

Table 1	SUMMARY OF THE ASSETS AND LIABILITIES OF THE BANKING SYSTEM (1)										(billion rials)
	Year-end balance					Percentage change					
	Farvardin 1383	Esfand 1383	Farvardin 1384	Esfand 1384	Farvardin 1385	Farvardin 1384 to Farvardin 1383	Farvardin 1385 to Farvardin 1384	Farvardin 1384 to Esfand 1383	Farvardin 1385 to Esfand 1384		
Assets											
Foreign assets	298,388.6	592,646.9	601,896.7	770,647.2	788,531.1	101.7	31.0	1.6	2.3		
Gold	10,962.8	10,903.6	11,300.4	21,770.5	22,406.1	3.1	98.3	3.6	2.9		
Gold with IMF	470.2	512.6	512.6	497.6	497.6	9.0	-2.9	0	0		
Foreign exchange	266,373.3	562,023.0	569,539.3	727,411.1	738,753.9	113.8	29.7	1.3	1.6		
Clearing foreign exchange	8,559.8	6,238.9	7,612.1	8,103.7	14,009.3	-11.1	84.0	22.0	72.9		
Quota and subscription to international organizations	8,695.9	9,266.6	9,266.6	9,259.6	9,259.6	6.6	-0.1	0	0		
Special Drawing Right	3,326.6	3,702.2	3,665.7	3,604.7	3,604.6	10.2	-1.7	-1.0	0		
Claims on public sector	220,891.8	235,940.9	236,272.5	235,733.2	232,669.5	7.0	-1.5	0.1	-1.3		
Government	142,313.2	148,723.7	148,298.2	135,794.5	135,174.2	4.2	-8.8	-0.3	-0.5		
Public corporations and agencies	78,578.6	87,217.2	87,974.3	99,938.7	97,495.3	12.0	10.8	0.9	-2.4		
Claims on non-public sector	456,500.7	625,714.9	622,377.0	865,315.4	866,338.5	36.3	39.2	-0.5	0.1		
Others	345,221.9	332,997.8	290,292.7	488,340.1	443,655.6	-15.9	52.8	-12.8	-9.2		
Sub-total	1,321,003.0	1,787,300.5	1,750,838.9	2,360,035.9	2,331,194.7	32.5	33.1	-2.0	-1.2		
Below the line items	297,555.2	425,441.7	410,450.5	444,885.4	435,041.1	37.9	6.0	-3.5	-2.2		
Total assets = total liabilities	1,618,558.2	2,212,742.2	2,161,289.4	2,804,921.3	2,766,235.8	33.5	28.0	-2.3	-1.4		
Liabilities											
Liquidity	514,956.0	685,867.2	670,240.2	921,019.4	916,958.3	30.2	36.8	-2.3	-0.4		
Money	195,322.9	252,815.1	223,322.0	317,919.4	294,147.2	14.3	31.7	-11.7	-7.5		
Quasi – money	319,633.1	433,052.1	446,918.2	603,100.0	622,811.1	39.8	39.4	3.2	3.3		
Loans and deposits of the public sector	98,833.6	97,773.4	132,802.0	170,639.0	222,995.2	34.4	67.9	35.8	30.7		
Government	90,759.1	90,764.3	123,605.7	157,660.0	203,693.5	36.2	64.8	36.2	29.2		
Public corporations and agencies	8,074.5	7,009.1	9,196.3	12,979.0	19,301.7	13.9	109.9	31.2	48.7		
Capital account	25,873.8	58,770.2	77,119.4	118,343.0	133,088.7	198.1	72.6	31.2	12.5		
Foreign loans and credits and foreign exchange deposits	240,795.2	385,919.7	383,166.0	443,076.0	437,802.8	59.1	14.3	-0.7	-1.2		
Import order registration deposits of the private sector	2.0	2.0	2.0	2.0	2.0	0	0	0	0		
Advance payments on letters of credit by the public sector	1,389.4	1,187.9	1,213.9	1,275.1	1,141.2	-12.6	-6.0	2.2	-10.5		
Others	439,153.0	557,780.1	486,295.4	705,681.4	619,206.5	10.7	27.3	-12.8	-12.3		
Sub-total	1,321,003.0	1,787,300.5	1,750,838.9	2,360,035.9	2,331,194.7	32.5	33.1	-2.0	-1.2		
Below the line items	297,555.2	425,441.7	410,450.5	444,885.4	435,041.1	37.9	6.0	-3.5	-2.2		

(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.

