

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

	Year-end balance					Percentage change			
	Mordad 1383	Esfand 1383	Mordad 1384	Esfand 1384	Mordad 1385	Mordad 1384 to Mordad 1383	Mordad 1385 to Mordad 1384	Mordad 1384 to Esfand 1383	Mordad 1385 to Esfand 1384
Assets									
Foreign assets	327,049.1	592,646.9	663,444.9	770,170.4	855,194.4	102.9	28.9	11.9	11.0
Claims on public sector	222,018.3	235,940.9	240,463.8	235,607.7	240,613.1	8.3	0.1	1.9	2.1
Government	140,283.4	148,723.7	147,270.4	135,794.5	143,827.7	5.0	-2.3	-1.0	5.9
Public corporations and agencies	81,734.9	87,217.2	93,193.4	99,813.2	96,785.4	14.0	3.9	6.9	-3.0
Claims on non-public sector	513,423.3	625,714.9	691,188.3	865,315.4	960,901.9	34.6	39.0	10.5	11.0
Others	395,386.0	332,997.8	345,723.8	488,302.9	486,673.7	-12.6	40.8	3.8	-0.3
Sub-total	1,457,876.7	1,787,300.5	1,940,820.8	2,359,396.4	2,543,383.1	33.1	31.0	8.6	7.8
Below the line items	323,450.8	425,441.7	407,618.0	445,191.6	462,432.4	26.0	13.4	-4.2	3.9
Total assets = total liabilities	1,781,327.5	2,212,742.2	2,348,438.8	2,804,588.0	3,005,815.5	31.8	28.0	6.1	7.2
Liabilities									
Liquidity	582,107.7	685,867.2	767,272.7	921,019.4	1,034,798.2	31.8	34.9	11.9	12.4
Money	215,158.7	252,815.1	261,541.9	317,919.4	331,410.2	21.6	26.7	3.5	4.2
Quasi-money	366,949.0	433,052.1	505,730.8	603,100.0	703,388.0	37.8	39.1	16.8	16.6
Public sector deposits and loans	126,783.6	97,773.4	180,108.8	167,667.4	219,081.9	42.1	21.6	84.2	30.7
Government	118,426.4	90,764.3	169,385.7	156,378.9	198,427.5	43.0	17.1	86.6	26.9
Public corporations and agencies	8,357.2	7,009.1	10,723.1	11,288.5	20,654.4	28.3	92.6	53.0	83.0
Capital account	29,085.7	58,770.2	99,152.7	120,191.3	136,661.1	240.9	37.8	68.7	13.7
Foreign loans and credits and foreign exchange deposits	238,833.3	385,919.7	373,034.9	471,435.8	482,515.5	56.2	29.3	-3.3	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	1,517.1	1,187.9	995.1	1,275.1	1,404.3	-34.4	41.1	-16.2	10.1
Others	479,547.3	557,780.1	520,254.6	677,805.4	668,920.1	8.5	28.6	-6.7	-1.3
Sub-total	1,457,876.7	1,787,300.5	1,940,820.8	2,359,396.4	2,543,383.1	33.1	31.0	8.6	7.8
Below the line items	323,450.8	425,441.7	407,618.0	445,191.6	462,432.4	26.0	13.4	-4.2	3.9

