

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

	Year-end balance					Percentage change			
	Aban	Esfand	Aban	Esfand	Aban	Aban	Aban	Aban	
	1383	1383	1384	1384	1385	1384 to Aban 1383	1385 to Aban 1384	1384 to Esfand 1383	1385 to Esfand 1384
Assets									
Foreign assets	516,896.7	592,646.9	694,388.9	770,170.4	875,726.1	34.3	26.1	17.2	13.7
Claims on public sector	223,606.9	235,940.9	232,166.4	235,607.7	245,128.3	3.8	5.6	-1.6	4.0
Government	138,606.5	148,723.7	133,650.9	135,794.5	150,967.7	-3.6	13.0	-10.1	11.2
Public corporations and agencies	85,000.4	87,217.2	98,515.5	99,813.2	94,160.6	15.9	-4.4	13.0	-5.7
Claims on non-public sector	556,624.1	625,714.9	755,925.8	865,315.4	1,061,036.0	35.8	40.4	20.8	22.6
Others	268,494.9	332,997.8	389,244.3	488,302.9	552,426.3	45.0	41.9	16.9	13.1
Sub-total	1,565,622.6	1,787,300.5	2,071,725.4	2,359,396.4	2,734,316.7	32.3	32.0	15.9	15.9
Below the line items	372,161.6	425,441.7	414,349.6	445,191.6	482,319.6	11.3	16.4	-2.6	8.3
Total assets = total liabilities	1,937,784.2	2,212,742.2	2,486,075.0	2,804,588.0	3,216,636.3	28.3	29.4	12.4	14.7
Liabilities									
Liquidity	611,493.5	685,867.2	819,022.4	921,019.4	1,113,981.6	33.9	36.0	19.4	21.0
Money	218,181.7	252,815.1	270,600.6	317,919.4	349,705.6	24.0	29.2	7.0	10.0
Quasi-money	393,311.8	433,052.1	548,421.8	603,100.0	764,276.0	39.4	39.4	26.6	26.7
Public sector deposits and loans	121,001.5	97,773.4	161,975.3	167,667.4	247,359.5	33.9	52.7	65.7	47.5
Government	112,760.3	90,764.3	151,978.2	156,378.9	234,662.3	34.8	54.4	67.4	50.1
Public corporations and agencies	8,241.2	7,009.1	9,997.1	11,288.5	12,697.2	21.3	27.0	42.6	12.5
Capital account	31,636.7	58,770.2	100,471.6	120,191.3	141,227.0	217.6	40.6	71.0	17.5
Foreign loans and credits and foreign exchange deposits	314,324.5	385,919.7	432,976.4	471,435.8	482,551.8	37.7	11.4	12.2	2.4
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	1,267.1	1,187.9	889.2	1,275.1	1,200.7	-29.8	35.0	-25.1	-5.8
Others	485,897.3	557,780.1	556,388.5	677,805.4	747,994.1	14.5	34.4	-0.2	10.4
Sub-total	1,565,622.6	1,787,300.5	2,071,725.4	2,359,396.4	2,734,316.7	32.3	32.0	15.9	15.9
Below the line items	372,161.6	425,441.7	414,349.6	445,191.6	482,319.6	11.3	16.4	-2.6	8.3

(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				
	Aban 1383	Esfand 1383	Aban 1384	Esfand 1384	Aban 1385	Aban 1384 to Aban 1383	Aban 1385 to Aban 1384	Aban 1384 to Esfand 1383	Aban 1385 to Esfand 1384	
Assets										
Foreign assets	256,001.2	299,677.9	383,470.7	428,172.1	529,338.7	49.8	38.0	28.0	23.6	
Notes and coins in till	1,718.8	416.2	1,729.5	821.2	1,725.5	0.6	-0.2	#	110.1	
Claims on public sector	127,857.9	132,361.5	125,896.5	123,212.3	127,972.4	-1.5	1.6	-4.9	3.9	
Government	108,889.8	111,930.0	102,946.9	101,254.9	104,154.9	-5.5	1.2	-8.0	2.9	
Public corporations and agencies	18,968.1	20,431.5	22,949.6	21,957.4	23,817.5	21.0	3.8	12.3	8.5	
