	RT 2 – ACCOUNTS (Credit institu BALANCE SHEET	±		_	040		±	0040
.1.	BALANCE SHEET	I		2	2019		I	2018
	FIXED ASSETS	Cost	Revaluation	±	Depreciation / Diminution	Net Book Value		
Ι.	Intangible Assets							
1.	1 Assets pertaining to intellectual property rights							
				-			_	
11.	2 Other Intangible assets Tangible Assets 2.3.1			-			_	
	-							
	1. Land and Buildings held for own use			-			-	
	2. Other land and buildings			-				
	3. Other Tangible assets			-			_	
	Financial Assets   2.3.2 and 2.3.43							
	1. Shares in affiliated undertakings			-			_	
	2. Participating Interests			-			_	
	3. Other shares and securities of a fixed nature			-			_	
3.	Current Assets							
Ι.	Cash in hand, balances with central banks and post office						_	
II.	Treasury Bills, Debt securities including fixed income sec	urities						
	1. Treasury bills and similar securities						_	
	2. Other bills eligible for refinancing with central banks.						4	
	3. Issued by other borrowers, including own -debt security	ty.						
III.	Shares and other variable yield securities							
IV.	Loans and advances to credit institutions							
	1. Repayable on demand							
	2. Other loans and advances							
V.	1. Loans and advances to customers							
	2. Provision for bad and Doubtful Debt –Specific				2.3.40	-	-	
	3. Provision for bad and Doubtful Debt –General					-	-	
VI.	Stocks				2.3.3 and 2.3.9			
	Other Assets (non trade debtors)				2.3.4 - 7			
	Prepayments and accrued income.				2.0.1 7			
	Total Assets							
C.								
_								
	Creditors and Liabilities					± 2019	±	2018
<b>D.</b> I.	Creditors and Liabilities Owed to credit institutions					± 2019	±	2018
	Creditors and Liabilities Owed to credit institutions 1. Repayable on demand					± 2019	±	2018
I.	Creditors and Liabilities         Owed to credit institutions         1. Repayable on demand         2. With agreed maturity dates or period of notice					± 2019	±	2018
	Creditors and Liabilities         Owed to credit institutions         1. Repayable on demand         2. With agreed maturity dates or period of notice         Owed to customers					± 2019	±	2018
I.	Creditors and Liabilities Owed to credit institutions 1. Repayable on demand 2. With agreed maturity dates or period of notice Owed to customers 1. Deposits					± 2019		2018
I.	Creditors and Liabilities Owed to credit institutions 1. Repayable on demand 2. With agreed maturity dates or period of notice Owed to customers 1. Deposits 1. Repayable on demand					± 2019	±	2018
	Creditors and Liabilities Owed to credit institutions 1. Repayable on demand 2. With agreed maturity dates or period of notice Owed to customers 1. Deposits 1. Repayable on demand 2. With agreed maturity dates or period of notice					± 2019		2018
I.	Creditors and Liabilities         Owed to credit institutions         1. Repayable on demand         2. With agreed maturity dates or period of notice         Owed to customers         1. Deposits         1. Repayable on demand         2. With agreed maturity dates or period of notice         2. With agreed maturity dates or period of notice         2. With agreed maturity dates or period of notice         2. With agreed maturity dates or period of notice         2. Other Debt					± 2019		2018
I.	Creditors and Liabilities Owed to credit institutions 1. Repayable on demand 2. With agreed maturity dates or period of notice Owed to customers 1. Deposits 1. Repayable on demand 2. With agreed maturity dates or period of notice					± 2019		2018
I. II.	Creditors and Liabilities         Owed to credit institutions         1. Repayable on demand         2. With agreed maturity dates or period of notice         Owed to customers         1. Deposits         1. Repayable on demand         2. With agreed maturity dates or period of notice         2. With agreed maturity dates or period of notice         2. With agreed maturity dates or period of notice         2. Other Debt         1. Repayable on demand         2. With agreed maturity dates or period of notice					± 2019		2018
I. II.	Creditors and Liabilities         Owed to credit institutions         1. Repayable on demand         2. With agreed maturity dates or period of notice         Owed to customers         1. Deposits         1. Repayable on demand         2. With agreed maturity dates or period of notice         2. With agreed maturity dates or period of notice         2. With agreed maturity dates or period of notice         2. With agreed maturity dates or period of notice         2. Other Debt         1. Repayable on demand					± 2019		2018
I. II.	Creditors and Liabilities         Owed to credit institutions         1. Repayable on demand         2. With agreed maturity dates or period of notice         Owed to customers         1. Deposits         1. Repayable on demand         2. With agreed maturity dates or period of notice         2. With agreed maturity dates or period of notice         2. With agreed maturity dates or period of notice         2. Other Debt         1. Repayable on demand         2. With agreed maturity dates or period of notice					± 2019		2018