(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				
	Mordad 1383	Esfand 1383	Mordad 1384	Esfand 1384	Mordad 1385	Mordad 1384 to Mordad 1383	Mordad 1385 to Mordad 1384	Mordad 1384 to Esfand 1383	Mordad 1385 to Esfand 1384	
Assets										
Foreign assets	232,282.1	299,677.9	350,970.8	428,172.1	500,244.3	51.1	42.5	17.1	16.8	
Notes and coins in till	2,760.1	416.2	2,592.5	821.2	2,065.4	-6.1	-20.3	#	151.5	
Claims on public sector	131,241.0	132,361.5	138,141.4	123,212.3	129,392.6	5.3	-6.3	4.4	5.0	
Government	112,330.4	111,930.0	115,523.6	101,254.9	103,259.9	2.8	-10.6	3.2	2.0	
Public corporations and agencies	18,910.6	20,431.5	22,617.8	21,957.4	26,132.7	19.6	15.5	10.7	19.0	
Claims on banks	26,732.6	21,493.2	22,431.1	35,916.2	38,085.9	-16.1	69.8	4.4	6.0	
Government revolving funds payment	7,837.3	6,046.1	8,301.1	10,385.9	13,472.8	5.9	62.3	37.3	29.7	
Others (2)	18,895.3	15,447.1	14,130.0	25,530.3	24,613.1	-25.2	74.2	-8.5	-3.6	
Other assets	3,334.6	3,302.2	3,110.6	3,192.6	4,992.5	-6.7	60.5	-5.8	56.4	
Sub-total	396,350.4	457,251.0	517,246.4	591,314.4	674,780.7	30.5	30.5	13.1	14.1	
Below the line items	14,458.3	16,344.7	12,297.6	15,949.3	16,304.1	-14.9	32.6	-24.8	2.2	
Total assets = total liabilities	410,808.7	473,595.7	529,544.0	607,263.7	691,084.8	28.9	30.5	11.8	13.8	
Liabilities										
Notes and coins	42,852.1	48,893.5	48,940.1	56,502.2	56,534.8	14.2	15.5	0.1	0.1	
With the public	33,169.7	44,772.0	37,929.1	50,675.6	46,141.6	14.3	21.7	-15.3	-8.9	
With banks	6,922.3	3,705.3	8,418.5	5,005.4	8,327.8	21.6	-1.1	127.2	66.4	
With the Central Bank	2,760.1	416.2	2,592.5	821.2	2,065.4	-6.1	-20.3	#	151.5	
Deposits of banks and credit institutions	92,841.8	102,722.7	121,065.3	164,860.4	172,681.4	30.4	42.6	17.9	4.7	
Legal	85,867.7	94,573.3	107,335.5	128,002.2	145,871.9	25.0	35.9	13.5	14.0	
Sight (3)	6,974.1	8,149.4	13,729.8	36,858.2	26,809.5	96.9	95.3	68.5	-27.3	
Public sector deposits	92,335.0	66,366.8	142,156.5	114,560.2	154,462.3	54.0	8.7	114.2	34.8	
Government	83,977.8	59,357.7	131,433.4	103,271.7	133,807.9	56.5	1.8	121.4	29.6	
Public corporations and agencies	8,357.2	7,009.1	10,723.1	11,288.5	20,654.4	28.3	92.6	53.0	83.0	
Capital account	1,681.3	3,324.8	3,324.8	5,173.2	5,173.2	97.8	55.6	0.0	0.0	
Foreign exchange liabilities	66,835.0	116,398.5	91,914.4	170,605.1	189,548.7	37.5	106.2	-21.0	11.1	
Foreign loans and foreign exchange deposits (4)	62,610.8	111,849.3	87,500.5	166,113.5	184,970.2	39.8	111.4	-21.8	11.4	
Clearing foreign exchange	1,200.4	1,252.4	1,252.4	1,291.1	1,293.8	4.3	3.3	0.0	0.2	
Special Drawing Right allocations	3,023.8	3,296.8	3,161.5	3,200.5	3,284.7	4.6	3.9	-4.1	2.6	
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	1,517.1	1,187.9	995.1	1,275.1	1,404.3	-34.4	41.1	-16.2	10.1	
Others	98,286.1	118,354.8	108,848.2	78,336.2	94,974.0	10.7	-12.7	-8.0	21.2	
Sub-total	396,350.4	457,251.0	517,246.4	591,314.4	674,780.7	30.5	30.5	13.1	14.1	
Below the line items	14,458.3	16,344.7	12,297.6	15,949.3	16,304.1	-14.9	32.6	-24.8	2.2	

