

PART 2 – ACCOUNTS (Credit institution or organisation)

| 2.1. BALANCE SHEET | ± 2019 | | | | | ± 2018 | |
|---|--------|-------------|---|---------------------------|----------------|--------|--|
| | Cost | Revaluation | ± | Depreciation / Diminution | Net Book Value | | |
| A. FIXED ASSETS | | | | | | | |
| 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 | | | | | | | |
| 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 | | | | | - | - | |
| 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 | | | | | | | |

| 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 | | | | | - | | - | | |
| 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 | Rents | ¹ Gross | ² Property expenses | ³ 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 | | | | | | | | | |
| 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 intellectual 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 Intellectual 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 | | | | | | | | | | |
| 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 | | | | |