I. II.	Creditors and Liabilities         Owed to credit institutions         1. Repayable on demand         2. With agreed maturity dates or period of notice         Owed to customers         1. Deposits         1. Repayable on demand         2. With agreed maturity dates or period of notice         2. With agreed maturity dates or period of notice         2. With agreed maturity dates or period of notice         2. Other Debt         1. Repayable on demand         2. With agreed maturity dates or period of notice         Debts evidenced by certificates					± 2019		2018
I. II.	Creditors and Liabilities         Owed to credit institutions         1. Repayable on demand         2. With agreed maturity dates or period of notice         Owed to customers         1. Deposits         1. Repayable on demand         2. With agreed maturity dates or period of notice         2. With agreed maturity dates or period of notice         2. Other Debt         1. Repayable on demand         2. With agreed maturity dates or period of notice         Debts evidenced by certificates         1. Debts Securities in Issue				2.3.4 - 7	± 2019		2018
I. II. III.	Creditors and Liabilities         Owed to credit institutions         1. Repayable on demand         2. With agreed maturity dates or period of notice         Owed to customers         1. Deposits         1. Repayable on demand         2. With agreed maturity dates or period of notice         2. With agreed maturity dates or period of notice         2. Other Debt         1. Repayable on demand         2. With agreed maturity dates or period of notice         Debts evidenced by certificates         1. Debts Securities in Issue         2. Other				2.3.4 - 7	± 2019		2018
I. II. III. IV. V.	Creditors and Liabilities         Owed to credit institutions         1. Repayable on demand         2. With agreed maturity dates or period of notice         Owed to customers         1. Deposits         1. Repayable on demand         2. With agreed maturity dates or period of notice         2. With agreed maturity dates or period of notice         2. Other Debt         1. Repayable on demand         2. With agreed maturity dates or period of notice         Debts evidenced by certificates         1. Debts Securities in Issue         2. Other         Other         Dethread				2.3.4 - 7	± 2019		2018
I. II. III. IV. V.	Creditors and Liabilities         Owed to credit institutions         1. Repayable on demand         2. With agreed maturity dates or period of notice         Owed to customers         1. Deposits         1. Repayable on demand         2. With agreed maturity dates or period of notice         2. With agreed maturity dates or period of notice         2. Other Debt         1. Repayable on demand         2. With agreed maturity dates or period of notice         Debts evidenced by certificates         1. Debts Securities in Issue         2. Other         Other Liabilities (non trade creditors)         Accruals and deferred income				2.3.4 - 7	± 2019		2018
I. II. III. IV. V.	Creditors and Liabilities         Owed to credit institutions         1. Repayable on demand         2. With agreed maturity dates or period of notice         Owed to customers         1. Deposits         1. Repayable on demand         2. With agreed maturity dates or period of notice         2. With agreed maturity dates or period of notice         2. With agreed maturity dates or period of notice         2. Other Debt         1. Repayable on demand         2. With agreed maturity dates or period of notice         Debts evidenced by certificates         1. Debts Securities in Issue         2. Other         Other Liabilities (non trade creditors)         Accruals and deferred income         Provisions for liabilities and charges	ment			2.3.4 - 7	± 2019		2018
I. II. III. IV. V.	Creditors and Liabilities         Owed to credit institutions         1. Repayable on demand         2. With agreed maturity dates or period of notice         Owed to customers         1. Deposits         1. Repayable on demand         2. With agreed maturity dates or period of notice         2. With agreed maturity dates or period of notice         2. With agreed maturity dates or period of notice         2. Other Debt         1. Repayable on demand         2. With agreed maturity dates or period of notice         Debts evidenced by certificates         1. Debts Securities in Issue         2. Other         Other Liabilities (non trade creditors)         Accruals and deferred income         Provisions for liabilities and charges         1. pensions and similar obligations         2. taxes and other amounts owed to the Taxation Depart	ment			2.3.4 - 7	± 2019		2018