Claims on banks	35,293.6	21,493.2	28,043.0	35,916.2	54,271.7	-20.5	93.5	30.5	51.1	
Government revolving funds payment	7,750.7	6,046.1	8,773.6	10,385.9	14,911.0	13.2	70.0	45.1	43.6	
Others (2)	27,542.9	15,447.1	19,269.4	25,530.3	39,360.7	-30.0	104.3	24.7	54.2	
Other assets	3,303.6	3,302.2	3,149.1	3,192.6	5,456.2	-4.7	73.3	-4.6	70.9	
Sub-total	424,175.1	457,251.0	542,288.8	591,314.4	718,764.5	27.8	32.5	18.6	21.6	
Below the line items	12,592.2	16,344.7	8,991.8	15,949.3	14,889.2	-28.6	65.6	-45.0	-6.6	
Total assets = total liabilities	436,767.3	473,595.7	551,280.6	607,263.7	733,653.7	26.2	33.1	16.4	20.8	
Liabilities										
Notes and coins	42,863.5	48,893.5	48,969.7	56,502.2	58,568.5	14.2	19.6	0.2	3.7	
With the public	33,620.2	44,772.0	38,645.3	50,675.6	47,381.8	14.9	22.6	-13.7	-6.5	
With banks	7,524.5	3,705.3	8,594.9	5,005.4	9,461.2	14.2	10.1	132.0	89.0	
With the Central Bank	1,718.8	416.2	1,729.5	821.2	1,725.5	0.6	-0.2	#	110.1	
Deposits of banks and credit institutions	95,920.2	102,722.7	119,079.0	164,860.4	175,144.5	24.1	47.1	15.9	6.2	
Legal	89,642.4	94,573.3	116,236.2	128,002.2	156,623.8	29.7	34.7	22.9	22.4	
Sight (3)	6,277.8	8,149.4	2,842.8	36,858.2	18,520.7	-54.7	551.5	-65.1	-49.8	
Public sector deposits	97,933.3	66,366.8	118,407.2	114,560.2	181,224.3	20.9	53.1	78.4	58.2	
Government	89,692.1	59,357.7	108,410.1	103,271.7	168,527.1	20.9	55.5	82.6	63.2	
Public corporations and agencies	8,241.2	7,009.1	9,997.1	11,288.5	12,697.2	21.3	27.0	42.6	12.5	
Capital account	1,681.3	3,324.8	3,324.8	5,173.2	5,173.2	97.8	55.6	0	0	
Foreign exchange liabilities	83,219.1	116,398.5	156,309.9	170,605.1	195,244.8	87.8	24.9	34.3	14.4	
Foreign loans and foreign exchange deposits (4)	78,910.3	111,849.3	151,893.1	166,113.5	190,664.8	92.5	25.5	35.8	14.8	
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	3,164.4	3,200.5	3,286.2	1.8	3.8	-4.0	2.7	
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	1,267.1	1,187.9	889.2	1,275.1	1,200.7	-29.8	35.0	-25.1	-5.8	
Others	101,288.6	118,354.8	95,307.0	78,336.2	102,206.5	-5.9	7.2	-19.5	30.5	
Sub-total	424,175.1	457,251.0	542,288.8	591,314.4	718,764.5	27.8	32.5	18.6	21.6	
Below the line items	12,592.2	16,344.7	8,991.8	15,949.3	14,889.2	-28.6	65.6	-45.0	-6.6	

(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			
	Aban 1383	Esfand 1383	Aban 1384	Esfand 1384	Aban 1385	Aban 1384 to Aban 1383	Aban 1385 to Aban 1384	Aban 1384 to Esfand 1383	Aban 1385 to Esfand 1384
Assets									
Foreign assets	260,895.5	292,969.0	310,918.2	341,998.3	346,387.4	19.2	11.4	6.1	1.3
Notes and coins in till	7,524.5	3,705.3	8,594.9	5,005.4	9,461.2	14.2	10.1	132.0	89.0
Deposit with the Central Bank	95,920.2	102,722.7	119,079.0	164,860.4	175,144.5	24.1	47.1	15.9	6.2
Legal	89,642.4	94,573.3	116,236.2	128,002.2	156,623.8	29.7	34.7	22.9	22.4
Sight (2)	6,277.8	8,149.4	2,842.8	36,858.2	18,520.7	-54.7	551.5	-65.1	-49.8
