

**Table 1** **SUMMARY OF THE ASSETS AND LIABILITIES OF THE BANKING SYSTEM (1)** (billion rials)

	Year-end balance					Percentage change			
	Mehr	Esfand	Mehr	Esfand	Mehr	Mehr	Mehr	Mehr	
	1383	1383	1384	1384	1385	1384 to Mehr 1383	1385 to Mehr 1384	1384 to Esfand 1383	1385 to Esfand 1384
<b>Assets</b>									
<b>Foreign assets</b>	<b>347,612.1</b>	<b>592,646.9</b>	<b>687,705.5</b>	<b>770,170.4</b>	<b>870,343.0</b>	<b>97.8</b>	<b>26.6</b>	<b>16.0</b>	<b>13.0</b>
<b>Claims on public sector</b>	<b>225,386.5</b>	<b>235,940.9</b>	<b>234,458.6</b>	<b>235,607.7</b>	<b>238,247.2</b>	<b>4.0</b>	<b>1.6</b>	<b>-0.6</b>	<b>1.1</b>
Government	141,279.1	148,723.7	135,254.0	135,794.5	145,608.1	-4.3	7.7	-9.1	7.2
Public corporations and agencies	84,107.4	87,217.2	99,204.6	99,813.2	92,639.1	17.9	-6.6	13.7	-7.2
<b>Claims on non-public sector</b>	<b>545,744.3</b>	<b>625,714.9</b>	<b>735,117.3</b>	<b>865,315.4</b>	<b>1,021,107.3</b>	<b>34.7</b>	<b>38.9</b>	<b>17.5</b>	<b>18.0</b>
<b>Others</b>	<b>432,248.1</b>	<b>332,997.8</b>	<b>374,900.5</b>	<b>488,302.9</b>	<b>530,812.9</b>	<b>-13.3</b>	<b>41.6</b>	<b>12.6</b>	<b>8.7</b>
<b>Sub-total</b>	<b>1,550,991.0</b>	<b>1,787,300.5</b>	<b>2,032,181.9</b>	<b>2,359,396.4</b>	<b>2,660,510.4</b>	<b>31.0</b>	<b>30.9</b>	<b>13.7</b>	<b>12.8</b>
<b>Below the line items</b>	<b>359,984.9</b>	<b>425,441.7</b>	<b>413,881.5</b>	<b>445,191.6</b>	<b>474,784.6</b>	<b>15.0</b>	<b>14.7</b>	<b>-2.7</b>	<b>6.6</b>
<b>Total assets = total liabilities</b>	<b>1,910,975.9</b>	<b>2,212,742.2</b>	<b>2,446,063.4</b>	<b>2,804,588.0</b>	<b>3,135,295.0</b>	<b>28.0</b>	<b>28.2</b>	<b>10.5</b>	<b>11.8</b>
<b>Liabilities</b>									
<b>Liquidity</b>	<b>603,518.5</b>	<b>685,867.2</b>	<b>799,909.8</b>	<b>921,019.4</b>	<b>1,078,833.0</b>	<b>32.5</b>	<b>34.9</b>	<b>16.6</b>	<b>17.1</b>
Money	214,914.4	252,815.1	261,275.0	317,919.4	337,090.5	21.6	29.0	3.3	6.0
Quasi-money	388,604.1	433,052.1	538,634.8	603,100.0	741,742.5	38.6	37.7	24.4	23.0
<b>Public sector deposits and loans</b>	<b>141,049.1</b>	<b>97,773.4</b>	<b>169,767.0</b>	<b>167,667.4</b>	<b>247,537.8</b>	<b>20.4</b>	<b>45.8</b>	<b>73.6</b>	<b>47.6</b>
Government	132,919.9	90,764.3	159,389.6	156,378.9	233,466.8	19.9	46.5	75.6	49.3
Public corporations and agencies	8,129.2	7,009.1	10,377.4	11,288.5	14,071.0	27.7	35.6	48.1	24.6
<b>Capital account</b>	<b>32,150.9</b>	<b>58,770.2</b>	<b>100,658.0</b>	<b>120,191.3</b>	<b>137,653.1</b>	<b>213.1</b>	<b>36.8</b>	<b>71.3</b>	<b>14.5</b>
<b>Foreign loans and credits and foreign exchange deposits</b>	<b>259,357.4</b>	<b>385,919.7</b>	<b>411,766.3</b>	<b>471,435.8</b>	<b>474,827.6</b>	<b>58.8</b>	<b>15.3</b>	<b>6.7</b>	<b>0.7</b>
<b>Import order registration deposits of non-public sector</b>	<b>2.0</b>	<b>2.0</b>	<b>2.0</b>	<b>2.0</b>	<b>2.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Advance payments on letters of credit by public sector</b>	<b>1,219.9</b>	<b>1,187.9</b>	<b>928.0</b>	<b>1,275.1</b>	<b>1,304.5</b>	<b>-23.9</b>	<b>40.6</b>	<b>-21.9</b>	<b>2.3</b>
<b>Others</b>	<b>513,693.2</b>	<b>557,780.1</b>	<b>549,150.8</b>	<b>677,805.4</b>	<b>720,352.4</b>	<b>6.9</b>	<b>31.2</b>	<b>-1.5</b>	<b>6.3</b>
<b>Sub-total</b>	<b>1,550,991.0</b>	<b>1,787,300.5</b>	<b>2,032,181.9</b>	<b>2,359,396.4</b>	<b>2,660,510.4</b>	<b>31.0</b>	<b>30.9</b>	<b>13.7</b>	<b>12.8</b>
<b>Below the line items</b>	<b>359,984.9</b>	<b>425,441.7</b>	<b>413,881.5</b>	<b>445,191.6</b>	<b>474,784.6</b>	<b>15.0</b>	<b>14.7</b>	<b>-2.7</b>	<b>6.6</b>

(1) Excludes commercial banks' branches abroad, and includes private banks and non-bank credit institutions. Since Farvardin 1381, figures have been revised on the basis of exchange rate unification.

Since Esfand 1384, it includes CBI foreign exchange adjustments.

Data for Esfand 1384 are based on CBI balance sheet final revisions.

Includes adjustment of CBI capital account.

