



Summary consolidated statement of financial position

	Unaudited 30 June 2019 Shs'000	Audited 31 Dec 2018 Shs'000	Unaudited 30 June 2018 Shs'000
Assets			
Cash and balances with Central Bank of Kenya	18,261,825	22,061,875	12,568,304
Financial investments	94,098,765	72,260,408	91,541,460
Derivative assets	2,036,849	1,515,466	1,809,449
Loans and advances to banks and customers	177,084,261	174,984,710	154,034,135
Other assets and prepayments	4,373,347	3,727,559	2,863,697
Other investments	17,500	17,500	17,500
Property and equipment	3,259,326	2,186,370	2,221,613
Prepaid operating lease	46,517	47,994	49,471
Other intangible assets	1,183,964	1,250,731	1,213,495
Current income tax	-	-	2,311
Deferred income tax	3,597,725	3,167,882	3,109,782
Intangible assets - goodwill	9,349,759	9,349,759	9,349,759
Total assets	313,309,838	290,570,254	278,780,976
Equity and liabilities			
Liabilities			
Derivative liabilities	2,478,335	1,881,658	2,322,642
Trading liabilities	4,711,059	10,040,568	3,804,454
Deposits from banks and customers	237,983,996	219,493,914	215,772,057
Borrowings	9,184,892	7,064,013	7,031,989
Other liabilities and accrued expenses	10,418,555	6,426,698	6,593,396
Current income tax	1,704,084	1,039,983	1,046,805
Total liabilities	266,480,921	245,946,834	236,571,343
Equity			
Ordinary share capital	1,976,608	1,976,608	1,976,608
Ordinary share premium	16,897,389	16,897,389	16,897,389
Revenue and other reserves	27,954,920	25,749,423	23,335,636
Total equity	46,828,917	44,623,420	42,209,633
Total equity and liabilities	313,309,838	290,570,254	278,780,976

Summary consolidated income statement

	Unaudited 30 June 2019 Shs'000	Audited 31 Dec 2018 Shs'000	Unaudited 30 June 2018 Shs'000
Net interest income	6,702,229	12,129,645	5,608,193
Non-interest revenue	6,135,202	9,964,720	5,569,913
Total income	12,837,431	22,094,365	11,178,106
Credit impairment losses	(1,234,920)	(2,064,462)	(253,269)
Income after credit impairment losses	11,602,511	20,029,903	10,924,837
Total operating expenses	(6,041,793)	(11,082,146)	(5,730,355)
Profit before taxation	5,560,718	8,947,757	5,194,482
Income tax expense	(1,497,690)	(2,670,591)	(1,642,146)
Profit for the period	4,063,028	6,277,166	3,552,336

Summary consolidated statement of other comprehensive income

	Unaudited 30 June 2019 Shs'000	Audited 31 Dec 2018 Shs'000	Unaudited 30 June 2018 Shs'000
Profit for the period	4,063,028	6,277,166	3,552,336
Other comprehensive income			
Foreign currency translation differences for foreign operations	(30,290)	(270,472)	(15,519)
Fair value changes on FVOCI financial assets, net of tax	69,862	(320,469)	(266,927)
Net gain on financial assets measured at FVOCI	(188)	(891)	-
Other comprehensive income, net of tax	39,384	(591,832)	(282,446)
Total comprehensive income	4,102,412	5,685,334	3,269,890

Earnings per share basic and diluted (in Shs):	10.28	15.88	8.99
Dividend per share (in Shs):	1.25	5.80	2.25

Summary consolidated statement of changes in equity

	Share capital Shs '000	Share premium Shs '000	Revenue and other reserves Shs '000	Proposed Dividend Shs '000	Total Shs '000
At 1 January 2019	1,976,608	16,897,389	24,346,031	1,403,392	44,623,420
Profit for the period	-	-	4,063,028	-	4,063,028
Other comprehensive income	-	-	39,384	-	39,384
2018 final dividend paid	-	-	-	(1,403,392)	(1,403,392)
2019 interim dividend	-	-	(494,152)	-	(492,152)
Share based payment reserve	-	-	629	-	629
At 30 June 2019	1,976,608	16,897,389	27,954,920	-	46,828,917

Summary consolidated statement of cash flows

	Unaudited 30 June 2019 Shs'000	Audited 31 Dec 2018 Shs'000	Unaudited 30 June 2018 Shs'000
Cash flows generated from operating activities	6,094,681	9,959,878	4,439,326
Income tax paid	(1,280,455)	(1,577,646)	(544,535)
Net cash generated from operating activities before changes in operating assets	4,814,226	8,382,232	3,894,791
Changes in operating assets and liabilities	(13,502,484)	44,738,195	15,946,925
Net cash (used in)/ generated from operating activities	(8,688,258)	53,120,427	19,841,716
Cash flows generated from/(used in) investing activities	467,738	(18,257,543)	(174,147)
Cash flows generated from financing activities	223,335	604,009	571,986
Net (decrease)/ increase in cash and cash equivalents	(7,997,185)	35,466,893	20,239,555
Currency translation differences	(80,450)	(282,950)	(163,274)
Cash and cash equivalents at 1 January	61,040,397	25,856,454	25,856,454
Cash and cash equivalents at period end	52,962,762	61,040,397	45,932,735

The above financial statements are extracts from the records of the Group. They were approved by the Board of Directors on 7 August 2019 and signed on its behalf by:-

K. Mbathi
Chairman

G. Brackenridge
Chief Executive

D. Kombo
Director

L. N. Mbindyo
Company Secretary

PUBLIC NOTICE

Notice to Shareholders Interim Dividend

The Directors of Stanbic Holdings Plc (the "Company") have resolved to declare an Interim Dividend of Kenya Shillings one and twenty five cents (KShs 1.25) for each ordinary share of KShs 5 on the issued and paid up share capital of the Company (the "Interim Dividend"). For the purposes of calculation of the Interim Dividend and determination of the shareholders of the Company entitled to receipt thereof, the Interim Dividend will be payable to the members of the Company registered on the share register of the Company (the "Share Register") on the closure date, Monday 9 September, 2019. The payment of the Interim Dividend to the members (subject to withholding tax where applicable) will be paid on or about Friday 27 September, 2019.

Share registrar

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Main Office Tel. line: +254 709 170 000 / +254 735 565 666
Email: info@image.co.ke
Website: www.image.co.ke

Date: Tuesday, 7 August 2019

By Order of the Board

Signed: Company Secretary