Claims on public sector	95,749.0	103,579.4	106,269.9	112,395.4	117,155.9	11.0	10.2	2.6	4.2
Government (3)	29,716.7	36,793.7	30,704.0	34,539.6	46,812.8	3.3	52.5	-16.6	35.5
Public corporations and agencies	66,032.3	66,785.7	75,565.9	77,855.8	70,343.1	14.4	-6.9	13.1	-9.6
Claims on non-public sector	556,624.1	625,714.9	755,925.8	865,315.4	1,061,036.0	35.8	40.4	20.8	22.6
Others	124,734.2	201,358.2	228,648.8	278,507.1	306,367.2	83.3	34.0	13.6	10.0
Sub-total	1,141,447.5	1,330,049.5	1,529,436.6	1,768,082.0	2,015,552.2	34.0	31.8	15.0	14.0
Below the line items	359,569.4	409,097.0	405,357.8	429,242.3	467,430.4	12.7	15.3	-0.9	8.9
Total assets = total liabilities	1,501,016.9	1,739,146.5	1,934,794.4	2,197,324.3	2,482,982.6	28.9	28.3	11.2	13.0
Liabilities									
Deposits of non-public sector	577,873.3	641,095.2	780,377.1	870,343.8	1,066,599.8	35.0	36.7	21.7	22.5
Sight	184,561.5	208,043.1	231,955.3	267,243.8	302,323.8	25.7	30.3	11.5	13.1
Savings and time	393,311.8	433,052.1	548,421.8	603,100.0	764,276.0	39.4	39.4	26.6	26.7
Claims of the Central Bank (4)	35,293.6	21,493.2	28,043.0	35,916.2	54,271.7	-20.5	93.5	30.5	51.1
Deposits and loans of public sector	23,068.2	31,406.6	43,568.1	53,107.2	66,135.2	88.9	51.8	38.7	24.5
Government	23,068.2	31,406.6	43,568.1	53,107.2	66,135.2	88.9	51.8	38.7	24.5
Public corporations and agencies	0	0	0	0	0	*	*	*	*
Capital account	29,955.4	55,445.4	97,146.8	115,018.1	136,053.8	224.3	40.0	75.2	18.3
Foreign exchange loans and deposits	231,105.4	269,521.2	276,666.5	300,830.7	287,307.0	19.7	3.8	2.7	-4.5
Others	244,151.6	311,087.9	303,635.1	392,866.0	405,184.7	24.4	33.4	-2.4	3.1
Sub-total	1,141,447.5	1,330,049.5	1,529,436.6	1,768,082.0	2,015,552.2	34.0	31.8	15.0	14.0
Below the line items	359,569.4	409,097.0	405,357.8	429,242.3	467,430.4	12.7	15.3	-0.9	8.9

(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			
	Aban 1383	Esfand 1383	Aban 1384	Esfand 1384	Aban 1385	Aban 1384 to Aban 1383	Aban 1385 to Aban 1384	Aban 1384 to Esfand 1383	Aban 1385 to Esfand 1384
Assets									
Foreign assets	237,422.2	263,549.7	270,968.5	292,133.2	292,145.6	14.1	7.8	2.8	0
Notes and coins in till	6,912.5	2,880.7	7,895.3	3,885.6	8,135.7	14.2	3.0	174.1	109.4
Deposit with the Central Bank (2)	83,151.9	86,426.9	94,195.9	132,949.6	134,849.0	13.3	43.2	9.0	1.4
Legal	77,646.3	78,799.9	92,125.2	101,163.4	117,565.0	18.6	27.6	16.9	16.2
Sight (3)	5,505.6	7,627.0	2,070.7	31,786.2	17,284.0	-62.4	734.7	-72.9	-45.6
Claims on public sector	84,175.2	95,676.5	92,961.2	102,728.6	98,189.4	10.4	5.6	-2.8	-4.4
Government (4)	19,394.4	30,407.3	18,598.7	25,917.1	29,160.1	-4.1	56.8	-38.8	12.5
Public corporations and agencies	64,780.8	65,269.2	74,362.5	76,811.5	69,029.3	14.8	-7.2	13.9	-10.1
Claims on non-public sector	396,523.5	434,493.9	503,797.2	556,380.1	666,194.9	27.1	32.2	16.0	19.7
