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Middle East Bank (Public.J.S.CO)

Independent Auditor's Report on Review

Together With

consolidated and separate statement of financial and Notes to them

For the six month period ended September 22, 2025



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Independent Auditor's Report on Review



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***Independent Auditor's Report on Review of Interim Financial statements
To the Board of Directors
Middle East Bank (Public.J.S.CO)***

Introduction

1- We have reviewed the accompanying consolidated and separate statements of financial position of **Middle East Bank (Public.J.S.CO)**-**"the Bank"**- as of 22 September, 2025 and the related consolidated and separate statements of profit or loss, comprehensive income, changes in shareholder's equity and cash flows for the six- month period then ended, and explanatory notes 1 to 58. The management is responsible for these interim financial statements. Our responsibility is to express a conclusion on these financial statements based on our review.

Scope of Review

2- We conducted our review in accordance with the Iranian Standard on Review Engagement 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity." A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit and consequently, does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

Basis for Qualified Conclusion

3- As disclosed in explanatory note 38, the income tax of the "Bank", up to the end of the fiscal year ended March 2019 (except for the fiscal year March 2017), while following the tax proceedings for income tax of the fiscal years 2016, 2018 and 2019, has been finalized and settled with the relevant authorities.

The income tax claimed by the Tax Affairs Organization for the performance of the " Bank" for the fiscal years March 2017 and March 2020 to March 2024, amounts to IRR 12,856 billion more than amounts paid and reserves included in the accounts (mainly due to disagreements regarding the sharing of specific and general costs, currency exchange rates, exemptions resulting from capital increases from retained earnings, applicable tax rates, etc.) for the aforementioned fiscal years. However, the " Bank" has deemed the tax provisions recorded in the accounts sufficient, given the objections raised regarding the bases and calculations of the tax demanded as well as the submitted petitions.

Furthermore, for the fiscal year ended March 2025 and the reporting period, the "Bank" has recognized provisions based on its declared taxable income.

In light of the above, the deficit in tax reserves recognized in the accounts is evident, and therefore any necessary adjustment to the accounts upon final rulings by the tax authorities on the reported financial statements will result in a decrease in the consolidated and separate retained earnings of the "Bank" at the beginning of the year.



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Qualified Conclusion

4- Based on our review, with the exception of the matters described in paragraphs 3 above, nothing has come to our attention that causes us to believe that the accompanying interim financial statements do not give a true and fair view in accordance with Iranian Accounting Standards.

Emphasis of Matters

- 5- We draw the users' attention to notes 26-3 and 38-7, which discusses the:
- status of the renewal of facilities granted to companies introduced by the National Iranian Oil Company from the foreign currency deposits of the National Development Fund, as well as the method used to recognize the Bank's share of profit; and
 - The Bank's objection to the tax assessments issued under the "Housing Production Leap Act" for the years from March 2023 to March 2025", given ambiguities in the validity of the tax claim bases raised against the Bank.

Our conclusion has not been qualified in respect of these matters.

Other matters

- 6- This report is a translation of the Farsi version of the audit report and has been prepared for uploading on the Bank's website.
- 7- The financial statements and the management representation letter have been approved and signed by four of the five members of the Bank's board of directors.

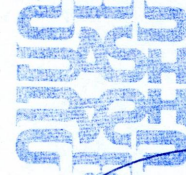
Report on Other Legal and Regulatory Requirement

8- Regarding the rules and regulations issued by the Securities and Exchange Organization of Iran, the provisions of clauses 2 of Article 14 of the Corporate Governance Guidelines for listed companies, regarding " The majority of committee members must be independent non-board members (Nomination Committee)" were not complied with during the reporting period.

Tehran: November 25, 2025

Dash & Co.

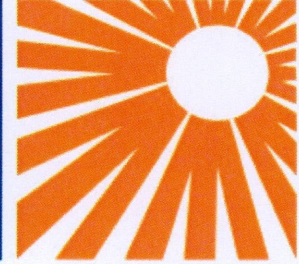
Iranian Certified Public Accountants



S.H. Arab zadeh

A. Eslami Ganzagh

بانک خاورمیانه
Middle East Bank



Middle East Bank

(Public Joint stock Company)

Consolidated Interim Financial statements of the Group and Middle East Bank

(Audited)

For the six months financial period ended 22 September 2025

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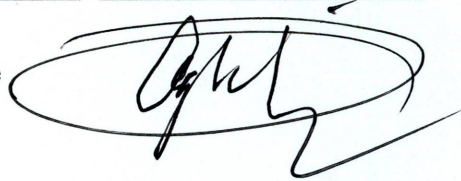


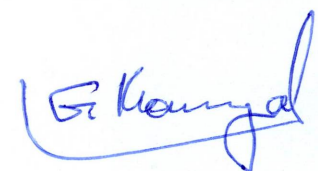



Middle East Bank (PJSC)

Consolidated Interim Financial statements of the Group and Middle East Bank

For the six months financial period ended 22 September 2025

The bank's consolidated and separate financial statements have been prepared in accordance with accounting standards and Central Bank regulations and have been approved by the bank's board of directors on 11/16/2025.

| Board of Directors | position | Executive / Non executive | signature |
|-----------------------|------------------------------------|---------------------------|---|
| Parvis Aghili-Kermani | Chairman of the Board | Non executive |  |
| Akbar Komijani | Vice-chairman | Non executive |  |
| Javad Javadi | Board Member and Managing Director | Executive |  |
| Gholam Ali Kamyab | Board Member | Non executive |  |
| Abdolkarim Ghavamifar | Board Member | Non executive |  |


Dash & Co.
Auditing Report



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Middle East Bank (PJSC)
Consolidated statement of profit or loss
For the six months financial period ended 22 September 2025

| | Note | Period (6M) ended 22 Sept.2025 | (Revised) Period (6M) ended 21 Sept.2024 |
|--|------|-----------------------------------|--|
| Continuing Operations | | IRR million | IRR million |
| Interest income on credit facilities granted | 9 | 79,908,622 | 70,414,423 |
| Interest income on deposit in banks and non-bank credit institutions | 10 | 6,115,393 | 6,902,109 |
| Income from investments in debt securities | 11 | 18,157,679 | 3,703,542 |
| Income (loss) from investments in share and other securities | 12 | (14,546) | - |
| Interest on statutory deposit | 13 | 466,900 | 351,814 |
| Total operating income | | 104,634,048 | 81,371,888 |
| Interest expense on deposits | 14 | (68,636,765) | (56,523,715) |
| Gross profit | | 35,997,283 | 24,848,173 |
| Fees and commission income | 15 | 11,967,767 | 8,258,470 |
| Fees and commission expense | 16 | (542,724) | (412,319) |
| Net foreign exchange transactions income | 17 | 6,720,424 | 5,467,035 |
| Administrative and general expenses | 18 | (13,387,696) | (7,904,854) |
| Provision for bad and doubtful debts | 19 | (5,075,515) | (3,365,093) |
| Other operating incomes and expenses | 20 | 4,679,769 | 7,344,016 |
| Net other operating incomes and expenses | | 4,362,025 | 9,387,255 |
| Net operating profit | | 40,359,308 | 34,235,428 |
| Income from investments in non-banking activities | 21 | 530,420 | 271,166 |
| Other non-operating incomes and expenses | 22 | 99,405 | 177 |
| Profit from Continuing Operations before tax | | 40,989,133 | 34,506,771 |
| Income tax | 38 | (4,500,499) | (6,251,615) |
| Net Profit | | 36,488,634 | 28,255,156 |
| Profit attributable to: | | | |
| Shareholders of the parent company | | 36,446,621 | 28,222,923 |
| Non-controlling interests | | 42,013 | 32,233 |
| | | 36,488,634 | 28,255,156 |
| EPS (Rials) | | | |
| Operating EPS (Rials) | | 300 | 233 |
| Non-operating EPS (Rials) | | 5 | 2 |
| Basic EPS (Rials) | 23 | 305 | 235 |

The accompanying notes are an integral part of these financial statements.

A-akh Goharyal

J. Janadi

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Middle East Bank (PJSC)

Consolidated statement of comprehensive income

For the six months financial period ended 22 September 2025

| | | (Revised) | |
|---|------|--------------------------------------|--------------------------------------|
| | Note | Period (6M) ended 22 Sept.2025 | Period (6M) ended 21 Sept.2024 |
| | | IRR million | IRR million |
| Net Profit | | 36,488,634 | 28,255,156 |
| Other comprehensive income | | | |
| Assets' revaluation surplus | | - | - |
| Foreign exchange translation differences for foreign operations | 44 | 687,583 | 630,698 |
| Tax on other comprehensive income | | - | - |
| Other comprehensive income, net of tax | | 687,583 | 630,698 |
| Total comprehensive income | | 37,176,217 | 28,885,854 |
| Total comprehensive income attributable to: | | | |
| Shareholders of the parent company | | 37,134,204 | 28,853,621 |
| Non-controlling interests | | 42,013 | 32,233 |
| | | 37,176,217 | 28,885,854 |

The accompanying notes are an integral part of these financial statements.

A. ak Gkanyal

J. Janadi



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Auditing Report



Middle East Bank (PJSC)
Consolidated statement of financial position
As at 22 September 2025

| | Note | 22 Sept. 2025 | 20 Mar. 2025 |
|--|------|----------------------|----------------------|
| | | IRR million | IRR million |
| Assets: | | | |
| Cash | 24 | 250,897,772 | 265,423,774 |
| Due from banks and non-bank credit institutions | 25 | 80,912,894 | 122,289,111 |
| Credit facilities granted to non-governmental entities | 26 | 1,069,311,709 | 964,030,355 |
| Due from subsidiaries and associates | 27 | - | - |
| Other accounts receivable | 28 | 15,261,575 | 5,961,043 |
| Investments in share and other securities | 29 | 222,833,834 | 60,037,617 |
| Non-current assets held for sale | 30 | 1,430,984 | 1,430,984 |
| Property, plant and equipment | 31 | 31,097,333 | 29,706,485 |
| Intangible assets | 32 | 683,495 | 217,874 |
| Statutory deposit | 33 | 102,971,734 | 84,365,982 |
| Other assets | 34 | 14,008,500 | 15,834,591 |
| Total assets | | 1,789,409,830 | 1,549,297,816 |
| Liabilities and shareholders' equity: | | | |
| Liabilities: | | | |
| Customers' deposits | 35 | 1,427,287,051 | 1,212,795,223 |
| Due to banks and non-bank credit institutions | 36 | 53,770,095 | 41,742,798 |
| Dividends payable | 37 | 405,545 | 182,440 |
| Tax payable | 38 | 11,627,449 | 10,668,123 |
| Other liabilities and accruals | 39 | 79,797,857 | 86,528,656 |
| Staff termination benefits | 40 | 2,718,248 | 1,670,757 |
| Total liabilities | | 1,575,606,245 | 1,353,587,997 |
| Shareholders' equity: | | | |
| Share capital | 41 | 120,000,000 | 75,000,000 |
| Legal reserve | 42 | 38,324,496 | 33,078,665 |
| Other reserves | 43 | 274,134 | 259,793 |
| Foreign exchange translation differences for foreign operations | 44 | 7,398,529 | 6,710,946 |
| Retained earnings | | 47,848,817 | 80,417,718 |
| Shares owned by market maker fund (Treasury shares) | 45 | (1,099,111) | (555,690) |
| Premium of the shares owned by market maker fund (Treasury shares premium) | 46 | 421,747 | 200,776 |
| Total equity attributable to shareholders of the parent company | | 213,168,612 | 195,112,208 |
| Non-controlling interests | | 634,973 | 597,611 |
| Total shareholders' equity | | 213,803,585 | 195,709,819 |
| Total liabilities and shareholders' equity | | 1,789,409,830 | 1,549,297,816 |
| Bank's letters of credit | 50-1 | 21,570,648 | 25,044,046 |
| Bank's issued guarantees | 50-2 | 978,242,614 | 827,621,354 |
| Bank's other commitments | 50-3 | 146,961,046 | 129,296,830 |
| Managed funds and similar | 50-4 | 34,263,422 | 7,946,339 |

The accompanying notes are an integral part of these financial statements.



A. G. G. & Co.
Auditing Report

J. Javadi

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Middle East Bank (PJSC)
Consolidated statement of changes in equity
For the six months financial period ended 22 September 2025

Period (6M) ended 22 Sept. 2025

| Note | Share capital | Capital increase in progress | Legal reserve | Other reserves | Foreign exchange translation differences for foreign operation | Retained earnings | Shares owned by market maker fund (Treasury shares) | Premium of the shares owned by market maker fund (Treasury shares premium) | Total equity attributable to shareholders of the parent company | Non-controlling interest | Total equity |
|---|---------------|------------------------------|---------------|----------------|--|-------------------|---|--|---|--------------------------|--------------|
| | IRR million | IRR million | IRR million | IRR million | IRR million | IRR million | IRR million | IRR million | IRR million | IRR million | IRR million |
| Balance at 21 March, 2025 | 75,000,000 | - | 33,078,665 | 259,793 | 6,710,946 | 80,417,718 | (555,690) | 200,776 | 195,112,208 | 597,611 | 195,709,819 |
| Shareholders' equity for the six months period ended 22 Sept. 2025 | - | - | - | - | - | - | - | - | 36,446,621 | 42,013 | 36,488,634 |
| Net profit for the six months period ended 22 Sept. 2025 | - | - | - | - | - | - | - | - | - | - | - |
| Other comprehensive Income | - | - | - | - | - | - | - | - | - | - | - |
| Revaluation of assets | - | - | - | - | - | - | - | - | - | - | - |
| Foreign exchange translation differences for foreign operation | - | - | - | - | 687,583 | - | - | - | 687,583 | - | 687,583 |
| Tax on other comprehensive income | - | - | - | - | - | - | - | - | - | - | - |
| Total comprehensive income for the six months period ended 22 Sept. 2025 | - | - | - | - | 687,583 | 36,446,621 | - | - | 37,134,204 | 42,013 | 37,176,217 |
| Share capital increase-Registered | 45,000,000 | (45,000,000) | - | - | - | (45,000,000) | - | - | (827,990) | - | (827,990) |
| Capital increase in progress | - | 45,000,000 | - | - | - | - | (827,990) | - | 284,569 | - | 284,569 |
| Purchase of shares owned by market maker fund (Treasury shares) | - | - | - | - | - | - | 284,569 | - | 220,971 | - | 220,971 |
| Sale of shares owned by market maker fund (Treasury shares) | - | - | - | - | - | - | - | - | (570) | - | (570) |
| Profit from the sale of shares owned by market maker fund (Treasury shares) | - | - | - | - | - | - | - | - | (4,780) | - | (4,780) |
| Transfer from other equity items to retained earnings | - | - | 5,245,831 | - | - | (5,246,401) | - | - | (18,750,000) | (10,000) | (18,760,000) |
| Legal reserve | - | - | - | 14,341 | - | (9,121) | - | - | - | 4,780 | 4,780 |
| Other reserves | - | - | - | - | - | (18,750,000) | - | - | - | - | - |
| Dividends | - | - | - | - | - | - | - | - | - | - | - |
| Total | 120,000,000 | - | 5,245,831 | 14,341 | 7,398,529 | 47,848,817 | (4,099,111) | 421,747 | 213,168,612 | 634,973 | 213,803,585 |
| Balance at 22 Sept. 2025 | - | - | 38,324,496 | 274,134 | - | - | - | - | - | - | - |

The accompanying notes are an integral part of these financial statements

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J. Javadi

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Auditing Report



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continued

Middle East Bank (PJSO)
Consolidated statement of changes in equity
For the six months financial period ended 22 September 2024

(Revised)
Period (6M) ended 21 Sep. 2024

| | Note | Share capital | Capital increase in progress | Legal reserve | Other reserves | Foreign exchange translation differences for foreign operation | Retained earnings | Shares owned by market maker fund (Treasury shares) | Premium of the shares owned by market maker fund (Treasury shares) (premium) | Total equity attributable to shareholders of the parent company | Non-controlling interest | Total equity |
|---|------|---------------|------------------------------|---------------|----------------|--|-------------------|---|--|---|--------------------------|--------------|
| Balance at 20 March, 2024 | | IRR million | IRR million | IRR million | IRR million | IRR million | IRR million | IRR million | IRR million | IRR million | IRR million | IRR million |
| Prior years adjustments/correction of error) | 47 | 50,000,000 | - | 21,367,901 | 291,131 | 3,639,990 | 57,377,006 | (435,296) | 133,915 | 132,394,647 | 544,818 | 132,939,465 |
| Changes in accounting policies | | - | - | - | - | - | (4,227,125) | - | - | (4,227,125) | - | (4,227,125) |
| Revised Balance at 20 March, 2024 | | 50,000,000 | - | 21,367,901 | 291,131 | 3,639,990 | 53,149,881 | (435,296) | 133,915 | 128,167,522 | 544,818 | 128,712,340 |
| Shareholders' equity for the six months period ended 21 Sep. 2024 | | | | | | | | | | | | |
| Net profit for the six months period ended 21 Sep. 2024 | | - | - | - | - | - | 23,202,591 | - | - | 23,202,591 | 32,233 | 23,234,824 |
| Prior years adjustments/correction of error) | 47 | - | - | - | - | - | 5,020,332 | - | - | 5,020,332 | - | 5,020,332 |
| Changes in accounting policies | | - | - | - | - | - | - | - | - | - | - | - |
| Revised Net profit for the six months period ended 21 Sep. 2024 | | - | - | - | - | - | 28,222,923 | - | - | 28,222,923 | 32,233 | 28,255,156 |
| Other comprehensive income | | - | - | - | - | - | - | - | - | - | - | - |
| Revaluation of assets | | - | - | - | - | - | - | - | - | - | - | - |
| Foreign exchange translation differences for foreign operation | 44 | - | - | - | - | 630,698 | - | - | - | 630,698 | - | 630,698 |
| Tax on other comprehensive income | | - | - | - | - | - | - | - | - | - | - | - |
| Total comprehensive income | | - | - | - | - | 630,698 | 28,222,923 | - | - | 28,853,621 | 32,233 | 28,885,854 |
| Share capital increase-Registered | | 25,000,000 | (25,000,000) | - | - | - | - | - | - | - | - | - |
| Capital increase in progress | | - | 25,000,000 | - | - | - | (25,000,000) | - | - | - | - | - |
| Purchase of shares owned by market maker fund (Treasury shares) | 45 | - | - | - | - | - | - | (28,411) | - | (28,411) | - | (28,411) |
| Sale of shares owned by market maker fund (Treasury shares) | 45 | - | - | - | - | - | - | - | - | - | - | - |
| Profit from the sale of shares owned by market maker fund (Treasury shares) | 46 | - | - | - | - | - | - | - | 44,687 | 44,687 | - | 44,687 |
| Transfer from other equity items to retained earnings | | - | - | - | - | - | - | - | - | - | - | - |
| Legal reserve | 42 | - | - | 4,343,065 | - | - | (4,344,678) | - | - | (1,613) | 1,613 | - |
| Other reserves | 43 | - | - | - | (24,418) | - | 32,557 | - | - | 8,139 | (8,139) | - |
| Dividends | 37 | - | - | - | - | - | (15,000,000) | - | - | (15,000,000) | (37,508) | (15,037,508) |
| Total | | 25,000,000 | - | 4,343,065 | (24,418) | - | (44,312,121) | (28,411) | 44,687 | (14,977,198) | (44,034) | (15,037,508) |
| Balance at 21 Sep. 2024 | | 75,000,000 | - | 25,710,966 | 266,713 | 4,270,688 | 37,060,683 | (463,707) | 198,602 | 142,043,945 | 533,017 | 142,576,962 |

The accompanying notes are an integral part of these financial statements.

A. ah Skoury
J. Javadi



adnan benjani

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Dashi & Co.
Auditing Report



Middle East Bank (PJSC)

Consolidated statement of cash flows

For the six months financial period ended 22 September 2025

| | Note | (Revised) | |
|---|------|--|--|
| | | Period (6M) ended 22 Sept.2025 IRR million | Period (6M) ended 21 Sept.2024 IRR million |
| Cash Flows from Operating activities: | | | |
| Cash inflows from operating activities | 48 | 4,352,099 | 62,744,615 |
| Income tax paid | | (3,550,788) | (4,159,648) |
| Net Cash inflow (outflow) from operating activities | | 801,311 | 58,584,967 |
| Cash Flows from Investing activities: | | | |
| Payments for acquisition of fixed assets | | (2,027,696) | (2,661,709) |
| Payments for acquisition of intangible assets | | (711,345) | (270,657) |
| Proceeds from disposal of non-banking investments | | 35,160 | 67,501 |
| Proceeds from disposal of non-current assets held for sale | | 405 | - |
| Dividends received from non-banking investments | | 375,826 | 204,252 |
| Interest received from other non-banking investments | | 82,369 | 46,940 |
| Net cash inflow (outflow) from investing activities | | (2,245,281) | (2,613,673) |
| Net cash inflow (outflow) before financing activities | | (1,443,970) | 55,971,294 |
| Cash Flows from Financing activities: | | | |
| Proceeds from capital increase | | - | - |
| Proceeds from sale of shares owned by market maker fund (Treasury shares) | | 505,539 | 44,687 |
| Payments for acquisition of shares owned by market maker fund (Treasury shares) | | (827,989) | (28,411) |
| Dividends paid | | (18,536,896) | (14,738,360) |
| Proceeds from other loans received(National Development Fund) | | 6,102,879 | - |
| Principal repayment of other loans received(National Development Fund) | | (1,983,371) | (8,929,078) |
| Net cash inflow (outflow) from financing activities | | (14,739,838) | (23,651,162) |
| Net increase (decrease) in cash | | (16,183,807) | 32,320,132 |
| Cash at beginning of the year | | 265,423,774 | 131,741,331 |
| Effect of exchange rate on cash | | 1,657,805 | 6,143,293 |
| Cash at end of the year | | 250,897,772 | 170,204,756 |
| Non-cash transactions | 49 | - | 1,128,917 |

More information about the cash flows resulting from credit facilities granted , investment deposits and Dividends :

| | | |
|---|--------------|--------------|
| Interests received from credit facilities granted | 66,339,859 | 61,428,677 |
| Interests received on deposit in banks and financial institutions | 6,538,113 | 7,826,620 |
| Interests paid on investment deposits | (57,748,033) | (48,064,173) |
| Interest on investments in debt securities | - | - |
| Dividends received | 530,420 | 204,252 |

The accompanying notes are an integral part of these financial statements.

A. Ah Ghomayel
J. Javadi

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Middle East Bank (PJSC)

Separate statement of profit or loss

For the six months financial period ended 22 September 2025

| | | Period (6M) ended 22 Sept.2025 | (Revised) Period (6M) ended 21 Sept.2024 |
|--|-------------|---|---|
| | Note | IRR million | IRR million |
| Continuing Operations | | | |
| Interest income on credit facilities granted | 9 | 80,068,090 | 70,414,423 |
| Interest income on deposit in banks and non-bank credit institutions | 10 | 6,109,117 | 6,900,490 |
| Income from investments in debt securities | 11 | 18,157,679 | 3,703,542 |
| Income (loss) from investments in share and other securities | 12 | (7,793) | 1,999,990 |
| Interest on statutory deposit | 13 | 466,900 | 351,814 |
| Total operating income | | 104,793,993 | 83,370,259 |
| Interest expense on deposits | 14 | (68,557,506) | (56,157,456) |
| Gross profit | | 36,236,487 | 27,212,803 |
| <i>Fees and commission income</i> | 15 | 10,986,774 | 7,504,805 |
| Fees and commission expense | 16 | (542,724) | (412,319) |
| Net foreign exchange transactions income | 17 | 5,824,594 | 4,154,642 |
| Administrative and general expenses | 18 | (12,508,301) | (7,141,983) |
| Provision for bad and doubtful debts | 19 | (5,096,338) | (3,413,027) |
| Other operating incomes and expenses | 20 | 4,016,439 | 6,619,040 |
| Net other operating incomes and expenses | | 2,680,444 | 7,311,158 |
| Net operating profit | | 38,916,931 | 34,523,961 |
| Income from investments in non-banking activities | 21 | 118,046 | 161,534 |
| Other non-operating incomes and expenses | 22 | 99,050 | 143 |
| Profit from Continuing Operations before tax | | 39,134,027 | 34,685,638 |
| Income tax | 38 | (4,173,219) | (5,764,115) |
| Net Profit | | 34,960,808 | 28,921,523 |
| EPS (Rials) | | | |
| Operating EPS (Rials) | | 290 | 240 |
| Non-operating EPS (Rials) | | 2 | 1 |
| Basic EPS (Rials) | 23 | 292 | 241 |

The accompanying notes are an integral part of these financial statements.

A. Ali Ghannayal

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J. Javadi

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Middle East Bank (PJSC)

Separate statement of comprehensive income

For the six months financial period ended 22 September 2025

| | | | (Revised) |
|---|------|--------------------------------------|--------------------------------------|
| | Note | Period (6M) ended 22 Sept.2025 | Period (6M) ended 21 Sept.2024 |
| | | IRR million | IRR million |
| Net Profit | | 34,960,808 | 28,921,523 |
| Other comprehensive income | | | |
| Assets' revaluation surplus | | - | - |
| Foreign exchange translation differences for foreign operations | 44 | 687,583 | 630,698 |
| Tax on other comprehensive income | | - | - |
| Other comprehensive income, net of tax | | 687,583 | 630,698 |
| Total comprehensive income | | 35,648,391 | 29,552,221 |

The accompanying notes are an integral part of these financial statements.

A. Ali Ghalibiyal

J. Javadi

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Auditing Report

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Middle East Bank (PJSC)
Separate statement of financial position
As at 22 September 2025

| | Note | 22 Sept. 2025 | 20 Mar. 2025 |
|--|------|----------------------|----------------------|
| Assets: | | IRR million | IRR million |
| Cash | 24 | 135,042,104 | 158,699,802 |
| Due from banks and non-bank credit institutions | 25 | 191,671,504 | 159,233,719 |
| Credit facilities granted to non-governmental entities | 26 | 1,071,020,312 | 964,308,235 |
| Due from subsidiaries and associates | 27 | 1,945,404 | 1,959,323 |
| Other accounts receivable | 28 | 9,375,753 | 1,990,246 |
| Investments in share and other securities | 29 | 221,518,600 | 59,951,152 |
| Non-current assets held for sale | 30 | 1,430,984 | 1,430,984 |
| Property, plant and equipment | 31 | 29,866,525 | 28,464,051 |
| Intangible assets | 32 | 664,896 | 199,913 |
| Statutory deposit | 33 | 102,971,734 | 84,365,982 |
| Other assets | 34 | 13,723,803 | 15,611,022 |
| Total assets | | 1,779,231,619 | 1,476,214,429 |
| Liabilities and shareholders' equity | | | |
| Liabilities: | | | |
| Customers' deposits | 35 | 1,453,291,508 | 1,175,638,177 |
| Due to banks and non-bank credit institutions | 36 | 52,155,095 | 39,217,798 |
| Dividends payable | 37 | 405,545 | 182,440 |
| Tax payable | 38 | 10,792,328 | 9,611,396 |
| Other liabilities and accruals | 39 | 56,101,255 | 62,635,155 |
| Staff termination benefits | 40 | 2,491,998 | 1,511,514 |
| Total liabilities | | 1,575,237,729 | 1,288,796,480 |
| Shareholders' equity: | | | |
| Share capital | 41 | 120,000,000 | 75,000,000 |
| Legal reserve | 42 | 38,046,263 | 32,802,142 |
| Other reserves | 43 | - | - |
| Foreign exchange translation differences for foreign operations | 44 | 7,398,529 | 6,710,946 |
| Retained earnings | | 39,226,462 | 73,259,775 |
| Shares owned by market maker fund (Treasury shares) | 45 | (1,099,111) | (555,690) |
| Premium of the shares owned by market maker fund (Treasury shares premium) | 46 | 421,747 | 200,776 |
| Total shareholders' equity | | 203,993,890 | 187,417,949 |
| Total liabilities and shareholders' equity | | 1,779,231,619 | 1,476,214,429 |
| Bank's letters of credit | 50-1 | 21,570,648 | 25,044,046 |
| Bank's issued guarantees | 50-2 | 978,242,614 | 827,621,354 |
| Bank's other commitments | 50-3 | 146,961,046 | 129,296,830 |
| Managed funds and similar | 50-4 | 34,263,422 | 7,946,339 |

The accompanying notes are an integral part of these financial statements.



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Middle East Bank (PJSC)
Separate statement of changes in equity
For the six months financial period ended 22 September 2025

Period (6M) ended 22 Sept. 2025

| | Note | Share capital | Capital increase in progress | Legal reserve | Foreign exchange translation differences for foreign operation | Retained earnings | Shares owned by market maker fund (Treasury shares) | Premium of the shares owned by market maker fund (Treasury shares premium) | Total equity |
|---|------|--------------------|------------------------------|-------------------|--|---------------------|---|--|---------------------|
| Balance at 21 March, 2025 | | IRR million | IRR million | IRR million | IRR million | IRR million | IRR million | IRR million | IRR million |
| Shareholders' equity for the six months period ended 22 Sept. 2025 | | 75,000,000 | - | 32,802,142 | 6,710,946 | 73,259,775 | (555,690) | 200,776 | 187,417,949 |
| Net profit for the six months period ended 22 Sept. 2025 | | - | - | - | - | 34,960,808 | - | - | 34,960,808 |
| Other comprehensive Income | | - | - | - | - | - | - | - | - |
| Revaluation of assets | | - | - | - | - | - | - | - | - |
| Foreign exchange translation differences for foreign operation | 44 | - | - | - | 687,583 | - | - | - | 687,583 |
| Tax on other comprehensive income | | - | - | - | - | - | - | - | - |
| Total comprehensive income for the six months period ended 22 Sept. 2025 | | - | - | - | 687,583 | 34,960,808 | - | - | 35,648,391 |
| Share Capital increase-Registered | | 45,000,000 | (45,000,000) | - | - | - | - | - | - |
| Capital increase in progress | | - | 45,000,000 | - | - | (45,000,000) | - | - | - |
| Purchase of shares owned by market maker fund (Treasury shares) | 45 | - | - | - | - | - | (827,990) | - | (827,990) |
| Sale of shares owned by market maker fund (Treasury shares) | 45 | - | - | - | - | - | 284,569 | - | 284,569 |
| Profit from the sale of shares owned by market maker fund (Treasury shares) | 46 | - | - | - | - | - | - | 220,971 | 220,971 |
| Transfer from other equity items to retained earnings | | - | - | - | - | - | - | - | - |
| Legal reserve | 42 | - | - | 5,244,121 | - | (5,244,121) | - | - | - |
| Other reserves | 43 | - | - | - | - | - | - | - | - |
| Dividends | 37 | - | - | - | - | (18,750,000) | - | - | (18,750,000) |
| Total | | 45,000,000 | - | 5,244,121 | - | (68,994,121) | (543,421) | 220,971 | (19,072,450) |
| Balance at 22 Sept. 2025 | | 120,000,000 | - | 38,046,263 | 7,398,529 | 39,226,462 | (1,099,111) | 421,747 | 203,993,890 |

The accompanying notes are an integral part of these financial statements.

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 Auditing Report



Middle East Bank (PJSC)

Separate statement of cash flows

For the six months financial period ended 22 September 2025

| | Note | Period (6M) ended 22 Sept.2025 | (Revised) Period (6M) ended 21 Sept.2024 |
|---|------|-----------------------------------|--|
| | | IRR million | IRR million |
| Cash Flows from Operating activities: | | | |
| Cash inflow from operating activities | 48 | (5,085,896) | 90,194,484 |
| Income tax paid | | (3,004,152) | (3,280,893) |
| Net Cash inflow (outflow) from operating activities | | (8,090,048) | 86,913,591 |
| Cash Flows from Investing activities: | | | |
| Payments for acquisition of tangible assets | | (2,007,936) | (2,641,354) |
| Payments for acquisition of intangible assets | | (605,783) | (155,761) |
| Proceeds from disposal of non-current assets held for sale | | 50 | 146 |
| Dividends received from non-banking investments | | 118,046 | 161,534 |
| Net cash inflow (outflow) from investing activities | | (2,495,623) | (2,635,435) |
| Net cash inflow (outflow) before financing activities | | (10,585,671) | 84,278,155 |
| Cash Flows from Financing activities: | | | |
| Proceeds from sale of shares owned by market maker fund (Treasury shares) | | 505,539 | 44,689 |
| Payments for acquisition of shares owned by market maker fund (Treasury shares) | | (827,990) | (28,411) |
| Dividends paid | | (18,526,889) | (14,700,858) |
| Proceeds from other loans received(National Development Fund) | | 6,102,879 | - |
| Principal repayment of other loans received(National Development Fund) | | (1,983,371) | (8,929,078) |
| Net cash inflow (outflow) from financing activities | | (14,729,832) | (23,613,658) |
| Net increase (decrease) in cash | | (25,315,503) | 60,664,497 |
| Cash at beginning of the year | | 158,699,802 | 74,565,147 |
| Effect of exchange rate on cash | | 1,657,805 | 5,614,807 |
| Cash at end of the year | | 135,042,104 | 140,844,451 |
| Non-cash transactions | 49 | - | 1,128,917 |
| More information about the cash flows resulting from credit facilities granted , investment deposits and Dividends : | | | |
| Interests received from credit facilities granted | | 68,306,200 | 61,595,150 |
| Interests received on deposit in banks and financial institutions | | 6,681,715 | 7,249,183 |
| Interests paid on investment deposits | | (57,668,773) | (57,943,848) |
| Interest on investments in debt securities | | - | - |
| Dividends received | | 118,046 | 161,534 |

The accompanying notes are an integral part of these financial statements.

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Middle East Bank (PJSC)

Notes to the Interim financial statements

For the six months financial period ended 22 September 2025

1- Introduction

1-1- Background

Middle East Bank (Public Joint Stock Company) – (“the Bank”) was established by the Central Bank of Iran (“CBI”) under license number 91/184904 in October 2012 and registered with the Tehran Registrar of Companies under registration number 430795 and National ID number 10320826196 in the same month. The Bank’s operation license as a commercial bank was issued by the CBI on 1st November 2012. The stock of the Bank was registered with the OTC on 5th December 2012, and on 16th March 2015, it was listed as the four hundred and ninety-first company admitted to the secondary market of the Tehran Stock Exchange (TSE). As of 18th September 2024, the Bank’s shares have been listed and traded on the secondary board of the first market of the TSE. The Bank’s Head Office is located at No. 2, 5th St, Ahmad Qasir (Bucharest) Ave, Tehran, Iran.

1-2- Bank’s main activity

The Bank’s main activities, as stipulated in Article No. 3 of its Articles of Association, encompass banking operations within the framework of the country’s monetary and banking regulations. Additionally, its subsidiaries mainly engage in banking fields such as leasing, foreign exchange, computer software design and development , brokerage, and maintenance services for developed software.

1-3 Number of branches

The number of the Bank's branches at the period end is as follows:

| | 22 Sept. 2025 | | 21 Sept.2024 | |
|---------------------------|-------------------|-----------|-------------------|-----------|
| | End of the period | Average* | End of the period | Average* |
| Tehran branches | 12 | 12 | 12 | 12 |
| Other provinces' branches | 5 | 5 | 5 | 5 |
| Overseas Branches | 1 | 1 | 1 | 1 |
| | 18 | 18 | 18 | 18 |

*Average means the monthly average during the reporting period.

Middle East Bank (PJSC)
Notes to the Interim financial statements
For the six months financial period ended 22 September 2025

1-4- Employees

The number of employees is as follows:

| | Consolidated and Parent Co. | | | |
|---------------------------|-----------------------------|-------------|-------------------|-------------|
| | 22 Sept. 2025 | | 21 Sept. 2025 | |
| | End of the period | Average* | End of the period | Average* |
| Head office | 616 | 587 | 557 | 540 |
| Tehran branches | 164 | 160 | 157 | 154 |
| 'Other provinces branches | 60 | 58 | 56 | 55 |
| Overseas Branches | 12 | 12 | 12 | 12 |
| Bank's employees | 852 | 817 | 782 | 761 |
| Contracting services | 300 | 276 | 252 | 244 |
| Subsidiary companies | 118 | 113 | 107 | 110 |
| Total | 1270 | 1206 | 1141 | 1115 |

1-4-1- The increase in the number of employees in 22 Sept. 2025 compared to the previous period was undertaken to meet the Bank's staffing requirements.

*Average means the monthly average during the reporting year

2- New and amended accounting standards

2-1- The significant effects of implementing the newly approved and amended standards that are not yet mandatory are as follows:

2-1-1- Accounting Standard No. 43, "Revenue from Contracts with Customers," is effective for all financial statements for which the period begins on or after 2025/03/21. The objective of this standard is to establish principles for reporting useful information to users of financial statements about the nature, amount, timing and uncertainty of revenue and cash flows from contracts with customers. To achieve this objective, an entity must recognize revenue in a manner that reflects the transfer of promised goods or services to customers at the amount for which the entity expects to receive those goods or services in the future. The recognition and measurement requirements of this standard also apply to other revenues earned in the ordinary course of business, including other non-operating revenues.

3- The Basis of preparation of the interim consolidated financial statements

The parent company (the Bank's) and the group's consolidated financial statements are prepared based on the Iranian Accounting Standards and the Central Bank of Iran's regulations in accordance with the latest version of financial statements' sample released by CBI on April 2022 and its subsequent amendments in September 2024. Details of accounting policies, including changes during the period, are included in notes 3 to 8.

3-1- Basis of consolidation

The consolidated financial statements are the result of aggregation of the financial statements of the parent company and its subsidiaries after adjustments for intergroup transactions and elimination of unrealized profit and losses.

The subsidiaries consolidated are "Dadeh Pardazan Simaye Aftab Co.," "Middle East Bank Brokerage Co.," "Middle East Currency Exchange Co.," and "Middle East Sun Leasing Co.," The financial year of companies "Middle East Bank Brokerage Co.," "Dadeh Pardazan Simaye Aftab Co.," and "Middle East Sun Leasing Co." end 19 March 2026, and the financial year-end of Middle East Currency Exchange Co. end 21 Dec. 2025.

The Bank includes the income and expenses of the subsidiaries in the consolidated financial statements from the date it gains control until the date it ceases to control the subsidiaries.

Consolidated financial statements are prepared using same accounting standards for transactions and other similar events that occur under similar conditions.

Changes in a parent's ownership interest in a subsidiary that do not result in the parent losing control of the subsidiary are equity transactions. When the proportion of the equity held by non-controlling interests changes, the carrying amount of the controlling and non-controlling interests area adjusted to reflect the changes in their relative interests in the subsidiary. Any differences between the amount by which the non-controlling interests are adjusted and the fair value of the consideration paid or received is recognized directly in equity and attributed to the owners of the parent.

When the group loses control over a subsidiary, a gain or loss is recognized in the consolidated income statement, calculated as the difference between (a) the aggregate fair value of the consideration received and the fair value of any remaining interests, and (b) the net carrying amount of assets (including goodwill) at the date of loss of control, less non-controlling interests, and attributed to the owners of the parent company. All amounts previously recognized in other comprehensive income related to that subsidiary are accounted for in the same manner as if the group had directly disposed of the related assets and liabilities of the subsidiary. The fair value of any remaining investment in the former subsidiary at the time of losing control is considered the initial recognition cost for subsequent accounting of the investment.

3-2- Consolidation goodwill

3-2-1- Business combinations are calculated using the acquisition method. Goodwill based on the excess of the sum of the consideration transferred to the fair value at the date of acquisition, plus the amount of any non-controlling interest in the acquiree, and the fair value of the acquirer's previous ownership interests in the acquiree at the date of acquisition (phased combinations) is measured on the net amount of acquired identifiable assets and assumed liabilities at the date of acquisition, and is depreciated on a straight-line basis over 20 years.

3-2-2- If the net amounts of identifiable acquired assets and assumed liabilities at the acquisition date exceed the aggregate fair value of the consideration transferred at the acquisition date, the amount of non-controlling interests in the acquired entity, and the fair value of the acquirer's previous ownership interests in the acquired entity (in step acquisitions), the aforementioned excess, after rechecking the accuracy of recognition and measurement methods for these items by the acquiring entity, is recognized in the consolidated income statement as a gain from a bargain purchase at the acquisition date and attributed to the acquiring entity.

3-2-3- Non-controlling interest at the date of acquisition is measured by the amount of a proportional share of the recognized amounts of the acquiree's net identifiable assets.

3-2-4- The shares of the parent company acquired by the subsidiary company are reflected as cost in the accounts and in the consolidated balance sheet as a reduction of equity under the heading "Shares of the parent company in subsidiary ownership".

4- Functional and presentation currency

These consolidated financial statements are presented in Iranian Rials which is the Bank's functional currency. All amounts have been rounded to the nearest million, except when otherwise indicated.



Middle East Bank (PJSC)

Notes to the Interim financial statements

For the six months financial period ended 22 September 2025

5- Manager's judgments in implementation of accounting estimates and policies.

In preparing financial statements, the Bank's management has made judgments, estimates and assumptions to determine the amounts recognized in the financial statements. Actual results may be different from estimates. The underlying assumptions are based on historical records, and are reviewed on an ongoing basis. The areas that management uses judgments and estimates are as follows:

- 5-1- Determination of control over investees; including Dadeh Pardazan Simaye Aftab Co., Middle East Bank Brokerage Co. Middle East Currency Exchange Co. and Middle East Sun Leasing Co.
- 5-2- Recognition and measurement of contingent liabilities
- 5-3- Investments in debt securities are considered as long term investments and the related accounting policy is cost less than impairment.
- 5-4- Provisions for tax income and doubtful debts have been recorded in the accounts in accordance with the regulations of the Central Bank of Iran and the judgment of the Bank's Board of Directors.

6- Measurement

- 6-1- Consolidated financial statements have been prepared based on historical costs except for investment in listed shares which are measured at LCM.

7- Significant Accounting policies

7-1- Investments

7-1-1- Income evaluation and recognition

| | Consolidated | Parent |
|--|---|---|
| Measurement: | | |
| Long term investments: | | |
| Investment in subsidiaries | Consolidated | Cost less impairment losses |
| Investment in associates | Equity method | Cost less impairment losses |
| Other Non current investments | Cost less accumulated impairments | Cost less impairment losses |
| Short term investments: | | |
| Investment in listed shares | LCM (lower of cost and net realizable value) For trading investments | LCM (lower of cost and net realizable value) For trading investments |
| Revenue recognition: | | |
| Investment in subsidiaries | Consolidation | when dividend is approved in the annual general meeting of the investee(until the date of approval of the financial statement) |
| Investment in associates | Equity method | when dividend is approved in the annual general meeting of the investee(until the date of approval of the financial statement) |
| Other short term & long term investments in shares | when dividend is approved in the annual general meeting of the investee(until the date of approval of the Statement of financial position date) | when dividend is approved in the annual general meeting of the investee(until the date of approval of the Statement of financial position date) |
| Investment in other securities | When the interest is realized (According to the effective interest rate) | When the interest is realized (According to the effective interest rate) |

Middle East Bank (PJSC)
Notes to the Interim financial statements
For the six months financial period ended 22 September 2025

- 7-1-2- Equity Method for Investments in Associates and Joint Ventures**
- 7-1-2-1- Investments in associates and joint ventures are accounted for in the consolidated financial statements using the equity method.**
- 7-1-2-2- Under the equity method, investments in associates and joint ventures are initially recognized at cost in the consolidated statement of financial position and are subsequently adjusted to recognize the Group's share of profit or loss and other items of comprehensive income of the associate and joint venture.**
- 7-1-2-3- When the Group's share of losses of an associate or joint venture exceeds the Group's interest in the associate or joint venture (which includes long-term interests that are, in principle, part of the Group's net investment in the associate or joint venture), the Group ceases to recognize its share of the excess losses. The excess losses are recognized only to the extent of the Group's legal or constructive obligations or payments made on behalf of the associate or joint venture.**
- 7-1-2-4- Investments in associates and joint ventures are accounted for using the equity method from the date the investee becomes an associate or joint venture. At the time of acquisition of an investment in an associate or joint venture, the excess of the cost of the investment over the Group's share of the fair value of its identifiable net assets is recognised as goodwill in the carrying amount of the investment and is amortised on a straight-line basis over 20 years, and the excess of the Group's share of the fair value of its identifiable net assets and liabilities over the cost of the investment is recognised as a bargain purchase gain and recognised in the profit or loss of the period in which the investment is acquired.**
- 7-1-2-5- The Group ceases to use the equity method when an investment in an associate or joint venture is derecognised and the investment is classified as held for sale. When the Group retains an interest in a former associate or joint venture and that retained interest is a financial asset, the Group measures the retained interest at its fair value at that date and this fair value is used as the initial recognition cost for the subsequent accounting of the investment. The difference between the carrying amount of the investment in an associate or joint venture when the equity method is derecognised and the fair value of the retained interest and any gain on disposal of a portion of the interest in the associate or joint venture is recognised in profit or loss. In addition, the Group recognises all amounts previously recognised in other comprehensive income relating to investments in associates or joint ventures in the statement of profit or loss or retained earnings, as appropriate, on the same basis that the associates or joint ventures would be required to do if they directly disposed of the related assets and liabilities.**
- 7-1-2-6- When a group company conducts a transaction with an associate or joint venture of the group, profits and losses arising from the transaction with the associate or joint venture are recognized in the group's consolidated financial statements only to the extent of the interests of the group's non-affiliated investors in the associate or joint venture.**
- 7-1-2-7- To apply the equity method, the most recent financial statements of the Group's associates or joint ventures are used. When the end of the Bank's reporting period is different from the end of the reporting period of the associates or joint ventures, the associates or joint ventures prepare financial statements for the Bank's use as of the same date as the Bank's financial statements, unless it is impracticable to do so.**
- 7-1-2-8- If the financial statements of the Group's associates or joint ventures used to apply the equity method are prepared as of a date that is different from that used by the Company, adjustments are made for the effects of significant transactions or events that occur between that date and the date of the Bank's financial statements. However, the difference between the end of the reporting period of the associates or joint ventures and the end of the Bank's reporting period is not more than three months. The length of the reporting periods and any differences between the ends of the reporting periods are the same in different periods.**

Middle East Bank (PJSC)

Notes to the Interim financial statements

For the six months financial period ended 22 September 2025

7-2- Property, plant and equipment

7-2-1- P.P.E are measured at cost. Major repairs and improvement expenses that considerably increase the capacity or useful life of P.P.E or improve the quality of asset return are capitalized and depreciated during the remaining useful life of the respective assets, whereas minor repairs and maintenance expenses which restore the expected economic useful life of the assets, are recognized as an expense in income statement.

