

PART 2 – ACCOUNTS (Credit institution or organisation)

2.1. BALANCE SHEET		± 2022				± 2021	
		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				-		-	
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							

2.2. PROFIT AND LOSS		NOTE	±	2022	±	2021
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 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.5.2021
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.5.2022

2.3. Notes				
40. Specific Provision for Bad debts				
A Specific Provision for Bad debts	±	2022	±	2021
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				
		2022		2021
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				
42. Immovable Property (land and buildings)				
		2022		2021
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
	2022	2022	2021	2021
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 2022				
3 Loss you have used against profits of year 2022 of the company itself:				
4 Loss you have relieved with profits of 2022 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.				