Others	96,797.6	154,547.6	162,503.0	191,663.7	217,426.9	67.9	33.8	5.1	13.4
Sub-total	904,982.9	1,037,575.3	1,132,321.1	1,279,740.8	1,416,941.5	25.1	25.1	9.1	10.7
Below the line items	313,320.8	357,287.0	335,331.8	349,777.2	385,979.4	7.0	15.1	-6.1	10.4
Total assets = total liabilities	1,218,303.7	1,394,862.3	1,467,652.9	1,629,518.0	1,802,920.9	20.5	22.8	5.2	10.6
Liabilities									
Deposits of non-public sector	461,809.0	502,697.7	571,953.4	634,890.0	742,969.0	23.9	29.9	13.8	17.0
Sight	165,842.8	187,584.4	204,960.0	242,533.7	268,353.7	23.6	30.9	9.3	10.6
Savings and time	295,966.2	315,113.3	366,993.4	392,356.3	474,615.3	24.0	29.3	16.5	21.0
Claims of the Central Bank (5)	31,117.8	16,955.4	23,320.6	27,965.0	44,295.6	-25.1	89.9	37.5	58.4
Deposits and loans of public sector	17,021.6	23,673.6	30,616.1	37,635.0	48,835.1	79.9	59.5	29.3	29.8
Government	17,021.6	23,673.6	30,616.1	37,635.0	48,835.1	79.9	59.5	29.3	29.8
Public corporations and agencies	0	0	0	0	0	*	*	*	*
Capital account	10,904.1	30,609.1	64,248.8	74,732.2	90,108.7	489.2	40.2	109.9	20.6
Foreign exchange loans and deposits	216,938.0	248,635.7	249,056.5	267,498.2	256,778.6	14.8	3.1	0.2	-4.0
Others	167,192.4	215,003.8	193,125.7	237,020.4	233,954.5	15.5	21.1	-10.2	-1.3
Sub-total	904,982.9	1,037,575.3	1,132,321.1	1,279,740.8	1,416,941.5	25.1	25.1	9.1	10.7
Below the line items	313,320.8	357,287.0	335,331.8	349,777.2	385,979.4	7.0	15.1	-6.1	10.4

(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			
	Aban 1383	Esfand 1383	Aban 1384	Esfand 1384	Aban 1385	Aban 1384 to Aban 1383	Aban 1385 to Aban 1384	Aban 1384 to Esfand 1383	Aban 1385 to Esfand 1384
Assets									
Foreign assets	20,575.6	25,815.5	31,860.2	31,791.6	42,394.4	54.8	33.1	23.4	33.4
Notes and coins in till	466.1	633.2	497.1	634.2	665.2	6.7	33.8	-21.5	4.9
Deposit with the Central Bank	7,701.8	7,982.6	10,101.5	14,886.0	13,846.0	31.2	37.1	26.5	-7.0
Legal	6,966.9	7,544.9	9,564.0	10,009.7	12,769.7	37.3	33.5	26.8	27.6
Sight (2)	734.9	437.7	537.5	4,876.3	1,076.3	-26.9	100.2	22.8	-77.9
Claims on public sector	5,800.8	6,458.6	5,430.1	4,980.3	7,674.6	-6.4	41.3	-15.9	54.1
Government (3)	4,549.3	4,942.1	4,226.7	3,936.0	6,360.8	-7.1	50.5	-14.5	61.6
Public corporations and agencies	1,251.5	1,516.5	1,203.4	1,044.3	1,313.8	-3.8	9.2	-20.6	25.8
Claims on non-public sector	128,572.4	141,988.9	173,705.6	203,760.0	250,653.7	35.1	44.3	22.3	23.0
Others	22,485.8	39,518.8	47,829.2	62,752.3	52,601.1	112.7	10.0	21.0	-16.2
Sub-total	185,602.5	222,397.6	269,423.7	318,804.4	367,835.0	45.2	36.5	21.1	15.4
Below the line items	38,607.2	43,028.0	55,313.7	55,759.8	54,617.5	43.3	-1.3	28.6	-2.0
Total assets = total liabilities	224,209.7	265,425.6	324,737.4	374,564.2	422,452.5	44.8	30.1	22.3	12.8
Liabilities									
Deposits of non-public sector	82,686.4	93,686.8	120,143.5	131,421.1	163,706.4	45.3	36.3	28.2	24.6
Sight	16,235.2	16,562.0	19,592.3	19,585.9	24,634.6	20.7	25.7	18.3	25.8