7-2-2- Depreciation of P.P.E is calculated based on Article 149 of Iranian Direct Taxation Act of 2015 (amended) as follows:

| <u>Asset</u> | <u>Depreciation Rate</u> | <u>Basis</u> |
|--|--------------------------|------------------|
| Buildings | 25 years | Straight line |
| Installations | 6,8 & 10 years | Straight line |
| Elevator installations and radio equipment | 15% | Reducing balance |
| Electrical and mechanical installation | 12% and 20% | Reducing balance |
| Computer hardware | 3,5,6,8&10 years | Straight line |
| Office furniture | 3,5,6,8&10 years | Straight line |
| Motor vehicles | 6 years | Straight line |
| Leasehold improvements | During the lease term | Straight line |

7-2-3- In the case of acquiring or using the fixed assets during the month, the calculation of depreciation will be started from the next month. depreciation amount of any depreciable assets that are inactive or temporarily unused (except for buildings and construction facilities) for more than six consecutive months in a financial period, calculated equal to 30% of the depreciation rate that are reflected in the above table. In this case, if the depreciation is calculated based on the period, 70% of the period when the asset has not been used will be added to the remaining period determined for the depreciation of the asset in this table.

7-3- Intangible assets

Intangible assets except the goodwill of the place of business are measured at cost. Goodwill is not depreciated due to its indefinite useful life, its impairment test is performed at the end of each financial year and reserve is considered. Computer softwares are depreciated during one, three or five years on the straight line basis.

7-4- Non-current assets held for sale

7-4-1- Non-current assets will be classified as held for sale if its carrying amount will be recovered principally through a sale transaction instead of through continuing use;

The conditions for a non-current asset to be classified as held-for-sale are as follows:

The assets must be available for immediate sale in their present condition and its sale must be highly probable;

The actions required to complete the planned sale will have been made, and it is unlikely that the plan will be significantly changed or withdrawn;

The sale should be completed, or expected to be within a year from the date of the classification.

For the sale to be highly probable, management must be committed to selling the asset and must be actively looking for a buyer. It is possible that the sale may not be completed within one year, but the delay effectively must be caused by events beyond the entity's control and the entity must still be committed to selling the asset.

7-4-2- Non-current assets held for sale are measured "lower of book value and net realizable value".

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- 7-5- Impairment of assets
- 7-5-1- At the end of each reporting period, if there is any indication that an asset may be impaired, an impairment test is performed. In this case, the recoverable amount of the asset is estimated and compared with its carrying amount. If it is not possible to estimate the recoverable amount of an individual asset, the recoverable amount of the cash-generating unit to which the asset belongs is determined.
- 7-5-2- Impairment testing of intangible assets with indefinite useful lives is performed annually, regardless of the presence or absence of any indication that they may be impaired.
- 7-5-3- The recoverable amount of an asset (or cash-generating unit) is the higher of its fair value less costs of disposal (net selling price) and its value in use. Value in use is the present value of the estimated future cash flows from an asset, discounted at a pre-tax rate that reflects the time value of money and the risks specific to the asset for which the estimated future cash flows have not been adjusted.
- 7-5-4- Only if the recoverable amount of an asset is less than its carrying amount, the carrying amount of the asset (or cash-generating unit) is reduced to its recoverable amount and the difference is recognized immediately in the income statement as an impairment loss, unless the asset is revalued, in which case it results in a reduction of the revaluation surplus.
- 7-5-5- If the recoverable amount increases since the last loss was recognized, which indicates a reversal of an impairment loss on the asset (cash-generating unit), the carrying amount of the asset is increased to the new recoverable amount, up to the carrying amount that would have been had no impairment loss been recognized in prior periods. The reversal of an impairment loss on the asset (cash-generating unit) is also recognized immediately in the income statement, unless the asset is revalued, in which case it results in an increase in the revaluation surplus.


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7-6- Loan's interest, fee and penalty revenue recognition

According to the resolution of Meeting No.1044 dated 07/16/2005 and the circular No.99/221007 dated 10/01/2020 issued by the central Bank of the Islamic Republic of Iran, recognition of loan income is carried out on an accrual basis. Furthermore, in accordance with Circular No.04/81467 dated 07/01/2025, accrual income is not recognized for the period. According to circular No.04/81467 dated 1 July 2025 issued by the Central Bank, credit institutions may recognize their share of profit from Musharakah financing during the partnership period based on the progress of work, as assessed by the completed portion of the project. This recognition is allowed only in the semi-annual and annual financial reporting periods, and up to a maximum rate of 23%, as approved by the Money and Credit Council.

Recognition of bank's revenues is in accordance with the latest CBI's regulations

| <u>Loan's interest, fee and penalty</u> | <u>Revenue recognition</u> |
|--|-----------------------------------|
| Loan's interest | |
| Current loans/Deferment | Accrual basis |
| Past due loans/Deferment | Accrual basis |
| Outstanding debt/Deferment | Cash basis |
| Doubtful debt/Deferment | Cash basis |
| Penalty | |
| Current loans/Deferment | Cash basis |
| Past due loans/Deferment | Cash basis |
| Outstanding debt/Deferment | Cash basis |
| Doubtful debt/Deferment | Cash basis |
| Fee | |
| guaranties and L/Cs | Based on time factor-Accrual |
| Other bank services | At the time of performing-Cash |
| Loan's fee (Gardh-UI Hasan) | Cash/Accrual basis |

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7-7- The basis for determining the depositors' share of the joint income:

In the implementation of the Interest-Free Banking Operations Law approved on 30 August 1983 and the regulations and executive instructions of the aforementioned law, and in accordance with the latest regulations notified by the Central Bank at the time of preparing the financial statements, mutual income, usage of mutual sources, and depositors' share of the mutual income are calculated and disclosed in Note 14.

7-8- Classification of loans

Loans are classified in accordance with the CBI's regulation No. 2823/MB dated 02/24/2007 and based on time as below, customers' financial states and their industry and business. The classification of loan portfolio is as follows. Also, Mehul facilities are classified in the corresponding classes.

| Classification | Principal & interest (PI) outstanding in months |
|----------------|---|
| Current | PI < 2 |
| Past due | 2 < PI < 6 |
| Outstanding | 6 < PI < 18 |
| Doubtful | PI > 18 |

* Management has not applied any judgments over the CBI's regulations.

7-9- Provision for bad and doubtful loans

Provisions for bad and doubtful debts are provided in accordance with the CBI's regulations as follows:

- 1- General provision is calculated amounting to 1.5% of the total loan portfolio at the end of each year, except for the balance of loans for which specific provision is calculated.
- 2- Specific provision- depending on the classification of the non-performing loans, the Bank is required to provide specific provisions, after allowing for the value of collaterals based in below table:

| Classification | Specific percentage |
|---|------------------------|
| Past due loans | 10% |
| Outstanding | 20% |
| Doubtful debt (regarding to the clients refund power) | 50-100% |

* Management has not applied any judgments over the CBI regulations.

7-10- Termination benefits

Staff termination benefits are provided at the rate of one month salary and other remunerations for each year of service.

7-11- Staff termination benefits

The employees are covered by social security fund so no staff termination benefits plans provision has taken into account.

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7-12- Foreign Currencies

7-12-1- Items related to internal operations

Foreign currency monetary items are translated at the exchange rates announced by the Central Bank on the balance sheet date, while non-monetary items recorded at historical cost in foreign currency are translated at the exchange rate on the transaction date. Exchange differences arising from the settlement or translation of foreign currency monetary items are recognized in the reporting period in accordance with the latest regulations issued by the Central Bank and are reported in the income statement. In addition, in line with the latest Central Bank regulations, restricted monetary assets are translated at the exchange rate on the date of creation or at the most recent assessment prior to the restriction. These assets include deposits with other credit institutions, both domestic and foreign, as well as other monetary assets whose transfer, conversion, or access to other currencies is restricted for at least one year from the translation date, as determined by the Central Bank. The exchange rates used at the date of the statement of financial position are as follows:

| Balances and related transactions | Currency | Exchange rate | | The reason for using the rate |
|---|------------------|--------------------------------------|--|--|
| | | | | |
| Foreign currency items related to basic, essential goods, medicine, necessities and medical equipment (list of group one subject approved 63793 dated 08/07/2018 by the Council of Ministers) | EUR | CBI | IRR 331,737 | Central Bank Circular No. 04/164495 dated 09/30/2025 |
| Other monetary items | USD | CBI | IRR 692,154 | |
| Other monetary items | EUR | CBI | IRR 812,977 | |
| Other monetary items | AED | CBI | IRR 188,469 | |
| Other monetary items | Other currencies | CBI | ETS remittance purchase rate of Iran's foreign exchange and gold exchange center on 09/22/2025 | |
| Non-monetary items | EUR | (ETS) on the date of the transaction | | |

7-12-2- Items related to foreign operation

Monetary assets and liabilities are exchanged at rates stated by CBI circular No. 04/164495 dated 09/30/2025, 812,977 Rials per Euro (692,154 Rials per USD) and other currencies are revalued based on their exchange rates. The income and expenses of foreign operation are translated into IRR at the average rates of reporting period. All resulting differences are recognized in the statement of comprehensive income and are classified under shareholders' equity in the Statement of financial position. In addition, differences in the monetary items that are inherently part of the net investment in foreign operations are recognized in the statement of comprehensive income and are classified under the shareholders' equity until they are disposed.

7-12-3- If the balance of the bank's retained earnings (losses) before the allocation of reserves is a credit, the profit from currency conversion (after eliminating possible tax effects) is not divisible and is used to increase the bank's capital. Also, if the aforementioned goodwill represents a loss, the profit from the conversion of monetary items will only reduce the accumulated loss.

7-13- Shares owned by market maker fund (Treasury shares)

7-13-1 Buying and selling of bank shares through a dedicated market maker fund based on the regulations for maintaining the stability of the capital market and protecting the rights of investors and shareholders approved by the Supreme Council of the Stock Exchange and Securities on 09/10/2020 in order to increase liquidity for the holders of securities and regulating the supply and demand of the market and managing the range of price fluctuations are assigned to the companies.

7-13-2 The shares owned by market maker fund (treasury shares) are recognized and recorded in the books by the cost method on the date of acquisition and are presented as a decreasing amount in the shareholders' equity of the financial position statement. At the time of purchase, sale, release or cancellation of the company's equity Instrument, no profit or loss is recognized in the profit and loss statement. The extra of paid or received amount must be recognized directly in the shareholders' equity section.

7-13-3 At the time of selling shares owned by market maker fund (treasury shares), no amount is recognized in the profit or loss statement and the comprehensive income statement. The net difference between the sales amount and the book amount is recognized in premium (deficit) of the shares owned by market maker fund (treasury shares) in the shareholders' equity section.

7-13-4 When only a part of the total shares owned by market maker fund (treasury shares) is transferred, the book value of each share is calculated based on the average cost price of the total shares owned by market maker fund (treasury shares).



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7-14- Income tax

The tax expense is the sum of current and deferred taxes, for transactions and other events recognized in profit or loss, any related tax effects are also recognized in profit or loss. For transactions and other events recognized outside profit or loss (either in other comprehensive income or directly in equity), any related tax effects are also recognized outside profit or loss (either in other comprehensive income or directly in equity, respectively)

7-15- Interest expense

Interest expense is recognized and reported in accordance with money and credit council regulations.

7-16- "Other items" in the accompanying notes

The amount and nature of items that listed under the heading "Other" are low important.

8- Changes in accounting policies

The bank has presented the accounting procedures mentioned in Note No. 7, observing the consistency of the procedure in all the periods reported in the financial statements.


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9- Interest income on credit facilities granted

| | Period (6M) ended 22 Sept.2025 | | | | | | Period (6M) ended 21 Sept.2024 | | | | | |
|------------------|--------------------------------|------------|------------|------------|------------|------------|--------------------------------|------------|-----------|------------|-----------|------------|
| | LCY | | FCY | | Total | | LCY | | FCY | | Total | |
| | Mutual | Non-mutual | Mutual | Non-mutual | Mutual | Non-mutual | Mutual | Non-mutual | Mutual | Non-mutual | Mutual | Non-mutual |
| Wakala | | | | | | | | | | | | |
| Investment sales | | | | | | | | | | | | |
| Mutual | 630,280 | - | 630,280 | 7,320,306 | 7,950,676 | 606,338 | - | 606,338 | 4,639,296 | 5,245,634 | 4,639,296 | - |
| Non-mutual | 203,525 | - | 203,525 | 172,361 | 375,886 | 247,697 | - | 247,697 | 173,303 | 421,000 | 173,303 | - |
| Total | 833,805 | - | 833,805 | 7,492,667 | 8,326,562 | 854,035 | - | 854,035 | 4,812,600 | 5,666,634 | 4,812,600 | - |
| Mutual | 53,832,476 | - | 53,832,476 | 394,433 | 54,226,909 | 47,693,919 | - | 47,693,919 | 12,132 | 1,774,028 | 12,132 | - |
| Non-mutual | 11,358,321 | - | 11,358,321 | 183,372 | 11,541,693 | 9,491,185 | - | 9,491,185 | 55,467 | 47,749,386 | 55,467 | - |
| Total | 65,190,797 | - | 65,190,797 | 577,805 | 65,768,602 | 57,185,104 | - | 57,185,104 | 176,600 | 52,523,714 | 176,600 | - |
| Mutual | 4,507,908 | - | 4,507,908 | - | 4,507,908 | 3,580,412 | - | 3,580,412 | 72,840 | 4,313,252 | 72,840 | - |
| Non-mutual | 77,047 | - | 77,047 | - | 77,047 | 65,606 | - | 65,606 | - | 65,606 | - | - |
| Total | 4,584,955 | - | 4,584,955 | - | 4,584,955 | 3,646,018 | - | 3,646,018 | 72,840 | 4,378,858 | 72,840 | - |
| Mutual | 336,102 | - | 336,102 | - | 336,102 | 394,447 | - | 394,447 | - | 394,447 | - | - |
| Non-mutual | 327,097 | - | 327,097 | - | 327,097 | 710,940 | - | 710,940 | - | 710,940 | - | - |
| Total | 663,199 | - | 663,199 | - | 663,199 | 1,105,387 | - | 1,105,387 | - | 1,105,387 | - | - |
| Mutual | 317,457 | - | 317,457 | 27,482 | 344,939 | 231,934 | - | 231,934 | 17,012 | 248,946 | 17,012 | - |
| Non-mutual | 1,199,021 | - | 1,199,021 | 8,100,044 | 9,298,065 | 64,675,193 | - | 64,675,193 | 5,739,230 | 14,444,432 | 5,739,230 | - |
| Total | 1,516,478 | - | 1,516,478 | 8,127,526 | 9,646,004 | 65,207,127 | - | 65,207,127 | 5,756,242 | 14,693,378 | 5,756,242 | - |

Parent Co.

| | Period (6M) ended 22 Sept.2025 | | | | | | Period (6M) ended 21 Sept.2024 | | | | | |
|------------------|--------------------------------|------------|------------|------------|------------|------------|--------------------------------|------------|-----------|------------|-----------|------------|
| | LCY | | FCY | | Total | | LCY | | FCY | | Total | |
| | Mutual | Non-mutual | Mutual | Non-mutual | Mutual | Non-mutual | Mutual | Non-mutual | Mutual | Non-mutual | Mutual | Non-mutual |
| Wakala | | | | | | | | | | | | |
| Investment sales | | | | | | | | | | | | |
| Mutual | 630,280 | - | 630,280 | 7,320,306 | 7,950,676 | 606,338 | - | 606,338 | 4,639,296 | 5,245,634 | 4,639,296 | - |
| Non-mutual | 203,525 | - | 203,525 | 172,361 | 375,886 | 247,697 | - | 247,697 | 173,303 | 421,000 | 173,303 | - |
| Total | 833,805 | - | 833,805 | 7,492,667 | 8,326,562 | 854,035 | - | 854,035 | 4,812,600 | 5,666,634 | 4,812,600 | - |
| Mutual | 53,991,944 | - | 53,991,944 | 394,433 | 54,386,377 | 47,693,919 | - | 47,693,919 | 12,132 | 1,774,028 | 12,132 | - |
| Non-mutual | 11,358,321 | - | 11,358,321 | 183,372 | 11,541,693 | 9,491,185 | - | 9,491,185 | 55,467 | 47,749,386 | 55,467 | - |
| Total | 65,350,265 | - | 65,350,265 | 577,805 | 65,928,070 | 57,185,104 | - | 57,185,104 | 176,600 | 52,523,714 | 176,600 | - |
| Mutual | 4,507,908 | - | 4,507,908 | - | 4,507,908 | 3,580,412 | - | 3,580,412 | 72,840 | 4,313,252 | 72,840 | - |
| Non-mutual | 77,047 | - | 77,047 | - | 77,047 | 65,606 | - | 65,606 | - | 65,606 | - | - |
| Total | 4,584,955 | - | 4,584,955 | - | 4,584,955 | 3,646,018 | - | 3,646,018 | 72,840 | 4,378,858 | 72,840 | - |
| Mutual | 336,102 | - | 336,102 | - | 336,102 | 394,447 | - | 394,447 | - | 394,447 | - | - |
| Non-mutual | 327,097 | - | 327,097 | - | 327,097 | 710,940 | - | 710,940 | - | 710,940 | - | - |
| Total | 663,199 | - | 663,199 | - | 663,199 | 1,105,387 | - | 1,105,387 | - | 1,105,387 | - | - |
| Mutual | 317,457 | - | 317,457 | 27,482 | 344,939 | 231,934 | - | 231,934 | 17,012 | 248,946 | 17,012 | - |
| Non-mutual | 1,199,021 | - | 1,199,021 | 8,100,044 | 9,298,065 | 64,675,193 | - | 64,675,193 | 5,739,230 | 14,444,432 | 5,739,230 | - |
| Total | 1,516,478 | - | 1,516,478 | 8,127,526 | 9,646,004 | 65,207,127 | - | 65,207,127 | 5,756,242 | 14,693,378 | 5,756,242 | - |

9-1 FCY portion of granted facilities income, 7,320,306 million riyal is related to income from facilities granted from the National Development Fund's deposits.
9-2 Non-served income arising from penalty charges on facilities granted through the proceeds of special certificates of deposit. In accordance with Circular No. 03/30718 dated March 5, 2024, the calculation of the final profit was prepared separately from shared profit and submitted to the Central Bank.

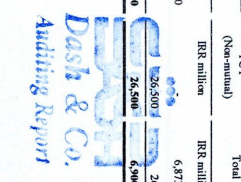
10- Interest income on deposit in banks and non-bank credit institutions

| | Period (6M) ended 22 Sept.2025 | | | | | | Period (6M) ended 21 Sept.2024 | | | | | |
|---|--------------------------------|------------|------------|------------|------------|------------|--------------------------------|------------|--------|------------|--------|------------|
| | LCY | | FCY | | Total | | LCY | | FCY | | Total | |
| | Mutual | Non-mutual | Mutual | Non-mutual | Mutual | Non-mutual | Mutual | Non-mutual | Mutual | Non-mutual | Mutual | Non-mutual |
| Deposit interest income from other banks and internal non-banking credit institutions | 5,835,893 | - | 5,835,893 | 279,500 | 6,115,393 | 6,875,609 | - | 6,875,609 | 26,500 | 6,875,609 | 26,500 | - |
| Deposit interest income from foreign banks | 5,835,893 | - | 5,835,893 | 279,500 | 6,115,393 | 6,875,609 | - | 6,875,609 | 26,500 | 6,875,609 | 26,500 | - |
| Total | 11,671,786 | - | 11,671,786 | 559,000 | 12,230,786 | 13,751,218 | - | 13,751,218 | 52,500 | 13,751,218 | 52,500 | - |

Parent Co.

| | Period (6M) ended 22 Sept.2025 | | | | | | Period (6M) ended 21 Sept.2024 | | | | | |
|---|--------------------------------|------------|------------|------------|------------|------------|--------------------------------|------------|--------|------------|--------|------------|
| | LCY | | FCY | | Total | | LCY | | FCY | | Total | |
| | Mutual | Non-mutual | Mutual | Non-mutual | Mutual | Non-mutual | Mutual | Non-mutual | Mutual | Non-mutual | Mutual | Non-mutual |
| Deposit interest income from other banks and internal non-banking credit institutions | 5,839,616 | - | 5,839,616 | 279,501 | 6,119,117 | 6,873,990 | - | 6,873,990 | 26,500 | 6,873,990 | 26,500 | - |
| Deposit interest income from foreign banks | 5,839,616 | - | 5,839,616 | 279,501 | 6,119,117 | 6,873,990 | - | 6,873,990 | 26,500 | 6,873,990 | 26,500 | - |
| Total | 11,679,232 | - | 11,679,232 | 559,002 | 12,238,234 | 13,747,980 | - | 13,747,980 | 53,000 | 13,747,980 | 53,000 | - |

10-1 The average interbank deposit rate during the financial period ending 22 Sept. 2025 has been 2.4%.



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11 - Income from investments in debt securities

| Publisher-Bonds' type | Period (6M) ended 22 Sept.2025 | | | | | | Period (6M) ended 21 Sept.2024 | | | | | |
|---|--------------------------------|-------------|-------------|-------------------|-------------|-------------|--------------------------------|-------------|-------------|------------------|-------------|------------------|
| | LCY | | FCY | | Total | | LCY | | FCY | | Total | |
| | Mutual | Non-mutual | Non-mutual | Total | Non-mutual | Total | Mutual | Non-mutual | Non-mutual | Total | Non-mutual | Total |
| Government-Islamic treasury bonds | IRR million | IRR million | IRR million | IRR million | IRR million | IRR million | IRR million | IRR million | IRR million | IRR million | IRR million | IRR million |
| Government-Murabaha | 5,925,491 | - | - | 5,925,491 | - | - | 2,281,089 | - | - | 2,281,089 | - | 2,281,089 |
| | 12,332,188 | - | - | 12,232,188 | - | - | 1,422,452 | - | - | 1,422,452 | - | 1,422,452 |
| Income from investments in debt securities | 18,157,679 | - | - | 18,157,679 | - | - | 3,703,542 | - | - | 3,703,542 | - | 3,703,542 |

* In accordance with the CBI requirement, at least 3% of the bank's resources must be allocated for the purchase of securities

12 - Income(loss) from investments in share and other securities

| Note | Consolidated | | Parent Co. | |
|---|--------------------------------|--------------------------------|--------------------------------|--------------------------------|
| | Period (6M) ended 22 Sept.2025 | Period (6M) ended 21 Sept.2024 | Period (6M) ended 22 Sept.2025 | Period (6M) ended 21 Sept.2024 |
| Dividends of companies and units of investment funds | IRR million | IRR million | IRR million | IRR million |
| Profit (loss) resulting from the transfer of company shares and units of investment funds | - | - | 6,753 | 1,999,990 |
| increase (decrease) in investments value | (14,546) | - | (14,546) | - |
| Net income (loss) of investments in share and other securities | (14,546) | - | (7,793) | 1,999,990 |

12-1 - Dividends of companies and units of investment funds

| | Consolidated | | Parent Co. | |
|--|--------------------------------|--------------------------------|--------------------------------|--------------------------------|
| | Period (6M) ended 22 Sept.2025 | Period (6M) ended 21 Sept.2024 | Period (6M) ended 22 Sept.2025 | Period (6M) ended 21 Sept.2024 |
| Middle East Sun Leasing Co | IRR million | IRR million | IRR million | IRR million |
| Middle East Currency Exchange Co | - | - | - | 1,999,990 |
| Dividends of companies and units of investment funds | - | - | 6,753 | 1,999,990 |

12-2 - The net gain (loss) arising from increase (decrease) in the value of investments relates to investments in the Capital Market Development Investment Fund

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13- Interest on statutory deposit

| Description | Consolidated and Parent Co. | |
|--|-----------------------------------|-----------------------------------|
| | Period (6M) ended 22 Sept.2025 | Period (6M) ended 21 Sept.2024 |
| | IRR million | IRR million |
| Interest on statutory deposit of investment deposits | 398,525 | 304,318 |
| Interest on statutory deposit of other sources | 68,375 | 47,496 |
| | 466,900 | 351,814 |

13-1- Average of statutory deposit and related interest

| Description | Consolidated and Parent Co. | |
|--|-----------------------------------|-----------------------------------|
| | Period (6M) ended 22 Sept.2025 | Period (6M) ended 21 Sept.2024 |
| | IRR million | IRR million |
| Average of statutory deposit of investment deposits | 78,204,982 | 59,881,831 |
| Interest on statutory deposit of investment deposits | 398,525 | 304,318 |
| Average of statutory deposit of other sources | 13,577,262 | 9,942,698 |
| Interest on statutory deposit of other sources | 68,375 | 47,496 |

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14- Interest expense on deposits

| | Consolidated | | Parent Co. | |
|------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|
| | Period (6M) ended 22 Sept.2025 | Period (6M) ended 21 Sept.2024 | Period (6M) ended 22 Sept.2025 | Period (6M) ended 21 Sept.2024 |
| Interest expense on deposits | (68,636,765) | (56,523,715) | (68,557,506) | (56,157,456) |
| | <u>(68,636,765)</u> | <u>(56,523,715)</u> | <u>(68,557,506)</u> | <u>(56,157,456)</u> |

| Description | Note | Parent Co. | | |
|--|------|--------------------------------|-------------------|--------------------------------|
| | | Period (6M) ended 22 Sept.2025 | | Period (6M) ended 21 Sept.2024 |
| | | IRR million | IRR million | IRR million |
| Mutual income | | | | |
| Interest income on credit facilities granted | 9 | 70,769,025 | | 61,685,156 |
| Interest income on deposit in banks and non-bank credit institutions | 10 | 5,829,616 | | 6,873,990 |
| Income from investments in debt securities | 11 | 18,157,679 | | 3,703,542 |
| Net income(loss) from investments in share and other securities | 12 | (7,793) | | 1,999,990 |
| Income(loss) from non-banking investments | 21 | 118,046 | | 161,534 |
| Total of mutual income | | | 94,866,573 | 74,424,212 |
| Bank's share of mutual income | 14-1 | | (25,014,342) | (22,372,326) |
| Depositors' share of mutual income before deduction of the bank's commissions | | | 69,852,231 | 52,051,886 |
| Bank's commissions | 14-2 | | (9,203,597) | (6,842,591) |
| Depositors' share of mutual income | | | 60,648,634 | 45,209,295 |
| Income on statutory deposit of investment deposits | 13 | | 398,525 | 304,318 |
| Depositors' interest income | | | 61,047,159 | 45,513,613 |
| The over paid interest expense to investment deposits | | | - | 685,866 |
| Interest expense on investment deposits | | | 61,047,159 | 46,199,479 |
| Interest expense on special deposit certificate | | | - | 1,517,912 |
| Interest expense on foreign currency deposits | | | 7,510,347 | 8,440,065 |
| Interest expense on deposits | | | 68,557,506 | 56,157,456 |
| Interest payable(overpaid) to investment deposits | 14-4 | | 1,868,924 | (685,866) |

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14-1- Bank's share of mutual income

Bank's share of mutual income is as follows:

14-1-1- Bank's share of mutual income

| period | Bank's share of resource to mutual usages(14-1-2) | Mutual income | Bank's share of mutual incomes |
|--------------------------------|---|---------------|--------------------------------|
| | Percentage | IRR million | IRR million |
| Period (6M) ended 22 Sept.2025 | 26.4% | 94,866,573 | 25,014,342 |
| Period (6M) ended 21 Sept.2024 | 30.1% | 74,424,212 | 22,372,326 |

14-1-2- Distribution of mutual resources and mutual usages between bank and depositors

| Description | Period (6M) ended 22 Sept.2025 | Period (6M) ended 21 Sept.2024 | Notes |
|--|--------------------------------|--------------------------------|------------------|
| | IRR million | IRR million | |
| Average of mutual usages (14-1-2-1) | 817,615,650 | 641,719,471 | 26 weeks average |
| Average of depositors' investment deposits (14-1-2-2) | 680,232,391 | 508,696,911 | 26 weeks average |
| less: average of statutory deposit of investment deposits | (78,204,982) | (59,881,831) | 26 weeks average |
| Free resources of investment deposits | (602,027,409) | (448,815,080) | |
| Bank's share of mutual usages (Surplus free resources from investment deposits) | 215,588,241 | 192,904,391 | |

* Bank's share of mutual usages is mutual usages minus free resources of investment deposits. If the total of investment deposits' free resources are more than mutual usages, the excess is called excess of free resources of investment deposits.

14-1-2-1- Average of mutual usages

| Mutual usages items | Period (6M) ended 22 Sept.2025 | Period (6M) ended 21 Sept.2024 |
|---|--------------------------------|--------------------------------|
| | Amount(average) | Amount(average) |
| | IRR million | IRR million |
| Net usages related to granted facilities | 649,419,624 | 551,548,832 |
| Net usages related to participation bonds | 113,881,437 | 29,579,888 |
| Net usages related to term deposit in other banks | 51,068,077 | 59,418,462 |
| Net usages related to investments in share and other securities | 3,246,512 | 1,172,289 |
| Total usages related to mutual operation | 817,615,650 | 641,719,471 |


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15- Fees and commission income

| Note | Consolidated | | Parent Co. | |
|--|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|
| | Period (6M) ended 22 Sept.2025 | Period (6M) ended 21 Sept.2024 | Period (6M) ended 22 Sept.2025 | Period (6M) ended 21 Sept.2024 |
| | IRR million | IRR million | IRR million | IRR million |
| Net commission of Gardh-UI Hasan (Non-interest-bearing) facilities | 429,467 | 309,719 | 429,467 | 309,719 |
| On L/Cs issuance | 303,159 | 342,641 | 303,160 | 342,640 |
| On guarantees issuance | 5,497,094 | 3,527,737 | 5,497,094 | 3,527,737 |
| Managed funds | 54,592 | 14,550 | 54,592 | 14,550 |
| On granting facilities | 3,534,882 | 2,743,853 | 3,534,882 | 2,743,853 |
| Participation and guarantee fee | 639,476 | 277,969 | 639,476 | 277,969 |
| SHETAB (inter bank ATM settlement) | 104,591 | 52,376 | 104,591 | 52,376 |
| Oversight commission received from the National Development Fund | 56,568 | 14,550 | 56,568 | 14,550 |
| On share trading | 980,994 | 753,665 | - | - |
| GAM Securities Guarantee | 2,930 | - | 2,930 | - |
| Other services | 364,014 | 221,410 | 364,014 | 221,411 |
| Fees and commission income | 11,967,767 | 8,258,470 | 10,986,774 | 7,504,805 |

15-1- Net commission of Gardh-UI Hasan facilities is as follows:

| | Consolidated and Parent Co. | |
|--|-----------------------------------|-----------------------------------|
| | Period (6M) ended 22 Sept.2025 | Period (6M) ended 21 Sept.2024 |
| | IRR million | IRR million |
| Commission of Gardh-UI Hasan facilities | 429,467 | 309,719 |
| Net commission of Gardh-UI Hasan facilities | 429,467 | 309,719 |

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16- Fees and commission expenses

| | Consolidated and Parent Co. | |
|---|-----------------------------------|-----------------------------------|
| | Period (6M) ended 22 Sept.2025 | Period (6M) ended 21 Sept.2024 |
| | IRR million | IRR million |
| Fees for national payment systems-card based | 499,315 | 386,270 |
| Fees for national payment systems-account based | 41,509 | 24,912 |
| Fees for national payment systems-cheque based | 1,035 | 851 |
| other | 865 | 286 |
| Fees and commission expenses | 542,724 | 412,319 |

17- Net foreign exchange transactions income

| Note | Consolidated | | Parent Co. | |
|---|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|
| | Period (6M) ended 22 Sept.2025 | Period (6M) ended 21 Sept.2024 | Period (6M) ended 22 Sept.2025 | Period (6M) ended 21 Sept.2024 |
| | IRR million | IRR million | IRR million | IRR million |
| Income from foreign currency transactions | 4,126,715 | 4,662,594 | 5,824,594 | 4,154,642 |
| Income from foreign exchange operations | 17-1 80,346,542 | 49,967,912 | - | - |
| Cost of foreign exchange operations | 17-1 (77,752,833) | (49,163,471) | - | - |
| Net foreign exchange transactions income | 6,720,424 | 5,467,035 | 5,824,594 | 4,154,642 |

17-1- Income and cost of foreign exchange operation is related to purchase and sale of foreign exchange by the Middle East Currency Exchange Co. for better presentation and avoiding overstatement of the group income, foreign exchange operations are reported on a gross basis.

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18- Administrative and general expenses

| Note | Consolidated | | Parent Co. | | |
|--|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|------------------|
| | Period (6M) ended 22 Sept.2025 | Period (6M) ended 21 Sept.2024 | Period (6M) ended 22 Sept.2025 | Period (6M) ended 21 Sept.2024 | |
| | IRR million | IRR million | IRR million | IRR million | |
| Personnel expenses | 18-1 | 9,842,155 | 5,440,289 | 9,125,253 | 5,062,411 |
| Other executive expenses | 18-2 | 2,766,030 | 1,808,433 | 2,636,787 | 1,454,644 |
| Depreciation and amortization | 18-3 | 779,511 | 656,131 | 746,261 | 624,928 |
| Administrative and general expenses | | 13,387,696 | 7,904,854 | 12,508,301 | 7,141,983 |

18-1- The details of personnel expenses are as follows:

| | | Consolidated | | Parent Co. | |
|-----------------------------------|--------|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|
| | | Period (6M) ended 22 Sept.2025 | Period (6M) ended 21 Sept.2024 | Period (6M) ended 22 Sept.2025 | Period (6M) ended 21 Sept.2024 |
| | | IRR million | IRR million | IRR million | IRR million |
| Wages, salaries and allowances | 18-1-1 | 7,777,078 | 4,500,099 | 7,259,509 | 4,224,086 |
| Insurance employer contribution | 18-1-1 | 862,525 | 515,118 | 782,577 | 461,921 |
| Staff termination benefits | 18-1-1 | 1,120,266 | 372,939 | 1,001,546 | 324,586 |
| Travel and mission | 18-1-1 | 5,880 | 12,549 | 5,215 | 12,234 |
| Health and treatment of employees | 18-1-1 | 76,406 | 39,584 | 76,406 | 39,584 |
| Personnel expenses | | 9,842,155 | 5,440,289 | 9,125,253 | 5,062,411 |

18-1-1- The increase in personnel expenses during the financial period ending 22 Sept.2025 compared to the previous period was mainly attributable to the resolutions of the Ministry of Cooperatives, Labour, and Social Welfare and the decisions of the Board of Directors of Middle East Bank. Part of these expenses is attributable to the increase in the number of the bank's employees during the period.

18-2- The details of other administrative expenses are as follows:

| | | Consolidated | | Parent Co. | |
|--|--------|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|
| | | Period (6M) ended 22 Sept.2025 | Period (6M) ended 21 Sept.2024 | Period (6M) ended 22 Sept.2025 | Period (6M) ended 21 Sept.2024 |
| | | IRR million | IRR million | IRR million | IRR million |
| Rent | | 180,211 | 116,804 | 176,011 | 113,354 |
| Training and research | | 11,552 | 17,409 | 11,552 | 17,409 |
| Communications and postal services | | 143,898 | 81,459 | 142,458 | 81,459 |
| Insurance | | 22,174 | 18,389 | 22,102 | 18,282 |
| Audit fee | | 19,400 | 15,585 | 19,400 | 12,705 |
| Consulting fee | | 235,362 | 28,052 | 191,053 | 15,818 |
| Transportation | | 55,563 | 32,486 | 54,965 | 32,023 |
| Power and Water | | 38,115 | 36,522 | 37,611 | 35,630 |
| Repair and maintenance of fixed assets | | 215,790 | 102,785 | 212,386 | 102,289 |
| Consumable items | | 282,726 | 165,392 | 276,460 | 160,492 |
| Board of directors bonus | | 2,100 | 50,802 | - | 31,400 |
| Contractors' fee payment | 18-2-1 | 781,146 | 332,408 | 883,160 | 327,872 |
| Membership fee in Deposit Guarantee Fund | | 66,351 | 53,074 | 66,351 | 53,074 |
| Membership fee in associations | | 19,109 | 13,818 | 10,200 | 7,415 |
| Software support services | | 332,758 | 234,423 | 281,419 | 234,423 |
| Registration and legal | | 1,600 | 273 | 545 | 273 |
| Value added tax | | 58,582 | 234,844 | - | - |
| Others | | 299,593 | 273,908 | 251,114 | 210,726 |
| | | 2,766,030 | 1,808,433 | 2,636,787 | 1,454,644 |

18-2-1- The majority of these expenses related to workplace security and the costs of service personnel.

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18-3- Depreciation and amortization

| | Consolidated | | Parent Co. | |
|--------------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|
| | Period (6M) ended 22 Sept.2025 | Period (6M) ended 21 Sept.2024 | Period (6M) ended 22 Sept.2025 | Period (6M) ended 21 Sept.2024 |
| | IRR million | IRR million | IRR million | IRR million |
| Fixed assets depreciation | 633,196 | 575,142 | 605,461 | 547,716 |
| Intangible assets amortization | 146,315 | 80,989 | 140,800 | 77,212 |
| Depreciation and amortization | 779,511 | 656,131 | 746,261 | 624,928 |

19- Provision of bad and doubtful debts

| Note | Consolidated | | Parent Co. | |
|--|--------------------------------|--------------------------------|--------------------------------|--------------------------------|
| | Period (6M) ended 22 Sept.2025 | Period (6M) ended 21 Sept.2024 | Period (6M) ended 22 Sept.2025 | Period (6M) ended 21 Sept.2024 |
| | IRR million | IRR million | IRR million | IRR million |
| Specific provision of bad and doubtful debts | 3,353,907 | 1,273,487 | 3,353,907 | 1,273,487 |
| General provision of bad and doubtful debts | 1,721,608 | 2,091,606 | 1,742,431 | 2,139,540 |
| Provision of bad and doubtful debts | 5,075,515 | 3,365,093 | 5,096,338 | 3,413,027 |

19-1 Specific provision of bad and doubtful debts is calculated as follows:

| | Consolidated and Parent Co. | | | | | Period (6M) ended 21 Sept.2024 |
|---|--------------------------------|--------------------|------------------------------|------------------------------|---------------------|--------------------------------|
| | Period (6M) ended 22 Sept.2025 | | | | | Total |
| | Past due | Outstanding | Doubtful debt before 5 years | Doubtful debt after 5 years* | Total | Total |
| | IRR million | IRR million | IRR million | IRR million | IRR million | IRR million |
| Credit facilities granted-non governmental (note 26-1) | 6,230,117 | 31,546,439 | 27,564,257 | 714,384 | 66,055,197 | 38,463,639 |
| Other accounts receivables (note 28-2) | 900 | 1,920 | 74,070 | 268,480 | 345,370 | 980,694 |
| Total before deduction of collaterals' value | 6,231,017 | 31,548,359 | 27,638,327 | 982,864 | 66,400,567 | 39,444,333 |
| Less : adjusted collaterals' value | | | | | | |
| Machinery | (915,147) | - | - | - | (915,147) | (3,780,940) |
| Real states | (4,004,983) | (1,346,863) | (6,189,666) | (32,179) | (11,573,691) | (17,297,925) |
| Total of adjusted collaterals' value | (4,920,130) | (1,346,863) | (6,189,666) | (32,179) | (12,488,838) | (21,078,865) |
| Basis of specific provision calculation | 1,310,887 | 30,201,496 | 21,448,661 | 950,685 | 53,911,729 | 18,365,468 |
| Specific provision calculation factor of-% | 10% | 20% | 50% | 100% | | |
| Specific provision of amended and. Deferment facilities | 81,973 | 879,205 | 20,109 | - | 981,287 | 829,168 |
| Specific provision of other receivables | 49,116 | 7,276,474 | 10,704,222 | 950,685 | 18,980,497 | 3,404,850 |
| Specific provision of bad and doubtful debts | 131,089 | 8,155,679 | 10,724,331 | 950,685 | 19,961,784 | 4,234,018 |
| Less: specific provision of bad and doubtful debts balance | (723,750) | (5,095,519) | (9,832,532) | (956,076) | (16,607,877) | (2,960,531) |
| Specific provision of bad and doubtful debts expense | (592,661) | 3,060,160 | 891,799 | (5,391) | 3,353,907 | 1,273,487 |

- * The comparative figures for the aforementioned items are not in accordance with the note referred to in the statement of financial position and relate to 09/21/2024.
- * According to Note 3 of Article 2 of the CBI Circular No. 01/239021 dated 12/14/2022, for facilities that after 5 years or more from the due date of repayment, the credit institution is not able to collect the receivable amount from the collateral, for the reasons outside of its control, the total balance of the facilities after deducting the value of the collaterals mentioned in paragraphs 2-2-3 to 2-2-6 of the mentioned circular is the basis of calculation.

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19-1-1- The information related to facilities that after 5 years or more from the due date of payment of principal and interest, the credit institution has not been able to collect the claims from the collateral due to reasons beyond its control, is as follows:

| Facilities' number | maturity date | Collateral type | Reasons for non-receipt | Period (6M) ended 22 Sept. 2025 | | | | | | 20 Mar. 2025 | |
|---|---------------|-----------------|-------------------------|---------------------------------|-------------------------|------------------------|------------------------|--|------------------------|---|--|
| | | | | Principal IRR million | interest IRR million | Penalty IRR million | balance IRR million | Provision for bad and doubtful debts* IRR million | balance IRR million | Provision for bad and doubtful debts IRR million | |
| Facility No. 1001/50/106/04430634 of Kourosh & Behvand Co. in the form of mudaraba contract | 1394/11/12 | real state | 19-1-1-1 | 14,342 | 176 | 2,035 | 16,553 | 248 | 16,553 | 248 | |
| Facility No. 7201/50/202/222226188 of Pak Fars Meat Products Co. in the form of a Civil Partnership | 1397/01/06 | real state | | - | - | - | - | - | 2,199 | 33 | |
| Facility No. 7201/50/202/222226189 of Pak Fars Meat Products Co. in the form of a Civil Partnership | 1397/01/06 | real state | 19-1-1-2 | - | - | - | - | - | 3,914 | 59 | |
| Facility No. 1001/50/106/04430514 of Kazem Biparva Co. in the form of mudaraba contract | 1394/08/28 | real state | | 986 | 70 | 146 | 1,202 | 18 | 1,202 | 18 | |
| Facility No. 1001/50/106/04430532 of Kazem Biparva Co. in the form of mudaraba contract | 1394/09/11 | real state | | 5,000 | 349 | 742 | 6,091 | 91 | 6,091 | 91 | |
| Facility No. 1001/50/106/04430533 of Kazem Biparva Co. in the form of mudaraba contract | 1394/09/11 | real state | | 3,500 | 244 | 520 | 4,264 | 64 | 4,264 | 64 | |
| Facility No. 1001/50/106/04430609 of Kazem Biparva Co. in the form of mudaraba contract | 1394/10/26 | real state | 19-1-1-3 | 778 | 54 | 116 | 948 | 14 | 948 | 14 | |
| Facility No. 1001/50/106/04430614 of Kazem Biparva Co. in the form of mudaraba contract | 1394/11/03 | real state | | 1,000 | 69 | 150 | 1,219 | 18 | 1,219 | 18 | |
| Facility No. 1001/50/106/04430653 of Kazem Biparva Co. in the form of mudaraba contract | 1394/12/01 | real state | | 839 | 59 | 127 | 1,025 | 15 | 1,025 | 15 | |
| | | | | 26,445 | 1,021 | 3,836 | 31,302 | 470 | 37,415 | 561 | |

* Due to the full coverage of the collateral, for the above facilities, only the general provision is considered.

19-1-1-1 According to the court stop order, the legal proceeding will be stopped until the final court order.

19-1-1-2 Regarding the case of Pak Fars Meat Products Manufacturing and Packaging company, according to the decree No. 140012390008885920 dated 01/23/2022, Branch 6 of the Shiraz Legal Court, the suspension of executive operations has been issued.

19-1-1-3 The related legal case has been suspended due to an enforcement stay order issued by Branch No. 39 of Sadr Judicial Complex. The case was reviewed by Branch No. 79 of the Provincial Court of Appeal, which resulted in the issuance of an acquittal judgment, following which a request for the continuation of enforcement actions was submitted to Branch No. 39 of Sadr Judicial Complex. Applications for lifting the seizure were also submitted to the Tehran and Fasham Registration Enforcement Offices. The court hearing scheduled for September 16, 2025 was not held and was postponed to a later date. Accordingly, the enforcement stay order remains in effect, and no further follow-up actions can be undertaken until the next hearing.

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19-2- The general provision of doubtful receivables expense, granting facilities and receivables is calculated as follows:

| Parent Co. | | |
|--|-----------------------------------|-------------------|
| Period (6M) ended 22 Sept.2025 | Period (6M) ended 21 Sept.2024 | |
| IRR million | IRR million | |
| Credit facilities granted-non governmental (note 26-1) | 1,106,492,860 | 859,744,875 |
| Customer debts for LCs after deduction of advances(Note 34-1) | 10,479,647 | 8,021,050 |
| Due from subsidiaries and associates (note27) | 1,975,029 | 2,924,400 |
| Other accounts receivables (note28) | 9,788,190 | 3,349,233 |
| Less: | | |
| Balance of loans that specific provision has been calculated for | (54,734,194) | (31,389,522) |
| Basis of general provision calculation | 1,074,001,532 | 842,650,036 |
| General provision calculation factor-% | 1/5 | 1/5 |
| General provision for bad and doubtful debts | 16,110,023 | 12,639,751 |
| Less: general provision for bad and doubtful debts at 19 Mar. 2024 | (14,367,592) | (10,500,210) |
| General provision for bad and doubtful debts expense | 1,742,431 | 2,139,540 |

* The comparative figures of the mentioned items are not in accordance with the note mentioned in the financial statement and are related to 09/21/2024.

