

ITEM	ACTUAL	ACTUAL	VARIANCE	% VARIANCE
FIGURES ARE IN GHANA CEDIS	CURRENT MONTH	PREVIOUS MONTH		
CASH ON HAND	-5,582,088.00	-6,475,246.03	893,158.03	-13.79%
CASH IN ATM	0.00	0.00	0.00	0.00%
CASH IN TRANSIT	-817,000.00	-1,587,000.00	770,000.00	-48.52%
5% DEPOSIT WITH APEX BANK	-13,534,775.98	-13,388,218.72	-146,557.26	1.09%
APEX CLEARING ACCOUNT	-3,044,059.59	-2,149,257.71	-894,801.88	41.63%
CASH SUSPENSE ACCOUNT	0.00	0.00	0.00	0.00%
CASH BALANCES	<u>-22,977,923.57</u>	<u>-23,599,722.46</u>	<u>621,798.89</u>	<u>-2.63%</u>
BALANCES WITH OTHER BANKS	-5,429,177.53	-5,355,601.32	-73,576.21	1.37%
APEX CERTIFICATE OF DEPOSIT	-992,121.65	-992,121.65	0.00	0.00%
CASH AND OTHER BANK BALANCES	<u>-29,399,222.75</u>	<u>-29,947,445.43</u>	<u>548,222.68</u>	<u>-1.83%</u>
OTHER FINANCIAL INSTITUTIONS	-4,633,397.24	-4,633,397.24	0.00	0.00%
TREASURY BILLS	-173,607,348.55	-171,375,185.23	-2,232,163.32	1.30%
INVESTMENTS WITH OTHER BANKS	-58,850,225.68	-61,448,292.04	2,598,066.36	-4.23%
INTEREST RECEIVABLES - PLACEMENTS	0.00	0.00	0.00	0.00%
INVESTMENTS	<u>-237,090,971.47</u>	<u>-237,456,874.51</u>	<u>365,903.04</u>	<u>-0.15%</u>
GOVERNMENT STOCKS / BONDS	0.00	0.00	0.00	0.00%
SHARES AND OTHERS	-26,590.00	-26,590.00	0.00	0.00%
INVESTMENTS (LONG TERM)	<u>-26,590.00</u>	<u>-26,590.00</u>	<u>0.00</u>	<u>0.00%</u>
LOANS	-52,253,981.47	-51,625,317.29	-628,664.18	1.22%
ADVANCES	-2,294,048.86	-1,777,254.28	-516,794.58	29.08%
INTEREST IN SUSPENSE	0.00	0.00	0.00	0.00%
PENALTY IN SUSPENSE	0.00	0.00	0.00	0.00%
LESS PROVISIONS FOR BAD DEBT	2,857,001.41	2,857,001.41	0.00	0.00%
LOANS AND ADVANCES TO CUSTOMERS	<u>-51,691,028.92</u>	<u>-50,545,570.16</u>	<u>-1,145,458.76</u>	<u>2.27%</u>
CORPORATE TAX	-1,083,130.88	-1,083,130.88	0.00	0.00%
RENT PREPAID	0.00	0.00	0.00	0.00%
INSURANCE PREPAID	-150,160.88	-134,967.38	-15,193.50	11.26%
PREPAYMENTS	-150,160.88	-134,967.38	-15,193.50	11.26%
ACCOUNT RECEIVABLES	-418,730.05	-236,381.19	-182,348.86	77.14%
OFFICE ACCOUNTS (DR)	608,642.91	-390,107.11	998,750.02	-256.02%
STATIONARY STOCK	-119,179.66	-110,441.20	-8,738.46	7.91%
INTERBRANCH ACCOUNTS	-220,487.18	0.00	-220,487.18	0.00%
DEFERRED TAXATION	9,631.00	9,631.00	0.00	0.00%
OTHER ASSETS	<u>-1,373,414.74</u>	<u>-1,945,396.76</u>	<u>571,982.02</u>	<u>-29.40%</u>
LAND & BUILDING	-2,775,331.81	-2,775,331.81	0.00	0.00%
PLANT AND MACHINERY	-769,231.96	-769,231.96	0.00	0.00%
SAFE AND STRONG ROOM	0.00	0.00	0.00	0.00%
COUNTER AND PAVEMENT	-580,524.55	-580,524.55	0.00	0.00%
COMPUTER	-2,906,793.57	-2,899,128.57	-7,665.00	0.26%
OFFICE EQUIPMENT	-983,498.31	-983,498.31	0.00	0.00%
FURNITURE AND FITTINGS	-357,035.98	-357,035.98	0.00	0.00%
MOTOR VEHICLE	-2,278,071.31	-2,278,071.31	0.00	0.00%
WORK IN PROGRESS	0.00	0.00	0.00	0.00%
RIGHT OF USE LEASE ASSET	0.00	0.00	0.00	0.00%