**SUMMARY OF THE ASSETS AND LIABILITIES OF CENTRAL BANK  
OF THE ISLAMIC REPUBLIC OF IRAN (1)**

Table 2	(billion rials)									
	Year-end balance					Percentage change				
	Mehr 1383	Esfand 1383	Mehr 1384	Esfand 1384	Mehr 1385	Mehr 1384 to Mehr 1383	Mehr 1385 to Mehr 1384	Mehr 1384 to Esfand 1383	Mehr 1385 to Esfand 1384	
<b>Assets</b>										
Foreign assets	246,607.9	299,677.9	369,557.2	428,172.1	518,946.3	49.9	40.4	23.3	21.2	
Notes and coins in till	2,016.9	416.2	2,097.5	821.2	1,729.2	4.0	-17.6	#	110.6	
Claims on public sector	130,954.2	132,361.5	127,477.5	123,212.3	127,401.6	-2.7	-0.1	-3.7	3.4	
Government	112,144.9	111,930.0	103,689.4	101,254.9	104,248.0	-7.5	0.5	-7.4	3.0	
Public corporations and agencies	18,809.3	20,431.5	23,788.1	21,957.4	23,153.6	26.5	-2.7	16.4	5.4	
Other assets	35,429.9	21,493.2	23,507.0	35,916.2	44,741.1	-33.7	90.3	9.4	24.6	
Government revolving funds payment	8,108.1	6,046.1	8,928.3	10,385.9	15,145.9	10.1	69.6	47.7	45.8	
Others (2)	27,321.8	15,447.1	14,578.7	25,530.3	29,595.2	-46.6	103.0	-5.6	15.9	
Sub-total	418,236.7	457,251.0	525,821.1	591,314.4	698,354.8	25.7	32.8	15.0	18.1	
Below the line items	12,976.6	16,344.7	9,055.5	15,949.3	15,335.1	-30.2	69.3	-44.6	-3.9	
<b>Total assets = total liabilities</b>	<b>431,213.3</b>	<b>473,595.7</b>	<b>534,876.6</b>	<b>607,263.7</b>	<b>713,689.9</b>	<b>24.0</b>	<b>33.4</b>	<b>12.9</b>	<b>17.5</b>	
<b>Liabilities</b>										
Notes and coins	42,857.3	48,893.5	48,961.8	56,502.2	57,556.3	14.2	17.6	0.1	1.9	
With the public	33,274.5	44,772.0	37,534.4	50,675.6	46,677.0	12.8	24.4	-16.2	-7.9	
With banks	7,565.9	3,705.3	9,329.9	5,005.4	9,150.1	23.3	-1.9	151.8	82.8	
With the Central Bank	2,016.9	416.2	2,097.5	821.2	1,729.2	4.0	-17.6	#	110.6	
Deposits of banks and credit institutions	95,166.3	102,722.7	119,218.6	164,860.4	168,753.0	25.3	41.5	16.1	2.4	
Legal	89,004.9	94,573.3	114,545.1	128,002.2	154,257.9	28.7	34.7	21.1	20.5	
Sight (3)	6,161.4	8,149.4	4,673.5	36,858.2	14,495.1	-24.1	210.2	-42.7	-60.7	
Public sector deposits	104,046.4	66,366.8	127,934.4	114,560.2	181,751.9	23.0	42.1	92.8	58.7	
Government	95,917.2	59,357.7	117,557.0	103,271.7	167,680.9	22.6	42.6	98.0	62.4	
Public corporations and agencies	8,129.2	7,009.1	10,377.4	11,288.5	14,071.0	27.7	35.6	48.1	24.6	
Capital account	1,681.3	3,324.8	3,324.9	5,173.2	5,173.2	97.8	55.6	0	0	
Foreign exchange liabilities	73,458.4	116,398.5	129,776.9	170,605.1	183,315.2	76.7	41.3	11.5	7.5	
Foreign loans and foreign exchange deposits (4)	69,149.6	111,849.3	125,338.8	166,113.5	178,732.8	81.3	42.6	12.1	7.6	
Clearing foreign exchange	1,200.5	1,252.4	1,252.4	1,291.1	1,293.8	4.3	3.3	0	0.2	
Special Drawing Right allocations	3,108.3	3,296.8	3,185.7	3,200.5	3,288.6	2.5	3.2	-3.4	2.8	
Import order registration deposits of non-public sector	2.0	2.0	2.0	2.0	2.0	0	0	0	0	
Advance payments on letters of credit by public sector	1,219.9	1,187.9	928.0	1,275.1	1,304.5	-23.9	40.6	-21.9	2.3	
Others	99,805.1	118,354.8	95,674.5	78,336.2	100,498.7	-4.1	5.0	-19.2	28.3	
Sub-total	418,236.7	457,251.0	525,821.1	591,314.4	698,354.8	25.7	32.8	15.0	18.1	
Below the line items	12,976.6	16,344.7	9,055.5	15,949.3	15,335.1	-30.2	69.3	-44.6	-3.9	

(1) Figures have been revised on the basis of exchange rate unification since Farvardin 1381.

(2) It is based on Credit Commission's approval in 1382.

(3) Includes banks' special term deposits. Figures are revised based on Credit Commission's approval in 1382.

(4) Includes issued Eurobonds.

# More than 500 percent increase

Since Esfand 1384, it includes CBI foreign exchange adjustments.

Data for Esfand 1384 are based on CBI balance sheet final revisions.

Includes adjustment of CBI capital account.

**SUMMARY OF THE ASSETS AND LIABILITIES OF BANKS  
AND NON-BANK CREDIT INSTITUTIONS (1)**

**Table 3**

(billion rials)

