



INSTRUCTION NOTES FOR THE COMPILATION OF

FORM BS110

MONTHLY STATEMENT OF INCOME AND EXPENSES

AUGUST 2022

BANK OF UGANDA FORM B.S.110
MONTHLY STATEMENT OF INCOME AND EXPENSE

For the quarter ending:.....Name of institution:.....
 (Figures in thousands of Shillings)

1. INTEREST INCOME	Month*	Financial YTD**
a) Interest on advances and discounts
b) Fee income from advances & discounts
c) Interest on BoU schemes
d) Interest on amounts due from banks:		
da) Banks in Uganda
db) Banks outside Uganda
e) Interest on Uganda Govt. Securities
f) Interest on investments
g) Other interest income
h) TOTAL INTEREST INCOME (sum of a-g)
2. INTEREST EXPENSE		
a) Interest on deposits from the public:		
aa) Demand deposits
ab) Savings deposit
ac) Time deposits
b) Interest on authorized BoU borrowing
c) Interest on overdrafts at the BoU
d) Other BoU penalty fees
e) Interest on amounts due to banks:		
ea) Banks in Uganda
eb) Banks outside Uganda
f) Other interest expense
g) TOTAL INTEREST EXPENSE (sum a-f)
3. NET INTEREST INCOME (1 h less 2 g)
4. PROVISIONS FOR BAD DEBTS
5. NON-INTEREST INCOME		
a) Income from off-balance-sheet items
b) Income fro foreign exchange oper.
c) Charges & fees on deposits
d) Other charges, commissions & fees
e) Other non-interest income
f) TOTAL NON-INTR. INCOME (sum a-e)
6. NON-INTEREST EXPENSE		
a) Salaries and wages
b) All other staff costs
c) Premises and fixed assets (net)
d) Depreciation
e) Motor vehicle costs
f) Other non-interest expense
g) TOTAL NON-INTR. EXPENSE (sum a-f)

7. EXTRAORDINARY CREDITS OR (CHARGES)
8. TAXATION
9. NET INCOME

Instructions for completion of BS110

General Instructions

This form provides Bank of Uganda with a breakdown of the statement of income and expense in a format used by institution supervisors for institution profitability analysis. The form is to be completed monthly and submitted not later than the 07th day after the month end date being submitted.

The monthly statement of income and expense is to be reported in two columns, labeled “Monthly” and “Financial YTD”, respectively. The monthly column is to show the prior month period without regard to a bank’s financial year-end date.

The Financial YTD column represents financial year-to-date information. This is to be a cumulative total of the months within the financial year ending as of the reporting date. The financial year-end for all financial institutions is December.

Institutions are advised to consult their external auditor should any accounting questions arise as to proper preparation of this return. External auditors will be requested to verify the accuracy of this return as part of the scope of their external audits. Financial institutions may also contact Bank Supervision, Bank of Uganda, with any questions concerning these instructions for completion of this return.

Line-by-line instructions for completion are as follows:

1. Interest Income

- 1 a) Interest on advances and discounts: Represents interest income for the period from advances and discounts
- 1 b) Fee income from advances and discounts: Represents any fees or related charges for the period made with regard to advances and discounts
- 1 c) interest on BOU schemes: Represents interest income for the period from line item Bank of Uganda securities on form BS100.
- 1 d) Interest on amounts due from banks, Sub-item (a), Banks in Uganda: Represents interest income for the period from line 3 “Balances with other commercial banks in Uganda” represents interest income from line items deposits with commercial banks, credit institutions, MDIs, SACCOs and other financial institutions in Uganda on form BS100 Sub-item (b) – Banks outside Uganda: Represents interest income for the year from the line item deposits with non-resident financial institutions on form BS100.

- 1 e) Interest on Uganda Government Securities: Represents interest income for the period from Central Government Securities” on form BS100.
- 1 f) Interest on investments: Represents interest income for the period from “Equity Investments “ on form BS100.
- 1 g) Other interest income: Represents all other interest income for the period.
NOTE: if other interest income exceeds 10% of total interest income as shown in 1 h), this amount must be itemized (broken down) in the other comments worksheet of this return.
- 1 h) Total interest income: Represents the sum of items 1a through 1g.

