

(NAME OF THE BANK)

For the years (from - to)

Past year 2

Past year 1

INCOME	Past year 2	Past year 1
Interest on Term Loans		
Interest on Demand Loans and Cash Credits		
Interest on Overdrafts		
Interest on Central Office funds		
Interest on Bills Purchased		
Interest on Investments in securities		
Interest on Investments abroad		
Interest on Local Investments		
Interest on balances with other banks		
Interest on Assiged Capital with MMA		
Interest on Reserves with MMA		
Interest on Certificare of Deposits from MMA		
Other Sundry Interest Income		
Commission		
Loan Recoveries		
Interest on loan recoveries		
Other Recoveries (Postage, Telex charges etc.)		
Foreign Exchange Gains		
Miscellaneous Income		
TOTAL INCOME		

EXPENDITURE	Past year 2	Past year 1
Interest on term deposits		
Interest on Savings Bank A/C		
Interest on other accounts		
Interest on borrowings abroad		
Interest on borrowings from MMA		
Interest on borrowing Local Banks/ Branches		
Interest paid on central office funds		
Foreign bank charges		
Remittance charges (MMA)		
Salaries, allowances - Local		
Salaries, allowances - Expatriate		
Bonuses - Local		
Bonuses - Expatriate		
Provident Fund-Local		
Provident Fund-Expatriate		
Rent, Rates		
Electricity		
Insurance		
Legal charges		
Postage, telex, telephone, stamps		
Audit fees		
Depreciation		
Printing & stationery		
Travelling & Conveyance		
Repairs & maintenance		
Entertainment		
Provision for doubtful debts		
Foreign exchange loss		
Donation		
Advertising & Promotion		
Other expenses		
Sub total		
PLUS: Head office expenses		
TOTAL EXPENDITURE		

	Past year 2	Past year 1
<i>Net Profit as per statement</i>		
Interest on capital reserve		
Excess provision for doubtful debts		
Interest on capital		
Head office expenses		
Interest on profits not remitted		
Interest on excess capital		
Excess provided for management fee		
Exchange loss written off		
LESS: Reserve for Doubtful Accounts		
<i>Taxable profit</i>		
Tax @ 25%		
Profit tax		

Loans & Advance (net) excluding Bills of Exchange

plus RDD		
plus other		
Total Loans and advances (L&A)		
5% of total loans and advances (L&A)		

Bills of Exchange

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Loan Accounts over due (Age analysis)

1-2 years		
2-3 years		
3-4 years		
4-5 years		
5-6 years		
6-7 years		
7-8 years		
8-9 years		
9-10years		
more than 10 years		
Total amount over due		

Reserve for Bad & Doubtful Debts

Balance of RDD at beginning		
Exchange Difference		
Recovered during the year		
Bad debts written off		
Additional provision for the year		
Balance of RDD at year end		
Percentage of RDD/ L&A		

ANALYSIS OF CAPITAL

8% of the liabilities to the public or MRf. 10 million which ever is greater

Demand & Time Deposit

Demand Deposit		
Time Deposit		
Sundry Deposit		
Total		
8% of the total liabilities		

Repatriation of Profit

In US Dollars		
In Rufiyaa		

	Past year 2	Past year 1
Dates of remittance		
Exchange Rate		
Reserve as per MMA Regulation		
FOREIGN BORROWING		
<i>NOT MORE THAN 180 days</i>		
Balance at the beginning of the year		
Borrowed during the year		
Repaid during the year		
Balance at the end of the year		
Loans from the head office or from branches of the same bank		
Interest paid during the year		
Accrued interest, but not paid		
Average rate of interest		
<i>MORE THAN 180 days</i>		
Balance at the beginning of the year		
Borrowed during the year		
Repaid during the year		
Balance at the end of the year		
Loans from the head office or from branches of the same bank		
Interest paid during the year		
Accrued interest, but not paid		
Average rate of interest		
Exchange Rate for US\$1.00		