



Stanbic IBTC Q1 2021 26 April 2021

MPR: 11.5%
Mar'21 Inflation Rate: 18.2%
Q4 '20 GDP growth rate: 0.11%

Stanbic IBTC Plc

Statement of Profit or Loss

Gross earnings

Interest income

Interest expense

Net interest income

Credit Impairment charges/gains

Income after Credit Impairment charges

Fee and commission revenue

Fee and commission expense

Trading revenue

Other revenue

Staff costs

Other operating expenses

Profit before income tax

Income tax

Profit after tax

Earnings per Share (in Kobo)

Q1 2021 (N' million)	Q1 2020 (N' million)	% Change
45,726	61,418	-25.55%
21,014	27,459	-23.47%
(5,154)	(8,942)	-42.36%
15,860	18,517	-14.35%
155	(1,967)	-107.88%
16,015	16,550	-3.23%
22,441	19,228	16.71%
(1,629)	(1,320)	23.41%
3,223	14,417	-77.64%
(952)	314	
(9,480)	(9,914)	-4.38%
(17,476)	(14,862)	17.59%
12,142	24,413	-50.26%
(886)	(3,812)	-76.76%
11,256	20,601	-45.36%
96	191	-49.74%

Balance Sheet as at 31 March 2021

Cash and cash equivalents

Pledged Assets

Loans and Advances

Property and Equipment

Other Assets

Total Assets

Trading liabilities

Deposits and current accounts

Other Borrowings

Other Liabilities

Total Liabilities

Total shareholders' equity

651,281	627,111	3.85%
168,971	170,678	-1.00%
737,044	632,967	16.44%
30,663	30,728	-0.21%
981,495	1,024,822	-4.23%
2,569,454	2,486,306	3.34%
256,031	188,500	35.83%
1,310,165	1,325,566	-1.16%
98,445	112,031	-12.13%
521,286	481,608	8.24%
2,185,927	2,107,705	3.71%
383,527	378,601	1.30%

Corporate Actions

Interim Dividend

Bonus

Qualification Date

Closure Date

Payment Date

N/A

N/A

N/A

N/A

N/A

Source: Company Financials, Cowry Research

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