APPENDIX 1 2 Statement of Financial Position 3 Assets 4 Cash and cash equivalents 5 Investment securities 14,350,278 6 Loans to Customers - net 22,320,595 7 Interest receivable (12,296 11 Inventory- Property held for sale 5,329,800 13 Property, plant and equipment, net 2,019 15,963 15 Due from related parties 16 Asset held-in-trust 17 19 19 Liabilities 19 Liabilities 10,072,559 100,072,559		A	D
2 Statement of Financial Position 3 Assets 4 Cash and cash equivalents 5 Investment securities 6 Loans to Customers - net 7 Interest receivable 8 Other assets and receivables 11 Investments in subsidiaries, associates and joint venture 12 Inventory- Property held for sale 13 Property, plant and equipment, net 14 Software, net 15 Due from related parties 16 Asset held-in-trust 17 95,964,042 18 95,964,042 19 Liabilities 10 Liabilities 20 Deposits from customers 21 Short term debt 22 Interest payable 25 Dividend Payable 26 Loans from related party 27 Due to related parties 28 Benefits owed to pension 29 Other liabilities 20 Other liabilities 31 Share Capital and share premium 32 Share Capital and share premium 33 Statutory and Other Reserve 34 Revaluation surplus 35 Unrealised Gain on Investments 36 Retained Earnings - Unappropriated 37 Retained Earnings - Appropriated 38 Minority Interest 39 (5,401,537) 40 95,964,042			PB&T February 19, 2016 (Cumulative)
Assets Cash and cash equivalents 53,957,682	1	APPENDIX 1	
4 Cash and cash equivalents 5 Investment securities 6 Loans to Customers - net 7 Interest receivable 8 Other assets and receivables 11 Investments in subsidiaries, associates and joint venture 12 Inventory- Property held for sale 13 Property, plant and equipment, net 14 Software, net 15 Due from related parties 16 Asset held-in-trust 17 18 19 Liabilities 19 Liabilities 20 Deposits from customers 21 Short term debt 22 Interest payable 23 Short term debt 24 Interest payable 25 Dividend Payable 26 Loans from related parties 28 Benefits owed to pension 29 Other liabilities 30 Share Capital and share premium 31 Share Capital and share premium 32 Share Capital and share premium 33 Statutory and Other Reserve 34 Revaluation surplus 35 Unrealised Gain on Investments 36 Retained Earnings - Unappropriated 37 Retained Earnings - Unappropriated 38 Minority Interest 39 (5,401,537) 40 (12,296) 22,320,595 22,320,596 23,320,596 24,042 24	2	Statement of Financial Position	-
Investment securities	3	Assets	
6 Loans to Customers - net 7 Interest receivable 8 Other assets and receivables 11 Inventory- Property held for sale 12 Inventory- Property held for sale 13 Property, plant and equipment, net 14 Software, net 15 Due from related parties 16 Asset held-in-trust 17 18 19 Liabilities and Shareholders' Equity 20 Liabilities 21 Deposits from customers 22 Deposits from customers 23 Short term debt 24 Interest payable 25 Dividend Payable 26 Loans from related parties 28 Benefits owed to pension 29 Other liabilities 20 Other liabilities 31 Shareholders' equity 32 Share Capital and share premium 33 Statutory and Other Reserve 34 Revaluation surplus 35 Unrealised Gain on Investments 36 Retained Earnings - Unappropriated 37 Retained Earnings - Appropriated 38 Minority Interest 40 Checking	4	Cash and cash equivalents	53,957,682
7 Interest receivable 3 Other assets and receivables 11 Inventory- Property held for sale 12 Inventory- Property held for sale 13 Property, plant and equipment, net 2,019 14 Software, net 15 Due from related parties 16 Asset held-in-trust 17 18 19 Liabilities and Shareholders' Equity 20 21 Liabilities 22 Deposits from customers 23 Short term debt 24 Interest payable 25 Dividend Payable 26 Loans from related parties 28 Benefits owed to pension 29 Other liabilities 20 Other liabilities 31 Shareholders' equity 32 Share Capital and share premium 33 Stautory and Other Reserve 34 Revaluation surplus 35 Unrealised Gain on Investments 36 Retained Earnings - Unappropriated 37 Retained Earnings - Appropriated 38 Minority Interest 40 Checking 41 Checking	5	Investment securities	14,350,278