(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			
	Mordad 1383	Esfand 1383	Mordad 1384	Esfand 1384	Mordad 1385	Mordad 1384 to Mordad 1383	Mordad 1385 to Mordad 1384	Mordad 1384 to Esfand 1383	Mordad 1385 to Esfand 1384
Assets									
Foreign assets	94,767.0	292,969.0	312,474.1	341,998.3	354,950.1	229.7	13.6	6.7	3.8
Notes and coins in till	6,922.3	3,705.3	8,418.5	5,005.4	8,327.8	21.6	-1.1	127.2	66.4
Deposit with the Central Bank	92,841.8	102,722.7	121,065.3	164,860.4	172,681.4	30.4	42.6	17.9	4.7
Legal	85,867.7	94,573.3	107,335.5	128,002.2	145,871.9	25.0	35.9	13.5	14.0
Sight (2)	6,974.1	8,149.4	13,729.8	36,858.2	26,809.5	96.9	95.3	68.5	-27.3
Claims on public sector	90,777.3	103,579.4	102,322.4	112,395.4	111,220.5	12.7	8.7	-1.2	-1.0
Government (3)	27,953.0	36,793.7	31,746.8	34,539.6	40,567.8	13.6	27.8	-13.7	17.5
Public corporations and agencies	62,824.3	66,785.7	70,575.6	77,855.8	70,652.7	12.3	0.1	5.7	-9.3
Claims on non-public sector	513,423.3	625,714.9	691,188.3	865,315.4	960,901.9	34.6	39.0	10.5	11.0
Others	262,794.6	201,358.2	188,105.8	278,507.1	260,520.7	-28.4	38.5	-6.6	-6.5
Sub-total	1,061,526.3	1,330,049.5	1,423,574.4	1,768,082.0	1,868,602.4	34.1	31.3	7.0	5.7
Below the line items	308,992.5	409,097.0	395,320.4	429,242.3	446,128.3	27.9	12.9	-3.4	3.9
Total assets = total liabilities	1,370,518.8	1,739,146.5	1,818,894.8	2,197,324.3	2,314,730.7	32.7	27.3	4.6	5.3
Liabilities									
Deposits of non-public sector	548,938.0	641,095.2	729,343.6	870,343.8	988,656.6	32.9	35.6	13.8	13.6
Sight	181,989.0	208,043.1	223,612.8	267,243.8	285,268.6	22.9	27.6	7.5	6.7
Savings and time	366,949.0	433,052.1	505,730.8	603,100.0	703,388.0	37.8	39.1	16.8	16.6
Claims of the Central Bank (4)	26,732.6	21,493.2	22,431.1	35,916.2	38,085.9	-16.1	69.8	4.4	6.0
Deposits and loans of public sector	34,448.6	31,406.6	37,952.3	53,107.2	64,619.6	10.2	70.3	20.8	21.7
Government	34,448.6	31,406.6	37,952.3	53,107.2	64,619.6	10.2	70.3	20.8	21.7
Public corporations and agencies	0	0	0	0	0	*	*	*	*
Capital account	27,404.4	55,445.4	95,827.9	115,018.1	131,487.9	249.7	37.2	72.8	14.3
Foreign exchange loans and deposits	171,998.3	269,521.2	281,120.5	300,830.7	292,966.8	63.4	4.2	4.3	-2.6
Others	252,004.4	311,087.9	256,899.0	392,866.0	352,785.6	1.9	37.3	-17.4	-10.2
Sub-total	1,061,526.3	1,330,049.5	1,423,574.4	1,768,082.0	1,868,602.4	34.1	31.3	7.0	5.7
Below the line items	308,992.5	409,097.0	395,320.4	429,242.3	446,128.3	27.9	12.9	-3.4	3.9

(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.

Table 4

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

(billion rials)

