



Stanbic IBTC Plc FY 2025 4 February, 2026

MPR: 27.00%

Dec' 25 Inflation Rate: 15.15%

Q3 2025 Real GDP: 3.98%

STANBIC IBTC PLC	FY 2025	FY 2024	% change
Statement of Profit or Loss	(N'Mn)	(N'Mn)	
Gross earnings	881,504	547,485	61.01%
Interest income	787,052	566,462	38.94%
Interest expense	(202,044)	(156,011)	29.51%
Net interest income	585,008	410,451	42.53%
Fee and commission income	257,772	186,417	38.28%
Fee and commission expense	(27,617)	(16,022)	72.37%
Net fee and commission	230,155	170,395	35.07%
Income from life insurance activities	(4,734)	(2,265)	109.01%
Net trading income	76,952	57,568	33.67%
Other Revenue	8,343	10,695	21.99%
Operating Income	895,724	646,844	38.48%
Net impairment write-back/(loss) on financial assets	(14,220)	(99,359)	85.69%
Income after credit impairment charges	881,504	547,485	61.01%
Staff expenses	(113,426)	(86,681)	30.85%
Other operating expenses	(216,321)	(157,008)	37.78%
Operating expenses	(329,747)	(243,689)	35.31%
Loss/Profit before tax	551,757	303,796	81.62%
Income tax	(170,961)	(78,485)	117.83%
Loss/Profit after tax	380,796	225,311	69.01%
Basic Earnings per Share (in Naira)	23.68	17.10	38.48%
Balance Sheet as at Dec 31, 2025	31-Dec-2025	31-Dec-2024	
Cash and bank balances	1,765,080	2,245,312	21.39%
Loans and advances	3,841,749	2,400,232	60.06%
Financial Investments	1,485,571	1,085,256	36.89%
Trading assets	862,164	591,532	45.75%
Property Plant and Equipment	123,569	99,615	24.05%
Other Assets	542,123	490,145	10.60%
Total Assets	8,620,256	6,912,092	24.71%
Depositors Funds	4,781,555	3,273,656	46.06%
Borrowings	885,982	530,286	67.08%
Current Income tax liabilities	176,686	64,982	171.90%
Derivative liabilities	14,881	61,850	75.94%
Trading Liabilities	588,704	1,248,905	52.86%
Other liabilities	1,048,545	1,061,765	1.25%
Total Liabilities	7,496,353	6,241,444	20.11%
Total shareholders' equity	1,123,903	670,648	67.58%

Financial Statistics

Share price	₦118.00
52 Week H/L	N126.25/N59
Shares Outs (Bn)	15.9
Market Cap (Bn)	1876.4

Key Ratios

	FY 25	FY 24
Price-to-Earnings (P/E) Ratio	4.65x	3.37x
Price-to-Book (P/B) Ratio	1.56x	1.11x
Earnings Yield	21.5%	29.7%
Return on Equity (ROE)	33.5%	33.0%
Return on Assets (ROA)	4.4%	3.2%
Cost of Funds	4.1%	4.7%
Net Interest Margin (NIM)	24.7%	25.4%
Cost to Income	36.8%	37.7%
Loan-to-Deposit Ratio (LDR)	18.5%	16.2%
Loan Loss Provision Ratio	1.6%	18.7%

Corporate Actions

Interim Dividend	N/A
Bonus	N/A
Qualification Date	N/A
Closure Date	N/A
Payment Date	N/A
AGM Date	N/A