20- Other operating income

| Consolidated | | Parent Co. | |
|---|-----------------------------------|-----------------------------------|-----------------------------------|
| Period (6M) ended 22 Sept.2025 | Period (6M) ended 21 Sept.2024 | Period (6M) ended 22 Sept.2025 | Period (6M) ended 21 Sept.2024 |
| IRR million | IRR million | IRR million | IRR million |
| Profit (loss) of foreign currency exchange of operational currency assets and liabilities | 4,877,142 | 6,851,134 | 4,213,812 |
| Profit(Loss) of overseas branch | (197,373) | 492,882 | (197,373) |
| | 4,679,769 | 7,344,016 | 4,016,439 |

21- Income (loss) from investments related to non-banking activities

| Consolidated | | Parent Co. | | |
|--|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|
| Note | Period (6M) ended 22 Sept.2025 | Period (6M) ended 21 Sept.2024 | Period (6M) ended 22 Sept.2025 | Period (6M) ended 21 Sept.2024 |
| | IRR million | IRR million | IRR million | IRR million |
| Dividends from companies and investment funds | 458,195 | 251,192 | 118,046 | 161,534 |
| Income (loss) from sale of investments in companies and investment funds | 35,160 | 67,501 | - | - |
| Net profit (loss) from the increase (decrease) in investments value | 37,065 | (47,527) | - | - |
| | 530,420 | 271,166 | 118,046 | 161,534 |

21-1- Dividends of corporations and investment funds' units are as follows:

| Consolidated | | Parent Co. | |
|---|-----------------------------------|-----------------------------------|-----------------------------------|
| Period (6M) ended 22 Sept.2025 | Period (6M) ended 21 Sept.2024 | Period (6M) ended 22 Sept.2025 | Period (6M) ended 21 Sept.2024 |
| Mutual-Rial | Mutual-Rial | Mutual-Rial | Mutual-Rial |
| IRR million | IRR million | IRR million | IRR million |
| Middle East Life Insurance Co. | 373,880 | 191,960 | 117,000 |
| Middle East Bank Brokerage Co. | - | - | - |
| Yakom Financial Intermediation Investment Fund-Stocks | 796 | - | - |
| Central Securities Depository of Iran | 441 | - | - |
| Tehran Stock Exchange Co. | 333 | 631 | - |
| Iran Fara Bourse Co. | 211 | 336 | - |
| Saipa Investment Co. | 90 | - | - |
| Iran khodro investment Co. | 76 | - | - |
| National Pension Fund Investment (Holding) | - | 6,501 | - |
| Bandar Abbas Oil Refinery Co. | - | 2,445 | - |
| Persian Gulf Capital Funding | - | 1,006 | - |
| Iran Office Machine Industries | - | 437 | - |
| Mellat Bank | - | 410 | - |
| Soojmiran | - | 173 | - |
| Iran Saderat Bank | - | 216 | - |
| Tekado (Public Joint Stock) | - | 91 | - |
| Yakom Financial Intermediation Investment Fund-Stocks | - | 48 | - |
| Corporation dividends | 375,826 | 204,252 | 117,000 |
| Middle East Bank Ofogh mutual fund | 82,369 | 46,940 | 1,046 |
| Investment funds' units interest | 82,369 | 46,940 | 1,046 |
| Total | 458,195 | 251,192 | 118,046 |

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21-2- The profit (loss) from sale of investments in companies shares and units of investment funds is as follows:

| | Consolidated | | | Period (6M) ended 21 Sept.2024 |
|--|-------------------------------------|----------------|-----------------|-----------------------------------|
| | Period (6M) ended 22 Sept.2025 | | | |
| | Number of shares/investment unit | Book value | Profit (loss) | Profit (loss) |
| Profit (loss) from sale of investments in companies shares - Rial | | | | |
| Social Security Investment Co. | 15 | 22,595 | (22,364) | (3,220) |
| Stock Exchange Co. | 17 | 25,840 | - | 2,176 |
| Iran Farabourse | 7 | 49,852 | (6,069) | (4,271) |
| Iran Khodro Investment Co. | 92 | 47,115 | (6,922) | - |
| Tehran Oil Refinery Co. | 12 | 28,153 | 5,716 | - |
| Iran Khodro Diesel Co | - | - | - | (2,332) |
| Saipa Investment Co. | - | - | - | 54,011 |
| Urmia Cement | - | - | - | (260) |
| Iran Saderat Bank | - | - | - | (2,186) |
| Mellat Bank | - | - | - | (1,337) |
| Asia Insurance | - | - | - | (3,062) |
| Persian Gulf Capital Funding | - | - | - | (1,482) |
| Tekado (Public Joint Stock) | - | - | - | (471) |
| National Pension Fund Investment (Holding) | - | - | - | (934) |
| Pars Khodro | - | - | - | (1) |
| Iran National Development Group | - | - | - | (435) |
| Barkat Pharmaceutical Group | - | - | - | (658) |
| Kowsar Insurance Company (Public Joint Stock) | - | - | (4,895) | - |
| Others | - | - | - | - |
| Total | 142 | 173,555 | (34,534) | 38,009 |
| Profit (loss) from sale of investment fund units - Rial | | | | |
| Kahroba Gold-backed Investment Fund | - | - | 42,806 | - |
| Mofid Gold-backed Investment Fund | - | - | 33,683 | (2,734) |
| vira-D second Type Investment Fund | - | - | 23,236 | - |
| Market Development Mutual Fund | - | - | 22,550 | 16,725 |
| Orchid Investment Fund-Fixed | - | - | 21,572 | 599 |
| | - | - | (17,792) | - |
| Kian-s Leveraged index Investment Fund | - | - | (48,133) | - |
| Charisma Leveraged Investment Fund | - | - | - | 11,350 |
| Afra Investment Fund | - | - | - | 370 |
| Hammers-D Brand Investment Fund | - | - | - | 1,294 |
| Leveraged Mofid-S Investment Fund | - | - | - | 1,200 |
| Bidar Value Creation Investment Fund-Stocks | - | - | - | 784 |
| Mana Yield-D Investment Fund | - | - | - | 681 |
| Daryaye-abi-firoze Investment Fund -Stocks | - | - | - | 378 |
| Yakom Financial Intermediation Investment Fund-Stocks | - | - | - | (6,602) |
| Others | - | - | (1,986) | 92 |
| Total | - | - | 75,936 | 24,137 |
| Profit (loss) from sale of option transactions - Rial | | | | |
| Call option for Power-17000-14030702 | - | - | - | 550 |
| Call option for Power-14000-14030702 | - | - | - | 4,805 |
| Call option on shasta-1600-1404/04/11 | - | - | (5,100) | - |
| Call option on shasta-1400-1404/03/13 | - | - | (1,142) | - |
| Total | - | - | (6,242) | 5,355 |
| Grand total | 142 | 173,555 | 35,160 | 67,501 |

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For the six months financial period ended 22 September 2025

21-3- Net profit (loss) from the increase (decrease) in investments value

| | Consolidated | | | Period (6M) ended |
|---|--|------------------|-------------------------|-------------------|
| | Number of shares/investment unit | Book value | Net realizable value | 21 Sept.2024 |
| | | | Profit (loss) | Profit (loss) |
| Iran Fara Bourse Co. | 7 | 49,852 | 25,558 | (685) |
| Iran Khodro Diesel | 92 | 47,115 | 36,698 | - |
| Parsian Bank | - | - | - | 9,969 |
| Iran Saderat Bank | - | - | - | 1,841 |
| Tehran Oil Refining Company | 92 | 28,153 | 25,775 | - |
| SAIPA | - | - | - | 835 |
| Social Security Investment | 15 | 22,595 | 17,148 | - |
| Saipa investment Group | - | - | - | 2,382 |
| Moj-Firouze-S leveraged investment Fund | - | - | - | 5,425 |
| Bidar Value Creation Investment Fund-Stocks | - | - | - | 2,904 |
| Charisma Leveraged Investment Fund | - | - | - | 5,203 |
| Orchid Investment Fund-Fixed | - | - | - | 1,086 |
| Stock Exchange | 17 | 25,840 | 41,711 | - |
| Mapna Group | 1 | 22,080 | 16,305 | - |
| Shahroud Cement | 1 | 12,973 | 12,447 | - |
| parsian Oil & Gas Development CO | 0 | 19,749 | 18,766 | - |
| Pasargad Investment Fund-Fixed | 55 | 690,273 | 691,002 | - |
| Kian Fixed income ETF Fund | 8 | 628,986 | 629,613 | - |
| Mofid gold Fund | 1 | 355,975 | 393,061 | - |
| Other | - | - | - | 7,420 |
| Charisma Leveraged Investment Fund | - | - | - | (51,278) |
| Bourse | - | - | - | 31,927 |
| Narenj Leveraged Investment Fund | - | - | - | (7,836) |
| Yakom Financial Intermediation Investment Fund-Stocks | - | - | - | (2,207) |
| Sanaye Mofid 2-Sector Investment Fund | - | - | - | (1,199) |
| Leveraged Mofid-S Investment Fund | - | - | - | (2,971) |
| Lotus Gold Investment Fund | - | - | - | 3,011 |
| Asas Investment Fund-Stock | - | - | - | 436 |
| Mana Yield-D Investment Fund | - | - | - | 1,239 |
| Total | 290 | 1,903,592 | 1,908,084 | 37,065 |
| | | | | (47,527) |

22- Other non-operating income

| | Consolidated | | Parent Co. | |
|--|--------------------------------------|--------------------------------------|--------------------------------------|--------------------------------------|
| | Period (6M) ended 22 Sept.2025 | Period (6M) ended 21 Sept.2024 | Period (6M) ended 22 Sept.2025 | Period (6M) ended 21 Sept.2024 |
| | IRR million | IRR million | IRR million | IRR million |
| Profit (loss) from disposal of fixed and intangible assets | 284 | - | - | - |
| Rental income-Bucharest Building No.2 | 99,000 | - | 99,000 | - |
| Others | 121 | 177 | 50 | 143 |
| Net Other income and expenses | 99,405 | 177 | 99,050 | 143 |

Middle East Bank (PJSC)

Notes to the Interim financial statements

For the six months financial period ended 22 September 2025

23- Earning per share

23-1- Basis of EPS calculation

| Description | Consolidated | |
|--|-----------------------------------|-----------------------------------|
| | Period (6M) ended 22 Sept.2025 | Period (6M) ended 21 Sept.2024 |
| | IRR million | IRR million |
| Operating profit | 40,359,308 | 34,235,428 |
| Tax effects | (4,484,562) | (6,251,580) |
| | 35,874,746 | 27,983,848 |
| Non operating profit | 629,825 | 271,343 |
| Tax effects | (15,937) | (35) |
| | 613,888 | 271,308 |
| Net profit before tax | 40,989,133 | 34,506,771 |
| Total tax effects | (4,500,499) | (6,251,615) |
| Non-controlling interests' share of net income | (42,013) | (32,233) |
| Net Profit-attributable to the owners of the Parent company | 36,446,621 | 28,222,923 |

| Description | Parent Co. | |
|-----------------------|-----------------------------------|-----------------------------------|
| | Period (6M) ended 22 Sept.2025 | Period (6M) ended 21 Sept.2024 |
| | IRR million | IRR million |
| Operating profit | 38,916,930 | 34,523,962 |
| Tax effects | (4,153,409) | (5,764,086) |
| | 34,763,521 | 28,759,876 |
| Non operating profit | 217,096 | 161,676 |
| Tax effects | (19,810) | (29) |
| | 197,286 | 161,647 |
| Net profit before tax | 39,134,026 | 34,685,638 |
| Total tax effects | (4,173,219) | (5,764,115) |
| Net Profit | 34,960,808 | 28,921,523 |

23-1-1- Weighted average number of shares

| | Consolidated and Parent Co. | |
|--|-----------------------------------|-----------------------------------|
| | Period (6M) ended 22 Sept.2025 | Period (6M) ended 21 Sept.2024 |
| | No. of shares | No. of shares |
| weighted average number of ordinary shares | 120,000,000,000 | 120,000,000,000 |
| Weighted average number of treasury shares | (231,034,519) | (151,783,509) |
| weighted average number of shares | 119,768,965,481 | 119,848,216,491 |

23-2- According to the origin of the Capital increase in progress that is retained earnings (Approved in the Extraordinary General Assembly of Shareholders dated 07/22/2025), the access date of mentioned source is the base of weighted average number of ordinary shares calculation.

23-3- Diluted earnings per share

Diluted earnings per share is obtained by dividing the profit belonging to ordinary shareholders by the weighted average number of ordinary shares after adjusting the dilutive effect of all potential ordinary shares. At the end of 22 Sep. 2025 and 21 Sep. 2024 , there is no profit reducing factor.

Middle East Bank (PJSC)

Notes to the Interim financial statements

For the six months financial period ended 22 September 2025

24- Cash

| | Note | Consolidated | | Parent Co. | |
|--|------|--------------------|--------------------|--------------------|--------------------|
| | | 22 Sept. 2025 | 20 Mar. 2025 | 22 Sept. 2025 | 20 Mar. 2025 |
| | | IRR million | IRR million | IRR million | IRR million |
| Cash in hand-LCY | | 615,073 | 192,437 | 614,314 | 191,570 |
| Cash in hand- FCY | | 8,567,309 | 7,064,129 | 8,552,796 | 7,050,165 |
| Unrestricted current deposits with CBI | 24-3 | 93,924,257 | 105,663,207 | 93,924,257 | 105,663,207 |
| Unrestricted balances with other banks and non-bank financial institutions | 24-4 | 147,791,133 | 152,504,001 | 31,950,737 | 45,794,860 |
| | | 250,897,772 | 265,423,774 | 135,042,104 | 158,699,802 |

24-1- Local and foreign cash in hand in the Bank's branches and in the central Bank's vaults ,including IRR 3,000,000 million of cash in circulation ,up to IRR 12,024,044 million are insured against theft and fire.

24-2- Cash in hand-FCY included USD 2,077,043 , EUR 8,627,668, AED 514,911 , INR 5,600 , OMR 32 and GBP 4200 .

24-3- Unrestricted balances with CBI

| | Consolidated and Parent Co. | |
|---|-----------------------------|--------------------|
| | 22 Sept. 2025 | 20 Mar. 2025 |
| | IRR million | IRR million |
| Unrestricted current deposits with CBI-LCY | 27,236 | 11,721 |
| Unrestricted current deposits with CBI-FCY | 220,078 | 169,539 |
| Unrestricted current deposits with other countries' central banks | 93,676,943 | 105,481,947 |
| | 93,924,257 | 105,663,207 |

24-4- Unrestricted balances with other banks and non-bank financial institutions

| | Consolidated | | Parent Co. | |
|--|--------------------|--------------------|-------------------|-------------------|
| | 22 Sept. 2025 | 20 Mar. 2025 | 22 Sept. 2025 | 20 Mar. 2025 |
| | IRR million | IRR million | IRR million | IRR million |
| Unrestricted current deposits with other local banks and non-bank financial institutions-LCY | 814,961 | 857,647 | 71,985 | 30,407 |
| Unrestricted current deposits with other local banks and non-bank financial institutions-FCY | 124,482,774 | 123,385,851 | 9,394,852 | 17,505,926 |
| Unrestricted term deposits with other local banks and non-bank financial institutions-LCY | 9,498 | 1,976 | - | - |
| Unrestricted term deposits with other local banks and non-bank financial institutions-FCY | - | 5,783,120 | - | 5,783,120 |
| Unrestricted current deposits with foreign banks-FCY | 22,483,900 | 22,475,407 | 22,483,900 | 22,475,407 |
| Total unrestricted term deposits with other local banks and non-bank financial institutions | 147,791,133 | 152,504,001 | 31,950,737 | 45,794,860 |

24-5- Restricted balances are classified in due from banks and financial institutions note.



Middle East Bank (PJSC)

Notes to the Interim financial statements

For the six months financial period ended 22 September 2025

25- Due from banks and non-bank credit institutions

| Note | Consolidated | | Parent Co. | | |
|---|---------------|-------------------|--------------------|--------------------|--------------------|
| | 22 Sept. 2025 | 20 Mar. 2025 | 22 Sept. 2025 | 20 Mar. 2025 | |
| | IRR million | IRR million | IRR million | IRR million | |
| Due from CBI | 25-2 | 467,207 | 26,806 | 467,207 | 26,806 |
| Due from other banks and financial institutions | 25-3 | 80,445,687 | 122,262,305 | 191,204,297 | 159,206,913 |
| Total | | 80,912,894 | 122,289,111 | 191,671,504 | 159,233,719 |

25-1- Unrestricted balances are classified as cash.

25-2- Due from CBI

| Note | Consolidated and Parent Co. | | |
|---|-----------------------------|----------------|---------------|
| | 22 Sept. 2025 | 20 Mar. 2025 | |
| | IRR million | IRR million | |
| Restricted current deposits with CBI-FCY | 307 | 425 | |
| Restricted current deposits with other countries' central banks | 25-2-1 | 805,505 | 4,964,869 |
| Less: CBI's balance in our accounts (Note 36) | 25-2-1 | (805,505) | (4,964,869) |
| Receivable interest from statutory deposit | | 466,900 | - |
| Others | | - | 26,381 |
| | | 467,207 | 26,806 |

25-2-1- Since the risks and rewards of some of these funds are not transferred to the bank, all amounts are netted.

25-3- Due from other banks and financial institutions

| Note | Consolidated | | Parent Co. | | |
|--|---------------|-------------------|--------------------|--------------------|--------------------|
| | 22 Sept. 2025 | 20 Mar. 2025 | 22 Sept. 2025 | 20 Mar. 2025 | |
| | IRR million | IRR million | IRR million | IRR million | |
| Restricted current deposits with other local banks and non-bank financial institutions-FCY | | 34,219,512 | 24,849,333 | 144,978,121 | 61,793,941 |
| Restricted term deposits with other local banks and non-bank financial institutions-LCY | 25-3-1 | 12,260,000 | 75,540,000 | 12,260,000 | 75,540,000 |
| Restricted term deposits with other local banks and non-bank financial institutions-FCY | | 17,768,938 | 17,066,943 | 17,768,938 | 17,066,943 |
| Restricted current deposits with foreign banks-FCY | 25-3-2 | 65,282,885 | 56,179,196 | 65,282,885 | 56,179,196 |
| Less: CBI balance in our accounts (Note 36) | 25-3-2 | (49,824,793) | (52,252,284) | (49,824,793) | (52,252,284) |
| Other banks checks | | 250,963 | 140,400 | 250,963 | 140,400 |
| Due from other banks due to PAYA transactions | | 444,003 | 588,840 | 444,004 | 588,840 |
| Others | | 44,179 | 149,877 | 44,179 | 149,877 |
| Total claims on other banks and non-bank financial institutions | | 80,445,687 | 122,262,305 | 191,204,297 | 159,206,913 |

25-3-1- Restricted term deposits with other local banks are related to interbank deposits that its maturity date is 09/22/2024.

25-3-2- Since the risks and rewards of some of these funds are not transferred to the bank, all amounts are netted.



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26- Credit facilities granted from non-governmental entities

Middle East Bank (PISC)
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| | Consolidated | | | | | | | 20 Mar. 2025 | |
|---|--------------------------|-------------------------------------|----------------------------|--|----------------------------|---------------------------|--------------------------|--------------------------------------|--------------------------|
| | 22 Sept. 2025 | | | | | | | Net balance | |
| | Principal balance | Fee and interest receivable balance | Penalty receivable balance | Mudaraba and Mosharakat Madani received fund | Future interests | Deferred fee and interest | Total | Provision for bad and doubtful debts | Net balance |
| Installation sales | IRR million 9,302,398 | IRR million 109,939 | IRR million 6,076 | IRR million - | IRR million (3,883,055) | IRR million (8,159) | IRR million 5,527,199 | IRR million (82,908) | IRR million 5,479,416 |
| Wakala | 6,937,664 | 767,078 | 2,605 | - | (625,547) | (15,564) | 7,066,236 | (106,007) | 8,442,730 |
| Mudaraba | 133,594 | 10,858 | 15,656 | - | - | (10,858) | 149,250 | (118,419) | 30,831 |
| Mosharakat Madani (civil partnership contracts) | 162,576 | 13,511 | 20,262 | - | - | (13,511) | 182,838 | (182,838) | - |
| Debt purchase | 110,174,160 | 6,957,275 | 58,732 | - | (14,665,845) | (25,793) | 102,498,529 | (1,610,420) | 100,888,109 |
| Mudaraba | 596,569,626 | 18,260,300 | 2,975,474 | - | (54,312,363) | (2,740,313) | 560,752,724 | (17,191,999) | 543,560,725 |
| Garah-Ul Hasan | 20,807,536 | 12,937 | - | - | (2,933,349) | - | 17,887,124 | (272,034) | 17,615,090 |
| Foreign currency facilities | 312,681,263 | 99,883,522 | 429,046 | - | (17,091,543) | (744,305) | 395,157,983 | (9,439,945) | 385,718,038 |
| Debtors for paid L/Cs | 8,070,927 | - | 301,297 | - | - | - | 8,372,224 | (4,061,931) | 4,310,293 |
| Debtors for paid guarantees | 4,653,321 | - | 168,368 | - | - | - | 4,821,689 | (2,344,539) | 2,477,150 |
| Debtors for paid credit cards | 2,943,020 | 19,678 | 201 | - | (620,163) | (295) | 2,342,441 | (35,488) | 2,194,749 |
| | 1,072,436,085 | 126,035,098 | 3,977,717 | - | (94,131,865) | (3,558,798) | 1,104,758,237 | (35,446,528) | 1,069,311,709 |
| | | | | | | | | | 964,030,555 |

Parent Co.

| | 22 Sept. 2025 | | | | | | | 20 Mar. 2025 | |
|---|----------------------|--------------------|------------------|-------------|---------------------|--------------------|----------------------|--------------------------------------|----------------------|
| | Principal balance | | | | | | | Net balance | |
| | IRR million | IRR million | IRR million | IRR million | IRR million | IRR million | Total | Provision for bad and doubtful debts | Net balance |
| Installation sales | 9,302,399 | 109,939 | 6,076 | - | (3,883,055) | (8,159) | 5,527,200 | (82,908) | 5,479,418 |
| Wakala | 6,937,664 | 767,078 | 2,605 | - | (625,547) | (15,564) | 7,066,236 | (106,007) | 8,442,727 |
| Mudaraba | 133,594 | 10,858 | 15,656 | - | - | (10,858) | 149,250 | (118,419) | 30,831 |
| Mosharakat Madani (civil partnership contracts) | 162,576 | 13,511 | 20,262 | - | - | (13,511) | 182,838 | (182,838) | - |
| Debt purchase | 110,174,160 | 6,957,275 | 58,732 | - | (14,665,845) | (25,793) | 102,498,529 | (1,610,420) | 100,888,109 |
| Mudaraba | 598,289,626 | 18,274,922 | 2,975,474 | - | (54,312,363) | (2,740,313) | 562,487,346 | (17,218,018) | 545,269,328 |
| Garah-Ul Hasan | 20,807,536 | 12,937 | - | - | (2,933,349) | - | 17,887,124 | (272,034) | 17,615,090 |
| Foreign currency facilities | 312,681,263 | 99,883,522 | 429,046 | - | (17,091,543) | (744,305) | 395,157,983 | (9,439,945) | 385,718,038 |
| Debtors for paid L/Cs | 8,070,927 | - | 301,297 | - | - | - | 8,372,224 | (4,061,931) | 4,310,293 |
| Debtors for paid guarantees | 4,653,321 | - | 168,368 | - | - | - | 4,821,689 | (2,344,539) | 2,477,150 |
| Debtors for paid credit cards | 2,943,020 | 19,678 | 201 | - | (620,163) | (295) | 2,342,441 | (35,489) | 2,194,748 |
| | 1,074,156,086 | 126,049,720 | 3,977,717 | - | (94,131,865) | (3,558,798) | 1,106,492,860 | (35,472,548) | 1,071,020,312 |
| | | | | | | | | | 964,308,235 |

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Middle East Bank (PJSC)

Notes to the Interim financial statements

For the six months financial period ended 22 September 2025

26-1- Classification of loans according to CBI's regulations is as below(note 7-8):

| | Parent Co. | | | | Total |
|--|----------------------|------------------|-------------------|-------------------|----------------------|
| | 22 Sept. 2025 | | | | |
| | Current loans | Past due loans | Outstanding loans | Doubtful loans | |
| | IRR million | IRR million | IRR million | IRR million | IRR million |
| Installment sales | 9,325,384 | - | - | 93,030 | 9,418,414 |
| Wakala | 7,455,648 | 189 | - | 251,510 | 7,707,347 |
| Mudaraba | - | - | - | 160,108 | 160,108 |
| Mosharekat Madani (civil partnership contracts) | - | - | - | 196,349 | 196,349 |
| Debt purchase | 116,958,717 | - | 121,120 | 110,330 | 117,190,167 |
| Murabaha | 572,244,479 | 5,154,341 | 32,618,618 | 9,522,584 | 619,540,022 |
| Gardh-UI Hasan | 20,782,665 | 32,185 | 5,623 | - | 20,820,473 |
| Foreign currency facilities | 402,341,521 | 1,297,301 | 2,265,151 | 7,089,858 | 412,993,831 |
| Debtors for paid L/Cs | 352,875 | - | - | 8,019,349 | 8,372,224 |
| Debtors for paid guarantees | 433,815 | - | - | 4,387,874 | 4,821,689 |
| Debtors for paid credit cards | 2,960,761 | 1,685 | 231 | 222 | 2,962,899 |
| Gross loans and claims to non-government customers | 1,132,855,865 | 6,485,701 | 35,010,743 | 29,831,214 | 1,204,183,523 |
| Less : | | | | | |
| Future interests | (92,418,202) | (128,149) | (1,489,176) | (96,338) | (94,131,865) |
| Deferred fee and interest | - | (127,435) | (1,975,128) | (1,456,235) | (3,558,798) |
| Net loans before deduction of provision for bad and doubtful loans | 1,040,437,663 | 6,230,117 | 31,546,439 | 28,278,641 | 1,106,492,860 |
| General provision for bad and doubtful loans | (15,610,017) | (47,593) | (22,416) | (100,433) | (15,780,459) |
| Specific provision for bad and doubtful loans | - | (131,089) | (8,155,675) | (11,405,325) | (19,692,089) |
| Balance at 22 Sept. 2025 | 1,024,827,646 | 6,051,435 | 23,368,348 | 16,772,883 | 1,071,020,312 |
| Balance at 20 Mar. 2025 | 918,067,791 | 7,401,271 | 24,848,373 | 13,990,800 | 964,308,235 |

As subsidiaries loan balance is not significant, consolidated note has not been presented in this part. The intragroup loans has been presented in note 26-8.

Middle East Bank (PJSC)
Notes to the Interim financial statements
For the six months financial period ended 22 September 2025

26-2- Provision for bad and doubtful loans is as below :

| | Parent Co. | | | | | | | | |
|---------------------------------------|-------------------|--------------------|-------------------|-------------------|--------------------|-------------------|-------------------|--------------------|-------------------|
| | 22 Sept. 2025 | | | 20 Mar. 2025 | | | 21 Sept. 2024 | | |
| | General provision | Specific provision | Total | General provision | Specific provision | Total | General provision | Specific provision | Total |
| | IRR million | IRR million | IRR million | IRR million | IRR million | IRR million | IRR million | IRR million | IRR million |
| Opening balance | 14,117,358 | 16,311,133 | 30,428,491 | 10,272,268 | 2,756,161 | 13,028,429 | 10,272,268 | 2,756,161 | 13,028,429 |
| Increase (decrease) during the period | 1,663,101 | 3,380,956 | 5,044,057 | 3,845,090 | 13,554,973 | 17,400,063 | 2,167,627 | 1,202,737 | 3,370,364 |
| Closing balance | 15,780,459 | 19,692,089 | 35,472,548 | 14,117,358 | 16,311,133 | 30,428,491 | 12,439,895 | 3,958,898 | 16,398,793 |

As subsidiaries loan balance is not significant, consolidated note has not been presented in this part. The intragroup loans has been presented in note 26-8.

26-3- Classification of foreign currency loans according to payment sources is as below:

| | Consolidated and Parent Co. | | | | | |
|------------------------------|-----------------------------|------------------|-------------------|------------------|--------------------|--------------------|
| | 22 Sept. 2025 | | | | | 20 Mar. 2025 |
| | Current loans | Past due loans | Outstanding loans | Doubtful debt | Total | Total |
| | IRR million | IRR million | IRR million | IRR million | IRR million | IRR million |
| Internal resources | 15,743,826 | 51,698 | 1,812,121 | - | 17,607,645 | 8,449,306 |
| CBI and other bank resources | - | - | - | - | - | 6,536,918 |
| National development fund | 363,727,401 | 1,210,215 | - | 3,172,777 | 368,110,393 | 350,559,312 |
| | 379,471,227 | 1,261,913 | 1,812,121 | 3,172,777 | 385,718,038 | 365,545,536 |

26-3-1- The major foreign currency loans pertain to amounts allocated in previous years under clause (L) of Note (2) of the year ended March 2016 Budget Law, amounting to \$500 million through the foreign currency deposits of the National Development Fund. These loans were granted to private and cooperative contractors and manufacturers engaged with the National Iranian Oil Company (NIOC), as introduced by the company, and were fully disbursed to the designated companies through Middle East Bank. During the years 1399 (year ended March 2021), 1400 (year ended March 2022), 1401 (year ended March 2023), and 1403 (year ended March 2025), repayments of \$50 million, \$40 million, \$40 million, and \$23 million, respectively, were settled, resulting in a remaining principal balance of \$346 million by the end of 1403 (year ended March 2025). Additionally, in 1404 (year ended March 2026), \$5 million of the aforementioned claims was recovered. It is worth noting that, under the contract between the Bank and NIOC, repayment of debts related to the foreign currency facility agreements, including principal, interest, and applicable penalties, is guaranteed and committed by NIOC in accordance with the terms of the respective contracts. The initial contract term was 36 months, which was extended to 60 months (until June 2020) through an amendment. Subsequently, another amendment extended the repayment term of these loans until 1403/10/19 (9 January, 2025). Furthermore, pursuant to the national budgets for year ended March 2023, March 2024, and March 2025, the repayment period for banks' claims regarding the principal and interest of facilities paid to private and cooperative contractors and manufacturers associated with NIOC for financing upstream oil and gas projects has been extended. Additionally, in 1403 (year ended March 2025), \$18 million of the aforementioned claims (related to interest) was recovered. In light of ongoing correspondence regarding the extension of the contracts, the guarantee provided by NIOC, and communications between NIOC, the esteemed Presidency of the Islamic Republic of Iran, and the Plan and Budget Organization, concluded with a letter dated 1404/02/27 (17 May, 2025) requesting a two-year deferral for the repayment of facilities received from the National Development Fund for upstream oil industry projects, these loans continue to be reported as current assets. However, since 1402 (year ended March 2023), the Bank has recognized revenue in its accounts up to the amount of Interest expense on the National Development Fund's deposit. Further, following correspondence from the Honorable Deputy Minister of Oil for Planning dated 06/08/1404 regarding the review of the proposed text of the Cabinet approval on Clause "H" of Note 3 of the 1404 National Budget Law, it was decided that a meeting be held to determine the method and mechanism for the settlement of debts arising from loans obtained by the National Iranian Oil Company from the National Development Fund.

26-3-2- The amount presented in the above table is net after deduction for relevant provisions (according to note 26).

26-4- Classification of loans according to its maturity and interest rate is as below:

| Note | Parent Co. | | | | | | | |
|---|------------------|--------------------|------------------|------------------|------------------|--------------------|----------------------|--------------------|
| | 22 Sept. 2025 | | | | | | | 20 Mar. 2025 |
| | 24% and more | 21-24% | 18-21% | 15-18% | 12-15% | 12% and less | Total | Total |
| | IRR million | IRR million | IRR million | IRR million | IRR million | IRR million | IRR million | IRR million |
| 22 Sept. 2025 and before | 130,227 | 60,970,687 | 20,388 | 4,411,243 | 347 | 362,326,384 | 427,859,276 | 76,237,852 |
| 2026 | - | 335,655,750 | 3,285,440 | 220,363 | 920,195 | 13,342,245 | 353,423,993 | 858,632,280 |
| 2027 | - | 263,057,673 | 439,573 | 32,892 | 43,280 | 5,735,426 | 269,308,844 | 13,672,269 |
| 2028 | - | 462,322 | - | 1,126,092 | 100,539 | 745,213 | 2,434,166 | 8,018,986 |
| 2029 and after | - | 5,112,538 | - | 1,789,321 | 1,888,372 | 44,676,350 | 53,466,581 | 38,175,339 |
| Total | 130,227 | 665,258,970 | 3,745,401 | 7,579,911 | 2,952,733 | 426,825,618 | 1,106,492,860 | 994,736,726 |
| General provision for bad and doubtful loans | (470) | (9,316,200) | (53,609) | (113,693) | (44,291) | (6,252,196) | (15,780,459) | (14,117,358) |
| Specific provision for bad and doubtful loans | (98,926) | (15,813,956) | (95,926) | (199) | - | (3,683,082) | (19,692,089) | (16,311,133) |
| Balance at 22 Sept. 2025 | 30,831 | 640,128,814 | 3,595,866 | 7,466,019 | 2,908,442 | 416,890,340 | 1,071,020,312 | 964,308,235 |
| Balance at 20 Mar. 2025 | 3,099,599 | 561,256,883 | 1,552,272 | 7,990,239 | 2,710,757 | 387,698,485 | 964,308,235 | 964,308,235 |

As subsidiaries loan balance is not significant, consolidated note has not been presented in this part. The intragroup loans has been presented in note 26-8.

26-5- Classification of loans according to its collaterals is as below:

| | Parent Co. | | | | | |
|---|----------------------|---------------------|----------------------|--------------------|---------------------|--------------------|
| | 22 Sept. 2025 | | | 20 Mar. 2025 | | |
| | Balance | Provision | Net | Balance | Provision | Net |
| | IRR million | IRR million | IRR million | IRR million | IRR million | IRR million |
| Deposits | 794,765 | (13,799) | 780,966 | 124,074 | (5,142) | 118,932 |
| participation bonds and other securities guaranteed by government and CBI | 75,306 | (1,130) | 74,176 | 1,425 | (21) | 1,404 |
| Listed shares | 76,402,135 | (1,146,032) | 75,256,103 | 66,306,123 | (994,592) | 65,311,531 |
| Land and building | 249,288,575 | (11,224,351) | 238,064,224 | 230,495,312 | (4,374,185) | 226,121,127 |
| Machinery | 30,586,902 | (993,546) | 29,593,356 | 23,400,128 | (323,252) | 23,076,876 |
| Check and promissory notes | 364,324,099 | (5,957,762) | 358,366,337 | 352,769,974 | (9,951,319) | 342,818,655 |
| Enforceable Contract | 383,889,925 | (16,024,568) | 367,865,357 | 321,005,334 | (14,756,986) | 306,248,348 |
| Total | 1,105,361,707 | (35,361,188) | 1,070,000,519 | 994,102,370 | (30,405,497) | 963,696,873 |
| Without collateral | 1,131,153 | (111,360) | 1,019,793 | 634,356 | (22,994) | 611,362 |
| Total | 1,106,492,860 | (35,472,548) | 1,071,020,312 | 994,736,726 | (30,428,491) | 964,308,235 |

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26-6- Loans movement is as below:

| | Parent Co. | | | | | | | | | | | |
|---|-------------------|-------------|-------------|-------------------|---------------|-----------------|----------------|-----------------------------|-----------------------|-----------------------------|-------------------------------|-----------------|
| | Installment sales | Wakala | Mudaraba | Mosharekat Madani | Debt purchase | Murabaha | Garth-Ul Hasan | Foreign currency facilities | Debtors for paid L/Cs | Debtors for paid guarantees | Debtors for paid credit cards | Total |
| | IRR million | IRR million | IRR million | IRR million | IRR million | IRR million | IRR million | IRR million | IRR million | IRR million | IRR million | IRR million |
| Principal | | | | | | | | | | | | |
| Balance at 20 Mar. 2025 | 5,469,461 | 7,754,645 | 122,736 | 3,022,128 | 81,250,852 | 469,260,663 | 14,287,201 | 284,134,467 | 8,157,136 | 2,609,226 | 2,209,539 | 878,278,054 |
| Increase during the year | 1,231,733 | 3,090,706 | - | - | 104,873,651 | 1,205,589,900 | 4,647,231 | 40,806,813 | 35,421,667 | 16,891,987 | 646,870 | 1,413,200,558 |
| Decrease during the year | (1,290,009) | (4,548,798) | - | (2,873,063) | (90,641,981) | (1,133,613,613) | (1,060,245) | (35,829,692) | (35,507,876) | (14,847,892) | (533,847) | (1,320,747,016) |
| Foreign exchange effect | - | - | - | - | - | - | - | 5,733,827 | - | - | - | 5,733,827 |
| Balance at 22 Sept. 2025 | 5,411,185 | 6,296,553 | 122,736 | 149,065 | 95,482,522 | 541,236,950 | 17,874,187 | 294,845,415 | 8,070,927 | 4,653,321 | 2,322,562 | 976,465,423 |
| Interest and penalty* | | | | | | | | | | | | |
| Balance at 20 Mar. 2025 | 94,539 | 816,652 | 26,514 | 276,209 | 4,960,002 | 18,833,809 | 13,331 | 91,039,311 | 293,854 | 85,400 | 19,051 | 116,458,672 |
| Increase during the year | 220,633 | 674,628 | - | 218,366 | 11,616,581 | 58,130,722 | 433,404 | 8,100,044 | 336,102 | 327,097 | 192,894 | 80,250,471 |
| Decrease during the year | (199,157) | (721,597) | - | (460,802) | (9,560,576) | (55,714,135) | (433,798) | (451,280) | (328,659) | (244,129) | (192,066) | (68,306,199) |
| Foreign exchange effect | - | - | - | - | - | - | - | 1,624,493 | - | - | - | 1,624,493 |
| Balance at 22 Sept. 2025 | 116,015 | 769,683 | 26,514 | 33,773 | 7,016,007 | 21,250,396 | 12,937 | 100,312,568 | 301,297 | 168,368 | 19,879 | 130,027,437 |
| Provision for bad and doubtful loans | | | | | | | | | | | | |
| Balance at 20 Mar. 2025 | (84,582) | (128,570) | (118,419) | (229,570) | (1,320,489) | (13,227,277) | (216,034) | (9,628,242) | (4,062,423) | (1,379,042) | (33,843) | (30,428,491) |
| Recoveries | - | - | - | - | - | - | - | - | - | - | - | - |
| Write-offs | - | - | - | - | - | - | - | - | - | - | - | - |
| Increase or decrease during the year | 1,674 | 22,563 | - | 46,732 | (289,931) | (3,990,741) | (56,000) | 188,297 | 492 | (965,497) | (1,646) | (5,044,057) |
| Balance at 22 Sept. 2025 | (82,908) | (106,007) | (118,419) | (182,838) | (1,610,420) | (17,218,018) | (272,034) | (9,439,945) | (4,061,931) | (2,344,539) | (35,489) | (35,472,548) |
| Net balance | | | | | | | | | | | | |
| Balance at 20 Mar. 2025 | 5,479,418 | 8,442,727 | 30,831 | 3,068,767 | 84,890,365 | 474,867,195 | 14,084,498 | 365,545,536 | 4,388,567 | 1,315,584 | 2,194,747 | 964,308,235 |
| Balance at 22 Sept. 2025 | 5,444,292 | 6,960,229 | 30,831 | - | 100,888,109 | 545,269,328 | 17,615,090 | 385,718,038 | 4,310,293 | 2,477,150 | 2,306,952 | 1,071,020,312 |

* This amount includes interest of granted facilities and delay penalty.

Penalties and interest of loans after outstanding and doubtful classes have not been taken into accounts, in accordance with note 7-6.

As subsidiaries loan balance is not significant, consolidated note has not been presented in this part. The intragroup loans has been presented in note 26-8.

26-6-1 - Loans interest and penalty movement is as below:

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Parent Co.

| | IRR million | IRR million | IRR million | IRR million | IRR million | IRR million | IRR million | IRR million | IRR million | IRR million | IRR million | IRR million | IRR million | IRR million | IRR million | IRR million | IRR million | IRR million |
|-----------------------------|------------------|-------------|-------------|-------------------|------------------|--------------|----------------|-----------------------------|-----------------------|-----------------------------|-------------------------------|--------------|-------------|-------------|-------------|-------------|-------------|-------------|
| | Installment sale | Wakala | Mudaraba | Mosharekat Madani | Purchase of debt | Murabaha | Garth-Ul Hasan | Foreign currency facilities | Debtors for paid L/Cs | Debtors for paid guarantees | Debtors for paid credit cards | Total | | | | | | |
| Loans' Interest | | | | | | | | | | | | | | | | | | |
| Balance at 20 Mar. 2025 | 90,124 | 814,091 | 10,859 | 213,465 | 4,931,672 | 15,686,599 | 13,331 | 90,745,605 | - | - | 18,899 | 112,522,644 | | | | | | |
| Increase during the year | 203,525 | 630,282 | - | - | 11,358,322 | 53,991,943 | 429,468 | 7,914,671 | - | - | 191,424 | 74,719,635 | | | | | | |
| Decrease during the year | (183,710) | (677,295) | - | (199,954) | (9,332,719) | (51,403,620) | (429,862) | (385,002) | - | - | (190,645) | (62,802,807) | | | | | | |
| Foreign exchange effect | - | - | - | - | - | - | - | 1,610,248 | - | - | - | 1,610,248 | | | | | | |
| Balance at 22 Sept. 2025 | 109,939 | 767,078 | 10,859 | 13,511 | 6,957,275 | 18,274,922 | 12,937 | 99,883,522 | - | - | 19,678 | 126,049,720 | | | | | | |
| Loans' penalty | | | | | | | | | | | | | | | | | | |
| Balance at 20 Mar. 2025 | 4,415 | 2,561 | 15,655 | 62,744 | 28,330 | 3,147,210 | - | 295,706 | 293,854 | 85,400 | 151 | 3,936,027 | | | | | | |
| Increase during the year | 17,108 | 44,346 | - | 218,366 | 2,982,259 | 4,138,779 | 3,937 | 185,372 | 336,102 | 327,097 | 1,471 | 5,350,837 | | | | | | |
| Decrease during the year | (15,447) | (44,302) | - | (260,848) | (227,857) | (4,310,515) | (3,937) | (66,278) | (328,659) | (244,129) | (1,421) | (5,503,393) | | | | | | |
| Foreign exchange effect | - | - | - | - | - | - | - | 14,246 | - | - | - | 14,246 | | | | | | |
| Balance at 22 Sept. 2025 | 6,076 | 2,605 | 15,655 | 20,262 | 58,732 | 2,975,474 | - | 429,046 | 301,297 | 168,368 | 201 | 3,977,717 | | | | | | |
| Interest and penalty | | | | | | | | | | | | | | | | | | |
| Balance at 20 Mar. 2025 | 94,539 | 816,652 | 26,514 | 276,209 | 4,960,002 | 18,833,809 | 13,331 | 91,039,311 | 293,854 | 85,400 | 19,050 | 116,458,671 | | | | | | |
| Balance at 22 Sept. 2025 | 116,015 | 769,683 | 26,514 | 33,773 | 7,016,007 | 21,250,396 | 12,937 | 100,312,568 | 301,297 | 168,368 | 19,879 | 130,077,437 | | | | | | |

As subsidiaries' loan balance is not significant, consolidated note has not been presented in this part. The intragroup loans has been presented in note 26-8.

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26-7- Classification of loans according to types of customer is as below:

| | Parent Co. | | | | | |
|-----------------------------|----------------------|--------------------------------------|----------------------|--------------------|--------------------------------------|--------------------|
| | 22 Sept. 2025 | | | 20 Mar. 2025 | | |
| | Gross balance | Provision for bad and doubtful loans | Net balance | Gross balance | Provision for bad and doubtful loans | Net balance |
| | IRR million | IRR million | IRR million | IRR million | IRR million | IRR million |
| Related natural persons* | - | - | - | - | - | - |
| Related corporate customers | - | - | - | - | - | - |
| Staff | 4,829,644 | (72,445) | 4,757,199 | 4,274,049 | (64,111) | 4,209,938 |
| Natural persons | 38,992,554 | (624,179) | 38,368,375 | 30,393,981 | (486,661) | 29,907,320 |
| Corporate customers | 1,062,670,662 | (34,775,924) | 1,027,894,738 | 960,068,696 | (29,877,719) | 930,190,977 |
| | 1,106,492,860 | (35,472,548) | 1,071,020,312 | 994,736,726 | (30,428,491) | 964,308,235 |

*The basis for determining related parties is the limits explained in the accounting standards.

** As subsidiaries loan balance is not significant, consolidated note has not been presented in this part. The intragroup loans has been presented in note 26-8.

26-8- Loans to subsidiaries

| | Weighted average Interest rate | 22 Sept. 2025 | | | | 20 Mar. 2025 |
|--------------------------------|--------------------------------|---------------|----------------|--------------------------------------|-------------|--------------|
| | | Current | Non-performing | Provision for bad and doubtful loans | Total | Total |
| | | IRR million | IRR million | IRR million | IRR million | IRR million |
| Consolidated subsidiaries | % | | | | | |
| Middle East Bank Brokerage Co. | 23 | 1,734,622 | - | (26,019) | 1,708,603 | 277,879 |


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27- Due from subsidiaries and associates

| Note | Consolidated | | | | Parent Co. | | | |
|------------------|---------------|-----------------------------|-------------|--------------|------------------|-----------------------------|------------------|------------------|
| | 22 Sept. 2025 | | | 20 Mar. 2025 | 22 Sept. 2025 | | | 20 Mar. 2025 |
| | Balance | Provision of doubtful debts | Net | Net | Balance | Provision of doubtful debts | Net | Net |
| | IRR million | IRR million | IRR million | IRR million | IRR million | IRR million | IRR million | IRR million |
| Subsidiaries-LCY | 29,625 | (29,625) | - | - | 1,975,029 | (29,625) | 1,945,404 | 1,959,323 |
| Associates-LCY | - | - | - | - | - | - | - | - |
| | 29,625 | (29,625) | - | - | 1,975,029 | (29,625) | 1,945,404 | 1,959,323 |

* According to the following note, the outstanding balances payable to Middle East Life Insurance Co. Dadeh Pardazan Simaye Aftab Co. and Middle East Bank Brokerage Co. have been transferred to Note 39.