8 Other assets and receivables 11 Investments in subsidiaries, associates and joint venture 12 Inventory- Property held for sale 13 Property, plant and equipment, net 2,019 4 Software, net 15 Due from related parties 16 Asset held-in-trust 17 95,964,042 18	6	Loans to Customers - net	22,320,595
11 Investments in subsidiaries, associates and joint venture 12 Inventory- Property held for sale 13 Property, plant and equipment, net 2,019 25 Software, net 15,963 16 Asset held-in-trust 17 95,964,042 18 95,964,042 19 Liabilities and Shareholders' Equity 20 21 Liabilities 22 Deposits from customers 23 Short term debt Interest payable 25 Dividend Payable 26 Loans from related party 27 Due to related parties 28 Benefits owed to pension 29 Other liabilities 30 Share Capital and share premium 31 Share Capital and share premium 32 Share Capital and share premium 33 Statutory and Other Reserve 34 Revaluation surplus 35 Unrealised Gain on Investments 36 Retained Earnings - Unappropriated 37 Retained Earnings - Appropriated 38 Minority Interest 40 \$95,964,042 41 checking	7		
Inventory- Property held for sale 5,329,800			(12,296)
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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 22 Deposits from customers 100,072,559 23 Short term debt 101,072,559 24 Interest payable 25 25 Dividend Payable 26 26 Loans from related party 27 27 Due to related parties 28 28 Benefits owed to pension 29 29 Other liabilities 1,293,021 30 101,365,579 31 Shareholders' equity 101,365,579 32 Share Capital and share premium 11,350,000 33 Statutory and Other Reserve 16,318 34 Revaluation surplus 16,318 35 Unrealised Gain on Investments (16,767,855 37 Retained Earnings - Unappropriated (16,767,855 38 Minority Interest (5,401,537 40 95,964,042 <td></td> <td></td> <td>5,329,800</td>			5,329,800
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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 25 Dividend Payable 26 26 Loans from related party 27 27 Due to related parties - 28 Benefits owed to pension - 29 Other liabilities 1,293,021 30 101,365,579 31 Share Capital and share premium 11,350,000 33 Statutory and Other Reserve 16,318 34 Revaluation surplus 16,318 35 Unrealised Gain on Investments (16,767,855 37 Retained Earnings - Appropriated (16,767,855 38 Minority Interest (5,401,537 40 95,964,042			15,963
17			
18 19 Liabilities and Shareholders' Equity 20 Liabilities 100,072,559 22 Deposits from customers 100,072,559 23 Short term debt 100,072,559 24 Interest payable 100,072,559 25 Dividend Payable 25 26 Loans from related party 27 27 Due to related parties 28 28 Benefits owed to pension 29 29 Other liabilities 1,293,021 30 101,365,579 101,365,579 31 Shareholders' equity 11,350,000 32 Share Capital and share premium 11,350,000 33 Statutory and Other Reserve 16,318 34 Revaluation surplus 16,318 35 Unrealised Gain on Investments (16,767,855 37 Retained Earnings - Unappropriated (16,767,855 38 Minority Interest (5,401,537 40 95,964,042	_	Asset held-in-trust	
19 Liabilities and Shareholders' Equity 20 Liabilities 22 Deposits from customers 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 11,350,000 32 Share Capital and share premium 11,350,000 33 Statutory and Other Reserve 16,318 34 Revaluation surplus 16,318 35 Unrealised Gain on Investments (16,767,855 37 Retained Earnings - Unappropriated (16,767,855 38 Minority Interest 40 95,964,042			95,964,042
20 21 Liabilities 22 Deposits from customers 3 100,072,559 23 Shorit 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 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 40 95,964,042 41 Checking Chec			
21 Liabilities 22 Deposits from customers 100,072,559 23 Short term debt Interest payable 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 Share holders' 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 (5,401,537 40 95,964,042 41 Checking 100,072,559 100,072,	_	Liabilities and Shareholders' Equity	
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 Shareholders' equity 31 Share Capital and share premium 11,350,000 32 Share Capital and share premium 16,318 33 Statutory and Other Reserve 16,318 34 Revaluation surplus (16,767,855 37 Retained Earnings - Unappropriated (16,767,855 38 Minority Interest (5,401,537 40 95,964,042			
