

**JUMHOURIA BANK**  
LLC

**The Balance Sheet As It is On: 31/12/2021**

31/12/2021	Property rights	CL. No	31/12/2020		31/12/2020	Current Assets	CL. No	31/12/2021	
1,000,000,000,000	Capital		1,000,000,000,000		110,504,085,833	cash	1	592,424,739,727	
267,680,903,164	Reserves		267,680,903,164	1,267,680,903,1640	540,018,668,452	Clearing checks and on the way	2	444,461,334,920	1,036,886,074,647
622,278,751,700	Distributable profits Carried forward profits		235,324,610,698		24,303,385,654,157	Balances with banks Local banks	3	23,147,238,250,570	
29,514,691,084	Distributable earnings for the year		60,646,639,255		607,487,923,784	Correspondents abroad	4	2,684,332,325,223	25,831,570,575,793
(41,646,832,086)	Dividends distributed during the year			295,971,249,9530					
	<b>Total equity</b>	20		1,563,652,153,1170	242,421,931,365	Local contrib. & participations	6	242,421,931,365	230,418,253,149
	Allocations	19			(12,003,678,216)	Investment allowance		(12,003,678,216)	
208,529,167,705	tax allowance		207,485,156167		1,825,448,880,872	Certificates of deposit	5		
27,729,900,141	Allowance for annual leave		31,810,449,596		7,491,396,903,188	Loans and advances	7	7,970,439,646,556	
271,917,215,635	General provision		284,074,815,635	523,370,421,3980	(12,003,678,216)	provision for doubtful debts	8	(996,348,979,352)	6,974,090,667,204
	Deposits and balances for others				935,633,854,815	Various debtors & accounts receivable	9	1,370,579,560,576	
					2,767,309,018,228	Other accounts receivable	10	3,437,506,041,698	4,858,085,602,274
27,751,452,275,740	Current accounts	12	23,985,385,466,370			Fixed assets at cost	11		
139,660,062,276	Savings accounts	13	119,431,199,204						
	Fixed deposits	14	652,451,113,332	24,757,267,778,9060	229,216,866,413	lands and buildings (Depreciable Exp)		231,480,301,544	168,366,577,671
720,976,922,802	Correspondents abroad	16	46,533,032,760		(58,726,989,335)	Furniture and machinery (Depreciable Exp)		589,851,148,691	31,068,070,866
148,474,805,142	Sold checks and transfers under collection	17	989,813,963,216		(108,387,477,327)	Cars (Depreciable Exp)		(117,623,518,985)	
2,520,756,106,033	Cash insurance	15	5,998,885,377,121		11,909,240,029	Improvements in owned bank branches		15,890,086,309	5,323,320,770
3,042,264,785,482	Various creditors & credit accounts	18	5,266,122,118,493	12,301,354,491,5900	(9,847,303,053)	Intangible assets (Depreciable Exp)		(10,566,765,539)	8,840,893,935
					10,932,625,240			8,840,893,935	
					16,605,346,188			17,419,702,817	
					(14,314,812,563)			(16,424,894,115)	994,808,702
<b>38,065,820,160,863</b>	<b>Regular accounts</b>	<b>21</b>		<b>39,145,644,845,0110</b>	<b>38,065,820,160,863</b>	<b>Regular accounts</b>			<b>39,145,644,845,011</b>
1,645,985,034	Owners of papers for collection and insurance		1,645,985,034		1,645,985,034	Clients, papers for collection, insurance and		1,645,985,034	
176,398,089,273	Holders of external documents for collection		473,789,898,146		176,398,089,273	Clients of external documents for collection		473,789,898,146	
9,751,904,296,730	Documentary credit commitments & LG		20,249,754,565,412		9,751,904,296,730	Clients, letters of credit and letters of		20,249,754,565,412	

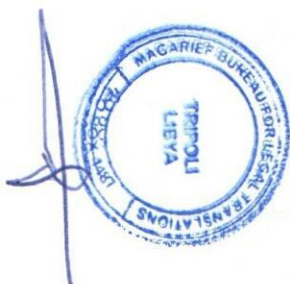


136,158,250	Documentary credit commitments, Banks	136,158,250		136,158,250	Documentary credit commitments, Banks	136,158,250
239,960,626,943	Obligations of Correspondents M.A.C	523,651,177,534		239,960,626,943	Obligations of Correspondents M.A.C	523,651,177,534
10,170,045,156,200			21,248,977,784,376	10,170,045,156,280		21,248,977,784,376
48,235,865,317,927			60,394,622,620,387	48,235,865,317,093		60,394,622,620,387

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  
Tahouni General Director)



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Profit and Loss Account on 31/12/2021

Description	Clarification No	31/12/2021		31/12/2020			
Commissions received	22	364,178,000.059	253,688,328.728	General & Admini. Exp. Depreciations	26	383,817,466.932	346,567,518.684
Currency difference	23	829,250.227	15,087,492.910		27	13,803,260.086	13,880,239.511
Revenue from the sale of commodities (Murabaha)	24	68,954,037.352	45,502,114.943	Net profit (before provisions)	28	138,798,209.544	56,335,119.847
Miscellaneous income	25	102,457,648.924	102,504,941.461				
Net profit (before provisions)		<b>536,418,936.562</b>	<b>416,782,878.042</b>	Provision for doubtful debts  Tax allowance Vacation allowance General Provision Net profit (distributable)	28	<b>536,418,936.562</b>	<b>416,782,878.042</b>
		138,798,209.544	56,335,119.847				
						19,151,570.289	0.000
						6,000,000.000	2,500,000.000
						13,000,000.000	29,514,691.084
						60,646,639.255	
		<b>138,798,209.544</b>	<b>56,335,119.847</b>			<b>138,798,209.544</b>	<b>56,335,119.847</b>

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