

FORM-CBR2

Year To Date Income Statement

Name of co-operative bank:

For the period (dd/mm/yyyy to dd/mm/yyyy):.....

200.	INCOME FROM LOANS	
201.	Interest income from loans	
202.	Delinquent penalty Interest income from loans	
203.	Commissions / fees from loans	
204.	Insurance premiums for loans	
205.	Net loan income (add from 201 to 204)	
206.	Income from liquid investments	
207.	Income from financial investments	
208.	Income from non-financial investments	
209.	Fees, commissions income (loan-unrelated)	
210.	Income from other sources	
211.	Financial Income (add from 205 to 210)	
212.	COSTS/EXPENSES	
213.	FINANCIAL COSTS	
214.	Interest expenses on savings deposits	
215.	Insurance premiums on deposits	
216.	Financial costs on external credit	
217.	Dividend expenses on shares	
218.	Insurance premiums for shares	
219.	Taxes paid on dividends paid on shares	
220.	Financial costs – shares	
221.	Other financial costs	
222.	Total Financial Costs (add from 214 to 221)	
223.	NET FINANCIAL INCOME (211 – 222)	

224.	Operating Expenses	
225.	Personnel	
226.	Governance	
227.	Marketing	
228.	Administration	
229.	Auditing	
230.	Depreciation	
231.	Total Operating Expenses (add 225 to 230)	
232.	Provision for Risk Assets	
233.	NET INCOME FROM OPERATIONS (223 – 231 – 232)	
234.	Other income/Expenses	
235.	Income from grants	
236.	Previous periods adjustments (Net)	
237.	Extraordinary income (Net)	
238.	Total Other Income/Expenses (add 235 to 237)	
239.	Income Tax	
240.	NET INCOME/LOSS (233 + 238 – 239)	

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