Savings and time	66,451.2	77,124.8	100,551.2	111,835.2	139,071.8	51.3	38.3	30.4	24.4
Claims of the Central Bank (4)	4,175.8	4,537.8	4,722.4	7,951.2	9,976.1	13.1	111.3	4.1	25.5
Deposits and loans of public sector	6,046.6	7,733.0	12,952.0	15,472.2	17,300.1	114.2	33.6	67.5	11.8
Government	6,046.6	7,733.0	12,952.0	15,472.2	17,300.1	114.2	33.6	67.5	11.8
Public corporations and agencies	0	0	0	0	0	*	*	*	*
Capital account	15,895.9	20,704.4	28,341.5	27,914.3	30,017.4	78.3	5.9	36.9	7.5
Foreign exchange loans and deposits	11,574.7	17,247.2	19,080.8	16,891.9	19,598.4	64.8	2.7	10.6	16.0
Others	65,223.1	78,488.4	84,183.5	119,153.7	127,236.6	29.1	51.1	7.3	6.8
Sub-total	185,602.5	222,397.6	269,423.7	318,804.4	367,835.0	45.2	36.5	21.1	15.4
Below the line items	38,607.2	43,028.0	55,313.7	55,759.8	54,617.5	43.3	-1.3	28.6	-2.0

(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			
	Aban	Esfand	Aban	Esfand	Aban	Aban	Aban	Aban	
	1383	1383	1384	1384	1385	1384 to Aban 1383	1385 to Aban 1384	1384 to Esfand 1383	1385 to Esfand 1384
Assets									
Foreign assets	2,897.7	3,603.8	8,089.5	18,073.5	11,847.4	#	46.5	124.5	-34.4
Notes and coins in till	145.9	191.4	202.5	485.6	660.3	38.8	226.1	5.8	36.0
Deposit with the Central Bank (2)	5,066.5	8,313.2	14,781.6	17,024.8	26,449.5	191.8	78.9	77.8	55.4
Legal	5,029.2	8,228.5	14,547.0	16,829.1	26,289.1	189.3	80.7	76.8	56.2
Sight	37.3	84.7	234.6	195.7	160.4	#	-31.6	177.0	-18.0
Claims on public sector	5,773.0	1,444.3	7,878.6	4,686.5	11,291.9	36.5	43.3	445.5	140.9
Government (3)	5,773.0	1,444.3	7,878.6	4,686.5	11,291.9	36.5	43.3	445.5	140.9
Public corporations and agencies	0	0	0	0	0	0	0	0	0
Claims on non-public sector	31,528.2	49,232.1	78,423.0	105,175.3	144,187.4	148.7	83.9	59.3	37.1
Others	5,450.8	7,291.8	18,316.6	24,091.1	36,339.2	236.0	98.4	151.2	50.8
Sub-total	50,862.1	70,076.6	127,691.8	169,536.8	230,775.7	151.1	80.7	82.2	36.1
Below the line items	7,641.4	8,782.0	14,712.3	23,705.3	26,833.5	92.5	82.4	67.5	13.2
Total assets = total liabilities	58,503.5	78,858.6	142,404.1	193,242.1	257,609.2	143.4	80.9	80.6	33.3
Liabilities									
Deposits of non-public sector	33,377.9	44,710.7	88,280.2	104,032.7	159,924.4	164.5	81.2	97.4	53.7
Sight (4)	2,483.5	3,896.7	7,403.0	5,124.2	9,335.5	198.1	26.1	90.0	82.2
Savings and time	30,894.4	40,814.0	80,877.2	98,908.5	150,588.9	161.8	86.2	98.2	52.3
Claims of the Central Bank	0	0	0	0	0	*	*	*	*
Deposits and loans of public sector	0	0	0	0	0	*	*	*	*
Government	0	0	0	0	0	*	*	*	*
Public corporations and agencies	0	0	0	0	0	*	*	*	*
Capital account	3,155.4	4,131.9	4,556.5	12,371.6	15,927.7	44.4	249.6	10.3	28.7
Foreign exchange loans and deposits	2,592.7	3,638.3	8,529.2	16,440.6	10,930.0	229.0	28.1	134.4	-33.5
Others	11,736.1	17,595.7	26,325.9	36,691.9	43,993.6	124.3	67.1	49.6	19.9
Sub-total	50,862.1	70,076.6	127,691.8	169,536.8	230,775.7	151.1	80.7	82.2	36.1
