

MPR: 12.5% Q2 '20 GDP growth rate: -6.10%

Stanbic IBTC PIc			H1 2020	H1 2019	% Change
Statement of Profit or Loss		(N' million)	(N' million)		
Gross earnings			126,570	117,374	7.83%
Interest income			55,130	60,784	-9.30%
Interest expense		(17,581)	(21,474)	-18.13%	
Net interest income		37,549	39,310	-4.48%	
Credit Impairment charges			(6,404)	557	-1249.73%
Income after Credit Impairment charges			31,145	39,867	-21.88%
Fee and commission revenue			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 income 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%
	as at 30 June 2020)	30-Jun-20	31-Dec-19	% Change
Cash and cash	equivalents)	1,104,622	456,396	142.03%
Cash and cash Pledged Assets	equivalents)	1,104,622 213,121	456,396 231,972	142.03% -8.13%
Cash and cash Pledged Assets Loans and Adve	equivalents ances)	1,104,622 213,121 579,481	456,396 231,972 535,170	142.03% -8.13% 8.28%
Cash and cash Pledged Assets Loans and Adve Property and Ec	equivalents ances)	1,104,622 213,121 579,481 29,434	456,396 231,972 535,170 27,778	142.03% - <mark>8.13%</mark> 8.28% 5.96%
Cash and cash Pledged Assets Loans and Advo Property and Ec Other Assets	equivalents ances)	1,104,622 213,121 579,481 29,434 1,095,619	456,396 231,972 535,170 27,778 625,140	142.03% -8.13% 8.28% 5.96% 75.26%
Cash and cash Pledged Assets Loans and Adve Property and Ec	equivalents ances)	1,104,622 213,121 579,481 29,434	456,396 231,972 535,170 27,778	142.03% - <mark>8.13%</mark> 8.28% 5.96%
Cash and cash Pledged Assets Loans and Advo Property and Ec Other Assets Total Assets	equivalents ances quipment)	1,104,622 213,121 579,481 29,434 1,095,619 3,022,277	456,396 231,972 535,170 27,778 625,140 1,876,456	142.03% -8.13% 8.28% 5.96% 75.26% 61.06%
Cash and cash Pledged Assets Loans and Advo Property and Ec Other Assets Total Assets Trading liabilitie	equivalents ances quipment s)	1,104,622 213,121 579,481 29,434 1,095,619 3,022,277 432,121	456,396 231,972 535,170 27,778 625,140 1,876,456 250,203	142.03% -8.13% 8.28% 5.96% 75.26% 61.06% 72.71%
Cash and cash Pledged Assets Loans and Adva Property and Ea Other Assets Total Assets Trading liabilitie Deposits and ca	equivalents ances quipment s urrent accounts)	1,104,622 213,121 579,481 29,434 1,095,619 3,022,277 432,121 1,218,938	456,396 231,972 535,170 27,778 625,140 1,876,456 250,203 886,743	142.03% -8.13% 8.28% 5.96% 75.26% 61.06% 72.71% 37.46%
Cash and cash Pledged Assets Loans and Adve Property and Ec Other Assets Total Assets Trading liabilitie Deposits and cu Other Borrowing	equivalents ances quipment s urrent accounts)	1,104,622 213,121 579,481 29,434 1,095,619 3,022,277 432,121 1,218,938 84,806	456,396 231,972 535,170 27,778 625,140 1,876,456 250,203 886,743 92,165	142.03% -8.13% 8.28% 5.96% 75.26% 61.06% 72.71% 37.46% -7.98%
Cash and cash Pledged Assets Loans and Adva Property and Ea Other Assets Total Assets Trading liabilitie Deposits and ca Other Borrowing Other Liabilities	equivalents ances quipment s urrent accounts)	1,104,622 213,121 579,481 29,434 1,095,619 3,022,277 432,121 1,218,938 84,806 949,889	456,396 231,972 535,170 27,778 625,140 1,876,456 250,203 886,743 92,165 345,116	142.03% -8.13% 8.28% 5.96% 75.26% 61.06% 72.71% 37.46% -7.98% 175.24%
Cash and cash Pledged Assets Loans and Adve Property and Ec Other Assets Total Assets Trading liabilitie Deposits and cu Other Borrowing	equivalents ances quipment s urrent accounts)	1,104,622 213,121 579,481 29,434 1,095,619 3,022,277 432,121 1,218,938 84,806	456,396 231,972 535,170 27,778 625,140 1,876,456 250,203 886,743 92,165	142.03% -8.13% 8.28% 5.96% 75.26% 61.06% 72.71% 37.46% -7.98%
Cash and cash Pledged Assets Loans and Adva Property and Ea Other Assets Total Assets Trading liabilitie Deposits and ca Other Borrowing Other Liabilities	equivalents ances quipment s urrent accounts gs)	1,104,622 213,121 579,481 29,434 1,095,619 3,022,277 432,121 1,218,938 84,806 949,889	456,396 231,972 535,170 27,778 625,140 1,876,456 250,203 886,743 92,165 345,116	142.03% -8.13% 8.28% 5.96% 75.26% 61.06% 72.71% 37.46% -7.98% 175.24%
Cash and cash Pledged Assets Loans and Adva Property and Ed Other Assets Total Assets Trading liabilitie Deposits and cu Other Borrowing Other Liabilities Total Liabilities	equivalents ances quipment s urrent accounts gs		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	456,396 231,972 535,170 27,778 625,140 1,876,456 250,203 886,743 92,165 345,116 1,574,227	142.03% -8.13% 8.28% 5.96% 75.26% 61.06% 72.71% 37.46% -7.98% 175.24% 70.61%
Cash and cash Pledged Assets Loans and Advo Property and Ec Other Assets Total Assets Trading liabilitie Deposits and cu Other Borrowing Other Liabilities Total Liabilities	equivalents ances quipment s urrent accounts gs) Qualification Date	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	456,396 231,972 535,170 27,778 625,140 1,876,456 250,203 886,743 92,165 345,116 1,574,227	142.03% -8.13% 8.28% 5.96% 75.26% 61.06% 72.71% 37.46% -7.98% 175.24% 70.61% 11.35%
Cash and cash Pledged Assets Loans and Adva Property and Ed Other Assets Total Assets Trading liabilitie Deposits and cu Other Borrowing Other Liabilities Total Liabilities Total shareholders'	equivalents ances quipment s urrent accounts gs equity		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	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	142.03% -8.13% 8.28% 5.96% 75.26% 61.06% 72.71% 37.46% -7.98% 175.24% 70.61% 11.35%

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