662	48,764	18%
Current and deferred tax liabilities	7,742	7,788	-1%
Subordinated debt	21,975	6,399	243%
Provisions and other liabilities	145,296	66,378	119%
Total liabilities	**853,209**	**665,412**	28%
Net assets	109,279	97,634	12%
Non controlling interest	3,489	3,321	5%
Equity attributable to ordinary shareholders	105,790	94,313	12%

STATEMENT OF CHANGES IN EQUITY
For the period ended 30 September 2014

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 2014	5,000	65,450	(19,123)	769	221	273	18,859	22,864	94,313	3,321	97,634
Reclassification											
Opening restated	5,000	65,450	(19,123)	769	221	273	18,859	22,864	94,313	3,321	97,634
Profit for the period								23,231	23,231	2,030	25,261
Other comprehensive income, net of tax											
Foreign currency translation difference											
Net changes in fair value of AFS financial instruments					195				195	20	215
Net change on revaluation of property and equipment											
Statutory credit risk reserve				(769)				769	-		-
Transactions with equity holders, recorded directly in equity:											
Equity-settled share-based payment transactions						51			51		51
Transfer of vested portion of equity settled share based payment to retained earnings						-		-			
									-		-
Dividend paid to equity holders	-	-	-	-	-	-	-	(12,000)	(12,000)	(1,882)	(13,882)
	-	-	-	-	-	-			-	-	-
Balance at 30 September 2014	**5,000**	**65,450**	**(19,123)**	**-**	**416**	**324**	**18,859**	**34,864**	**105,790**	**3,489**	**109,279**

STATEMENT OF CASH FLOWS

	Current Period 30-Sep-14 N'm	Prior period 30-Sep-13 N'm	% Change
Cash flow from operating activities	27,443	19,856	38%
Operating cash flow changes: Working capital changes	(12,013)	81,362	-115%
Net cash generated from operating activities	15,430	101,218	-85%
Cash flow from investing activities	(26,870)	(55,936)	-52%
Cash flow from financing activities	10,406	(18,366)	-157%
Net increase/decrease cash and cash equivalent	(1,034)	26,916	-104%
Cash and cash equivalent beginning of the period	68,710	66,160	4%
Effect of exchange rate fluctuations on cash held	322	1,835	-82%
Cash and cash equivalent end of the period	67,998	94,911	-28%