JUMHOURIA BANK BALANCE SHEET AS AV 31-12-2012 AUDITED

مَصْرِفُ الجُمْهُورِيَّة
JUMHOURIA BANK

31/12/2012		Line	31/12/2011	31/12/2012		Line	31/12/2011
Total	Detailed	Current Assets		Total	Detailed	Current Liabilities	
		Cash				Shareholders Equities	
	368,347,963.348	Cash in vault	240,404,780		1,000,000,000.000	Capital	1,000,000,000
795,363,588.331	427,015,624.983	Checks in clearing	347,111,068	1,068,950,000.000	68,950,000.000	Reserves	68,950,000
		Balances Due from Banks				Divided Profits	
	6,665,334,890.370	Balances Due from Banks- Local	5,982,446,902		285,797,518.749	Undivided Profits	173,461,930
6,977,591,461.203	312,256,570.833	Balances Due from Banks – Foreign	743,668,906	435,077,223.569	149,279,704.820	Current Year profits	112,335,589
	238,862,431.365	Participations- Local	238,862,431	1,504,027,223.569		Total of Shareholders Equities	
266,699,253.149	-12,163,178.216	Investment allocation	-12,163,178				
	0.000	Deposits Due from Banks – Local	90,000,000			Provisions	
	652,438,686.026	Deposits Due from Banks – Foreign	457,805,333		114,934,349.526	Provision for Income Tax	175,525,518
15,802,438,686.026	15,150,000,000.000	Certificates of Deposit	13,700,000,000		32,329,696.287	Provision for Paid Leave	23,367,835
	6,715,480,166.455	Advances & loans	5,421,011,886		0.000	Provision for Audit Fees	0
5,965,824,201.871	-749,655,964.584	Impaired Advances to customers	-716,000,000	303,824,770.565	156,560,724.752	Provision for General Purposes	124,560,725
	346,641,431.135	Miscellaneous Debtors & Debit Accounts	270,363,148			Deposits & balances for others	
847,480,044.846	500,838,613.711	Other Debit Accounts	1,378,757,766		22,909,897,463.498	Current Accounts	19,506,947,998
		Fixed Assets At cost			235,685,960.065	Saving Accounts	239,759,306
	174,,964,087.011	Land & premises	156,174,722	24,968,116,718.276	1,822,533,294.713	Term Deposit	2,426,580,886
142,374,790.968	-32,589,296.043	(Accumulated Depreciation-Land & Prem.)	-29,666,359		0.000	Due to Banks - Local	0
	79,734,425.309	Furniture & Equipment	80,508,716		85,484,496.316	Due to Banks Foreign	144,233,160
14,998,904.157	-64,735,521.152	(Accumulated Depreciation-F& E)	-57,895,548		658,441,754.039	Sold Checks and Funds in Transit	860,439,273
	13,071,204.737	Vehicles	11,156,811		2,451,867,077.732	Cash Insurance	2,723,970,828
1,629,044.168	-11,442,160.569	Accumulated Depreciation- Vehicles	-10,143,008	3,998,431,262.309	802,637,934.222	Miscellaneous Debtors & Debit Accounts	712,271,329
30,774,399,974.719	**30,774,399,974.719**	***Total Assets***	**28,292,404,377**	**30,774,399,974.719**	**30,774,399,974.719**	***Total Liabilities & Equities***	**28,292,404,377**
		Contingent Contra Accounts				***Contingent Contra Accounts***	
	102,561,793.050	Pro-notes for collection, Insurance and Guarantee	14,311,435		102,561,793.050	Pro-notes for collection, Insurance and Guarantee	14,311,435
	242,002,006.096	Bills and Documentary collections	104,708,318		242,002,006.096	Bills and Documentary collections Contra Accounts	104,708,318
	11,736,004,244.890	Letters of Credit & Letters of Guarantee	11,741,919,220		11,736,004,244.890	Letters of Credit & Letters of Guarantee	11,741,919,220
	756,534,614.140	Letters of Credit -Banks	136,158		756,534,614.140	Letters of Credit -Banks	136,158
12,875,165,646.111	38,062,987.935	Stand –By Letters of Credit	1,450,088	**12,875,165,646.111**	38,062,987.935	Stand –By Letters of Credit	1,450,088
43,689,565,620.830		**Total**	***40,154,929,597***	***43,649,565,620.830***		**Total**	***40,154,929,597***

Fathi Mansour Alfandi
Assistant general Manager for financial affairs

Abdulrazak Al Tarhouny
General Manager

JUMHOURIA BANK Tripoli - Libya Assistant General Manager for Financial Affairs

JUMHOURIA BANK GENERAL MANAGER OFFICE TRIPOLI - LIBYA

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STATEMENT OF INCOME
AS AT 31-12-2012 AUDITED

مَصْرِفُ الجُمْهُورِيَّة
JUMHOURIA BANK

31/12/2012	31/12/2011	Expenses	31/12/2012	31/12/2011	Income
37,781,269.994	33,058,386.993	Interest Expenses	276,403,463.941	260,093,811.252	Interest Earned
197,956,767.539	110,764,643.381	Administrative Expenses	112,515,776.649	45,675,780.111	Commission Earned
12,313,505.399	13,968,096.777	Depreciation Charges for Fixed Assets	5,309,817.707	2,359,120.654	Foreign Exchange Income
241,337,646.814	221,802,902.511	Net Profit	63,458,651.442	51,310,387.266	Interest Earned on Social Loans
			31,701,480.007	20,154,930.379	Other Income
489,389,189.746	**379,594,029.662**	**Net Profit Before Income Tax**	**489,389,189.746**	**379,594,029.662**	
			241,337,646.814	221,802,902.511	Net Profit Before Income Tax
35,000,000.000	66,000,000.000	Provision Charge for Credit Losses			
15,054,106.830	37,579,660.086	Provision Charge for Income Tax			
10,003,835.164	5,887,653.614	Provision Charge for Paid Leave			
32,000,000.000	0.000	Provision Charge for General Purposes			
149,279,704.820	112,335,588.811	Net Profit			
241,337,646.814	**221,802,902.511**		**241,337,646.814**	**221,802,902.511**	

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