**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			
	Farvardin	Esfand	Farvardin	Esfand	Farvardin	Farvardin	Farvardin	Farvardin	Farvardin
	1383	1383	1384	1384	1385	1384 to Farvardin 1383	1385 to Farvardin 1384	1384 to Esfand 1383	1385 to Esfand 1384
Assets									
Foreign assets	220,576.7	299,677.9	312,322.7	428,648.9	447,728.6	41.6	43.4	4.2	4.5
Gold	10,933.6	10,867.9	11,265.1	21,731.7	22,367.4	3.0	98.6	3.7	2.9
Gold with IMF	470.2	512.6	512.6	497.6	497.6	9.0	-2.9	0	0
Foreign exchange	188,590.6	269,089.7	280,000.6	385,451.6	397,990.1	48.5	42.1	4.1	3.3
Clearing foreign exchange	8,559.8	6,238.9	7,612.1	8,103.7	14,009.3	-11.1	84.0	22.0	72.9
Quota and subscription to international organizations	8,695.9	9,266.6	9,266.6	9,259.6	9,259.6	6.6	-0.1	0	0
Special Drawing Right	3,326.6	3,702.2	3,665.7	3,604.7	3,604.6	10.2	-1.7	-1.0	0
Notes and coins in till	3,050.2	416.2	3,683.2	821.2	3,016.0	20.8	-18.1	#	267.3
Claims on public sector	137,995.6	132,361.5	133,270.5	123,337.8	122,378.3	-3.4	-8.2	0.7	-0.8
Government	119,115.0	111,930.0	112,727.1	101,254.9	101,041.9	-5.4	-10.4	0.7	-0.2
Public corporations and agencies	18,880.6	20,431.5	20,543.4	22,082.9	21,336.4	8.8	3.9	0.5	-3.4
Claims on banks	26,787.2	21,493.2	32,504.5	35,813.4	43,668.0	21.3	34.3	51.2	21.9
Government revolving funds	6,148.0	6,046.1	7,614.9	10,385.9	13,870.6	23.9	82.2	25.9	33.6
Others (2)	20,639.2	15,447.1	24,889.6	25,427.5	29,797.4	20.6	19.7	61.1	17.2
Others	4,020.4	3,302.2	3,345.6	3,332.6	3,415.7	-16.8	2.1	1.3	2.5
Sub-total	392,430.1	457,251.0	485,126.5	591,953.9	620,206.6	23.6	27.8	6.1	4.8
Below the line items	14,385.2	16,344.7	15,410.0	15,643.1	16,985.9	7.1	10.2	-5.7	8.6
Total assets = total liabilities	406,815.3	473,595.7	500,536.5	607,597.0	637,192.5	23.0	27.3	5.7	4.9
Liabilities									
Notes and coins in till	42,843.4	48,893.5	48,900.7	56,502.2	56,508.1	14.1	15.6	0	0
With the public	31,199.0	44,772.0	35,624.7	50,675.6	41,830.1	14.2	17.4	-20.4	-17.5
With banks	8,594.2	3,705.3	9,592.8	5,005.4	11,662.0	11.6	21.6	158.9	133.0
With the Central Bank	3,050.2	416.2	3,683.2	821.2	3,016.0	20.8	-18.1	785.0	267.3
Deposits of banks and credit institutions	87,794.0	102,722.7	100,665.2	165,227.6	145,008.3	14.7	44.1	-2.0	-12.2
Legal	76,179.0	94,573.3	96,568.7	128,002.2	130,793.9	26.8	35.4	2.1	2.2
Sight (3)	11,615.0	8,149.4	4,096.5	37,225.4	14,214.4	-64.7	247.0	-49.7	-61.8
Public sector deposits	71,122.9	66,366.8	99,072.8	117,531.8	166,394.9	39.3	68.0	49.3	41.6
Government	63,048.4	59,357.7	89,876.5	104,552.8	147,093.2	42.6	63.7	51.4	40.7
Public corporations and agencies	8,074.5	7,009.1	9,196.3	12,979.0	19,301.7	13.9	109.9	31.2	48.7
Capital account	1,681.3	3,324.8	3,324.8	3,324.9	3,324.9	97.8	0	0	0
Foreign exchange liabilities	96,211.3	116,398.5	115,852.8	142,245.3	139,368.5	20.4	20.3	-0.5	-2.0
Foreign loans & credits & foreign exchange deposits (4)	91,987.0	111,849.3	111,388.1	137,753.9	134,877.1	21.1	21.1	-0.4	-2.1
Clearing foreign exchange	1,200.5	1,252.4	1,200.5	1,291.1	1,291.1	0	7.5	-4.1	0
Special Drawing Right allocations	3,023.8	3,296.8	3,264.2	3,200.3	3,200.3	8.0	-2.0	-1.0	0
Import order registration deposits of the private sector	2.0	2.0	2.0	2.0	2.0	0	0	0	0
Advance payments on letters of credit by the public sector	1,389.4	1,187.9	1,213.9	1,275.1	1,141.2	-12.6	-6.0	2.2	-10.5
Others	91,385.8	118,354.8	116,094.3	105,845.0	108,458.7	27.0	-6.6	-1.9	2.5
Sub-total	392,430.1	457,251.0	485,126.5	591,953.9	620,206.6	23.6	27.8	6.1	4.8
Below the line items	14,385.2	16,344.7	15,410.0	15,643.1	16,985.9	7.1	10.2	-5.7	8.6

