

Info on Financial Statements

Net Granted Facilities Separated in Terms of Nature of Contracts

(IRR Million)

Title	March 20, 2010	March 20, 2011	March 19, 2012	March 20, 2013	March 20, 2014	March 20, 2015	March 19, 2016
Installment sales	61,523,689	57,434,974	44,948,609	46,676,893	55,494,299	53,531,006	54,459,969
Ja'aalah (Reward Contract)	9,531,054	4,747,807	8,764,936	12,369,380	16,393,805	23,738,805	19,060,341
Hire Purchase Lease contract	549,599	303,099	1,839,324	2,928,949	2,991,509	1,996,768	1,979,571
Salaf (futures contract)	1,401,063	747,783	499,141	83,848	56,755	2,123,732	638,335
Mudharabah (investment agent partnership)	1,592,201	284,734	6,963	46,218	46,990	66,870	11,784
Civil Partnership	90,595,561	118,751,994	163,433,191	184,916,300	210,929,186	257,824,441	274,835,924
Debt purchase	1,401,557	9,548,885	13,960,572	13,021,980	19,703,087	27,505,462	35,801,028
Qarz-ul-Hassanah (Interest-Free Loan)	9,676,436	12,465,543	16,791,938	22,305,366	21,183,017	25,410,642	26,141,242
Facilities Granted in Foreign currency	14,110,456	16,542,965	18,247,280	17,246,000	34,091,773	31,702,296	25,001,227
Receivables for L/Cs Paid	10,334,842	11,957,093	15,922,213	18,777,278	19,123,252	6,661,350	7,509,483
Receivables for Letters of Guarantee Paid	303,547	472,669	958,712	2,547,733	4,359,135	5,197,989	4,601,607
Murabaha	0	-	-	-	-	-	5,343,555
Other Facilities	865,908	6,329,713	953,858	115,454	76,190	277,189	310,057
Total	201,885,912	239,587,261	286,326,738	321,035,400	384,448,998	436,036,546	455,694,123

Balances of Deposits Separated in Terms of Type

(IRR Million)

Title	March 20, 2010	March 20, 2011	March 19, 2012	March 20, 2013	March 20, 2014	March 20, 2015	March 19, 2016
At Sight Deposits	83,759,279	101,412,816	112,238,410	132,153,158	151,587,214	129,953,167	127,188,029
Qardh-ul-Hassanah (Interest-Free Deposits)and Corresponding	18,609,170	25,033,778	28,686,757	33,071,156	33,752,402	35,224,700	37,585,580
Term Investment Deposits	140,457,326	183,169,560	221,560,696	291,140,970	408,399,337	514,507,584	611,850,547
Other Deposits	25,849,694	28,087,065	32,396,416	25,695,940	33,186,705	27,586,018	29,250,208
Total	268,675,468	337,703,219	394,882,279	482,061,223	626,925,658	707,271,469	805,866,364

Types of Net Granted Facilities Separated in Terms of Governmental and Non-Governmental

(IRR Million)

Title	March 20, 2015		March 19, 2016	
	Governmental	Non-Governmental	Governmental	Non-Governmental
Installment Sales	6,252,573	47,278,429	4,725	54,455,244
Ja'alah (Reward Contract)	0	23,738,805	0	19,060,341
Hire Purchase Lease Contract	654	1,996,114	8171	1,971,400
Salaf (Futures Contract)	0	2,123,732	0	638,335
Muzarabah (Investment agent partnership)	0	66,870	0	11,784
Civil Partnership	0	256,824,441	0	274,835,924
Debt Purchase	0	27,505,462	0	35,801,028
Qarz-ul-Hassanah (Interest-Free Loan)	0	25,410,642	0	26,141,242
Facilities Granted in Foreign Currency	10,101,885	21,600,412	0	25,001,227
Receivables for L/Cs Paid	2,194,862	4,466,488	856,074	6,653,409
Receivables for Letters of Guarantee Paid	0	5,197,989	0	4,601,607
Murabaha	0	0	0	5,343,555
Other Facilities	2,169	275,020	2,178	307,879
Total	18,552,142	417,484,404	871,148	454,822,975

Receivables from Credit Institutions Separated in Terms of Domestic or Foreign

(IRR Million)