	Year-end balance					Percentage change			
	Mordad	Esfand	Mordad	Esfand	Mordad	Mordad	Mordad	Mordad	
	1383	1383	1384	1384	1385	1384 to Mordad 1383	1385 to Mordad 1384	1384 to Esfand 1383	1385 to Esfand 1384
Assets									
Foreign assets	80,056.7	263,549.7	277,188.2	292,133.2	303,926.1	246.2	9.6	5.2	4.0
Notes and coins in till	6,312.4	2,880.7	7,659.5	3,885.6	7,296.8	21.3	-4.7	165.9	87.8
Deposit with the Central Bank (2)	81,704.2	86,426.9	99,568.7	132,949.6	136,925.5	21.9	37.5	15.2	3.0
Legal	75,940.2	78,799.9	88,231.4	101,163.4	111,711.1	16.2	26.6	12.0	10.4
Sight (3)	5,764.0	7,627.0	11,337.3	31,786.2	25,214.4	96.7	122.4	48.6	-20.7
Claims on public sector	81,580.0	95,676.5	90,877.5	102,728.6	93,688.3	11.4	3.1	-5.0	-8.8
Government (4)	19,774.0	30,407.3	21,555.4	25,917.1	23,866.7	9.0	10.7	-29.1	-7.9
Public corporations and agencies	61,806.0	65,269.2	69,322.1	76,811.5	69,821.6	12.2	0.7	6.2	-9.1
Claims on non-public sector	368,590.1	434,493.9	472,645.5	556,380.1	605,869.0	28.2	28.2	8.8	8.9
Others	233,494.6	154,547.6	136,878.0	191,663.7	185,033.5	-41.4	35.2	-11.4	-3.5
Sub-total	851,738.0	1,037,575.3	1,084,817.4	1,279,740.8	1,332,739.2	27.4	22.9	4.6	4.1
Below the line items	268,827.4	357,287.0	333,666.4	349,777.2	365,639.3	24.1	9.6	-6.6	4.5
Total assets = total liabilities	1,120,565.4	1,394,862.3	1,418,483.8	1,629,518.0	1,698,378.5	26.6	19.7	1.7	4.2
Liabilities									
Deposits of non-public sector	448,157.6	502,697.7	556,756.4	634,890.0	701,409.0	24.2	26.0	10.8	10.5
Sight	163,389.5	187,584.4	200,808.2	242,533.7	256,134.8	22.9	27.6	7.0	5.6
Savings and time	284,768.1	315,113.3	355,948.2	392,356.3	445,274.2	25.0	25.1	13.0	13.5
Claims of the Central Bank (5)	22,264.2	16,955.4	17,631.5	27,965.0	29,054.6	-20.8	64.8	4.0	3.9
Deposits and loans of public sector	29,115.1	23,673.6	27,466.6	37,635.0	46,853.5	-5.7	70.6	16.0	24.5
Government	29,115.1	23,673.6	27,466.6	37,635.0	46,853.5	-5.7	70.6	16.0	24.5
Public corporations and agencies	0	0	0	0	0	*	*	*	*
Capital account	12,025.6	30,609.1	63,390.2	74,732.2	88,403.2	427.1	39.5	107.1	18.3
Foreign exchange loans and deposits	163,188.2	248,635.7	255,821.2	267,498.2	262,828.2	56.8	2.7	2.9	-1.7
Others	176,987.3	215,003.8	163,751.5	237,020.4	204,190.7	-7.5	24.7	-23.8	-13.9
Sub-total	851,738.0	1,037,575.3	1,084,817.4	1,279,740.8	1,332,739.2	27.4	22.9	4.6	4.1
Below the line items	268,827.4	357,287.0	333,666.4	349,777.2	365,639.3	24.1	9.6	-6.6	4.5

(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.

Table 5

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

(billion rials)

	Year-end balance					Percentage change			
	Mordad 1383	Esfand 1383	Mordad 1384	Esfand 1384	Mordad 1385	Mordad 1384 to Mordad 1383	Mordad 1385 to Mordad 1384	Mordad 1384 to Esfand 1383	Mordad 1385 to Esfand 1384
Assets									
Foreign assets	13,762.2	25,815.5	29,376.7	31,791.6	38,872.6	113.5	32.3	13.8	22.3
Notes and coins in till	496.2	633.2	543.7	634.2	596.7	9.6	9.7	-14.1	-5.9
Deposit with the Central Bank	7,406.5	7,982.6	10,813.7	14,886.0	13,057.8	46.0	20.8	35.5	-12.3
Legal	6,203.9	7,544.9	8,476.3	10,009.7	11,632.6	36.6	37.2	12.3	16.2
Sight (2)	1,202.6	437.7	2,337.4	4,876.3	1,425.2	94.4	-39.0	434.0	-70.8
Claims on public sector	4,806.2	6,458.6	5,812.3	4,980.3	8,841.3	20.9	52.1	-10.0	77.5
Government (3)	3,787.9	4,942.1	4,558.8	3,936.0	8,010.2	20.4	75.7	-7.8	103.5
Public corporations and agencies	1,018.3	1,516.5	1,253.5	1,044.3	831.1	23.1	-33.7	-17.3	-20.4
Claims on non-public sector	120,604.8	141,988.9	156,927.2	203,760.0	227,911.1	30.1	45.2	10.5	11.9
Others	24,187.9	39,518.8	38,292.5	62,752.3	48,735.5	58.3	27.3	-3.1	-22.3
Sub-total	171,263.8	222,397.6	241,766.1	318,804.4	338,015.0	41.2	39.8	8.7	6.0
Below the line items	34,255.9	43,028.0	51,168.3	55,759.8	56,575.5	49.4	10.6	18.9	1.5
Total assets = total liabilities	205,519.7	265,425.6	292,934.4	374,564.2	394,590.5	42.5	34.7	10.4	5.3
Liabilities									
Deposits of non-public sector	75,390.8	93,686.8	106,501.5	131,421.1	148,891.3	41.3	39.8	13.7	13.3
Sight	16,164.1	16,562.0	18,660.0	19,585.9	22,091.0	15.4	18.4	12.7	12.8
Savings and time	59,226.7	77,124.8	87,841.5	111,835.2	126,800.3	48.3	44.4	13.9	13.4
Claims of the Central Bank (4)	4,468.4	4,537.8	4,799.6	7,951.2	9,031.3	7.4	88.2	5.8	13.6
Deposits and loans of public sector	5,333.5	7,733.0	10,485.7	15,472.2	17,766.1	96.6	69.4	35.6	14.8
Government	5,333.5	7,733.0	10,485.7	15,472.2	17,766.1	96.6	69.4	35.6	14.8
Public corporations and agencies	0	0	0	0	0	*	*	*	*
Capital account	12,452.4	20,704.4	28,023.0	27,914.3	30,652.1	125.0	9.4	35.3	9.8
Foreign exchange loans and deposits	7,284.7	17,247.2	19,252.4	16,891.9	19,210.6	164.3	-0.2	11.6	13.7
Others	66,334.0	78,488.4	72,703.9	119,153.7	112,463.6	9.6	54.7	-7.4	-5.6
Sub-total	171,263.8	222,397.6	241,766.1	318,804.4	338,015.0	41.2	39.8	8.7	6.0
Below the line items	34,255.9	43,028.0	51,168.3	55,759.8	56,575.5	49.4	10.6	18.9	1.5