I. II. III. IV. V.	Creditors and Liabilities         Owed to credit institutions         1. Repayable on demand         2. With agreed maturity dates or period of notice         Owed to customers         1. Deposits         1. Repayable on demand         2. With agreed maturity dates or period of notice         2. With agreed maturity dates or period of notice         2. With agreed maturity dates or period of notice         2. Other Debt         1. Repayable on demand         2. With agreed maturity dates or period of notice         Debts evidenced by certificates         1. Debts Securities in Issue         2. Other         Other Liabilities (non trade creditors)         Accruals and deferred income         Provisions for liabilities and charges         1. pensions and similar obligations         2. taxes and other amounts owed to the Taxation Departure         3. other taxes including deferred tax	ment			2.3.4 - 7			2018
I. II. III. IV. V. VI.	Creditors and Liabilities         Owed to credit institutions         1. Repayable on demand         2. With agreed maturity dates or period of notice         Owed to customers         1. Deposits         1. Repayable on demand         2. With agreed maturity dates or period of notice         2. With agreed maturity dates or period of notice         2. With agreed maturity dates or period of notice         2. Other Debt         1. Repayable on demand         2. With agreed maturity dates or period of notice         Debts evidenced by certificates         1. Debts Securities in Issue         2. Other         Other Liabilities (non trade creditors)         Accruals and deferred income         Provisions for liabilities and charges         1. pensions and similar obligations         2. taxes and other amounts owed to the Taxation Departure         3. other taxes including deferred tax         4. other provisions	ment			2.3.4 - 7			2018
I. II. III. III. V. V. VI. VI.	Creditors and Liabilities         Owed to credit institutions         1. Repayable on demand         2. With agreed maturity dates or period of notice         Owed to customers         1. Deposits         1. Repayable on demand         2. With agreed maturity dates or period of notice         2. With agreed maturity dates or period of notice         2. With agreed maturity dates or period of notice         2. Other Debt         1. Repayable on demand         2. With agreed maturity dates or period of notice         Debts evidenced by certificates         1. Debts Securities in Issue         2. Other         Other Liabilities (non trade creditors)         Accruals and deferred income         Provisions for liabilities and charges         1. pensions and similar obligations         2. taxes and other amounts owed to the Taxation Depart         3. other taxes including deferred tax         4. other provisions         Subordinated Liabilities	ment			2.3.4 - 7			2018
I. II. III. IV. V. VI. VI.	Creditors and Liabilities         Owed to credit institutions         1. Repayable on demand         2. With agreed maturity dates or period of notice         Owed to customers         1. Deposits         1. Repayable on demand         2. With agreed maturity dates or period of notice         2. With agreed maturity dates or period of notice         2. With agreed maturity dates or period of notice         2. Other Debt         1. Repayable on demand         2. With agreed maturity dates or period of notice         Debts evidenced by certificates         1. Debts Securities in Issue         2. Other         Other Liabilities (non trade creditors)         Accruals and deferred income         Provisions for liabilities and charges         1. pensions and similar obligations         2. taxes and other amounts owed to the Taxation Depart         3. other taxes including deferred tax         4. other provisions         Subordinated Liabilities         Own Capital	ment			2.3.4 - 7			2018
I. II. III. IV. V. VI. VI. I. I.	Creditors and Liabilities         Owed to credit institutions         1. Repayable on demand         2. With agreed maturity dates or period of notice         Owed to customers         1. Deposits         1. Repayable on demand         2. With agreed maturity dates or period of notice         2. With agreed maturity dates or period of notice         2. With agreed maturity dates or period of notice         2. Other Debt         1. Repayable on demand         2. With agreed maturity dates or period of notice         Debts evidenced by certificates         1. Debts Securities in Issue         2. Other         Other Liabilities (non trade creditors)         Accruals and deferred income         Provisions for liabilities and charges         1. pensions and similar obligations         2. taxes and other amounts owed to the Taxation Depart         3. other taxes including deferred tax         4. other provisions         Subordinated Liabilities         Own Capital         Issued Capital	ment			2.3.4 - 7			2018
