

BALANCE SHEET

FOR THE YEAR ENDED DECEMBER 31, 2019

JUMHOURIA BANK

HEAD OFFICE- TRIPOLI – LIBYA

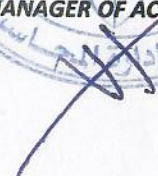
31/12/2018	Line of items	31/12/2019		31/12/2018	Line of items	31/12/2019	
		Detailed	Total			Detailed	Total
	CURRENT LIABILITIES AND EQUITY				Current Assets		
1,000,000,000	CAPITAL	1,000,000,000			CASH .		
117,150,000	RESERVES	117,150,000	1,117,150,000	336,195,072	CASH IN VAULT	322,654,150	
	DISTRIBUTABLE PROFITS.			376,383,467	CHECKS IN CLEARING.	473,106,033	795,760,183
501,769,677	RETAINED PROFITS	562,140,583			BALANCE DUE FROM BANKS.		
60,370,906	PROFITS FOR THE YEAR (DISTRIBUTABLE)	60,138,169	622,278,752	12,507,282,540	BALANCE DUE FROM BANKS – DOMESTIC.	16,637,307,886	
	TOTAL EQUITY		1,739,428,752	1,893,884,423	BALANCE DUE FROM BANKS – FOREIGN.	1,405,068,710	18,042,376,596
	PROVISIONS			243,862,431	SHARE INVESTMENTS - DOMESTIC	243,862,431	
				13,444,178	INVESTMENT PROVISION	13,444,178	
209,553,149	PROVISION FOR INCOME TAX	221,210,28					230,418,253
36,521,744	PROVISION FOR PAID LEAVE	35,641,459		11,870,337,142	CERTIFICATE OF DEPOSIT	5,386,581,373	5,386,581,373
254,332,816	PROVISION FOR GENERAL PURPOSES	269,515,216	526,366,961	7,169,304,333	ADVANCES AND LOANS.	7,038,734,094	
	DEPOSITS AND ACCOUNTS			929,149,662	ALLOWANCE OF DOUBTFUL ACCOUNTS.	954,149,662	6,084,584,432
23,621,160,101	CURRENT ACCOUNTS	23,084,723,500		1,051,747,265	RECEIVABLES AND OTHER DEBIT ACCOUNTS	788,206,302	
158,971,015	SAVING ACCOUNTS	143,777,155		2,807,192,184	OTHER DEBIT ACCOUNTS	3,003,772,741	3,791,979,043
779,867,613	TIME DEPOSITS	750,926,923					
4,657,290,053	CASH MARGINS	3,678,603,792	27,658,031,371				
295,478,028	DUE TO FOREIGN BANKS	82,243,912			FIXED ASSETS AT COST		
1,512,896,996	SOLD CHECKS AND FUNDS IN TRANSIT	1,624,578,665		332,042,727	FIXED ASSETS	352,869,415	
4,274,610,750	PAYABLES AND OTHER CREDIT ACCOUNTS	2,876,855,335	4,583,677,912	165,664,898	ACCUMULATED DEPRECIATION.	177,091,300	175,805,114
			34,507,504,996				34,507,504,996
	CONTINGENT CONTRA ACCOUNTS				CONTINGENT CONTRA ACCOUNTS		
621,090	PRO-NOTES FOR COLLECTION,INSURANCE AND GURANTEE	5,669,846		621,090	PRO-NOTES FOR COLLECTION,INSURANCE AND GURANTEE	5,669,846	
283,915,822	BILLS AND DOCUMENTARY COLLECTION	205,555,401		283,915,822	BILLS AND DOCUMENTARY COLLECTIONS.	205,555,401	
11,389,614,024	LETTERS OF CREDIT AND GUARANTEE	10,360,473,873		11,389,614,024	LETTERS OF CREDIT AND GUARANTEE	10,360,473,873	
4,395,748	LETTERS OF CREDIT - BANKS	9,659,743		4,395,748	LETTERS OF CREDIT - BANKS	9,659,743	
78,698,052	STAND BY LETTERS OF CREDIT.	36,742,817		78,698,052	STAND- BY LETTERS OF CREDIT.	36,742,817	
			10,618,101,680				10,618,101,680
49,237,217,582			45,125,606,676	49,237,217,582			45,125,606,676

ABDURAHMANS BELAID TARHUNI
GENERAL MANAGER




GENERAL MANAGER
OFFICE
TRIPOLI - LIBYA

MANSAUR RAMADAN ALNAJJAR
MANAGER OF ACCOUNTING DEPT.




STATEMENT OF INCOME**JUMHOURIA BANK – HEAD OFFICE****FOR THE YEAR ENDED 31 DECEMBER 2019**

EXPENSES (IN LYD)	31.12.2019	31.12.2018
INTEREST PAID	2,841.558	1,134,873.260
ADMINISTRATIVE EXPENSES	308,656,728.943	278,202,520.611
DEPRECIATION	12,070,917.985	12,314,842.409
	320,730,488.486	291,652,236.280
NET PROFIT BEFORE INCOME TAX	123,379,169.391	196,516,402.305
ALLOWANCE FOR DOUBTFUL DEBTS	25,000,000.000	45,000,000.000
PROVISION CHARGE FOR INCOME TAX	18,991,000.654	19,064,496.553
PROVISION CHARGE FOR PAID LEAVE	4,000,000.000	15,000,000.000
PROVISION CHARGE FOR GENERAL PURPOSES	15,250,000.000	57,081,000.000
NET PROFIT	60,138,168.737	60,370,905.752
	123,379,169.391	196,516,402.305

INCOME	31.12.2019	31.12.2018
INTEREST EARNED	320.040	712,135.019
COMMISSION EARNED	305,811,525.525	297,205,775.253
FOREIGN EXCHANGE INCOME	-4,268,343.909	25,980,802.632
MURABAHA INCOME	58,467,101.886	73,633,581.469
OTHER INCOME.	84,099,054.335	90,636,344.212
	444,109,657.877	488,168,638.585
NET PROFIT BEFORE INCOME TAX	123,379,169.391	196,516,402.305
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