(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.

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

Table 6

(billion rials)

	Year-end balance					Percentage change			
	Mordad	Esfand	Mordad	Esfand	Mordad	Mordad	Mordad	Mordad	Mordad
	1383	1383	1384	1384	1385	1384 to Mordad 1383	1385 to Mordad 1384	1384 to Esfand 1383	1385 to Esfand 1384
Assets									
Foreign assets	948.1	3,603.8	5,909.2	18,073.5	12,151.4	#	105.6	64.0	-32.8
Notes and coins in till	113.7	191.4	215.3	485.6	434.3	89.4	101.7	12.5	-10.6
Deposit with the Central Bank (2)	3,731.1	8,313.2	10,682.9	17,024.8	22,698.1	186.3	112.5	28.5	33.3
Legal	3,723.6	8,228.5	10,627.8	16,829.1	22,528.2	185.4	112.0	29.2	33.9
Sight	7.5	84.7	55.1	195.7	169.9	#	208.3	-34.9	-13.2
Claims on public sector	4,391.1	1,444.3	5,632.6	4,686.5	8,690.9	28.3	54.3	290.0	85.4
Government (3)	4,391.1	1,444.3	5,632.6	4,686.5	8,690.9	28.3	54.3	290.0	85.4
Public corporations and agencies	0	0	0	0	0	0	0	0	0
Claims on non-public sector	24,228.4	49,232.1	61,615.6	105,175.3	127,121.8	154.3	106.3	25.2	20.9
Others	5,112.1	7,291.8	12,935.3	24,091.1	26,751.7	153.0	106.8	77.4	11.0
Sub-total	38,524.5	70,076.6	96,990.9	169,536.8	197,848.2	151.8	104.0	38.4	16.7
Below the line items	5,909.2	8,782.0	10,485.7	23,705.3	23,913.5	77.4	128.1	19.4	0.9
Total assets = total liabilities	44,433.7	78,858.6	107,476.6	193,242.1	221,761.7	141.9	106.3	36.3	14.8
Liabilities									
Deposits of non-public sector	25,389.6	44,710.7	66,085.7	104,032.7	138,356.3	160.3	109.4	47.8	33.0
Sight (4)	2,435.4	3,896.7	4,144.6	5,124.2	7,042.8	70.2	69.9	6.4	37.4
Savings and time	22,954.2	40,814.0	61,941.1	98,908.5	131,313.5	169.8	112.0	51.8	32.8
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	2,926.4	4,131.9	4,414.7	12,371.6	12,432.6	50.9	181.6	6.8	0.5
Foreign exchange loans and deposits	1,525.4	3,638.3	6,046.9	16,440.6	10,928.0	296.4	80.7	66.2	-33.5
Others	8,683.1	17,595.7	20,443.6	36,691.9	36,131.3	135.4	76.7	16.2	-1.5
Sub-total	38,524.5	70,076.6	96,990.9	169,536.8	197,848.2	151.8	104.0	38.4	16.7
Below the line items	5,909.2	8,782.0	10,485.7	23,705.3	23,913.5	77.4	128.1	19.4	0.9

(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.

More than 500 percent increase

* Calculation of percentage change is not possible.