Below the line items	7,641.4	8,782.0	14,712.3	23,705.3	26,833.5	92.5	82.4	67.5	13.2

(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					Eight-month changes	Percentage change			
	Aban	Esfand	Aban	Esfand	Aban		Aban	Aban	Aban	Aban
	1383	1383	1384	1384	1385		1384 to Aban 1383	1385 to Aban 1384	1384 to Esfand 1383	1385 to Esfand 1384
Banks and credit institutions' claims on non-public sector (excluding profit receivables)	467,035.6	536,150.4	640,516.0	745,028.2	908,682.5	163,654.3	37.1	41.9	19.5	22.0
Commercial banks	344,247.3	385,069.0	443,752.8	501,366.3	598,097.6	96,731.3	28.9	34.8	15.2	19.3
Specialized banks	99,681.3	114,298.6	136,924.9	163,039.5	193,809.9	30,770.4	37.4	41.5	19.8	18.9
Private banks and non-bank credit institutions	23,107.0	36,782.8	59,838.3	80,622.4	116,775.0	36,152.6	159.0	95.2	62.7	44.8
Banks and credit institutions' claims on non-public sector (percent)	100.0	100.0	100.0	100.0	100.0					
Commercial banks	73.7	71.8	69.3	67.3	65.8	-1.5	-6.0	-5.1	-3.5	-2.2
Specialized banks	21.3	21.3	21.4	21.9	21.3	-0.6	0.5	-0.5	0.5	-2.7
Private banks and non-bank credit institutions	4.9	6.9	9.3	10.8	12.9	2.1	89.8	38.7	34.8	19.4
Profit and revenue receivables	89,588.5	89,564.5	115,409.8	120,287.2	152,353.5	32,066.3	28.8	32.0	28.9	26.7
Banks and credit institution's claims on non-public sector	556,624.1	625,714.9	755,925.8	865,315.4	1,061,036.0	195,720.6	35.8	40.4	20.8	22.6
Commercial banks	396,523.5	434,493.9	503,797.2	556,380.1	666,194.9	109,814.8	27.1	32.2	16.0	19.7
Specialized banks	128,572.4	141,988.9	173,705.6	203,760.0	250,653.7	46,893.7	35.1	44.3	22.3	23.0
Private banks and non-bank credit institutions	31,528.2	49,232.1	78,423.0	105,175.3	144,187.4	39,012.1	148.7	83.9	59.3	37.1
Non-public sector deposits	577,873.3	641,095.2	780,377.1	870,343.8	1,066,599.8	196,256.0	35.0	36.7	21.7	22.5
Commercial banks	461,809.0	502,697.7	571,953.4	634,890.0	742,969.0	108,079.0	23.9	29.9	13.8	17.0
Specialized banks	82,686.4	93,686.8	120,143.5	131,421.1	163,706.4	32,285.3	45.3	36.3	28.2	24.6
Private banks and non-bank credit institutions	33,377.9	44,710.7	88,280.2	104,032.7	159,924.4	55,891.7	164.5	81.2	97.4	53.7
Non-public sector deposits (percent out of total)	100.0	100.0	100.0	100.0	100.0					
Commercial banks	79.9	78.4	73.3	72.9	69.7	-3.2	-8.3	-4.9	-6.5	-4.4
Specialized banks	14.3	14.6	15.4	15.1	15.3	0.2	7.7	-0.6	5.5	1.3
Private banks and non-bank credit institutions	5.8	7.0	11.3	12.0	15.0	3.0	94.8	32.7	61.4	25.0
Sight	184,561.5	208,043.1	231,955.3	267,243.8	302,323.8	35,080.0	25.7	30.3	11.5	13.1
Non-sight	393,311.8	433,052.1	548,421.8	603,100.0	764,276.0	161,176.0	39.4	39.4	26.6	26.7
Gharz-al-hasaneh savings	57,799.6	69,806.2	84,010.7	93,230.1	119,289.5	26,059.4	45.3	42.0	20.3	28.0
Housing savings fund	12,827.3	15,330.0	22,584.5	26,956.8	38,391.2	11,434.4	76.1	70.0	47.3	42.4