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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 (5,401,537 40 95,964,042 41 Checking Chec			_
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 Share Capital and share premium 11,350,000 33 Statutory and Other Reserve 16,318 34 Revaluation surplus 10,767,855 35 Unrealised Gain on Investments (16,767,855 37 Retained Earnings - Unappropriated (16,767,855 38 Minority Interest (5,401,537 40 95,964,042 41 checking			
27 Due to related parties - 28 Benefits owed to pension 1,293,021 30 101,365,579 31 Share Capital and share premium 11,350,000 32 Statutory and Other Reserve 16,318 34 Revaluation surplus 16,318 35 Unrealised Gain on Investments (16,767,855 37 Retained Earnings - Unappropriated (16,767,855 38 Minority Interest 39 (5,401,537 40 95,964,042 41 checking			
28 Benefits owed to pension 29 Other liabilities 1,293,021 30 101,365,579 31 Share Capital and share premium 11,350,000 32 Statutory and Other Reserve 16,318 34 Revaluation surplus 35 Unrealised Gain on Investments (16,767,855 37 Retained Earnings - Unappropriated (16,767,855 38 Minority Interest 39 (5,401,537 40 95,964,042 41 checking			
29 Other liabilities 1,293,021 30 101,365,579 31 Shareholders' equity 11,350,000 32 Share Capital and share premium 11,350,000 33 Statutory and Other Reserve 16,318 34 Revaluation surplus 16,318 35 Unrealised Gain on Investments (16,767,855 37 Retained Earnings - Unappropriated (16,767,855 38 Minority Interest (5,401,537 40 95,964,042 41 checking			-
30 101,355,579			1 202 024
31 Shareholders' equity 32 Share Capital and share premium 11,350,000 33 Statutory and Other Reserve 16,318 34 Revaluation surplus 10,767,855 35 Unrealised Gain on Investments (16,767,855 37 Retained Earnings - Appropriated (16,767,855 38 Minority Interest (5,401,537 40 95,964,042 41 checking		Outer navinues	
32 Share Capital and share premium 11,350,000 33 Statutory and Other Reserve 16,318 34 Revaluation surplus 10,318 35 Unrealised Gain on Investments (16,767,855 36 Retained Earnings - Unappropriated (16,767,855 37 Retained Earnings - Appropriated (5,401,537 38 Minority Interest (5,401,537 40 95,964,042 41 checking		Shareholders' equity	101,303,379
33 Statutory and Other Reserve 16,318 34 Revaluation surplus 35 Unrealised Gain on Investments 36 Retained Earnings - Unappropriated 37 Retained Earnings - Appropriated 38 Minority Interest 39 (5,401,537) 40 95,964,042 41 checking	_		11 350 000
34 Revaluation surplus 35 Unrealised Gain on Investments 36 Retained Earnings - Unappropriated 37 Retained Earnings - Appropriated 38 Minority Interest 40 (5,401,537) 40 95,964,042 41 checking	_		
35 Unrealised Gain on Investments 36 Retained Earnings - Unappropriated (16,767,855 37 Retained Earnings - Appropriated			
36 Retained Earnings - Unappropriated (16,767,855) 37 Retained Earnings - Appropriated 38 Minority Interest (5,401,537) 40 95,964,042 41 checking			
37 Retained Earnings - Appropriated 38 Minority Interest 39 (5,401,537) 40 95,964,042 41 checking			(16.767.855)
38 Minority Interest 39 (5,401,537 40 95,964,042 41 checking			(.5,.57,000)
39 (5,401,537 40 95,964,042 41 checking	_		
40 95,964,042 41 checking			(5,401,537)
41 checking -			95,964,042
· · ·	41	checking	
	_	-	

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		PB&T February 19
		2016 (Cumulative)
1	APPENDIX 1	
	Statement of Comprehensive Income	
44	Otatomone of Comprehensive modific	
45	Interest and Similar Income	
46	Loans to Customers	508,07°
47	Placements with Banks	428,472
48	Dividend income from available for sale equity securities	-
_	Securities	80,18
50		1,016,73
51		
52		
	Interest and similar expenses	
	Savings	(61,88
	Time	(267,910
56	Other	-
57		(329,803
58		
	Net interest income	686,92
60		
	Fees, charges and commissions	30,14
	Foreign exchange gain	(2,092
	Dividend Income received from subsidiaries and associates	
64		
	Net interest fee, commission and other income	714,98
66	_	
	Expenses	(050.00
_	General and administrative expenses	(352,620
69	Personnel expenses	(106,860
70 71	Occupancy costs NCDS expenses	(4,43) (51,75)