Table 7

MONETARY AND CREDIT AGGREGATES

(billion rials)

	Year-end balance					Five-month changes	Percentage change			
	Mordad	Esfand	Mordad	Esfand	Mordad		Mordad	Mordad	Mordad	
	1383	1383	1384	1384	1385		1384 to Mordad 1383	1385 to Mordad 1384	1384 to Esfand 1383	1385 to Esfand 1384
Banks and credit institutions' claims on non-public sector (excluding profit receivables)	432,055.0	536,150.4	585,857.8	745,028.2	820,233.9	75,205.7	35.6	40.0	9.3	10.1
Commercial banks	321,186.7	385,069.0	415,079.1	501,366.3	541,463.3	40,097.0	29.2	30.4	7.8	8.0
Specialized banks	93,332.0	114,298.6	125,114.1	163,039.5	178,544.9	15,505.4	34.1	42.7	9.5	9.5
Private banks and non-bank credit institutions	17,536.3	36,782.8	45,664.6	80,622.4	100,225.7	19,603.3	160.4	119.5	24.1	24.3
Profit and revenue receivables	81,368.3	89,564.5	105,330.5	120,287.2	140,668.0	20,380.8	29.4	33.5	17.6	16.9
Banks and credit institutions' claims on non-public sector	513,423.3	625,714.9	691,188.3	865,315.4	960,901.9	95,586.5	34.6	39.0	10.5	11.0
Commercial banks	368,590.1	434,493.9	472,645.5	556,380.1	605,869.0	49,488.9	28.2	28.2	8.8	8.9
Specialized banks	120,604.8	141,988.9	156,927.2	203,760.0	227,911.1	24,151.1	30.1	45.2	10.5	11.9
Private banks and non-bank credit institutions	24,228.4	49,232.1	61,615.6	105,175.3	127,121.8	21,946.5	154.3	106.3	25.2	20.9
Loans and credits (1)	18,976.3	17,307.4	25,095.6	32,483.7	39,654.3	7,170.6	32.2	58.0	45.0	22.1
Commercial banks	16,929.6	14,836.1	20,309.3	25,295.9	32,315.9	7,020.0	20.0	59.1	36.9	27.8
Specialized banks	1,024.1	1,847.0	4,386.3	6,098.8	4,241.4	-1,857.4	328.3	-3.3	137.5	-30.5
Private banks and non-bank credit institutions	1,022.6	624.3	400.0	1,089.0	3,097.0	2,008.0	-60.9	#	-35.9	184.4
Extended facilities (including direct investment and legal partnership)	494,447.0	608,407.5	666,092.7	832,831.7	921,247.6	88,415.9	34.7	38.3	9.5	10.6
Commercial banks	351,660.5	419,657.8	452,336.2	531,084.2	573,553.1	42,468.9	28.6	26.8	7.8	8.0
Specialized banks	119,580.7	140,141.9	152,540.9	197,661.2	223,669.7	26,008.5	27.6	46.6	8.8	13.2
Private banks and non-bank credit institutions	23,205.8	48,607.8	61,215.6	104,086.3	124,024.8	19,938.5	163.8	102.6	25.9	19.2
Non-public sector deposits	548,938.0	641,095.2	729,343.6	870,343.8	988,656.6	118,312.8	32.9	35.6	13.8	13.6
Sight	181,989.0	208,043.1	223,612.8	267,243.8	285,268.6	18,024.8	22.9	27.6	7.5	6.7
Non-sight	366,949.0	433,052.1	505,730.8	603,100.0	703,388.0	100,288.0	37.8	39.1	16.8	16.6
Gharz-al-hasaneh savings	57,639.9	69,806.2	80,862.0	93,230.1	109,915.7	16,685.6	40.3	35.9	15.8	17.9
Housing savings fund	11,514.0	15,330.0	18,489.0	26,956.8	34,119.9	7,163.1	60.6	84.5	20.6	26.6
Other	46,125.9	54,476.2	62,373.0	66,273.3	75,795.8	9,522.5	35.2	21.5	14.5	14.4
Term investment	296,057.6	349,149.3	409,215.8	489,693.2	568,550.0	78,856.8	38.2	38.9	17.2	16.1
Short-term	144,880.1	159,867.9	190,601.0	223,291.6	271,953.8	48,662.2	31.6	42.7	19.2	21.8
Long-term	151,177.5	189,281.4	218,614.8	266,401.6	296,596.2	30,194.6	44.6	35.7	15.5	11.3
Miscellaneous	13,251.5	14,096.6	15,653.0	20,176.7	24,922.3	4,745.6	18.1	59.2	11.0	23.5
Notes and coins with the public	33,169.7	44,772.0	37,929.1	50,675.6	46,141.6	-4,534.0	14.3	21.7	-15.3	-8.9
Money	215,158.7	252,815.1	261,541.9	317,919.4	331,410.2	13,490.8	21.6	26.7	3.5	4.2
Quasi-money	366,949.0	433,052.1	505,730.8	603,100.0	703,388.0	100,288.0	37.8	39.1	16.8	16.6
Liquidity	582,107.7	685,867.2	767,272.7	921,019.4	1,034,798.2	113,778.8	31.8	34.9	11.9	12.4