	Year-end balance					Percentage change			
	Mehr	Esfand	Mehr	Esfand	Mehr	Mehr	Mehr	Mehr	
	1383	1383	1384	1384	1385	1384 to Mehr 1383	1385 to Mehr 1384	1384 to Esfand 1383	1385 to Esfand 1384
<b>Assets</b>									
<b>Foreign assets</b>	<b>101,004.2</b>	<b>292,969.0</b>	<b>318,148.3</b>	<b>341,998.3</b>	<b>351,396.7</b>	<b>215.0</b>	<b>10.5</b>	<b>8.6</b>	<b>2.7</b>
<b>Notes and coins in till</b>	<b>7,565.9</b>	<b>3,705.3</b>	<b>9,329.9</b>	<b>5,005.4</b>	<b>9,150.1</b>	<b>23.3</b>	<b>-1.9</b>	<b>151.8</b>	<b>82.8</b>
<b>Deposit with the Central Bank</b>	<b>95,166.3</b>	<b>102,722.7</b>	<b>119,218.6</b>	<b>164,860.4</b>	<b>168,753.0</b>	<b>25.3</b>	<b>41.5</b>	<b>16.1</b>	<b>2.4</b>
Legal	89,004.9	94,573.3	114,545.1	128,002.2	154,257.9	28.7	34.7	21.1	20.5
Sight (2)	6,161.4	8,149.4	4,673.5	36,858.2	14,495.1	-24.1	210.2	-42.7	-60.7
<b>Claims on public sector</b>	<b>94,432.3</b>	<b>103,579.4</b>	<b>106,981.1</b>	<b>112,395.4</b>	<b>110,845.6</b>	<b>13.3</b>	<b>3.6</b>	<b>3.3</b>	<b>-1.4</b>
Government (3)	29,134.2	36,793.7	31,564.6	34,539.6	41,360.1	8.3	31.0	-14.2	19.7
Public corporations and agencies	65,298.1	66,785.7	75,416.5	77,855.8	69,485.5	15.5	-7.9	12.9	-10.8
<b>Claims on non-public sector</b>	<b>545,744.3</b>	<b>625,714.9</b>	<b>735,117.3</b>	<b>865,315.4</b>	<b>1,021,107.3</b>	<b>34.7</b>	<b>38.9</b>	<b>17.5</b>	<b>18.0</b>
<b>Others</b>	<b>288,841.3</b>	<b>201,358.2</b>	<b>217,565.6</b>	<b>278,507.1</b>	<b>300,902.9</b>	<b>-24.7</b>	<b>38.3</b>	<b>8.0</b>	<b>8.0</b>
<b>Sub-total</b>	<b>1,132,754.3</b>	<b>1,330,049.5</b>	<b>1,506,360.8</b>	<b>1,768,082.0</b>	<b>1,962,155.6</b>	<b>33.0</b>	<b>30.3</b>	<b>13.3</b>	<b>11.0</b>
<b>Below the line items</b>	<b>347,008.3</b>	<b>409,097.0</b>	<b>404,826.0</b>	<b>429,242.3</b>	<b>459,449.5</b>	<b>16.7</b>	<b>13.5</b>	<b>-1.0</b>	<b>7.0</b>
<b>Total assets = total liabilities</b>	<b>1,479,762.6</b>	<b>1,739,146.5</b>	<b>1,911,186.8</b>	<b>2,197,324.3</b>	<b>2,421,605.1</b>	<b>29.2</b>	<b>26.7</b>	<b>9.9</b>	<b>10.2</b>
<b>Liabilities</b>									
<b>Deposits of non-public sector</b>	<b>570,244.0</b>	<b>641,095.2</b>	<b>762,375.4</b>	<b>870,343.8</b>	<b>1,032,156.0</b>	<b>33.7</b>	<b>35.4</b>	<b>18.9</b>	<b>18.6</b>
Sight	181,639.9	208,043.1	223,740.6	267,243.8	290,413.5	23.2	29.8	7.5	8.7
Savings and time	388,604.1	433,052.1	538,634.8	603,100.0	741,742.5	38.6	37.7	24.4	23.0
<b>Claims of the Central Bank (4)</b>	<b>35,429.9</b>	<b>21,493.2</b>	<b>23,507.0</b>	<b>35,916.2</b>	<b>44,741.1</b>	<b>-33.7</b>	<b>90.3</b>	<b>9.4</b>	<b>24.6</b>
<b>Deposits and loans of public sector</b>	<b>37,002.7</b>	<b>31,406.6</b>	<b>41,832.6</b>	<b>53,107.2</b>	<b>65,785.9</b>	<b>13.1</b>	<b>57.3</b>	<b>33.2</b>	<b>23.9</b>
Government	37,002.7	31,406.6	41,832.6	53,107.2	65,785.9	13.1	57.3	33.2	23.9
Public corporations and agencies	0	0	0	0	0	*	*	*	*
<b>Capital account</b>	<b>30,469.6</b>	<b>55,445.4</b>	<b>97,333.1</b>	<b>115,018.1</b>	<b>132,479.9</b>	<b>219.4</b>	<b>36.1</b>	<b>75.5</b>	<b>15.2</b>
<b>Foreign exchange loans and deposits</b>	<b>185,899.0</b>	<b>269,521.2</b>	<b>281,989.4</b>	<b>300,830.7</b>	<b>291,512.4</b>	<b>51.7</b>	<b>3.4</b>	<b>4.6</b>	<b>-3.1</b>
<b>Others</b>	<b>273,709.1</b>	<b>311,087.9</b>	<b>299,323.3</b>	<b>392,866.0</b>	<b>395,480.3</b>	<b>9.4</b>	<b>32.1</b>	<b>-3.8</b>	<b>0.7</b>
<b>Sub-total</b>	<b>1,132,754.3</b>	<b>1,330,049.5</b>	<b>1,506,360.8</b>	<b>1,768,082.0</b>	<b>1,962,155.6</b>	<b>33.0</b>	<b>30.3</b>	<b>13.3</b>	<b>11.0</b>
<b>Below the line items</b>	<b>347,008.3</b>	<b>409,097.0</b>	<b>404,826.0</b>	<b>429,242.3</b>	<b>459,449.5</b>	<b>16.7</b>	<b>13.5</b>	<b>-1.0</b>	<b>7.0</b>

(1) Excludes commercial banks' branches abroad. Since Farvardin 1381, figures of commercial and specialized banks have been revised on the basis of exchange rate unification.

(2) Includes banks' special term deposits. Figures are revised based on Credit Commission's approval in 1382.

(3) Includes public sector participation papers.

(4) Figures are revised based on Credit Commission's approval in 1382.

\* Calculation of percentage change is not possible.

# More than 500 percent increase

Table 4

## SUMMARY OF THE ASSETS AND LIABILITIES OF COMMERCIAL BANKS(1)

(billion rials)

