



## Balance Sheet

| <b>Assets</b><br>(Amounts in IRR million)                               | <b>2012-13*</b>           | <b>2011-12**<br/>(restated)</b> |
|-------------------------------------------------------------------------|---------------------------|---------------------------------|
| Cash                                                                    | 4,245,353                 | 3,883,423                       |
| Due from Central Bank of Iran (CBI)                                     | 45,599,248                | 33,202,847                      |
| Due from banks and credit institutions                                  | 23,444,070                | 19,266,416                      |
| Due from Government                                                     | 25,310,988                | 21,094,567                      |
| Facilities granted and due from governmental sector                     | 795,237                   | 2,324,429                       |
| Facilities granted and due from non-governmental sector                 | 202,644,310               | 186,199,736                     |
| Debtors in respect of deferred-payment L/Cs and documentary collections | 386,196                   | 1,410,005                       |
| Participation bonds and other similar papers                            | 1,049,819                 | 532,582                         |
| Investments and participations                                          | 4,724,707                 | 5,038,356                       |
| Fixed assets                                                            | 12,609,617                | 10,119,037                      |
| Other assets                                                            | 47,763,387                | 30,175,973                      |
| <b>Total Assets</b>                                                     | <b><u>368,572,932</u></b> | <b><u>313,247,371</u></b>       |
| Customers' commitments in respect of L/Cs                               | 13,776,626                | 15,113,452                      |
| Customers' commitments in respect of L/Gs                               | 24,681,845                | 24,818,444                      |
| Counter account of other commitments                                    | 40,255,797                | 29,724,264                      |
| Managed funds and similar items                                         | <u>2,215,508</u>          | <u>1,389,379</u>                |
| <b>Total Commitments</b>                                                | <b><u>80,929,776</u></b>  | <b><u>71,045,539</u></b>        |

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\*Iranian year 1391 (20 March 2012-20 March 2013)

\*\* Iranian year 1390 (21 March 2011-19 March 2012)



## Liabilities and Shareholders' Equity

(Amounts in IRR million)

|                                                                                    | <b>2012-13</b>            | <b>2011-12<br/>(restated)</b> |
|------------------------------------------------------------------------------------|---------------------------|-------------------------------|
| Due to Central Bank of Iran (CBI)                                                  | 34,468,628                | 48,135,943                    |
| Due to banks and credit institutions                                               | 8,965,515                 | 2,416,690                     |
| Sight deposits                                                                     | 62,142,917                | 52,296,527                    |
| Savings deposits and similar items                                                 | 16,892,476                | 13,216,462                    |
| Term investment deposits                                                           | 192,475,947               | 150,037,285                   |
| Other deposits                                                                     | 13,760,429                | 7,942,084                     |
| Bank's liabilities in respect of deferred-payment L/Cs and documentary collections | 650,328                   | 1,964,206                     |
| Provisions and other liabilities                                                   | 27,679,487                | 18,503,129                    |
| Provision for staff retirement bonus                                               | 2,754,682                 | 2,215,165                     |
| Items in transit                                                                   | <u>2,456,799</u>          | <u>10,197,924</u>             |
| <b>Total Liabilities</b>                                                           | <b><u>362,247,208</u></b> | <b><u>306,925,415</u></b>     |
| Shareholders' equity:                                                              |                           |                               |
| Capital                                                                            | 8,559,365                 | 8,559,365                     |
| Reserves                                                                           | 746,111                   | 689,700                       |
| Outcome of the adjustments made resulting from exchange rate unification           | 748,526                   | 748,526                       |
| Profit resulting from translation of foreign currency assets and liabilities       | 375,926                   | 595,921                       |
| Accumulated loss                                                                   | (4,104,204)               | (4,271,556)                   |
| Total shareholders' equity                                                         | <u>6,325,724</u>          | <u>6,321,956</u>              |
| Total liabilities and shareholders' equity                                         | <u>368,572,932</u>        | <u>313,247,371</u>            |
| Counter account of Bank's commitments in respect of L/Cs                           | 13,776,626                | 15,113,452                    |
| Counter account of Bank's commitments in respect of L/Gs                           | 24,681,845                | 24,818,444                    |
| Counter account of other commitments                                               | 40,255,797                | 29,724,264                    |
| Counter account of managed funds and similar items                                 | <u>2,215,508</u>          | <u>1,389,379</u>              |
| <b>Total Counter Accounts</b>                                                      | <b><u>80,929,776</u></b>  | <b><u>71,045,539</u></b>      |