

## SCHEDULE 1

### PART II

#### FORMAT OF CONSOLIDATED INCOME AND EXPENDITURE ACCOUNT

1. Interest receivable and similar income
  - (a) (i) On loans fully secured on residential property
  - (a) (ii) On other loans
  - (b) On debt securities
  - (c) On other liquid assets
  - (d) Other interest receivable and similar income
2. Interest payable and similar charges
  - (a) (i) On shares held by individuals
  - (a) (ii) On other shares
  - (a) (iii) On subscribed capital
  - (b) On deposits and other borrowings
  - (c) Other interest payable and similar charges
3. Net interest receivable
4. Income from investments
  - (a) Income from equity shares [and other variable yield securities]
  - (b) Income from associated undertakings
  - (c) Income from other participating interests
  - (d) Income from shares in unconsolidated subsidiary undertakings
  - (e) Other income from investments
5. Fees and commissions receivable
6. Fees and commissions payable
7. Net profit or loss on financial operations
8. Other operating income
9. Administrative expenses
  - (a) Staff costs
    - (i) Wages and salaries
    - (ii) Social security costs
    - (iii) Other pension costs
  - (b) Other administrative expenses
10. Depreciation and amortisation
11. Other operating charges
12. Provisions
  - (a) Provisions for bad and doubtful debts

**Status:** This is the original version (as it was originally made). This item of legislation is currently only available in its original format.

- (b) Provisions for contingent liabilities and commitments
- 13. Adjustments to provisions
  - (a) Adjustments to provisions for bad and doubtful debts
  - (b) Adjustments to provisions for contingent liabilities and commitments
- 14. Amounts written off fixed asset investments
- 15. Adjustments to amounts written off fixed asset investments
- 16. Profit or loss on ordinary activities before tax
- 17. Tax on profit or loss on ordinary activities
- 18. Profit or loss on ordinary activities after tax
- 19. Minority interests
- 20. Profit or loss before extraordinary items
- 21. Extraordinary income
- 22. Extraordinary charges
- 23. Extraordinary profit or loss
- 24. Tax on extraordinary profit or loss
- 25. Extraordinary profit or loss after tax
- 26. Minority interests in extraordinary profit or loss after tax
- 27. Other taxes not shown under the preceding items
- 28. Profit or loss for the financial year