27-1- Due from subsidiaries and associates according to intergroup transactions is as follows:

| Name of company | Parent Co. | | | | | | | | |
|----------------------------------|---------------------------------|----------------------|-------------------|---------------|-----------------|----------------------|------------------|-----------------------------|------------------|
| | 22 Sept. 2025 | | | | | | | | |
| | Sales of assets and investments | Purchase of services | Received advances | Prepayments | Deposit | Dividends receivable | Total | Provision of doubtful debts | Net |
| | IRR million | IRR million | IRR million | IRR million | IRR million | IRR million | IRR million | IRR million | IRR million |
| Dadeh Pardazan Simaye Aftab Co | - | (49,215) | - | 28,703 | - | - | (20,512) | - | (20,512) |
| Middle East Life Insurance Co | - | - | - | 2,759 | (39,000) | - | (36,241) | - | (36,241) |
| Middle East Currency Exchange Co | - | - | - | 286 | - | 1,967,989 | 1,968,275 | (29,524) | 1,938,751 |
| Middle East Bank Brokerage Co* | - | (590,288) | - | - | - | 30,000 | (560,288) | - | (560,288) |
| Middle East Sun Leasing Co | - | - | - | - | - | 6,754 | 6,754 | (101) | 6,653 |
| | - | (639,503) | - | 31,748 | (39,000) | 2,004,743 | 1,357,988 | (29,625) | 1,328,363 |

* Amount pertains to the purchase of Islamic treasury Bills (ekza) from Iran Fara Bourse on 22 Sept. 2025 through Middle East Bank Brokerage Co

| Name of company | Parent Co. | | | | | | | | |
|--|---------------------------------|----------------------|-------------------|---------------|-----------------|----------------------|------------------|-----------------------------|------------------|
| | 20 Mar. 2025 | | | | | | | | |
| | Sales of assets and investments | Purchase of services | Received advances | Prepayments | Deposit | Dividends receivable | Total | Provision of doubtful debts | Net |
| | IRR million | IRR million | IRR million | IRR million | IRR million | IRR million | IRR million | IRR million | IRR million |
| Dadeh Pardazan Simaye Aftab Co. | - | (49,416) | - | 40,906 | - | - | (8,510) | (614) | (9,124) |
| Middle East Life Insurance Co. | - | (649) | - | - | (30,000) | - | (30,649) | - | (30,649) |
| Middle East Bank Currency Exchange Co. | - | - | - | 433 | - | 1,967,993 | 1,968,426 | (29,526) | 1,938,900 |
| Middle East Bank Brokerage Co. | - | - | - | - | - | 29,997 | 29,997 | (450) | 29,547 |
| | - | (50,065) | - | 41,339 | (30,000) | 1,997,990 | 1,959,264 | (30,590) | 1,928,674 |

27-2- Classification of Due from subsidiaries and associates according to CBI's regulations is as below (note7-9)

| | Parent Co. | | | | |
|--|------------------|-------------|-------------|---------------|------------------|
| | 22 Sept. 2025 | | | | |
| | Current | Past due | Outstanding | Doubtful debt | Total |
| | IRR million | IRR million | IRR million | IRR million | IRR million |
| Due from subsidiaries-LCY | 1,975,030 | - | - | - | 1,975,030 |
| Due from associates-LCY | - | - | - | - | - |
| Due from subsidiaries-FCY | - | - | - | - | - |
| Due from associates-FCY | - | - | - | - | - |
| Due from subsidiaries and associates before deduction of provision of doubtful debts | 1,975,030 | - | - | - | 1,975,030 |
| General provision for bad and doubtful debts | (29,626) | - | - | - | (29,626) |
| Specific provision for bad and doubtful debts | - | - | - | - | - |
| Balance at 22 Sept. 2025 | 1,945,404 | - | - | - | 1,945,404 |
| Balance at 20 Mar. 2025 | 1,959,323 | - | - | - | 1,959,323 |

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28- Other accounts receivable

| Note | Consolidated | | | | Parent Co. | | | |
|------------------------------|-------------------|-----------------------------|-------------------|------------------|------------------|-----------------------------|------------------|------------------|
| | 22 Sept. 2025 | | 20 Mar. 2025 | | 22 Sept. 2025 | | 20 Mar. 2025 | |
| | Balance | Provision of doubtful debts | Net | Net | Balance | Provision of doubtful debts | Net | Net |
| | IRR million | IRR million | IRR million | IRR million | IRR million | IRR million | IRR million | IRR million |
| Participation bonds interest | 8,369,700 | (125,545) | 8,244,154 | 1,405,275 | 8,369,700 | (125,545) | 8,244,155 | 1,405,275 |
| Receivable from staff | 279,107 | (663) | 278,444 | 217,624 | 44,206 | (663) | 43,543 | 40,674 |
| Temporary debtors | 7,025,209 | (286,233) | 6,738,977 | 4,338,144 | 1,374,284 | (286,229) | 1,088,055 | 544,297 |
| Total | 15,674,016 | (412,441) | 15,261,575 | 5,961,043 | 9,788,190 | (412,437) | 9,375,753 | 1,990,246 |

28-1- Temporary debtors are as follow:

| | Consolidated | | | | Parent Co. | | | |
|--|------------------|------------------|------------------|------------------|------------------|------------------|----------------|----------------|
| | 22 Sept. 2025 | | 20 Mar. 2025 | | 22 Sept. 2025 | | 20 Mar. 2025 | |
| | Balance | Net | Balance | Net | Balance | Net | Balance | Net |
| | IRR million | IRR million | IRR million | IRR million | IRR million | IRR million | IRR million | IRR million |
| Related to loans | | | | | | | | |
| Loans related costs | 107,020 | 76,315 | 49,581 | 16,983 | 107,020 | 76,315 | 49,581 | 16,983 |
| Total | 107,020 | 76,315 | 49,581 | 16,983 | 107,020 | 76,315 | 49,581 | 16,983 |
| Not related to loans | | | | | | | | |
| Murabaha securities of Ministry of Agriculture-Jahad | 56,000 | - | 56,000 | - | 56,000 | - | 56,000 | - |
| Middle East Bank Brokerage Co. clients | 3,917,796 | 3,917,796 | 3,743,670 | 3,743,670 | - | - | - | - |
| Corporate debtors | 254,435 | 249,621 | 486,850 | 477,374 | 232,487 | 227,674 | 465,902 | 456,427 |
| Natural person debtors | 908,983 | 715,319 | 249,119 | 65,083 | 908,983 | 715,319 | 249,119 | 65,083 |
| Others | 1,780,975 | 1,779,926 | 55,061 | 35,034 | 69,794 | 68,747 | 25,829 | 5,804 |
| Total | 6,918,189 | 6,662,662 | 4,590,700 | 4,321,161 | 1,267,264 | 1,011,740 | 796,850 | 527,314 |
| Temporary debtors balance | 7,025,209 | 6,738,977 | 4,640,281 | 4,338,144 | 1,374,284 | 1,088,055 | 846,431 | 544,297 |

28-2- Other accounts receivable classification based on CBI regulations is as follow (note 7-9):

| | Parent Co. | | | | |
|---|------------------|----------------|---------------|----------------|------------------|
| | 22 Sept. 2025 | | | | |
| | Current | Past due | Outstanding | Doubtful debt | Total |
| | IRR million | IRR million | IRR million | IRR million | IRR million |
| Participation bonds interest | 8,369,700 | - | - | - | 8,369,700 |
| Receivable from staff | 44,206 | - | - | - | 44,206 |
| Temporary debtors | 1,028,914 | 900 | 1,920 | 342,550 | 1,374,284 |
| Other accounts receivable before deduction of bad and doubtful debts provision | 9,442,820 | 900 | 1,920 | 342,550 | 9,788,190 |
| General provision for bad and doubtful debts | (141,640) | (14) | (29) | (1,062) | (142,745) |
| Specific provision for bad and doubtful debts | - | - | - | (269,692) | (269,692) |
| Balance at 22 Sept. 2025 | 9,301,180 | 886 | 1,891 | 71,796 | 9,375,753 |
| Balance at 20 Mar. 2025 | 1,790,187 | 182,003 | 11,853 | 6,203 | 1,990,246 |

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29- Investments in share and other securities

| Note | Consolidated | | | Parent Co. | | |
|--------------|------------------------|-----------------------|--------------------|------------------------|-----------------------|--------------------|
| | 22 Sept. 2025 | 20 Mar. 2025 | Total | 22 Sept. 2025 | 20 Mar. 2025 | Total |
| | Short term IRR million | Long term IRR million | Total IRR million | Short term IRR million | Long term IRR million | Total IRR million |
| 29-1 | 1,903,592 | 50 | 1,903,642 | - | - | - |
| 29-2 | 1,542,378 | 1,542,378 | 3,084,756 | 3,216,121 | 3,186,121 | 6,402,242 |
| 29-3 | 135,330,110 | 84,037,704 | 219,367,814 | 135,330,111 | 82,972,368 | 218,302,479 |
| Total | 137,233,702 | 85,600,132 | 222,833,834 | 135,330,111 | 86,188,489 | 221,518,600 |

29-1- Investment in listed shares are as follow:
29-1-1- Investment in listed shares

Shares of companies listed on the stock exchange:

- Social Security Investment Co.
- Iran Fara Bourse Co.
- Securities Exchange
- Iran Khojro
- Tehran Oil Refinery
- Majnoon Group
- Shahrood Cement Co.
- Parsian Oil & Gas Development Co.
- Paasagrad Fixed-income Investment Fund
- Kian Fixed Income ETF Fund
- Mofid Gold Fund
- Sajpa Co.
- Persian Gulf Investment
- Mellat bank
- Saderat bank
- Bandar Abbas Oil Refinery
- Iran Khojro Diesel
- Sina Bank
- Tegant Bank
- Parsian Bank
- Sajpa Investment Group
- Iran Khojro Investment Development Co
- Saman Insurance Co
- Tehran Oil Refinery
- Total**

29-1-2- Long-term investment in listed shares

Shares of companies listed on the stock exchange
Central Depository and Funds Settlement Company
Total

| Origination | No. of shares | Percentage of investments | 22 Sept. 2025 | | | 20 Mar. 2025 | | |
|--------------|---------------|---------------------------|------------------|----------------------|------------------|----------------|----------------------|----------------|
| | | | Cost | Net realizable value | Market value | Cost | Net realizable value | Market value |
| Purchase | 14,800,000 | 0% | 22,595 | 17,149 | 17,301 | 38,845 | 38,835 | 39,180 |
| Purchase | 6,782,179 | 0% | 49,852 | 25,559 | 25,786 | 62,085 | 39,625 | 39,977 |
| Purchase | 16,638,202 | 0% | 25,840 | 41,708 | 42,078 | 25,840 | 52,955 | 53,425 |
| Purchase | 92,100,000 | 0% | 47,115 | 36,698 | 37,024 | - | - | - |
| Purchase | 12,000,000 | 0% | 28,153 | 25,775 | 26,004 | - | - | - |
| Purchase | 1,400,000 | 0% | 22,080 | 16,305 | 16,450 | - | - | - |
| Purchase | 2,100,000 | 0% | 12,973 | 12,447 | 12,558 | - | - | - |
| Purchase | 335,926 | 0% | 19,749 | 18,766 | 18,933 | - | - | - |
| Purchase | 7,781,000 | 0% | 690,273 | 691,002 | 691,824 | - | - | - |
| Purchase | 7,781,000 | 0% | 628,986 | 629,613 | 630,362 | - | - | - |
| Purchase | 1,486,387 | 0% | 353,976 | 393,061 | 393,528 | - | - | - |
| Purchase | - | - | - | - | - | 44,725 | 43,891 | 44,280 |
| Purchase | - | - | - | - | - | 898 | 1,560 | 1,574 |
| Purchase | - | - | - | - | - | 27,523 | 39,058 | 39,405 |
| Purchase | - | - | - | - | - | 52,198 | 48,050 | 48,477 |
| Purchase | - | - | - | - | - | 40,018 | 31,431 | 31,710 |
| Purchase | - | - | - | - | - | 47,437 | 47,925 | 48,350 |
| Purchase | - | - | - | - | - | 19,212 | 16,144 | 16,287 |
| Purchase | - | - | - | - | - | 47,269 | 45,216 | 45,618 |
| Purchase | - | - | - | - | - | 82,246 | 74,624 | 75,287 |
| Purchase | - | - | - | - | - | 48,128 | 37,649 | 37,983 |
| Purchase | - | - | - | - | - | 10,575 | 9,322 | 9,405 |
| Purchase | - | - | - | - | - | 18,505 | 30,290 | 30,559 |
| Purchase | - | - | - | - | - | 14,407 | 15,810 | 15,950 |
| Total | | | 1,903,592 | 1,908,083 | 1,911,849 | 579,911 | 572,385 | 577,467 |

| Origination | No. of shares | Percentage of investments | 22 Sept. 2025 | | | 20 Mar. 2025 | | |
|--------------|---------------|---------------------------|---------------|----------------------|--------------|--------------|----------------------|--------------|
| | | | Cost | Net realizable value | Market value | Cost | Net realizable value | Market value |
| Purchase | 6,825,000 | - | 50 | - | 50 | 8,475 | 50 | 8,475 |
| Total | | | 50 | - | 50 | 8,475 | 50 | 8,475 |

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29-2- Long-term investment in unlisted shares

| Note | The origin of creation | No. of shares | Percentage of Investments | 22 Sept. 2025 | | 20 Mar. 2025 | |
|--------|---|---------------------------------------|---------------------------|--------------------------|-------------------------------|--------------------------|--------------------------|
| | | | | Cost | Accumulated decrease in value | Book value | Market value* |
| 29-2-1 | Middle East Life Insurance Co.-Associate INSTEX establishment | IRR million 479,999,996 220,000 | IRR million 20% 11% | IRR million 1,540,178 | IRR million - | IRR million 1,540,178 | IRR million 3,371,940 |
| | | | | 2,200 | - | 2,200 | - |
| | | | | 1,542,378 | - | 1,542,378 | 3,371,940 |
| | | | | 1,285,494 | - | 1,285,494 | 3,916,800 |
| | | | | 3,216,121 | - | 3,216,121 | 3,371,940 |

29-2-1- Group share from associate company's net assets (equity-accounted)

Balance at beginning of the period / year
Share from associate company's net profit
Profit receivable / received during the period / year
Balance at end of the period / year

| Consolidated | |
|------------------|------------------|
| 22 Sept. 2025 | 20 Mar. 2025 |
| IRR million | IRR million |
| 1,283,298 | 897,195 |
| 373,880 | 434,099 |
| (117,000) | (48,000) |
| 1,540,178 | 1,283,294 |

29-2-2- Summary of financial information of the associate company:

Middle East Life Insurance Co.

| 22 Sept. 2025 | | 20 Mar. 2025 | |
|-------------------|-------------------|-------------------|------------------|
| Total assets | Total liabilities | Total income | Net Profit |
| 34,955,049 | 27,368,271 | 7,789,309 | 1,869,418 |
| | | 28,212,521 | 2,301,579 |

29-2-3- The equity method has been applied in relation to Middle East Life Insurance Company based on its unaudited financial statements. However, past experience indicates that the audited financial statements of the company have not differed materially from the unaudited ones.

| The origin of creation | Principal Activity | Listed/Unlisted | No. of shares | 22 Sept. 2025 | | 20 Mar. 2025 | | |
|----------------------------|------------------------------------|-----------------|---------------|---------------------------|------------------|-------------------------------|------------------|------------------|
| | | | | Percentage of Investments | Cost | Accumulated decrease in value | Book value | Market value* |
| Purchase | Non-Banking-capital Market Trading | Unlisted | 749,999,000 | 75% | 665,930 | - | 665,930 | - |
| establishment | Banking-information Technology | Unlisted | 30,000,000 | 100% | 60,000 | - | 60,000 | - |
| Purchase and establishment | Banking-exchange-Operations | Unlisted | 1,999,990,000 | 100% | 1,747,991 | - | 1,747,991 | - |
| establishment | Non-Banking-insurance | Listed | 479,999,996 | 20% | 240,000 | - | 240,000 | 3,371,940 |
| establishment | Banking-others | Unlisted | 220,000 | 11% | 2,200 | - | 2,200 | - |
| establishment | Banking-Leasing Operations | Unlisted | 499,999,995 | 100% | 500,000 | - | 500,000 | - |
| | | | | | 3,216,121 | - | 3,216,121 | 3,371,940 |
| | | | | | 3,186,121 | - | 3,186,121 | 3,916,800 |

* Except for Middle East Life Insurance Company, no reliable market is available to determine the market value of other investments.

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29-2-3-1- Information on subsidiaries that are not wholly owned and where non-controlling interests are significant in the group is as follows:

| subsidiary Name | Registered Office | Ownership Interest/ voting Rights of Non-Controlling Interest | | profit(Loss) attributable to Non-Controlling Interest | | Accumulated Non-Controlling Interest | |
|---|-------------------|---|--------------|---|----------------|--------------------------------------|----------------|
| | | 22 Sept. 2025 | 20 Mar. 2025 | 22 Sept. 2025 | 20 Mar. 2025 | 22 Sept. 2025 | 20 Mar. 2025 |
| Middle East Bank Brokerage Co.-Subsidiary | Iran | IRR million | IRR million | IRR million | IRR million | IRR million | IRR million |
| | | 75% | 75% | 42,013 | 116,052 | 634,973 | 597,611 |
| | | | | 42,013 | 116,052 | 634,973 | 597,611 |

29-2-3-2- Summary financial information of subsidiaries where non-controlling interests are significant is as follows. The summarized financial information below represents amounts before intra-group eliminations.

| | Middle East Bank Brokerage Co.-Subsidiary | |
|---|---|--------------|
| | 22 Sept. 2025 | 20 Mar. 2025 |
| Current Assets | 8,783,944 | 6,277,244 |
| Non-Current Assets | 897,396 | 916,829 |
| Current Liabilities | 7,309,145 | 4,987,007 |
| Non-Current Liabilities | 146,458 | 109,380 |
| Shareholders' equity | 2,225,737 | 2,097,686 |
| Operating Income | 705,010 | 441,679 |
| Net Profit (Loss) comprehensive income | 168,052 | 128,930 |
| Net Cash inflow (outflow) from operating activities | (1,222,932) | (734,747) |
| Net cash inflow (outflow) from investing activities | 413,228 | 411,904 |
| Net cash inflow (outflow) from financing activities | 81,806 | (303,422) |
| Net increase (decrease) in cash | (727,898) | (626,265) |

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29-3- Investment in other securities:

| Issuer | Note | The origin of creation | Type of bond | Average of interest rate % | Status | Consolidated | | Parent Co. | |
|--|--------|------------------------|----------------------------|----------------------------|--------|--------------------|-------------------|--------------------|-------------------|
| | | | | | | 22 Sept. 2025 | 19 Mar. 2024 | 22 Sept. 2025 | 19 Mar. 2024 |
| Government or governmental corporations | | | | | | IRR million | IRR million | IRR million | IRR million |
| Ministry of Economic Affairs and Finance | 29-3-1 | Purchase | Bonds & Participation | 34.0% | Free | 140,012,269 | 35,179,229 | 140,012,269 | 35,179,229 |
| Ministry of Economic Affairs and Finance | | Purchase | Islamic treasury bonds | 35.3% | Free | 77,296,599 | 21,577,642 | 77,296,600 | 21,577,642 |
| Other companies and investment funds | | | | | | | | | |
| Middle East Bank Ofogh mutual fund | 29-3-2 | Purchase | Preferred Investment units | 29.5% | Free | 128,256 | 198,152 | 7,000 | 7,000 |
| Middle East Ofogh roshan mutual fund | | Purchase | Preferred Investment units | | Free | 467,765 | 4,020 | 1,160 | 1,160 |
| Market Development Fund | | Purchase | Ordinary investment units | | Free | 1,482,925 | 478,354 | 985,450 | - |
| Abrom-Charisma Investment Fund | | Purchase | Ordinary investment units | | Free | - | 67,383 | - | - |
| First intermediary | | Purchase | Ordinary investment units | | Free | - | 39,670 | - | - |
| Other mutual funds | | | | | | | 635,239 | | |
| | | | | | | 219,387,814 | 58,179,689 | 218,302,479 | 56,765,031 |

29-3-1- Islamic treasury documents are securities without coupons issued by the Ministry of Economic Affairs and Finance on behalf of the government.
 29-3-2- Interest rates in the table above are the predicted rates determined by mutual funds

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29-4- Investment in banking and non-banking activities is as follows:

| | | Parent Co. | | | |
|--|--|--------------------|---------------------------------|-------------------|---------------------------------|
| | | 22 Sept.2025 | | 20 Mar.2025 | |
| | | Book value | Exceeding the prescribed limits | Book value | Exceeding the prescribed limits |
| | | IRR million | IRR million | IRR million | IRR million |
| Investments related to banking activities and other authorized activities | | | | | |
| | Middle East Currency Exchange Co. | 1,747,992 | - | 1,747,991 | - |
| | Middle East Sun Leasing Co. | 500,000 | - | 500,000 | - |
| | Dadeh Pardazan Simaye Aftab Co. | 60,000 | - | 30,000 | - |
| | INSTEX | 2,200 | - | 2,200 | - |
| 29-4-1 | Fixed income securities-Ministry of Economic Affairs and Finance | 217,308,868 | - | 56,756,871 | - |
| 29-4-2 | Capital Market Development Investment Fund | 985,450 | - | - | - |
| | Total | 220,604,510 | - | 59,037,062 | - |
| Investment related to non-banking activities | | | | | |
| | Middle East Bank Brokerage Co. | 665,930 | - | 665,930 | - |
| | Middle East Life Insurance Co. | 240,000 | - | 240,000 | - |
| | Middle East Bank Ofogh mutual fund | 7,000 | - | 7,000 | - |
| | Middle East Ofogh roshan mutual fund | 1,160 | - | 1,160 | - |
| | Total | 914,090 | - | 914,090 | - |
| | Total | 221,518,600 | - | 59,951,152 | - |

- 29-4-1- Pursuant to Article 10 of the Investment Guidelines (Circular No. 1/239017 dated 23/09/1401 [Persian Calendar]), investments in securities, excluding shares issued or guaranteed by the government or the Central Bank, are exempt from the limits set forth in this guideline.
- 29-4-2- Following Central Bank's letter No. 1404/17131 dated 12/05/1404 regarding the authorization to purchase shares and investment securities for capital market management and support of economic enterprises, the Bank has purchased investment securities from the Capital Market Development Fund. According to the mentioned letter, the ownership of shares and investment securities under this approval, from the date of notification and for a maximum period of one year, is exempt from the limits prescribed
- 29-5- According to the regulations issued by the Central Bank supervising the investments of banks and non-banking credit institutions (instructions for investing in shares and other securities) on the date of the financial statement, this bank has 914.090 million Rials of investments related to non-banking activities. It is emphasized that any investment related to non-banking activities is subject to penalties under Article 17 of the Law on Removing Barriers to Competitive Production and Enhancing the Financial System of the Country and other relevant laws and regulations. Necessary measures for the disposal of non-banking investments are underway. It is noted that, pursuant to Note 1 of Article 17 of the Law on Removing Barriers to Competitive Production, and in accordance with Section 2-6(b) of Article 8 of the Seventh Five-Year Development Plan of the Islamic Republic of Iran, if the credit institution disposes of real estate and shares subject to item (202) of this paragraph by the end of the third year of the plan, the Tax Affairs Organization is obliged to suspend the collection of taxes under item (b) of Article 17 of the aforementioned law

29-6- The permissible limits of investment in banking and other permitted securities subject to the guidelines for investment in securities are as follows :

| | IRR million |
|---|--|
| Regulatory capital / Non-bank financial institution | 181,740,110 |
| Permissible investment limit for each legal entity (5% of regulatory capital) | 9,087,005 |
| The total investment limit (20% of regulatory capital) | 36,348,022 |
| Organizational unit responsible for the implementation of regulations | Financial Reporting and Budgeting Department |



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30- Non-current assets held for sale and related debts

| | | Consolidated and Parent Co. | |
|--|------------------|-----------------------------|--|
| Note | 22 Sept. 2025 | 20 Mar. 2025 | |
| | IRR million | IRR million | |
| Collateral in possession | 1,430,984 | 1,430,984 | |
| Total | 1,430,984 | 1,430,984 | |
| Accumulated Impairment Loss | - | - | |
| Liabilities Associated with Non-current assets held for sale | 1,430,984 | 1,430,984 | |
| | - | - | |

30-1- Collateral in possession

The composition of the balance of collateral in possession :

| | Consolidated and Parent Co. | | | | | | | | | |
|---------------------------------|-----------------------------|------------------|---------------|------------------|-----------|------------------|------------------|-------------|---------------|------------------|
| | 20 Mar. 2024 | Additions | Sale/Transfer | 21 Sept. 2024 | Additions | Sale/Transfer | 20 Mar. 2025 | Additions | Sale/Transfer | 22 Sept. 2025 |
| | IRR million | | | | | | | IRR million | IRR million | IRR million |
| Immovable property | - | - | - | - | - | - | - | - | - | - |
| Residential | 425,591 | 1,128,917 | - | 1,554,508 | - | (123,524) | 1,430,984 | - | - | 1,430,984 |
| | 425,591 | 1,128,917 | - | 1,554,508 | - | (123,524) | 1,430,984 | - | - | 1,430,984 |
| Accumulated value reduction | - | - | - | - | - | - | - | - | - | - |
| Net of collateral in possession | 425,591 | 1,128,917 | - | 1,554,508 | - | (123,524) | 1,430,984 | - | - | 1,430,984 |

30-1-1- The aging of the Immovable collateral in possession:

| | Consolidated and Parent Co. | |
|--|-----------------------------|------------------|
| | 22 Sept. 2025 | 20 Mar. 2025 |
| | IRR million | IRR million |
| Less than one year from the date of acquisition | - | 1,128,917 |
| One to two years from the date of acquisition | 1,128,917 | 35,961 |
| More than two years from the date of acquisition | 302,067 | 266,106 |
| Balance of Immovable collateral in possession | 1,430,984 | 1,430,984 |

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31- Fixed assets

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Consolidated

| | Land | Buildings | Installations & equipment | Motor vehicles | Office furniture | Lease hold improvements | Assets under construction | Capex prepayments | Total |
|--|------------------|-------------------|---------------------------|----------------|------------------|-------------------------|---------------------------|-------------------|-------------------|
| | IRR million | IRR million | IRR million | IRR million | IRR million | IRR million | IRR million | IRR million | IRR million |
| Cost | | | | | | | | | |
| Balance at 20 Mar. 2024 | 7,626,074 | 11,700,683 | 2,737,136 | 67,265 | 632,345 | 113,848 | 1,648,210 | 474,877 | 25,000,438 |
| Additions during the period | - | - | 277,263 | 16,800 | 26,522 | 356 | 2,276,679 | 60,457 | 2,658,077 |
| Disposals | - | - | - | - | - | - | - | - | - |
| Adjustments | 338,479 | 161,040 | 9,058 | - | - | 12,084 | (520,661) | - | - |
| Effect of movement in exchange rates | - | - | - | - | 3,633 | - | - | - | 3,633 |
| Revised balance at 21 Sept.2024 | 7,964,554 | 11,861,723 | 3,023,457 | 84,065 | 662,501 | 126,287 | 3,404,227 | 535,334 | 27,662,149 |
| Balance at 21 Mar.2025 | 8,230,332 | 12,866,856 | 3,432,104 | 84,000 | 735,225 | 122,035 | 254,621 | 7,616,821 | 33,341,994 |
| Additions during the period | - | - | 512,142 | 1,681 | 64,951 | - | 151,252 | 1,294,407 | 2,024,433 |
| Disposals | - | - | (119) | - | (165) | - | - | - | (284) |
| Adjustments | - | 95,025 | - | - | 3,957 | - | (98,983) | - | (1) |
| Effects of currency exchange differences | - | - | - | - | 3,543 | - | - | - | 3,543 |
| Balance at 22 Sept. 2025 | 8,230,332 | 12,961,881 | 3,944,127 | 85,681 | 807,511 | 122,035 | 306,890 | 8,911,228 | 35,369,685 |
| Accumulated depreciation and Accumulated impairment | | | | | | | | | |
| Balance at 20 Mar. 2024 | | 633,583 | 1,494,593 | 34,831 | 233,960 | 90,064 | | | 2,487,031 |
| Depreciation during the period | | 237,348 | 275,348 | 5,453 | 40,420 | 16,621 | | | 575,190 |
| Disposals | | - | (18) | - | (10) | - | | | (28) |
| Other transfers and changes | | - | - | - | - | - | | | - |
| Effect of movement in exchange rates | | - | - | - | 2,023 | - | | | 2,023 |
| Revised balance at 21 Sept.2024 | | 870,931 | 1,769,923 | 40,284 | 276,393 | 106,685 | | | 3,064,216 |
| Balance at 21 Mar.2025 | | 1,103,273 | 2,044,928 | 45,920 | 326,290 | 115,097 | | | 3,635,508 |
| Depreciation during the period | | 261,920 | 314,993 | 7,327 | 49,679 | 866 | | | 634,785 |
| Disposals | | - | (119) | - | (165) | - | | | (284) |
| Effect of movement in exchange rates | | - | - | - | 2,343 | - | | | 2,343 |
| Balance at 22 Sept. 2025 | | 1,365,193 | 2,359,802 | 53,247 | 378,147 | 115,963 | | | 4,272,352 |
| Book value | | | | | | | | | |
| Revised balance at 21 Sept.2024 | 7,964,554 | 10,990,792 | 1,253,534 | 43,781 | 386,108 | 19,603 | 3,404,227 | 535,334 | 24,597,933 |
| Balance at 20 Mar. 2025 | 8,230,332 | 11,763,583 | 1,387,176 | 38,080 | 408,935 | 6,938 | 254,621 | 7,616,821 | 29,706,485 |
| Balance at 22 Sept. 2025 | 8,230,332 | 11,596,688 | 1,584,325 | 32,434 | 429,364 | 6,072 | 306,890 | 8,911,228 | 31,097,333 |



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| | | Parent Co. | | | | | | | | | | |
|--|--|-------------|-------------|---------------------------|----------------|------------------|-------------------------|---------------------------|-------------------|-------------|-------------|-------------|
| | | Land | Buildings | Installations & equipment | Motor vehicles | Office furniture | Lease hold improvements | Assets under construction | Capex prepayments | Total | | |
| | | IRR million | IRR million | IRR million | IRR million | IRR million | IRR million | IRR million | IRR million | IRR million | IRR million | IRR million |
| Cost | | | | | | | | | | | | |
| Balance at 20 Mar. 2024 | | 6,861,222 | 11,299,652 | 2,666,021 | 39,881 | 545,530 | 113,849 | 1,648,210 | 474,877 | 23,649,242 | | |
| Additions during the period | | - | - | 277,163 | - | 25,138 | 356 | 2,276,679 | 60,458 | 2,639,794 | | |
| Disposals | | - | - | - | - | - | - | - | - | - | | |
| Adjustments | | 338,479 | 161,040 | 9,058 | - | - | 12,084 | (520,661) | - | - | | |
| Effect of movement in exchange rates | | - | - | - | - | 3,633 | - | - | - | 3,633 | | |
| Revised balance at 21 Sept. 2024 | | 7,199,701 | 11,460,692 | 2,952,242 | 39,881 | 574,301 | 126,289 | 3,404,228 | 535,335 | 26,292,669 | | |
| Balance at 21 Mar. 2025 | | 7,465,477 | 12,465,824 | 3,354,022 | 39,881 | 644,501 | 122,037 | 254,621 | 7,612,864 | 31,959,227 | | |
| Additions during the period | | - | - | 510,748 | 1,616 | 50,304 | - | 151,251 | 1,294,407 | 2,008,326 | | |
| Disposals | | - | - | - | - | - | - | (95,025) | - | - | | |
| Adjustments | | - | 95,025 | - | - | - | - | - | - | - | | |
| Effect of movement in exchange rates | | - | - | - | - | 3,543 | - | - | - | 3,543 | | |
| Balance at 22 Sept. 2025 | | 7,465,477 | 12,560,849 | 3,864,770 | 41,497 | 698,348 | 122,037 | 310,847 | 8,907,271 | 33,971,096 | | |
| Accumulated depreciation and Accumulated impairment | | | | | | | | | | | | |
| Balance at 20 Mar. 2024 | | | 598,951 | 1,472,267 | 27,108 | 211,810 | 90,063 | | | 2,400,199 | | |
| Depreciation during the period | | | 229,342 | 265,770 | 2,462 | 33,569 | 16,621 | | | 547,764 | | |
| Adjustments | | | - | - | - | - | - | | | - | | |
| Effect of movement in exchange rates | | | - | - | - | 2,023 | - | | | 2,023 | | |
| Revised balance at 21 Sept. 2024 | | | 828,293 | 1,738,037 | 29,570 | 247,402 | 106,684 | | | 2,949,986 | | |
| Balance at 21 Mar. 2025 | | | 1,052,860 | 2,004,453 | 31,856 | 290,909 | 115,097 | | | 3,495,175 | | |
| Depreciation | | | 253,915 | 306,291 | 3,985 | 41,995 | 866 | | | 607,052 | | |
| Adjustments | | | - | - | - | - | - | | | - | | |
| Effect of movement in exchange rates | | | - | - | - | 2,344 | - | | | 2,344 | | |
| Balance at 22 Sept. 2025 | | | 1,306,775 | 2,310,744 | 35,841 | 335,248 | 115,963 | | | 4,104,571 | | |
| Book value | | | | | | | | | | | | |
| Revised balance at 21 Sept. 2024 | | 7,199,701 | 10,632,399 | 1,214,204 | 10,310 | 326,899 | 19,604 | 3,404,228 | 535,335 | 23,342,683 | | |
| Balance at 20 Mar. 2025 | | 7,465,477 | 11,412,964 | 1,349,568 | 8,025 | 353,592 | 6,941 | 254,621 | 7,612,864 | 28,464,051 | | |
| Balance at 22 Sept. 2025 | | 7,465,477 | 11,254,074 | 1,554,025 | 5,656 | 363,100 | 6,075 | 310,847 | 8,907,271 | 29,866,525 | | |

31-1- Tangible fixed assets of the bank up to the value of 34,790,267 million Rials are insured against possible risks caused by fire, flood and earthquake.

31-2- Necessary measures to obtain ownership documents of the central office building are being followed.

31-3- The increase relates to prepayments for the upgrading of network equipment.

31-4- Following the damages to Central Building No. 2 caused by the 12-day defense, necessary measures to claim insurance compensation have been taken and are currently under process.

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32- Intangible assets

Consolidated

| | Software | Software development | Right to use public services | Total |
|--|------------------|----------------------|------------------------------|------------------|
| | IRR million | IRR million | IRR million | IRR million |
| Cost | | | | |
| Balance at 20 Mar. 2024 | 955,989 | 637,573 | 10,269 | 1,603,831 |
| Additions during the period | 165,030 | - | 1,329 | 166,359 |
| Adjustments | 1,329 | - | - | 1,329 |
| Effect of movement in exchange rates | - | 102,968 | - | 102,968 |
| Revised balance at 21 Sept.2024 | 1,122,348 | 740,541 | 11,598 | 1,874,487 |
| Balance at 21 Mar.2025 | 971,658 | 1,302,087 | 11,597 | 2,285,342 |
| Additions during the period | 610,917 | - | - | 610,917 |
| Disposals | - | - | - | - |
| Adjustments | - | - | - | - |
| Effect of movement in exchange rates | - | 100,414 | - | 100,414 |
| Balance at 22 Sept. 2025 | 1,582,575 | 1,402,501 | 11,597 | 2,996,673 |
| Accumulated depreciation and Accumulated impairment | | | | |
| Balance at 20 Mar. 2024 | 789,136 | 637,573 | | 1,426,709 |
| Amortization for the period | 79,983 | - | | 79,983 |
| Effect of movement in exchange rates | - | 102,968 | | 102,968 |
| Revised balance at 21 Sept.2024 | 869,119 | 740,541 | | 1,609,660 |
| Balance at 21 Mar.2025 | 795,785 | 1,271,683 | - | 2,067,468 |
| Amortization during the period | 145,295 | - | | 145,295 |
| Effect of movement in exchange rates | - | 100,415 | | 100,415 |
| Balance at 22 Sept. 2025 | 941,080 | 1,372,098 | | 2,313,178 |
| Book value | | | | |
| Revised balance at 21 Sept.2024 | 253,230 | - | 11,599 | 264,829 |
| Balance at 20 Mar. 2025 | 175,873 | 30,404 | 11,597 | 217,874 |
| Balance at 22 Sept. 2025 | 641,495 | 30,403 | 11,597 | 683,495 |



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| | Parent Co. | | | |
|--|------------------|----------------------|------------------------------|------------------|
| | Software | Software development | Right to use public services | Total |
| | IRR million | IRR million | IRR million | IRR million |
| Cost | | | | |
| Balance at 20 Mar. 2024 | 939,506 | 637,573 | 9,924 | 1,587,003 |
| Additions during the period | 154,432 | - | 1,329 | 155,761 |
| Adjustments | - | - | - | - |
| Effect of movement in exchange rates | - | 102,968 | - | 102,968 |
| Revised balance at 21 Sept.2024 | 1,093,938 | 740,541 | 11,253 | 1,845,732 |
| Balance at 21 Mar.2025 | 939,505 | 1,302,088 | 11,254 | 2,252,847 |
| Additions during the period | 605,783 | - | - | 605,783 |
| Disposals | - | - | - | - |
| Adjustments | - | - | - | - |
| Effect of movement in exchange rates | - | 100,415 | - | 100,415 |
| Balance at 22 Sept. 2025 | 1,545,288 | 1,402,503 | 11,254 | 2,959,045 |
| Accumulated depreciation and Accumulated impairment | | | | |
| Balance at 20 Mar. 2024 | 781,251 | 637,573 | | 1,418,824 |
| Amortization for the period | 77,212 | - | | 77,212 |
| Effect of movement in exchange rates | - | 102,968 | | 102,968 |
| Revised balance at 21 Sept.2024 | 858,463 | 740,541 | - | 1,599,004 |
| Balance at 21 Mar.2025 | 781,250 | 1,271,685 | - | 2,052,935 |
| Amortization during the period | 140,800 | - | | 140,800 |
| Disposals | - | - | | - |
| Effect of movement in exchange rates | - | 100,414 | | 100,414 |
| Balance at 22 Sept. 2025 | 922,050 | 1,372,099 | - | 2,294,149 |
| Book value | | | | |
| Revised balance at 21 Sept.2024 | 235,476 | - | 11,253 | 246,729 |
| Balance at 20 Mar. 2025 | 158,255 | 30,403 | 11,254 | 199,913 |
| Balance at 22 Sept. 2025 | 623,238 | 30,404 | 11,254 | 664,896 |



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33- Statutory deposit

| | Consolidated and Parent Co. | |
|---|------------------------------------|---------------------|
| | 22 Sept. 2025 | 20 Mar. 2025 |
| | IRR million | IRR million |
| Statutory deposit -Mainland branches deposits | 102,971,734 | 84,365,982 |

33-1- Statutory deposit has been deposited with CBI in accordance with paragraph 3 of Article 14 of banking and monetary law.

34- Other assets

| | Note | Consolidated | | Parent Co. | |
|---------------------------------|------|----------------------|---------------------|----------------------|---------------------|
| | | 22 Sept. 2025 | 20 Mar. 2025 | 22 Sept. 2025 | 20 Mar. 2025 |
| | | IRR million | IRR million | IRR million | IRR million |
| LCs and collections debtors-net | 34-1 | 10,322,452 | 12,623,363 | 10,322,452 | 12,623,363 |
| Prepayment | | 293,205 | 638,020 | 293,205 | 638,020 |
| Rental deposits | | 560,000 | 500,100 | 560,000 | 500,100 |
| Consumables | | 240,002 | 307,037 | 240,002 | 307,037 |
| Tax stamps | | 638 | 688 | 638 | 688 |
| Consolidated goodwill (net) | 34-2 | 25,844 | 26,850 | - | - |
| Others | | 2,566,359 | 1,738,533 | 2,307,506 | 1,541,814 |
| | | 14,008,500 | 15,834,591 | 13,723,803 | 15,611,022 |

34-1- LCs and collections debtors-net

| | Note | Consolidated and Parent Co. | |
|--|--------|------------------------------------|---------------------|
| | | 22 Sept. 2025 | 20 Mar. 2025 |
| | | IRR million | IRR million |
| Debtors for term letters of credit-LCY | | 11,373,631 | 13,879,201 |
| Debtors for term letters of credit-FCY | | 160,530 | 146,918 |
| Debtors for current letters of credit-FCY | | - | - |
| Debtors for current letters of credit-LCY | | - | - |
| | | 11,534,161 | 14,026,119 |
| Less: | | | |
| Term letters of credit advance-LCY | | (1,054,514) | (1,210,522) |
| General provision for bad and doubtful debts | 34-1-2 | (157,195) | (192,234) |
| | | 10,322,452 | 12,623,363 |

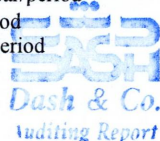
34-1-1- Letters of credit debtors maturity is up to six months in accordance with CBI's regulations.

34-1-2- The movements for general provision for bad and doubtful debts are as follows:

| | Consolidated and Parent Co. | |
|--|------------------------------------|---------------------|
| | 22 Sept. 2025 | 20 Mar. 2025 |
| | IRR million | IRR million |
| Opening balance year/period | 192,234 | 171,142 |
| Recoveries | (192,234) | (171,142) |
| Increase (decrease) during the year/period | 157,195 | 192,234 |
| Closing balance year/period | 157,195 | 192,234 |

34-2- goodwill

| | Consolidated | |
|--|----------------------|---------------------|
| | 22 Sept. 2025 | 20 Mar. 2025 |
| | IRR million | IRR million |
| Opening balance year/period | 40,225 | 40,225 |
| Opening accumulated amortization year/period | (13,375) | (11,364) |
| Opening book value year/period | 26,850 | 28,861 |
| Amortization year/period | (1,006) | (2,011) |
| Closing balance year/period | 25,845 | 26,850 |


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35- Customers' deposits

| | Note | Consolidated | | Parent Co. | |
|--|------|----------------------|----------------------|----------------------|----------------------|
| | | 22 Sept. 2025 | 20 Mar. 2025 | 22 Sept. 2025 | 20 Mar. 2025 |
| | | IRR million | IRR million | IRR million | IRR million |
| Natural persons | | | | | |
| Current deposits | 35-1 | 3,088,969 | 2,863,724 | 3,088,969 | 2,863,724 |
| Saving deposits | 35-2 | 923,447 | 909,354 | 923,447 | 909,354 |
| Other deposits and advances | 35-3 | 157,524 | 166,975 | 157,524 | 166,975 |
| Total deposits from Natural persons | | 4,169,940 | 3,940,053 | 4,169,940 | 3,940,053 |
| Corporate customers | | | | | |
| Current deposits | 35-1 | 262,536,534 | 246,711,822 | 287,873,014 | 207,819,141 |
| Saving deposits | 35-2 | 62,397,012 | 64,189,394 | 62,397,012 | 64,371,657 |
| Other deposits and advances | 35-3 | 43,018,675 | 31,032,179 | 43,072,475 | 31,085,979 |
| Total deposits from Corporate customers | | 367,952,221 | 341,933,395 | 393,342,501 | 303,276,777 |
| Customers' term deposits | 35-4 | 1,055,164,890 | 866,921,775 | 1,055,779,067 | 868,421,347 |
| Total Customers deposits | | 1,427,287,051 | 1,212,795,223 | 1,453,291,508 | 1,175,638,177 |

35-1- Current deposits

| | Consolidated | | Parent Co. | |
|-------------------------|--------------------|--------------------|--------------------|--------------------|
| | 22 Sept. 2025 | 20 Mar. 2025 | 22 Sept. 2025 | 20 Mar. 2025 |
| | IRR million | IRR million | IRR million | IRR million |
| Current deposits-LCY | 92,854,765 | 85,664,107 | 93,049,104 | 86,499,317 |
| Current deposits-FCY | 69,687,219 | 78,215,409 | 69,687,243 | 78,603,708 |
| Bank checks | 482,942 | 1,046,971 | 482,942 | 1,046,971 |
| Remittance-FCY | 100,755,492 | 83,559,397 | 125,897,609 | 43,443,207 |
| Temporary creditors-FCY | 1,426,406 | 260,462 | 1,426,406 | 260,462 |
| Temporary creditors-LCY | 418,679 | 829,200 | 418,679 | 829,200 |
| | 265,625,503 | 249,575,546 | 290,961,983 | 210,682,865 |

35-2- Saving deposits

| | Consolidated | | Parent Co. | |
|-----------------------------------|-------------------|-------------------|-------------------|-------------------|
| | 22 Sept. 2025 | 20 Mar. 2025 | 22 Sept. 2025 | 20 Mar. 2025 |
| | IRR million | IRR million | IRR million | IRR million |
| Non interest bearing deposits-FCY | 63,320,459 | 65,098,748 | 63,320,459 | 65,281,011 |

35-3- Other deposits and advances

| | Consolidated | | Parent Co. | |
|---------------------------------|-------------------|-------------------|-------------------|-------------------|
| | 22 Sept. 2025 | 20 Mar. 2025 | 22 Sept. 2025 | 20 Mar. 2025 |
| | IRR million | IRR million | IRR million | IRR million |
| Guarantee issuing deposits -LCY | 35,816,745 | 29,120,693 | 35,870,545 | 29,174,492 |
| Guarantee issuing deposits -FCY | 419,511 | 383,936 | 419,511 | 383,936 |
| LCs' advances-LCY | 991,214 | 1,506,031 | 991,214 | 1,506,031 |
| LCs' advances-FCY | 4,527,102 | - | 4,527,102 | - |
| Others | 1,421,627 | 188,494 | 1,421,627 | 188,495 |
| Total | 43,176,199 | 31,199,154 | 43,229,999 | 31,252,954 |



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35-4- Customers investment deposits

| Note | Consolidated | | Parent Co. | | |
|---|---------------|----------------------|--------------------|----------------------|--------------------|
| | 22 Sept. 2025 | 20 Mar. 2025 | 22 Sept. 2025 | 20 Mar. 2025 | |
| | IRR million | IRR million | IRR million | IRR million | |
| term deposits | | | | | |
| Long-term investment deposits | 35-4-1 | 674,806,181 | 592,765,537 | 675,316,181 | 594,065,537 |
| Ordinary Short-term investment deposits | 35-4-1 | 328,563,405 | 232,360,666 | 328,667,582 | 232,560,238 |
| Special short-term investment deposits | 35-4-1 | 107,668 | 996,668 | 107,668 | 996,668 |
| Investment deposits received from banks and Non-bank credit institutions | 35-4-1 | 26,839,283 | 10,494,343 | 25,224,283 | 7,969,343 |
| | | 1,030,316,537 | 836,617,214 | 1,029,315,714 | 835,591,786 |
| Investment deposits' interest payable | | | | | |
| Long-term investment deposits | 35-4-2 | 51,051,758 | 40,604,576 | 51,051,758 | 40,604,576 |
| Ordinary Short-term investment deposits | 35-4-2 | 635,302 | 193,931 | 635,302 | 193,931 |
| Special short-term investment deposits | 35-4-2 | 576 | 397 | 576 | 397 |
| Investment deposits received from banks and Non-bank credit institutions | 35-4-2 | 20,817 | 26,611 | 20,817 | 26,611 |
| | | 51,708,453 | 40,825,515 | 51,708,453 | 40,825,515 |
| | | 1,082,024,990 | 877,442,729 | 1,081,024,167 | 876,417,301 |
| Deducted: principal and interest of investment deposits received from banks and credit institutions (transfer to "debt to banks and credit institutions" Note No. 36) | | (26,860,100) | (10,520,954) | (25,245,100) | (7,995,954) |
| | | 1,055,164,890 | 866,921,775 | 1,055,779,067 | 868,421,347 |