I. II. III. IV. V. VI. VI. I. I. II.	Creditors and Liabilities         Owed to credit institutions         1. Repayable on demand         2. With agreed maturity dates or period of notice         Owed to customers         1. Deposits         1. Repayable on demand         2. With agreed maturity dates or period of notice         2. With agreed maturity dates or period of notice         2. With agreed maturity dates or period of notice         2. Other Debt         1. Repayable on demand         2. With agreed maturity dates or period of notice         Debts evidenced by certificates         1. Debts Securities in Issue         2. Other         Other Liabilities (non trade creditors)         Accruals and deferred income         Provisions for liabilities and charges         1. pensions and similar obligations         2. taxes and other amounts owed to the Taxation Depart         3. other taxes including deferred tax         4. other provisions         Subordinated Liabilities         Own Capital         Issued Capital         Unpaid Share Capital	ment			2.3.4 - 7	± 2019		2018
I. II. III. IV. VI. VI. II. II. II.	Creditors and Liabilities         Owed to credit institutions         1. Repayable on demand         2. With agreed maturity dates or period of notice         Owed to customers         1. Deposits         1. Repayable on demand         2. With agreed maturity dates or period of notice         2. With agreed maturity dates or period of notice         2. With agreed maturity dates or period of notice         2. Other Debt         1. Repayable on demand         2. With agreed maturity dates or period of notice         Debts evidenced by certificates         1. Debts Securities in Issue         2. Other         Other Liabilities (non trade creditors)         Accruals and deferred income         Provisions for liabilities and charges         1. pensions and similar obligations         2. taxes and other amounts owed to the Taxation Depart         3. other taxes including deferred tax         4. other provisions         Subordinated Liabilities         Own Capital         Issued Capital         Unpaid Share Capital         Own Shares	ment			2.3.4 - 7	± 2019		2018
I. II. III. IV. V. VI. II. II. II. II. I	Creditors and Liabilities         Owed to credit institutions         1. Repayable on demand         2. With agreed maturity dates or period of notice         Owed to customers         1. Deposits         1. Repayable on demand         2. With agreed maturity dates or period of notice         2. With agreed maturity dates or period of notice         2. With agreed maturity dates or period of notice         2. Other Debt         1. Repayable on demand         2. With agreed maturity dates or period of notice         Debts evidenced by certificates         1. Debts Securities in Issue         2. Other         Other Liabilities (non trade creditors)         Accruals and deferred income         Provisions for liabilities and charges         1. pensions and similar obligations         2. taxes and other amounts owed to the Taxation Departure         3. other taxes including deferred tax         4. other provisions         Subordinated Liabilities         Own Capital         Issued Capital         Unpaid Share Capital         Own Shares         Share Premium Account	ment			2.3.4 - 7	± 2019		2018
I. II. III. IV. V. VI. VI. II. II. II. I	Creditors and Liabilities         Owed to credit institutions         1. Repayable on demand         2. With agreed maturity dates or period of notice         Owed to customers         1. Deposits         1. Repayable on demand         2. With agreed maturity dates or period of notice         2. With agreed maturity dates or period of notice         2. With agreed maturity dates or period of notice         2. Other Debt         1. Repayable on demand         2. With agreed maturity dates or period of notice         Debts evidenced by certificates         1. Debts Securities in Issue         2. Other         Other Liabilities (non trade creditors)         Accruals and deferred income         Provisions for liabilities and charges         1. pensions and similar obligations         2. taxes and other amounts owed to the Taxation Depart         3. other taxes including deferred tax         4. other provisions         Subordinated Liabilities         Own Capital         Issued Capital         Unpaid Share Capital         Own Shares         Share Premium Account         Revaluation Reserve	ment			2.3.4 - 7	±     2019       ±     2019		2018
