

# Financial Performance Measurement For Banks

## APPENDIX B

Place the cursor over cells with red triangles to read comments.

<b>Bank Name</b>	<b>Year End</b>

*Amounts in: N'000 except EPS and Market Share Price*

### Balance Sheet Information

	1ST HALF	2ND HALF	TOTAL	ANNUAL REPORT	VARIANCE	CS%1ST HF	CS%2ND HF
<b>ASSETS</b>							
Cash and short term funds	0	0	0	0	0	-	-
Placements/Due from other banks	0	0	0	0	0	-	-
Treasury bills and other bills	0	0	0	0	0	-	-
Investment securities	0	0	0	0	0	-	-
Loans and advances	0	0	0	0	0	-	-
Advances under finance lease	0	0	0	0	0	-	-
Other current assets/facilities	0	0	0	0	0	-	-
Deferred tax assets	0	0	0	0	0	-	-
Other assets	0	0	0	0	0	-	-
Goodwill	0	0	0	0	0	-	-
Equipment under lease	0	0	0	0	0	-	-
Fixed Assets	0	0	0	0	0	-	-
<b>TOTAL ASSETS</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00%</b>	<b>0.00%</b>
<b>LIABILITIES</b>							
Deposits	0	0	0	0	0	-	-
Due to other banks	0	0	0	0	0	-	-
Current tax	0	0	0	0	0	-	-
Dividend payable	0	0	0	0	0	-	-
Other liabilities	0	0	0	0	0	-	-
Deferred tax	0	0	0	0	0	-	-
Long term loan	0	0	0	0	0	-	-
Retirement benefit obligations/Funds under management	0	0	0	0	0	-	-
<b>TOTAL LIABILITIES</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>-</b>	<b>-</b>
<b>NET ASSETS</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>-</b>	<b>-</b>
<b>CAPITAL AND RESERVES</b>							
<b>Authorised Share Capital</b>							
Ordinary Share capital	0	0	0	0	0	-	-
Preference Share Capital	0	0	0	0	0	-	-
Share Premium	0	0	0	0	0	-	-
Other reserves	0	0	0	0	0	-	-
Statutory reserves	0	0	0	0	0	-	-
Reserve for SMIES	0	0	0	0	0	-	-
Revaluation reserves	0	0	0	0	0	-	-
Retained Earnings	0	0	0	0	0	-	-
<b>SHAREHOLDERS FUND</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>-</b>	<b>-</b>
Minority Interest	0	0	0	0	0	-	-
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00%</b>	<b>0.00%</b>
ACCEPTANCES AND GUARANTEES	0	0	3	4	-1	-	-
<b>Net working capital</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>-</b>	<b>-</b>

### Income Statement Information

<b>Gross Earnings</b>	0	0	0	0	0	<b>0.00%</b>	<b>0.00%</b>
Interest & discount income	0	0	0	0	0	-	-
Less Interest expense	0	0	0	0	0	-	-
<b>Net interest income</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>-</b>	<b>-</b>
Lease finance income	0	0	0	0	0	-	-
Fees for services rendered	0	0	0	0	0	-	-

Foreign exchange income	0	0	0	0	0	-	-
Commission income	0	0	0	0	0	-	-
Income from investments	0	0	0	0	0	-	-
Profit on disposals of fixed assets	0	0	0	0	0	-	-
Other income	0	0	0	0	0	-	-
Less Commission paid	0	0	0	0	0	-	-
<b>Operating income</b>	0	0	0	0	0	-	-
Operating expenses			0	0	0	-	-
Impairment for loan losses			0	0	0	-	-
Provision for losses on other assets	0		0	0	0	-	-
Provision for doubtful investments			0	0	0	-	-
Foreign exchange (losses)/gains			0	0	0	-	-
<b>Profit on ordinary activities before exceptional items</b>	0	0	0	0	0	-	-
impairment of goodwill	0	0	0	0	0	-	-
Exceptional items	0	0	0	0	0	-	-
<b>Profit on ordinary activities before tax</b>	0	0	0	0	0	-	-
Taxation			0	0	0	-	-
<b>Profit after tax before extraordinary activities</b>	0	0	0	0	0	-	-
Extraordinary activities			0	0	0	-	-
<b>Profit after tax extraordinary activities</b>	0	0	0	0	0	-	-
<b>Appropriation</b>							
Transfer to statutory reserve	0	0	0	0	0		
Transfer to SMIES reserve	0	0	0	0	0		
Proposed Dividends	0	0	0	0	0		
Transfer to general reserves	0	0	0	0	0		
<b>EPS in kobo (Actual)</b>	0	0	0	0	0		
<b>DPS in kobo (Actual)</b>	0	0	0	0	0		
<b>EPS in kobo (Adjusted)</b>	0	0	0	0	0		
<b>DPS in kobo (Adjusted)</b>	0	0	0	0	0		
<b>MPPS in kobo(as at balance sheet date)</b>	0	0	0	0	0.00		

### Cash Flow Statement Information

Net Cash Flow from Operating Activities			0	
Net cash flow from investing activities			0	
Net Cash flow from Financing Activities			0	
Cash and Cash equivalents for the year	0	0	0	0
Cash and Cash equivalents at the beginning			0	
Cash and Cash equivalents at the end	0	0	0	0

### Notes to the accounts information

Classified Loans/non performing loans		
Gross loans and advances		
Number of ordinary shares ranking for dividend		

## Financial Analysis

	1ST HALF	2ND HALF	CHANGE %
<b>Liquidity Ratios</b>			
Loans and advances/total assets	0.00	0.00	0.0%
Cash and bank balances/total assets	0.00	0.00	0.0%
Loans and advances/total deposits	0.00	0.00	0.0%
<b>Profitability Ratios</b>			
Pre-tax profit margin	0.00	0.00	0.0%
Return on Total Assets	0.00	0.00	0.0%
Return on Equity (ROE)	0.00	0.00	0.0%
Interest income/loans and advances	0.00	0.00	0.0%
Interest expense/total deposit	0.00	0.00	0.0%
Operating expenses/total revenue	0.00	0.00	0.0%
Non interest income/total revenue	#DIV/0!	#DIV/0!	#DIV/0!
Net interest margin	0.00	0.00	0.0%
<b>Capital Structure and Gearing</b>			
Equity/total assets	0.00	0.00	0.0%
Equity/loans and advances	0.00	0.00	0.0%
Fixed assets/equity	0.00	0.00	0.0%
<b>Efficiency ratios</b>			
Interest income to Fixed Assets	0.00	0.00	0.0%
Asset Turnover	0.00	0.00	0.0%
Interest Expenses to Total Expenses	0.00	0.00	0.0%
<b>Market Indices</b>			
Price/Earnings Ratio	0.00	0.00	0.0%
Net assets per share	0.00	0.00	0.0%
Dividend pay out ratio	0.00	0.00	0.0%
Dividend cover	0.00	0.00	0.0%
Earnings Yield	0.00	0.00	0.0%
Dividend Yield	0.00	0.00	0.0%