(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

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

Table 3

(billion rials)

	Year-end balance					Percentage change			
	Farvardin	Esfand	Farvardin	Esfand	Farvardin	Farvardin	Farvardin	Farvardin	
	1383	1383	1384	1384	1385	1384 to Farvardin 1383	1385 to Farvardin 1384	1384 to Esfand 1383	1385 to Esfand 1384
Assets									
Foreign assets	77,811.9	292,969.0	289,574.0	341,998.3	340,802.5	272.1	17.7	-1.2	-0.3
Gold	29.2	35.7	35.3	38.8	38.7	20.9	9.6	-1.1	-0.3
Foreign exchange	77,782.7	292,933.3	289,538.7	341,959.5	340,763.8	272.2	17.7	-1.2	-0.3
Notes and coins in till	8,594.2	3,705.3	9,592.8	5,005.4	11,662.0	11.6	21.6	158.9	133.0
Deposit with the Central Bank	87,794.0	103,562.7	100,665.2	165,227.6	145,008.3	14.7	44.1	-2.8	-12.2
Legal	76,179.0	95,669.5	96,568.7	128,002.2	130,793.9	26.8	35.4	0.9	2.2
Sight (2)	11,615.0	7,893.2	4,096.5	37,225.4	14,214.4	-64.7	247.0	-48.1	-61.8
Claims on public sector	82,896.2	103,579.4	103,002.0	112,395.4	110,291.2	24.3	7.1	-0.6	-1.9
Government (3)	23,198.2	36,793.7	35,571.1	34,539.6	34,132.3	53.3	-4.0	-3.3	-1.2
Public corporations and agencies	59,698.0	66,785.7	67,430.9	77,855.8	76,158.9	13.0	12.9	1.0	-2.2
Claims on non-public sector	456,500.7	625,714.9	622,377.0	865,315.4	866,338.5	36.3	39.2	-0.5	0.1
Others	214,975.9	200,518.2	140,501.4	278,139.9	236,885.6	-34.6	68.6	-29.9	-14.8
Sub-total	928,572.9	1,330,049.5	1,265,712.4	1,768,082.0	1,710,988.1	36.3	35.2	-4.8	-3.2
Below the line items	283,170.0	409,097.0	395,040.5	429,242.3	418,055.2	39.5	5.8	-3.4	-2.6
Total assets = total liabilities	1,211,742.9	1,739,146.5	1,660,752.9	2,197,324.3	2,129,043.3	37.1	28.2	-4.5	-3.1
Liabilities									
Deposits of non-public sector	483,757.0	641,095.2	634,615.5	870,343.8	875,128.2	31.2	37.9	-1.0	0.5
Sight	164,123.9	208,043.1	187,697.3	267,243.8	252,317.1	14.4	34.4	-9.8	-5.6
Savings and time	319,633.1	433,052.1	446,918.2	603,100.0	622,811.1	39.8	39.4	3.2	3.3
Claims of the Central Bank (4)	26,787.2	21,493.2	32,504.5	35,813.4	43,668.0	21.3	34.3	51.2	21.9
Loans and deposits of the public sector	27,710.7	31,406.6	33,729.2	53,107.2	56,600.3	21.7	67.8	7.4	6.6
Government	27,710.7	31,406.6	33,729.2	53,107.2	56,600.3	21.7	67.8	7.4	6.6
Public corporations and agencies	0	0	0	0	0	*	*	*	*
Capital account	24,192.5	55,445.4	73,794.6	115,018.1	129,763.8	205.0	75.8	33.1	12.8
Foreign exchange loans and deposits	144,583.9	269,521.2	267,313.2	300,830.7	298,434.3	84.9	11.6	-0.8	-0.8
Others	221,541.6	311,087.9	223,755.4	392,968.8	307,393.5	1.0	37.4	-28.1	-21.8
Sub-total	928,572.9	1,330,049.5	1,265,712.4	1,768,082.0	1,710,988.1	36.3	35.2	-4.8	-3.2
Below the line items	283,170.0	409,097.0	395,040.5	429,242.3	418,055.2	39.5	5.8	-3.4	-2.6