I. II. III. IV. V. VI. II. II. II. II. I	Creditors and Liabilities         Owed to credit institutions         1. Repayable on demand         2. With agreed maturity dates or period of notice         Owed to customers         1. Deposits         1. Repayable on demand         2. With agreed maturity dates or period of notice         2. With agreed maturity dates or period of notice         2. With agreed maturity dates or period of notice         2. Other Debt         1. Repayable on demand         2. With agreed maturity dates or period of notice         Debts evidenced by certificates         1. Debts Securities in Issue         2. Other         Other Liabilities (non trade creditors)         Accruals and deferred income         Provisions for liabilities and charges         1. pensions and similar obligations         2. taxes and other amounts owed to the Taxation Depart         3. other taxes including deferred tax         4. other provisions         Subordinated Liabilities         Own Capital         Issued Capital         Unpaid Share Capital         Own Shares         Share Premium Account         Revaluation Reserve         Reserves	ment			2.3.4 - 7			2018
I. II. III. IV. V. VI. VI. II. II. II. I	Creditors and Liabilities         Owed to credit institutions         1. Repayable on demand         2. With agreed maturity dates or period of notice         Owed to customers         1. Deposits         1. Repayable on demand         2. With agreed maturity dates or period of notice         2. With agreed maturity dates or period of notice         2. With agreed maturity dates or period of notice         2. Other Debt         1. Repayable on demand         2. With agreed maturity dates or period of notice         Debts evidenced by certificates         1. Debts Securities in Issue         2. Other         Other Liabilities (non trade creditors)         Accruals and deferred income         Provisions for liabilities and charges         1. pensions and similar obligations         2. taxes and other amounts owed to the Taxation Depart         3. other taxes including deferred tax         4. other provisions         Subordinated Liabilities         Own Capital         Issued Capital         Unpaid Share Capital         Own Shares         Share Premium Account         Revaluation Reserve	ment			2.3.4 - 7	±       2019         ±       2019		2018
I. II. III. IV. V. VI. VI. II. II. II. I	Creditors and Liabilities         Owed to credit institutions         1. Repayable on demand         2. With agreed maturity dates or period of notice         Owed to customers         1. Deposits         1. Repayable on demand         2. With agreed maturity dates or period of notice         2. With agreed maturity dates or period of notice         2. With agreed maturity dates or period of notice         2. Other Debt         1. Repayable on demand         2. With agreed maturity dates or period of notice         Debts evidenced by certificates         1. Debts Securities in Issue         2. Other         Other Liabilities (non trade creditors)         Accruals and deferred income         Provisions for liabilities and charges         1. pensions and similar obligations         2. taxes and other amounts owed to the Taxation Depart         3. other taxes including deferred tax         4. other provisions         Subordinated Liabilities         Own Capital         Issued Capital         Unpaid Share Capital         Own Shares         Share Premium Account         Revaluation Reserve         Reserves	ment			2.3.4 - 7			2018
I. II. III. IV. V. VI. VI. II. II. II. I	Creditors and Liabilities Owed to credit institutions 1. Repayable on demand 2. With agreed maturity dates or period of notice Owed to customers 1. Deposits 1. Repayable on demand 2. With agreed maturity dates or period of notice 2. Other Debt 1. Repayable on demand 2. With agreed maturity dates or period of notice Debts evidenced by certificates 1. Debts Securities in Issue 2. Other Other Liabilities (non trade creditors) Accruals and deferred income Provisions for liabilities and charges 1. pensions and similar obligations 2. taxes and other amounts owed to the Taxation Depart 3. other rovisions Subordinated Liabilities Own Capital Issued Capital Unpaid Share Capital Own Shares Share Premium Account Revaluation Reserve Reserves 1. Legal reserve required by any law	ment			2.3.4 - 7	±       2019         ±       2019         -       -		2018
I. II. III. IV. V. VI. VI. II. II. II. I	Creditors and Liabilities Owed to credit institutions 1. Repayable on demand 2. With agreed maturity dates or period of notice Owed to customers 1. Deposits 1. Repayable on demand 2. With agreed maturity dates or period of notice 2. Other Debt 1. Repayable on demand 2. With agreed maturity dates or period of notice Debts evidenced by certificates 1. Debts Securities in Issue 2. Other Other Liabilities (non trade creditors) Accruals and deferred income Provisions for liabilities and charges 1. pensions and similar obligations 2. taxes and other amounts owed to the Taxation Depart 3. other taxes including deferred tax 4. other provisions Subordinated Liabilities Own Capital Issued Capital Unpaid Share Capital Own Shares Share Premium Account Revaluation Reserve Reserves 1. Legal reserve required by any law 2. Reserve for own shares	ment			2.3.4 - 7			2018
