



Financial Performance Measurement For Banks

APPENDIX B

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

Bank Name

Year End

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

Balance Sheet Information

	2006	2005	Change (%)	CS % 200-	CS % 200-	Difference	Comment
ASSETS							
Cash and short term funds			0.0%	-	-	0.00%	
Placements/Due from other banks			0.0%	-	-	0.00%	
Treasury bills and other bills			0.0%	-	-	0.00%	
Investment securities			0.0%	-	-	0.00%	
Loans and advances			0.0%	-	-	0.00%	
Advances under finance lease			0.0%	-	-	0.00%	
Other current assets/facilities			0.0%	-	-	0.00%	
Deferred tax assets			0.0%	-	-	0.00%	
Other assets			0.0%	-	-	0.00%	
Goodwill			0.0%	-	-	0.00%	
Equipment under lease			0.0%	-	-	0.00%	
Fixed Assets			0.0%	=	=	0.00%	
TOTAL ASSETS			0.0%	0.00%	0.00%		
LIABILITIES							
Deposits			0.0%	-	-	0.00%	
Due to other banks			0.0%	-	-	0.00%	
Current tax			0.0%	-	-	0.00%	
Dividend payable			0.0%	-	-	0.00%	
Other liabilities			0.0%	-	-	0.00%	
Deferred tax			0.0%	-	-	0.00%	
Long term loan			0.0%	-	-	0.00%	
Retirement benefit obligations/Funds under management			0.0%	-	-	0.00%	
TOTAL LIABILITIES			0.0%	-	-	0.00%	
NET ASSETS							
CAPITAL AND RESERVES							
Authorised Share Capital							
Ordinary Share capital			0.0%	-	-	0.00%	
Preference Share Capital			0.0%	-	-	0.00%	
Share Premium			0.0%	-	-	0.00%	
Other reserves			0.0%	-	-	0.00%	
Statutory reserves			0.0%	-	-	0.00%	
Reserve for SMIES			0.0%	-	-	0.00%	
Revaluation reserves			0.0%	-	-	0.00%	
Retained Earnings			0.0%	-	-	0.00%	
SHAREHOLDERS FUND			0.0%	-	-	0.00%	
Minority Interest			0.0%	=	=	0.00%	
TOTAL LIABILITIES AND EQUITY			0.0%	0.00%	0.00%		
ACCEPTANCES AND GUARANTEES			0.0%				
Net working capital			0.0%				

Income Statement Information

Change (%) CS % 200- CS% 200- Difference

Ratio Analysis: for APPENDIX B

Gross Earnings						
Interest & discount income			0.0%	<u>100.00%</u>	<u>100.00%</u>	
Less Interest expense			0.0%	-	-	0.00%
Net interest income			0.0%	-	-	0.00%
Lease finance income			0.0%	-	-	0.00%
Fees for services rendered			0.0%	-	-	0.00%
Foreign exchange income			0.0%	-	-	0.00%
Commission income			0.0%	-	-	0.00%
Income from investments			0.0%	-	-	0.00%
Profit on disposals of fixed assets			0.0%	-	-	0.00%
Other income			0.0%	-	-	0.00%
Less Commission paid			0.0%	-	-	0.00%
Operating income			0.0%	-	-	0.00%
Operating expenses			0.0%	-	-	0.00%
Impairment for loan losses			0.0%	-	-	0.00%
Provision for losses on other assets			0.0%	-	-	0.00%
Provision for doubtful investments			0.0%	-	-	0.00%
Foreign exchange (losses)/gains			0.0%	-	-	0.00%
Profit on ordinary activities before exceptional items			0.0%	-	-	0.00%
impairment of goodwill			0.0%	-	-	0.00%
Exceptional items			0.0%	-	-	0.00%
Profit on ordinary activities before tax			0.0%	-	-	0.00%
Taxation			0.0%	-	-	0.00%
Profit after tax before extraordinary activities			0.0%	-	-	0.00%
Extraordinary activities			0.0%	-	-	0.00%
Profit after tax extraordinary activities			0.0%	-	-	0.00%
Appropriation						
Transfer to statutory reserve			0.0%			
Transfer to SMIES reserve			0.0%			
Proposed Dividends			0.0%			
Transfer to general reserves			0.0%			
EPS in kobo (Actual)			0.0%			
DPS in kobo (Actual)			0.0%			
EPS in kobo (Adjusted)			0.0%			
DPS in kobo (Adjusted)			0.0%			
MPPS in kobo(as at balance sheet date)			0.0%			

Cash Flow Statement Information

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

Notes to the accounts information

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

Liquidity Ratios

Loans and advances/total assets		
Cash and bank balances/total assets		
Loans and advances/total deposits		

Profitability Ratios

Pre-tax profit margin		
Return on Total Assets		
Return on Equity (ROE)		
Interest income/loans and advances		
Interest expense/total deposit		
Operating expenses/total revenue		
Non interest income/total revenue		
Net interest margin		

Capital Structure and Gearing

Equity/total assets		
Equity/loans and advances		
Fixed assets/equity		

Efficiency ratios

Interest income to Fixed Assets		
Asset Turnover		
Interest Expenses to Total Expenses		

Market Indices

Price/Earnings Ratio		
Net assets per share		
Dividend pay out ratio		
Dividend cover		
Earnings Yeild		
Dividend Yeild		