35-4-1- Term investment deposits based on currency are as follows:

| | Consolidated | | | | | |
|---|--------------------|--------------------|----------------------|--------------------|--------------------|--------------------|
| | 22 Sept. 2025 | | | 20 Mar. 2025 | | |
| | IRR | FCY | Total | IRR | FCY | Total |
| | IRR million | IRR million | IRR million | IRR million | IRR million | IRR million |
| Investment deposits received from banks and Non-bank credit institutions | 21,265,000 | 5,574,283 | 26,839,283 | 2,525,000 | 7,969,343 | 10,494,343 |
| Ordinary Short-term investment deposits | 328,563,405 | - | 328,563,405 | 232,360,666 | - | 232,360,666 |
| Special short-term investment deposits | | | | | | |
| Three-month deposits | - | 41,170 | 41,170 | 856,375 | 74,509 | 930,884 |
| Three- month to six-month deposits | 18,710 | 47,788 | 66,498 | 20,710 | 45,074 | 65,784 |
| | 18,710 | 88,958 | 107,668 | 877,085 | 119,583 | 996,668 |
| Long-term investment deposits | | | | | | |
| One- year deposits | 376,069,246 | 579,099 | 376,648,345 | 188,069,380 | 613,181 | 188,682,561 |
| Two-year deposits | 2,614,410 | - | 2,614,410 | 3,048,357 | - | 3,048,357 |
| Three-year deposits | 55,466,558 | 240,076,868 | 295,543,426 | 164,756,157 | 236,278,462 | 401,034,619 |
| | 434,150,214 | 240,655,967 | 674,806,181 | 355,873,894 | 236,891,643 | 592,765,537 |
| Term investment deposits | 783,997,329 | 246,319,208 | 1,030,316,537 | 591,636,645 | 244,980,569 | 836,617,214 |

| | Parent Co. | | | | | |
|---|--------------------|--------------------|----------------------|--------------------|--------------------|--------------------|
| | 22 Sept. 2025 | | | 20 Mar. 2025 | | |
| | IRR | FCY | Total | IRR | FCY | Total |
| | IRR million | IRR million | IRR million | IRR million | IRR million | IRR million |
| Investment deposits received from banks and Non-bank credit institutions | 19,650,000 | 5,574,283 | 25,224,283 | - | 7,969,343 | 7,969,343 |
| Short-term investment deposits | 328,667,582 | - | 328,667,582 | 232,560,238 | - | 232,560,238 |
| Special short-term investment deposits | | | | | | |
| Three-month deposits | - | 41,170 | 41,170 | 856,375 | 74,509 | 930,884 |
| Three- month to six-month deposits | 18,710 | 47,788 | 66,498 | 20,710 | 45,074 | 65,784 |
| | 18,710 | 88,958 | 107,668 | 877,085 | 119,583 | 996,668 |
| Long-term investment deposits | | | | | | |
| One- year deposits | 376,579,246 | 579,099 | 377,158,345 | 189,369,380 | 613,181 | 189,982,561 |
| Two-year deposit | 2,614,410 | - | 2,614,410 | 3,048,357 | - | 3,048,357 |
| Three-year deposit | 55,466,558 | 240,076,868 | 295,543,426 | 164,756,157 | 236,278,462 | 401,034,619 |
| | 434,660,214 | 240,655,967 | 675,316,181 | 357,173,894 | 236,891,643 | 594,065,537 |
| Term investment deposits | 782,996,506 | 246,319,208 | 1,029,315,714 | 590,611,217 | 244,980,569 | 835,591,786 |

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35-4-1-3. Movements of investments deposits-FCY

| | Consolidated and Parent Co. | | | | | |
|---|-----------------------------|-----------------|---------------------|-----------------|--------------------|--------------------|
| | 20 Mar. 2025 | New Deposits | Principal repayment | 22 Sept. 2025 | 22 Sept. 2025 | 20 Mar. 2025 |
| | Currency amount | Currency amount | Currency amount | Currency amount | IRR million | IRR million |
| Long-term deposits | | | | | | |
| USD | 347,587,867 | - | 51,300 | 347,536,567 | 240,548,825 | 236,777,897 |
| EUR | 148,788 | - | 20,800 | 127,988 | 104,051 | 110,704 |
| AED | 16,400 | - | - | 16,400 | 3,091 | 3,042 |
| Ordinary & Special short-term deposits | | | | | | |
| USD | 35,850 | - | - | 35,850 | 24,814 | 24,421 |
| EUR | 127,900 | - | 49,000 | 78,900 | 64,144 | 95,162 |
| Investment deposits received from banks and Non-bank credit institutions | | | | | | |
| EUR | 10,710,963 | 14,565,297 | 18,419,631 | 6,856,629 | 5,574,283 | 7,969,343 |
| | | | | | 246,319,208 | 244,980,569 |

35-4-1-4. The composition of depositors of investment deposits is as follows:

| | Parent Co. | | | |
|--|------------------|----------------------|----------------|--------------------|
| | 22 Sept. 2025 | | 20 Mar. 2025 | |
| | No. Investor | Amount IRR million | No. Investor | Amount IRR million |
| Deposits-LCY | | | | |
| Corporate person | 5,052 | 570,027,141 | 4,791 | 450,983,756 |
| Natural person | 1,083,670 | 193,319,365 | 886,247 | 139,627,461 |
| Investment deposits received from banks and Non-bank credit institutions | 12 | 19,650,000 | - | - |
| | 1,088,734 | 782,996,506 | 891,038 | 590,611,217 |
| Corporate person | 4 | 240,116,273 | 4 | 236,351,234 |
| Natural person | 42 | 628,652 | 51 | 659,993 |
| Investment deposits received from banks and Non-bank credit institutions | 1 | 5,574,283 | 3 | 7,969,342 |
| | 47 | 246,319,208 | 58 | 244,980,569 |
| | 1,088,781 | 1,029,315,714 | 891,096 | 835,591,786 |



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35-4-2- Term Investment deposits' interest payable

| | 20 Mar. 2025 | Parent Co. | | | 22 Sept. 2025 |
|--|-------------------|-----------------------------|---|-------------------------------|-------------------|
| | | On account advance interest | The difference between final interest and on account advance interest | Interest paid during the year | |
| | IRR million | IRR million | IRR million | IRR million | IRR million |
| Ordinary Short-term deposits | 193,931 | 4,955,109 | 159,795 | (4,673,533) | 635,302 |
| Special short-term deposits | 397 | 14,756 | 476 | (15,054) | 575 |
| One- year deposits | 746,673 | 37,070,956 | 1,180,991 | (35,564,713) | 3,433,907 |
| Two-year deposits | 16,436 | 316,118 | 10,194 | (316,929) | 25,819 |
| Three-year deposits | 931,083 | 16,046,156 | 517,466 | (16,824,520) | 670,185 |
| Five-year deposits | 8 | - | - | - | 8 |
| Investment deposits received from banks and Non-bank credit institutions | 26,611 | 793,570 | - | (799,363) | 20,818 |
| Foreign currency deposits | 38,910,376 | 7,475,173 | - | 536,289 | 46,921,838 |
| | 40,825,515 | 66,671,838 | 1,868,922 | (57,657,823) | 51,708,452 |

35-4-2-1- According to Circular No. 94/69383 dated 06/10/2015, the procedure for determining the portion of each type of investment deposit from the difference of final interest and paid interest was approved in the meeting No.492 dated 05/12/2023 of the board of directors and was disclosed in Donyaye Eqtesad and Ettelaat newspapers on 04/30/2025.

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36- Due to banks and non-bank credit institutions

| | Note | Consolidated | | Parent Co. | |
|--|------|------------------------------|-----------------------------|------------------------------|-----------------------------|
| | | 22 Sept. 2025 IRR million | 20 Mar. 2025 IRR million | 22 Sept. 2025 IRR million | 20 Mar. 2025 IRR million |
| Due to the CBI | | | | | |
| Current deposit-FCY | | 34,802,616 | 43,233,754 | 34,802,616 | 43,233,754 |
| Term deposit-FCY | | 15,827,682 | 20,594,291 | 15,827,682 | 20,594,291 |
| Foreign currency purchase | | 6,303,341 | - | 6,303,341 | - |
| Repurchase agreement | | - | - | - | - |
| Less: CBI's balance in our accounts (Note 25) | | (50,630,298) | (57,217,153) | (50,630,298) | (57,217,153) |
| | | 6,303,341 | 6,610,892 | 6,303,341 | 6,610,892 |
| Due to internal banks and Non-bank credit institutions | | | | | |
| Current deposits-FCY | | 16,779,134 | 24,214,769 | 16,779,134 | 24,214,769 |
| Paya payments order | | 2,379,944 | 47,659 | 2,379,944 | 47,659 |
| SHETAB transactions | | 1,447,576 | 348,524 | 1,447,576 | 348,524 |
| Investment deposits received from banks and credit institutions (transfer of "term investment deposit") | 35-4 | 26,839,283 | 10,494,343 | 25,224,283 | 7,969,343 |
| Interest payable on investment deposits received from banks and credit institutions (transfer of "term investment deposit") | 35-4 | 20,817 | 26,611 | 20,817 | 26,611 |
| | | 47,466,754 | 35,131,906 | 45,851,754 | 32,606,906 |
| | | 53,770,095 | 41,742,798 | 52,155,095 | 39,217,798 |


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37- Dividends payable

| | Consolidated and Parent Co. | | | | |
|-------------------------|------------------------------------|--------------------|---------------------|--|----------------------|
| | Dividend per share | Dividend | 20 Mar. 2025 | Paid dividend during the period | 22 Sept. 2025 |
| | IRR | IRR million | IRR million | IRR million | IRR million |
| previous years | | 10,380,000 | 24,883 | - | 24,883 |
| Year ended 20 Mar. 2022 | 200 | 5,000,000 | 17,043 | - | 17,043 |
| Year ended 20 Mar. 2023 | 200 | 7,000,000 | 30,180 | - | 30,180 |
| Year ended 19 Mar. 2024 | 300 | 15,000,000 | 110,334 | (5,845) | 104,489 |
| Year ended 20 Mar. 2025 | 250 | 18,750,000 | - | (18,521,050) | 228,950 |
| Total | | | 182,440 | (18,526,895) | 405,545 |

The method of payment of the bank's annual performance profit has been announced through the Kodal website, which is often deposited into the shareholders' accounts through the Central Securities Depository and Settlement Company. Also, the reason for the non-settlement of the above unpaid profit balance is the lack of access to the relevant shareholder's account number for the purpose of settling their claims.

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38- Income tax provision

| | Consolidated | | | Parent Co. | | |
|---------------------------------------|-------------------|-------------------|-------------------|-------------------|------------------|-------------------|
| | 22 Sept. 2025 | 20 Mar. 2025 | 21 Sept. 2024 | 22 Sept. 2025 | 20 Mar. 2025 | 21 Sept. 2024 |
| | IRR million | IRR million | IRR million | IRR million | IRR million | IRR million |
| Opening balance year/period | 10,668,123 | 9,464,256 | 9,464,256 | 9,611,396 | 8,647,048 | 8,647,047 |
| Adjustment of prior years' income tax | (2,250) | - | - | - | - | - |
| Income tax for the year/period | 4,500,499 | 6,314,659 | 6,251,615 | 4,173,219 | 5,134,963 | 5,764,115 |
| Exchange rate differences | 11,865 | - | - | 11,865 | - | - |
| Paid during the year/period | (3,550,788) | (5,110,792) | (4,159,648) | (3,004,152) | (4,170,615) | (3,280,893) |
| | 11,627,449 | 10,668,123 | 11,556,223 | 10,792,328 | 9,611,396 | 11,130,269 |
| Prepayments | - | - | - | - | - | - |
| Closing balance year/period | 11,627,449 | 10,668,123 | 11,556,223 | 10,792,328 | 9,611,396 | 11,130,269 |

38-1- The Bank's tax position for the years 2016 to Sept. 2025 is as follows:

| Fiscal year/period | 22 Sept.2025 - IRR million | | | | | | | 20 Mar. 2025 | Method of assessment |
|---|----------------------------|----------------|-----------|-------------|-----------|-----------|-------------------|-------------------|----------------------|
| | Declared profit | Taxable income | Tax | | | | Provision balance | Provision balance | |
| | | | Declared | As assessed | Final | Paid | | | |
| previous years' tax | | | | | | | | | |
| 19 Mar. 2016 | 1,500,519 | 931,454 | 139,718 | 327,879 | 327,879 | 327,879 | - | - | Assessment the Books |
| 20 Mar. 2017 | 2,197,088 | 866,397 | 173,279 | 514,821 | - | 173,279 | - | - | Assessment the Books |
| 20 Mar. 2018 | 2,729,781 | 1,838,123 | 275,718 | 676,836 | 556,279 | 556,279 | - | - | Assessment the Books |
| 20 Mar. 2019 | 6,798,249 | 3,823,015 | 400,952 | 1,184,942 | 1,184,942 | 1,184,942 | - | - | Assessment the Books |
| 19 Mar. 2020 | 9,680,162 | 6,883,276 | 1,032,491 | 2,088,673 | - | 1,032,491 | - | - | Assessment the Books |
| 20 Mar. 2021 | 18,690,660 | 7,359,809 | 1,619,158 | 3,067,010 | - | 1,619,158 | - | - | Assessment the Books |
| 20 Mar. 2022 | 20,578,076 | - | - | 2,111,844 | - | - | - | - | Assessment the Books |
| 20 Mar. 2023 | 30,711,989 | 7,597,943 | 1,519,588 | 7,094,051 | - | 1,519,589 | - | - | Assessment the Books |
| 19 Mar. 2024 | 55,736,633 | 14,707,751 | 2,941,550 | 9,741,632 | - | 2,941,550 | - | - | Assessment the Books |
| 20 Mar. 2025 | 82,088,262 | 20,539,849 | 5,134,962 | - | - | 3,004,152 | 2,130,810 | 5,134,961 | |
| 22 Sept. 2025 | 39,134,027 | 16,692,875 | 4,173,219 | - | - | - | 4,173,219 | - | |
| Exchange rate differences | - | - | - | - | - | - | 11,864 | - | |
| Extra precautionary provision | - | - | - | - | - | - | 4,476,435 | 4,476,435 | |
| Provision before deduction of tax prepayments | | | | | | | 10,792,328 | 9,611,396 | |
| Tax prepayments | | | | | | | - | - | |
| | | | | | | | 10,792,328 | 9,611,396 | |

38-2- Income tax for the fiscal year 2025 and the reporting period has been calculated based on the declared profit and the deduction of legal exemptions, and has been recognized in the accounts.

38-3- Income tax of the Bank up to the end of 2015 has been finalized and settled, and the related cases are closed. Income tax for the years 2016, 2018, and 2019 has also been finalized and settled, however, tax litigation procedures are ongoing before the Board under Article 251 (repeated) and the Administrative Justice Court.
The total amounts paid and payable as of the reporting date for the years 2016 to 2024 amount to IRR 12,085,505,48 million, which is less than the total amounts assessed by the Tax Administration, as detailed below. The Bank has lodged objections regarding the assessments issued for these years, and the cases are under various stages of tax litigation. Accordingly, a prudent provision has been recognized in the Tax Provision account and retained earnings in accordance with management's judgment.

| Paid taxes | assessed tax | Surplus claimed by the Tax Administration |
|-------------|--------------|---|
| IRR million | IRR million | IRR million |
| 13,831,602 | 26,687,151 | 12,855,549 |

The major difference between declared and assessed tax of years 2016 to 2023 is as below:

- The non-acceptance of a portion of interest paid to depositors;
- Allocation of a portion of interest on deposits as tax-exempt income;
- Non-deduction of repo-related expenses;
- Reversal of Munich branch language-related adjustments;
- Partial non-acceptance of expenses related to doubtful receivables subject to taxation;
- Recognition of foreign currency translation differences on overseas operations;
- Non-application of the tax waiver under Article 143 of the Direct Taxation Law;
- Non-application of the tax discount under Note 7 of Article 105 of the Direct Taxation Law;
- Non-application of the full zero-rate tax for capital increases; and
- Double counting in the calculation of monetary items at the rates published in the Nima system during reporting periods.

Regarding interest paid to depositors, in accordance with the rulings of the General Board of the Administrative Justice Court dated 22 August 2022 and 15 April 2025, the acceptance of definitive interest as an allowable expense has been resolved in favor of the banks.

Concerning expenses related to doubtful receivables, which mainly arise from the non-acceptance of receivables expenses for facilities guaranteed by the National Iranian Oil Company (NIOC), the Ministry of Economic Affairs and Finance (Circular No. 93/349105 dated 15 March 2015) allows only receivables related to government-guaranteed facilities to be recognized as tax-deductible. While NIOC is considered a government-owned company, the matter has been pursued accordingly.

Regarding foreign exchange translation gains, pursuant to the resolution of the 42nd meeting of the Government Economic Coordination Headquarters dated 24 January 2022, the calculation and taxation of gains from the revaluation of foreign currency assets based on the exchange rate circular issued by the Central Bank of the Islamic Republic of Iran has been assigned to the Tax Administration. This matter was confirmed by the General Board of the Administrative Justice Court in Judgment No. 14033139000249368 dated 24 April 2024. Since the Central Bank, at the end of 2023, announced the translation rates of foreign currency assets and liabilities based on the Iran Foreign Exchange and Gold Center rate, the related discrepancy was resolved at year-end 2023. However, as the taxable income calculations performed by the Tax Administration still include double taxation on this matter, corrections are under review in the tax litigation process.

It should be noted that all the above matters are also being actively followed up through the Association of Banks and Private Credit Institutions.

38-4- The final tax assessments related to "removing barriers to competitive production law" for the years 2022 and 2023, amounting to IRR 61,920 million and IRR 107,290 million respectively, have been finalized and paid. Additionally, the final tax assessment for the year 2018, amounting to IRR 46,260 million, has been issued but not yet paid. For all three years, the cases are currently under review by the Tax Dispute Resolution Board.

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38-5- Tax expense in the statement of profit or loss:

Operations in progress:
current tax
Income tax expense for the current year
Income tax expense of previous years

| 22 Sept. 2025 | 20 Mar. 2025 |
|--------------------|--------------------|
| IRR million | IRR million |
| 4,173,219 | 5,764,115 |
| 4,173,219 | 5,764,115 |
| - | - |
| 4,173,219 | 5,764,115 |

38-6- The reconciliation of tax expense and profit multiplied by the applicable tax rate(s) is as follows:

Profit from continuing operations before tax
Profit (loss) of discontinued operations before tax
Profit before tax
Income tax expense calculated with an applicable tax rate of 20%
The effect of tax-exempt income:
Profit from participation bonds
Profit from investments
Income tax expense calculated with an effective tax rate of 20%
Income tax expense
Income tax expense/Effect of discontinued operations

| 22 Sept. 2025 | 20 Mar. 2025 |
|--------------------|--------------------|
| IRR million | IRR million |
| 39,134,028 | 34,685,638 |
| - | - |
| 39,134,028 | 34,685,638 |
| 7,826,805 | 6,937,128 |
| - | - |
| (3,631,536) | (740,708) |
| (22,051) | (432,305) |
| 4,173,219 | 5,764,115 |
| 4,173,219 | 5,764,115 |
| - | - |

38-7- According to Note 5 to Article 4 of the Law of Leap in Housing Production, the Tax Administration Organization is obliged to collect a tax equal to twenty percent of the unfulfilled obligation from banks and credit institutions in the form of the annual budget in case of non-compliance with this article. For the first, second, and third years of implementation of the law (Yer ended March 2023, March 2024, and March 2025), the Tax Administration Organization has claimed 7,650, and 9,800, and 10,940 billion Rials, respectively, for taxes from the Middle East Bank, and the bank's protest against the said demand sheet is under review in the tax dispute resolution bodies.

It is necessary to explain that, in accordance with the executive instructions for granting facilities under the Law for Housing Production Development, approved in cooperation with the Central Bank of Iran and the Ministry of Roads and Urban Development and communicated to the banks, any request for receiving facilities must be registered in the system of the Ministry of Roads and Urban Development. Therefore, one of the requirements of the law is its demand-oriented nature, and the realization and implementation of this law primarily require the existence of effective demand within the framework of applicant registration and compliance with the arrangements stipulated in the executive instructions. This bank has faced no restrictions in allocating resources; however, due to the lack of introduction of applicants through the system of the Ministry of Roads and Urban Development, it has not been possible for the bank to fulfill its legal obligations. In this regard, on 01/06/2025, a joint meeting was held with the Parliament's Construction Committee, the Ministry of Roads and Urban Development, the Central Bank, and the operating banks. The minutes of this meeting, including the attached table on the statistics of applicants with cash contributions, do not mention Middle East Bank, which confirms the bank's claim of not receiving applicant referrals from the Ministry of Roads and Urban Development. Furthermore, in response to the banks' protests against the unlawful and unfair tax demands due to the lack of applicant referrals by the Ministry in proportion to the assigned quotas, another meeting was held on 02/11/2025 at the Court of Auditors, attended by the Attorney General, senior representatives of the Ministries of Economic Affairs and Finance, Roads and Urban Development, and the Central Bank. It was decided that the Ministry of Roads and Urban Development, in coordination with the Central Bank, should determine the unfulfilled commitments of banks and report them to the Tax Administration Organization. However, as of the preparation and approval of this bank's financial statements, no action has been taken by the Ministry. Therefore, the Tax Administration Organization, disregarding the fact that the inability to enforce the legal ruling stems from the lack of introduction of qualified individuals by the Ministry of Roads and Urban Development, and that the bank is not non-compliant with the law in this regard, has issued a tax demand letter. The bank's protest is currently under review in the tax dispute resolution process. It is worth noting that, recently, in a lawsuit filed with the Administrative Justice Court, a ruling was issued in favor of some banks due to the lack of applicant referrals through the system, a situation similar to that of Middle East Bank.

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39- Other liabilities and accruals

| Note | Consolidated | | Parent Co. | |
|--|-------------------|-------------------|-------------------|-------------------|
| | 22 Sept. 2025 | 20 Mar. 2025 | 22 Sept. 2025 | 20 Mar. 2025 |
| | IRR million | IRR million | IRR million | IRR million |
| Received loans from National Development Fund | 34,639,270 | 30,036,890 | 34,639,270 | 30,036,890 |
| Debts for long term LCs-LCY | 11,373,631 | 13,879,201 | 11,373,631 | 13,879,201 |
| Debts for short term LCs-FCY | 160,530 | 146,917 | 160,530 | 146,917 |
| Unearned/Advance Fees Received | 5,559,927 | 5,706,391 | 5,559,927 | 5,706,391 |
| Contractors performance deposit | 70,402 | 58,660 | 70,402 | 58,660 |
| Social security | 732,024 | 623,585 | 706,546 | 602,448 |
| Payable Membership fee of Deposit Guarantee Fund | 66,351 | 104,437 | 66,351 | 104,437 |
| Withholding tax payable | 316,175 | 171,939 | 108,445 | 95,932 |
| Paid value-added taxes(VAT) | 334,135 | - | 334,135 | - |
| Provision of employee benefits | 561,940 | 359,510 | 513,359 | 326,196 |
| Brokerage customers | 3,306,151 | 2,105,879 | - | - |
| Exchange customers | 20,047,187 | 21,650,926 | - | - |
| Others | 2,630,134 | 11,684,321 | 2,568,659 | 11,678,083 |
| | 79,797,857 | 86,528,656 | 56,101,255 | 62,635,155 |

39-1- Received loans from the National Development Fund at the Statement of financial position date are as follows:

| Amounts received | Consolidated and Parent Co. | | | | | | 22 Sept. 2025 | | 20 Mar. 2025 | |
|------------------|-----------------------------|--------------|------------|-----------------|---------------|-------------------|---------------------|-------------------|---------------------|--|
| | Currency | Receipt date | Due date | No. installment | interest rate | Balance-currency | Balance-million IRR | Balance-currency | Balance-million IRR | |
| 475,922 | USD | 2018/05/18 | 2026/09/10 | 15 | 4 | 298,081 | 206,318 | 1,065,066 | 725,526 | |
| 945,070 | USD | 2018/05/25 | 2026/09/10 | 15 | 4 | 945,070 | 654,134 | 475,922 | 324,200 | |
| 1,680,568 | USD | 2018/09/07 | 2026/09/10 | 15 | 4 | 1,680,568 | 1,163,212 | 945,070 | 643,784 | |
| 578,140 | USD | 2018/09/28 | 2026/09/10 | 15 | 4 | 578,140 | 400,162 | 1,680,568 | 1,144,808 | |
| 607,634 | USD | 2018/10/29 | 2026/09/10 | 15 | 4 | 607,634 | 420,576 | 578,140 | 393,831 | |
| 3,826,090 | USD | 2021/10/11 | 2026/09/10 | 15 | 4 | 3,826,090 | 2,648,244 | 607,634 | 413,922 | |
| 13,729,441 | USD | 2017/12/22 | 2024/12/17 | 3 | 2 | 5,458,304 | 3,777,987 | 3,826,090 | 2,606,344 | |
| 554,390 | USD | 2019/12/18 | 2024/12/17 | 3 | 2 | 554,390 | 383,724 | 7,080,903 | 4,823,532 | |
| 16,240 | USD | 2021/02/24 | 2029/09/17 | 12 | 3.5 | 16,240 | 11,241 | 554,390 | 377,652 | |
| 158,317 | USD | 2021/02/24 | 2029/09/17 | 12 | 3.5 | 158,317 | 109,580 | 16,240 | 11,063 | |
| 41,537 | USD | 2021/03/14 | 2029/09/17 | 12 | 3.5 | 41,537 | 28,750 | 158,317 | 107,846 | |
| 467,221 | USD | 2021/03/14 | 2029/09/17 | 12 | 3.5 | 467,221 | 323,389 | 41,537 | 28,295 | |
| 19,649,922 | USD | 2021/04/17 | 2029/09/17 | 12 | 3.5 | 19,649,922 | 13,600,772 | 467,221 | 318,273 | |
| 3,473,428 | USD | 2023/01/07 | 2028/01/07 | - | 5.5 | 3,473,428 | 2,404,147 | 19,649,922 | 13,385,586 | |
| 3,473,441 | USD | 2023/01/30 | 2028/01/07 | - | 5.5 | 3,473,441 | 2,404,156 | 3,473,428 | 2,366,109 | |
| 8,817,227 | USD | 2025/07/10 | 2032/07/11 | - | 5.5 | 8,817,227 | 6,102,878 | 3,473,441 | 2,366,119 | |
| | | | | | | 50,045,611 | 34,639,270 | 44,093,889 | 30,036,890 | |

* For the received mana facilities from the National Development Fund (the last tree rows), since the period of participation has not yet ended, the number of installments is currently unknown.

39-2- Debts for LCs amounted to IRR 11.534 billion is related to the LCs that their documents have been sent to the buyers and the Bank has guaranteed the payment in the maturity. Generally in the maturity date Bank will fund from the buyer and pays debts.

39-3- The amount of advance fees received relates to the portion of fees and income not yet earned in accordance with the relevant accounting standards (fees and income of future years).

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40- Staff termination benefits

| | Consolidated | | Parent Co. | |
|-------------------------------|------------------|------------------|------------------|------------------|
| | 22 Sept. 2025 | 20 Mar. 2025 | 22 Sept. 2025 | 20 Mar. 2025 |
| | IRR million | IRR million | IRR million | IRR million |
| Opening balance period/year | 1,670,757 | 1,063,305 | 1,511,514 | 969,267 |
| Paid during the period/year | (34,317) | (87,129) | (21,062) | (74,633) |
| Provision for the period/year | 1,081,808 | 694,581 | 1,001,546 | 616,880 |
| Closing balance period/year | 2,718,248 | 1,670,757 | 2,491,998 | 1,511,514 |

41- Share capital

At date of establishment, the bank's capital was 4,000,000 million Rials (including 4,000 million shares with a nominal value of 1,000 Rials per share). Bank's capital has increased to 120,000,000 million Rials (including 120,000 shares with a nominal value of 1,000 Rials per share).

| Date of capital increase registration | Percent of capital increase | Amount of capital increase | Amount of new capital | Source of capital increase |
|---------------------------------------|-----------------------------|----------------------------|-----------------------|--------------------------------------|
| | % | IRR million | IRR million | |
| At date of establishment | | 4,000,000 | | |
| 2017/07/12 | 25 | 1,000,000 | 5,000,000 | Cash and payable to shareholders |
| 2017/12/27 | 20 | 1,000,000 | 6,000,000 | Retained earnings |
| 2019/02/25 | 16.6 | 1,000,000 | 7,000,000 | Retained earnings |
| 2019/10/23 | 42.8 | 3,000,000 | 10,000,000 | Retained earnings and other reserves |
| 2020/09/09 | 50 | 5,000,000 | 15,000,000 | Retained earnings |
| 2021/11/29 | 66.66 | 10,000,000 | 25,000,000 | Retained earnings |
| 2023/01/01 | 40 | 10,000,000 | 35,000,000 | Retained earnings |
| 2023/12/24 | 42.85 | 15,000,000 | 50,000,000 | Retained earnings |
| 2024/12/10 | 50 | 25,000,000 | 75,000,000 | Retained earnings |
| 2025/10/05 | 60 | 25,000,000 | 120,000,000 | Retained earnings |


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41-1- Composition of shareholders at Statement of financial position date is as follows:

| | 22 Sept. 2025 | | 20 Mar. 2025 | |
|--|------------------------|------------------------|-----------------------|------------------------|
| | No. of shares | Percentage of shares % | No. of shares | Percentage of shares % |
| 1% and more | | | | |
| Aiyeh maskan Co. (Private Joint Stock) | 6,000,000,000 | 5.0% | 3,750,000,000 | 5.0% |
| Kia Asa Tejarat Toos Co. (Private Joint Stock) | 5,898,919,416 | 4.9% | 3,686,824,635 | 4.9% |
| Radis electronic Co. (Private Joint Stock) | 3,171,807,646 | 2.6% | 1,982,379,779 | 2.6% |
| Natural person | 2,712,304,660 | 2.3% | 1,790,649,305 | 2.4% |
| Pars Touseh Investment Co.(PJSC) | 1,811,767,297 | 1.5% | 1,132,354,561 | 1.5% |
| Natural person | 1,345,359,966 | 1.3% | 1,091,219,244 | 1.5% |
| Iran Insurance Co (Private Joint Stock) | 1,530,915,344 | 1.3% | 965,849,979 | 1.3% |
| Moj Firoz Industry and Trade Development Investment Co. (public stock) | 1,490,800,742 | 1.2% | 944,509,590 | 1.3% |
| Natural person | 1,459,019,966 | 1.2% | 911,887,479 | 1.2% |
| Moj Firoz Industry and Trade Development Investment Co. (public stock) | 1,306,496,491 | 1.1% | 869,457,159 | 1.2% |
| Natural person | 1,300,000,000 | 1.1% | 830,375,161 | 1.1% |
| Sam Group Co. (Private Joint Stock) | 1,289,999,966 | 1.1% | 815,795,307 | 1.1% |
| Natural person | 1,237,884,884 | 1.0% | 806,249,979 | 1.1% |
| Natural person | 1,237,133,987 | 1.0% | 776,000,000 | 1.0% |
| Iran national investment Co.(PJSC) | 1,212,706,646 | 1.0% | 773,678,053 | 1.0% |
| | | | 757,941,654 | 1.0% |
| Others (less than 1%) | | | | |
| Corporations (331 shareholders) | 30,027,809,887 | 25.0% | 17,653,350,887 | 23.5% |
| Natural persons (18,902 shareholders) | 56,767,073,102 | 47.3% | 35,461,477,228 | 47.3% |
| | 120,000,000,000 | 100% | 75,000,000,000 | 100% |

41-2- The reconciliation of the number of shares at the beginning and at the end of the year:

| | 22 Sept. 2025 | 20 Mar. 2025 |
|---|------------------------|-----------------------|
| Parent Co. | No. of shares | No. of shares |
| Balance at beginning of the period / year | 75,000,000,000 | 50,000,000,000 |
| Share capital increase from retained earnings | 45,000,000,000 | 25,000,000,000 |
| Balance at end of the period / year | 120,000,000,000 | 75,000,000,000 |

41-3- The bank's capital adequacy ratio on the date of the financial statement is equal to 12.44% which is at least 8% based on the requirements of the Central Bank. Therefore, this bank has achieved the minimum capital adequacy ratio. Detailed information has been disclosed in the description of Note No. 53-7 (Capital Management).

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42- Legal reserve

| | Consolidated | | Parent Co. | |
|-----------------------------|-------------------|-------------------|-------------------|-------------------|
| | 22 Sept. 2025 | 20 Mar. 2025 | 22 Sept. 2025 | 20 Mar. 2025 |
| | IRR million | IRR million | IRR million | IRR million |
| Opening balance year/period | 33,078,665 | 21,367,901 | 32,802,142 | 21,259,146 |
| Transferred from net profit | 5,245,831 | 11,710,764 | 5,244,121 | 11,542,996 |
| Closing balance year/period | 38,324,496 | 33,078,665 | 38,046,263 | 32,802,142 |

42-1- According to Article 33 of the Money and Banking Regulation and Article 108 of the Bank's articles of association, 15 percent of net profit is allocated to legal reserve annually. Annual allocation is compulsory till it equals the Bank's capital.

43- Other reserve

Other reserves in the consolidated financial statement amount to 274.134 million rials, which is related to the Middle East Bank Brokerage Co. mandated by the Securities and Exchange Organization according to the circular No. 110200273 dated 07/08/2020 which has been transferred from retained earnings.

44- Foreign exchange translation differences for foreign operation

| | Consolidated and parent Co. | |
|---|-----------------------------|------------------|
| | 22 Sept. 2025 | 20 Mar. 2025 |
| | IRR million | IRR million |
| Foreign exchange translation differences for foreign operation in Germany | 6,710,946 | 3,639,990 |
| Total | 6,710,946 | 3,639,990 |
| Result of legal changes in the exchange rate | 687,583 | 3,070,956 |
| Foreign exchange translation differences | 7,398,529 | 6,710,946 |

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45- Shares owned by market maker fund (Treasury shares)

Buying and selling of bank shares through a dedicated market maker fund based on the regulations for maintaining the stability of the capital market and protecting the rights of investors and shareholders approved by the Council of Stock Exchange and Securities on 09/10/2020 assigned to the companies, in order to increase liquidity for the shareholders and regulating the supply and demand of the market and managing the range of price fluctuation.

| | Consolidated and Parent Co. | | | | | | | |
|----------------------------------|-----------------------------|------------------|---------------|---------------|--------------------|----------------|--------------------|----------------|
| | 22 Sept. 2025 | | | | 20 Mar. 2025 | | 21 Sept. 2024 | |
| | No. | Amount | Sales premium | Sales Deficit | No. | Amount | No. | Amount |
| | | IRR million | IRR million | IRR million | | IRR million | | IRR million |
| Additions during the year/period | 332,638,908 | 827,990 | - | - | 45,709,974 | 132,014 | 35,795,929 | 167,735 |
| Capital increase | 126,718,775 | - | - | - | 77,025,025 | - | 41,039,465 | - |
| Disposals during the year/period | (148,410,400) | (284,569) | 168,389 | - | (5,504,000) | (11,620) | (38,534,643) | (154,149) |
| | 310,947,283 | 543,421 | 168,389 | - | 117,230,999 | 120,394 | (2,738,714) | 13,586 |
| Opening balance year/period | 262,670,511 | 555,690 | | | 145,439,512 | 435,296 | 107,138,761 | 494,729 |
| Closing balance year/period | 573,617,794 | 1,099,111 | | | 262,670,511 | 555,690 | 145,439,512 | 435,296 |

46- Premium of the shares owned by market maker fund (Treasury shares premium)

| | Consolidated and Parent Co. | | | | | |
|--|-----------------------------|----------------|--------------------|----------------|--------------------|----------------|
| | 22 Sept. 2025 | | 20 Mar. 2025 | | 21 Sept. 2024 | |
| | No. | Amount | No. | Amount | No. | Amount |
| | | IRR million | | IRR million | | IRR million |
| Opening balance year/period | 227,091,979 | 200,776 | 221,587,979 | 153,915 | 221,587,979 | 153,915 |
| Profit from sale | 148,410,400 | 168,389 | 5,504,000 | 5,282 | - | 44,687 |
| Net dividend income(after fund expenses) | - | 52,582 | - | 41,579 | - | - |
| Closing balance year/period | 375,502,379 | 421,747 | 227,091,979 | 200,776 | 221,587,979 | 198,602 |

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47- Correction of errors, Changes in Accounting Policies and Reclassifications

47-1- Correction of errors:

| | Consolidated | | parent Co. | |
|---------------------------------------|--------------|--------------------|--------------|--------------------|
| | 20 Mar. 2025 | 19 Mar.2024 | 20 Mar. 2025 | 19 Mar.2024 |
| Tax income | - | (4,229,062) | - | (4,229,062) |
| Provisions and other liabilities | - | 1,938 | - | - |
| Total Prior Period Adjustments | - | (4,227,124) | - | (4,229,062) |

47-2- In order to present a fair view of the financial position and results of operations, and given that Circular No. 03/211383 regarding the change in the foreign exchange rate effective up to Shahrivar 1403 was issued on 01/09/1403—after the Bank's audited financial statements had been uploaded to the CODAL system on 26/08/1403—all comparative figures for the six-month period ended 31/06/1403 have been restated in accordance with the issued circular. Consequently, certain comparative amounts may not be consistent with those presented in the financial statements of the previous reporting period.

47-2-1- Restatement of the financial statements dated 03/21/2024

| | Regarding the Financial Statements 21 Sept. 2024 IRR million | Consolidated | | |
|---|--|------------------|-------------|---------------|
| | | Adjustments | | (Revised) |
| | | Reclassification | Total | 21 Sept. 2024 |
| | IRR million | IRR million | IRR million | IRR million |
| Statement of financial position: | | | | |
| Cash | 144,806,315 | 25,398,440 | 25,398,440 | 170 |
| Due from banks and non-bank credit institutions | 92,802,640 | 1,113,650 | 1,113,650 | 94 |
| Credit facilities granted to non-governmental entities | 811,074,690 | 30,387,192 | 30,387,192 | 841 |
| Other accounts receivable | 7,905,577 | 89,347 | 89,347 | 7,994,924 |
| Property, plant and equipment | 24,596,348 | 1,584 | 1,584 | 24,597,932 |
| Other assets | 9,906,128 | 64,387 | 64,387 | 9,970,515 |
| Customers' deposits | 915,645,416 | 38,363,994 | 38,363,994 | 954,009,410 |
| Due to banks and non-bank credit institutions | 98,128,562 | 4,075,744 | 4,075,744 | 102,204,306 |
| Income tax provision | 6,204,197 | 5,352,026 | 5,352,026 | 11,556,223 |
| Other liabilities and accruals | 55,551,384 | 7,842,809 | 7,842,809 | 63,394,193 |
| Legal reserve | 25,037,189 | 673,777 | 673,777 | 25,710,966 |
| Foreign exchange translation differences for foreign operations | 3,639,990 | 630,698 | 630,698 | 4,270,688 |
| Retained earnings | 36,941,253 | 119,430 | 119,430 | 37,060,683 |
| Statement of profit or loss: | | | | |
| Foreign Exchange Transaction Gains | 4,938,548 | 528,487 | 528,487 | 5,467,035 |
| Provision for bad and doubtful debts | (2,848,384) | (516,709) | (516,709) | (3,365,093) |
| other operating income | 1,212,501 | 6,131,515 | 6,131,515 | 7,344,016 |
| other non-operating income | (5,128,654) | (1,122,961) | (1,122,961) | (6,251,615) |
| Income Tax | 23,234,824 | 5,020,332 | 5,020,332 | 28,255,156 |
| Net profit | 310 | (75) | (75) | 235 |
| EPS(Rials)-attributable to Shareholders of the parent company | | | | |

Profit attributable to:Shareholders of the parent company

| | Regarding the Financial Statements 21 Sept. 2024 IRR million | Parent Co. | | |
|---|--|------------------|-------------|---------------|
| | | Adjustments | | (Revised) |
| | | Reclassification | Total | 21 Sept. 2024 |
| | IRR million | IRR million | IRR million | IRR million |
| Statement of financial position: | | | | |
| Cash | 121,554,076 | 19,290,375 | 19,290,375 | 140,844,451 |
| Due from banks and non-bank credit institutions | 101,872,660 | 2,439,974 | 2,439,974 | 104,312,634 |
| Credit facilities granted to non-governmental entities | 812,958,889 | 30,387,191 | 30,387,191 | 843,346,080 |
| Other accounts receivable | 2,949,092 | 89,347 | 89,347 | 3,038,439 |
| Property, plant and equipment | 23,341,096 | 1,584 | 1,584 | 23,342,680 |
| Other assets | 9,852,091 | 64,387 | 64,387 | 9,916,478 |
| Customers' deposits | 926,436,509 | 39,577,862 | 39,577,862 | 966,014,371 |
| Due to banks and non-bank credit institutions | 96,828,562 | 4,075,744 | 4,075,744 | 100,904,306 |
| Income tax provision | 5,778,246 | 5,352,023 | 5,352,023 | 11,130,269 |
| Other liabilities and accruals | 34,235,744 | 2,373,749 | 2,373,749 | 36,609,493 |
| Legal reserve | 24,923,599 | 673,776 | 673,776 | 25,597,375 |
| Foreign exchange translation differences for foreign operations | 3,639,990 | 630,698 | 630,698 | 4,270,688 |
| Retained earnings | 32,843,759 | (410,994) | (410,994) | 32,432,765 |
| Statement of profit or loss: | | | | |
| Provision for bad and doubtful debts | (2,896,318) | (516,709) | (516,709) | (3,413,027) |
| other operating income | 487,525 | 6,131,515 | 6,131,515 | 6,619,040 |
| Income from Non-banking investments | 161,534 | - | - | 161,534 |
| Profit from Continuing Operations Before Tax | 29,070,832 | 5,614,806 | 5,614,806 | 34,685,638 |
| Income Tax | (4,641,154) | (1,122,961) | (1,122,961) | (5,764,115) |
| Net profit | 24,429,678 | 4,491,845 | 4,491,845 | 28,921,523 |
| EPS(Rials)-attributable to Shareholders of the parent company | | | | |
| | 204 | 37 | 37 | 241 |


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48- Cash inflows from operating activities

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| | Consolidated | | Parent Co. | |
|---|--------------------------------|--------------------------------|--------------------------------|--------------------------------|
| | Period (6M) ended 22 Sept.2025 | Period (6M) ended 21 Sept.2024 | Period (6M) ended 22 Sept.2025 | Period (6M) ended 21 Sept.2024 |
| | IRR million | IRR million | IRR million | IRR million |
| Net profit | 36,488,634 | 28,255,156 | 34,960,808 | 28,921,523 |
| Adjustment | | | | |
| Depreciation and amortization | 779,511 | 656,131 | 746,261 | 624,928 |
| Payable tax | 4,500,499 | 6,251,615 | 4,173,219 | 5,764,115 |
| Net increase (decrease) in provision of staff termination benefits | 1,047,491 | 293,996 | 980,484 | 252,255 |
| Interest expense | - | - | (50) | - |
| Net non-operating other (incomes) and expenses | (405) | (177) | - | (289) |
| Loss (Profit) from Disposal of investments related to non-banking activities | (35,160) | (67,501) | - | - |
| Net Loss (Profit) from Decrease (Increase) of investments | (37,065) | 47,527 | - | - |
| (profit) shares of companies and units of investment funds (related to non-banking activities) | (458,195) | (251,192) | (118,046) | (161,534) |
| (Profit) or loss of exchange rate fluctuation on foreign operations' cash | (1,657,805) | (6,143,293) | (1,657,805) | (5,614,807) |
| | 40,627,505 | 29,042,262 | 39,084,871 | 29,786,191 |
| Changes of operating assets and liabilities | | | | |
| Increase (decrease) in due to banks and financial institutions exception of received facilities | 12,027,297 | 3,119,510 | 12,937,297 | 4,060,580 |
| Increase (decrease) in customers' deposits | 214,491,828 | 224,188,257 | 277,653,331 | 232,869,514 |
| Increase (decrease) in operating provisions and other liabilities | (10,850,307) | (359,017) | (10,653,408) | 7,027,622 |
| Decrease (increase) in due from banks and non-banking credit institutions | 41,376,217 | (16,583,894) | (32,437,785) | (4,813,134) |
| Decrease (increase) in credit facilities granted from non-governmental entities | (105,281,354) | (146,615,148) | (106,712,077) | (147,709,465) |
| Decrease (increase) in investment in shares | (162,796,217) | 3,336,615 | (161,567,448) | 3,892,687 |
| Decrease (increase) in due from subsidiaries and associates | - | - | 13,919 | (2,080,212) |
| Non-current assets held for sale | - | (1,128,917) | - | (1,128,917) |
| Decrease (increase) in other accounts receivable | (9,300,532) | (642,399) | (7,385,507) | (34,804) |
| Decrease (increase) in statutory deposit | (18,605,752) | (35,156,379) | (18,605,752) | (35,156,379) |
| Decrease (increase) in operating Portion of other assets | 2,663,414 | 3,543,725 | 2,586,663 | 3,480,801 |
| Total | (36,275,406) | 33,702,353 | (44,170,767) | 60,408,293 |
| Net cash inflow from operating activities | 4,352,099 | 62,744,615 | (5,085,896) | 90,194,484 |

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49- Non-cash transactions

Non-cash transactions during the period are as follows:

| | Consolidated | | Parent Co. | |
|--|------------------------------|-----------------------------|------------------------------|-----------------------------|
| | 22 Sept. 2025 IRR million | 20 Mar. 2025 IRR million | 22 Sept. 2025 IRR million | 20 Mar. 2025 IRR million |
| Acquisition of assets in return for granted facilities | - | 1,128,917 | - | 1,128,917 |
| Total Non-cash transactions | - | 1,128,917 | - | 1,128,917 |

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50- Off-Statement of financial position items
50-1- Letters of credit - LCY and FCY
50-1-1- Letters of credit - LCY

| Type of credit | No. | Opening balance | | Issued during the period | | Paid during the period | | Exchange Rate Effect | Closing balance |
|----------------|-----|-------------------------|-------------|--------------------------|-------------------------|------------------------|-----|----------------------|-----------------|
| | | Foreign Currency Amount | IRR million | No. | Foreign Currency Amount | IRR million | No. | | |
| Current | - | - | - | - | - | - | - | - | - |
| RUB | - | - | - | 1 | 546,026,058 | - | - | 93,916 | 546,026,058 |
| Total | - | - | - | - | 546,026,058 | - | - | 93,916 | 546,026,058 |
| | | | | | 4,433,186 | | | | 4,527,102 |
| | | | | | 4,433,186 | | | | 4,527,102 |

50-1-2 Letters of credit - FCY

| Type of credit | No. | Opening balance | | Issued during the period | | Paid during the period | | Closing balance |
|----------------|-----|-------------------------|-------------|--------------------------|-------------------------|------------------------|-----|-----------------|
| | | Foreign Currency Amount | IRR million | No. | Foreign Currency Amount | IRR million | No. | |
| Current | 10 | 829,861 | 2,226,115 | 5 | (12) | (2,455,849) | 3 | 600,128 |
| Term | 248 | 24,214,185 | 52,697,295 | 215 | (262) | (60,468,060) | 201 | 16,443,418 |
| Total | 258 | 25,044,046 | 54,923,408 | 220 | (274) | (62,923,909) | 204 | 17,043,546 |

50-2- Issued guarantees commitments
50-2-1- Guarantees-FCY

| Type of credit | No. | Opening balance | | Issued during the period | | Paid during the period | | Closing balance |
|----------------|-----|-------------------------|-------------|--------------------------|-------------------------|------------------------|-----|-----------------|
| | | Foreign Currency Amount | IRR million | No. | Foreign Currency Amount | IRR million | No. | |
| Current | 10 | 829,861 | 2,226,115 | 5 | (12) | (2,455,849) | 3 | 600,128 |
| Term | 248 | 24,214,185 | 52,697,295 | 215 | (262) | (60,468,060) | 201 | 16,443,418 |
| Total | 258 | 25,044,046 | 54,923,408 | 220 | (274) | (62,923,909) | 204 | 17,043,546 |

50-2-2- Guarantees-LCY

| Consolidated and Parent Co. | | 20 Mar. 2025 | |
|-----------------------------|-------------|--------------|-------------|
| 22 Sept. 2025 | IRR million | 20 Mar. 2025 | IRR million |
| 20,278,509 | 16,485,961 | 26,528,509 | 19,738,166 |
| 9,147,073 | 6,331,183 | 9,147,073 | 6,231,013 |
| | 22,817,144 | | 25,969,179 |

50-3- Other commitments

| Consolidated and Parent Co. | | 20 Mar. 2025 | |
|-----------------------------|-------------|--------------|-------------|
| 22 Sept. 2025 | IRR million | 20 Mar. 2025 | IRR million |
| 117,731,149 | 114,798,238 | 117,731,149 | 114,798,238 |
| 11,252,293 | 9,811,113 | 11,252,293 | 9,811,113 |
| 17,977,604 | 4,687,479 | 17,977,604 | 4,687,479 |
| 146,961,046 | 129,296,830 | 146,961,046 | 129,296,830 |

50-4- Managed funds and other

| Consolidated and Parent Co. | | 20 Mar. 2025 | |
|-----------------------------|-------------|--------------|-------------|
| 22 Sept. 2025 | IRR million | 20 Mar. 2025 | IRR million |
| 34,263,422 | 7,946,339 | 34,263,422 | 7,946,339 |
| | 7,946,339 | | 7,946,339 |

Loans paid from managed funds
Total of managed funds and other

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50-5- Commitments for letter of credits and guaranties by type of collateral:

| Type of collaterals | 22 Sept. 2025 | 20 Mar. 2025 |
|---|--------------------|--------------------|
| | IRR million | IRR million |
| Deposits | 19,044,389 | 7,252,866 |
| Participation bonds and other securities with guaranties of other banks | 97,036 | 23,371 |
| Listed shares | - | 7,380,896 |
| Land and building | 44,492,421 | 39,185,319 |
| Checks and promissory notes | 926,294,535 | 794,763,051 |
| Total Secured Commitments | 989,928,381 | 848,605,503 |
| Without collateral | 9,884,881 | 4,059,897 |
| Total Commitments for letter of credits and guaranties | 999,813,262 | 852,665,400 |

51- Capital commitments and contingent liabilities

The bank and the Group had no significant capital commitments and contingent liabilities and assets as of the reporting date.