(1) Includes former housing loans, customers' indebtedness for credits and paid guarantees, foreign exchange rate differential, participation papers, former claims, and protested promissory notes.

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 (Mordad 1385)	Percentage change			
	Mordad 1383	Esfand 1383	Mordad 1384	Esfand 1384	Mordad 1385		Mordad 1384 to Mordad 1383	Mordad 1385 to Mordad 1384	Mordad 1384 to Esfand 1383	Mordad 1385 to Esfand 1384
Banks and Credit Institutions	494,447.0	608,407.5	666,092.7	832,831.7	921,247.6	100.0	34.7	38.3	9.5	10.6
Gharz-al-hasaneh	25,471.8	28,802.7	32,284.6	36,580.9	36,661.6	4.0	26.7	13.6	12.1	0.2
Mozarebeh	30,298.1	37,890.8	41,589.1	57,299.3	61,426.6	6.7	37.3	47.7	9.8	7.2
Forward transaction	29,784.9	35,303.9	34,336.7	43,057.1	43,547.8	4.7	15.3	26.8	-2.7	1.1
Civil partnership	33,988.7	42,496.4	47,235.6	62,789.6	71,364.6	7.7	39.0	51.1	11.2	13.7
Joaleh	9,058.6	12,852.0	13,606.6	14,450.2	15,243.5	1.7	50.2	12.0	5.9	5.5
Installment sale	178,063.6	224,360.9	239,433.4	279,453.9	291,041.0	31.6	34.5	21.6	6.7	4.1
Hire purchase	5,888.9	9,340.9	13,171.9	20,328.6	21,608.4	2.3	123.7	64.0	41.0	6.3
Housing	135,219.3	154,141.8	166,131.7	215,861.1	246,492.9	26.8	22.9	48.4	7.8	14.2
Legal partnership	10,669.5	14,396.2	18,398.1	20,429.0	21,122.2	2.3	72.4	14.8	27.8	3.4
Direct investment	4,352.7	5,860.1	6,334.5	8,041.6	10,069.9	1.1	45.5	59.0	8.1	25.2
Debt purchase	149.0	347.4	684.1	1,065.0	1,359.7	0.1	359.1	98.8	96.9	27.7
Property transactions	2,203.9	2,971.9	3,482.8	3,655.3	4,659.6	0.5	58.0	33.8	17.2	27.5
Non-performing loans	29,298.0	39,642.5	49,403.6	69,820.1	96,649.8	10.5	68.6	95.6	24.6	38.4
Commercial Banks	351,660.5	419,657.8	452,336.2	531,084.2	573,553.1	100.0	28.6	26.8	7.8	8.0
Gharz-al-hasaneh	22,172.4	24,580.4	27,753.4	31,158.9	31,175.2	5.4	25.2	12.3	12.9	0.1
Mozarebeh	26,161.9	30,177.4	32,146.6	39,117.8	43,589.0	7.6	22.9	35.6	6.5	11.4
Forward transaction	24,847.9	28,412.0	28,832.4	35,468.6	36,754.0	6.4	16.0	27.5	1.5	3.6
Civil partnership	26,446.2	32,961.4	36,569.4	45,625.4	47,757.2	8.3	38.3	30.6	10.9	4.7
Joaleh	7,180.7	8,887.6	10,148.8	10,542.3	11,528.2	2.0	41.3	13.6	14.2	9.4
Installment sale	141,572.7	175,159.9	184,092.1	202,870.3	214,672.4	37.4	30.0	16.6	5.1	5.8
Hire purchase	2,045.0	3,725.3	4,317.2	5,310.5	5,557.1	1.0	111.1	28.7	15.9	4.6
Housing	69,758.0	74,628.2	76,055.0	88,122.8	96,161.6	16.8	9.0	26.4	1.9	9.1
Legal partnership	6,491.5	8,861.7	11,109.2	12,395.2	12,464.4	2.2	71.1	12.2	25.4	0.6
Direct investment	2,951.3	4,359.7	5,827.1	7,471.5	9,119.5	1.6	97.4	56.5	33.7	22.1
Debt purchase	76.7	71.1	56.6	82.1	94.0	0	-26.2	66.1	-20.4	45.1
Property transactions	1,713.5	2,149.5	2,146.2	2,760.0	3,716.3	0.6	25.3	73.2	-0.2	34.6
Non-performing loans	20,242.7	25,683.6	33,282.2	50,158.8	60,964.2	10.6	64.4	83.2	29.6	21.5