Other	44,972.3	54,476.2	61,426.2	66,273.3	80,898.3	14,625.0	36.6	31.7	12.8	22.1
Term investment	321,047.2	349,149.3	446,667.8	489,693.2	618,726.5	129,033.3	39.1	38.5	27.9	26.3
Short-term	154,354.6	159,867.9	204,574.4	223,291.6	300,980.0	77,688.4	32.5	47.1	28.0	34.8
Long-term	166,692.6	189,281.4	242,093.4	266,401.6	317,746.5	51,344.9	45.2	31.2	27.9	19.3
Miscellaneous	14,465.0	14,096.6	17,743.3	20,176.7	26,260.0	6,083.3	22.7	48.0	25.9	30.2
Notes and coins with the public	33,620.2	44,772.0	38,645.3	50,675.6	47,381.8	-3,293.8	14.9	22.6	-13.7	-6.5
Money	218,181.7	252,815.1	270,600.6	317,919.4	349,705.6	31,786.2	24.0	29.2	7.0	10.0
Quasi-money	393,311.8	433,052.1	548,421.8	603,100.0	764,276.0	161,176.0	39.4	39.4	26.6	26.7
Liquidity	611,493.5	685,867.2	819,022.4	921,019.4	1,113,981.6	192,962.2	33.9	36.0	19.4	21.0

* 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			
	Aban 1383	Esfand 1383	Aban 1384	Esfand 1384	Aban 1385		Aban 1384 to Aban 1383	Aban 1385 to Aban 1384	Aban 1384 to Esfand 1383	Aban 1385 to Esfand 1384
Banks and Credit Institutions	538,207.5	608,407.5	727,862.4	832,831.7	1,015,119.2	100.0	35.2	39.5	19.6	21.9
Gharz-al-hasaneh	25,801.9	28,802.7	34,972.5	36,580.9	37,575.1	3.7	35.5	7.4	21.4	2.7
Mozarebeh	33,010.1	37,890.8	47,203.9	57,299.3	71,825.3	7.1	43.0	52.2	24.6	25.4
Forward transaction	30,896.2	35,303.9	36,224.8	43,057.1	50,352.2	5.0	17.2	39.0	2.6	16.9
Civil partnership	37,420.8	42,496.4	52,676.6	62,789.6	92,746.5	9.1	40.8	76.1	24.0	47.7
Joaleh	9,893.0	12,852.0	15,325.9	14,450.2	16,699.5	1.6	54.9	9.0	19.2	15.6
Installment sale	196,560.8	224,360.9	254,246.7	279,453.9	309,563.5	30.5	29.3	21.8	13.3	10.8
Hire purchase	6,773.0	9,340.9	14,993.5	20,328.6	21,162.1	2.1	121.4	41.1	60.5	4.1
Housing	143,026.3	154,141.8	180,086.8	215,861.1	270,669.6	26.7	25.9	50.3	16.8	25.4
Legal partnership	12,316.6	14,396.2	19,736.9	20,429.0	21,130.5	2.1	60.2	7.1	37.1	3.4
Direct investment	4,346.9	5,860.1	7,257.9	8,041.6	11,351.2	1.1	67.0	56.4	23.9	41.2
Debt purchase	146.1	347.4	780.5	1,065.0	1,650.6	0.2	434.2	111.5	124.7	55.0
Property transactions	2,515.0	2,971.9	3,713.0	3,655.3	5,864.6	0.6	47.6	57.9	24.9	60.4
Non-performing loans	35,500.8	39,642.5	60,643.4	69,820.1	104,528.5	10.3	70.8	72.4	53.0	49.7
Commercial Banks	380,566.0	419,657.8	481,588.2	531,084.2	626,780.1	100.0	26.5	30.1	14.8	18.0
Gharz-al-hasaneh	22,454.6	24,580.4	29,950.0	31,158.9	31,657.4	5.1	33.4	5.7	21.8	1.6
Mozarebeh	27,971.3	30,177.4	35,965.9	39,117.8	48,605.4	7.8	28.6	35.1	19.2	24.3
Forward transaction	25,992.3	28,412.0	30,542.0	35,468.6	43,846.2	7.0	17.5	43.6	7.5	23.6
Civil partnership	29,476.7	32,961.4	39,498.7	45,625.4	54,246.1	8.7	34.0	37.3	19.8	18.9
Joaleh	7,170.4	8,887.6	10,298.5	10,542.3	13,251.4	2.1	43.6	28.7	15.9	25.7
Installment sale	156,295.9	175,159.9	191,908.5	202,870.3	236,507.7	37.7	22.8	23.2	9.6	16.6
