



**Statement of Profit and Loss -Investment and Retail Banks (Income Statement Format)**

Line Items	Amount	Category	
Interest Revenue calculated using the effective interest rate method	-	Operating Revenue & Expenses	
Interest expense	-		
<b>Net Interest Expense</b>	-		
Fee & Commission Income	-		
Fee & Commission Expenses	-		
<b>Net Fee &amp; Commission Income</b>	-		
Net Trading Income	-		
Net Investment Income, including cash and cash equivalents	-		
Credit Impairment losses	-		
Employee Benefit Expenses	-		
Depreciation and Amortization expenses	-		
<b>Operating Profit</b>	-		Required Subtotal
Share of profit from Associate & joint ventures	-		Non Main Investing & Financing
Interest expense on pension and lease liabilities	-		
<b>Profit before Income Tax expense</b>	-		
Income Tax expense	-	Income Tax	
<b>Profit for the Financial Year</b>	-	Required Subtotal	

IFRS 18, Presentation and disclosure of financial information replaces IAS 1  
Mandatory Implementation from Jan 2027  
Early Adoption is permissible