

JUMHOURIA BANK

LLC

The Balance Sheet As It is On: 31/12/2020

31/12/2019	Property rights	Classification No		31/12/2019	Current Assets	Classification No		
1,000,000,000,000	Capital		1,000,000,000,000	322,634,150,220	cash	1	110,504,085,833	
117,150,000,000	Reserves		267,630,903,164	473,106,032,978	Clearing checks and on the way	2	540,015,668,452	650,522,734,285
					Balances with banks	3	24,303,385,654,157	
562,140,582,963	Distributable profits		622,228,751,700	16,637,307,886,114	Local banks	4	607,487,923,784	24,910,873,577,941
60,138,168,737	Distributable earnings for the year		29,514,691,084	1,405,063,710,618	Correspondents abroad	5		
	Dividends distributed during the year		(416,468,832,086)		Certificates of deposit	6	1,825,448,880,872	1,825,448,880,872
	Total equity	20		5,386,581,372,911	Local contrib. & participations	7	242,421,931,365	
	Allocations	19		234,862,431,365	Investment allowance	8	(12,003,678,216)	230,418,253,149
221,210,285,942	tax allowance		208,529,167,705	(13,444,178,216)	Loans and advances	9	7,491,396,903,188	
35,641,859,220	Allowance for annual leave		271,729,900,141	7,038,724,093,796	provision for doubtful debts	10	(956,389,154,525)	6,535,007,748,663
269,515,215,635	General Provision		271,917,215,635	(954,149,661,525)	Various debtors & accounts receivable	11	2,767,309,018,228	3,702,942,873,043
	Deposits and balances for others				Other accounts receivable			
	Current accounts	12	27,751,452,275,740	3,003,772,741,107	Fixed assets at cost			
	Savings accounts	13	139,660,060,276		lands and buildings		229,216,865,413	170,489,876,078
	Fixed deposits	14	720,976,922,802	192,788,294,688	(Depreciable Exp)		(58,726,989,335)	
	Correspondents abroad	16	148,474,805,142	123,706,659,916	Furniture and machinery		133,218,573,318	
	Sold checks and transfers under collection	17	1,731,053,406,045	(102,258,905,764)	(Depreciable Exp)		(108,387,472,327)	24,831,100,991
3,678,603,792,473	Cash insurance	15	2,520,756,106,033	11,952,418,297	Cars		11,909,240,029	
2,876,855,334,762	Various creditors & credit accounts	18	3,042,264,785,482	(8,648,002,223)	(Depreciable Exp)		(9,847,303,053)	2,061,936,976
				7,843,695,772	Improvements in owned bank branches		10,932,625,240	10,932,625,240
				16,605,346,188	Intangible assets		16,605,346,188	2,290,533,625
				(11,331,820,624)	(Depreciable Exp)		(14,314,812,563)	
	Regular accounts	21		38,065,820,160,863	Regular accounts	21		38,065,820,160,863
5,669,846,415	Owners of papers for collection and insurance		1,645,985,034	5,669,846,415	Clients, papers for collection, insurance and guarantee		1,645,985,034	
205,555,400,889	Holders of external documents for collection		176,398,089,273	205,555,400,889	Clients of external documents for collection		176,398,089,273	
10,360,473,872,575	Documentary credit commitments & LG		9,751,904,296,730	10,360,473,872,575	Clients, letters of credit and letters of		9,751,904,296,730	



9,659,743,449	Documentary credit commitments, Banks	136,158,250		9,659,743,449	guarantee		
36,742,816,962	Obligations of Correspondents M.A.C	239,960,626,943		36,742,816,962	Documentary credit commitments, Banks		
10,618,101,680,290			10,170,045,156,230	10,618,101,680,290	Obligations of Correspondents M.A.C	239,960,626,943	
45,125,605,676,193			48,235,865,317,093	45,125,605,676,193			10,170,045,156,230

Stamp (Accounting, Auditing & Consulting, Office of
Dr. Salem Bin Ghariba & Co.)

Hand signature, Stamp (Khaled Mabrouk Abdullah,
Chairman)

Hand signature , Stamp (Jumhouria Bank, Prof. Abdul Razzaq Belaid
Tarthouni General Director)



JUMHOURIA BANK
LLC

Profit and Loss Account on 31/12/2020

Description	Clarification No	31/12/2020		31/12/2019			
		31/12/2020	31/12/2019	Description	Clarification No		
Commissions received	22	253,688,328.728	305,811,525.525	General & Adminl. Exp. Depreciations	26	346,567,518.684	308,656,728.943
	23	15,087,492.910	(4,270,865.427)		27	18,880,239.511	12,070,917.985
Currency difference	24	45,502,114.943	58,467,101.886	Net profit (before provisions)		56,335,119.847	123,379,169.391
Revenue from the sale of commodities (Murabaha)		102,504,941.461	84,099,054.335				
Miscellaneous income	25			Provision for doubtful debts		416,782,878.042	444,106,816.319
							15,000,000.000
Net profit (before provisions)		56,335,119.847	123,379,169.391	Tax allowance	28	9,320,428.763	18,991,000.654
				Vacation allowance	28	0.000	4,000,000.000
				General Provision	28	2,500,000.000	15,250,000.000
				Net profit (distributable)		29,514,691.084	60,138,168.737
		56,335,119.8747	123,379,169.391			56,335,119.8747	123,379,169.391

Stamp (Accounting, Auditing & Consulting, Office of
Dr. Salem Bin Ghariba & Co.)

Hand signature, Stamp (Khaled Mabrouk Abdullah,
Chairman)

Hand signature, Stamp (Jumhouria Bank, Prof. Abdul Razzaq Belaid
Tarhouni General Director)

