

NAME OF COMPANY: STANBIC IBTC HOLDINGS PLC										
DATE: 19 APRIL 2013										
PERIOD: 31 MARCH 2013										
CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME										
	CURRENT	PRIOR PERIOD								
	31-Mar-13	31-Mar-12	% Change							
	N'm	N'm								
Gross Earnings	26,586	20,428	30%							
Interest Income	14,666	13,921	5%							
Interest Expense	(6,411)	(6,663)	13%							
Net Interest Income	8,255	8,258	0%							
Credit Impairment Charges	(1,885)	(279)	576%							
Fee and commission income	7,016	5,154	36%							
Fee and commission expense	(48)	(76)	100%							
Net fee and commission income	6,968	5,078	0%							
Trading revenue	4,887	1,327	268%							
Other revenue	17	26	-35%							
Staff costs	(5,910)	(4,855)	22%							
Other Operating Expenses	(7,580)	(6,080)	24%							
Total Expenses	(13,490)	(10,953)	23%							
Profit/Loss Before Tax	4,752	3,457	37%							
Taxation	(1,179)	(956)	23%							
Profit for the period from continuing operations	3,573	2,501	43%							
Loss from discontinued operations (net of tax)	-	-	0%							
Profit for the period	3,573	2,501	43%							
Profit to Equity holders	3,182	2,256	41%							
Non controlling Interests	391	245	60%							
Other Comprehensive Income for the period	606	931	-35%							
Total Comprehensive Income for the period	4,179	3,432	22%							
Total Comprehensive Income for the period attributable to Equity Holders	3,813	3,187	20%							
Total Comprehensive Income for the period attributable to Non- controlling Interests	366	245	49%							
Basis Earnings per Share (Kobo)	32.00	12.00	167%							
Basis Earnings per Share (Kobo)-Continuing Operations	32.00	12.00	167%							
CONSOLIDATED STATEMENT OF FINANCIAL POSITION AS AT										
	31-Mar-13	31-Dec-12	% Change							
	N'm	N'm								
Cash and balances with central bank	59,421	76,933	-23%							
Trading assets	260,632	114,877	127%							
Plotted assets	22,745	24,440	-7%							
Derivative assets	1,382	1,709	-19%							
Financial investments	110,448	85,757	29%							
Loans and advances to banks	82,391	54,318	52%							
Loans and advances to customers	269,201	266,344	1%							
Current tax assets	54	43	26%							
Other assets	49,226	22,771	116%							
Deferred tax assets	5,511	5,169	7%							
Property and equipment	23,702	24,458	-3%							
Total Assets	884,713	676,819	31%							
Trading liabilities	158,407	88,371	79%							
Derivative liabilities	368	772	-52%							
Deposits from banks	84,287	26,632	na							
Deposits from customers	423,596	355,419	19%							
Other borrowings	52,080	66,873	-22%							
Current tax liabilities	6,167	4,686	32%							
Deferred tax liabilities	212	158	34%							
Other liabilities	69,791	49,257	43%							
Total Liabilities	794,908	591,168	34%							
Net Assets	89,805	85,651	5%							
Non Controlling Interest	2,676	2,310	16%							
Attributable to Owners of the Company	87,129	83,341	5%							
STATEMENT OF CHANGES IN EQUITY										
For the period ended 31 March 2013										
Group	Share capital	Share premium	Merger reserve	Treasury Shares	Available for sale revaluation reserve	Share based payment Reserve	Other regulatory reserve	Retained earnings	Total	Non-controlling interest
Balance at 1 January 2013	5,000	65,450	(19,123)	-	(68)	362	16,420	15,300	83,341	2,310
Reclassification	-	-	-	-	-	-	-	-	-	-
Opening restated	5,000	65,450	(19,123)	-	(68)	362	16,420	15,300	83,341	2,310
Total comprehensive income for the period:	-	-	-	-	-	-	-	3,182	3,182	391
Other comprehensive income, net of tax	-	-	-	-	-	-	-	-	-	-
Foreign currency translation difference	-	-	-	-	-	-	-	-	-	-
Net changes in fair value of AFS financial instruments	-	-	-	-	606	-	-	-	606	(25)
Net change on revaluation of property and equipment	-	-	-	-	-	-	-	-	-	-
Total other comprehensive (loss)/income	-	-	-	-	-	-	-	-	-	-
Total comprehensive (loss)/income	-	-	-	-	-	-	-	-	-	-
Transactions with equity holders, recorded directly in equity:	-	-	-	-	-	-	-	-	-	-
Capitalisation of bonus issue	-	-	-	-	-	-	-	-	-	-
Business combination	-	-	-	-	-	-	-	-	-	-
Transfers for the period	-	-	-	-	-	-	-	-	-	-
New issue of shares	-	-	-	-	-	-	-	-	-	-
Newly acquired subsidiaries	-	-	-	-	-	-	-	-	-	-
Shares cancelled on holding company restructuring	-	-	-	-	-	-	-	-	-	-
Issue of shares on holding company restructuring	-	-	-	-	-	-	-	-	-	-
Equity-settled share-based payment transactions	-	-	-	-	-	-	-	-	-	-
Capital paid by non-controlling interest	-	-	-	-	-	-	-	-	-	-
Disposal of own shares	-	-	-	-	-	-	-	-	-	-
Dividend paid to equity holders	-	-	-	-	-	-	-	-	-	-
Total contributions by and distributions to equity holders	-	-	-	-	-	-	-	-	-	-
Balance at 31 March 2013	5,000	65,450	(19,123)	-	538	362	16,420	18,482	87,129	2,676
STATEMENT OF CASH FLOWS										
	Current Period	Prior Year	% Change							
	31-Mar-13	31-Mar-12								
	N'm	N'm								
Cash Flow from Operating Activities	3,755	4,578	-18%							
Operating Cash Flow Changes: Working Capital Changes	17,818	(6,591)	-370%							
Net Cash Generated from Operating Activities	21,573	(2,013)	-1172%							
Cash Flow from Investing Activities	(24,267)	13,652	-278%							
Cash Flow from Financing Activities	(14,793)	190	0%							
Net Increase/Decrease Cash and Cash Equivalent	(17,487)	11,829	-248%							
Cash and Cash Equivalent Beginning of the Year	76,933	30,074	156%							
Effect of exchange rate fluctuations on cash held	(25)	(8)	213%							
Cash and Cash equivalent End of the period	59,421	41,895	42%							