Specialized Banks	119,580.7	140,141.9	152,540.9	197,661.2	223,669.7	100.0	27.6	46.6	8.8	13.2
Gharz-al-hasaneh	3,265.5	4,127.1	4,399.6	5,164.2	5,102.8	2.3	34.7	16.0	6.6	-1.2
Mozarebeh	3,173.8	3,639.4	3,956.3	5,406.5	2,952.3	1.3	24.7	-25.4	8.7	-45.4
Forward transaction	3,956.5	5,212.9	4,516.1	6,304.6	5,680.4	2.5	14.1	25.8	-13.4	-9.9
Civil partnership	7,316.0	8,766.0	9,703.7	12,878.9	14,647.4	6.5	32.6	50.9	10.7	13.7
Joaleh	70.6	740.9	942.4	887.4	690.4	0.3	#	-26.7	27.2	-22.2
Installment sale	31,385.0	36,057.8	38,902.6	48,234.4	49,417.0	22.1	24.0	27.0	7.9	2.5
Hire purchase	1,630.6	1,425.2	1,396.2	1,701.9	1,533.8	0.7	-14.4	9.9	-2.0	-9.9
Housing	55,289.9	60,955.5	66,778.4	93,330.3	110,998.1	49.6	20.8	66.2	9.6	18.9
Legal partnership	3,446.9	4,630.0	5,935.2	6,277.0	6,392.4	2.9	72.2	7.7	28.2	1.8
Direct investment	1,184.4	1,173.4	173.4	155.3	156.2	0.1	-85.4	-9.9	-85.2	0.6
Debt purchase	20.6	19.1	135.3	146.4	114.8	0.1	#	-7.3	#	8.2
Property transactions	439.3	764.5	1,298.9	866.9	916.3	0.4	195.7	-29.5	69.9	5.7
Non-performing loans	8,401.6	12,630.1	14,402.8	16,307.4	25,067.8	11.2	71.4	74.0	14.0	53.7
Credit Institutions	23,205.8	48,607.8	61,215.6	104,086.3	124,024.8	100.0	163.8	102.6	25.9	19.2
Gharz-al-hasaneh	33.9	95.2	131.6	257.8	383.6	0.3	288.2	180.8	38.2	48.8
Mozarebeh	962.4	4,074.0	5,486.2	12,775.0	14,885.3	12.0	470.1	171.3	34.7	16.5
Forward transaction	980.5	1,679.0	988.2	1,283.9	1,113.4	0.9	0.8	12.7	-41.1	-13.3
Civil partnership	226.5	769.0	962.5	4,285.3	8,960.0	7.2	324.9	#	25.2	109.1
Joaleh	1,807.3	3,223.5	2,515.4	3,020.5	3,024.9	2.4	39.2	20.3	-22.0	0.1
Installment sale	5,105.9	13,143.2	16,438.7	28,349.2	26,951.6	21.7	222.0	64.0	25.1	-4.9
Hire purchase	2,213.3	4,190.4	7,458.5	13,316.2	14,517.5	11.7	237.0	94.6	78.0	9.0
Housing	10,171.4	18,558.1	23,298.3	34,408.0	39,333.2	31.7	129.1	68.8	25.5	14.3
Legal partnership	731.1	904.5	1,353.7	1,756.8	2,265.4	1.8	85.2	67.3	49.7	29.0
Direct investment	217.0	327.0	334.0	414.8	794.2	0.6	53.9	137.8	2.1	91.5
Debt purchase	51.7	257.2	492.2	836.5	1,150.9	0.9	#	133.8	91.4	37.6
Property transactions	51.1	57.9	37.7	28.4	27.0	0	-26.2	-28.4	-34.9	-4.9
Non-performing loans	653.7	1,328.8	1,718.6	3,353.9	10,617.8	8.6	162.9	#	29.3	216.6

More than 500 percent increase