



**MICROFACT PRE-WORSHOP**  
Thursday 3 May, 2018 – Yangon, Myanmar

**RECONCILIATION EXERCISE**  
**FRD REPORTING TEMPLATE > MFI FACTSHEET**

PROFIT & LOSS STATEMENT			
No	Description	Factsheet #	Factsheet item
<b>1</b>	<b>Interest Income</b>		
1.1	Loans to customers	<u>B03</u>	Cash interest and fee income
1.2	Accounts with banks and financial institutions	<u>B05</u>	Interest and fee income from investments
1.3	Securities & Investments	<u>B05</u>	Interest and fee income from investments
1.4	Others	<u>B06</u>	Other income from financial services
<b>2</b>	<b>Interest Expense</b>		
2.1	Customer deposits	<u>B09</u>	for Client Deposits
2.2	Amounts owing to banks and other financial institutions	<u>B10</u>	for Borrowed Funds
2.3	Borrowings	<u>B10</u>	for Borrowed Funds
2.4	Others	<u>B11</u>	Other financial expenses
<b>3</b>	<b>Net Interest Income (3 = 1-2)</b>		
<b>4</b>	<b>Non-Interest Income (Net)</b>		
4.1	Commission and fee income	<u>B03</u>	Cash interest and fee income
4.2	Other non-interest income	<u>B03</u>	Cash interest and fee income
<b>5</b>	<b>Foreign exchange gain / (loss)</b>	<u>B14</u>	Exchange differences: gain / (loss)
<b>6</b>	<b>Other income</b>	<u>B16</u>	Other operating income (non-extraordinary)
<b>7</b>	<b>Operating Income (3+4+5+6)</b>		
<b>8</b>	<b>Staff expenses</b>	<u>B18</u>	Personnel expenses
<b>9</b>	<b>Admin and general expenses</b>	<u>B19</u>	Administrative expenses
<b>10</b>	<b>Depreciation</b>	<u>B19</u>	Administrative expenses
<b>11</b>	<b>Loan written off</b>	<u>B13</u>	Net loan loss provision expenses
<b>12</b>	<b>Loan loss provision</b>	<u>B13</u>	Net loan loss provision expenses
<b>13</b>	<b>Profit from operations (7+8+9+10+11+12)</b>		
<b>14</b>	<b>Grant income</b>	<u>B29</u>	Donations
<b>15</b>	<b>Adjustments for subsidies</b>	<u>B29</u>	Donations
<b>16</b>	<b>Profit before tax (13+14+15)</b>		
<b>17</b>	<b>Tax on profit</b>	<u>B30</u>	Taxation on income and profits
<b>18</b>	<b>Net profit for the period (16 - 17)</b>		



Balance Sheet		Factsheet #	Factsheet Item
<b>1</b>	<b>Cash and balances with CBM and Bank</b>		
1.1	- Cash on hand and in vault	<u>A02</u>	Cash on hand
1.2	Balance with the Central Bank of Myanmar	<u>A03</u>	Non-interest bearing deposits and clearing accounts
1.3	Balance with banks and other fin institutions	<u>A03 OR A4</u>	Non-interest bearing deposits and clearing accounts OR Interest bearing deposits and investments < 1 year
<b>2</b>	<b>Marketable securities &amp; short-term investments</b>	<u>A04</u>	Interest bearing deposits and investments < 1 year
<b>3</b>	<b>Loans to Customers</b>		
3.1	Total loans outstanding	<u>A10</u>	Gross Loan Portfolio (principal outstanding)
3.2	- Less : Loan loss reserve	<u>A11</u>	(Loan Loss reserves)
<b>4</b>	<b>Prepayments and Other Receivables</b>	<u>A05 OR A6</u>	Prepaid expenses OR accounts payable
<b>5</b>	<b>Long-term Investments</b>	<u>A13</u>	Investments > 1 year
<b>6</b>	<b>Property and Equipment</b>		
6.1	Land		
	6.1.1 - Land at cost	<u>A14</u>	Net Property and Equipment
	6.1.2 - Less : accumulated depreciation	<u>A14</u>	Net Property and Equipment
6.2	Buildings		
	6.2.1 - Building at cost	<u>A14</u>	Net Property and Equipment
	6.2.2 - Less accumulated depreciation	<u>A14</u>	Net Property and Equipment
6.3	Other fixed Assets		
	6.3.1 - Other fixed assets at cost	<u>A14</u>	Net Property and Equipment
	6.3.2 - Less : accumulated depreciation	<u>A14</u>	Net Property and Equipment
<b>7</b>	<b>Other Assets</b>	<u>A08 OR A15</u>	Other current assets OR other long term assets
<b>TOTAL ASSETS</b>			
LIABILITIES AND EQUIY ACCOUNTS			
<b>8</b>	<b>Customer's Deposits</b>		
8.1	Compulsory deposits from clients	<u>A18</u>	Demand deposits
8.2	Deposits received fro the general public		
	8.2.1 Saving deposits	<u>A18</u>	Demand deposits
	8.2.2 Demand deposits	<u>A18</u>	Demand deposits
	8.2.3 Term deposits	<u>A19 OR A24</u>	Short term Time Deposits (< 1 year) OR Long term time deposits (> 1 year)
	8.2.4 Other deposits	<u>A19 OR A24</u>	Short term Time Deposits (< 1 year) OR Long term time deposits (> 1 year)
<b>9</b>	<b>Deposits from Banks and Other Financial Institutions</b>	<u>A20</u>	Short term Borrowed Funds (< 1 year)



<b>10</b>	<b>Accounts Payable</b>	<u>A21 OR A22</u>	Interests payable OR other short term liabilities
<b>11</b>	<b>Accrued Expenses and Provisions</b>	<u>A21 OR A22</u>	Interests payable OR other short term liabilities
<b>12</b>	<b>Long term Borrowing</b>		
12.1	Financial Institutions	<u>A25</u>	Long term Borrowed Funds (> 1 year)
12.2	Non-financial institutions	<u>A25</u>	Long term Borrowed Funds (> 1 year)
<b>13</b>	<b>Deferred Revenue</b>		
<b>14</b>	<b>Suspense, Clearing and Interbank Account</b>	<u>A22</u>	other short term liabilities
<b>15</b>	<b>Other Liabilities</b>	<u>A22 OR A27</u>	Other short term liabilities OR other long term liabilities
	<b>TOTAL LIABILITIES</b>		
<b>16</b>	<b>Equity Accounts</b>		
16.1	Paid up capital	<u>A29</u>	Paid-up share capital
16.2	Premium on share capital	<u>A32</u>	Reserves / retained earnings / accumulated losses
16.3	Donated capital	<u>A30</u>	Donated equity
16.4	Hybrid capital instruments	<u>A26 OR A33</u>	Quasi Capital Accounts OR other capital accounts
16.5	Reserves	<u>A32</u>	Reserves / retained earnings / accumulated losses
16.6	Retained earnings	<u>A32</u>	Reserves / retained earnings / accumulated losses
16.7	Net income	<u>A31</u>	Current year profit / loss
	<b>TOTAL EQUITY</b>		
	<b>TOTAL LIABILITIES AND EQUITY ACCOUNTS</b>		