(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			
	Farvardin 1383	Esfand 1383	Farvardin 1384	Esfand 1384	Farvardin 1385	Farvardin 1384 to Farvardin 1383	Farvardin 1385 to Farvardin 1384	Farvardin 1384 to Esfand 1383	Farvardin 1385 to Esfand 1384
Assets									
Foreign assets	68,743.2	263,549.7	259,658.3	292,133.2	294,612.5	277.7	13.5	-1.5	0.8
Gold	25.6	32.2	31.8	33.8	33.7	24.2	6.0	-1.2	-0.3
Foreign exchange	68,717.6	263,517.5	259,626.5	292,099.4	294,578.8	277.8	13.5	-1.5	0.8
Notes and coins in till	8,042.3	2,880.7	8,851.0	3,885.6	10,614.4	10.1	19.9	207.3	173.2
Deposit with the Central Bank (2)	79,515.0	87,266.9	85,290.7	133,065.8	115,573.3	7.3	35.5	-2.3	-13.1
Legal	68,662.8	79,896.1	81,363.5	101,163.4	102,624.1	18.5	26.1	1.8	1.4
Sight (3)	10,852.2	7,370.8	3,927.2	31,902.4	12,949.2	-63.8	229.7	-46.7	-59.4
Claims on public sector	77,170.5	95,676.5	95,239.1	102,728.6	99,097.9	23.4	4.1	-0.5	-3.5
Government (4)	18,336.3	30,407.3	29,292.7	25,917.1	23,967.6	59.8	-18.2	-3.7	-7.5
Public corporations and agencies	58,834.2	65,269.2	65,946.4	76,811.5	75,130.3	12.1	13.9	1.0	-2.2
Claims on non-public sector	324,751.4	434,493.9	433,321.0	556,380.1	554,084.8	33.4	27.9	-0.3	-0.4
Others	196,789.7	153,707.6	91,931.8	191,547.5	165,470.4	-53.3	80.0	-40.2	-13.6
Sub-total	755,012.1	1,037,575.3	974,291.9	1,279,740.8	1,239,453.3	29.0	27.2	-6.1	-3.1
Below the line items	251,707.4	357,287.0	342,837.7	349,777.2	344,194.3	36.2	0.4	-4.0	-1.6
Total assets = total liabilities	1,006,719.5	1,394,862.3	1,317,129.6	1,629,518.0	1,583,647.6	30.8	20.2	-5.6	-2.8
Liabilities									
Deposits of non-public sector	403,618.1	502,697.7	495,113.1	634,890.0	632,726.1	22.7	27.8	-1.5	-0.3
Sight	150,272.2	187,584.4	169,038.4	242,533.7	226,724.7	12.5	34.1	-9.9	-6.5
Savings and time	253,345.9	315,113.3	326,074.7	392,356.3	406,001.4	28.7	24.5	3.5	3.5
Claims of the Central Bank (5)	21,875.0	16,955.4	27,689.2	27,862.2	34,739.4	26.6	25.5	63.3	24.7
Loans and deposits of the public sector	23,997.5	23,673.6	24,306.4	37,635.0	40,695.1	1.3	67.4	2.7	8.1
Government	23,997.5	23,673.6	24,306.4	37,635.0	40,695.1	1.3	67.4	2.7	8.1
Public corporations and agencies	0	0	0	0	0	*	*	*	*
Capital account	10,214.3	30,609.1	41,089.2	74,732.2	83,918.1	302.3	104.2	34.2	12.3
Foreign exchange loans and deposits	138,904.5	248,635.7	245,680.5	267,498.2	269,013.5	76.9	9.5	-1.2	0.6
Others	156,402.7	215,003.8	140,413.5	237,123.2	178,361.1	-10.2	27.0	-34.7	-24.8
Sub-total	755,012.1	1,037,575.3	974,291.9	1,279,740.8	1,239,453.3	29.0	27.2	-6.1	-3.1
Below the line items	251,707.4	357,287.0	342,837.7	349,777.2	344,194.3	36.2	0.4	-4.0	-1.6