52- Events after the reporting date

On 10/05/2025, an increase of IRR 45,000,000 million in the Bank's capital was registered with the Companies Registration Office, raising the Bank's capital from IRR 75,000,000 million to IRR 120,000,000 million.

Pursuant to Article 163 of the Tax Law, the Tax Affairs Organization has claimed a prepayment of income tax for the year 2025, which the Bank has not accepted, and the objection is currently under review in the tax litigation authorities.

Except for the matters mentioned above, no significant events have occurred between the reporting date and the date of approval of the financial statements that would require adjustment or disclosure in the financial statements.


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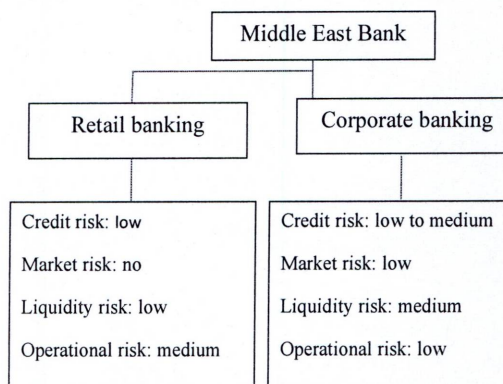
53- Bank risks

Bank faces the following types of risk:

- Credit risk
- Liquidity risk
- Market risk
- Operational risk

level of influence of risks on different types of banking is illustrated by the following chart.

53-1- The relation between types of banking and the associated major risks.



53-2- Risk management structure is as follows:

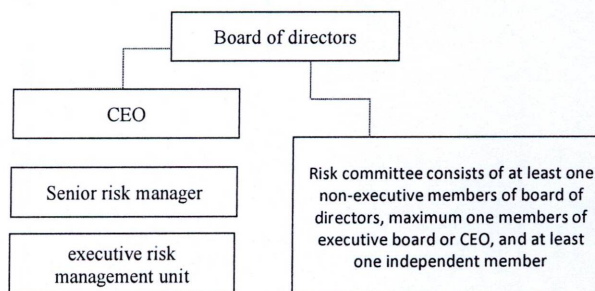
Risk Management in MEB consists of Risk Committee (RC) and risk management department.

The Risk Committee reports on the Bank's business risk profile to the Board of Directors and is composed of selected members of the Board and the Risk Management function. The Risk Committee is responsible for formulating policies to establish mechanisms for identifying MEB's business risks, measuring identified risks, implementing appropriate measures to mitigate risks, providing recommendations for risk control, and advising the Chief Executive Officer and the Board of Directors on acceptable levels of controllable risks.

The structure of the Risk Committee has been designed to ensure the independence of the Risk Management function from other units of the Bank. The Executive Risk Management Unit, consisting of 20 operational units and headed by the Senior Risk Manager, operates under the supervision of the Chief Executive Officer and is responsible for implementing the policies approved by the Risk Committee. This unit also assists the Board of Directors in decision-making, policy formulation, and preparation of reports, and is directly accountable to the Chief Executive Officer.

The structure of the Risk Committee and the Executive Risk Management Unit has been established in accordance with the guidelines of the Central Bank of the Islamic Republic of Iran and in compliance with the thirteen principles of Basel III Corporate Governance, issued in 2014.

Risk Management Structure Chart



Middle East Bank (PJSC)

Notes to the Interim financial statements

For the six months financial period ended 22 September 2025

53-3- Credit risk

53-3-1- Credit risk definition

Any inability or willingness of credit customers to repay principal and interest of facilities or not to perform obligations that result in bank income reduction or cause expenses, is known as credit risk.

53-3-2- ME Bank's policies regarding credit risk

MEB's credit extension policies ensure CBI's rules and regulations are properly implemented. MEB's primary credit clients are incorporated entities with whom MEB develops and maintains strong long-term banking relationships. However, natural persons who manage their business activities personally and are not under a legal umbrella are welcomed and treated as proprietorships. Concentration of MEB's credit is in short-term requirements of its clients; namely inventory and receivable financing. Even international activities are limited to the importation of raw materials, spare parts and finished goods. MEB occasionally arranges and participates in syndicated guarantee loans.

The general principles of Middle East Bank for credit rating:

- 1- Knowing the client and his/her credibility. Credit measurement is performed such that it is an indicator of ability and capacity of the client in paying back the loans. Making sure that the loan usage is monitored, and that the resources for repayment are identified and recognized by the bank.
- 2- The approved loans are valid for at most one year. The branches are required to periodically check the documents and financial statements in order to make sure that documents are compliant with the loans' covenants.
- 3- The interest rate charged, and the required collaterals depend on the clients credit worthiness and client's history with the bank.
- 4- Bank makes sure that the collaterals are unencumbered and have high degree of liquid ability.
- 5- Clients' receivable checks from their own customers and identifying the validity of these checks confirms the clients business viability and these checks can be endorsed for collection by the bank. These receivable checks constitute one method of loan repayment.


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- 6- The level of activity of the deposit and current accounts of the borrower are periodically checked in order to verify that the level of activity is conforming with the loan covenants.
- 7- The credit quality and operations of the client are periodically checked to make sure that the borrower is conforming with loan covenants.
- 8- The borrowers are credit risk rated by the risk department. The capacity of the borrower is also evaluated and then the credit committees set loan conditions and collaterals accordingly.
- 9- For SMEs and corporate borrowers, the audited financial statements are required to obtain a reasonably good credit risk rate .
- 10- Collateral quality and amount is dependent on the credit risk rate evaluation of the risk department. Borrowers with bad credit risk rate are required to provide substantially higher level of liquid collaterals.
- 11- MEB has set its policy to maintain a minimum weighted average credit rating of B- for its loan portfolio.
- 12- In general, approval and extension of large credit loans are concentrated in MEB's headquarter.
- 13- It is the policy of the bank that after the Credit Department evaluates a borrower to be credit worthy, it must inform the risk department and provide all required information to risk department for proper credit risk rating. The credit risk rate should be taken in consideration for setting covenants and collaterals of the loan.
- 14- The risk department periodically reports to the Risk Committee and to the Board. The reports discuss the portfolio concentrations in credit risk, industry, borrower type, collaterals, etc.

53-3-3- Executive units of risk department

The risk management department is an executive unit and it has no separate sub-units for specific risk types, instead, the risk analysts are assigned different tasks by the SRM and cover all risk types including credit risk.

53-3-4- Different levels of institutional authority to approve loans and commitments

In general, Middle East bank's credit issuance decision makings are centralized at the headquarter. Considering the amount of credit requested, approvals will be carried out by the following authorities:

1- Branches - based on the first type collaterals, for credit facilities less than 50 billion Rials and for obligations less than 8 billion Rials and based on the second type collaterals, for credit facilities less than 2 billion Rials and obligations less than 4 billion Rials (since the Middle East Bank's approach is providing banking services to corporate customers, the credit committee of the branches should use the mentioned authorities in order to attract and expand the existing depositor customers of the branches)

2- Central credit committee - Based on first and second type collaterals, for credit facilities up to 1% of regulatory capital and for commitments (without applying coefficients) up to 2% of regulatory capital.

3- Supreme credit committee - Based on first and second type collaterals, for credit facilities up to 10% of regulatory capital and for commitments (without applying coefficients) up to 20% of regulatory capital. (total of credit facilities and commitments by applying coefficients should not exceed 10% of regulatory capital)

4-Board of director-The limits of the Board of Directors' authority in granting facilities / commitments is in addition to the total facilities and commitments of the Supreme Credit Committee for major facilities and commitments, related persons, trade unions and consortiums.



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53-3-5- Methods of credit risk mitigation

Currently, considering the lack of appropriate financial instruments, the only way to soothe the credit risk is to take collaterals and guarantees at the discretion of the decision makers considering the analysis of financial statements and the credit rate of the client performed by the risk management department, past behavior of the client, payment history, visiting the business site by account officers, and monitoring the usage of the loan. Moreover, the presence of seasoned lawyers of ME Bank in charge of designing contracts and following up law cases helps ME Bank to reduce the credit risk to a great extent.

53-3-6- Credit rating procedure

More than 95% of ME Bank's loan takers are legal entities and giving loan to natural persons are done based on their business activities.

Besides from complying with the CBI rules, all customers seeking loans and commitments must be assessed by risk departments in terms of credit risk and this assessment must be done independently of credit department. Credit risk scoring of the customers is carried out based on the following major elements: 1- Three years of financial statements 2-Risk management department's assessment of the customers' cash flow from operating activities to pay back the principal and interest portions of the loans. 3- Qualitative elements including competition ability and managerial ability 4- Past payment behavior

The summary of loans and commitment credit granting procedure to legal and natural persons running business is as follows:

1- Submitting request, information, and the required documents through CARM system which is available at the bank's website (<http://carm.middleeastbank.ir>), it includes the company registration and management information, operational licenses, history, and financial information.

2-After filling the required information by the customer, the relationship manager check the data and contact the customer for any additional information or corrections.

3- Having the case completed by the relationship manager, the case will be referred to risk department to find a primary risk score.

4- The customers information gets processed by a computer program to produce the primary risk score.

5- The credit status of the customer is then analyzed more precisely by risk analysts to obtain the final risk

6- The risk score obtained by risk management department will play a key role for credit granting and specifying collaterals.

7- Loan granting process for natural persons is usually considered regarding a specified business activity. Their tax declaration is the base of risk management department analysis.

8- The equity ratio of the customer must meet the CBI's standard.

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53-3-7-Credit quality analysis

The quality of bank assets, including loans, commitments and investments, the type and amount of collaterals taken and adequacy of collaterals taken (loan to value ratio) is illustrated by the notes from 53-3-7-1 to 53-3-7-5 from risk department point of view.

53-3-7-1-Analysis of credit quality of loans and funded commitments and investments based on the bank's internal credit rating

Credit quality analysis table regardless of the value of collaterals and on the basis of a review of financial statements, ability to pay principal and interest on loans and payment behavior of customers in the past is provided.

Level 1 loans (low risk) are those in which customers have paid back their debts completely in the past with credit rate B to AAA.

Granted loans from NFD resources are considered in this class. Level 2 loans (medium risk) are those in which customers paid back completely with credit score CCC- to B- risk score. Level 3 loans (high risk) are those who have C to CC credit rate and paid back their debts totally.

As for risk levels for commitments, the same risk level of the loan of that customer has been used. As for investments, long-term and short-term investments(TSE listed companies) have been considered as "low risk" and "medium risk" respectively.

Credit quality analysis

| | Loans | | Investments | | Commitments | |
|--------------------------------------|----------------------|--------------------|------------------|------------------|--------------------|--------------------|
| | 22 Sept. 2025 | 20 Mar. 2025 | 22 Sept. 2025 | 20 Mar. 2025 | 22 Sept. 2025 | 20 Mar. 2025 |
| | IRR million | IRR million | IRR million | IRR million | IRR million | IRR million |
| level 1 - low risk | 788,376,114 | 709,721,063 | 3,216,121 | 3,186,121 | 790,223,604 | 674,076,654 |
| level 2 - medium risk | 238,086,757 | 207,902,975 | - | - | 193,393,273 | 164,936,561 |
| level 3 - high risk | 51,869,288 | 77,112,688 | - | - | 16,196,385 | 13,652,185 |
| Total gross amount | 1,106,492,860 | 994,736,726 | 3,216,121 | 3,186,121 | 999,813,262 | 852,665,400 |
| Provision for bad and doubtful loans | (35,472,548) | (30,428,491) | - | - | | |
| Book value | 1,071,020,312 | 964,308,235 | 3,216,121 | 3,186,121 | | |

*Investments include any type of securities with ownership rights such as stocks.

53-3-7-2-Analysis of credit quality of loans granted to customers based on asset classes

| | Loans | | Commitments | |
|--------------------------------------|----------------------|--------------------|--------------------|--------------------|
| | 22 Sept. 2025 | 20 Mar. 2025 | 22 Sept. 2025 | 20 Mar. 2025 |
| | IRR million | IRR million | IRR million | IRR million |
| Current | 1,040,437,663 | 932,048,932 | 999,813,262 | 852,665,400 |
| Past due | 6,230,117 | 8,115,370 | - | - |
| Outstanding | 31,546,439 | 29,998,937 | - | - |
| Doubtful | 28,278,641 | 24,573,487 | - | - |
| Total gross amount | 1,106,492,860 | 994,736,726 | 999,813,262 | 852,665,400 |
| Provision for bad and doubtful loans | (35,472,548) | (30,428,491) | - | - |
| Book value | 1,071,020,312 | 964,308,235 | 999,813,262 | 852,665,400 |



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53-3-7-3-Credit quality of participation bonds and Islamic Treasury Bills and Investment Fund Units.

Analysis of credit quality

| | 22 Sept. 2025 | 20 Mar. 2025 |
|--|----------------------|---------------------|
| | IRR million | IRR million |
| Issued by Governmental and CBI | | |
| Ministry of Economic Affairs and Finance | 217,308,869 | 56,756,871 |
| Total | 217,308,869 | 56,756,871 |
| Issued by the Non-governmental sector | | |
| Ofoh Middle East Bank fixed income fund | 7,000 | 7,000 |
| Capital Market Development Investment Fund | 985,450 | - |
| Ofoh Roshan Middle East mutual fund | 1,160 | 1,160 |
| Total | 993,610 | 8,160 |
| Total | 218,302,479 | 56,765,031 |

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53-3-7-4- Types and amounts of customers' collaterals

| <u>Collaterals' type</u> | <u>22 Sept. 2025</u> | <u>20 Mar. 2025</u> |
|--|----------------------|----------------------|
| | IRR million | IRR million |
| Collaterals from natural persons' loans | | |
| Participation bonds\sukuk | 24,376 | 12,776 |
| Listed shares | 1,470,038 | 2,191,095 |
| Deposit | 7,333 | 10,543 |
| Land and real estates | 11,220,337 | 12,207,379 |
| Checks | 35,770,462 | 30,095,420 |
| Promissory notes | 30,642,280 | 23,608,151 |
| Machinery | 12,000 | 12,000 |
| Stand-alone legally binding contract | 42,854,918 | 35,525,765 |
| Total Collaterals of Individual customers | 122,001,744 | 103,663,129 |
| Collaterals from corporate customers' loans | | |
| Participation bonds\sukuk | 1,573,862 | 747,307 |
| listed shares | 354,673,084 | 350,398,582 |
| Deposit | 12,688,699 | 7,312,915 |
| Land and real estates | 358,467,473 | 328,590,234 |
| Checks | 5,498,624,262 | 4,937,570,666 |
| Promissory notes | 41,664,152 | 37,210,088 |
| Stand-alone legally binding contract | 1,117,313,648 | 962,567,015 |
| Machinery | 30,495,518 | 24,095,018 |
| Total Collaterals of corporate customers | 7,415,500,698 | 6,648,491,825 |
| Total Collaterals from Credit Customers | 7,537,502,442 | 6,752,154,954 |

* Above amounts are based on the Bank's valuer expert report.

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53-3-7-5- Loans classification(net) according to collateral's market value is as below:

| Description | 22 Sept. 2025 | 20 Mar. 2025 |
|-------------------------------------|----------------------|--------------------|
| | IRR million | IRR million |
| Loans to natural persons | | |
| Less than 50% | 40,336,008 | 30,040,015 |
| 51-70% | 471,824 | 2,515,422 |
| 71-90% | 65,015 | 1,141,100 |
| 91-100% | 19,719 | 237,039 |
| More than 100% | 2,233,008 | 183,682 |
| | 43,125,574 | 34,117,258 |
| Loans to corporate customers | | |
| Less than 50% | 687,030,603 | 601,269,189 |
| 51-70% | 10,163 | - |
| 71-90% | 8,389,165 | 8,833,045 |
| 91-100% | - | - |
| More than 100% | 332,464,807 | 320,088,743 |
| Total | 1,027,894,738 | 930,190,977 |
| Total | 1,071,020,312 | 964,308,235 |

* "The amount considered in the calculations is the updated fair value of the collateral, taking into account the liquidity coefficients mentioned in the Asset Classification and Provisioning Circular. This table discloses the collateral coverage available to the bank for customer debt balances."

53-3-8- Credit risk concentration

MEB's credit risk management mostly concentrates on short-term loans that provide manufacturing, commercial or contracting firms and business owners with their working capital. Furthermore, investment companies and stock brokerage firms can get loan in order to facilitate their own customers investment activities in the condition that they bring all their banking activities to MEB. Generally, Future operational cash flow forecast must confirm firms' ability to reimburse principal and interest of the loan received. Thus, credit risk management's concentration is in its minimum level for personal loans, mortgages, usage loans or long-term project financing. Although MEB might contribute in national projects with other banks as syndication to ensure project's profitability.

At the moment, risk management department does not rate individuals and brokerage firms based on financial statements, but tries to cover the risk by substantiating customer's reputation, experience, history of its activity with MEB and other banks and obtaining guarantees. Risk management department is developing internal rating models to cover brokerage firms, leasing companies, investment companies, currency exchange firms and individuals.

On average, facility applicants have B or higher credit rate. Based on definition, at the moment customer with B or higher credit rate has ability to reimburse received loans. Although bad economic situations of the country might cause these kind of customers face difficulties. The range of Middle East Bank customers credit rate is from AA to C. Average rate of customers credit, regardless of the amount of collateral, is between B and BB.

Collateral received from customers with credit rates lower than average are much higher than those with credit rates higher than average (B to AA). Amount of collateral based on credit rates ensure risk management they expected loss would be lower than one percent.

If loans or commitments concentration increases in a specific area, bank tries to control or decrease loans and commitments in that area. Risk management department periodically prepares reports about loans concentration in different areas for risk committee/board of directors.

Risk appetite amount in Middle East Bank differs based on the level of loans and deposits and other existing risks. For instance, if the loan to deposit ratio exceeds approximate level of 85%, bank tries to lower this ratio by carefully selecting customers and maintaining its liquidity position at a favorable level. Also, if bank notices that average risk factor of loans exceeds its usual level (based on capital adequacy ratio calculation in Basel III), it prefers to give loans to customers with higher credit rates.

Giving Loans and making commitments take place by considering relationships in any kind and by observing huge loans and commitments regulation approved by Money and credit council.

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53-3-8-1- Loan and investment distribution based on economic sectors and geography

| Description | Note | Loans | | Investment in shares | | Commitments of guaranties and L/Cs | |
|--|------------|----------------------|--------------------|----------------------|------------------|------------------------------------|--------------------|
| | | 22 Sept. 2025 | 20 Mar. 2025 | 22 Sept. 2025 | 20 Mar. 2025 | 22 Sept. 2025 | 20 Mar. 2025 |
| | | IRR Million | IRR Million | IRR Million | IRR Million | IRR Million | IRR Million |
| Book value | | 1,071,020,312 | 964,308,235 | 3,216,121 | 3,186,121 | 999,813,262 | 852,665,400 |
| Amount of loans based on economic sectors | | | | | | | |
| Industrial | 53-3-8-1-1 | 718,015,461 | 652,003,979 | - | - | 296,026,075 | 245,758,983 |
| Housing | | 16,114,104 | 21,447,914 | - | - | 295,449,249 | 227,875,536 |
| Commercial | | 131,441,670 | 127,117,525 | - | - | 68,392,950 | 51,693,928 |
| Services | | 80,654,302 | 66,133,127 | 3,216,121 | 3,186,121 | 120,654,025 | 128,526,611 |
| Agriculture | | 5,799,630 | 3,957,884 | - | - | 4,535,899 | - |
| Mining | | 84,917,611 | 73,583,381 | - | - | 213,114,295 | 197,121,491 |
| Other | | 34,077,534 | 20,064,425 | - | - | 1,640,769 | 1,688,851 |
| | | 1,071,020,312 | 964,308,235 | 3,216,121 | 3,186,121 | 999,813,262 | 852,665,400 |
| Amount of loans/commitments inside/outside of the country | | | | | | | |
| Inside the country | | 1,071,020,166 | 964,307,363 | 3,216,121 | 3,186,121 | 999,813,262 | 852,665,400 |
| Outside the country | | 146 | 872 | - | - | - | - |
| | | 1,071,020,312 | 964,308,235 | 3,216,121 | 3,186,121 | 999,813,262 | 852,665,400 |

53-3-8-1-1-Distribution of loans, commitments and investments based on the type of industry is as follows:

| Description | 22 Sept. 2025 | 20 Mar. 2025 |
|--|----------------------|--------------------|
| | IRR Million | IRR Million |
| Loans | | |
| Automobile and parts | 92,661,830 | 33,666,964 |
| Mineral and metal industries | 33,491,052 | 33,517,306 |
| Chemical and petrochemical industries | 328,496,320 | 314,185,608 |
| Food and Drug | 202,622,315 | 166,025,620 |
| Energy | 7,136,305 | 4,783,233 |
| Contracting | 10,111,680 | 3,192,503 |
| Telecommunications, Computers and related industries | 3,976,358 | 4,677,202 |
| Other | 39,519,601 | 91,955,543 |
| Subtotal | 718,015,461 | 652,003,979 |
| Commitments | | |
| Automobile and parts | 118,893,825 | 96,038,888 |
| Mineral and metal industries | 73,183,706 | 35,682,519 |
| Chemical and petrochemical industries | 13,630,682 | 1,296,808 |
| Food and Drug | 33,536,610 | 16,060,868 |
| Energy | 15,434,860 | 38,830,509 |
| Contracting | 25,056,870 | 2,740,520 |
| Telecommunications, Computers and related industries | 6,650,519 | 3,947,342 |
| Other | 9,639,003 | 51,161,529 |
| Subtotal | 296,026,075 | 245,758,983 |
| Total | 1,014,041,536 | 897,762,962 |

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53-3-8-2- Loans according to profit sharing contracts, trading contracts and customer type

| | | 22 Sept. 2025 | | | |
|--------------------------|---------------------|----------------------------------|-------------|---|-------------|
| | | Loans increase during the period | | Loans balance at the Statement of financial position date | |
| | | Amount | % of total | Amount | % of total |
| | | IRR Million | Percentage | IRR Million | Percentage |
| Trading contracts | Natural persons | 84,547,111 | 6% | 43,109,174 | 4% |
| | Corporate customers | 1,328,653,447 | 94% | 1,007,529,198 | 96% |
| | | 1,413,200,558 | 100% | 1,050,638,372 | 98% |
| Profit sharing contracts | Natural persons | - | 0% | 16,400 | 0% |
| | Corporate customers | - | 0% | 20,365,540 | 100% |
| | | - | 0% | 20,381,940 | 2% |
| | | 1,413,200,558 | 100% | 1,071,020,312 | 100% |

| | | 20 Mar. 2025 | | | |
|--------------------------|---------------------|----------------------------------|-------------|---|-------------|
| | | Loans increase during the period | | Loans balance at the Statement of financial position date | |
| | | Amount | % of total | Amount | % of total |
| | | IRR Million | Percentage | IRR Million | Percentage |
| Trading contracts | Natural persons | 167,122,933 | 6% | 34,102,730 | 4% |
| | Corporate customers | 2,792,196,885 | 94% | 907,076,641 | 96% |
| | | 2,959,319,818 | 100% | 941,179,371 | 98% |
| Profit sharing contracts | Natural persons | - | 0% | 14,527 | 0% |
| | Corporate customers | - | 0% | 23,114,337 | 100% |
| | | - | 0% | 23,128,864 | 2% |
| | | 2,959,319,818 | 100% | 964,308,235 | 100% |

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53-3-9- Managing of non performing loans

The committee of "Supervision and collection of loans and receivables" meets every week to follow through with the status of the Non-performing loans, and the required legal actions in order to collect bad loans and receivables. The committee members are the managing director, the deputy to managing director, legal advisor to managing director, the assistant managing director in credit department, the managers of the credit department, the manager of finance department, the manager of legal department, and the manager of credit operations department.

The decisions made in this committee are sent to relevant departments to follow through. The loans and receivables that are late for more than 60 days are categorized as overdue and will be put on the committee's agenda for decision making.

When the following through with a non performing client does not result in the desired collection or settlement, the case will be sent to legal department for raising the case with the Judiciary for collection and possibly the liquidation of collaterals according to the laws and regulations.

53-3-9-1- Non performing loan movements is as below

| Description | 22 Sept. 2025 | | | | 20 Mar. 2025 | | | |
|---|-------------------|------------------|------------------|-------------------|-------------------|------------------|------------------|-------------------|
| | Principal | Interest | Penalty | Total | Principal | Interest | Penalty | Total |
| | IRR million | IRR million | IRR million | IRR million | IRR million | IRR million | IRR million | IRR million |
| Opening Balance of Non-Performing Loans and Receivables | 56,480,705 | 2,791,466 | 3,415,625 | 62,687,796 | 28,312,495 | 1,320,402 | 640,414 | 30,273,311 |
| Transferred to Non-Current During the Period | 40,058,181 | 3,090,765 | 1,311,022 | 44,459,968 | 85,416,195 | 4,943,989 | 4,980,370 | 95,340,554 |
| Increase Arising from foreign exchange translation | 155,323 | 2,947 | 2,237 | 160,507 | 3,997,381 | 82,859 | 51,366 | 4,131,606 |
| Non-Performing Loans and Receivables Settled During the period | | | | | | | | |
| By cash | (29,903,563) | (2,084,295) | (1,352,326) | (33,340,184) | (49,813,356) | (2,739,234) | (2,151,527) | (54,704,117) |
| By asset possession | - | - | - | - | (787,882) | (67,396) | (46,234) | (901,512) |
| Roll over | (7,128,686) | (740,948) | - | (7,869,634) | (10,644,128) | (749,154) | - | (11,393,282) |
| waived of penalties | - | - | (43,256) | (43,256) | - | - | (58,764) | (58,764) |
| Closing Balance of Non-Performing Loans and Receivables | 59,661,960 | 3,059,935 | 3,333,302 | 66,055,197 | 56,480,705 | 2,791,466 | 3,415,625 | 62,687,796 |

53-3-9-2- Distribution of non performing loans based on economic sectors

| Distribution of non performing loans | Balance of non-performing loans | | Specific provision | | Net balance of non-performing loans | |
|--------------------------------------|---------------------------------|-------------------|---------------------|---------------------|-------------------------------------|-------------------|
| | 22 Sept. 2025 | 20 Mar. 2025 | 22 Sept. 2025 | 20 Mar. 2025 | 22 Sept. 2025 | 20 Mar. 2025 |
| | IRR million | IRR million | IRR million | IRR million | IRR million | IRR million |
| Industry | 53,188,358 | 54,634,304 | (17,075,802) | (14,043,084) | 36,112,558 | 40,591,219 |
| Housing | 823,802 | 452,478 | (104,331) | - | 719,472 | 452,478 |
| commercial | 6,520,848 | 3,452,933 | (2,006,680) | (1,861,321) | 4,514,168 | 1,591,612 |
| Services | 3,915,143 | 2,435,827 | (461,560) | (374,485) | 3,453,583 | 2,061,342 |
| Agriculture | 607,772 | 574,836 | - | - | 607,772 | 574,836 |
| other | 999,274 | 1,137,418 | (43,716) | (32,243) | 955,555 | 1,105,168 |
| Total | 66,055,197 | 62,687,796 | (19,692,089) | (16,311,133) | 46,363,108 | 46,376,655 |

53-3-9-3- Balance of possessed assets

| Description | 22 Sept. 2025 | 20 Mar. 2025 |
|--------------------------|---------------|--------------|
| Residential real estates | 1,430,984 | 1,430,984 |

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53-3-10-Capital needed to cover credit risk

The amount of capital needed to cover the credit risk of the assets is IRR 110,079,151 million and its calculations presented in table 53-3-10-1.

53-3-10-1-Calculation of needed capital to cover credit risk is as below:

| | Note | 22 Sept. 2025 | 20 Mar. 2025 |
|-------------------------------------|-------------|----------------------|---------------------|
| | | IRR million | IRR million |
| Credit risk weighted assets | 53-7-2-1 | 1,375,989,386 | 1,142,093,104 |
| Risk factor-% | | 8% | 8% |
| Needed capital to cover credit risk | | 110,079,151 | 91,367,448 |

53-4- Liquidity risk

53-4-1- Liquidity risk definition

Liquidity risk is caused by bank's inability to repay its short-term liability. Liquidity risk is usually intensified by the lack of enough assets with high liquidity and because of the inability to liquidate other assets fast to repay short-term liability.

53-4-2- Liquidity management policy

In order to control liquidity risk or be sure of the bank's ability to repay its short-term debt, its needed to define bank's asset management and resource collection.

MEB's asset management policy, as last years is based on giving short-term loans to firms and establishing long-term relationships with corporate clients. For financial period ended 22 Sept.2025, bank's short-term loans portfolio (before impairment loss deduction) comprised 61% of its total asset. Major part of this portfolio (46% of bank's total assets) was allocated to short-terms loans to provide working capital for firms and individuals who run businesses for buying raw materials, sales on credit, etc. Also 15% of bank's total assets related to long-term loans (NDF loans). Corporate clients would be rated based on their financial reports, cash flows and ability to repay principal and interest of the given facility from their revenues. Long-term investments comprises 0.5% of total asset and include investment on life insurance company, brokerage firm, currency exchange company and investment company in order to facilitate other financial needs of clients beside investment on an IT firm to develop bank's systems. Because of the economic situations, MEB has continued its conservative approach of liquidity management by maintaining highly liquid assets (cash and cash equivalent, contribution bonds or other assets with active market) composing 20% of total asset. About 2% of banks asset consist of fixed, intangible and other assets which are employed for bank's main operations.

MEB's resources are mainly collected from 3 sources: 1- Cash flows from corporate clients and individuals related to those clients 2- Customers who have good long-term relationship with MEB for their asset management and 3-Other customers with low amount deposits.

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53-4-3- Executive units for liquidity risk management

MEB's risk management department has one executive unit and does not have different units for each risk of the bank. Risk department's experts cover other risks of the bank by switching responsibilities assigned by the senior risk manager.

53-4-4- Liquidity risk assessment methodology

Liquidity risk assessment is based on some traditional models and regulations of Minimum Liquidity Risk Management Requirements. Traditional models include loans to deposits ratio, highly liquid assets to total assets ratio and liquidity gap ladder. CBI's regularity include liquidity coverage ratio (LCR). LCR indicates bank's ability to recover deposit outflow in crisis situation for a 30-day period. According to CBI's "Minimum Requirements for Liquidity Risk Management of Credit Institutions", this ratio must be at least 100%. as of 22 sept. 2025 this ratio was 211.4%.

53-4-5- Liquidity risk control & monitoring procedures

To ensure that the bank's path is aligned with defined policies in 53-4-2 note and to control liquidity risk and managing cost and resource, finance department every day provides the seniors managers of the bank with a status report of deposits, given loans, bank's various assets and liabilities, assets profitability and cost of resources. Every week costs and resources status would be reviewed with the presence of senior managers and based on these reports decisions would be made in order to progress the affairs. In appropriate times, risk management department prepares reports about calculation of liquidity gap, liquidity coverage ratio and net stable funding ratio to senior managers and board of directors. Based on defined acceptable ratios including liquidity ratios, necessary decisions would be made for liquidity management. For liquidity risk, these decisions include decrease or increase in loans amount which causes increase or decrease in bank's liquid assets. MEB tries loans to resources ratio not to be more than 85%. In case of liquidity gap, bank maintains a significant positive balance for the period less than 3 months.

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53-4-5-1- Liquidity reserves

| <u>Description</u> | 22 Sept. 2025 | 20 Mar. 2025 |
|--|----------------------|---------------------|
| | IRR million | IRR million |
| Due from CBI | 93,924,257 | 105,663,207 |
| Cash and due from banks and financial institutions | 41,117,847 | 53,036,595 |
| Governmental bonds | 217,308,869 | 56,756,871 |
| Non-governmental bonds | 993,610 | 8,160 |
| Total | 353,344,583 | 215,464,833 |

53-4-5-2- Liquidity ratios:

| <u>Description</u> | At the beginning of the year | Average during the period | Maximum during the period | Minimum during the period | At the end of the period |
|--|-------------------------------------|----------------------------------|----------------------------------|----------------------------------|---------------------------------|
| Cash and cash equivalent to total assets | 15% | 18% | 20% | 15% | 20% |
| Cash and cash equivalent to total deposits | 19% | 23% | 25% | 20% | 25% |
| Net cash equivalents to total deposits * | 16% | 22% | 24% | 18% | 24% |
| Loans to total deposits | 85% | 83% | 87% | 76% | 76% |
| Loans to long-term deposits | 162% | 160% | 165% | 156% | 159% |
| Non-maturity deposits to total deposits** | 41% | 39% | 40% | 39% | 40% |

Cash and cash equivalent include cash, bonds and etc. which have active liquid market.

*Net liquid assets include cash, cash equivalent and investments which have active liquid market excluding other banks deposit, issued debts securities and other liabilities with less than one month maturity.

**Non-maturity deposits include deposits which have no contractual maturity like current deposits, saving deposits and short-term deposits.

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53-4-5-3- Assets and liabilities maturity analysis

The following table illustrates the maturity of assets and liabilities according to the date that is possible to be withdrawn or settled:

| | 22 Sept. 2025 | | | | | | | |
|--|------------------------|----------------------|------------------------|-----------------------------|-----------------------|----------------------|-----------------------|---------------------------------------|
| | Book value | Less than 1 Month | Between 1 and 3 Months | Between 3 Months and 1 Year | Between 1 and 5 Years | More than 5 Years | Non-specific maturity | Balance before deduction of provision |
| | IRR million | IRR million | IRR million | IRR million | IRR million | IRR million | IRR million | IRR million |
| Assets: | | | | | | | | |
| Cash | 135,042,104 | 135,042,104 | - | - | - | - | - | 135,042,104 |
| Due from banks and non-bank financial institutions | 191,671,504 | 191,671,504 | - | - | - | - | - | 191,671,504 |
| Non-Governmental facilities and Receivables | 1,071,020,312 | 460,652,702 | 189,216,764 | 305,133,097 | 39,492,257 | 16,877,591 | 59,647,901 | 1,106,492,860 |
| Investments in share and other securities | 221,518,600 | 40,342,738 | 25,034,142 | 69,946,231 | 82,972,367 | 3,216,122 | 7,000 | 221,518,600 |
| Due from subsidiaries and associates | 1,945,404 | - | 1,945,404 | - | - | - | - | 1,975,029 |
| Other receivable | 9,375,753 | 7,016,960 | 912,900 | 1,031,734 | 58,657 | 207,508 | 147,994 | 9,788,190 |
| Non-current assets held for sale | 1,430,984 | - | - | - | 1,430,984 | - | - | 1,430,984 |
| Property, plant and equipment | 29,866,525 | - | - | - | - | - | 29,866,525 | 29,866,525 |
| Intangible assets | 664,896 | - | - | - | - | - | 664,896 | 664,896 |
| Statutory deposit | 102,971,734 | 2,559,942 | 44,628,932 | 13,164,785 | 25,254,569 | 17,357,946 | 5,560 | 102,971,734 |
| Other assets | 13,723,803 | 5,438,587 | 1,396,208 | 4,518,025 | 659,047 | 340,761 | 1,391,175 | 13,880,999 |
| Total assets | 1,779,231,619 | 842,724,537 | 263,134,350 | 393,793,872 | 149,847,881 | 37,999,928 | 91,731,051 | 1,815,303,425 |
| Liabilities: | | | | | | | | |
| Due from banks and non-bank financial institutions | (52,155,095) | (46,572,914) | - | (5,382,181) | - | - | - | (52,155,095) |
| Customers' deposits | (1,453,291,508) | (512,789,219) | (37,553,005) | (465,384,347) | (220,390,184) | (150,797,277) | (66,377,476) | (1,453,291,508) |
| Dividends payable | (405,545) | (405,545) | - | - | - | - | - | (405,545) |
| Income tax | (10,792,328) | (500,692) | (1,001,384) | (4,625,847) | - | - | (4,664,405) | (10,792,328) |
| Other liabilities and provisions | (56,101,255) | (15,128,218) | (3,057,371) | (5,202,756) | (19,689,798) | (6,241,333) | (6,781,779) | (56,101,255) |
| Staff termination benefits | (2,491,998) | - | - | - | - | - | (2,491,998) | (2,491,998) |
| Total Liabilities | (1,575,237,729) | (575,396,588) | (41,611,760) | (480,795,131) | (240,079,982) | (157,038,610) | (80,315,658) | (1,575,237,729) |
| Total shareholders' equity | (203,993,890) | - | - | - | - | - | (203,993,890) | (203,993,891) |
| Effect of provisions | - | - | - | - | - | - | - | (36,071,805) |
| Total cash outflows from off-statement of financial position items | (57,338,715) | (4,163,767) | (10,631,287) | (35,902,538) | (4,997,692) | - | (1,643,431) | (57,338,715) |
| Total liabilities and shareholders' equity | (1,836,570,334) | (579,560,555) | (52,243,047) | (516,697,669) | (245,077,674) | (157,038,610) | (285,952,979) | (1,872,642,140) |
| Gap | | | | | | | | |
| Accumulated gap | 263,164,182 | 210,891,303 | 210,891,303 | (122,903,797) | (95,229,793) | (119,038,682) | (194,221,928) | |
| Gap to regulatory capital ratio | 263,164,182 | 474,055,485 | 351,151,688 | 255,921,895 | 136,883,213 | (57,338,715) | | |
| Accumulated gap | 120% | 97% | -56% | -44% | -89% | -26% | | |
| Accumulated gap to regulatory capital ratio | 120% | 217% | 161% | 117% | 63% | -65% | | |
| Gap to CBI regulatory capital ratio | 145% | 116% | -68% | -52% | -107% | -32% | | |
| Accumulated gap to CBI regulatory capital ratio | 145% | 261% | 193% | 141% | 75% | | | |



continued

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| | Book value | Less than 1 Month | Between 1 and 3 Months | Between 3 Months and 1 Year | Between 1 and 5 Years | More than 5 Years | Non-specific maturity | Balance before deduction of provision |
|--|------------------------|----------------------|------------------------|-----------------------------|-----------------------|----------------------|-----------------------|---------------------------------------|
| | IRR million | IRR million | IRR million | IRR million | IRR million | IRR million | IRR million | IRR million |
| Assets: | | | | | | | | |
| Cash | 158,699,802 | 158,699,802 | - | - | - | - | - | 158,699,802 |
| Due from banks and non-bank financial institutions | 159,233,719 | 159,233,719 | - | - | - | - | - | 159,233,719 |
| Non-Governmental facilities and Receivables | 964,308,235 | 93,928,576 | 475,060,765 | 280,380,636 | 38,543,122 | 8,974,082 | 67,421,054 | 994,736,726 |
| Investments in share and other securities | 59,951,152 | 1,160 | 283,941 | 51,750,785 | 4,722,145 | 3,186,121 | 7,000 | 59,951,152 |
| Due from subsidiaries and associates | 1,959,323 | - | 1,959,323 | - | - | - | - | 1,989,913 |
| Other receivable | 1,990,246 | 580,261 | 793,234 | 164,283 | 33,458 | 212,102 | 206,908 | 2,314,397 |
| Non-current assets held for sale | 1,430,984 | - | - | - | - | - | - | 1,430,984 |
| Fixed assets | 28,464,051 | - | - | - | - | - | - | 28,464,051 |
| Intangible assets | 199,913 | - | - | - | - | - | - | 199,913 |
| Statutory deposit | 84,365,982 | 2,933,345 | 4,332,567 | 33,006,602 | 31,880,843 | 12,206,522 | 6,103 | 84,365,982 |
| Other assets | 15,611,022 | 9,445,521 | 1,427,400 | 2,059,708 | 1,139,060 | - | 1,539,333 | 15,803,255 |
| Total assets | 1,476,214,429 | 424,822,384 | 483,857,230 | 367,362,014 | 77,749,612 | 24,578,827 | 97,844,362 | 1,507,189,894 |
| Liabilities: | | | | | | | | |
| Due from banks and non-bank financial institutions | (39,217,798) | (24,610,954) | (2,874,534) | (7,870,480) | (3,861,830) | - | - | (39,217,798) |
| Customers' deposits | (1,175,638,177) | (113,260,798) | (336,324,035) | (278,266,065) | (269,246,807) | (102,678,876) | (75,861,596) | (1,175,638,177) |
| Dividends payable | (182,440) | (182,440) | - | - | - | - | - | (182,440) |
| Income tax | (9,611,396) | - | - | (5,134,962) | - | - | (4,476,434) | (9,611,396) |
| Other liabilities and provisions | (62,635,155) | (25,938,978) | (2,234,427) | (6,425,210) | (21,184,716) | (138,454) | (6,713,370) | (62,635,155) |
| Staff termination benefits | (1,511,514) | - | - | - | - | - | (1,511,514) | (1,511,514) |
| Total liabilities | (1,288,796,480) | (163,993,170) | (341,432,996) | (297,696,717) | (294,293,353) | (102,817,330) | (88,562,914) | (1,288,796,480) |
| Total shareholders' equity | (187,417,949) | - | - | - | - | - | (187,417,949) | (187,417,949) |
| Effect of provisions | - | - | - | - | - | - | - | (30,975,465) |
| Total cash outflows from off-statement of financial position items | (49,098,112) | (2,323,831) | (9,408,760) | (31,677,119) | (4,926,895) | - | (761,507) | (49,098,112) |
| Total liabilities and shareholders' equity | (1,525,312,541) | (166,317,001) | (350,841,756) | (329,373,836) | (299,220,248) | (102,817,330) | (276,742,370) | (1,556,288,006) |
| Gap | 258,505,383 | 133,015,474 | 37,988,178 | (221,470,636) | (78,238,503) | (178,898,008) | | |
| Accumulated gap | 258,505,383 | 391,520,857 | 429,509,035 | 208,038,399 | 129,799,896 | (49,098,112) | | |
| Gap to regulatory capital ratio | 128% | 65% | 18% | -109% | -39% | -90% | | |
| Accumulated gap to regulatory capital ratio | 128% | 194% | 213% | 103% | 64% | -24% | | |
| Gap to CBI regulatory capital ratio | 214% | 110% | 31% | -183% | -65% | -148% | | |
| Accumulated gap to CBI regulatory capital ratio | 214% | 324% | 355% | 172% | 107% | -41% | | |



Middle East Bank (PJSC)

Notes to the Interim financial statements

For the six months financial period ended 22 September 2025

53-4-5-4- Contractual maturity analysis of financial liabilities

53-4-5-4-1- The following table illustrates financial liabilities according to their maturity that mentioned in related contract.

| | 22 Sept. 2025 | | | | | | |
|--|------------------------|----------------------|------------------------|-----------------------------|-----------------------|--------------------|-----------------------|
| | Book value | Less than 1 Month | Between 1 and 3 Months | Between 3 Months and 1 Year | Between 1 and 5 Years | More than 5 Years | Non-specific maturity |
| | IRR million | IRR million | IRR million | IRR million | IRR million | IRR million | IRR million |
| Liabilities: | | | | | | | |
| Due to banks and non-bank financial institutions | (52,155,095) | (46,572,915) | - | (5,582,180) | - | - | - |
| Customers' deposits | (1,453,291,508) | (341,157,849) | (15,455,315) | (387,308,429) | (60,611,048) | (1,567,132) | (647,191,735) |
| Received loans from NDF | (34,639,270) | (5,587,956) | (723,455) | (2,964,327) | (19,260,653) | (6,102,879) | - |
| Total | (1,540,085,873) | (393,318,720) | (16,178,770) | (395,854,936) | (79,871,701) | (7,670,011) | (647,191,735) |

20 Mar. 2025

| | 20 Mar. 2025 | | | | | | |
|--|------------------------|---------------------|------------------------|-----------------------------|-----------------------|-------------------|-----------------------|
| | Book value | Less than 1 Month | Between 1 and 3 Months | Between 3 Months and 1 Year | Between 1 and 5 Years | More than 5 Years | Non-specific maturity |
| | IRR million | IRR million | IRR million | IRR million | IRR million | IRR million | IRR million |
| Liabilities: | | | | | | | |
| Due to banks and non-bank financial institutions | (39,217,798) | (24,610,954) | (2,874,534) | (7,870,480) | (3,861,830) | - | - |
| Customers' deposits | (1,175,638,177) | (4,702,017) | (282,818,950) | (201,872,935) | (177,896,272) | - | (508,348,003) |
| Received loans from NDF | (30,036,890) | (5,356,051) | (691,805) | (3,196,604) | (20,792,430) | - | - |
| Total | (1,244,892,865) | (34,669,022) | (286,385,289) | (212,940,019) | (202,550,532) | - | (508,348,003) |



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Middle East Bank (PJSC)

Notes to the Interim financial statements

For the six months financial period ended 22 September 2025

53-4-5-4-2- The following table illustrates foreign currency financial liabilities according to their maturity that mentioned in related contract.

| | 22 Sept. 2025 | | | | | | |
|--|----------------------|----------------------|------------------------|-----------------------------|-----------------------|--------------------|-----------------------|
| | Book value | Less than 1 Month | Between 1 and 3 Months | Between 3 Months and 1 Year | Between 1 and 5 Years | More than 5 Years | Non-specific maturity |
| Liabilities: | IRR million | IRR million | IRR million | IRR million | IRR million | IRR million | IRR million |
| Due to banks and non-bank financial institutions | (22,361,313) | (16,779,133) | - | (5,582,180) | - | - | - |
| Customers' deposits | (552,945,089) | (324,638,487) | (525,883) | (551,663) | (1,088,616) | (67,132) | (226,073,308) |
| Received loans from NDF | (34,639,270) | (5,587,955) | (723,455) | (2,964,327) | (19,260,654) | (6,102,879) | - |
| Total | (609,945,672) | (347,005,575) | (1,249,338) | (9,098,170) | (20,349,270) | (6,170,011) | (226,073,308) |
| | 20 Mar. 2025 | | | | | | |
| | Book value | Less than 1 Month | Between 1 and 3 Months | Between 3 Months and 1 Year | Between 1 and 5 Years | More than 5 Years | Non-specific maturity |
| Liabilities: | IRR million | IRR million | IRR million | IRR million | IRR million | IRR million | IRR million |
| Due to banks and non-bank financial institutions | (38,821,615) | (24,214,771) | (2,874,534) | (7,870,480) | (3,861,830) | - | - |
| Customers' deposits | (463,893,924) | (489,808) | (274,350,800) | (620,983) | (1,071,393) | - | (187,360,940) |
| Received loans from NDF | (30,036,890) | (5,356,051) | (691,805) | (3,196,604) | (20,792,430) | - | - |
| Total | (532,752,429) | (30,060,630) | (277,917,139) | (11,688,067) | (25,725,653) | - | (187,360,940) |

Middle East Bank (PJSC)

Notes to the Interim financial statements

For the six months financial period ended 22 September 2025

53-4-6- Program to cope with crisis (liquidity crisis)

Middle East Bank, according to special circumstances of Iran economics in the six-month period ended 22 sept.2025 and recently years in which MEB has been established, follow a high conservative policy to liquidity management and capital preservation. To be aware of these policies can be referred to 53-4-2 and 53-4-4 notes.

