

**JUMHOURIA BANK BALANCE
SHEET AS AV 31-12-2014 AUDITED**



31/12/2014		Liabilities & shareholders' equity	31/12/2013	31/12/2014		Assets	31/12/2013
Total	Detailed			Total	Detailed		
	1,000,000,000.000	Capital	1,000,000,000		450,353,514.485	Cash	
1,117,150,000.000	117,150,000.000	Reserves	117,150,000	1,289,996,370.934	839,642,856.449	Cash in vault	314,789,354
	-	Divided Profits	-	-	-	Checks in clearing	491,653,592
	360,077,767.660	Retained Earnings	261,615,294		6,369,979,445.517	Balances Due from Banks	-
428,988,979.195	68,911,211.535	Net Income	98,462,474	7,020,625,070.863	650,645,625.346	Balances Due from Banks- Domestic	6,606,797,679
1,546,138,979.195	-	Total of Shareholders Equities	-		238,862,431.365	Balances Due from Banks - Foreign	233,906,061
-	-	Provisions	-	238,862,431.365	-	Share investments- domestic	238,862,431
-	-		-	-	-	Investment Provisions	-
-	149,804,008.536	Provision for Income Tax	149,804,009	-	65,386,646.842	Deposits Due from Banks - domestic	30,000,000
-	42,909,415.528	Provision for Paid Leave	39,222,526	12,165,386,646.842	12,100,000,000.000	Deposits Due from Banks - Foreign	462,588,231
389,100,387.164	196,386,963.100	Provision for General Purposes	182,374,963	-	8,663,181,035.266	Certificates of Deposit	14,600,000,000
-	-	Deposits & balances for others	-	7,833,525,070.682	-829,655,964.584	Advances & loans	8,257,548,621
-	-		-		545,053,906.488	Allowance for doubtful debts	-799,655,965
-	21,037,598,573.211	Current Accounts	23,268,935,444	2,144,873,573.185	1,599,819,666.697	Debtors & Accounts receivables	516,018,927
-	201,132,743.385	Saving Accounts	218,136,862	-	-	Other Accounts receivables	309,400,564
22,688,110,636.593	1,449,379,319.997	Term Deposit	1,730,960,437		197,445,482.492	Fixed Assets At cost	-
-	-	Due to Banks - Local	-	164,662,023.201	-32,783,459.259	Land & premises	141,290,157
-	134,058,264.697	Due to Banks Foreign	32,509,863	-	94,073,385.641	(Accumulated Depreciation- Land & Prem.)	-32,637,226
-	875,102,047.927	Sold Checks and Funds in Transit	742,546,326	11,439,564.170	-82,633,821.471	Furniture & Equipment	86,541,158
-	2,991,339,897.757	Cash Insurance	2,416,118,414	-	11,229,377.589	(Accumulated Depreciation- F& E)	-73,156,269
6,246,246,449.519	2,245,746,239.138	Creditors & Accounts payables	1,126,601,266	225,701.229	-11,003,676.360	Vehicles	12,147,868
-	-		-			Accumulated Depreciation- Vehicles	-11,657,306
30,869,596,452.471			31,384,437,877	30,869,596,452.471			-
-		Contingent Contra Accounts	-			Contingent Contra Accounts	
-	36,137,066.372	,Pro-notes for collection Insurance and Guarantee	38,003,822		36,137,066.372	Pro-notes for collection, Insurance and Guarantee	38,003,822
-	425,427,516.243	Bills and Documentary collections	348,812,674		425,427,516.243	Bills and Documentary collections	348,812,674
-	12,544,287,201.201	Letters of Credit & Letters of Guarantee	11,158,922,801		12,544,287,201.201	Letters of Credit & Letters of Guarantee	11,158,922,801
-	854,090,948.954	Letters of Credit -Banks	667,917,380		854,090,948.954	Letters of Credit -Banks	667,917,380
-	3,780,003.547	Stand -By Letters of Credit	3,189,557		3,780,003.547	Stand -By Letters of Credit	3,189,557
13,863,722,736.317				13,863,722,736.317			
44,733,319,188.788			43,601,284,112	44,733,319,188.788		Total	43,601,284,112



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Fathi Mansour Alfandi
Assistant General Manager for financial affairs

Abdulrazak Al Tarhouny
General Manager

STATEMENT OF INCOME
AS AT 31-12-2014 AUDITED



31/12/2013	31/12/2014	Revenues	31/12/2013	31/12/2014	Expenses
264,524,916.926	189,374,224.895	Interest Earned	22,597,023.452	12,224,692.975	Interest Expenses
117,198,076.830	91,418,654.445	Commissions Earned	256,474,143.480	228,850,649.117	Administrative Expenses
5,169,612.893	3,854,166.149	Foreign Exchange Revenues	10,934,343.108	11,070,942.353	Depreciation Charges for Fixed Assets
25,780,079.385	218,304.368	Interest Earned on Social Loans			
60,313,942.562	85,251,146.123	Other revenues	182,981,118.556	117,961,211.535	Net Profit Before Income Tax
472,986,628.596	370,116,495.980		472,986,628.596	370,107,495.980	
182,981,118.556	117,961,211.535	Net Profit Before Income Tax	50,000,000.000	30,000,000.000	Allowances for doubtful debts
			7,468,644.527	0.000	Provision Charge for Income Tax
			8,000,000.000	5,000,000.000	Provision Charge for Paid Leave
			19,050,000.000	14,050,000.000	Provision Charge for General Purposes
			98,462,474.029	68,911,211.535	Net Profit
182,981,118.556	117,961,211.535		182,981,118.556	117,961,211.535	



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