	Year-end balance					Percentage change			
	Mehr 1383	Esfand 1383	Mehr 1384	Esfand 1384	Mehr 1385	Mehr 1384 to Mehr 1383	Mehr 1385 to Mehr 1384	Mehr 1384 to Esfand 1383	Mehr 1385 to Esfand 1384
<b>Assets</b>									
<b>Foreign assets</b>	<b>83,743.7</b>	<b>263,549.7</b>	<b>279,155.8</b>	<b>292,133.2</b>	<b>295,532.0</b>	<b>233.3</b>	<b>5.9</b>	<b>5.9</b>	<b>1.2</b>
<b>Notes and coins in till</b>	<b>6,720.4</b>	<b>2,880.7</b>	<b>8,179.1</b>	<b>3,885.6</b>	<b>7,894.1</b>	<b>21.7</b>	<b>-3.5</b>	<b>183.9</b>	<b>103.2</b>
<b>Deposit with the Central Bank (2)</b>	<b>82,412.9</b>	<b>86,426.9</b>	<b>96,495.2</b>	<b>132,949.6</b>	<b>129,827.9</b>	<b>17.1</b>	<b>34.5</b>	<b>11.6</b>	<b>-2.3</b>
Legal	77,613.2	78,799.9	92,044.6	101,163.4	116,620.1	18.6	26.7	16.8	15.3
Sight (3)	4,799.7	7,627.0	4,450.6	31,786.2	13,207.8	-7.3	196.8	-41.6	-58.4
<b>Claims on public sector</b>	<b>83,953.9</b>	<b>95,676.5</b>	<b>94,172.3</b>	<b>102,728.6</b>	<b>92,142.0</b>	<b>12.2</b>	<b>-2.2</b>	<b>-1.6</b>	<b>-10.3</b>
Government (4)	19,856.1	30,407.3	19,962.0	25,917.1	23,393.6	0.5	17.2	-34.4	-9.7
Public corporations and agencies	64,097.8	65,269.2	74,210.3	76,811.5	68,748.4	15.8	-7.4	13.7	-10.5
<b>Claims on non-public sector</b>	<b>390,311.1</b>	<b>434,493.9</b>	<b>493,315.8</b>	<b>556,380.1</b>	<b>645,847.5</b>	<b>26.4</b>	<b>30.9</b>	<b>13.5</b>	<b>16.1</b>
<b>Others</b>	<b>252,898.9</b>	<b>154,547.6</b>	<b>152,376.8</b>	<b>191,663.7</b>	<b>218,331.1</b>	<b>-39.7</b>	<b>43.3</b>	<b>-1.4</b>	<b>13.9</b>
<b>Sub-total</b>	<b>900,040.9</b>	<b>1,037,575.3</b>	<b>1,123,695.0</b>	<b>1,279,740.8</b>	<b>1,389,574.6</b>	<b>24.8</b>	<b>23.7</b>	<b>8.3</b>	<b>8.6</b>
<b>Below the line items</b>	<b>302,218.5</b>	<b>357,287.0</b>	<b>338,334.9</b>	<b>349,777.2</b>	<b>378,577.3</b>	<b>12.0</b>	<b>11.9</b>	<b>-5.3</b>	<b>8.2</b>
<b>Total assets = total liabilities</b>	<b>1,202,259.4</b>	<b>1,394,862.3</b>	<b>1,462,029.9</b>	<b>1,629,518.0</b>	<b>1,768,151.9</b>	<b>21.6</b>	<b>20.9</b>	<b>4.8</b>	<b>8.5</b>
<b>Liabilities</b>									
<b>Deposits of non-public sector</b>	<b>457,687.7</b>	<b>502,697.7</b>	<b>564,389.7</b>	<b>634,890.0</b>	<b>725,176.7</b>	<b>23.3</b>	<b>28.5</b>	<b>12.3</b>	<b>14.2</b>
Sight	165,372.4	187,584.4	202,851.9	242,533.7	259,252.9	22.7	27.8	8.1	6.9
Savings and time	292,315.3	315,113.3	361,537.8	392,356.3	465,923.8	23.7	28.9	14.7	18.8
<b>Claims of the Central Bank (5)</b>	<b>31,735.2</b>	<b>16,955.4</b>	<b>18,946.2</b>	<b>27,965.0</b>	<b>35,832.8</b>	<b>-40.3</b>	<b>89.1</b>	<b>11.7</b>	<b>28.1</b>
<b>Deposits and loans of public sector</b>	<b>31,105.9</b>	<b>23,673.6</b>	<b>29,405.8</b>	<b>37,635.0</b>	<b>47,560.4</b>	<b>-5.5</b>	<b>61.7</b>	<b>24.2</b>	<b>26.4</b>
Government	31,105.9	23,673.6	29,405.8	37,635.0	47,560.4	-5.5	61.7	24.2	26.4
Public corporations and agencies	0	0	0	0	0	*	*	*	*
<b>Capital account</b>	<b>11,469.0</b>	<b>30,609.1</b>	<b>64,585.3</b>	<b>74,732.2</b>	<b>89,810.9</b>	<b>463.1</b>	<b>39.1</b>	<b>111.0</b>	<b>20.2</b>
<b>Foreign exchange loans and deposits</b>	<b>174,949.3</b>	<b>248,635.7</b>	<b>254,191.4</b>	<b>267,498.2</b>	<b>258,461.0</b>	<b>45.3</b>	<b>1.7</b>	<b>2.2</b>	<b>-3.4</b>
<b>Others</b>	<b>193,093.8</b>	<b>215,003.8</b>	<b>192,176.6</b>	<b>237,020.4</b>	<b>232,732.8</b>	<b>-0.5</b>	<b>21.1</b>	<b>-10.6</b>	<b>-1.8</b>
<b>Sub-total</b>	<b>900,040.9</b>	<b>1,037,575.3</b>	<b>1,123,695.0</b>	<b>1,279,740.8</b>	<b>1,389,574.6</b>	<b>24.8</b>	<b>23.7</b>	<b>8.3</b>	<b>8.6</b>
<b>Below the line items</b>	<b>302,218.5</b>	<b>357,287.0</b>	<b>338,334.9</b>	<b>349,777.2</b>	<b>378,577.3</b>	<b>12.0</b>	<b>11.9</b>	<b>-5.3</b>	<b>8.2</b>

(1) Excludes commercial banks' branches abroad. Since Farvardin 1381, figures have been revised on the basis of exchange rate unification.

(2) As of Shahrivar 1381 till the end of Dey 1382, it includes deposits with private banks.

(3) Includes banks' special term deposits. It is based on Credit Commission's approval in 1382.

(4) Includes public sector participation papers.

(5) It is based on Credit Commission's approval in 1382.

\* Calculation of percentage change is not possible.

# More than 500 percent increase

Table 5

## SUMMARY OF THE ASSETS AND LIABILITIES OF SPECIALIZED BANKS (1)

(billion rials)