Accumulated gap for less than 3 months period is IRR 474*055*485 million which is 217% of the bank's capital. This indicates the liquidity status of bank for less than 3 months is in good position.

53-5- Market risk

53-5-1- Market risk definition

Market risk in MEB raised from 3 causes: 1-Changing the value of short-term investments in listed and unlisted shares. 2-Change in deposits and loans interest rates and 3-Change in foreign Currencies Exchange rates.

At 22 Sept.2025 the bank has no short term investment in listed and unlisted shares.

The interest rate change risk is a small part of the bank's risks, and the reason is mandatory deposit and facility interest rate for all active banks in Iran, and considering that the bank does not have a significant investment in stocks, the most significant component of market risk for the MEB in the first six months of 2025 was exchange rate risk.

Foreign exchange rate risk in MEB arises from the off-Statement of financial position commitments related to imports of goods.MEB dose not deliberately maintain on open foreign exchange position and acquires the required currency immediately to meet its customer-related obligations.Howeve, a short-term open position may arise during the period needed to procure the required foreign currency. MEB does not engage in profiting from changes to foreign currency exchange rates.



Middle East Bank (PJSC)
Notes to the Interim financial statements
For the six months financial period ended 22 September 2025

53-5-2- executive units for market risk management

Risk management in MEB consists of integrated executive department and has not a separate unit for each type of risk. Risk experts by rotating in various responsibility that assigned by the senior risk management (SRM), in addition to market risk, cover other type of risks faced by bank.

53-5-3- Method of market risk calculation

Market risk arises from stock investment calculated by Basel III and sharp model. According to Basel III, market risk can be calculated using the Value at Risk (VaR) methodologies. The "Value at Risk" calculation must be done based on 99% probability (one tail) using daily standard deviation and 10 days horizon time. Each bank must meet, on a daily basis, capital requirement illustrated as the higher of previous day's value at risk or an average of the daily value at risk in 60 working days. According to Basel III notes, the capital requirement equals to VaR Amount $\times (3 + X)$ with X between 0 and 1. Regarding portfolio situation we assumed that the amount of X equals to one. According to this calculation method, the risk factor for the stock portfolio is obtained.

53-5-4- Value-at-risk analysis of investments in stocks and other marketable investments

The amount of value at risk for investments in stocks and other market-priced investments with an expected loss within a period of 10 days with a probability of 1% is provided according to the single asset method.

Calculation of value at risk according to variance-covariance method (within 10 days and 1% probability)

| Type of investment | 22 Sept. 2025 | | 20 Mar. 2025 | |
|--------------------------------|----------------------------------|---------------------------|----------------------------------|---------------------------|
| | Possible changes in market price | Impact on profit and loss | Possible changes in market price | Impact on profit and loss |
| | % | IRR million | % | IRR million |
| Investment in listed shares | 0% | - | 0% | - |
| Investment in other securities | 0% | - | 0% | - |

* The volatility of the stock price rarely happens and their value may decrease, when interest rate expectations change significantly. Therefore, it is only possible to calculate the loss of the bond portfolio in different scenarios of interest rate reduction/increase. It is worth noting that a significant part of the bonds are held until maturity and basically no loss/profit can be expected for them.

Regarding the Middle East insurance, the registered price is lower than the market price (less than 25% of the market price) and in the short term it is not possible to imagine a loss for the bank.



Middle East Bank (PISQ)
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For the six months financial period ended 22 September 2025

53-S-5- Foreign Currency VaR Analysis
The Bank's Foreign Exchange Position as of 03/22/2025, prepared in accordance with the Central Bank's standard format, is presented below

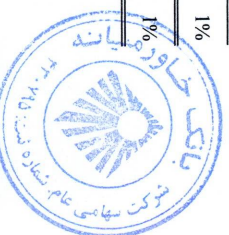
| | Consolidated | | | | | | |
|--|---------------|-----------------|---------------|------------------------|-------------|--------------|----------------|
| | Dollar | Euro | Emirates AED | 22 Sept. 2025 Pound | Swiss Franc | Japanese Yen | Other currency |
| Cash | 9,579,186 | 18,524,343 | 18,294,709 | 4,272 | 35,801 | 140,653 | - |
| Due from banks and non-bank financial institutions | 139,159,539 | 170,977,001 | 377,570,012 | - | 16,275 | - | - |
| Credit facilities granted to non-governmental parties | 544,466,911 | 19,727,168 | 12,018,695 | - | - | - | - |
| Investments in share and other securities | - | - | - | - | - | - | - |
| Due from subsidiaries and associates | - | - | - | - | - | - | - |
| Other accounts receivable | 62,625 | 722,673 | 1,575 | - | - | - | - |
| Non-current assets held for sale | - | - | - | - | - | - | - |
| Fixed assets | - | - | - | - | - | - | - |
| Intangible assets | - | - | - | - | - | - | - |
| Statutory deposit | - | - | - | - | - | - | - |
| Other assets | - | 202,620 | - | - | - | - | - |
| Total assets-FCY | 693,268,261 | 210,153,805 | 407,884,992 | 4,272 | 52,076 | 140,653 | - |
| Customers' letters of credit commitments | - | - | - | - | - | - | - |
| Customers' Issued guarantees commitments | 9,147,073 | 19,679,970 | - | - | - | - | - |
| Customers' other commitments | - | - | - | - | - | - | - |
| Total of customers' commitments-FCY | 9,147,073 | 19,679,970 | - | - | - | - | - |
| Total of assets and customers' commitments | 702,415,333 | 229,833,775 | 407,884,992 | 4,272 | 52,076 | 140,653 | - |
| Total of assets and customers' commitments - IRR million | 459,330,443 | 153,226,182 | 54,017,836 | 3,991 | 45,563 | 659 | 16,923,980 |
| Due from banks and non-bank financial institutions | (368,527,75) | (20,600,092,49) | (3,429,18) | - | - | - | - |
| Customers' deposits | (538,896,098) | (85,955,821) | (109,407,166) | (4,200) | (16,229) | - | - |
| Dividends payable | - | - | - | - | - | - | - |
| Income tax provision | - | - | - | - | - | - | - |
| Other liabilities and accruals | (93,208,043) | (47,687,529) | (176,833,624) | - | - | - | - |
| Due related to Non-current assets held for sale | - | - | - | - | - | - | - |
| Staff termination benefits | - | - | - | - | - | - | - |
| Total liabilities-FCY | (652,472,669) | (154,243,543) | (286,244,219) | (4,200) | (16,229) | - | - |
| Bank's letters of credit commitments | - | - | - | - | - | - | - |
| Bank's Issued guarantees commitments | (9,147,073) | (20,278,509) | - | - | - | - | - |
| Bank's other commitments | - | - | - | - | - | - | - |
| Total of Bank's commitments-FCY | (9,147,073) | (20,278,509) | - | - | - | - | - |
| Total of liabilities and Bank's commitments | (661,619,742) | (174,522,052) | (286,244,219) | (4,200) | (16,229) | - | - |
| Total of liabilities and Bank's commitments - IRR million | (431,032,338) | (108,298,663) | (30,850,405) | (3,921) | (14,201) | - | (18,157,846) |
| Foreign currency open position at 22 sep. 2025 | 40,795,592 | 55,311,722 | 121,640,773 | 72 | 35,847 | 140,653 | - |
| Foreign currency open position at 22 sep. 2025- IRR equivalent | 28,298,104 | 44,927,519 | 23,167,431 | 70 | 31,362 | 659 | (1,233,866) |
| Foreign currency open position to base capital at 22 sep. 2025 | 13% | 21% | 11% | 0% | 0% | 0% | -1% |
| Foreign currency open position to regulatory capital (base of other prudential ratios) at 22 sep. 2025 | 16% | 25% | 13% | 0% | 0% | 0% | -1% |

Middle East Bank (PISC)
Notes to the Interim financial statements
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continued 53-5-5 In accordance with the Central Bank's standard format.

| | Consolidated | | | | | | |
|--|----------------------|----------------------|----------------------|-----------|-----------------|----------------|--------------------|
| | Dollar | Euro | Emirates AED | Pound | Swiss Franc | Japanese Yen | Other currency |
| | 20 Mar. 2025 | | | | | | |
| Cash | 20,835,676 | 69,901,625 | 196,765,474 | 72 | 36,171 | 336,653 | - |
| Due from banks and non-bank financial institutions | 500,000 | 146,425,044 | 35,262,723 | - | 16,229 | - | - |
| Credit facilities granted to non-governmental parties | 561,394,538 | 23,039,999 | 11,363,174 | - | - | - | - |
| Investments in share and other securities | - | - | - | - | - | - | - |
| Due from subsidiaries and associates | - | - | - | - | - | - | - |
| Other accounts receivable | 6,858 | 14,197 | 1,109 | - | - | - | - |
| Non-current assets held for sale | - | - | - | - | - | - | - |
| Fixed assets | - | - | - | - | - | - | - |
| Intangible assets | - | - | - | - | - | - | - |
| Statutory deposit | - | - | - | - | - | - | - |
| Other assets | - | - | 5,160 | - | - | - | - |
| Total assets-FCY | 582,737,072 | 239,386,025 | 243,392,480 | 72 | 52,400 | 336,653 | - |
| Customers' letters of credit commitments | - | - | - | - | - | - | - |
| Customers' Issued guarantees commitments | 14,410,073 | 26,641,814 | - | - | - | - | - |
| Customers' other commitments | - | 45,137,862.00 | - | - | - | - | - |
| Total of customers' commitments-FCY | 14,410,073 | 71,779,676 | - | - | - | - | - |
| Total of assets and customers' commitments - IRR million | 597,147,145 | 311,165,701 | 243,392,480 | 72 | 52,400 | 336,653 | 908 |
| Due from banks and non-bank financial institutions | 239,996,343 | 116,363,344 | 26,763,418 | 40 | 23,821 | 908 | 5,466,764 |
| Customers' deposits | - | (87,020,232.00) | (3,429.00) | - | - | - | - |
| Dividends payable | (473,239,282) | (55,314,642) | (30,755,863) | - | (16,229) | - | - |
| Income tax provision | - | - | - | - | - | - | - |
| Other liabilities and accruals | (63,289,252) | (59,624,303) | (136,747,474) | - | - | - | - |
| Due related to Non-current assets held for sale | - | - | - | - | - | - | - |
| Staff termination benefits | - | - | - | - | - | - | - |
| Total liabilities-FCY | (536,528,534) | (201,959,177) | (167,506,766) | - | (16,229) | - | - |
| Bank's letters of credit commitments | - | - | - | - | - | - | - |
| Bank's Issued guarantees commitments | (14,410,073) | (27,329,796) | - | - | - | - | - |
| Bank's other commitments | - | (45,137,862.00) | - | - | - | - | - |
| Total of Banks commitments-FCY | (14,410,073) | (72,467,658) | - | - | - | - | - |
| Total of liabilities and Bank's commitments - IRR million | (550,938,607) | (274,426,835) | (167,506,766) | - | (16,229) | - | (4,144,362) |
| Foreign currency open position 20 Mar. 2025 | 46,208,538 | 36,738,866 | 75,885,714 | 72 | 36,171 | 336,653 | 0 |
| Foreign currency open position at 20 Mar. 2025- IRR equivalent | 18,575,599 | 16,072,205 | 8,309,819 | 40 | 16,443 | 908 | 1,322,402 |
| Foreign currency open position to base capital at 20 Mar. 2025 | 18,575,599 | 16,072,205 | 8,309,819 | 39.52 | 16,443 | 908 | 1,322,402 |
| Foreign currency open position to regulatory capital (base of other prudential ratios) at 20 Mar. 2023 | 15% | 8% | 4% | 0% | 0% | 0% | 0% |
| | 15% | 13% | 7% | 0% | 0% | 0% | 0% |

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continued S3-5-5 In accordance with the Central Bank's standard format

Middle East Bank (PJSC)
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| | Parent Co. | | | | | | |
|---|---------------|---------------|---------------|---------|-------------|--------------|----------------|
| | Dollar | Euro | Emirates AED | Pound | Swiss Franc | Japanese Yen | Other currency |
| Cash | 9,567,537 | 18,519,436 | 18,285,833 | 4,200 | 35,801 | 140,653 | - |
| Due from banks and non-bank credit institutions | 86,602,334 | 123,104,478 | 189,773,285 | - | 16,275 | - | - |
| Credit facilities granted to non-governmental parties | 544,466,911 | 19,727,168 | 12,018,695 | - | - | - | - |
| Investments in share and other securities | - | - | - | - | - | - | - |
| Due from subsidiaries and associates | - | - | - | - | - | - | - |
| Other accounts receivable | 62,625 | 722,673 | 1,575 | - | - | - | - |
| Non-current assets held for sale | - | - | - | - | - | - | - |
| Fixed assets | - | - | - | - | - | - | - |
| Intangible assets | - | - | - | - | - | - | - |
| Statutory deposit | - | - | - | - | - | - | - |
| Other assets | - | 202,620 | - | - | - | - | - |
| Total assets-FCY | 640,699,406 | 162,276,375 | 220,079,388 | 4,200 | 52,076 | 140,653 | - |
| Customers' letters of credit commitments | - | - | - | - | - | - | - |
| Customers' Issued guarantees commitments | 9,147,073 | 19,679,970 | - | - | - | - | - |
| Customers' other commitments | - | - | - | - | - | - | - |
| Total of customers' commitments-FCY | 9,147,073 | 19,679,970 | - | - | - | - | - |
| Total of assets and customers' commitments | 649,846,479 | 181,956,345 | 220,079,388 | 4,200 | 52,076 | 140,653 | - |
| Total of assets and customers' commitments -IRR million | 449,795,566 | 147,883,459 | 41,701,224 | 3,921 | 45,563 | 659 | 16,484,375 |
| Due from banks and non-bank financial institutions | (368,528) | (20,600,092) | (3,429) | - | - | - | - |
| Customers' deposits | (538,896,098) | (85,955,821) | (109,407,166) | (4,200) | (16,229) | - | - |
| Dividends payable | - | - | - | - | - | - | - |
| Income tax provision | (50,045,611) | (230,568) | - | - | - | - | - |
| Other liabilities and accruals | - | - | - | - | - | - | - |
| Due related to Non-current assets held for sale | - | - | - | - | - | - | - |
| Staff termination benefits | - | - | - | - | - | - | - |
| Total liabilities-FCY | (609,310,237) | (106,786,482) | (109,410,595) | (4,200) | (16,229) | - | - |
| Banks' letters of credit commitments | - | - | - | - | - | - | - |
| Banks' issued guarantees commitments | (9,147,073) | (20,278,509) | - | - | - | - | - |
| Banks' other commitments | - | - | - | - | - | - | - |
| Total of Bank's commitments-FCY | (9,147,073) | (20,278,509) | - | - | - | - | - |
| Total of liabilities and Bank's commitments | (618,457,310) | (127,064,991) | (109,410,595) | (4,200) | (16,229) | - | - |
| Total of liabilities and Bank's commitments -IRR million | (428,067,701) | (103,300,915) | (20,620,505) | (3,921) | (14,201) | - | (18,152,596) |
| Foreign currency open position at 22 sept. 2025 | 31,389,169 | 54,891,353 | 110,668,793 | - | 35,847 | 140,653 | - |
| Foreign currency open position at 22 sept. 2025- IRR equivalent | 21,727,865 | 44,582,544 | 21,080,719 | - | 31,362 | 659 | (1,668,221) |
| Foreign currency open position to base capital at 22 sept. 2025 | 10% | 20% | 10% | 0% | 0% | 0% | -1% |
| Foreign currency open position to regulatory capital (base of other prudential ratios) at 22 sept. 2025 | 12% | 25% | 12% | 0% | 0% | 0% | -1% |



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Notes to the Interim financial statements
For the six months financial period ended 22 September 2025

continued 53-5-5 In accordance with the Central Bank's standard format

| | Parent Co. | | | | | | |
|---|----------------------|----------------------|---------------------|----------------|---------------------|----------------|---------------------|
| | Dollar | Euro | Emirates AED | Pound | Swiss Franc | Japanese Yen | Other currency |
| | | | | | | | |
| Cash | 8,600,761 | 36,908,019 | 59,419,925 | 4,200 | 35,847 | 202,653 | - |
| Due from banks and non-bank credit institutions | 14,591,607 | 152,626,102 | 93,544,916 | - | 18,104,699 | - | - |
| Credit facilities granted to non-governmental parties | 527,802,480 | 10,544,290 | 21,099,735 | - | - | - | - |
| Investments in share and other securities | - | - | - | - | - | - | - |
| Due from subsidiaries and associates | - | - | - | - | - | - | - |
| Other accounts receivable | 1,254 | - | 1,575 | - | - | - | - |
| Non-current assets held for sale | - | - | - | - | - | - | - |
| Fixed assets | - | - | - | - | - | - | - |
| Intangible assets | - | - | - | - | - | - | - |
| Statutory deposit | - | - | - | - | - | - | - |
| Other assets | - | 202,620 | - | - | - | - | - |
| Total assets-F.CY | 550,996,102 | 200,281,031 | 174,066,151 | 4,200 | 18,140,546 | 202,653 | - |
| Customers' letters of credit commitments | - | - | - | - | - | - | - |
| Customers' Issued guarantees commitments | 9,147,073 | 25,922,324 | - | - | - | - | - |
| Customers' other commitments | - | - | - | - | - | - | - |
| Total of customers' commitments-F.CY | 9,147,073 | 25,922,324 | - | - | - | - | - |
| Total of assets and customers' commitments -IRR million | 560,143,175 | 226,203,355 | 174,066,151 | 4,200 | 18,140,546 | 202,653 | - |
| Total of assets and customers' commitments -IRR million | 381,571,211 | 168,303,439 | 32,287,008 | 3,715 | 14,023,658 | 929 | 19,492,125 |
| Due from banks and non-bank financial institutions | (556,512) | (88,085,348) | (2,185,291) | - | (18,088,470) | - | - |
| Customers' deposits | (475,875,770) | (61,953,780) | (91,806,257) | (4,200) | (16,229) | - | - |
| Dividends payable | - | - | - | - | - | - | - |
| Income tax provision | - | - | - | - | - | - | - |
| Other liabilities and accruals | (44,093,889) | (296,074) | - | - | - | - | - |
| Due related to Non-current assets held for sale | - | - | - | - | - | - | - |
| Staff termination benefits | - | - | - | - | - | - | - |
| Total liabilities-F.CY | (520,526,171) | (150,335,202) | (93,991,548) | (4,200) | (18,104,699) | - | - |
| Bank's letters of credit commitments | - | - | - | - | - | - | - |
| Bank's Issued guarantees commitments | (9,147,073) | (26,528,509) | - | - | - | - | - |
| Bank's other commitments | - | - | - | - | - | - | - |
| Total of Bank's commitments-F.CY | (9,147,073) | (26,528,509) | - | - | - | - | - |
| Total of liabilities and Bank's commitments -IRR million | (529,673,244) | (176,863,711) | (93,991,548) | (4,200) | (18,104,699) | - | - |
| Total of liabilities and Bank's commitments -IRR million | (360,815,002) | (131,592,968) | (17,434,210) | (3,715) | (13,995,946) | - | (16,506,951) |
| Foreign currency open position at 20 Mar 2025 | 30,469,931 | 49,339,644 | 80,074,603 | - | 35,847 | 202,653 | - |
| Foreign currency open position at 20 Mar 2025 - IRR equivalent | 20,756,209 | 36,710,471 | 14,852,798 | - | 27,712 | 929 | 2,985,174 |
| Foreign currency open position to base capital at 20 Mar 2025 | 10% | 18% | 7% | 0% | 0% | 0% | 1% |
| Foreign currency open position to regulatory capital | 17% | 30% | 12% | 0% | 0% | 0% | 2% |
| (base of other prudential ratios) at 20 Mar 2023 | | | | | | | |

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Notes to the Interim financial statements
For the six months financial period ended 22 September 2025

continued 53-5-5 Foreign Exchange Position According to the Auditor's Opinion, Including the Munich Branch

| | Consolidated (Including the Munich Branch) | | | | | | |
|---|--|----------------------|----------------------|----------------|-----------------|----------------|---------------------|
| | Dollar | Euro | Emirates AED | Pound | Swiss Franc | Japanese Yen | Other currency |
| | | | | | | | |
| Cash | 9,579,186 | 152,110,579 | 18,294,709 | 4,272 | 35,801 | 140,653 | - |
| Due from banks and non-bank credit institutions | 100,241,768 | 86,989,443 | 254,526,725 | - | 16,275 | - | - |
| Credit facilities granted to non-governmental parties | 544,466,911 | 19,727,351 | 12,018,695 | - | - | - | - |
| Investments in share and other securities | - | - | - | - | - | - | - |
| Due from subsidiaries and associates | - | - | - | - | - | - | - |
| Other accounts receivable | 62,625 | 722,673 | 1,575 | - | - | - | - |
| Non-current assets held for sale | - | - | - | - | - | - | - |
| Fixed assets | - | 17,053 | - | - | - | - | - |
| Intangible assets | - | - | - | - | - | - | - |
| Statutory deposit | - | - | - | - | - | - | - |
| Other assets | - | 1,169,418 | - | - | - | - | - |
| Total assets-FCY | 654,350,490 | 260,736,517 | 284,841,704 | 4,272 | 52,076 | 140,653 | - |
| Customers' letters of credit commitments | - | - | - | - | - | - | - |
| Customers' issued guarantees commitments | 9,147,073 | 19,679,970 | - | - | - | - | - |
| Customers' other commitments | - | - | - | - | - | - | - |
| Total of customers' commitments-FCY | 9,147,073 | 19,679,970 | - | - | - | - | - |
| Total of assets and customers' commitments | 663,497,563 | 280,416,487 | 284,841,704 | 4,272 | 52,076 | 140,653 | - |
| Total of assets and customers' commitments -IRR million | 459,330,443 | 227,977,492 | 54,017,836 | 3,991 | 45,563 | 659 | 16,923,980 |
| Due from banks and non-bank financial institutions | (368,528) | (20,600,092) | (3,429) | - | - | - | - |
| Customers' deposits | (558,896,098) | (167,543,855) | (109,407,166) | (4,200) | (16,229) | - | - |
| Dividends payable | - | - | - | - | - | - | - |
| Income tax provision | - | (172,092) | - | - | - | - | - |
| Other liabilities and accruals | (54,290,272) | (6,578,547) | (53,790,336) | - | - | - | - |
| Due related to Non-current assets held for sale | - | - | - | - | - | - | - |
| Staff termination benefits | - | - | - | - | - | - | - |
| Total liabilities-FCY | (613,554,898) | (194,894,587) | (163,200,932) | (4,200) | (16,229) | - | - |
| Bank's letters of credit commitments | - | - | - | - | - | - | - |
| Bank's issued guarantees commitments | (9,147,073) | (20,278,509) | - | - | - | - | - |
| Bank's other commitments | - | - | - | - | - | - | - |
| Total of liabilities and Bank's commitments-FCY | (9,147,073) | (20,278,509) | - | - | - | - | - |
| Total of liabilities and Bank's commitments | (622,701,971) | (215,173,096) | (163,200,932) | (4,200) | (16,229) | - | - |
| Total of liabilities and Bank's commitments -IRR million | (431,032,338) | (174,975,755) | (30,850,405) | (3,921) | (14,201) | - | (18,157,846) |
| Foreign currency open position at 22 Sept. 2025 | 40,795,592 | 65,243,391 | 121,640,773 | 72 | 35,847 | 140,653 | - |
| Foreign currency open position at 22 Sept. 2025 equivalent | 28,298,104 | 53,001,737 | 23,167,431 | 70 | 31,362 | 659 | (1,233,866) |
| Foreign currency open position to base capital at 22 Sept. 2025 | 13% | 24% | 11% | 0% | 0% | 0% | -1% |
| Foreign currency open position to regulatory capital (base of other prudential ratios) at 22 Sept. 2025 | 16% | 29% | 13% | 0% | 0% | 0% | -1% |

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continued 53-5-5 Foreign Exchange Position According to the Auditor's Opinion, Including the Munich Branch

| | Parent Co. (Including the Munich Branch) | | | | | | | | | |
|---|--|----------------------|----------------------|----------------|-----------------|----------------|---------------------|--|--|--|
| | 22 sept. 2025 | | | | | | | | | |
| | Dollar | Euro | Emirates AED | Pound | Swiss Franc | Japanese Yen | Other currency | | | |
| Cash | 9,567,537 | 152,105,672 | 18,285,833 | 4,200 | 35,801 | 140,653 | - | | | |
| Due from banks and non-bank credit institutions | 86,602,334 | 80,481,840 | 189,773,285 | - | 16,275 | - | - | | | |
| Credit facilities granted to non-governmental parties | 544,466,911 | 19,727,351 | 12,018,695 | - | - | - | - | | | |
| Investments in share and other securities | - | - | - | - | - | - | - | | | |
| Due from subsidiaries and associates | - | - | - | - | - | - | - | | | |
| Other accounts receivable | 62,625 | 722,673 | 1,575 | - | - | - | - | | | |
| Non-current assets held for sale | - | - | - | - | - | - | - | | | |
| Fixed assets | - | 17,053 | - | - | - | - | - | | | |
| Intangible assets | - | - | - | - | - | - | - | | | |
| Statutory deposit | - | - | - | - | - | - | - | | | |
| Other assets | - | 1,169,418 | - | - | - | - | - | | | |
| Total assets-FCY | 640,699,406 | 254,224,007 | 220,079,388 | 4,200 | 52,076 | 140,653 | - | | | |
| Customers' letters of credit commitments | - | - | - | - | - | - | - | | | |
| Customers' Issued guarantees commitments | 9,147,073 | 19,679,970 | - | - | - | - | - | | | |
| Customers' other commitments | - | - | - | - | - | - | - | | | |
| Total of customers' commitments-FCY | 9,147,073 | 19,679,970 | - | - | - | - | - | | | |
| Total of assets and customers' commitments | 649,846,479 | 273,903,977 | 220,079,388 | 4,200 | 52,076 | 140,653 | - | | | |
| Total of assets and customers' commitments - IRR million | 449,795,566 | 147,883,459 | 41,701,224 | 3,921 | 45,563 | 659 | 16,484,375 | | | |
| Due from banks and non-bank financial institutions | (368,528) | (20,600,092) | (3,429) | - | - | - | - | | | |
| Customers' deposits | (558,896,098) | (167,543,855) | (109,407,166) | (4,200) | (16,229) | - | - | | | |
| Dividends payable | - | - | - | - | - | - | - | | | |
| Income tax provision | - | (172,092) | - | - | - | - | - | | | |
| Other liabilities and accruals | (50,045,611) | (486,406) | (0) | - | - | - | - | | | |
| Due related to Non-current assets held for sale | - | - | - | - | - | - | - | | | |
| Staff termination benefits | - | - | - | - | - | - | - | | | |
| Total liabilities-FCY | (609,310,237) | (188,802,445) | (109,410,595) | (4,200) | (16,229) | - | - | | | |
| Bank's letters of credit commitments | - | - | - | - | - | - | - | | | |
| Bank's Issued guarantees commitments | (9,147,073) | (20,278,509) | - | - | - | - | - | | | |
| Bank's other commitments | - | - | - | - | - | - | - | | | |
| Total of Bank's commitments-FCY | (9,147,073) | (20,278,509) | - | - | - | - | - | | | |
| Total of liabilities and Bank's commitments | (618,457,310) | (209,080,955) | (109,410,595) | (4,200) | (16,229) | - | - | | | |
| Total of liabilities and Bank's commitments - IRR million | (428,067,701) | (103,300,915) | (20,620,505) | (3,921) | (14,201) | - | (18,152,596) | | | |
| Foreign currency open position at 22 Sept. 2025 | 31,389,169 | 64,823,022 | 110,668,793 | - | 35,847 | 140,653 | - | | | |
| Foreign currency open position at 22 Sept. 2025-IRR equivalent | 21,727,865 | 44,582,544 | 21,080,719 | - | 31,362 | 659 | (1,668,221) | | | |
| Foreign currency open position to base capital at 22 Sept. 2025 | 10% | 20% | 10% | 0% | 0% | 0% | -1% | | | |
| Foreign currency open position to regulatory capital (base of other prudential ratios) at 22 Sept. 2025 | 12% | 25% | 12% | 0% | 0% | 0% | -1% | | | |



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53-5-5-1- Summary of foreign currencies' open position

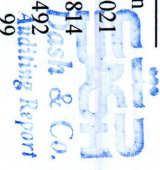
| | 22 Sept. 2025 | 20 Mar. 2025 |
|---|---------------|--------------|
| Positive open position of all foreign currencies-IRR million | 85,754,928 | 75,333,293 |
| Open position of all foreign currencies-IRR million | 85,754,928 | 75,333,293 |
| Open position of all foreign currencies to base capital-percent | 39% | 38% |
| Open position of all foreign currencies to regulatory capital (base of other prudential ratios)-percent | 47% | 62% |

53-5-5-2- Analysis of foreign exchange risk on profit or loss

Method 1: Single asset VaR

According to the method of calculating the value at risk of foreign exchange assets and liabilities in accordance with the "variance-covariance" and "Single asset" method, Daily expected VaR based on CBI rates and free market rates is calculated in below table.
Potential market price changes are calculated 10 days horizon time and 99% loss probability.

| Currency Type | 22 Sept. 2025 | | 20 Mar. 2025 | |
|---------------|----------------------------------|---------------------------|----------------------------------|---------------------------|
| | Potential change in market price | Impact on profit and loss | potential change in market price | Impact on profit and loss |
| USD | Percent (-3,3) | IRR Million 1,756,214 | Percent (-4,+4) | IRR million 1,922,021 |
| CHF | (-10,10) | 2,275 | (-5,+5) | 2,814 |
| EUR | (-9,9) | 3,635,760 | (-5,+5) | 3,911,492 |
| JPY | (-9,9) | 53 | (-5,+5) | 99 |
| AED | (-4,4) | 1,711,701 | (-4,+4) | 1,375,138 |
| CNY | (-9,9) | 202,090 | (-6,+6) | 349,131 |
| Others | (-6,6) | - | (-4,+4) | - |
| | | 7,308,093 | | 7,560,695 |



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Method 2: value at risk using variance-covariance method

the amount of VaR for the net foreign assets and liabilities is as below:

probable changes interval in market price has been calculated within 10 days and 99% confidence.

| Currency Type | 22 Sept. 2025 | | Currency Type | 20 Mar. 2025 | |
|------------------------|----------------------------------|------------------|------------------------|----------------------------------|------------------|
| | probable changes in market price | Value at risk | | probable changes in market price | Value at risk |
| | | | | | |
| USD | (-3,3) | 1,756,214 | USD | (-4,+4) | 1,922,021 |
| CHF | (-10,10) | 2,275 | CHF | (-5,+5) | 2,814 |
| EUR | (-9,9) | 3,635,760 | EUR | (-5,+5) | 3,911,492 |
| JPY | (-9,9) | 53 | JPY | (-5,+5) | 99 |
| AED | (-4,4) | 1,711,701 | AED | (-4,+4) | 1,375,138 |
| CNY | (-9,9) | 202,090 | CNY | (-6,+6) | 349,131 |
| Others | (-6,6) | - | Others | (-4,+4) | - |
| Total | | 7,308,093 | Total | | 7,560,695 |
| Diversification effect | | (1,735,605) | Diversification effect | | (645,246) |
| | | 5,572,488 | | | 6,915,449 |

The values are presented in this note are calculated based on the average of daily standard deviation of the rate announced by the Central Bank and free market exchange rate in the last 24 months.

53-5-6- The amount of required capital to cover market risk:

53-5-6-1- The amount of required capital to cover market risk using a single asset method:

| Measurement method | Stock risk | | Foreign exchange risk | | Total contingency reserved for market risk* |
|--------------------|------------------------|----------------------|------------------------|----------------------|---|
| | Value at risk (10days) | contingency reserved | Value at risk (10days) | contingency reserved | |
| | IRR million | IRR million | IRR million | IRR million | |
| Normal Var model | - | - | 7,308,093 | 29,232,373 | 29,232,373 |

53-5-6-2- The amount of required capital to cover market risk using variance-covariance method:

| Measurement method | Stock Risk | | Foreign Exchange Risk | | Total contingency reserved for market risk* |
|--------------------|------------------------|----------------------|------------------------|----------------------|---|
| | Value at risk (10days) | contingency reserved | Value at risk (10days) | contingency reserved | |
| | IRR Million | IRR Million | IRR Million | IRR Million | |
| Normal Var model | - | - | 5,572,488 | 22,289,953 | 22,289,953 |

*This amount of capital calculated according to the Basel instructions to calculate the required capital risk of exchange rate fluctuations and Equivalent to 4 times the value at risk of 10 days in the foreign exchange basket.

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53-5-7- Interest rate sensitive asset and liability gap analysis

| | 22 Sept. 2025 | | | | | | |
|--|------------------------|----------------------------|---------------------|----------------------|----------------------|----------------------|----------------------|
| | Book Value | Maturities up to one month | 1-3 Month | 3 Month-1 Year | 1-5 Year | >5 Year | Insensitive to rate |
| | IRR million | IRR million | IRR million | IRR million | IRR million | IRR million | IRR million |
| Assets | | | | | | | |
| Cash | 135,042,104 | - | - | - | - | - | 135,042,104 |
| Due from banks and non-bank financial institutions | 191,671,504 | 191,671,504 | - | - | - | - | - |
| Non-Governmental facilities and Receivables | 1,071,020,312 | 460,652,702 | 189,216,764 | 305,133,097 | 39,492,257 | 16,877,591 | 59,647,901 |
| Investments in share and other securities | 221,518,600 | 40,342,739 | 25,034,142 | 69,946,231 | 82,972,367 | 3,216,121 | 7,000 |
| Due from subsidiaries and associates | 1,945,404 | - | - | - | - | - | 1,945,404 |
| Other accounts receivable | 9,375,753 | - | - | - | - | - | 9,375,753 |
| Non-current assets held for sale | 1,430,984 | - | - | - | - | - | 1,430,984 |
| Fixed assets | 29,866,525 | - | - | - | - | - | 29,866,525 |
| Intangible assets | 664,896 | - | - | - | - | - | 664,896 |
| Statutory deposit | 102,971,734 | 2,127,604 | 44,099,946 | 10,280,932 | 25,441,690 | 17,487,017 | 3,534,545 |
| Other assets | 13,723,803 | - | - | - | - | - | 13,723,803 |
| Total assets | 1,779,231,619 | 694,794,549 | 258,350,852 | 385,360,260 | 147,906,314 | 37,580,729 | 255,238,915 |
| Liabilities | | | | | | | |
| Due from banks and non-bank financial institutions | (52,155,095) | (46,572,915) | - | (5,582,180) | - | - | - |
| Customers' deposits | (1,453,291,508) | (512,789,218) | (37,553,006) | (465,384,347) | (220,390,184) | (150,797,277) | (66,377,476) |
| Dividends payable | (405,545) | - | - | - | - | - | (405,545) |
| Income tax provision | (10,792,328) | - | - | - | - | - | (10,792,328) |
| Other liabilities and accruals | (56,101,255) | (5,554,802) | (723,455) | (2,964,327) | (19,260,654) | (6,102,879) | (21,495,138) |
| Staff termination benefits | (2,491,998) | - | - | - | - | - | (2,491,998) |
| Total liabilities | (1,575,237,729) | (564,916,935) | (38,276,461) | (473,930,854) | (239,650,838) | (156,900,156) | (101,562,485) |
| Shareholders' equity | (203,993,890) | - | - | - | - | - | (203,993,890) |
| Total liabilities and shareholders' equity | (1,779,231,619) | (564,916,935) | (38,276,461) | (473,930,854) | (239,650,838) | (156,900,156) | (305,556,375) |
| Liquidity gap | 129,877,614 | 220,074,391 | (88,570,594) | (91,744,524) | (119,319,427) | (50,317,460) | - |
| Cumulative liquidity gap | 129,877,614 | 349,952,005 | 261,381,411 | 169,636,887 | 50,317,460 | - | - |



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| | Book Value | Maturities up to one month | 1-3 Month | 3 Month-1 Year | 1-5 Year | >5 Year | Insenstive to rate |
|--|------------------------|-------------------------------|----------------------|----------------------|----------------------|----------------------|----------------------|
| | IRR million | IRR million | IRR million | IRR million | IRR million | IRR million | IRR million |
| Assets | | | | | | | |
| Cash | 158,699,802 | - | - | - | - | - | 158,699,802 |
| Due from banks and non-bank financial institutions | 159,233,719 | 159,233,719 | - | - | - | - | - |
| Non-Governmental facilities and Receivables | 964,308,235 | 93,928,576 | 475,060,765 | 280,380,636 | 38,543,122 | 8,974,082 | 67,421,054 |
| Investments in share and other securities | 59,951,152 | 1,160 | 283,941 | 51,750,785 | 4,722,145 | 3,186,121 | 7,000 |
| Due from subsidiaries and associates | 1,959,323 | - | - | - | - | - | 1,959,323 |
| Other accounts receivable | 1,990,246 | - | - | - | - | - | 1,990,246 |
| Non-current assets held for sale | 1,430,984 | - | - | - | - | - | 1,430,984 |
| Fixed assets | 28,464,051 | - | - | - | - | - | 28,464,051 |
| Intangible assets | 199,913 | - | - | - | - | - | 199,913 |
| Statutory deposit | 84,365,982 | 2,689,807 | 3,509,592 | 30,485,849 | 31,922,561 | 12,223,628 | 3,534,545 |
| Other assets | 15,611,022 | - | - | - | - | - | 15,611,022 |
| Total assets | 1,476,214,429 | 255,853,262 | 478,854,298 | 362,617,270 | 75,187,828 | 24,383,831 | 279,317,940 |
| Liabilities | | | | | | | |
| Due from banks and non-bank financial institutions | (39,217,798) | (24,610,954) | (2,874,534) | (7,870,480) | (3,861,830) | - | - |
| Customers' deposits | (1,175,638,177) | (113,260,798) | (336,324,035) | (278,266,065) | (269,246,807) | (102,678,876) | (75,861,596) |
| Dividends payable | (182,440) | - | - | - | - | - | (182,440) |
| Income tax provision | (9,611,396) | - | - | - | - | - | (9,611,396) |
| Other liabilities and accruals | (62,635,155) | (5,353,288) | (691,805) | (3,196,604) | (20,792,430) | - | (32,601,028) |
| Staff termination benefits | (1,511,514) | - | - | - | - | - | (1,511,514) |
| Total liabilities | (1,288,796,480) | (143,225,040) | (339,890,374) | (289,333,149) | (293,901,067) | (102,678,876) | (119,767,974) |
| Shareholders' equity | (187,417,949) | - | - | - | - | - | (187,417,949) |
| Total liabilities and shareholders' equity | (1,476,214,429) | (143,225,040) | (339,890,374) | (289,333,149) | (293,901,067) | (102,678,876) | (307,185,923) |
| Liquidity gap | - | 112,628,222 | 138,963,924 | 73,284,121 | (218,713,239) | (78,295,045) | (27,867,983) |
| Cumulative liquidity gap | - | 112,628,222 | 251,592,146 | 324,876,267 | 106,163,028 | 27,867,983 | - |



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53-6- Operational risk

53-6-1- Operational risk definition

Potential losses due from internal bank processes which are not well defined or are not carried out completely .

Samples of operational risk are losses due to intentional or unintentional breakdowns, losses due to bank software application bugs and errors, losses due to events outside the Bank, or losses due to legal issues.

Losses due to strategic decisions or damages resulting from strategic decisions are not considered operational risk.

53-6-2- executive units for operational risk management

Middle East Bank risk management has an executive unit and has no separate unit for each of the Bank's risks. Risk department experts cover the bank's other risks by changing the responsibilities periodically. In addition, the Bank has recruited experienced advisors in operational risk assessments, whom analyze different parts of the bank, with the cooperation of Bank's risk experts.

53-6-3- Intentional and unintentional human errors preventive measure

Internal audit, compliance department and risk management department each have control and monitoring systems and report separately to board of directors on the implementation of the bank's internal rules, current issues, problems or process improvement methods.

Human capital Management holds training courses to familiarize employees with the rules and regulations of the Bank.

Also, all employees are required to sign a commitment to carry out tasks correctly in terms of morality and in accordance with the Bank's rules and regulations.

Managers are responsible for the errors of their own staff and the effectiveness of managers in controlling the errors of their staff is examined in terms of lack of human errors.

53-6-4- Program to cope with crisis (crisis testing)

The crises of banking operations can be divided into the following groups: The crisis due to failure of information security systems, crisis due to failure of data communication lines, crisis due to physical damages to the Bank's information systems, crisis due to inaccessibility of the Bank's employees to their activity place for setting up banking systems. Middle East Bank has created replicated information system in different buildings in Tehran and keeps several copies of the Bank's database in several location. The Bank also is setting a site for catastrophic events outside Tehran where information is copied with a few hours delay.

Additionally, Middle East Bank holds training courses and operational safety drills and exercises for critical events.


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53-6-5- Operational risk measurement method

The risk weight for operational risk is measured using, the "Standardized approach" announced by the CBI regulation No 02/21758 dated 04/25/2023. In this approach 15% of the last 3 years income average is calculated as needed capital to cover operational risk and then multiplied by 12.5. The result is added to the total risk weights of other risks such as credit risk and market risk for foreign exchange risk weights.

53-6-6- Operational risk control & monitoring procedures

Operational risk management consultants and risk management department issue reports which would be reviewed in risk committee and board of directors committees and based on reported recommendations, necessary orders would be given by risk committee and bank's CEO in order to establish better controls. Also internal audit, compliance and legal departments have their specific monitoring's and make risk department aware of probable operational problems in the bank and risk management department executes necessary arrangements to solve the problems by presenting these reports to credit risk committee. Periodic reports of the result of implementing new controls would be presented to risk committee and risk committee gives necessary orders to reduce operational risks.

53-6-7- Necessary amount of capital to cover operational risk

Based on Bank's method to measure operational risk, capital exposed to this risk is:

| Measurement method | Capital exposed to operational risk |
|---------------------------|--|
| Base on CBI regulation | IRR million 11,224,856 |

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53-7- Capital management

53-7-1- Regulatory capital

Basic capital at Statement of financial position date is IRR 218,524,927 million and presented as follows:

| Description | 22 Sept. 2025 | 20 Mar. 2025 |
|--|----------------------|---------------------|
| | IRR million | IRR million |
| Tier I | | |
| Paid Capital (Resources provided by shareholders) | 120,000,000 | 75,000,000 |
| Share premium | - | - |
| Retained earnings | 39,226,462 | 73,259,775 |
| Legal reserve | 38,046,263 | 32,802,142 |
| Other reserves | 7,820,276 | 6,911,722 |
| Total Tier I capital before regulatory adjustments | 205,093,001 | 187,973,639 |
| Less: Regulatory adjustments | | |
| Cost of shares owned by market maker fund (Treasury shares) | (1,099,111) | (555,690) |
| Intangible assets(Except for goodwill of the business premises) | (664,896) | (199,913) |
| The minimum cost of mutual investments in shares of credit institutions or non-subsidiary financial institutions | (8,160) | (7,000) |
| Net book value of investments more than limits 50% | (452,965) | (453,545) |
| Total Regulatory adjustments | (2,225,132) | (1,216,148) |
| Tier I capital after regulatory adjustments | 202,867,869 | 186,757,491 |
| Tier II | | |
| General provision for bad and doubtful debts up to 1.25% of risk weighted assets | 16,110,023 | 14,276,164 |
| Total of Tier II | 16,110,023 | 14,276,164 |
| Less: Regulatory adjustments | | |
| Book value of investments more than limits 50% | (452,965) | (453,545) |
| Tier II capital after regulatory adjustments | 15,657,058 | 13,822,619 |
| Less: An increase in Tier II capital over Tier I capital | - | - |
| Total regulatory capital | 218,524,927 | 200,580,110 |
| The base capital of the bank | 181,740,110 | 121,004,228 |

*The calculation of base capital for reporting period is in accordance with CBI regulation No. 02/21758 dated 25 April 2023.