Report ID : VW\_BSH\_MOM\_BRK.RDF  
Run Date/Time : 13-AUG-22 03:23 PM  
Business Date : 15-AUG-22

ATWIMA KWANWOMA RURAL BANK PLC.  
MOM BALANCE SHEET STATEMENT BREAKDOWN AS AT  
12-AUG-22

Branch : CONSOLIDATED  
System Name : X100+  
UserID : UNIONADMIN

TRANSLATED FIGURES ARE IN GHANA CEDIS  
RATE 1.00

ITEM	ACTUAL	ACTUAL	VARIANCE	% VARIANCE
FIGURES ARE IN GHANA CEDIS	CURRENT MONTH	PREVIOUS MONTH		
LESS:ACCUMULATED DEPRECIATION	5,011,407.44	5,011,407.44	0.00	0.00%
PROPERTY PLANT & EQUIPMENT	-5,639,080.05	-5,631,415.05	-7,665.00	0.14%
TOTAL ASSETS	-325,220,307.93	-325,553,291.91	332,983.98	-0.10%
CALL DEPOSITS	0.00	0.00	0.00	0.00%
CURRENT DEPOSITS	38,963,748.26	39,574,032.22	-610,283.96	-1.54%
SUSU DEPOSITS	69,428,613.50	70,001,807.19	-573,193.69	-0.82%
SAVINGS DEPOSITS	88,903,750.72	88,055,934.00	847,816.72	0.96%
FIXED DEPOSITS	74,095,096.82	74,007,871.91	87,224.91	0.12%
DEPOSITS FROM BANKS	0.00	0.00	0.00	0.00%
TREASURY BILL DEPOSITS	0.00	0.00	0.00	0.00%
TOTAL DEPOSITS	271,391,209.30	271,639,645.32	-248,436.02	-0.09%
DEFERRED TAXATION	0.00	0.00	0.00	0.00%
MONEY MARKET BORROWING	0.00	0.00	0.00	0.00%
PROVISIONS	0.00	0.00	0.00	0.00%
ACCRUED INTEREST NOT YET CREDITED	3,208,959.02	2,900,186.33	308,772.69	10.65%
BILL PAYABLE	797,769.18	1,005,284.90	-207,515.72	-20.64%
OFFICE ACCOUNTS (CR)	1,483,881.11	1,595,704.87	-111,823.76	-7.01%
OTHER LIABILITY ACCOUNTS	43,675.12	43,675.12	0.00	0.00%
UNEARNED INTEREST	0.00	0.00	0.00	0.00%
OTHER LIABILITIES	5,534,284.43	5,544,851.22	-10,566.79	-0.19%
TOTAL LIABILITIES	276,925,493.73	277,184,496.54	-259,002.81	-0.09%
ORDINARY SHARES	3,449,815.11	3,447,715.11	2,100.00	0.06%
PREFERENCE SHARES	12.50	12.50	0.00	0.00%
STATED CAPITAL	3,449,827.61	3,447,727.61	2,100.00	0.06%
REVALUATION RESERVE	0.00	0.00	0.00	0.00%
STATUTORY RESERVES	6,668,417.22	6,668,417.22	0.00	0.00%
DEVELOPMENT FUND	0.00	0.00	0.00	0.00%
OTHER FUNDS RESERVES	95,439.15	347,735.37	-252,296.22	-72.55%
INCOME SURPLUS	27,346,178.69	27,346,178.69	0.00	0.00%
PROFIT AND LOSS BF	31,100.52	31,100.52	0.00	0.00%
PROFIT AND LOSS ACCOUNT	10,703,851.01	10,527,635.96	176,215.05	1.67%
TOTAL RESERVES	44,844,986.59	44,921,067.76	-76,081.17	-0.17%
SHAREHOLDERS' FUND	48,294,814.20	48,368,795.37	-73,981.17	-0.15%
TOTAL LIABILITIES & SHAREHOLDERS' FUND	325,220,307.93	325,553,291.91	-332,983.98	-0.10%
POSITION ACCOUNTS	0.00	0.00	0.00	0.00%
POSITION CONTRA ACCOUNTS	0.00	0.00	0.00	0.00%
TOTAL POSITION	0.00	0.00	0.00	0.00%
MEMO ASSETS	0.00	0.00	0.00	0.00%
MEMO LIABILITIES	0.00	0.00	0.00	0.00%
TOTAL MEMO ACCOUNTS	0.00	0.00	0.00	0.00%
CONTIGENT ASSETS	0.00	0.00	0.00	0.00%
CONTIGENT LIABILITIES	0.00	0.00	0.00	0.00%
NET CONTIGENT	0.00	0.00	0.00	0.00%

