

**JUMHOURIA BANK BALANCE
SHEET AS AV 31-12-2011 AUDITED**



31/12/2011		Line	31/12/2010	31/12/2011		Line	31/12/2010
Total	Detailed	Current Assets		total	Detailed	Current Liabilities	
		Cash				Shareholders Equities	
	240,404,780.137	Cash in vault	137,410,063		1,000,000,000.000	Capital	1,000,000,000
587,515,847.808	347,111,067.671	Checks in clearing	109,097,613	1,068,950,000.000	68,950,000.000	Reserves	68,950,000
		Balances Due from Banks				Divided Profits	
	5,982,446,901.682	Balances Due from Banks- Local	5,702,504,917		173,461,929.938	Undivided Profits	503,514
6,726,115,808.026	743,668,906.344	Balances Due from Banks - Foreign	326,348,578	285,797,518.749	112,335,588.811	Current Year profits	172,958,416
	238,862,431.365	Participations- Local	238,862,431	1,354,747,518.749		Total of Shareholders Equities	
226,699,253.149	-12,163,178.216	provision for investment	0			Provisions	
	90,000,000.000	placement with banks -- local	0		175,525,518.075	Provision for Income Tax	137,945,858
	457,805,332.776	placement with banks -- foreign	693,486,718		23,367,835.177	Provision for Paid Leave	18,023,518
14,247,805,332.776	13,700,000,000.000	certificates of deposit	14,200,000,000	323,454,078.004	124,560,724.752	Provision for General Purposes	136,782,297
	5,421,011,885.856	loans & Advances to customers	5,692,784,287			Deposits & balances for others	
4,705,011,885.856	-716,000,000.000	provision for impaired loans	-650,000,000			Current Accounts	18,914,739,586
	270,363,148.151	Other Debtors	177,112,521		19,506,947,997.936	Saving Accounts	258,954,279
1,649,120,914.507	1,378,757,766.356	miscellaneous debit accounts	507,306,475		239,759,306.019	Term Deposit	2,590,584,683
		fixed assets at cost		22,173,288,189.731	2,426,580,885.776	Due to Banks - Local	6,812,616
	156,174,721.670	land & premises	152,058,836		0.000	Due to Banks Foreign	73,139,653
126,508,363.077	-29,666,358.593	(Accumulated Depreciation- Land & Prem.)	-26,482,130		144,233,160.343	Sold Checks and Funds in Transit	617,716,684
	80,508,716.038	Furniture & Equipment	91,408,680		860,439,272.885	pledged deposits	2,643,165,733
22,613,168.400	-57,895,547.638	(Accumulated Depreciation-F&E)	-58,378,171		2,723,970,828.159	Miscellaneous Creditors & Credit Accounts	655,757,790
	11,156,811.062	Vehicles	12,182,637	4,440,914,590.462	712,271,329.075		
1,013,803.347	-10,143,007.715	Accumulated Depreciation- Vehicles	-9,668,829				
28,292,404,376.946	28,292,404,376.946	Total Assets	27,296,034,627	28,292,404,376.946	28,292,404,376.946	Total Liabilities & Equities	27,296,034,627
		Contingent Contra Accounts				Contingent Contra Accounts	
	14,311,435.263	Pro-notes for collection, Insurance and Guarantee	5,593,655		14,311,435.263	Pro-notes for collection Insurance and Guarantee	5,593,655
	104,708,318.461	Bills and Documentary collections	165,918,375		104,708,318.461	Bills and Documentary collections	165,918,375
	11,741,919,220.023	Letters of Credit & Letters of Guarantee	10,771,381,388		11,741,919,220.023	Letters of Credit & Letters of Guarantee	10,771,381,388
	136,158.250	Letters of Credit -Banks	1,623,288		136,158.250	Letters of Credit -Banks	1,623,288
	1,450,088.444	Stand -By Letters of Credit	1,695,154	11,862,525,220.441	1,450,088.444	Stand -By Letters of Credit	1,695,154
11,862,525,220.441		Total	10,946,211,860	11,862,525,220.441		Total	10,946,211,860
40,154,929,597.387			38,242,246,487	40,154,929,597.387			38,242,246,487



STATEMENT OF INCOME
AS AT 31-12-2011 AUDITED

مَصْرِفُ الْجُمُهورية
JUMHOURIA BANK



31/12/2011	31/12/2010	Expenses	31/12/2011	31/12/2010	Income
33,058,386.993	171,847,758.230	Interest Expenses	260,093,811.252	458,614,685.717	Interest Expenses
110,764,643.381	115,333,301.395	Administrative Expenses	45,675,780.111	168,116,623.088	commissios Earned
13,968,096.777	16,094,805.549	Depreciation Charges for Fixed Assets	2,359,120.654	5,083,705.485	Foreign Exchange Income
			51,310,387.266	55,030,870.223	interest Earned on Social Loans
221,802,902.511	400,255,049.918	Net Profit Before Income Tax	20,154,930.379	16,685,030.579	Other Income
379,594,029.662	703,530,915.092		379,594,029.662	703,530,915.092	
			221,802,902.511	400,255,049.918	Net Profit Before Income Tax
66,000,000.000	150,000,000.000	provision Charge for Credit losses			
37,579,660.086	60,361,518.040	provision Charge for Income Tax			
5,887,653.614	3,935,116.139	provision Charge for Paid Leave			
0.000	13,000,000.000	provision Charge for General Purposes			
112,335,588.811	172,958,415.739	Net Profit			
221,802,902.511	400,255,049.918		221,802,902.511	400,255,049.918	

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Abdulrazak Al Tarhouny
General Manager