The base capital of the bank for calculation of prudential ratios, up to the date of financial statements approval based on the audited financial statements in 2024 of is amount to IRR 181,740,110 million .

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53-7-2 - Capital allocation

53-7-2-1 Total Credit risk weighted assets at the end of the financial period ending 09/22/2025 were equals to IRR 1,375,989,386 million.

| Description | 22 Sept. 2025 | | | | | 20 Mar. 2025 | | |
|---|---------------|-------------------|-----------------|-------------|--------------------------------------|--------------------|--------------------------------------|-------------------|
| | Amount | Conversion factor | Adjusted amount | Risk factor | Risk weighted commitments and assets | Needed capital | Risk weighted commitments and assets | Needed capital |
| | IRR million | % | IRR million | % | IRR million | IRR million | IRR million | IRR million |
| Cash | 9,167,110 | | 9,167,110 | | - | - | - | - |
| Statutory deposit | 102,971,734 | | 102,971,734 | | - | - | - | - |
| Due from CBI | 714,521 | | 714,521 | | - | - | - | - |
| Participation bonds issued or guaranteed by CBI | | | | | | | | |
| Due from banks and non-bank financial institutions (in form of deposits, loans and securities purchases)-Capital Adequacy more than 8 | 91,745,997 | | 91,745,997 | 20 | 18,349,199 | 1,467,936 | 23,703,629 | 1,896,290 |
| Due from banks and non-bank financial institutions (in form of deposits, loans and securities purchases)-Capital Adequacy 5 to 8 | 4,757,850 | | 4,757,850 | 30 | 1,427,355 | 114,188 | 3,097,004 | 247,760 |
| Due from banks and non-bank financial institutions (in form of deposits, loans and securities purchases)-Capital Adequacy 3 to 5 | 29,591,254 | | 29,591,254 | 40 | 11,836,501 | 946,920 | 140,184 | 11,215 |
| Due from banks and non-bank financial institutions (in form of deposits, loans and securities purchases)-Capital Adequacy 1 to 3 | - | | - | 70 | - | - | 6,065,372 | 485,230 |
| Due from banks and non-bank financial institutions (in form of deposits, loans and securities purchases)-Capital Adequacy less than 1 | 52,372,891 | | 52,372,891 | 100 | 52,372,891 | 4,189,831 | 28,424,835 | 2,273,987 |
| Government institutions and companies and public non-government institutions (in the form of loans and securities purchases) or claims which are guaranteed by the mentioned institutions - without credit rating | 337,457,572 | | 337,457,572 | 75 | 253,093,179 | 20,247,454 | 243,670,613 | 19,493,649 |
| Companies accepted in the Tehran Stock Exchange and the first and second markets of Iran Fara Bourse Co. (in the form of loans or legal partnership) - without credit rating | 65,450,401 | | 42,436,456 | 100 | 42,436,456 | 3,394,916 | 45,257,605 | 3,620,608 |
| Other companies (in the form of loans or legal partnerships) and natural persons with the amount of loans more than 1000 billion Rials- without credit rating | 534,082,195 | | 369,307,879 | 150 | 555,961,819 | 44,316,945 | 399,823,118 | 31,985,849 |
| Other companies (in the form of loans or legal partnerships) and natural persons with the amount of loans less than 1000 to 100 billion Rials (in case of using internal credit rating)- AAA to -AA | 1,200,352 | | 836,006 | 50 | 418,003 | 33,440 | 1,147,752 | 91,820 |
| Other companies (in the form of loans or legal partnerships) and natural persons with the amount of loans less than 1000 to 100 billion Rials (in case of using internal credit rating)- A to -A | 7,030,681 | | 5,684,795 | 75 | 4,263,596 | 341,088 | 3,446,157 | 275,693 |
| Other companies (in the form of loans or legal partnerships) and natural persons with the amount of loans less than 1000 to 100 billion Rials (in case of using internal credit rating)- BBB to -BBB | 38,517,273 | | 27,145,213 | 100 | 27,145,213 | 2,171,617 | 36,701,442 | 2,936,115 |
| Other companies (in the form of loans or legal partnerships) and natural persons with the amount of loans less than 1000 to 100 billion Rials (in case of using internal credit rating)- BB to -B | 5,723,569 | | 3,676,798 | 150 | 5,515,198 | 441,216 | 10,025,046 | 802,004 |
| Other companies (in the form of loans or legal partnerships) and natural persons with the amount of loans less than 1000 to 100 billion Rials (in case of using internal credit rating)- below -B | 669,147 | | 235,367 | 200 | 470,734 | 37,659 | 417,115 | 33,369 |
| Other companies (in the form of loans or legal partnerships) and natural persons with the amount of loans less than 1000 to 100 billion Rials (in case of using internal credit rating)- without credit rating | 10,542,604 | | 8,171,489 | 150 | 12,257,234 | 980,579 | 9,109,297 | 728,744 |
| Other companies (in the form of loans or legal partnerships) and natural persons with the amount of loans less than 100 to 2 billion Rials- A to -A | 5,701 | | 5,732 | 50 | 2,866 | 229 | 45,202 | 3,616 |
| Other companies (in the form of loans or legal partnerships) and natural persons with the amount of loans less than 100 to 2 billion Rials- BBB to -BBB | 1,081,721 | | 573,064 | 90 | 515,757 | 41,261 | 316,628 | 25,330 |
| Other companies (in the form of loans or legal partnerships) and natural persons with the amount of loans less than 100 to 2 billion Rials- BB to -B | 184,408 | | 107,319 | 120 | 128,783 | 10,303 | 310,558 | 24,845 |
| Other companies (in the form of loans or legal partnerships) and natural persons with the amount of loans less than 100 to 2 billion Rials- below -B | 50,540 | | 51,080 | 170 | 86,836 | 6,947 | 88,686 | 7,095 |
| Other companies (in the form of loans or legal partnerships) and natural persons with the amount of loans less than 100 to 2 billion Rials- without credit rating | 15,254,095 | | 12,476,605 | 90 | 11,228,944 | 898,316 | 8,155,228 | 652,418 |
| Other companies (in the form of loans or legal partnerships) and natural persons with the amount of loans less than 2 billion Rials- without credit rating | 15,270,395 | | 13,542,966 | 100 | 13,542,966 | 1,083,437 | 9,599,407 | 767,953 |
| The balance of the principal and interest of the facilities granted for the purchasing and repairing of residential properties, if the residential property is mortgaged by a credit institution | 8,259,785 | | 5,288,657 | 50 | 2,644,328 | 211,546 | 645,348 | 51,628 |
| Net of non-current dues (principal, interest and penalties after deduction of related specific provision)-amount of specific provision less than 20% of non-current dues balance | 15,016,065 | | 15,016,065 | 150 | 22,524,097 | 1,801,928 | 25,591,497 | 2,047,320 |
| Net of non-current dues (principal, interest and penalties after deduction of related specific provision)-amount of specific provision less than 20% to 50% of non-current dues balance | 20,818,931 | | 20,818,931 | 100 | 20,818,931 | 1,665,514 | 19,458,121 | 1,556,650 |
| Net of non-current dues (principal, interest and penalties after deduction of related specific provision)-amount of specific provision more than 50% of non-current dues balance | 10,297,948 | | 10,297,948 | 50 | 5,148,974 | 411,918 | 4,915,277 | 393,222 |
| Due from subsidiaries and associates | 1,975,030 | | 1,975,030 | 100 | 1,975,030 | 158,002 | 1,989,913 | 159,193 |
| Other current accounts receivable | 9,442,822 | | 9,442,822 | 100 | 9,442,822 | 755,426 | 1,817,450 | 145,396 |
| Net of fixed assets | 29,866,525 | | 29,866,525 | 100 | 29,866,525 | 2,389,322 | 28,464,051 | 2,277,124 |
| Other on Statement of financial position items | 18,280,207 | | 18,280,207 | 100 | 18,280,207 | 1,462,417 | 18,743,066 | 1,499,445 |
| Claims including deposits and facilities granted or the purchase of securities from other governments, central banks and non-governmental public institutions in other countries Credit rating + AAA to -AA | 93,676,943 | | 93,676,943 | - | - | - | - | - |
| Claims including deposits and facilities granted or the purchase of securities from development banks | 30,922 | | 30,922 | - | - | - | - | - |
| Claims including deposits and facilities granted or the purchase of securities from credit institutions and financial institutions of other countries Credit rating + AAA to -AA | 15,661,343 | | 15,661,343 | 20 | 3,132,269 | 250,581 | 3,363,407 | 269,073 |
| Claims including deposits and facilities granted or the purchase of securities from credit institutions and financial institutions of other countries Credit rating + A to -A | 57,358 | | 57,358 | 50 | 28,679 | 2,294 | 26,633 | 2,131 |
| Claims including deposits and facilities granted or the purchase of securities from credit institutions and financial institutions of other countries Credit rating + BBB to -B | 11,045,626 | | 11,045,626 | 100 | 11,045,626 | 883,650 | 12,728,059 | 1,018,245 |
| Claims including deposits and facilities granted or the purchase of securities from credit institutions and financial institutions of other countries without credit rating | 17,196,834 | | 17,196,834 | 100 | 17,196,834 | 1,375,747 | 8,361,645 | 668,932 |
| Issued letter of credit Commitments with collateral other than commodity after deduction of advances | 16,052,339 | | 7,782,490 | 100 | 7,782,490 | 622,599 | 9,112,433 | 728,995 |
| Issued guarantees Commitments after deduction of cash deposits | 946,732,154 | | 167,826,267 | 100 | 167,826,267 | 13,426,101 | 124,974,070 | 9,997,926 |
| Commitments of transaction contracts and guarantee bonds | 117,731,149 | | 24,772,474 | 100 | 24,772,474 | 1,981,798 | 37,858,663 | 3,028,693 |
| Other commitments | 24,450,303 | | 24,450,303 | 100 | 24,450,303 | 1,956,026 | 14,498,593 | 1,159,889 |
| | | | | | 1,375,989,386 | 110,079,151 | 1,142,093,104 | 91,367,452 |

*The calculations of the Bank's Tier 1 capital and risk-weighted assets as of 31/06/1404 and 30/12/1403 have been carried out in accordance with Circular No. 2/21758 dated 05/02/1402 issued by the CBI.

*Items above the line as of 31/06/1404 and 30/12/1403 are first adjusted based on the type of received collateral in accordance with Article 14 of Circular No. 2/21758 dated 05/02/1402, and then multiplied by the relevant risk weights.

*Items below the line as of 31/06/1404 and 30/12/1403 are first aligned with above-the-line items based on conversion factors, then adjusted according to the type of received collateral in accordance with Article 14 of Circular No. 2/21758 dated 05/02/1402, and finally weighted by the applicable risk coefficients.

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53-7-2-2- Total of market risk weighted assets at the end of the financial period ending on 09/22/2025 equals to IRR 240,099,653 million.

| Description | 22 Sept. 2025 | | | 20 Mar. 2025 | | |
|---|-----------------------|------------------|--|-----------------------|------------------|--|
| | Amount IRR million | Risk factor % | Needed amount of capital to cover the market risk IRR million | Amount IRR million | Risk factor % | Needed amount of capital to cover the market risk IRR million |
| Trading shares | - | 8 | - | - | 8 | - |
| Total cost of trading debt securities-specific risk | 217,308,869 | 5 | 10,865,443 | 56,756,871 | 5 | 2,837,844 |
| Trading debt securities-general risk-mature till one month or less | 39,356,128 | - | - | - | - | - |
| Trading debt securities-general risk-mature till 1 to 3 months | 25,034,142 | 0.2 | 50,068 | 283,941 | 0.2 | 568 |
| Trading debt securities-general risk-mature till 3 to 6 months | 31,570,658 | 0.4 | 126,283 | 23,186,174 | 0.4 | 92,745 |
| Trading debt securities-general risk-mature till 6 to 12 months | 38,375,574 | 0.7 | 268,629 | 28,564,612 | 0.7 | 199,952 |
| Trading debt securities-general risk-mature till 1 to 2 years | 82,972,367 | 1.25 | 1,037,155 | 4,722,145 | 1.25 | 59,027 |
| Trading debt securities-general risk-mature till 2 to 3 years | - | 1.75 | - | - | 1.75 | - |
| Trading debt securities-general risk-mature till 3 to 4 years | - | 2.25 | - | - | 2.25 | - |
| Trading debt securities-general risk-mature till 4 to 5 years | - | 2.75 | - | - | 2.75 | - |
| Trading debt securities-general risk-mature till 5 to 7 years | - | 3.25 | - | - | 3.25 | - |
| The positive position of all foreign currencies or the absolute of the negative position, whichever is higher | 85,754,928 | 8 | 6,860,394 | 75,333,293 | 8 | 6,026,663 |
| Total of capital needed to cover market risk | | | 19,207,972 | | | 9,216,799 |
| Factor | | | 12.5 | | | 12.5 |
| Market risk weighted assets | | | 240,099,653 | | | 115,209,983 |

53-7-2-3- Total of operational risk-weighted assets at the end of the financial period ending on 09/22/2025 equals to IRR 140,310,696 million.

| Description | 22 Sept. 2025 | | | 20 Mar. 2025 | | |
|---|-----------------------|------------------|---|-----------------------|------------------|---|
| | Amount IRR million | Risk factor % | Needed amount of capital to cover the operational risk IRR million | Amount IRR million | Risk factor % | Needed amount of capital to cover the operational risk IRR million |
| Average income of the past three years | 74,832,371 | 15 | 11,224,856 | 74,832,371 | 15 | 11,224,856 |
| Factor | | | 12.5 | | | 12.5 |
| Operational risk weighted assets | | | 140,310,696 | | | 140,310,696 |

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53-7-3- Capital adequacy ratio

Capital adequacy ratio at 22 Sept. 2025 is 12.4% .

| | 22 Sept. 2025 | 20 Mar. 2025 |
|--|----------------------|----------------------|
| | IRR million | IRR million |
| Base capital | 218,524,927 | 200,580,110 |
| Credit risk weighted assets | 1,375,989,386 | 1,142,093,104 |
| Market risk weighted assets | 240,099,653 | 115,209,983 |
| Operational risk weighted assets and obligations | 140,310,696 | 140,310,696 |
| Risk weighted assets | 1,756,399,735 | 1,397,613,783 |
| Tier I capital to risk weighted assets- ratio | 11.6% | 13.4% |
| Capital adequacy ratio | 12.4% | 14.4% |

53-7-4- Leverage ratio

leverage ratio is shareholders' equity to total assets and for the financial year ended 22 Sept. 2025 is 11.5%.

| | 22 Sept. 2025 | 20 Mar. 2025 |
|----------------------------|----------------------|---------------------|
| | IRR million | IRR million |
| Total shareholders' equity | 203,993,890 | 187,417,949 |
| Total assets | 1,779,231,619 | 1,476,214,429 |
| Leverage ratio-Percentage | 11.5% | 12.7% |

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54- Operating segments

54-1- Base of classification of segments

54-2- Information about reportable operating segments

information related to each reportable parts are shown in the below table. Profit before tax of the segment is used as criterion of segment performance.

| Description | 22 Sept. 2025 | | |
|--|------------------------------------|--------------------------|-------------------|
| | Treasury and banking operations | International banking | Total |
| | IRR million | IRR million | IRR million |
| incomes earned from outside of the bank | | | |
| Interest income on credit facilities granted and deposits | 96,113,620 | 8,688,166 | 104,801,786 |
| Interest expense | (61,063,904) | (7,493,602) | (68,557,506) |
| Net interest income on credit facilities granted and deposits | 35,049,716 | 1,194,564 | 36,244,280 |
| Fees and commission income | 10,507,812 | 478,962 | 10,986,774 |
| Fees and commission expense | (501,215) | (41,509) | (542,724) |
| Net fees and commission income | 10,006,597 | 437,453 | 10,444,050 |
| Net income (loss) from investment | 110,253 | - | 110,253 |
| Net foreign exchange transactions income | - | 5,824,594 | 5,824,594 |
| Total other operating income | - | 4,016,439 | 4,016,439 |
| | 110,253 | 9,841,033 | 9,951,286 |
| Net income earned from outside of the bank | 45,166,566 | 11,473,050 | 56,639,616 |
| Net income between different parts of the bank | 95,236 | (95,236) | - |
| Total income of operational parts of the bank | 45,261,802 | 11,377,814 | 56,639,616 |
| Doubtful debts of operational parts expenses | (5,319,675) | 223,337 | (5,096,338) |
| Other expenses attributable to operational parts | (5,860,124) | (2,041,206) | (7,901,330) |
| Profit(loss) of every parts before non-attributable general expenses | 34,082,003 | 9,559,945 | 43,641,948 |
| Non attributable General expenses to segments | | | (4,507,921) |
| Profit before tax | | | 39,134,027 |



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Information about reportable operating segments(continued)

| Description | 21 Sept. 2024 | | |
|--|------------------------------------|--------------------------|-------------------|
| | Treasury and banking operations | International banking | Total |
| | IRR million | IRR million | IRR million |
| incomes earned from outside of the bank | | | |
| Interest income on credit facilities granted and deposits | 75,227,104 | 6,143,165 | 81,370,269 |
| Interest expense | (51,022,905) | (5,134,551) | (56,157,456) |
| Net interest income on credit facilities granted and deposits | 24,204,199 | 1,008,614 | 25,212,813 |
| Fees and commission income | 7,114,407 | 390,398 | 7,504,805 |
| Fees and commission expense | (387,407) | (24,912) | (412,319) |
| Net fees and commission income | 6,727,000 | 365,486 | 7,092,486 |
| Net income (loss) from investment | 2,161,524 | - | 2,161,524 |
| Net foreign exchange transactions income | - | 4,154,642 | 4,154,642 |
| Total other operating income | - | 6,619,040 | 6,619,040 |
| | 2,161,524 | 10,773,682 | 12,935,206 |
| Net income earned from outside of the bank | 33,092,723 | 12,147,782 | 45,240,505 |
| Net income between different parts of the bank | 408,629 | (408,629) | - |
| Total income of operational parts of the bank | 33,501,352 | 11,739,153 | 45,240,505 |
| Doubtful debts of operational parts expenses | (3,462,166) | 49,139 | (3,413,027) |
| Other expenses attributable to operational parts | (4,725,038) | (1,046,101) | (5,771,139) |
| Profit(loss) of every parts before non-attributable general expenses | 25,314,148 | 10,742,191 | 36,056,339 |
| Non attributable General expenses to segments | | | (1,370,701) |
| Profit before tax | | | 34,685,638 |


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54-3- Geographical concentration of major items of assets, liabilities and income

Assets are reported by location and income and liabilities are reported based on domicile of the bank's counterparty in geographical areas

| | 22 Sept. 2025 | | | | | | | |
|--|------------------------|---------------------|------------------|------------------|------------------|------------------|------------------|------------------------|
| | Iran | Germany | China | Switzerland | Oman | Turkey | Others | Total |
| | IRR million | IRR million | IRR million | IRR million | IRR million | IRR million | IRR million | IRR million |
| Assets | | | | | | | | |
| Cash | 17,636,803 | 110,532,029 | 26,621 | 3,873,924 | - | 553,014 | 2,419,713 | 135,042,104 |
| Due from banks and non-bank financial institutions | 170,146,463 | 9,557,289 | 3,086,293 | 14,201 | 1,816,324 | 1,113,051 | 5,937,883 | 191,671,504 |
| Credit facilities granted from non-governmental entities | 1,071,020,163 | 149 | - | - | - | - | - | 1,071,020,312 |
| Investments in share and other securities | 221,518,600 | - | - | - | - | - | - | 221,518,600 |
| Due from subsidiaries and associates | 1,945,404 | - | - | - | - | - | - | 1,945,404 |
| Other accounts receivable | 9,375,753 | - | - | - | - | - | - | 9,375,753 |
| Non-current assets held for sale | 1,430,984 | - | - | - | - | - | - | 1,430,984 |
| Fixed assets | 29,852,661 | 13,864 | - | - | - | - | - | 29,866,525 |
| Intangible assets | 664,896 | - | - | - | - | - | - | 664,896 |
| Statutory deposit | 102,971,734 | - | - | - | - | - | - | 102,971,734 |
| Other assets | 12,937,819 | 785,984 | - | - | - | - | - | 13,723,803 |
| Total | 1,639,501,280 | 120,889,315 | 3,112,914 | 3,888,125 | 1,816,324 | 1,666,065 | 8,357,596 | 1,779,231,619 |
| Liabilities | | | | | | | | |
| Due to banks and non-bank financial institutions | (52,155,095) | - | - | - | - | - | - | (52,155,095) |
| Customers' deposits | (1,386,962,313) | (66,329,195) | - | - | - | - | - | (1,453,291,508) |
| Dividends payable | (405,545) | - | - | - | - | - | - | (405,545) |
| Income tax provision | (10,652,421) | (139,907) | - | - | - | - | - | (10,792,328) |
| Other liabilities and accruals | (55,893,265) | (207,990) | - | - | - | - | - | (56,101,255) |
| Staff termination benefits | (2,491,998) | - | - | - | - | - | - | (2,491,998) |
| Total | (1,508,560,637) | (66,677,092) | - | - | - | - | - | (1,575,237,729) |
| Total operating income | 34,941,085 | (197,373) | - | - | - | - | - | 34,743,712 |
| Total other income and expenses | 217,096 | - | - | - | - | - | - | 217,096 |

| | 20 Mar. 2025 | | | | | | | |
|--|------------------------|---------------------|------------------|------------------|------------------|------------------|------------------|------------------------|
| | Iran | Germany | China | Switzerland | Oman | Turkey | Others | Total |
| | IRR million | IRR million | IRR million | IRR million | IRR million | IRR million | IRR million | IRR million |
| Assets | | | | | | | | |
| Cash | 30,742,448 | 122,298,983 | 25,775 | 4,073,120 | 504,941 | 509,408 | 545,127 | 158,699,802 |
| Due from banks and non-bank financial institutions | 143,718,197 | 5,345,401 | 2,988,253 | (1,010,104) | 1,302,194 | 4,673,912 | 2,215,866 | 159,233,719 |
| Credit facilities granted from non-governmental entities | 964,307,350 | 885 | - | - | - | - | - | 964,308,235 |
| Investments in share and other securities | 59,951,152 | - | - | - | - | - | - | 59,951,152 |
| Due from subsidiaries and associates | 1,959,323 | - | - | - | - | - | - | 1,959,323 |
| Other accounts receivable | 1,990,246 | - | - | - | - | - | - | 1,990,246 |
| Non-current assets held for sale | 1,430,984 | - | - | - | - | - | - | 1,430,984 |
| Fixed assets | 28,449,796 | 14,255 | - | - | - | - | - | 28,464,051 |
| Intangible assets | 199,913 | - | - | - | - | - | - | 199,913 |
| Statutory deposit | 84,365,982 | - | - | - | - | - | - | 84,365,982 |
| Other assets | 15,427,172 | 183,850 | - | - | - | - | - | 15,611,022 |
| Total | 1,332,542,563 | 127,843,374 | 3,014,028 | 3,063,016 | 1,807,135 | 5,183,320 | 2,760,993 | 1,476,214,429 |
| Liabilities | | | | | | | | |
| Due to banks and non-bank financial institutions | (39,217,798) | - | - | - | - | - | - | (39,217,798) |
| Customers' deposits | (1,099,827,919) | (75,810,258) | - | - | - | - | - | (1,175,638,177) |
| Dividends payable | (182,440) | - | - | - | - | - | - | (182,440) |
| Income tax provision | (9,483,353) | (128,043) | - | - | - | - | - | (9,611,396) |
| Other liabilities and accruals | (62,225,786) | (409,369) | - | - | - | - | - | (62,635,155) |
| Staff termination benefits | (1,511,514) | - | - | - | - | - | - | (1,511,514) |
| Total | (1,212,448,810) | (76,347,670) | - | - | - | - | - | (1,288,796,480) |
| Total operating income | 75,420,838 | 1,190,193 | - | - | - | - | - | 76,611,031 |
| Total other income and expenses | 342,269 | - | - | - | - | - | - | 342,269 |



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For the six months financial period ended 22 September 2025

55- Transactions with related parties:
55-1- Changes of major shareholders (more than one percent)
 During the financial period ended 22 Sept. 2025, one shareholder withdrew from the composition of major shareholders by more than one percent.
55-2- Transactions with managers

| Related party | Transaction type | Is it subject to Article 129 of Trade Act? | 22 Sept. 2025 | | Collateral type | 20 Mar. 2025 | | | | |
|--|------------------|--|---|--|------------------|---|---|--|---|--|
| | | | Transaction amount during the reporting period IRR million | Maximum balance throughout the period IRR million | | Balance at the end of the period IRR million | Collateral amount IRR million | Incom(los) of transaction IRR million | Balance at the end of the year IRR million | Incom(los) of transaction IRR million |
| Board members/Executive | Mortgages | | | 1,266 | 1,225 | Real state Checks /Stand-alone legally binding contract | 5,440 | 45 | 1,260 | 83 |
| | Car Loans | ✓ | | 9,659 | 8,908 | Checks /Stand-alone legally binding contract | 24,300 | 740 | 9,596 | 547 |
| | Credit card | | | (54,280) | (398,918) | | | (6,701) | (86,553) | (15,226) |
| | Deposit | | | | 1,266 | 1,225 | Real state Checks /Stand-alone legally binding contract | 5,440 | 45 | - |
| Managing Directors (excluding Board Members) | Car Loans | | | 30,032 | 25,805 | Checks /Stand-alone legally binding contract | 63,900 | 2,215 | 18,385 | 1,716 |
| | Credit Card | ✗ | | 5,810 | 5,229 | Checks /Stand-alone legally binding contract | 6,600 | 412 | 7,555 | 986 |
| | Deposit | | | (8,878) | (993,499) | | | (45) | (9,336) | (194) |
| Other facilities | | | | 11,460 | 11,160 | shares | 19,995 | 133 | 19,469 | 1,205 |
| Net | | | (63,158) | (732,923) | (118,846) | | 127,675 | (3,157) | (39,654) | (10,771) |

*Managers include the members of the Board of Directors and The Executive Board of the Bank.
 *Transaction amounts of facilities and credit card are equal to amounts during the reporting period.
 * Transactions with related persons have been considered according to their tenure.
 * All transactions with related parties have been conducted in the normal course of Transactions and there has been no significant difference from the conditions governing real transactions.

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55-3- The Groups transactions with related parties during the period are as follow

| The Group | Related party | Relationship | Is it subject to Article 129 of Trade Act? | Insurance premium | Balance receivable (debt)/commitment at 22 Sept.2025 | Balance receivable (debt) at 20 Mar.2025 |
|--------------------------------|-------------------------------|-----------------------|--|-------------------|--|--|
| | | | | | IRR million | |
| Middle east Life Insurance Co. | Middle East Bank | Shareholder | X | 17,217 | 34,763 | 1,778 |
| | Middle East Bank Brokerage Co | Other Related Parties | X | - | 8,805 | 129,145 |
| | Mohammad Ebrahim amin | Board Member & CEO | ✓ | 18,943 | 3,359 | 2,989 |
| | Mehdi Nowruzi | Chairman of the Board | ✓ | 10,968 | 7,344 | 3,944 |



55-4 Transactions with related parties during the period are as follows:

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| 22 Sept. 2025 | | | | | | | | | |
|-----------------------|---------------------------------------|--------------------------|---|--|---|--|---------------------------------|---|---|
| Group | Related party | Relationship | Transaction subject | Is it subject to Article 129 of Trade Act? | Pricing method | Transaction amount | Income (expense) | Balance receivable (debt)/commitment at 22 Sept. 2025 | Balance receivable (debt) at 30 Mar. 2025 |
| | | | | | | IRR million | IRR million | IRR million | IRR million |
| | Dadab Pardazhan Simaye Atfah Co | Subsidiaries | For the HR supply Contract | × | According to the contract | 98,541 | (98,541) | (20,512) | (8,511) |
| | Middle East Sun Leasing | Subsidiaries | Dividend | × | Ordinary General Meeting | 6,754 | 6,754 | 6,754 | - |
| | Middle East Bank Brokerage Co | Subsidiaries | Murabaha and Wakala Loans* Issued Guarances Dividend | × | Bank Board of Directors Ordinary General Meeting Instruction of securities and exchange organization | 12,007,000 9,090 - | 145,558 3,956 - | 1,734,622 (144) 30,000 | 282,111 (4,165) 30,000 |
| Subsidiaries | | | purchase securities | | | 21,180 | (21,180) | (590,288) | - |
| | Middle East Bank Currency Exchange Co | Subsidiaries | payment paid for foreign currency and gold dealings Fees paid to the exchange for FX settlement and fund transfer services/ VAT Deposit Dividend other | × | Per monetary and Credit Council Bank Board of Directors Ordinary General Meeting Bank Board of Directors | - (2,502,955) 181,978 - - - | - (2,275,413) - - - | 88,111,661 (227,541) - 1,967,990 286 | 40,208,544 - - 1,967,991 433 |
| | Middle East Life Insurance Co | Associate company | Issued Guarances | | Bank Board of Directors | - | 7,239 | 4,165 | (11,404) |
| Associate company | | | Payment for bank employee insurance Lease deposit | × | According to the contract | 12,049 | (12,049) | 2,759 | (449) |
| | Iran industries Investment Co | Shareholder above 5% | Murabaha and Wakala Loans | × | Bank Board of Directors | 316,600 | 7,294 | (39,000) | (30,000) |
| | Farzan shims sanat Co | Shareholder above 5% | Murabaha and Wakala Loans Issued Guarances | × | Bank Board of Directors | - 4,005 | 332 21 | 305,162 - | 22,087 8,283 |
| | Bourstan Brokerage | Shareholder above 5% | Murabaha and Wakala Loans Issued Guarances | × | Bank Board of Directors | 15,500,000 - | 113,551 2,899 | 907,751 - | 1,005,016 (2,899) |
| Other related parties | Saba Niroo Toos Co | Joint Board of Directors | Murabaha and Wakala Loans Issued Guarances | ✓ | Bank's BOD | 613,815 31,683 | 156,851 415 | 416,627 - | 1,421,743 (99) |
| | Mardabati Co | Shareholder above 5% | Murabaha and Wakala Loans | × | Bank's BOD | 800,000 | 111,777 | 664,479 | 1,681,084 |
| | Parson Bam international Pharma Co | Joint Board of Directors | Murabaha and Wakala Loans | ✓ | Bank's BOD | - | - | - | 571,164 |
| | Boyyan Sob Pharma Courier Co | Joint Board of Directors | Murabaha and Wakala Loans | ✓ | Bank's BOD | - | - | - | 234,050 |

* The provision related to subsidiaries and associates has been disclosed in Note 27.

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56- Statement of Gardh-UI Hasan Saving deposits Operations- LCY (Non interest bearing deposits)

56-1- Balance of recourses and usage of Gardh-UI Hasan Saving deposits

Recourses from Gardh-UI Hasan Saving deposits

| | Note | 22 Sept. 2025 IRR million | 20 Mar. 2025 IRR million |
|---|------|------------------------------|-----------------------------|
| Gardh-UI Hasan Savings Deposits - LCY | | - | - |
| Gardh-UI Hasan Current Deposits - LCY | | 93,049,104 | 62,969,483 |
| Total resources | | 93,049,104 | 62,969,483 |
| Gardh-UI Hasan usages | | | |
| Credit facilities granted from non-governmental entities(before deduction of provision) | | (17,887,123) | (6,589,773) |
| Total of Gardh-UI Hasan usages | 26 | (17,887,123) | (6,589,773) |
| Statutory deposit of Gardh-UI Hasan Savings Deposits | | (13,957,366) | (7,400,998) |
| Liquidity provision of Gardh-UI Hasan Savings Deposits(40%) | | (37,219,642) | (25,187,793) |
| Surplus (deficit) of resources to usages | | 23,984,973 | 23,790,919 |

56-2- Net fee of Gardh-UI Hasan operations

| | | 22 Sept. 2025 IRR million | 20 Mar. 2025 IRR million |
|--|------|------------------------------|-----------------------------|
| Received fee of Gardh-UI Hasan credit facilities granted | 15-1 | 429,467 | 309,719 |
| Net fee of Gardh-UI Hasan operations | | 429,467 | 309,719 |

56-3- Classification of Gardh-UI Hasan credit facilities granted by subject of facilities

| | 22 Sept. 2025 IRR million | 20 Mar. 2025 IRR million |
|------------|------------------------------|-----------------------------|
| Marriage | 15,995,694 | 5,769,600 |
| Childbirth | 1,025,961 | 820,173 |
| other | 865,467 | - |
| | 17,887,122 | 6,589,773 |

56-4- Classification of Gardh-UI Hasan credit facilities granted based on customers type

| | 22 Sept. 2025 IRR million | 20 Mar. 2025 IRR million |
|-----------------|------------------------------|-----------------------------|
| Natural persons | 17,887,122 | 6,589,773 |
| | 17,887,122 | 6,589,773 |

Net balance of loans and commitments of related persons (subject of Circular No. 94/241/742 dated 11/16/2015) in sept. 2025.

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| Row | Name | Examples of related parties according to the second chapter of the regulations | | | | | | | | | Paid amount principal | Balance/Net deduction of each received from Member and Member's relative | | | Type of debt or contract | Maturity (month) | Breaching (month) | Rate of commission | Total balance of net of loans and commitments and stock price | | | | Collateral's situation | Collateral amount | | | |
|-----|---|--|-----|-----|-----|-----|-----|-----|-----|-----|-----------------------|--|-------------|-----------|--------------------------|------------------|-------------------|--------------------|---|------------------|-----|-------------------------------------|------------------------|-------------------|-----------------|--|--|
| | | 1.2 | 2.2 | 3.2 | 4.2 | 5.2 | 6.2 | 7.2 | 8.2 | 9.2 | | Current | Non-current | Total | | | | | Gross commitments | Received advance | Net | Net of commitments conversion ratio | | | Collateral type | | |
| 1 | Middle East Life Insurance | | | | | | | | | | 2,759 | 2,759 | 2,759 | 2,759 | | | | | 2,759 | | | | | | | | |
| 2 | Middle East Bank Currency Exchange Co. | | | | | | | | | | 286 | 286 | 286 | 286 | | | | | 286 | | | | | | | | |
| 3 | Middle East Bank Currency Exchange Co. | | | | | | | | | | 1,967,990 | 1,967,990 | 1,967,990 | 1,967,990 | | | | | 1,967,990 | | | | | | | | |
| 4 | Banki Paktan Siman Alah Co. | | | | | | | | | | 1,848,276 | 1,848,276 | 1,848,276 | 1,848,276 | | | | | 1,848,276 | | | | | | | | |
| 5 | Banki Paktan Siman Alah Co. | | | | | | | | | | 28,305 | 28,305 | 28,305 | 28,305 | | | | | 28,305 | | | | | | | | |
| 6 | Special Trade and Finance Instrument (STFI) | | | | | | | | | | 363 | 363 | 363 | 363 | | | | | 363 | | | | | | | | |
| 7 | Iran Industry Investment Co. | | | | | | | | | | 299,600 | 299,600 | 299,600 | 299,600 | | | | | 299,600 | | | | | | | | |
| 8 | Shad Abadi | | | | | | | | | | 2,902 | 2,902 | 2,902 | 2,902 | | | | | 2,902 | | | | | | | | |
| 9 | Shad Abadi | | | | | | | | | | 8,014 | 8,014 | 8,014 | 8,014 | | | | | 8,014 | | | | | | | | |
| 10 | Shad Abadi | | | | | | | | | | 2,582 | 2,582 | 2,582 | 2,582 | | | | | 2,582 | | | | | | | | |
| 11 | Meybod Salmirazi Bahlo | | | | | | | | | | 12,898 | 12,898 | 12,898 | 12,898 | | | | | 12,898 | | | | | | | | |
| 12 | Iran Industry Chemistry | | | | | | | | | | 8,291 | 8,291 | 8,291 | 8,291 | | | | | 8,291 | | | | | | | | |
| 13 | Aljazai Lazari | | | | | | | | | | 10,000 | 8,895 | 8,895 | 8,895 | | | | | 8,895 | | | | | | | | |
| 14 | Faja Mohammadi Ayjeh | | | | | | | | | | 10,000 | 8,895 | 8,895 | 8,895 | | | | | 8,895 | | | | | | | | |
| 15 | Faja Mohammadi Ayjeh | | | | | | | | | | 3,391 | 2,620 | 2,620 | 2,620 | | | | | 2,620 | | | | | | | | |
| 16 | Farzand Tajati Shamsi | | | | | | | | | | 13,391 | 11,425 | 11,425 | 11,425 | | | | | 11,425 | | | | | | | | |
| 17 | Farzand Tajati Shamsi | | | | | | | | | | 5,500 | 5,465 | 5,465 | 5,465 | | | | | 5,465 | | | | | | | | |
| 18 | Farzand Tajati Shamsi | | | | | | | | | | 9,960 | 9,895 | 9,895 | 9,895 | | | | | 9,895 | | | | | | | | |
| 19 | Meybod Salmirazi Bahlo | | | | | | | | | | 12,898 | 12,898 | 12,898 | 12,898 | | | | | 12,898 | | | | | | | | |
| 20 | Middle East Bank Brokerage Co. | | | | | | | | | | 1,000,000 | 653,620 | 653,620 | 653,620 | | | | | 653,620 | | | | | | | | |
| 21 | Middle East Bank Brokerage Co. | | | | | | | | | | 1,700,000 | 60,000 | 60,000 | 60,000 | | | | | 60,000 | | | | | | | | |
| 22 | Middle East Bank Brokerage Co. | | | | | | | | | | 1,780,000 | 1,784,622 | 1,784,622 | 1,784,622 | | | | | 1,784,622 | | | | | | | | |
| 23 | Iranian Brokerage Co. | | | | | | | | | | 900,000 | 907,751 | 907,751 | 907,751 | | | | | 907,751 | | | | | | | | |
| 24 | Mild New Mohammad Tajiri Alad | | | | | | | | | | 900,000 | 1,225 | 1,225 | 1,225 | | | | | 1,225 | | | | | | | | |
| 25 | Mild New Mohammad Tajiri Alad | | | | | | | | | | 1,300 | 1,225 | 1,225 | 1,225 | | | | | 1,225 | | | | | | | | |
| 26 | Mild New Mohammad Tajiri Alad | | | | | | | | | | 628,492 | 5,695,295 | 5,695,295 | 5,695,295 | | | | | 5,695,295 | | | | | | | | |
| 27 | Mild New Mohammad Tajiri Alad | | | | | | | | | | 2,032,002 | 2,665,517 | 2,665,517 | 2,665,517 | | | | | 2,665,517 | | | | | | | | |

| | |
|---|-------------|
| Regulatory capital at reporting date | 181,740,110 |
| Permissible loans and commitments of related persons limit for each person (3% of regulatory capital) | 5,453,203 |
| Permissible total loans and commitments of related persons limit (40% of regulatory capital) | 72,696,604 |

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58. Information of major loans and commitments
 Information of major loans and commitments in accordance with council of treasury and credit (CRTC circular No. 92/24253 dated 11/07/2013) are as below:

| Row | Name of the Single Beneficiary Group | Name of Customer | Balance of net current facilities/debts | Balance of net non-current | Balance of net facilities/debts | Net commitments to be applied the | Cost of share | Total of facilities | Type of Collateral | Value of Collateral | |
|--|--|--|---|----------------------------|---------------------------------|-----------------------------------|---------------|---------------------|--|--|------------|
| 1 | Kampun Petro Refining Co. | Kampun Petro Refining Co. | 5,555,220 | 5,555,220 | 5,555,220 | 38,000 | 38,000 | 58,933,310 | Stocks/Checks | 27,462,402 | |
| | | Sornath Malabar Anhydro Co. | | | | 201,794 | 201,794 | 1,561,179 | Stocks/Checks/Stand-alone legally binding contract | 6,261,757 | |
| | | Middle East Single TurboCompressor Co. | | | 1,519,585 | 1,519,585 | 1,519,585 | 1,519,585 | Checks/Stand-alone legally binding contract | 6,292,322 | |
| | | OIL TurboCompressor Co. | | | | 818,351 | 818,351 | 818,351 | Checks | 1,255,195 | |
| | | Zamir Refining Co. | | | | 164,152 | 164,152 | 164,152 | Checks/Stand-alone legally binding contract | 83,664,412 | |
| | | Almari Refining Co. | | | | 1,501,890 | 1,501,890 | 1,501,890 | Stocks/Checks/Deposits/Stand-alone legally binding contract | 188,684,275 | |
| | | Almari Refining Co. | | | | 2,234,522 | 2,234,522 | 2,234,522 | Stocks/Checks/Deposits/Stand-alone legally binding contract | 800,000 | |
| | | Almari Refining Co. | | | | 10,811,217 | 10,811,217 | 10,811,217 | Checks | 60,414,638 | |
| | | Almari Refining Co. | | | | | 152,000 | 152,000 | 1,000,000 | Checks | 17,038,329 |
| | | Almari Refining Co. | | | | | 1,746,126 | 1,746,126 | 1,746,126 | Checks/Deposits/Stand-alone legally binding contract | 79,252,627 |
| 2 | Tik Makson | Tik Makson Manufacturing | 13,591,945 | 13,591,945 | 13,591,945 | 190,000 | 190,000 | 1,000,000 | Checks | 1,000,000 | |
| | | Reza Metalish Keshan | 4,979,626 | 4,979,626 | 4,979,626 | 8,530 | 8,530 | 4,988,156 | Real state /Checks/Deposits/Stand-alone legally binding contract | 17,038,329 | |
| 3 | Zamin Roga | Zamin Roga | 1,837,154 | 1,837,154 | 1,837,154 | 2,096,656 | 2,096,656 | 1,871,775 | Real state /Checks/Stand-alone legally binding contract | 5,962,339 | |
| | | Zamin Roga | 16,492,240 | 16,492,240 | 16,492,240 | 16,621 | 16,621 | 1,871,775 | Real state /Checks/Stand-alone legally binding contract | 60,018,215 | |
| 4 | Shafiqah Gaster | Shafiqah Gaster | 4,310,681 | 4,310,681 | 4,310,681 | 628,821 | 628,821 | 1,897,831 | Checks | 628,821 | |
| | | Shafiqah Gaster | 3,944,474 | 3,944,474 | 3,944,474 | 389,000 | 389,000 | 4,704,681 | Real state /Factory/Checks/Stand-alone legally binding contract | 14,571,128 | |
| 5 | Sanae Soudan Iranan | Sanae Soudan Iranan | 16,879,654 | 16,879,654 | 16,879,654 | 13,734 | 13,734 | 609,208 | Machinery & Equipment/Checks/Stand-alone legally binding contract | 2,841,378 | |
| | | Sanae Soudan Iranan | 21,779,809 | 21,779,809 | 21,779,809 | 48,854 | 48,854 | 22,238,263 | Factory/Checks/Stand-alone legally binding contract | 50,675,078 | |
| 6 | Fauwzan Tajar Poya | Fauwzan Tajar Poya | 17,688,156 | 17,688,156 | 17,688,156 | 2,221,353 | 2,221,353 | 19,963,810 | Factory/other securities/Checks/Stand-alone legally binding contract | 63,732,863 | |
| | | Fauwzan Tajar Poya | 23,823,330 | 23,823,330 | 23,823,330 | 21,849 | 21,849 | 24,412,713 | Real state /Checks/Deposits/Stand-alone legally binding contract | 182,073 | |
| 7 | Bahrain Industrial Groups | Bahrain Industrial Groups | 271,134 | 271,134 | 271,134 | 2,456,992 | 2,456,992 | 5,585,891 | Checks | 5,585,891 | |
| | | Bahrain Industrial Groups | 1,834,040 | 1,834,040 | 1,834,040 | 240,345 | 240,345 | 2,074,405 | Checks/Stand-alone legally binding contract | 6,162,414 | |
| 8 | Saudi Consultants Engineering and Construction | Saudi Consultants Engineering and Construction | 3,144,673 | 3,144,673 | 3,144,673 | 791,849 | 791,849 | 3,936,521 | Real state /Checks/Deposits/Stand-alone legally binding contract | 17,469,849 | |
| | | Saudi Consultants Engineering and Construction | 3,971,179 | 3,971,179 | 3,971,179 | 406,478 | 406,478 | 4,377,656 | Deposits | 4,035 | |
| Total of the Single Beneficiary Group | Total of the Single Beneficiary Group | Total of the Single Beneficiary Group | 1,006,152 | 1,006,152 | 1,006,152 | 68,421 | 68,421 | 999,112 | Checks/Stand-alone legally binding contract | 1,991,400 | |
| | | Total of the Single Beneficiary Group | 17,213,576 | 17,213,576 | 17,213,576 | 1,997,920 | 1,997,920 | 18,811,296 | Real state /Factory/Checks/Stand-alone legally binding contract | 23,777,220 | |
| Total of the Single Beneficiary Group | Total of the Single Beneficiary Group | Total of the Single Beneficiary Group | 104,414,023 | 23,879,651 | 128,293,674 | 18,477,016 | 18,477,016 | 143,770,687 | Checks | 111,191,218 | |
| | | Total of the Single Beneficiary Group | 174,521,941 | 31,717,034 | 206,238,975 | 87,641,417 | 87,641,417 | 170,533,489 | Checks/Deposits | 118,639,525 | |
| Regulatory capital as the basis for other prudential ratios | | | 181,740,110 | | | | | | | | |
| Reporting threshold for major loans and commitments of credit institutions | | | 181,740,110 | | | | | | | | |
| Individual limit for major loans and commitments | | | 36,348,022 | | | | | | | | |
| Number of violations of the individual limit for major loans and commitments | | | - | | | | | | | | |
| Total violations of the individual limit for major loans and commitments | | | - | | | | | | | | |
| Aggregate limit for major loans and commitments | | | 1,433,920,880 | | | | | | | | |
| Total major loans and commitments | | | 170,333,489 | | | | | | | | |
| Violation of the aggregate limit for major loans and commitments | | | - | | | | | | | | |

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