(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			
	Farvardin	Esfand	Farvardin	Esfand	Farvardin	Farvardin	Farvardin	Farvardin	Farvardin
	1383	1383	1384	1384	1385	1384 to Farvardin 1383	1385 to Farvardin 1384	1384 to Esfand 1383	1385 to Esfand 1384
Assets									
Foreign assets	8,759.4	25,815.5	25,978.8	31,791.6	32,598.1	196.6	25.5	0.6	2.5
Gold	3.6	3.5	3.5	4.8	4.8	-2.8	37.1	0	0
Foreign exchange	8,755.8	25,812.0	25,975.3	31,786.8	32,593.3	196.7	25.5	0.6	2.5
Notes and coins in till	470.8	633.2	565.6	634.2	679.2	20.1	20.1	-10.7	7.1
Deposit with the Central Bank	6,069.7	7,982.6	7,727.3	15,104.7	11,238.1	27.3	45.4	-3.2	-25.6
Legal	5,333.5	7,544.9	7,580.4	10,009.7	10,204.5	42.1	34.6	0.5	1.9
Sight (2)	736.2	437.7	146.9	5,095.0	1,033.6	-80.0	603.6	-66.4	-79.7
Claims on public sector	3,954.0	6,458.6	5,924.6	4,980.3	5,289.4	49.8	-10.7	-8.3	6.2
Government (3)	3,090.2	4,942.1	4,440.1	3,936.0	4,260.8	43.7	-4.0	-10.2	8.3
Public corporations and agencies	863.8	1,516.5	1,484.5	1,044.3	1,028.6	71.9	-30.7	-2.1	-1.5
Claims on non-public sector	113,868.9	141,988.9	138,751.8	203,760.0	206,905.1	21.9	49.1	-2.3	1.5
Others	14,523.1	39,518.8	40,063.8	62,533.6	47,693.8	175.9	19.0	1.4	-23.7
Sub-total	147,645.9	222,397.6	219,011.9	318,804.4	304,403.7	48.3	39.0	-1.5	-4.5
Below the line items	27,340.9	43,028.0	43,840.0	55,759.8	54,704.4	60.3	24.8	1.9	-1.9
Total assets = total liabilities	174,986.8	265,425.6	262,851.9	374,564.2	359,108.1	50.2	36.6	-1.0	-4.1
Liabilities									
Deposits of non-public sector	62,990.6	93,686.8	92,738.8	131,421.1	134,656.3	47.2	45.2	-1.0	2.5
Sight	12,574.7	16,562.0	15,343.6	19,585.9	21,499.6	22.0	40.1	-7.4	9.8
Savings and time	50,415.9	77,124.8	77,395.2	111,835.2	113,156.7	53.5	46.2	0.4	1.2
Claims of the Central Bank (4)	4,912.2	4,537.8	4,815.3	7,951.2	8,928.6	-2.0	85.4	6.1	12.3
Loans and deposits of the public sector	3,713.2	7,733.0	9,422.8	15,472.2	15,905.2	153.8	68.8	21.9	2.8
Government	3,713.2	7,733.0	9,422.8	15,472.2	15,905.2	153.8	68.8	21.9	2.8
Public corporations and agencies	0	0	0	0	0	*	*	*	*
Capital account	12,497.5	20,704.4	28,580.1	27,914.3	33,056.6	128.7	15.7	38.0	18.4
Foreign exchange loans and deposits	4,371.0	17,247.2	17,577.5	16,891.9	17,646.4	302.1	0.4	1.9	4.5
Others	59,161.4	78,488.4	65,877.4	119,153.7	94,210.6	11.4	43.0	-16.1	-20.9
Sub-total	147,645.9	222,397.6	219,011.9	318,804.4	304,403.7	48.3	39.0	-1.5	-4.5
Below the line items	27,340.9	43,028.0	43,840.0	55,759.8	54,704.4	60.3	24.8	1.9	-1.9

(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			
	Farvardin	Esfand	Farvardin	Esfand	Farvardin	Farvardin	Farvardin	Farvardin	
	1383	1383	1384	1384	1385	1384 to Farvardin 1383	1385 to Farvardin 1384	1384 to Esfand 1383	1385 to Esfand 1384
Assets									
Foreign assets	309.3	3,603.8	3,936.9	18,073.5	13,591.9	#	245.2	9.2	-24.8
Gold	0	0	0	0.2	0.2	0	0	0	0
Foreign exchange	309.3	3,603.8	3,936.9	18,073.3	13,591.7	1,172.8	245.2	9.2	-24.8
Notes and coins in till	81.1	191.4	176.2	485.6	368.4	117.3	109.1	-7.9	-24.1
Deposit with the Central Bank (2)	2,209.3	8,313.2	7,647.2	17,057.1	18,196.9	246.1	138.0	-8.0	6.7
Legal	2,182.7	8,228.5	7,624.8	16,829.1	17,965.3	249.3	135.6	-7.3	6.8
Sight	26.6	84.7	22.4	228.0	231.6	-15.8	933.9	-73.6	1.6
Claims on public sector	1,771.7	1,444.3	1,838.3	4,686.5	5,903.9	3.8	221.2	27.3	26.0
Government (3)	1,771.7	1,444.3	1,838.3	4,686.5	5,903.9	3.8	221.2	27.3	26.0
Public corporations and agencies	0	0	0	0	0	0	0	0	0
Claims on non-public sector	17,880.4	49,232.1	50,304.2	105,175.3	105,348.6	181.3	109.4	2.2	0.2
Others	3,663.1	7,291.8	8,505.8	24,058.8	23,721.4	132.2	178.9	16.6	-1.4
Sub-total	25,914.9	70,076.6	72,408.6	169,536.8	167,131.1	179.4	130.8	3.3	-1.4
Below the line items	4,121.7	8,782.0	8,362.8	23,705.3	19,156.5	102.9	129.1	-4.8	-19.2
Total assets = total liabilities	30,036.6	78,858.6	80,771.4	193,242.1	186,287.6	168.9	130.6	2.4	-3.6
Liabilities									
Deposits of non-public sector	17,148.3	44,710.7	46,763.6	104,032.7	107,745.8	172.7	130.4	4.6	3.6
Sight (4)	1,277.0	3,896.7	3,315.3	5,124.2	4,092.8	159.6	23.5	-14.9	-20.1
Savings and time	15,871.3	40,814.0	43,448.3	98,908.5	103,653.0	173.8	138.6	6.5	4.8
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	1,480.7	4,131.9	4,125.3	12,371.6	12,789.1	178.6	210.0	-0.2	3.4
Foreign exchange loans and deposits	1,308.4	3,638.3	4,055.2	16,440.6	11,774.4	209.9	190.4	11.5	-28.4
Others	5,977.5	17,595.7	17,464.5	36,691.9	34,821.8	192.2	99.4	-0.7	-5.1
Sub-total	25,914.9	70,076.6	72,408.6	169,536.8	167,131.1	179.4	130.8	3.3	-1.4
Below the line items	4,121.7	8,782.0	8,362.8	23,705.3	19,156.5	102.9	129.1	-4.8	-19.2

