

	A	D
		PB&T February 19, 2016 (Cumulative)
1	APPENDIX 1	
2	Statement of Financial Position	
3	Assets	
4	Cash and cash equivalents	53,957,682
5	Investment securities	14,350,278
6	Loans to Customers - net	22,320,595
7	Interest receivable	
8	Other assets and receivables	(12,296)
11	Investments in subsidiaries, associates and joint venture	
12	Inventory- Property held for sale	5,329,800
13	Property, plant and equipment, net	2,019
14	Software, net	15,963
15	Due from related parties	
16	Asset held-in-trust	
17		95,964,042
18		
19	Liabilities and Shareholders' Equity	
20		
21	Liabilities	
22	Deposits from customers	100,072,559
23	Short term debt	
24	Interest payable	
25	Dividend Payable	
26	Loans from related party	
27	Due to related parties	-
28	Benefits owed to pension	
29	Other liabilities	1,293,021
30		101,365,579
31	Shareholders' equity	
32	Share Capital and share premium	11,350,000
33	Statutory and Other Reserve	16,318
34	Revaluation surplus	
35	Unrealised Gain on Investments	
36	Retained Earnings - Unappropriated	(16,767,855)
37	Retained Earnings - Appropriated	
38	Minority Interest	
39		(5,401,537)
40		95,964,042
41	<i>checking</i>	-
42		

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		PB&T February 19, 2016 (Cumulative)
1	APPENDIX 1	
43	Statement of Comprehensive Income	
44		
45	Interest and Similar Income	
46	Loans to Customers	508,071
47	Placements with Banks	428,472
48	Dividend income from available for sale equity securities	-
49	Securities	80,187
50		1,016,731
51		
52		
53	Interest and similar expenses	
54	Savings	(61,887)
55	Time	(267,916)
56	Other	-
57		(329,803)
58		
59	Net interest income	686,927
60		
61	Fees, charges and commissions	30,147
62	Foreign exchange gain	(2,092)
63	Dividend Income received from subsidiaries and associates	
64		
65	Net interest fee, commission and other income	714,982
66		
67	Expenses	
68	General and administrative expenses	(352,626)
69	Personnel expenses	(106,860)
70	Occupancy costs	(4,435)
71	NCDS expenses	(51,752)
72	Public relations	(783)
73	Supplies	-
74	Professional fees and legal fees	(81,179)
75	Repairs and maintenance	(95,809)
76	Insurance	-
77	Communication	(1,030)
78	Miscellaneous expense	
79	Debit card loss	
80	Bond issue expenses	
81	Other bad debt expense	
82	Other expenses	(10,779)

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83		
84	Loan impairment charges	341,371
85	Impairment of Investments	-
86	Correspondent Bank charges	(153)
87	Depreciation	(116)
88	Directors fees and expenses	-
89	Impairment loss on land	
90	Amortisation	(1,651)
91	Realised loss on sale of investment securities	
92		
93	Total expenses	(13,176)
94		
95	Operating (loss)/profit	701,806
96		
97	Gain on sale of land and buildings	
98		
99	Share of profit of associates and joint ventures accounted for using the equity method	
100	Gain on joint venture	
101	Share of associate company profit	
102		
103		
104	Operating profit for the year	701,806
105	Tax on assets	-
106		
107	Net profit for the year	701,806
108		
109		
110	Profit for the year from continuing operations	701,806
111	Profit for the year from discontinued operations	-
112	Profit for the year	701,806
113		
114	Other comprehensive income:	
115	Gain on joint venture	
116	Share of associate company profit	
117	Net unrealised loss on investments	
121		
122	Other comprehensive income for the year	-
123		
124	Total comprehensive income for the year	701,806
125		
126	Total comprehensive income attributable to:	
127	Attributable to the group	
128	Profit for the year from continuing operations	701,806
129	Profit for the year from discontinued operations	-
130		701,806
131	Non-controlling interest	
132		701,806

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		PB&T February 19, 2016 (Cumulative)
1	APPENDIX 1	
133		
134		
	Notes to Statement of Financial Position	
135		
136		
137	1. Cash and Cash Equivalents	
138	Cash on Hand	30,095
140	Accounts with other Banks and Financial institutions	53,927,587
141	Total Cash and Cash Equivalents	53,957,682
142		-
143		
144	2. Investment in Securities	
145	Available for Sale Equity Securities	-
146	Government Bonds	-
147	Corporate Bonds	-
148	Treasury Bills	4,947,537
149	Certificates of Deposits	9,295,680
150	Total Investment Securites (Principal)	14,243,217
151	Interest Receivable on Investment Securities	57,463
152	Interest Receivable on Certificates of Deposits	49,598
153	Total Investment Securites (Principal plus interest)	14,350,278
154		-
155		
156	3. Loans to Customers	
157	Real Estate Loans	1,657,922
158	Personal Loans	2,090,781
159	Commercial Loans	5,858,768
160	Tourism Loans	1,049,268
161	Non-Productive Loans and advances	16,117,025
162	Overdrafts	173,666
163		26,947,430
164	Judgement Debt	10,926,932
166	Allowance for Impairment	(21,360,533)
167		16,513,830
168	Interest receivable on active loans and advances	133,597
169	Interest receivable on non-productive loans and advances	5,673,169
170		22,320,595
171		-
172		

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1	APPENDIX 1	
173	4. Other Assets	
174	Items in transit	-
175	Other Receivables	45,897
176		45,897
177	Provision for Impaired Assets	(105,982)
178	Other Financial Assets	(60,085)
179	Prepaid Employee Benefit	-
180	Other prepaid expenses	32,373
181	Stationery stock	15,417
182	Total other assets	(12,296)
183		-
193		
194	6. Deposits from Customers	
195	Demand	23,591,088
196	Savings	27,983,332
197	Time	48,299,350
198		99,873,771
199	Interest Payable	198,788
200		100,072,559
201		-
202		
211	8. Other Liabilities and Accrued expenses	
212	Items in transit	240,207
213	Retirement benefit obligation	-
214	Cashier's cheques payable	54,426
215	Accrued expenses	13,165
216	Director's gratuity	-
217	Other liabilities	672,809
218	Credit card payable	-
219	Total financial liabilities and accrued expenses	980,607
220	Unearned fees closing costs	312,413
221	Fair value adjustment-staff loans	-
222	Total other liabilities and accrued expenses	1,293,021
223		-

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1	APPENDIX 1	
224		
225	9. Reserve Funds	
226	Statutory Reserve	-
227	Reserve for Loan Losses	-
228	IAS 39 Interest Reserved	16,318
229		16,318
230		
236		
237	Share Capital	11,350,000
238	Statutory Reserve	-
239	Retained Earnings	(16,767,855)
240	Tier 1 Capital	(5,417,855)
241		
242		
243	Reserve for Loan Losses	-
244	ECCB IAS 39 Interest Reserve Non-Accrual Loans	16,318
245	Unrealised Gains on Investments Securities	-
246	Tier 2 Capital	16,318
247		
255		
256	Prepared By:	
257		
258	Checked By:	
259		
260	Reviewed By:	
261		