

**JUMHOURIA BANK BALANCE
SHEET AS AV 31-12-2015 AUDITED**



31/12/2015		Line	31/12/2014	31/12/2015		Line	31/12/2014
total	Detailed			total	Detailed		
		Current Liabilities				Current Assets	
		Shareholders Equities				Cash	
	1,000,000,000.000	Capital	1,000,000,000.000		228,944,512.569	Cash in vault	450,353,514.485
1,117,150,000.000	117,150,000.000	Reserves	117,150,000.000	1,639,095,276.695	1,410,150,764.126	Checks in clearing	839,642,856.449
		Divided Profits				Balances Due from Banks	
	428,988,979.195	Undivided Profits	360,077,767.660		7,536,453,776.098	Balances Due from Banks- Local	6,369,979,445.517
437,805,021.236	8,816,042.041	Current Year profits	68,911,211.535	7,726,959,152.831	190,505,376.733	Balances Due from Banks – Foreign	650,645,625.346
1,554,955,021.236		Total of Shareholders Equities			238,862,431.365	Participations- Local	238,862,431.365
				238,862,431.365		Provision for Investment	
		Provisions				Deposits Due from Banks – Local	
	159,884,824.213	Provision for Income Tax	149,804,008.536		-	Deposits Due from Banks – Foreign	65,386,646.842
	32,799,076.241	Provision for Paid Leave	42,909,415.528	10,074,881,801.536	10,074,881,801.536	Certificates of Deposit	12,100,000,000.000
					8,986,210,223.173	Advances & loans	8,663,181,035.266
390,030,863.554	197,346,963.100	Provision for General Purposes	196,386,963.100	8,141,554,258.589	-844,655,964.584	Impaired Advances to customers	-829,655,964.584
		Deposits & balances for others			680,729,335.644	Miscellaneous Debtors & Debit Accounts	545,053,906.488
	19,562,188,173.736	Current Accounts	21,037,598,573.211	2,256,130,235.010	1,575,400,899.366	Other Debit Accounts	1,599,819,666.697
	190,275,541.493	Saving Accounts	201,132,743.385			Fixed Assets At cost	
20,571,569,005.226	819,105,289.997	Term Deposit	1,449,379,319.997		187,660,947.869	Land & premises	197,445,482.492
		Due to Banks - Local		139,181,407.303	-48,479,540.566	(Accumulated Depreciation-Land & Prem.)	-32,783,459.291
	867,721,270.720	Due to Banks Foreign	134,058,264.697		100,130,787.550	Furniture & Equipment	94,073,385.641
	1,099,834,718.869	Sold Checks and Funds in Transit	875,102,047.927	19,935,081.246	-80,195,706.304	(Accumulated Depreciation-F&E)	-82,633,821.471
	3,338,392,600.893	Cash Insurance	2,991,339,897.757		11,733,098.319	Vehicles	11,229,377.589
7,729,712,056.853	2,423,763,466.371	Miscellaneous Creditors & Credit Accounts	2,245,746,239.138	1,451,547.254	-10,281,551.065	Accumulated Depreciation- Vehicles	-11,003,676.360
				8,215,755.040	8,215,755.040	Intangible Assets	
30,246,266,946.869	30,246,266,946.869	Total Liabilities & Equities	30,869,596,452.471	30,246,266,946.869	30,246,266,946.869	Total Assets	30,869,596,452.471
		Contingent Contra Accounts				Contingent Contra Accounts	
	759,378.876	Pro-notes for collection, Insurance and Guarantee	36,137,066.372		759,378.876	Pro-notes for collection, Insurance and Guarantee	36,137,066.372
	359,278,609.896	Bills and Documentary collections	425,427,516.243		359,278,609.896	Bills and Documentary collections	425,427,516.243
	9,336,067,491.219	Letters of Credit & Letters of Guarantee	12,544,287,201.201		9,336,067,491.219	Letters of Credit & Letters of Guarantee	12,544,287,201.201
	3,316,204,656.425	Letters of Credit - Banks	854,090,948.954		3,316,204,656.425	Letters of Credit - Banks	854,090,948.954
	1,105,299.221	Stand -By Letters of Credit	3,780,003.547		1,105,299.221	Stand -By Letters of Credit	3,780,003.547
13,013,415,435.637	13,013,415,435.637		13,863,722,736.317	13,013,415,435.637	13,013,415,435.637		13,863,722,736.317
43,259,682,382.506	43,259,682,382.506	Total	44,733,319,188.788	43,259,682,382.506	43,259,682,382.506	Total	44,733,319,188.788

Fathi Mansour Alfandi

Assistant general Manager for financial affairs

Abdulrazak Al Tarhouny

General Manager



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STATEMENT OF INCOME
AS AT 31-12-2015 AUDITED



31/12/2015	31/12/2014	Revenues	31/12/2015	31/12/2014	Expenses
2,229,625.491	189,374,224.895	Interest Earned	5,400,607.927	12,224,692.975	Interest Expenses
167,689,134.671	91,418,654.445	Commission Earned	209,886,058.956	228,850,649.117	Administrative Expenses
-4,855,187.083	3,845,166.149	Foreign Exchange Income	11,759,331.461	11,070,942.353	Depreciation Charges for Fixed Assets
	218,304.368	Interest Earned on Social Loans			
90,410,638.456	85,251,146.123	Other Income	28,428,213.191	117,961,211.535	Net Profit Before Income Tax
255,474,211.535	370,107,495.980		255,474,211.535	370,107,495.980	
28,428,213.191	117,961,211.535	Net Profit Before Income Tax			
			15,000,000.000	30,000,000.000	Provision Charge for Credit Losses
			2,612,171.150	0.000	Provision Charge for Income Tax
			1,000,000.000	5,000,000.000	Provision Charge for Paid Leave
			1,000,000.000	14,050,000.000	Provision Charge for General Purposes
			8,816,042.041	68,911,211.535	Net Profit
28,428,213.191	117,961,211.535		28,428,213.191	117,961,211.535	



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