

Financial Transparency Information

Qarz Al-Hasaneh Mehr Iran Bank (QMB)

Profitability Index (PI)		2016	2017	2018
Net profit made to shareholders after tax deduction-Return On Equity (ROE)		12%	12%	10%
Net Profit after tax on total assets-Return On Assets (ROA)		3%	2%	1%
Operations Efficiency Indicators & Performance Development Factors				
Ratio of loans on deposit (LDR)		86%	85%	92%
Ratio of income-generating assets to total assets		79%	87%	92%
Ratio of non-current receivables to total gross amount of loans		1.18%	1%	1%
Ratio of administrative and personnel expenses to total revenues		48%	49%	54%
Key Operating Indicators (KOI)				
Gharz Al-Hasanah loans growth		43%	74%	66%
Non-governmental deposits growth		39%	82%	52%
Ratio of total granted loans to total assets		60%	66%	77%
Efficiency Evaluation Factors				
	Deposits Per Capita (PCBD)	18,919	33,927	50,725
2016 Number of Personnel: 2884	Loans Per Capita	16,311	28,757	46,907
2017 Number of Personnel: 2886	Income Per Capita /Average Income	2,081	2,928	3,314
2018 Number of Personnel: 2943	Expenses Per Capita	1,158	1,903	2,443
	Profit/Loss Per Capita	924	1,026	871
	Deposits Per Capita (PCBD)	103,214	184,395	274,922
2016 Number of Branches: 530	Loans Per Capita	88,989	156,296	254,228
2017 Number of Branches: 529	Income Per Capita /Average Income	11,353	15,917	17,963
2018 Number of Branches: 543	Expenses Per Capita	6,315	10,342	13,243
Operations Control Indicators				
Capital Adequacy Ratio		39/6%	29/4%	17/3%
Ratio of Fixed Assets to Total Assets		6%	4%	4%