Stanbic IBTC Plc Audited H1 2020 2 September 2020 July '20 Inflation Rate: 12.82%

MPR: 12.5%

Q2 '20 GDP growth rate: -6.10%

Stanbic IBTC Plc			H1 2020	H1 2019	% Change
Statement of Pro			(N' million)	(N' million)	70 Change
Gross earnings	on Loss		126,570	117,374	7.83%
Interest income			55,130	60,784	-9.30%
Interest expense	1		(17,581)	(21,474)	-18.13%
Net interest inco			37,549	39,310	-4.48%
Credit Impairme			(6,404)	557	-1249.73%
Income after Credit Impairment charges		31,145	39,867	-21.88%	
Fee and commi	-		36,697	37,707	-2.68%
Fee and commission expense			(1,644)	(1,738)	-5.41%
Trading revenue	•		34,260	17,603	94.63%
Other revenue			483	1,280	-62.27%
Staff costs			(19,907)	(19,885)	0.11%
Other operating	expenses		(28,628)	(30,184)	-5.16%
Profit before inco	ome tax		52,406	44,650	17.37%
Income tax			(7,202)	(8,405)	-14.31%
Profit after tax			45,204	36,245	24.72%
Earnings per Share (in Kobo)			419	342	22.51%
	ns at 30 June 2020		30-Jun-20		
Balance Sheet o	ns at 30 June 2020		30-Jun-20	31-Dec-19	% Change
Balance Sheet a	ns at 30 June 2020		30-Jun-20 1,104,622		
Balance Sheet o	as at 30 June 2020 equivalents		30-Jun-20	31-Dec-19 456,396	% Change 142.03%
Balance Sheet a Cash and cash of Pledged Assets	as at 30 June 2020 equivalents		30-Jun-20 1,104,622 213,121	31-Dec-19 456,396 231,972	% Change 142.03% -8.13% 8.28%
Balance Sheet of Cash and cash of Pledged Assets Loans and Advo	as at 30 June 2020 equivalents		30-Jun-20 1,104,622 213,121 579,481	31-Dec-19 456,396 231,972 535,170	% Change 142.03% -8.13% 8.28% 5.96%
Balance Sheet at Cash and cash of Pledged Assets Loans and Adva Property and Eq	as at 30 June 2020 equivalents		30-Jun-20 1,104,622 213,121 579,481 29,434	31-Dec-19 456,396 231,972 535,170 27,778	% Change 142.03% -8.13% 8.28% 5.96% 75.26%
Balance Sheet at Cash and cash of Pledged Assets Loans and Advo Property and Eq Other Assets Total Assets	equivalents ances uipment		30-Jun-20 1,104,622 213,121 579,481 29,434 1,095,619	31-Dec-19 456,396 231,972 535,170 27,778 625,140	% Change 142.03% -8.13% 8.28% 5.96% 75.26% 61.06%
Balance Sheet at Cash and cash of Pledged Assets Loans and Adva Property and Eq Other Assets	equivalents ances uipment		30-Jun-20 1,104,622 213,121 579,481 29,434 1,095,619 3,022,277	31-Dec-19 456,396 231,972 535,170 27,778 625,140 1,876,456	% Change 142.03% -8.13% 8.28% 5.96% 75.26% 61.06%
Balance Sheet at Cash and cash of Pledged Assets Loans and Adva Property and Eq Other Assets Total Assets	equivalents ances uipment		30-Jun-20 1,104,622 213,121 579,481 29,434 1,095,619 3,022,277	31-Dec-19 456,396 231,972 535,170 27,778 625,140 1,876,456	% Change 142.03% -8.13% 8.28% 5.96% 75.26% 61.06% 72.71% 37.46%
Balance Sheet of Cash and cash of Pledged Assets Loans and Advoc Property and Equation Other Assets Total Assets Trading liabilities Deposits and cut	equivalents ances uipment		30-Jun-20 1,104,622 213,121 579,481 29,434 1,095,619 3,022,277 432,121 1,218,938	31-Dec-19 456,396 231,972 535,170 27,778 625,140 1,876,456 250,203 886,743	% Change 142.03% -8.13% 8.28% 5.96% 75.26% 61.06% 72.71% 37.46% -7.98%
Balance Sheet of Cash and cash of Pledged Assets Loans and Advort Property and Equation Of the Assets Total Assets Trading liabilities Deposits and cut Other Borrowing	equivalents ances uipment		30-Jun-20 1,104,622 213,121 579,481 29,434 1,095,619 3,022,277 432,121 1,218,938 84,806	31-Dec-19 456,396 231,972 535,170 27,778 625,140 1,876,456 250,203 886,743 92,165	% Change 142.03% -8.13% 8.28% 5.96% 75.26% 61.06% 72.71% 37.46% -7.98% 175.24%
Balance Sheet at Cash and cash and cash and Pledged Assets Loans and Advarsation of the Assets Total Assets Trading liabilities Deposits and cut Other Borrowing Other Liabilities	equivalents ances uipment		30-Jun-20 1,104,622 213,121 579,481 29,434 1,095,619 3,022,277 432,121 1,218,938 84,806 949,889	31-Dec-19 456,396 231,972 535,170 27,778 625,140 1,876,456 250,203 886,743 92,165 345,116	% Change 142.03% -8.13%
Balance Sheet of Cash and cash of Pledged Assets Loans and Advorsary and Equation (Control of Property and E	equivalents ances uipment		30-Jun-20 1,104,622 213,121 579,481 29,434 1,095,619 3,022,277 432,121 1,218,938 84,806 949,889 2,685,754	31-Dec-19 456,396 231,972 535,170 27,778 625,140 1,876,456 250,203 886,743 92,165 345,116 1,574,227	% Change 142.03% -8.13% 8.28% 5.96% 75.26% 61.06% 72.71% 37.46% -7.98% 175.24% 70.61%
Balance Sheet at Cash and cash and cash and Pledged Assets Loans and Advarsation of their Assets Total Assets Trading liabilities Deposits and cure Other Borrowing Other Liabilities Total Liabilities	equivalents ances uipment	Qualification Date	30-Jun-20 1,104,622 213,121 579,481 29,434 1,095,619 3,022,277 432,121 1,218,938 84,806 949,889 2,685,754	31-Dec-19 456,396 231,972 535,170 27,778 625,140 1,876,456 250,203 886,743 92,165 345,116 1,574,227 302,229	% Change 142.03% -8.13% 8.28% 5.96% 75.26% 61.06% 72.71% 37.46% -7.98% 175.24% 70.61%
Balance Sheet of Cash and cash of Pledged Assets Loans and Advorsary and Equation (Control of the Control of th	equity	Qualification Date September 15, 2020	30-Jun-20 1,104,622 213,121 579,481 29,434 1,095,619 3,022,277 432,121 1,218,938 84,806 949,889 2,685,754 336,523	31-Dec-19 456,396 231,972 535,170 27,778 625,140 1,876,456 250,203 886,743 92,165 345,116 1,574,227 Payme	% Change 142.03% -8.13% 8.28% 5.96% 75.26% 61.06% 72.71% 37.46% -7.98% 175.24% 70.61%

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