I. II. III. IV. V. VI. VI. II. II. II. I	Creditors and Liabilities         Owed to credit institutions         1. Repayable on demand         2. With agreed maturity dates or period of notice         Owed to customers         1. Deposits         1. Repayable on demand         2. With agreed maturity dates or period of notice         2. With agreed maturity dates or period of notice         2. Other Debt         1. Repayable on demand         2. With agreed maturity dates or period of notice         Debts evidenced by certificates         1. Debts Securities in Issue         2. Other         Other Liabilities (non trade creditors)         Accruals and deferred income         Provisions for liabilities and charges         1. pensions and similar obligations         2. taxes and other amounts owed to the Taxation Depart         3. other taxes including deferred tax         4. other provisions         Subordinated Liabilities <b>Own Capital</b> Issued Capital         Unpaid Share Capital         Own Shares         Share Premium Account         Revaluation Reserve         Reserves         1. Legal reserve required by any law         2. Reserve for own shares         3. Reserves provided for by the a	ment			2.3.4 - 7			
I. II. III. IV. V. VI. VI. II. II. II. I	Creditors and Liabilities         Owed to credit institutions         1. Repayable on demand         2. With agreed maturity dates or period of notice         Owed to customers         1. Deposits         1. Repayable on demand         2. With agreed maturity dates or period of notice         2. With agreed maturity dates or period of notice         2. Other Debt         1. Repayable on demand         2. With agreed maturity dates or period of notice         Debts evidenced by certificates         1. Debts Securities in Issue         2. Other         Other Liabilities (non trade creditors)         Accruals and deferred income         Provisions for liabilities and charges         1. pensions and similar obligations         2. taxes and other amounts owed to the Taxation Departure         3. other taxes including deferred tax         4. other provisions         Subordinated Liabilities         Own Capital         Issued Capital         Unpaid Share Capital         Own Shares         Share Premium Account         Reserves         1. Legal reserve required by any law         2. Reserve for own shares         3. Reserves provided for by the articles of association				2.3.4 - 7			2018

	T.I.C.	
2.2. PROFIT AND LOSS NOTE	± 2019	± 2018
1 a) Interest receivable #		
b) Commissions and other charges receivable		
c) Income from securities		
1. Income from fixed income securities		
2. Income from shares and other variable yield securities		
3. Income from participations		
4. Income from shares in affiliated undertakings		
2 a) interest Payable	-	
b) Commissions and other charges payable	-	
Net profit (+) / net loss (-) on financial operations		
Dividends receivable (gross)     Income (+) / Loss (-) from trading in foreign currency <sup>1</sup> Realised <sup>2</sup> Unrealised		
6 Expenses relating to financial instruments		
7 Rents Gross <sup>2</sup> Property expenses <sup>3</sup> Depreciation 2.3.10		
8 Gross royalties (IP)		
9 Share of profit (+) or loss (-) from partnership or undertaking. 2.3.11		
10 Other operating income (including derivatives)		
11 Other income (including extraordinary items)		
12         Total Income         (Add lines 2.2.3 to 2.2.11 in the relevant year)           General administrative expenses:		
13 Salaries and staff costs 2.3.12		
14 Travelling – local		
15 Travelling – overseas		
16 Motor Vehicle		
<ul> <li>17 Repair and Maintenance except for building renovations (see 2.2.35 below)</li> </ul>		
18 Rents and leases 2.3.18		
19 Subscriptions and donations		
20 Entertainment of any kind		
21 Depreciation /Amortisation of intelectual property		
22 Lease Depreciation		
23 Other Depreciation		
24 Accounting, auditing and legal		
25 Other administrative expenses		
26 Bad Debts – specific 2.3.40		
27 Bad Debts – general		
28 Other expenses (including extraordinary items)	·	
29       Profit / loss from the disposal /revaluation of fixed assets       2.3.42		
30 Research and development costs/expenses		
31 Profit / loss from the disposal or revaluation of investments		
32 Expenses relating to Intelectual Property rights		
33 Other currency trading differences		
34 Goodwill of properties acquired		
35 Building renovation costs		
36 Net surplus (+) / deficit (-) of cashiers / tellers		
37 Net Profit (+) / loss (-) from operations         (2.2.12 less (total of lines 2.2.13 to 2.2.36))		
Tax on profit or loss from ordinary activities, current and previous years.		