Title	March 20, 2010	March 20, 2011	March 19, 2012	March 20, 2013	March 20, 2014	March 20, 2015	March 19, 2016
Claims from Domestic Credit Institutions	20,780,073	28,585,405	20,836,040	32,342,299	40,161,268	27,042,813	16,850,382
Claims from Foreign Credit Institutions	17,551,995	13,869,561	18,303,863	10,861,695	25,379,925	24,957,282	34,191,581
Total	38,332,068	42,454,966	39,139,903	43,203,993	65,541,193	52,000,095	51,041,963

Amount of Interbank Facilities Received

(IRR Million)

Title	March 20, 2010	March 20, 2011	March 19, 2012	March 20, 2013	March 20, 2014	March 20, 2015	March 19, 2016
Amount of Interbank Facilities Received	39,275	39,275	39,275	38,137	1,245,847	1,080,719	1,211,271

Info on Details of Facilities and commitments of related parties for March 19, 2016

Related parties	Amount(IRR Million)
Faryab Mines Co.	281,993
Parsian leasing Co.	265,852
Motojen Co.	83,369

Net Facilities Separated in Terms of Current, Overdue, Deferred, Doubtful and Unpaid

(IRR Million)

Title	March 20, 2010	March 20, 2011	March 19, 2012	March 20, 2013	March 20, 2014	March 20, 2015	March 19, 2016
Current Facilities	171,721,899	199,148,419	231,395,837	267,215,971	322,286,128	374,478,847	388,207,084
Overdue	3,246,838	4,072,866	7,981,052	6,321,963	4,247,748	4,302,556	6,085,984
Deferred	6,232,100	11,128,429	17,551,921	14,523,060	12,946,728	8,844,619	18,218,674
Doubtful	20,685,074	25,237,545	29,397,927	32,974,409	44,968,394	48,410,524	43,182,381
Unpaid	4,839	3,128	10,085	17,878	16,700	34,078	24,895

Net Facilities Separated in Terms of Collaterals

(IRR Million)

Title	March 20, 2010	March 20, 2011	March 19, 2012	March 20, 2013	March 20, 2014	March 20, 2015	March 19, 2016
For Land, Building, Machinery	61,560,453	71,876,887	87,557,088	97,927,991	118,386,017	133,726,703	139,663,385
For Check and Promissory Note	162,337,471	190,202,762	231,696,176	259,139,970	313,276,606	353,751,031	369,820,160
For Long-Term Deposit	13,862,694	15,321,278	18,663,670	20,874,332	25,235,164	28,623,878	29,535,595
For Participation Bonds	206,087	240,624	293,116	327,835	396,323	449,543	463,863
Total	237,966,706	277,641,551	338,210,050	378,270,128	457,294,110	516,551,155	539,483,003

Balance of Provision Taken for Facilities Separated in Terms of public and private

(IRR Million)

Title	March 20, 2010	March 20, 2011	March 19, 2012	March 20, 2013	March 20, 2014	March 20, 2015	March 19, 2016
Provision for public Doubtful Debts	3,840,804	5,145,927	5,660,688	6,390,602	8,691,649	10,345,013	11,071,746
Provision for private Doubtful Debts	15,111,320	16,342,982	17,661,153	19,296,274	25,658,741	25,135,703	28,696,087
Total:	18,952,124	21,488,909	23,321,841	25,686,876	34,350,390	35,480,716	39,767,833

Off balance sheet items (under line items)

(IRR Million)

Title	March 20, 2010	March 20, 2011	March 19, 2012	March 20, 2013	March 20, 2014	March 20, 2015	March 19, 2016
Clients ' commitments for Documentary Credits	74,851,971	103,381,512	109,058,451	83,501,860	132,992,234	104,900,423	91,362,969
Clients' commitments for Letters of Guarantee	89,954,213	114,209,218	123,969,255	135,987,922	159,570,684	169,297,118	180,833,088
Clients' Other Obligations	8,938,333	9,381,799	16,198,093	16,632,835	28,190,162	35,914,493	29,582,018
Managed Funds and Corresponding	2,304,416	2,139,907	955,616	1,042,383	985,590	1,224,778	27,316,513
Total:	176,048,933	229,112,437	250,181,414	237,165,000	321,738,670	311,336,812	329,094,588

