

PART 2 – ACCOUNTS (Credit institution or organisation)

2.1. BALANCE SHEET		±	2016			±	2015
A.	FIXED ASSETS	Cost	Revaluation	±	Depreciation / Diminution	Net Book Value	
I.	Intangible Assets			-			
II.	Tangible Assets 2.3.1						
	1. Land and Buildings held for own use			-			
	2. Other land and buildings			-			
	3. Other 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	±	2016	±	2015
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.	Gross Dividends								
5.	Income (+) / Loss (-) from trading in foreign currency								
6.	Expenses relating to financial instruments								
7.	Rents	¹ Gross	² Property expenses	³ Depreciation	2.3.10				
	2016		-	-					
8.	Gross Royalties								
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.	Staff costs.				2.3.12				
14.	Travelling – local								
15.	Travelling – overseas								
16.	Motor Vehicle								
17.	Repair and Maintenance except for building renovations (see 2.2.31 below)								
18.	Rents				2.3.18				
19.	Subscriptions and donations								
20.	Entertainment of any kind								
21.	Depreciation								
22.	Legal expenses								
23.	Other administrative expenses								
24.	Bad Debts – specific				2.3.40				
25.	Bad Debts – general								
26.	Other expenses (including extraordinary items)								
27.	Profit / loss from the disposal /revaluation of fixed assets				2.3.42				
28.	Profit / loss from the disposal or revaluation of investments								
29.	Exchange difference								
30.	Goodwill of properties acquired								
31.	Building renovation costs								
32.	Net surplus (+) / deficit (-) of cashiers / tellers								
33.	33. Net Profit (+) / loss (-) from operations (2.2.12 less (total of lines 2.2.13 to 2.2.32))								
34.	Tax on profit or loss from ordinary activities, current and previous years.								
35.	A) Defence Contribution								
	B) Other taxes (including deferred tax and overseas tax)								
36.	Profit (+) / loss (-) for year (Add lines 2.2.33 to 2.2.35)								
37.	Transfer to legal reserve required by any law								
38.	Profit (+) / Loss (-) after the transfer to legal reserve required by any law. (2.2.36 less 2.2.37)								
PROFIT AND LOSS						±	2016	±	2015
39.	Balance at beginning of year				2.1.E.VI.5.2015				
40.	Dividends paid / proposed during the year				2.3.14				
41.	Transfer to other reserves / write off to reserves from the profit/loss of the year								
42.	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	±	2016	±	2015
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				
		2016		2015
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)				
		2016		2015
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
	2016	2016	2015	2015
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				