Hire purchase	2,634.0	3,725.3	4,805.2	5,310.5	5,881.0	0.9	82.4	22.4	29.0	10.7
Housing	72,979.2	74,628.2	77,797.3	88,122.8	102,138.6	16.3	6.6	31.3	4.2	15.9
Legal partnership	7,768.6	8,861.7	11,729.8	12,395.2	12,611.1	2.0	51.0	7.5	32.4	1.7
Direct investment	2,885.0	4,359.7	6,686.5	7,471.5	10,052.6	1.6	131.8	50.3	53.4	34.5
Debt purchase	44.7	71.1	45.4	82.1	155.5	0	1.6	242.5	-36.1	80.8
Property transactions	1,822.5	2,149.5	2,372.1	2,760.0	4,807.6	0.8	30.2	102.7	10.4	74.2
Non-performing loans	23,070.8	25,683.6	39,988.3	50,158.8	63,019.5	10.1	73.3	57.6	55.7	25.6

Specialized Banks	127,053.4	140,141.9	168,628.7	197,661.2	247,286.3	100.0	32.7	46.6	20.3	25.1
Gharz-al-hasaneh	3,300.5	4,127.1	4,809.3	5,164.2	5,509.7	2.2	45.7	14.6	16.5	6.7
Mozarebeh	3,157.4	3,639.4	4,692.5	5,406.5	2,595.1	1.0	48.6	-44.7	28.9	-52.0
Forward transaction	3,945.1	5,212.9	4,729.5	6,304.6	5,710.1	2.3	19.9	20.7	-9.3	-9.4
Civil partnership	7,692.6	8,766.0	10,662.9	12,878.9	16,374.3	6.6	38.6	53.6	21.6	27.1
Joaleh	214.6	740.9	782.1	887.4	575.5	0.2	#	-26.4	5.6	-35.1
Installment sale	33,067.7	36,057.8	41,300.8	48,234.4	53,257.9	21.5	24.9	29.0	14.5	10.4
Hire purchase	1,561.7	1,425.2	1,433.3	1,701.9	1,504.9	0.6	-8.2	5.0	0.6	-11.6
Housing	57,021.3	60,955.5	75,660.3	93,330.3	124,443.4	50.3	32.7	64.5	24.1	33.3
Legal partnership	3,738.8	4,630.0	6,250.2	6,277.0	6,015.3	2.4	67.2	-3.8	35.0	-4.2
Direct investment	1,174.9	1,173.4	157.4	155.3	156.2	0.1	-86.6	-0.8	-86.6	0.6
Debt purchase	15.5	19.1	151.9	146.4	112.0	0	#	23.2	#	-3.6
Property transactions	638.2	764.5	1,303.2	866.9	1,032.4	0.4	104.2	-20.8	70.5	19.1
Non-performing loans	11,525.1	12,630.1	16,695.3	16,307.4	29,999.5	12.1	44.9	79.7	32.2	84.0
Credit Institutions	30,588.1	48,607.8	77,645.5	104,086.3	141,052.8	100.0	153.8	81.7	59.7	35.5
Gharz-al-hasaneh	46.8	95.2	213.2	257.8	408.0	0.3	355.6	103.4	123.9	58.3
Mozarebeh	1,881.4	4,074.0	6,545.5	12,775.0	20,624.8	14.6	247.9	215.1	60.7	61.4
Forward transaction	958.8	1,679.0	953.3	1,283.9	795.9	0.6	-0.6	-16.5	-43.2	-38.0
Civil partnership	251.5	769.0	2,515.0	4,285.3	22,126.1	15.7	900.0	#	227.0	416.3
Joaleh	2,508.0	3,223.5	4,245.3	3,020.5	2,872.6	2.0	69.3	-32.3	31.7	-4.9
Installment sale	7,197.2	13,143.2	21,037.4	28,349.2	19,797.9	14.0	192.3	-5.9	60.1	-30.2
Hire purchase	2,577.3	4,190.4	8,755.0	13,316.2	13,776.2	9.8	239.7	57.4	108.9	3.5
Housing	13,025.8	18,558.1	26,629.2	34,408.0	44,087.6	31.3	104.4	65.6	43.5	28.1
Legal partnership	809.2	904.5	1,756.9	1,756.8	2,504.1	1.8	117.1	42.5	94.2	42.5
Direct investment	287.0	327.0	414.0	414.8	1,142.4	0.8	44.3	175.9	26.6	175.4
Debt purchase	85.9	257.2	583.2	836.5	1,383.1	1.0	#	137.2	126.7	65.3
Property transactions	54.3	57.9	37.7	28.4	24.6	0	-30.6	-34.7	-34.9	-13.4
Non-performing loans	904.9	1,328.8	3,959.8	3,353.9	11,509.5	8.2	337.6	190.7	198.0	243.2

* Calculation of percentage change is not possible.

More than 500 percent increase