PART 2 – ACCOUNTS (Credit institution or organisation)

2.1. BALANCE SHEET		±	2020					±	2019
A. FIXED ASSETS			Cost	Revaluation	±	Depreciation / Diminution	Net Book Value		
I. Intangible Assets									
1 Assets pertaining to intellectual property rights					-				
2 Other Intangible assets					-				
II. Tangible Assets	2.3.1								
1. Land and Buildings held for own use					-				
2. Other land and buildings					-				
3. Other Tangible assets					-				
III. 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					-				
B. Current Assets									
I. Cash in hand, balances with central banks and post office banks.									
II. Treasury Bills, Debt securities including fixed income securities									
1. Treasury bills and similar securities									
2. Other bills eligible for refinancing with central banks.									
3. Issued by other borrowers, including own –debt security.									
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								
VII. Other Assets (non trade debtors)	2.3.4 - 7								
VIII. Prepayments and accrued income.									
C. Total Assets									

D. Creditors and Liabilities		±	2020	±	2019
I. Owed to credit institutions					
1. Repayable on demand					
2. With agreed maturity dates or period of notice					
II. 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					
III. Debts evidenced by certificates					
1. Debts Securities in Issue					
2. Other					
IV. Other Liabilities (non trade creditors)	2.3.4 - 7				
V. Accruals and deferred income					
VI. Provisions for liabilities and charges					
1. pensions and similar obligations					
2. taxes and other amounts owed to the Taxation Department					
3. other taxes including deferred tax					
4. other provisions					
VII. Subordinated Liabilities					
E. Own Capital					
I. Issued Capital					
II. Unpaid Share Capital		-		-	
II.A Reduction of Profit and Loss from share redemption of UCITS or AIF					
III. Own Shares		-		-	
IV. Share Premium Account					
V. Revaluation Reserve					
VI. Reserves					
1. Legal reserve required by any law					
2. Reserve for own shares					
3. Reserves provided for by the articles of association					
4. Other Reserves					
5. Profit and Loss					
6. Exchange difference from retranslation of opening balances					
F. TOTAL LIABILITIES					

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2.2.	PROFIT AND LOSS	NOTE	±	2020	±	2019
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		-		-	
3	Net profit (+) / net loss (-) on financial operations					
4	Dividends receivable (gross)					
5	Income (+) / Loss (-) from trading in foreign currency [1] Realised [2] Unrealised					
6	Expenses relating to financial instruments					
7	A Rents and Leases [1] Gross [2] Property expenses [3] Depreciation	2.3.10				
	B Immovable Property Leases					
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					
17	Repair and Maintenance except for building renovations (see 2.2.35 below)					
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))					
38	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		±	2020	±	2019
43	Balance at beginning of year	2.1.E.VI.5.2015				
44	Dividends paid / proposed during the year	2.3.14				
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.5.2016				

2.3. Notes

40. Specific Provision for Bad debts

A	Specific Provision for Bad debts	±	2020	±	2019
	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 securities	-		-	
	Provisions that were cancelled regarding debtors who were written off	-		-	
	Other reductions	-		-	
	Funding of debts with loans from other sources / refinancing	-		-	
	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 action is also pending**				
D	**Provisions made during the year for which guarantees also exist**				

41. Off-balance sheet items

	2020	2019
Contingent Liabilities from acceptances and endorsements		
Contingent Liabilities from assets pledged as collateral security		
Contingent Liabilities from guarantees given to third parties		
Commitments arising our of sale and repurchasing transactions		
Commitments that can expose the business to credit risk		

42. Immovable Property (land and buildings)

		2020		2019
Declare the number of years over which the goodwill of immovable property is written off				
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 / diminution				
Total in Profit and Loss - Profit (+) / Loss (-)				

43. Fixed financial assets (net value)	Credit Institutions		Other		Credit Institutions		Other	
	2020		2020		2019		2019	
Shares in affiliated undertakings								
Cost								
Revaluation								
Diminution	-		-		-		-	
Total								
Shares in subsidiary undertakings								
Cost								
Revaluation								
Diminution	-		-		-		-	
Total								
Other Shares and variable-yield securities								
Cost								
Revaluation								
Diminution	-		-		-		-	
Total								
Total as per balance sheet								

44. Relevant Accumulated Losses (Article 9D)

			€
1	**Year Loss taken over**	**Total Loss to be claimed during 15 year period**	
2	Loss you are entitled to during 2020		
3	Loss you have used against profits of year 2020 of the company itself:		
4	Loss you have relieved with profts of 2020 of the following company/ies:		

Name of Company	TIC	amount €
Total 44.4		
5 Loss to be converted into Special Tax Credit (fields 44.2-44.3- Total 44.4)		
6 Special Tax Credit Claim (Field 44.5*12,5%)		

The amounts of fields 44.3 and Total 44.4 must be included in the computation of taxable income for the year.