

JUMHOURIA BANK BALANCE SHEET AS AV 31-12-2013 AUDITED



31/12/2013		Line	31/12/2012	31/12/2013		Line	31/12/2012
Total	Detailed	Current Assets		Total	Detailed	Current Liabilities	
		Cash				Shareholders Equities	
	314,789,353.583	Cash in vault	368,347,963		1,000,000,000.000	Capital	1,000,000,000
806,442,945.901	491,653,592.318	Checks in clearing	427,015,625	1,117,150,000.000	117,150,000.000	Reserves	68,950,000
		Balances Due from Banks				Divided Profits	
	6,606,797,678.620	Balances Due from Banks- Local	6,665,334,890		261,615,293.631	Undivided Profits	285,797,519
6,840,703,739.893	233,906,061.273	Balances Due from Banks – Foreign	312,256,571	360,077,767.661	98,462,474.030	Current Year profits	149,279,705
	238,862,431.365	Participations- Local	238,862,431	1,477,227,767.661		Total of Shareholders Equities	
238,862,431.365	-	Investment allocation	-12,163,178			Provisions	
	30,000,000,000.000	Deposits Due from Banks – Local	-			Provision for Income Tax	114,934,350
	462,588,230.981	Deposits Due from Banks – Foreign	652,438,686		149,804,008.536	Provision for Paid Leave	32,329,696
15,092,588,230.981	14,600,000,000.000	Certificates of Deposit	15,150,000,000		39,222,525.731	Provision for Audit Fees	0
	8,257,548,620.724	Advances & loans	6,715,480,166		0.000	Provision for General Purposes	156,560,725
7,457,892,656.140	-799,655,964.584	Impaired Advances to customers	-749,655,965	371,401,497.367	182,374,963.100	Deposits & balances for others	
	516,018,927.285	Miscellaneous Debtors & Debit Accounts	346,641,431			Current Accounts	22,909,897.463
825,419,490.860	309,400,563.575	Other Debit Accounts	500,838,614		23,268,935,444.328	Saving Accounts	235,685,960
		Fixed Assets At cost			218,136,861.523	Term Deposit	1,822,533,295
	141,290,157.132	Land & premises	174,964,087	25,218,032,742.653	1,730,960,436.802	Due to Banks - Local	0
108,652,930.748	-32,637,226.384	(Accumulated Depreciation-Land & Prem.)	-32,589,296		0.000	Due to Banks Foreign	85,484,496
	86,541,158.063	Furniture & Equipment	79,734,425		32,509,863.209	Sold Checks and Funds in Transit	658,441,754
13,384,889.105	-73,156,268.958	(Accumulated Depreciation-F& E)	-64,735,521		742,546,326.182	Cash Insurance	2,451,867,078
	12,147,868.117	Vehicles	13,071,205		2,416,118,413.800	Miscellaneous Debtors & Debit Accounts	802,637,934
490,562.198	-11,657,305.919	Accumulated Depreciation- Vehicles	-11,442,161	4,317,775,869.510	1,126,601,266.319	Total Liabilities & Equities	30,774,399,975
31,384,437,877.191	31,384,437,877.191	Total Assets	30,774,399,975	31,384,437,877.191	31,384,437,877.191	Contingent Contra Accounts	
		Contingent Contra Accounts				Pro-notes for collection, Insurance and Guarantee	102,561,793
	38,003,822.486	Pro-notes for collection, Insurance and Guarantee	102,561,793		38,003,822.486	Bills and Documentary collections	242,002,006
	348,812,673.687	Bills and Documentary collections	242,002,006		348,812,673.687	Letters of Credit & Letters of Guarantee	11,736,004,245
	11,158,922,801.342	Letters of Credit & Letters of Guarantee	11,736,004,245		11,158,922,801.342	Letters of Credit-Banks	756,534,614
	667,917,379.970	Letters of Credit-Banks	756,534,614		667,917,379.970	Stand -By Letters of Credit	38,062,988
12,216,846,234.545	3,189,557.060	Stand -By Letters of Credit	38,062,988	12,216,846,234.545	3,189,557.060	Total	43,649,565,621
43,601,284,111.736	43,601,284,111.736	Total	43,649,565,621	43,601,284,111.736	43,601,284,111.736		

Fathi Mansour Attandi
Assistant general Manager for financial affairs

Abdulrazak Al Tarhouny
General Manager



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STATEMENT OF INCOME
AS AT 31-12-2013 AUDITED



31/12/2013	31/12/2012	Expenses	31/12/2013	31/12/2012	Income
22,597,023.452	37,781,269.994	Interest Expenses	264,524,916.926	276,403,463.941	Interest Earned
256,474,143.480	197,956,767.539	Administrative Expenses	117,198,076.830	112,515,776.649	Commission Earned
10,934,343.108	12,313,505.399	Depreciation Charges for Fixed Assets	5,169,612.893	5,309,817.707	Foreign Exchange Income
182,981,118.556	241,337,646.814	Net Profit	25,780,079.385	63,458,651.442	Interest Earned on Social Loans
			60,313,942.562	31,701,480.007	Other Income
472,986,628.596	489,389,189.746	Net Profit Before Income Tax	472,986,628.596	489,389,189.746	
			182,981,118.556	241,337,646.814	Net Profit Before Income Tax
50,000,000.000	3,500,000,000.000	Provision Charge for Credit Losses			
7,468,644.528	15,054,106.830	Provision Charge for Income Tax			
8,000,000.000	10,003,835.164	Provision Charge for Paid Leave			
19,050,000.000	32,000,000.000	Provision Charge for General Purposes			
98,462,474.028	149,279,704.820	Net Profit			
182,981,118.556	3,706,337,646.814		182,981,118.556	241,337,646.814	