39 A) Defence Contribution		
B) Other taxes (including deferred tax and overseas tax)		
40 Profit (+) / loss (-) for year (Add lines 2.2.37 to 2.2.39.B)		
41 Transfer to legal reserve required by any law		
42 Profit (+) / Loss (-) after the transfer to legal reserve required by any law. (2.2.40 less 2.2.41)		
PROFIT AND LOSS	± 2019	± 2018
43   Balance at beginning of year   2.1.E.VI.5.201	5	
44 Dividends paid / proposed during the year         2.3.14	1	
45 Transfer to other reserves / write off to reserves from the profit/loss of the year / SDC deemed distribution		
46 Transfer to other reserves / write off to reserves from the profit/loss of the year		
47 Balance at end of year 2.1.E.VI.5.2010	6	

3. Notes					
Specific Provision for Bad debts			1.1		
A Specific Provision for Bad debts			± 2019	±	2018
Balance brought forward from previous year					
Increase in Provision					
Interest					
Other increases					
Repayments					
Repayments from clients			-	-	
Income from the disposal of mortgaged properties			-	-	
Income from the disposal of mortgaged shares and					
Provisions that were cancelled regarding debtors who	were written off		-	-	
Other reductions			-	-	
Funding of debts with loans from other sources / refina	ancing		-	-	
Balance at year end (per balance sheet)					
B Total Charge to profit and loss:					
Debtors written off					
Movement in Provision - Increase (+) / Decrease (-)					
Amount in Profit and Loss - Debit (+) / Credit (-)					
C Provisions made during the year for which legal act	tion is also pending				
D Provisions made during the year for which guarantee	ees also exist				
. Off-balance sheet items			i		
			2019		2018
Contingent Liabilities from acceptances and endorsement	S				
Contingent Liabilities from assets pledged as collateral se	curity				
Contingent Liabilities from guarantees given to third partie	s				
Commitments arising our of sale and repurchasing transa				1	
	0.010				
Commitments that can expose the business to credit risk					
. Immovable Property (land and buildings)			2019		2018
Declare the number of years over which the goodwill of im	nmovable property is written	n off	2010		2010
Revaluation of fixed assets			+	+	
Diminution of fixed assets			-	-	
Profit (+) / Loss (-) from the disposal of fixed assets					
Profit (+) / Loss (-) from the disposal of land and buildings	from debtors				
Other Profit (+) / Loss (-) from disposal / revaluation / dim	inution				
Total in Profit and Loss - Profit (+) / Loss (-)					
3. Fixed financial assets	Credit Institutions	Other	Credit Institution	•	Other
(net value)				<b>,</b>	
Shares in affiliated undertakings	2019	2019	2018		2018
Cost					
Revaluation					
Diminution					
Diffinduori	-	-	-	-	
Total	-	-	-	-	
	-	-	-	-	
Total	-	-	-	-	
Total Shares in subsidiary undertakings Cost	-	-	-	-	
Total Shares in subsidiary undertakings Cost Revaluation		-	-	-	
Total Shares in subsidiary undertakings Cost Revaluation Diminution	-	- -	- -	-	
Total Shares in subsidiary undertakings Cost Revaluation Diminution Total	- -	- -	- -	•	
Total Shares in subsidiary undertakings Cost Revaluation Diminution Total Other Shares and variable-yield securities	-	- -	- -	-	
Total Shares in subsidiary undertakings Cost Revaluation Diminution Total	- -	- - - - - -	- -		
Total Shares in subsidiary undertakings Cost Revaluation Diminution Total Other Shares and variable-yield securities	- -		- -		
Total Shares in subsidiary undertakings Cost Revaluation Diminution Total Other Shares and variable-yield securities Cost	- -	- -	- -		
Total Shares in subsidiary undertakings Cost Revaluation Diminution Total Other Shares and variable-yield securities Cost Revaluation	- -	- -	- -		
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Total         Shares in subsidiary undertakings         Cost         Revaluation         Diminution         Total         Other Shares and variable-yield securities         Cost         Revaluation         Diminution         Total         Other Shares and variable-yield securities         Cost         Revaluation         Diminution         Total         Total as per balance sheet         • Relevant Accumulated Losses (Article 9D)	-				E
Total         Shares in subsidiary undertakings         Cost         Revaluation         Diminution         Total         Other Shares and variable-yield securities         Cost         Revaluation         Diminution         Total         Other Shares and variable-yield securities         Cost         Revaluation         Diminution         Total         Total as per balance sheet         • Relevant Accumulated Losses (Article 9D)         1 Year Loss taken over	-	-			€
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