(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					One-month changes	Percentage change			
	Farvardin	Esfand	Farvardin	Esfand	Farvardin		Farvardin	Farvardin	Farvardin	Farvardin
	1383	1383	1384	1384	1385		1384 to Farvardin 1383	1385 to Farvardin 1384	1384 to Esfand 1383	1385 to Esfand 1384
Banks and credit institutions' claims on non-public sector (excluding profit receivables)	389,041.5	536,150.4	531,849.2	745,028.2	745,125.8	97.6	36.7	40.1	-0.8	0
Commercial banks	286,892.5	385,069.0	383,466.5	501,366.3	498,459.9	-2,906.4	33.7	30.0	-0.4	-0.6
Specialized banks	89,051.0	114,298.6	110,780.5	163,039.5	165,558.9	2,519.4	24.4	49.4	-3.1	1.5
Private banks and non-bank credit institutions	13,098.0	36,782.8	37,602.2	80,622.4	81,107.0	484.6	187.1	115.7	2.2	0.6
Profit and revenue receivables	67,459.2	89,564.5	90,527.8	120,287.2	121,212.7	925.5	34.2	33.9	1.1	0.8
Banks and credit institution's claims on non-public sector	456,500.7	625,714.9	622,377.0	865,315.4	866,338.5	1,023.1	36.3	39.2	-0.5	0.1
Commercial banks	324,751.4	434,493.9	433,321.0	556,380.1	554,084.8	-2,295.3	33.4	27.9	-0.3	-0.4
Specialized banks	113,868.9	141,988.9	138,751.8	203,760.0	206,905.1	3,145.1	21.9	49.1	-2.3	1.5
Private banks and non-bank credit institutions	17,880.4	49,232.1	50,304.2	105,175.3	105,348.6	173.3	181.3	109.4	2.2	0.2
Loans and credits (1)	13,401.8	17,307.4	18,670.4	32,483.7	34,848.5	2,364.8	39.3	86.7	7.9	7.3
Commercial banks	12,223.2	14,836.1	16,135.3	25,295.9	26,659.4	1,363.5	32.0	65.2	8.8	5.4
Specialized banks	985.4	1,847.0	1,906.2	6,098.8	6,479.9	381.1	93.4	239.9	3.2	6.2
Private banks and non-bank credit institutions	193.2	624.3	628.9	1,089.0	1,709.2	620.2	225.5	171.8	0.7	57.0
Extended facilities (including direct investment and legal partnership)	443,098.9	608,407.5	603,706.6	832,831.7	831,490.0	-1,341.7	36.2	37.7	-0.8	-0.2
Commercial banks	312,528.2	419,657.8	417,185.7	531,084.2	527,425.4	-3,658.8	33.5	26.4	-0.6	-0.7
Specialized banks	112,883.5	140,141.9	136,845.6	197,661.2	200,425.2	2,764.0	21.2	46.5	-2.4	1.4
Private banks and non-bank credit institutions	17,687.2	48,607.8	49,675.3	104,086.3	103,639.4	-446.9	180.9	108.6	2.2	-0.4
Non-public sector deposits	483,757.0	641,095.2	634,615.5	870,343.8	875,128.2	4,784.4	31.2	37.9	-1.0	0.5
Sight	164,123.9	208,043.1	187,697.3	267,243.8	252,317.1	-14,926.7	14.4	34.4	-9.8	-5.6
Non-sight	319,633.1	433,052.1	446,918.2	603,100.0	622,811.1	19,711.1	39.8	39.4	3.2	3.3
Gharz-al-hasaneh savings	47,422.0	69,806.2	70,483.6	93,230.1	97,054.0	3,823.9	48.6	37.7	1.0	4.1
Housing savings fund	9,517.0	15,330.0	15,880.8	26,956.8	28,189.9	1,233.1	66.9	77.5	3.6	4.6
Other	37,905.0	54,476.2	54,602.8	66,273.3	68,864.1	2,590.8	44.1	26.1	0.2	3.9
Term investment	260,543.0	349,149.3	362,319.8	489,693.2	505,146.2	15,453.0	39.1	39.4	3.8	3.2
Short-term	125,415.4	159,867.9	168,843.9	223,291.6	235,409.2	12,117.6	34.6	39.4	5.6	5.4
Long-term	135,127.6	189,281.4	193,475.9	266,401.6	269,737.0	3,335.4	43.2	39.4	2.2	1.3
Miscellaneous	11,668.1	14,096.6	14,114.8	20,176.7	20,610.9	434.2	21.0	46.0	0.1	2.2
Notes and coins with the public	31,199.0	44,772.0	35,624.7	50,675.6	41,830.1	-8,845.5	14.2	17.4	-20.4	-17.5
Money	195,322.9	252,815.1	223,322.0	317,919.4	294,147.2	-23,772.2	14.3	31.7	-11.7	-7.5
Quasi-money	319,633.1	433,052.1	446,918.2	603,100.0	622,811.1	19,711.1	39.8	39.4	3.2	3.3
Liquidity	514,956.0	685,867.2	670,240.2	921,019.4	916,958.3	-4,061.1	30.2	36.8	-2.3	-0.4

