



Bank Sepah

Balance Sheet

Assets (Amounts in IRR million)	2015-16*	2014-15** (restated)
Cash	42,036,404	35,445,430
Due from banks and other credit institutions	35,345,299	7,470,587
Due from Government	22,670,443	18,542,816
Facilities granted and due from governmental persons	42,830,035	38,770,757
Facilities granted and due from non-governmental persons	345,148,117	272,358,905
Investment in stocks and other securities	40,256,795	19,518,952
Due from subordinated & affiliated companies	35,424,642	23,658,733
Other receivable accounts	60,021,975	61,571,505
Fixed tangible assets	74,207,154	73,567,546
Intangible assets	3,170,603	3,012,310
Statutory deposits	45,214,206	44,011,989
Other assets	13,772,226	12,088,072
Total Assets	<u>760,097,899</u>	<u>610,017,602</u>
Customers' commitments in respect of L/Cs	46,117,776	19,057,151
Customers' commitments in respect of L/Gs	53,151,480	45,200,330
Customers' other commitments	49,929,459	29,705,042
Counter account of managed funds and similar items	7,763,075	6,755,805

*Iranian year 1394(21 March 2015-19 March 2016)

** Iranian year 1393(21 March 2014-20 March 2015)



Bank Sepah

Liabilities, investment depositors and Shareholders' Equity

(Amounts in IRR million)

	2015-16	2014-15 (restated)
Due to banks and other credit institutions customers' deposits	112,836,573	81,191,407
Provisions and other liabilities	98,240,691	79,616,042
Provision for remuneration and staff retirement commitments	66,018,855	47,367,682
	<u>5,229,589</u>	<u>4,561,614</u>
Total Liabilities	<u>282,325,708</u>	<u>212,736,745</u>
Investment depositors' equity:		
Termed investment deposits	<u>399,485,099</u>	<u>319,498,680</u>
Total investment depositors Equity	<u>399,485,099</u>	<u>319,498,680</u>
Total Liabilities, investment depositors and Shareholders' Equity	<u>681,810,807</u>	<u>532,235,425</u>
Capital	75,531,843	75,531,843
Statutory reserve	891,839	835,082
Other reserves	1,833	1,833
Surplus of revaluation of assets	0	4,227
Differential of foreign currency conversion	6,400,782	6,078,938
Accumulated profit	<u>(4,539,205)</u>	<u>(4,669,746)</u>
Total shareholders' equity	<u>78,287,092</u>	<u>77,782,177</u>
Total Liabilities, investment depositors and Shareholders' Equity	<u>760,097,899</u>	<u>610,017,602</u>
Bank's commitments in respect of L/Cs	46,117,776	19,057,151
Bank's commitments in respect of L/Gs	53,151,480	45,200,330
Bank's other commitments	49,929,459	29,705,042
Managed funds and similar items	7,763,075	6,755,804