2. Interest Expense

- 2 a) Interest on deposits, Sub-item a) Demand deposits: Represents interest paid for the period on “Demand deposits” in form BS100; Sub-item b) Savings deposits: Represents interest paid for the period on “Savings deposits” in BS100; Sub-item c) Time deposits: Represents interest paid for the period on “Time deposits” and certificates of deposit in form BS100.
- 2 b) Interest on authorized BOU borrowing: Represents interest paid for the period on line items “Repo sales to BoU”, “Bank of Uganda Discount window borrowing” and “other loans from Bank of Uganda” on form BS100.
- 2 c) Interest on overdrafts at BOU: Represents interest paid for the period on all overdrafts of Bank of Uganda clearing house account.
- 2 d) Other BOU penalty fees: Represents all penalty fees and any other BOU charges for the period related to non-compliance with BOU cash reserve requirements and failure to meet any other BOU requirements.
- 2 e) Interest on amounts due to banks, Sub-item a) Banks in Uganda: Represents interest paid for the period on line items commercial banks (Repo arrangement), Commercial banks (Other Loans)”, credit institutions, microfinance deposit taking institutions, SACCOs, other financial institutions due to parent/group companies and other borrowings - residents on form BS100; Sub-item b) Banks outside Uganda: Represents interest paid for the period on line items “Nonresident financial institutions, “due to nonresident parent/group companies” and other borrowings -nonresidents” on form BS100.
- 2 f) Other interest expense: Represents all other interest expense for the period.
NOTE: if other interest expense exceeds 10% of total interest expense as shown in 2 g), this amount must be itemized (broken down) in the other comments worksheet of this return.
- 2 g) Total interest expense: Represents the sum of items 2 a) through 2 f).
- 3. **Net Interest Income:** This is total interest income 1 h) less total interest expense 2 g).
- 4. **Provision For Bad Debts:** This is the amount transferred to the provision (general or specific or both) for the period. The amount should agree to “transfers to the provision” if a general provision is used or the net of “provisions established in the

period” less “reductions due to improved status” if a specific provision is used. Attach explanation if amounts do not agree.

5. Non-interest Income

- 5 a) Income from off-balance-sheet items: Represent all income (other than interest income) derived from the off-balance-sheet items for the period shown under the balance sheet in BS100, including: letters of credit, acceptances, and guarantees.
- 5 b) Income from foreign exchange operations: Represents profits (or losses) from revaluation of foreign exchange positions for the period, as well as income derived from charges, fees, and commissions on foreign exchange transactions.
- 5 c) Charges and fees on deposits: Represents all charges, fees, and commissions related to demand, savings and time deposits for the period.
- 5 d) Other charges, commissions and fees: Represents all other such charges, commissions, and fees for the period other than foreign exchange transactions and on deposits.
- 5 e) Other non-interest income: Represents all other non-interest income for the period. NOTE: if other non-interest income exceeds 10% of total non-interest income as shown in 5 f), this amount must be itemized (broken down) in the other comments worksheet of this return.
- 5 f) Total non-interest income: Represents the sum of items 5 a) through 5 e).

6. Non-interest Expense

- 6 a) Salaries and wages: Represents all salaries and wages paid to officers and staff for the period.
 - 6 b) All other staff costs: Represents all other costs & benefits provided to staff for the period, including: accommodation, medical, staff meals, etc.
 - 6 c) Premises and fixed assets (net): Represents all costs associated with bank buildings, branches and any other fixed assets for the period. This amount should be net of any rental income or other income derived from such premises or other fixed assets.
 - 6 d) Depreciation: Represents all depreciation on premises, fixed assets, furniture and fixtures, and motor vehicles for the period. NOTE: Any other depreciation shown in this amount should be itemized in the other comments worksheet of this return.
 - 6 e) Motor vehicle costs: Represents all costs associated with operation of motor vehicles for bank use for the period.
 - 6 f) Other non-interest expense: Represents all other non-interest expense for the period. NOTE: if other non-interest expense exceeds 10% of non-interest expense as shown in 6 g), this amount must be itemized (broken down) in the other comments worksheet of this return.
 - 6 g) Total non-interest expense: Represents the sum of 6 a) through 6 f).
7. **Extraordinary credits or charges**: Represents any credit or charge to the income statement for the period not applicable in above captions, as well as any unusual or one time only item. NOTE: Any amount shown in this item must be broken down in the other comments worksheet of this return.

8. **Taxation:** Represents either taxes paid for the period and/or any estimated tax liability for the period.
9. **Net income:** Represents the sum of 3 less 4 plus 5 f) less 6 g) plus 7 less 8.