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

* 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 (Farvardin 1385)	Percentage change			
	Farvardin 1383	Esfand 1383	Farvardin 1384	Esfand 1384	Farvardin 1385		Farvardin 1384 to Farvardin 1383	Farvardin 1385 to Farvardin 1384	Farvardin 1384 to Esfand 1383	Farvardin 1385 to Esfand 1384
Banks and Credit Institutions	443,098.9	608,407.5	603,706.6	832,831.7	831,490.0	100.0	36.2	37.7	-0.8	-0.2
Gharz-al-hasaneh	25,522.8	28,802.7	28,375.4	36,580.9	36,104.9	4.3	11.2	27.2	-1.5	-1.3
Mozarebeh	27,034.2	37,890.8	36,991.7	57,299.3	56,507.3	6.8	36.8	52.8	-2.4	-1.4
Forward transaction	26,911.6	35,303.9	34,932.0	43,057.1	42,737.8	5.1	29.8	22.3	-1.1	-0.7
Civil partnership	30,071.6	42,496.4	42,061.6	62,789.6	60,490.8	7.3	39.9	43.8	-1.0	-3.7
Joaleh	6,834.7	12,852.0	12,672.0	14,450.2	13,741.4	1.7	85.4	8.4	-1.4	-4.9
Installment sale	155,208.7	224,360.9	220,599.5	279,453.9	275,364.3	33.1	42.1	24.8	-1.7	-1.5
Hire purchase	5,310.0	9,340.9	9,966.8	20,328.6	20,196.1	2.4	87.7	102.6	6.7	-0.7
Housing	124,378.2	154,141.8	154,096.9	215,861.1	217,878.0	26.2	23.9	41.4	0	0.9
Legal partnership	8,966.4	14,396.2	16,080.4	20,429.0	20,551.4	2.5	79.3	27.8	11.7	0.6
Direct investment	3,890.2	5,860.1	5,145.2	8,041.6	8,622.3	1.0	32.3	67.6	-12.2	7.2
Debt purchase	255.8	347.4	347.9	1,065.0	868.7	0.1	36.0	149.7	0.1	-18.4
Property transactions	2,633.6	2,971.9	2,485.4	3,655.3	3,669.1	0.4	-5.6	47.6	-16.4	0.4
Non-performing loans	26,081.1	39,642.5	39,951.8	69,820.1	74,757.9	9.0	53.2	87.1	0.8	7.1
Commercial Banks	312,528.2	419,657.8	417,185.7	531,084.2	527,425.4	100.0	33.5	26.4	-0.6	-0.7
Gharz-al-hasaneh	22,093.2	24,580.4	24,235.6	31,158.9	30,764.1	5.8	9.7	26.9	-1.4	-1.3
Mozarebeh	22,985.7	30,177.4	29,528.2	39,117.8	38,426.8	7.3	28.5	30.1	-2.2	-1.8
Forward transaction	21,683.9	28,412.0	28,271.5	35,468.6	35,187.4	6.7	30.4	24.5	-0.5	-0.8
Civil partnership	23,444.9	32,961.4	32,573.6	45,625.4	43,540.8	8.3	38.9	33.7	-1.2	-4.6
Joaleh	5,362.7	8,887.6	8,869.5	10,542.3	10,071.5	1.9	65.4	13.6	-0.2	-4.5
Installment sale	121,395.3	175,159.9	172,049.8	202,870.3	199,645.4	37.9	41.7	16.0	-1.8	-1.6
Hire purchase	1,872.1	3,725.3	3,832.7	5,310.5	5,254.6	1.0	104.7	37.1	2.9	-1.1
Housing	64,745.2	74,628.2	74,308.5	88,122.8	87,849.4	16.7	14.8	18.2	-0.4	-0.3
Legal partnership	5,777.1	8,861.7	9,464.9	12,395.2	12,401.4	2.4	63.8	31.0	6.8	0.1
Direct investment	2,538.7	4,359.7	4,649.6	7,471.5	7,950.6	1.5	83.1	71.0	6.6	6.4
Debt purchase	74.4	71.1	71.3	82.1	85.2	0	-4.2	19.5	0.3	15.1
Property transactions	2,083.9	2,149.5	1,736.9	2,760.0	2,781.8	0.5	-16.7	60.2	-19.2	0.8
Non-performing loans	18,471.1	25,683.6	27,593.6	50,158.8	53,466.4	10.1	49.4	93.8	7.4	6.6