	Year-end balance					Percentage change			
	Mehr	Esfand	Mehr	Esfand	Mehr	Mehr	Mehr	Mehr	
	1383	1383	1384	1384	1385	1384 to Mehr 1383	1385 to Mehr 1384	1384 to Mehr Esfand 1383	1385 to Mehr Esfand 1384
<b>Assets</b>									
<b>Foreign assets</b>	<b>16,046.9</b>	<b>25,815.5</b>	<b>31,121.5</b>	<b>31,791.6</b>	<b>42,247.9</b>	<b>93.9</b>	<b>35.8</b>	<b>20.6</b>	<b>32.9</b>
<b>Notes and coins in till</b>	<b>718.9</b>	<b>633.2</b>	<b>942.3</b>	<b>634.2</b>	<b>707.7</b>	<b>31.1</b>	<b>-24.9</b>	<b>48.8</b>	<b>11.6</b>
<b>Deposit with the Central Bank</b>	<b>8,009.8</b>	<b>7,982.6</b>	<b>9,134.8</b>	<b>14,886.0</b>	<b>13,201.1</b>	<b>14.0</b>	<b>44.5</b>	<b>14.4</b>	<b>-11.3</b>
Legal	6,664.6	7,544.9	8,975.1	10,009.7	12,271.5	34.7	36.7	19.0	22.6
Sight (2)	1,345.2	437.7	159.7	4,876.3	929.6	-88.1	482.1	-63.5	-80.9
<b>Claims on public sector</b>	<b>5,368.4</b>	<b>6,458.6</b>	<b>5,582.4</b>	<b>4,980.3</b>	<b>8,781.4</b>	<b>4.0</b>	<b>57.3</b>	<b>-13.6</b>	<b>76.3</b>
Government (3)	4,168.1	4,942.1	4,376.2	3,936.0	8,044.3	5.0	83.8	-11.5	104.4
Public corporations and agencies	1,200.3	1,516.5	1,206.2	1,044.3	737.1	0.5	-38.9	-20.5	-29.4
<b>Claims on non-public sector</b>	<b>126,253.0</b>	<b>141,988.9</b>	<b>168,080.9</b>	<b>203,760.0</b>	<b>242,460.2</b>	<b>33.1</b>	<b>44.3</b>	<b>18.4</b>	<b>19.0</b>
<b>Others</b>	<b>29,135.0</b>	<b>39,518.8</b>	<b>46,802.1</b>	<b>62,752.3</b>	<b>53,411.9</b>	<b>60.6</b>	<b>14.1</b>	<b>18.4</b>	<b>-14.9</b>
<b>Sub-total</b>	<b>185,532.0</b>	<b>222,397.6</b>	<b>261,664.0</b>	<b>318,804.4</b>	<b>360,810.2</b>	<b>41.0</b>	<b>37.9</b>	<b>17.7</b>	<b>13.2</b>
<b>Below the line items</b>	<b>38,156.1</b>	<b>43,028.0</b>	<b>52,905.5</b>	<b>55,759.8</b>	<b>54,963.7</b>	<b>38.7</b>	<b>3.9</b>	<b>23.0</b>	<b>-1.4</b>
<b>Total assets = total liabilities</b>	<b>223,688.1</b>	<b>265,425.6</b>	<b>314,569.5</b>	<b>374,564.2</b>	<b>415,773.9</b>	<b>40.6</b>	<b>32.2</b>	<b>18.5</b>	<b>11.0</b>
<b>Liabilities</b>									
<b>Deposits of non-public sector</b>	<b>81,997.1</b>	<b>93,686.8</b>	<b>114,293.7</b>	<b>131,421.1</b>	<b>161,044.6</b>	<b>39.4</b>	<b>40.9</b>	<b>22.0</b>	<b>22.5</b>
Sight	14,029.4	16,562.0	12,525.0	19,585.9	22,577.6	-10.7	80.3	-24.4	15.3
Savings and time	67,967.7	77,124.8	101,768.7	111,835.2	138,467.0	49.7	36.1	32.0	23.8
<b>Claims of the Central Bank (4)</b>	<b>3,694.7</b>	<b>4,537.8</b>	<b>4,560.8</b>	<b>7,951.2</b>	<b>8,908.3</b>	<b>23.4</b>	<b>95.3</b>	<b>0.5</b>	<b>12.0</b>
<b>Deposits and loans of public sector</b>	<b>5,896.8</b>	<b>7,733.0</b>	<b>12,426.8</b>	<b>15,472.2</b>	<b>18,225.5</b>	<b>110.7</b>	<b>46.7</b>	<b>60.7</b>	<b>17.8</b>
Government	5,896.8	7,733.0	12,426.8	15,472.2	18,225.5	110.7	46.7	60.7	17.8
Public corporations and agencies	0	0	0	0	0	*	*	*	*
<b>Capital account</b>	<b>15,845.2</b>	<b>20,704.4</b>	<b>28,341.3</b>	<b>27,914.3</b>	<b>30,242.4</b>	<b>78.9</b>	<b>6.7</b>	<b>36.9</b>	<b>8.3</b>
<b>Foreign exchange loans and deposits</b>	<b>8,301.6</b>	<b>17,247.2</b>	<b>19,829.1</b>	<b>16,891.9</b>	<b>20,220.2</b>	<b>138.9</b>	<b>2.0</b>	<b>15.0</b>	<b>19.7</b>
<b>Others</b>	<b>69,796.6</b>	<b>78,488.4</b>	<b>82,212.3</b>	<b>119,153.7</b>	<b>122,169.2</b>	<b>17.8</b>	<b>48.6</b>	<b>4.7</b>	<b>2.5</b>
<b>Sub-total</b>	<b>185,532.0</b>	<b>222,397.6</b>	<b>261,664.0</b>	<b>318,804.4</b>	<b>360,810.2</b>	<b>41.0</b>	<b>37.9</b>	<b>17.7</b>	<b>13.2</b>
<b>Below the line items</b>	<b>38,156.1</b>	<b>43,028.0</b>	<b>52,905.5</b>	<b>55,759.8</b>	<b>54,963.7</b>	<b>38.7</b>	<b>3.9</b>	<b>23.0</b>	<b>-1.4</b>

(1) Since Farvardin 1381, figures have been revised on the basis of exchange rate unification.

(2) It is based on Credit Commission's approval in 1382.

(3) Includes public sector participation papers.

(4) It is based on Credit Commission's approval in 1382.

\* Calculation of percentage change is not possible.

# More than 500 percent increase

**SUMMARY OF THE ASSETS AND LIABILITIES OF PRIVATE BANKS  
AND NON-BANK CREDIT INSTITUTIONS (1)**

**Table 6**

(billion rials)

