

NAME OF COMPANY: STANBIC IBTC HOLDINGS PLC											
DATE: 15 APRIL 2015											
PERIOD: 31 MARCH 2015											
CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME											
	CURRENT	PRIOR PERIOD									
	31-Mar-15	31-Mar-14	% Change								
	N'm	N'm									
Gross earnings	33,737	30,221	12%								
Interest income	19,716	17,019	16%								
Interest expense	(9,015)	(5,293)	70%								
Net interest income	10,701	11,726	-9%								
Credit impairment charges	(3,941)	(1,195)	230%								
Fee and commission income	9,648	9,053	7%								
Fee and commission expense	(104)	(117)	-11%								
Net fee and commission income	9,544	8,936	7%								
Trading revenue	4,228	4,101	3%								
Other revenue	145	48	202%								
Staff costs	(7,094)	(6,418)	11%								
Other operating expenses	(8,768)	(8,229)	7%								
Total expenses	(15,862)	(14,647)	8%								
Profit before tax	4,815	8,969	-46%								
Taxation	(601)	(2,072)	-71%								
Profit for the period from continuing operations	4,214	6,897	-39%								
Loss from discontinued operations (net of tax)	-	-	-								
Profit for the period	4,214	6,897	-39%								
Profit to equity holders	3,503	6,246	-44%								
Non controlling Interests	711	651	9%								
Other comprehensive Income for the period	1,388	(245)	-667%								
Total comprehensive Income for the period	5,602	6,652	-16%								
Total comprehensive Income for the period attributable to equity holders	4,876	5,999	-19%								
Total comprehensive Income for the period attributable to non- controlling Interests	726	653	11%								
Basis earnings per share (Kobo)	35.00	62.00	-44%								
Basis earnings per share (Kobo)-Continuing operations	35.00	62.00	-44%								
CONSOLIDATED STATEMENT OF FINANCIAL POSITION AS AT											
	31-Mar-15	31-Dec-14	% Change								
	N'm	N'm									
Cash and cash equivalents	189,572	143,171	32%								
Trading assets	76,977	96,345	-20%								
Pledged assets	56,895	34,172	66%								
Derivative assets	1,315	4,860	-73%								
Financial investments	118,427	204,502	-42%								
Loans and advances to banks	25,139	8,814	185%								
Loans and advances to customers	412,778	398,604	4%								
Current tax and deferred tax assets	9,689	8,457	15%								
Other assets	45,353	21,613	110%								
Property and equipment	24,535	24,004	2%								
Total assets	960,680	944,542	2%								
Trading liabilities	82,238	85,283	-4%								
Derivative liabilities	1,217	2,677	-55%								
Deposits from banks	31,688	59,121	-46%								
Deposits from customers	518,858	494,935	5%								
Other borrowings	66,778	70,151	-5%								
Current and deferred tax liabilities	11,644	9,774	19%								
Subordinated debt	23,289	22,973	1%								
Provisions and other liabilities	105,108	85,353	23%								
Total liabilities	840,797	830,267	1%								
Net assets	119,883	114,275	5%								
Non controlling interest	4,949	4,223	17%								
Equity attributable to ordinary shareholders	114,934	110,052	4%								
STATEMENT OF CHANGES IN EQUITY											
For the period ended 31 March 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	-	-	-	-	-	-	-	3,503	3,503	711	4,214
Other comprehensive income, net of tax	-	-	-	-	-	-	-	-	-	-	-
Foreign currency translation difference	-	-	-	-	-	-	-	-	-	-	-
Net changes in fair value of AFS financial instruments	-	-	-	-	1,373	-	-	-	1,373	15	1,388
Net change on revaluation of property and equipment	-	-	-	-	-	-	-	-	-	-	-
Statutory credit risk reserve	-	-	-	-	-	-	-	-	-	-	-
Transactions with equity holders, recorded directly in equity:	-	-	-	-	-	-	-	-	-	-	-
Equity-settled share-based payment transactions	-	-	-	-	-	6	-	-	6	-	6
Transfer of vested portion of equity settled share based payment to retained earnings	-	-	-	-	-	-	-	-	-	-	-
Dividend paid to equity holders	-	-	-	-	-	-	-	-	-	-	-
Balance at 31 March 2015	5,000	65,450	(19,123)	3,366	(89)	408	22,955	36,967	114,934	4,949	119,883
STATEMENT OF CASH FLOWS											
	Current Period	Prior period	% Change								
	31-Mar-15	31-Mar-14									
	N'm	N'm									
Cash flow from operating activities	5,966	10,559	-43%								
Operating cash flow changes: Working capital changes	(68,458)	962	-7216%								
Net cash generated from operating activities	(62,492)	11,521	-642%								
Cash flow from investing activities	86,083	7,531	1043%								
Cash flow from financing activities	(3,373)	16,263	-121%								
Net increase/decrease cash and cash equivalent	20,218	35,315	-43%								
Cash and cash equivalent beginning of the period	51,556	68,709	-25%								
Effect of exchange rate fluctuations on cash held	4,061	886	358%								
Cash and cash equivalent end of the period	75,835	104,910	-28%								