Specialized Banks	112,883.5	140,141.9	136,845.6	197,661.2	200,425.2	100.0	21.2	46.5	-2.4	1.4
Gharz-al-hasaneh	3,407.2	4,127.1	4,044.6	5,164.2	5,076.7	2.5	18.7	25.5	-2.0	-1.7
Mozarebeh	3,185.9	3,639.4	3,484.3	5,406.5	5,143.6	2.6	9.4	47.6	-4.3	-4.9
Forward transaction	4,421.1	5,212.9	5,057.8	6,304.6	6,281.1	3.1	14.4	24.2	-3.0	-0.4
Civil partnership	6,373.5	8,766.0	8,476.7	12,878.9	12,813.8	6.4	33.0	51.2	-3.3	-0.5
Joaleh	35.8	740.9	728.2	887.4	886.4	0.4	#	21.7	-1.7	-0.1
Installment sale	29,085.5	36,057.8	35,417.8	48,234.4	47,865.6	23.9	21.8	35.1	-1.8	-0.8
Hire purchase	1,660.1	1,425.2	1,396.1	1,701.9	1,664.3	0.8	-15.9	19.2	-2.0	-2.2
Housing	52,952.5	60,955.5	61,024.4	93,330.3	95,804.9	47.8	15.2	57.0	0.1	2.7
Legal partnership	2,717.6	4,630.0	5,667.6	6,277.0	6,331.4	3.2	108.6	11.7	22.4	0.9
Direct investment	1,143.4	1,173.4	168.6	155.3	156.3	0.1	-85.3	-7.3	-85.6	0.6
Debt purchase	104.5	19.1	19.2	146.4	140.8	0.1	-81.6	-81.7	0.5	662.5
Property transactions	508.2	764.5	697.5	866.9	857.6	0.4	37.2	23.0	-8.8	-1.1
Non-performing loans	7,288.2	12,630.1	10,662.8	16,307.4	17,402.7	8.7	46.3	63.2	-15.6	6.7
Credit Institutions	17,687.2	48,607.8	49,675.3	104,086.3	103,639.4	100.0	180.9	108.6	2.2	-0.4
Gharz-al-hasaneh	22.4	95.2	95.2	257.8	264.1	0.3	325.0	325.0	0	2.4
Mozarebeh	862.6	4,074.0	3,979.2	12,775.0	12,936.9	12.5	361.3	225.1	-2.3	1.3
Forward transaction	806.6	1,679.0	1,602.7	1,283.9	1,269.3	1.2	98.7	-20.8	-4.5	-1.1
Civil partnership	253.2	769.0	1,011.3	4,285.3	4,136.2	4.0	299.4	309.0	31.5	-3.5
Joaleh	1,436.2	3,223.5	3,074.3	3,020.5	2,783.5	2.7	114.1	-9.5	-4.6	-7.8
Installment sale	4,727.9	13,143.2	13,131.9	28,349.2	27,853.3	26.9	177.8	112.1	-0.1	-1.7
Hire purchase	1,777.8	4,190.4	4,738.0	13,316.2	13,277.2	12.8	166.5	180.2	13.1	-0.3
Housing	6,680.5	18,558.1	18,764.0	34,408.0	34,223.7	33.0	180.9	82.4	1.1	-0.5
Legal partnership	471.7	904.5	947.9	1,756.8	1,818.6	1.8	101.0	91.9	4.8	3.5
Direct investment	208.1	327.0	327.0	414.8	515.4	0.5	57.1	57.6	0	24.3
Debt purchase	76.9	257.2	257.4	836.5	642.7	0.6	234.7	149.7	0.1	-23.2
Property transactions	41.5	57.9	51.0	28.4	29.7	0	22.9	-41.8	-11.9	4.6
Non-performing loans	321.8	1,328.8	1,695.4	3,353.9	3,888.8	3.8	426.8	129.4	27.6	15.9

* Calculation of percentage change is not possible.

More than 500 percent increase