Calculation Process and Amount of Definite Profit of Depositors Resources

(IRR Million)

Title	March 20, 2010	March 20, 2011	March 19, 2012	March 20, 2013	March 20, 2014	March 20, 2015	March 19, 2016
Facilities Granted *	145,294,999	165,632,966	190,323,270	222,083,076	243,577,624	299,686,499	478,724,614
Investments*	1,417,356	2,021,849	4,614,768	7,121,270	24,059,262	30,612,365	36,657,616
Participating Bonds*	8,349,675	5,408,289	11,453,667	27,577,112	48,493,127	47,507,684	24,665,069
	155,062,029	173,063,104	206,391,704	256,781,458	316,130,013	377,806,548	540,047,299
<u>Less: Net Depositors 'Resources</u>							
Short-Term*	45,406,437	59,554,327	68,351,734	82,612,890	114,232,618	189,525,373	206,996,246
Special Short-Term*	17,438,788	10,730,430	7,932,243	13,740,567	14,177,908	26,129,970	41,077,417
Term Deposits of Banks	-	-	1,954,471	10,809,388	13,280,513	3,666,108	4,268,970
1-year*	22,199,285	30,377,158	27,945,946	32,644,577	68,806,325	132,836,849	215,540,921
2-year*	2,890,505	3,843,692	4,875,766	8,142,853	8,723,190	10,443,072	8,884,923
3-year*	2,355,157	3,115,034	5,574,798	4,004,792	3,571,601	3,412,219	2,628,049
4-year*	301,254	455,501	646,770	710,444	623,661	594,337	473,029
5-year*	30,611,257	48,971,760	85,237,768	118,000,386	126,491,875	102,318,175	88,854,177
Total Investment Deposits	121,202,682	157,047,903	202,519,495	270,665,897	349,907,692	468,926,102	567,723,732
Statutory Deposit of Investment Deposits	(15,359,722)	(18,818,643)	(23,363,610)	(30,518,609)	(40,722,621)	(58,823,072)	(67,557,494)
Net Depositors' Resources	105,842,960	138,229,259	179,155,886	240,147,288	309,185,071	410,103,030	500,166,238
Bank's Resources	49,219,069	34,833,845	27,235,819	16,634,170	6,944,941	(32,296,482)	39,881,061
Interest on Facilities Granted	22,573,683	26,172,599	33,498,164	40,434,645	51,196,414	75,381,425	109,093,023
Interest on Participating Bonds	1,283,793	856,859	1,884,000	6,944,878	9,903,109	9,693,434	4,948,459
Return on Investments	1,273,988	1,115,981	1,750,387	3,732,451	6,908,777	7,140,723	26,796,780
Total Profit from Joint activities	25,131,464	28,145,439	37,132,551	51,111,974	68,008,300	92,215,582	140,838,262
Depositors' Share of Profit (Including the bonus on statutory deposit)	17,133,076	22,420,971	32,160,265	47,681,943	66,368,981	99,896,431	130,377,772
Administration Fees	(1,070,913)	(3,851,622)	(5,062,987)	(3,341,781)	(3,668,574)	(4,467,304)	(13,104,095)
Interests Payable to Depositors	16,062,163	18,569,349	27,097,278	44,340,162	62,700,408	95,429,127	117,273,677
On account Interest Paid to Depositors during the year	16,062,163	18,569,349	(24,678,780)	(44,340,162)	(62,700,408)	(95,429,127)	(117,273,677)
Balance Distributable among Depositors (Surplus Paid to Depositors)	-	-	2,418,498	-	-	-	0

The amounts of facilities granted, investments, participating bonds, investment deposits and the related Statutory Deposit have been calculated according to the weekly average during the period.