	Year-end balance					Percentage change			
	Mehr	Esfand	Mehr	Esfand	Mehr	Mehr	Mehr	Mehr	
	1383	1383	1384	1384	1385	1384 to Mehr 1383	1385 to Mehr 1384	1384 to Mehr Esfand 1383	1385 to Mehr Esfand 1384
<b>Assets</b>									
<b>Foreign assets</b>	<b>1,213.6</b>	<b>3,603.8</b>	<b>7,871.0</b>	<b>18,073.5</b>	<b>13,616.8</b>	#	<b>73.0</b>	<b>118.4</b>	<b>-24.7</b>
<b>Notes and coins in till</b>	<b>126.6</b>	<b>191.4</b>	<b>208.5</b>	<b>485.6</b>	<b>548.3</b>	<b>64.7</b>	<b>163.0</b>	<b>8.9</b>	<b>12.9</b>
<b>Deposit with the Central Bank (2)</b>	<b>4,743.6</b>	<b>8,313.2</b>	<b>13,588.6</b>	<b>17,024.8</b>	<b>25,724.0</b>	<b>186.5</b>	<b>89.3</b>	<b>63.5</b>	<b>51.1</b>
Legal	4,727.1	8,228.5	13,525.4	16,829.1	25,366.3	186.1	87.5	64.4	50.7
Sight	16.5	84.7	63.2	195.7	357.7	#	466.0	-25.4	82.8
<b>Claims on public sector</b>	<b>5,110.0</b>	<b>1,444.3</b>	<b>7,226.4</b>	<b>4,686.5</b>	<b>9,922.2</b>	<b>41.4</b>	<b>37.3</b>	<b>400.3</b>	<b>111.7</b>
Government (3)	5,110.0	1,444.3	7,226.4	4,686.5	9,922.2	41.4	37.3	400.3	111.7
Public corporations and agencies	0	0	0	0	0	0	0	0	0
<b>Claims on non-public sector</b>	<b>29,180.2</b>	<b>49,232.1</b>	<b>73,720.6</b>	<b>105,175.3</b>	<b>132,799.6</b>	<b>152.6</b>	<b>80.1</b>	<b>49.7</b>	<b>26.3</b>
<b>Others</b>	<b>6,807.4</b>	<b>7,291.8</b>	<b>18,386.7</b>	<b>24,091.1</b>	<b>29,159.9</b>	<b>170.1</b>	<b>58.6</b>	<b>152.2</b>	<b>21.0</b>
<b>Sub-total</b>	<b>47,181.4</b>	<b>70,076.6</b>	<b>121,001.8</b>	<b>169,536.8</b>	<b>211,770.8</b>	<b>156.5</b>	<b>75.0</b>	<b>72.7</b>	<b>24.9</b>
<b>Below the line items</b>	<b>6,633.7</b>	<b>8,782.0</b>	<b>13,585.6</b>	<b>23,705.3</b>	<b>25,908.5</b>	<b>104.8</b>	<b>90.7</b>	<b>54.7</b>	<b>9.3</b>
<b>Total assets = total liabilities</b>	<b>53,815.1</b>	<b>78,858.6</b>	<b>134,587.4</b>	<b>193,242.1</b>	<b>237,679.3</b>	<b>150.1</b>	<b>76.6</b>	<b>70.7</b>	<b>23.0</b>
<b>Liabilities</b>									
<b>Deposits of non-public sector</b>	<b>30,559.2</b>	<b>44,710.7</b>	<b>83,692.0</b>	<b>104,032.7</b>	<b>145,934.7</b>	<b>173.9</b>	<b>74.4</b>	<b>87.2</b>	<b>40.3</b>
Sight (4)	2,238.1	3,896.7	8,363.7	5,124.2	8,583.0	273.7	2.6	114.6	67.5
Savings and time	28,321.1	40,814.0	75,328.3	98,908.5	137,351.7	166.0	82.3	84.6	38.9
<b>Claims of the Central Bank</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>*</b>	<b>*</b>	<b>*</b>	<b>*</b>
<b>Deposits and loans of public sector</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>*</b>	<b>*</b>	<b>*</b>	<b>*</b>
Government	0	0	0	0	0	*	*	*	*
Public corporations and agencies	0	0	0	0	0	*	*	*	*
<b>Capital account</b>	<b>3,155.4</b>	<b>4,131.9</b>	<b>4,406.5</b>	<b>12,371.6</b>	<b>12,426.6</b>	<b>39.6</b>	<b>182.0</b>	<b>6.6</b>	<b>0.4</b>
<b>Foreign exchange loans and deposits</b>	<b>2,648.1</b>	<b>3,638.3</b>	<b>7,968.9</b>	<b>16,440.6</b>	<b>12,831.2</b>	<b>200.9</b>	<b>61.0</b>	<b>119.0</b>	<b>-22.0</b>
<b>Others</b>	<b>10,818.7</b>	<b>17,595.7</b>	<b>24,934.4</b>	<b>36,691.9</b>	<b>40,578.3</b>	<b>130.5</b>	<b>62.7</b>	<b>41.7</b>	<b>10.6</b>
<b>Sub-total</b>	<b>47,181.4</b>	<b>70,076.6</b>	<b>121,001.8</b>	<b>169,536.8</b>	<b>211,770.8</b>	<b>156.5</b>	<b>75.0</b>	<b>72.7</b>	<b>24.9</b>
<b>Below the line items</b>	<b>6,633.7</b>	<b>8,782.0</b>	<b>13,585.6</b>	<b>23,705.3</b>	<b>25,908.5</b>	<b>104.8</b>	<b>90.7</b>	<b>54.7</b>	<b>9.3</b>

(1) Since Shahrivar 1381, it includes Karafarin, Saman Eghtesad, Eghtesad-e-Novin and Parsian private banks and Non-bank Credit Institution for Development.

(2) As of Shahrivar 1381 till the end of Dey 1382, it includes deposits of the Non-bank Credit Institution for Development and excludes private banks.

(3) Includes public sector participation papers only.

(4) In credit institutions includes only miscellaneous creditors.

\* Calculation of percentage change is not possible.

# More than 500 percent increase

Table 7

## MONETARY AND CREDIT AGGREGATES

(billion rials)