72	Public relations	(783)
73	Supplies	(10.
74	Professional fees and legal fees	(81,179
75	Repairs and maintenance	(95,809
76	Insurance	- (30,000
77	Communication	(1,030
78	Miscellaneous expense	(.,55.
79	Debit card loss	
80	Bond issue expenses	
81	Other bad debt expense	
82	Other expenses	(10,779

	A	D
		PB&T February 19,
		2016 (Cumulative)
1	APPENDIX 1	
83		
84	Loan impairment charges	341,371
85	Impairment of Investments	-
86	Correspondent Bank charges	(153)
87	Depreciation	(116)
88	Directors fees and expenses	•
	Impairment loss on land	
90	Amortisation	(1,651)
91	Realised loss on sale of investment securities	_
92	Total expenses	(12 176)
93	Total expenses	(13,176)
95	Operating (loss)/profit	701,806
96	operating (1000)/profit	701,000
97	Gain on sale of land and buildings	-
98	Can on saic or land and buildings	_
	Share of profit of associates and joint ventures	-
99	accounted for using the equity method	
	Gain on joint venture	-
	Share of associate company profit	_
102		
103		
104	Operating profit for the year	701,806
105	Tax on assets	-
106		
	Net profit for the year	701,806
108		
109		
	Profit for the year from continuing operations	701,806
	Profit for the year from discontinued operations	
	Profit for the year	701,806
113		
	Other comprehensive income:	
	Gain on joint venture	
	Share of associate company profit	
	Net unrealised loss on investments	-
121	Other comprehensive income for the year	
123	Other comprehensive income for the year	•
	Total comprehensive income for the year	701,806
125	Total comprehensive income for the year	701,000
	Total comprehensive income attributable to:	
127	Attributable to the group	
	Profit for the year from continuing operations	701,806
	Profit for the year from discontinued operations	701,000
130	i rom for the year from discontinued operations	701,806
	Non-controlling interest	701,000
132	non controlling interest	701,806
400		.01,000

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		PB&T February 19,
		2016 (Cumulative)
1	APPENDIX 1	
133		
134		-
	Notes to Statement of Financial Position	
135 136		-
_	1. Cash and Cash Equivalents	
	Cash on Hand	30,095
150		,
140	Accounts with other Banks and Financial institutions	53,927,587
_	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	- 1
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
153		
154		-
155		
	3. Loans to Customers	
	Real Estate Loans	1,657,922
_	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		

	A	D
		PB&T February 19,
		2016 (Cumulative)
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
	Savings	27,983,332
197	Time	48,299,350
198		99,873,771
	Interest Payable	198,788
200		100,072,559
201		-
	8. Other Liabilities and Accrued expenses	_
	Items in transit	240,207
	Retirement benefit obligation	
	Cashier's cheques payable	54,426
_	Accrued expenses	13,165
	Director's gratuity	
	Other liablilities	672,809
218	Credit card payable	
219	Total financial liabilities and accrued expenses	980,607
	Unearned fees closing costs	312,413
221		-
222	Total other liabilities and accrued expenses	1,293,021
223		

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	A	D
		PB&T February 19,
		2016 (Cumulative)
		2010 (Guillulative)
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)
	Tier 1 Capital	(5,417,855)
241		
242		
	Reserve for Loan Losses	-
	ECCB IAS 39 Interest Reserve Non-Accrual Loans	16,318
	Unrealised Gains on Investments Securities	-
	Tier 2 Capital	16,318
247		
255		
	Prepared By:	
257		
	Checked By:	
259		
	Reviewed By:	
261		