Balance of Debtors for Letters of Credit

(IRR Million)

Title	March 20, 2010	March 20, 2011	March 19, 2012	March 20, 2013	March 20, 2014	March 20, 2015	March 19, 2016
Balance of Debtors for Letters of Credit	12,906,502	12,608,272	18,494,275	22,988,286	22,773,760	6,661,350	7,509,483

Balance of Debtors for Letters of Guarantee

(IRR Million)

Title	March 20, 2010	March 20, 2011	March 19, 2012	March 20, 2013	March 20, 2014	March 20, 2015	March 19, 2016
Balance of Debtors for Letters of Guarantee	479,329	455,821	1,296,912	3,386,900	6,597,382	5,197,989	4,601,607

Balance of provisional debtors

(IRR Million)

Title	March 20, 2010	March 20, 2011	March 19, 2012	March 20, 2013	March 20, 2014	March 20, 2015	March 19, 2016
Balance of provisional debtors/ Rials	4,815,594	3,649,022	5,873,898	9,448,965	11,796,527	28,245,629	37,892,248
Balance of provisional debtors/ Foreign Currency	1,135,105	3,665,541	5,176,877	4,291,314	7,722,442	7,700,613	6,664,832
Total:	5,950,698	7,314,563	11,050,775	13,740,279	19,518,970	35,946,242	44,557,080

Balance of Short Term Payables

(IRR Million)

Title	March 20, 2010	March 20, 2011	March 19, 2012	March 20, 2013	March 20, 2014	March 20, 2015	March 19, 2016
Balance of Short Term Payables/ Rials	1,153,458	954,776	993,310	2,065,773	3,877,509	3,655,509	4,079,880
Balance of Short Term Payables/ Foreign exchange	1,062,491	2,426,984	11,384,744	15,816,711	33,572,326	30,580,818	36,315,095
Total:	2,215,949	3,381,760	12,378,054	17,882,483	37,449,835	34,236,328	40,394,975

Earnings per Share (EPS) and Cash Dividend for Each Share

(IRR)

Title	March 20, 2010	March 20, 2011	March 19, 2012	March 20, 2013	March 20, 2014	March 20, 2015	March 19, 2016
Earnings per Share (EPS)	288	330	331	352	201	88	132
Cash Dividend for Each Share	250	50	100	210	170	10	13

Net Facilities and Commitments of related parties Ratios

Title	Percent		
	Sep. 22, 2014	Mar. 20, 2015	March 19, 2016
Ratio of Related parties' Net Facilities and Liabilities to Total Net Facilities and Liabilities	0.56	0.65	0.08
Ratio of Related Parties' Net Facilities and Liabilities to Base Capital	-	11.36	1.17
Ratio of Related parties' Net Facilities and Liabilities to the Paid Capital and provisions	-	21.18	2.54

Ratios of Net Major Facilities and Liabilities

Title	Percent		
	Sep. 22, 2014	Mar. 20, 2015	March 19, 2016
Ratio of Net Balance of Major Facilities and Liabilities (after Applying coefficient) to Base Capital	1.97	1.85	2.18
Ratio of Net Balance of Major Facilities and Liabilities (after Applying coefficient) to Paid Capital and provisions	1.65	1.63	1.61

Ratios of Investments and Legal Partnerships

Percent

Title	March 20, 2010	March 20, 2011	March 19, 2012	March 20, 2013	March 20, 2014	March 20, 2015	March 19, 2016
Ratio of Investments and Legal Partnerships to Total Net Facilities and Liabilities	0.91	1.79	4.30	4.10	6.29	5.1	5.6
Ratio of Investments and Legal Partnerships to Base Capital	18.43	29.84	70.65	59.98	66.82	88.5	80.9
Ratio of Investments and Legal Partnerships to Paid Capital and Provisions	59.29	83.06	146.79	133.01	199.51	165	175.4

**Foreign Exchange Open Position Separated for Each Type of Foreign Exchanges and
Total Foreign Exchanges**

(IRR Million)

Title	March 20, 2010	March 20, 2011	March 19, 2012	March 20, 2013	March 20, 2014	March 20, 2015	March 19, 2016
United States Dollar (USD)	(83,691)	2,896,694	(579,153)	1,056,237	2,517,090	2,188,403	1,908,405
Euro (EUR)	524,048	11,180,699	(2,668,392)	8,816,604	4,090,137	7,309,556	11,936,069
British Pound (GBP)	(161,003)	59,695	221,208	283,930	177,972	118,291	128,087
U.A.E Dirham (AED)	86,359	(157,638)	(5,089,749)	308,424	1,654,366	1,353,887	1,966,351
Japanese Yen (YEN)	16,132	998,936	(524,065)	(357,080)	(639,531)	(336,213)	(404,537)
Other Currencies	539,519	1,553,149	1,605,453	4,959,354	6,347,657	6,618,804	4,152,432
Total	921,362	16,531,535	(7,034,698)	15,067,469	14,147,691	17,252,728	19,686,806