	Year-end balance						Seven-month changes	Percentage change			
	Mehr	Esfand	Mehr	Esfand	Mehr	Mehr		Mehr	Mehr	Mehr	
	1383	1383	1384	1384	1385	1384 to Mehr 1383		1385 to Mehr 1384	1384 to Esfand 1383	1385 to Esfand 1384	
<b>Banks and credit institutions' claims on non-public sector (excluding profit receivables)</b>	<b>459,161.8</b>	<b>536,150.4</b>	<b>624,057.0</b>	<b>745,028.2</b>	<b>874,755.3</b>	<b>129,727.1</b>	<b>35.9</b>	<b>40.2</b>	<b>16.4</b>	<b>17.4</b>	
Commercial banks	340,107.5	385,069.0	435,125.7	501,366.3	580,795.0	79,428.7	27.9	33.5	13.0	15.8	
Specialized banks	97,698.7	114,298.6	133,020.8	163,039.5	187,977.3	24,937.8	36.2	41.3	16.4	15.3	
Private banks and non-bank credit institutions	21,355.6	36,782.8	55,910.5	80,622.4	105,983.0	25,360.6	161.8	89.6	52.0	31.5	
<b>Banks and credit institutions' claims on non-public sector (percent)</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>						
Commercial banks	74.1	71.8	69.7	67.3	66.4	-0.9	-5.9	-4.7	-2.9	-1.3	
Specialized banks	21.3	21.3	21.3	21.9	21.5	-0.4	0	0.9	0	-1.8	
Private banks and non-bank credit institutions	4.7	6.9	9.0	10.8	12.1	1.3	91.5	34.4	30.4	12.0	
<b>Profit and revenue receivables</b>	<b>86,582.5</b>	<b>89,564.5</b>	<b>111,060.3</b>	<b>120,287.2</b>	<b>146,352.0</b>	<b>26,064.8</b>	<b>28.3</b>	<b>31.8</b>	<b>24.0</b>	<b>21.7</b>	
<b>Banks and credit institution's claims on non-public sector</b>	<b>545,744.3</b>	<b>625,714.9</b>	<b>735,117.3</b>	<b>865,315.4</b>	<b>1,021,107.3</b>	<b>155,791.9</b>	<b>34.7</b>	<b>38.9</b>	<b>17.5</b>	<b>18.0</b>	
Commercial banks	390,311.1	434,493.9	493,315.8	556,380.1	645,847.5	89,467.4	26.4	30.9	13.5	16.1	
Specialized banks	126,253.0	141,988.9	168,080.9	203,760.0	242,460.2	38,700.2	33.1	44.3	18.4	19.0	
Private banks and non-bank credit institutions	29,180.2	49,232.1	73,720.6	105,175.3	132,799.6	27,624.3	152.6	80.1	49.7	26.3	
<b>Non-public sector deposits</b>	<b>570,244.0</b>	<b>641,095.2</b>	<b>762,375.4</b>	<b>870,343.8</b>	<b>1,032,156.0</b>	<b>161,812.2</b>	<b>33.7</b>	<b>35.4</b>	<b>18.9</b>	<b>18.6</b>	
Commercial banks	457,687.7	502,697.7	564,389.7	634,890.0	725,176.7	90,286.7	23.3	28.5	12.3	14.2	
Specialized banks	81,997.1	93,686.8	114,293.7	131,421.1	161,044.6	29,623.5	39.4	40.9	22.0	22.5	
Private banks and non-bank credit institutions	30,559.2	44,710.7	83,692.0	104,032.7	145,934.7	41,902.0	173.9	74.4	87.2	40.3	
<b>Non-public sector deposits (percent out of total)</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>						
Commercial banks	80.3	78.4	74.0	72.9	70.3	-2.6	-7.8	-5.0	-5.6	-3.6	
Specialized banks	14.4	14.6	15.0	15.1	15.6	0.5	4.2	4.0	2.7	3.3	
Private banks and non-bank credit institutions	5.4	7.0	11.0	12.0	14.1	2.1	103.7	28.2	57.1	17.5	
<b>Sight</b>	<b>181,639.9</b>	<b>208,043.1</b>	<b>223,740.6</b>	<b>267,243.8</b>	<b>290,413.5</b>	<b>23,169.7</b>	<b>23.2</b>	<b>29.8</b>	<b>7.5</b>	<b>8.7</b>	
<b>Non-sight</b>	<b>388,604.1</b>	<b>433,052.1</b>	<b>538,634.8</b>	<b>603,100.0</b>	<b>741,742.5</b>	<b>138,642.5</b>	<b>38.6</b>	<b>37.7</b>	<b>24.4</b>	<b>23.0</b>	
<b>Gharz-al-hasaneh savings</b>	<b>60,602.1</b>	<b>69,806.2</b>	<b>89,200.4</b>	<b>93,230.1</b>	<b>121,018.7</b>	<b>27,788.6</b>	<b>47.2</b>	<b>35.7</b>	<b>27.8</b>	<b>29.8</b>	
Housing savings fund	11,837.0	15,330.0	21,755.9	26,956.8	37,216.5	10,259.7	83.8	71.1	41.9	38.1	
Other	48,765.1	54,476.2	67,444.5	66,273.3	83,802.2	17,528.9	38.3	24.3	23.8	26.4	
<b>Term investment</b>	<b>311,957.8</b>	<b>349,149.3</b>	<b>432,354.9</b>	<b>489,693.2</b>	<b>595,497.5</b>	<b>105,804.3</b>	<b>38.6</b>	<b>37.7</b>	<b>23.8</b>	<b>21.6</b>	
Short-term	150,577.8	159,867.9	198,143.9	223,291.6	286,275.9	62,984.3	31.6	44.5	23.9	28.2	
Long-term	161,380.0	189,281.4	234,211.0	266,401.6	309,221.6	42,820.0	45.1	32.0	23.7	16.1	
<b>Miscellaneous</b>	<b>16,044.2</b>	<b>14,096.6</b>	<b>17,079.5</b>	<b>20,176.7</b>	<b>25,226.3</b>	<b>5,049.6</b>	<b>6.5</b>	<b>47.7</b>	<b>21.2</b>	<b>25.0</b>	
<b>Notes and coins with the public</b>	<b>33,274.5</b>	<b>44,772.0</b>	<b>37,534.4</b>	<b>50,675.6</b>	<b>46,677.0</b>	<b>-3,998.6</b>	<b>12.8</b>	<b>24.4</b>	<b>-16.2</b>	<b>-7.9</b>	
<b>Money</b>	<b>214,914.4</b>	<b>252,815.1</b>	<b>261,275.0</b>	<b>317,919.4</b>	<b>337,090.5</b>	<b>19,171.1</b>	<b>21.6</b>	<b>29.0</b>	<b>3.3</b>	<b>6.0</b>	
<b>Quasi-money</b>	<b>388,604.1</b>	<b>433,052.1</b>	<b>538,634.8</b>	<b>603,100.0</b>	<b>741,742.5</b>	<b>138,642.5</b>	<b>38.6</b>	<b>37.7</b>	<b>24.4</b>	<b>23.0</b>	
<b>Liquidity</b>	<b>603,518.5</b>	<b>685,867.2</b>	<b>799,909.8</b>	<b>921,019.4</b>	<b>1,078,833.0</b>	<b>157,813.6</b>	<b>32.5</b>	<b>34.9</b>	<b>16.6</b>	<b>17.1</b>	

\* Calculation of percentage change is not possible.

# More than 500 percent increase

**FACILITIES EXTENDED BY BANKS AND CREDIT INSTITUTIONS  
ACCORDING TO ISLAMIC CONTRACTS**

**Table 8**

(billion rials)

