

**PART 2 – ACCOUNTS** (Credit institution or organisation)

2.1. BALANCE SHEET		2017				2016	
		Cost	Revaluation	±	Depreciation / Diminution	Net Book Value	
<b>A. FIXED ASSETS</b>							
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>B. Current Assets</b>							
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.							
<b>C. Total Assets</b>							
<b>D. Creditors and Liabilities</b>							
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							
<b>E. Own Capital</b>							
I. Issued Capital							
II. Unpaid Share Capital				-			
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							
<b>F. TOTAL LIABILITIES</b>							

2.2. PROFIT AND LOSS		NOTE	±	2017	±	2016	
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						
			<sup>1</sup> Realised		<sup>2</sup> Unrealised		
6	Expenses relating to financial instruments						
7	Rents						
			<sup>1</sup> 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	<b>Total Income</b> (Add lines 2.2.3 to 2.2.11 in the relevant year)						
<b>General administrative expenses:</b>							
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 2.2.34 below)						
18	Rents and leases					2.3.18	
19	Subscriptions and donations						
20	Entertainment of any kind						
21	Depreciation /Amortisation of intellectual property						
22	Other Depreciation						
23	Accounting, auditing and legal						
24	Other administrative expenses						
25	Bad Debts – specific					2.3.40	
26	Bad Debts – general						
27	Other expenses (including extraordinary items)						
28	Profit / loss from the disposal /revaluation of fixed assets					2.3.42	
29	Research and development costs/expenses						
30	Profit / loss from the disposal or revaluation of investments						
31	Expenses relating to Intellectual Property rights						
32	Other currency trading differences						
33	Goodwill of properties acquired						
34	Building renovation costs						
35	Net surplus (+) / deficit (-) of cashiers / tellers						
36	<b>Net Profit (+) / loss (-) from operations</b> (2.2.12 less (total of lines 2.2.13 to 2.2.35))						
37	Tax on profit or loss from ordinary activities, current and previous years.						
38	A) Defence Contribution						
	B) Other taxes (including deferred tax and overseas tax)						
39	<b>Profit (+) / loss (-) for year</b> (Add lines 2.2.36 to 2.2.38.B)						
40	Transfer to legal reserve required by any law						
41	<b>Profit (+) / Loss (-) after the transfer to legal reserve required by any law.</b> (2.2.39 less 2.2.40)						
<b>PROFIT AND LOSS</b>				±	2017	±	2016
42	Balance at beginning of year						2.1.E.VI.5.2015
43	Dividends paid / proposed during the year						2.3.14
44	Transfer to other reserves / write off to reserves from the profit/loss of the year						
45	Balance at end of year						2.1.E.VI.5.2016

<b>2.3. Notes</b>				
<b>40. Specific Provision for Bad debts</b>				
<b>A Specific Provision for Bad debts</b>	±	2017	±	2016
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>B Total Charge to profit and loss:</b>				
Debtors written off				
Movement in Provision - Increase (+) / Decrease (-)				
Amount in Profit and Loss - Debit (+) / Credit (-)				
<b>C Provisions made during the year for which legal action is also pending</b>				
<b>D Provisions made during the year for which guarantees also exist</b>				
<b>41. Off-balance sheet items</b>				
		2017		2016
Contingent Liabilities from acceptances and endorsements				
Contingent Liabilities from assets pledged as collateral security				
Contingent Liabilities from guarantees given to third parties				
Commitments arising out of sale and repurchasing transactions				
Commitments that can expose the business to credit risk				
<b>42. Immovable Property (land and buildings)</b>				
		2017		2016
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 (-)				
<b>43. Fixed financial assets (net value)</b>				
	<b>Credit Institutions</b>	<b>Other</b>	<b>Credit Institutions</b>	<b>Other</b>
	2017	2017	2016	2016
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				