Ratio of Net Non-Performing Loans to Total Net Facilities

(Percent)

Title	March 20, 2010	March 20, 2011	March 19, 2012	March 20, 2013	March 20, 2014	March 20, 2015	March 19, 2016
Ratio of Net Non-Performing Loans to Total Net Facilities	14.94	16.88	19.18	16.76	16.17	14.12	14.81

Ratio of Net Facilities to Balance of Deposits

(Percent)

Title	March 20, 2010	March 20, 2011	March 19, 2012	March 20, 2013	March 20, 2014	March 20, 2015	Sep. 22, 2015
Ratio of Net Facilities to Balance of Deposits	92.11	85.68	84.84	84.67	84.18	61.65	56.55

Ratio of Fixed Assets' Book Value to Equity

(Percent)

Title	March 20, 2010	March 20, 2011	March 19, 2012	March 20, 2013	March 20, 2014	March 20, 2015	March 19, 2016
Ratio of Fixed Assets' Book Value to Equity	63.13	48.63	43.24	40.01	65.95	70.19	96.66

Ratio of sight Deposits' Balance to Total Deposits' Balance

(Percent)

Title	March 20, 2010	March 20, 2011	March 19, 2012	March 20, 2013	March 20, 2014	March 20, 2015	March 19, 2016
Ratio of Sight Deposits' Balance to Total Deposits' Balance	31.17	30.03	28.42	27.41	24.18	18.37	15.78

Ratio of Term Investment Deposits' Balance to Total Deposits' Balance

(Percent)

Title	March 20, 2010	March 20, 2011	March 19, 2012	March 20, 2013	March 20, 2014	March 20, 2015	March 19, 2016
Ratio of Term Investment Deposits' Balance to Total Deposits' Balance	52.28	54.24	56.11	60.40	65.14	41.87	40.19

Capital Adequacy Ratio							
(IRR Million)							
Title	March 20, 2010	March 20, 2011	March 19, 2012	March 20, 2013	March 20, 2014	March 20, 2015	March 19, 2016
Paid up Capital	699,120	3,830,335	7,761,736	7,761,736	8,518,507	8,518,507	8,518,507
legal Reserve	2,507,269	3,179,156	4,048,968	4,972,552	6,351,046	7,089,100	7,996,518
Other Reserves	2,613,979	3,166,521	3,895,364	4,477,535	7,401,887	7,413,189	8,333,937
Retained Profit	4,408,481	6,556,724	5,662,134	9,381,724	12,931,442	386,347	4,466,430
Total principal Capital	10,228,849	16,732,736	21,368,202	26,593,547	35,202,881	23,407,144	29,315,392
General Provision for Receivables and Investments	3,135,454	4,267,050	5,179,028	5,415,144	7,086,694	8,476,511	9,024,049
provision for Reappraisal of Fixed Assets	9,738,264	9,738,264	9,738,264	9,738,264	37,181,493	37,181,493	37,181,493
Less: Adjustment of the grade II Capital	(2,644,869)	0	0	0	0	0	0
Total Completed Capital	10,228,849	14,005,314	14,917,292	15,153,408	44,268,187	45,658,004	46,205,542
Less: Additional Completed Capital Exceeding the Main Capital	-	-	-	-	(9,065,306)	(22,250,860)	(16,890,149)
Total Base Capital before Deductions	20,457,698	30,738,050	36,285,494	41,746,954	70,405,762	46,814,286	58,630,784
Less Investments in Banks and Affiliated Credit Institutions (Not-Consolidated)	(1,733,748)	(2,547,256)	(3,651,904)	(3,576,165)	(3,912,680)	(3,912,680)	(4,713,930)
Total Base Capital	18,723,950	28,190,794	32,633,590	38,170,789	66,493,082	42,901,605	53,916,854
Total Weighted Assets based on Risk	250,836,337	341,366,444	414,322,240	433,211,489	566,935,533	678,120,841	721,923,881
Capital Adequacy Ratio (%)	7.46	8.26	7.88	8.81	11.73	6.3	7.5