	Year-end balance					Share in balance (Mehr 1385)	Percentage change			
	Mehr 1383	Esfand 1383	Mehr 1384	Esfand 1384	Mehr 1385		Mehr 1384 to Mehr 1383	Mehr 1385 to Mehr 1384	Mehr 1384 to Esfand 1383	Mehr 1385 to Esfand 1384
<b>Banks and Credit Institutions</b>	<b>525,716.1</b>	<b>608,407.5</b>	<b>708,455.7</b>	<b>832,831.7</b>	<b>979,441.5</b>	<b>100.0</b>	<b>34.8</b>	<b>38.3</b>	<b>16.4</b>	<b>17.6</b>
Gharz-al-hasaneh	25,565.4	28,802.7	34,419.4	36,580.9	37,331.5	3.8	34.6	8.5	19.5	2.1
Mozarebeh	32,543.2	37,890.8	45,542.3	57,299.3	67,132.6	6.9	39.9	47.4	20.2	17.2
Forward transaction	30,142.0	35,303.9	35,584.7	43,057.1	48,856.0	5.0	18.1	37.3	0.8	13.5
Civil partnership	36,185.9	42,496.4	50,803.3	62,789.6	85,247.3	8.7	40.4	67.8	19.5	35.8
Joaleh	9,453.7	12,852.0	15,236.1	14,450.2	15,879.9	1.6	61.2	4.2	18.6	9.9
Installment sale	192,229.5	224,360.9	251,103.0	279,453.9	301,080.7	30.7	30.6	19.9	11.9	7.7
Hire purchase	6,271.0	9,340.9	14,461.8	20,328.6	21,436.5	2.2	130.6	48.2	54.8	5.4
Housing	140,781.6	154,141.8	174,863.6	215,861.1	263,124.2	26.9	24.2	50.5	13.4	21.9
Legal partnership	11,785.5	14,396.2	19,021.3	20,429.0	21,088.8	2.2	61.4	10.9	32.1	3.2
Direct investment	4,288.0	5,860.1	6,984.1	8,041.6	9,715.4	1.0	62.9	39.1	19.2	20.8
Debt purchase	113.9	347.4	701.1	1,065.0	1,634.8	0.2	515.5	133.2	101.8	53.5
Property transactions	2,331.1	2,971.9	3,798.4	3,655.3	5,441.1	0.6	62.9	43.2	27.8	48.9
Non-performing loans	34,025.3	39,642.5	55,936.6	69,820.1	101,472.7	10.4	64.4	81.4	41.1	45.3
<b>Commercial Banks</b>	<b>372,450.0</b>	<b>419,657.8</b>	<b>472,144.0</b>	<b>531,084.2</b>	<b>610,471.9</b>	<b>100.0</b>	<b>26.8</b>	<b>29.3</b>	<b>12.5</b>	<b>14.9</b>
Gharz-al-hasaneh	22,256.5	24,580.4	29,487.7	31,158.9	31,544.2	5.2	32.5	7.0	20.0	1.2
Mozarebeh	27,582.1	30,177.4	34,954.5	39,117.8	46,967.9	7.7	26.7	34.4	15.8	20.1
Forward transaction	25,443.9	28,412.0	30,239.3	35,468.6	42,433.3	7.0	18.8	40.3	6.4	19.6
Civil partnership	28,403.5	32,961.4	38,523.5	45,625.4	52,380.2	8.6	35.6	36.0	16.9	14.8
Joaleh	7,048.9	8,887.6	10,199.0	10,542.3	12,335.1	2.0	44.7	20.9	14.8	17.0
Installment sale	152,936.7	175,159.9	190,062.8	202,870.3	228,590.1	37.4	24.3	20.3	8.5	12.7
Hire purchase	2,283.0	3,725.3	4,672.0	5,310.5	5,789.7	0.9	104.6	23.9	25.4	9.0
Housing	72,071.1	74,628.2	76,839.8	88,122.8	100,374.0	16.4	6.6	30.6	3.0	13.9
Legal partnership	7,323.6	8,861.7	11,258.5	12,395.2	12,575.9	2.1	53.7	11.7	27.0	1.5
Direct investment	2,821.6	4,359.7	6,492.7	7,471.5	9,107.1	1.5	130.1	40.3	48.9	21.9
Debt purchase	56.4	71.1	49.5	82.1	157.2	0	-12.2	217.6	-30.4	65.9
Property transactions	1,748.5	2,149.5	2,339.7	2,760.0	4,540.0	0.7	33.8	94.0	8.8	64.5
Non-performing loans	22,474.2	25,683.6	37,025.0	50,158.8	63,677.2	10.4	64.7	72.0	44.2	27.0

<b>Specialized Banks</b>	<b>124,745.2</b>	<b>140,141.9</b>	<b>163,416.9</b>	<b>197,661.2</b>	<b>238,712.1</b>	<b>100.0</b>	<b>31.0</b>	<b>46.1</b>	<b>16.6</b>	<b>20.8</b>
Gharz-al-hasaneh	3,270.5	4,127.1	4,712.9	5,164.2	5,385.0	2.3	44.1	14.3	14.2	4.3
Mozarebeh	3,236.9	3,639.4	4,529.6	5,406.5	2,454.3	1.0	39.9	-45.8	24.5	-54.6
Forward transaction	3,795.6	5,212.9	4,395.9	6,304.6	5,457.3	2.3	15.8	24.1	-15.7	-13.4
Civil partnership	7,537.2	8,766.0	10,214.4	12,878.9	15,857.9	6.6	35.5	55.3	16.5	23.1
Joaleh	125.7	740.9	751.2	887.4	602.7	0.3	#	-19.8	1.4	-32.1
Installment sale	32,641.7	36,057.8	41,219.3	48,234.4	51,975.7	21.8	26.3	26.1	14.3	7.8
Hire purchase	1,605.3	1,425.2	1,393.0	1,701.9	1,533.6	0.6	-13.2	10.1	-2.3	-9.9
Housing	56,540.0	60,955.5	72,386.0	93,330.3	120,436.3	50.5	28.0	66.4	18.8	29.0
Legal partnership	3,659.8	4,630.0	6,100.7	6,277.0	6,183.3	2.6	66.7	1.4	31.8	-1.5
Direct investment	1,179.4	1,173.4	157.4	155.3	156.2	0.1	-86.7	-0.8	-86.6	0.6
Debt purchase	14.6	19.1	147.5	146.4	113.9	0	#	30.8	#	-0.7
Property transactions	535.3	764.5	1,421.0	866.9	876.8	0.4	165.5	-38.3	85.9	1.1
Non-performing loans	10,603.2	12,630.1	15,988.0	16,307.4	27,679.1	11.6	50.8	73.1	26.6	69.7
<b>Credit Institutions</b>	<b>28,520.9</b>	<b>48,607.8</b>	<b>72,894.8</b>	<b>104,086.3</b>	<b>130,257.5</b>	<b>100.0</b>	<b>155.6</b>	<b>78.7</b>	<b>50.0</b>	<b>25.1</b>
Gharz-al-hasaneh	38.4	95.2	218.8	257.8	402.3	0.3	469.8	147.9	129.8	56.1
Mozarebeh	1,724.2	4,074.0	6,058.2	12,775.0	17,710.4	13.6	251.4	192.3	48.7	38.6
Forward transaction	902.5	1,679.0	949.5	1,283.9	965.4	0.7	5.2	1.7	-43.4	-24.8
Civil partnership	245.2	769.0	2,065.4	4,285.3	17,009.2	13.1	742.3	#	168.6	296.9
Joaleh	2,279.1	3,223.5	4,285.9	3,020.5	2,942.1	2.3	88.1	-31.4	33.0	-2.6
Installment sale	6,651.1	13,143.2	19,820.9	28,349.2	20,514.9	15.7	198.0	3.5	50.8	-27.6
Hire purchase	2,382.7	4,190.4	8,396.8	13,316.2	14,113.2	10.8	252.4	68.1	100.4	6.0
Housing	12,170.5	18,558.1	25,637.8	34,408.0	42,313.9	32.5	110.7	65.0	38.1	23.0
Legal partnership	802.1	904.5	1,662.1	1,756.8	2,329.6	1.8	107.2	40.2	83.8	32.6
Direct investment	287.0	327.0	334.0	414.8	452.1	0.3	16.4	35.4	2.1	9.0
Debt purchase	42.9	257.2	504.1	836.5	1,363.7	1.0	#	170.5	96.0	63.0
Property transactions	47.3	57.9	37.7	28.4	24.3	0	-20.3	-35.5	-34.9	-14.4
Non-performing loans	947.9	1,328.8	2,923.6	3,353.9	10,116.4	7.8	208.4	246.0	120.0	201.6

\* Calculation of percentage change is not possible.

# More than 500 percent increase