

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

	Year-end balance					Percentage change				
	Dey 1383		Esfand 1383		Dey 1384		Esfand 1384		Dey 1385	
	Dey 1383	Esfand 1383	Dey 1384	Esfand 1384	Dey 1385	Dey 1384 to Dey 1383	Dey 1385 to Dey 1384	Dey 1384 to Esfand 1383	Dey 1385 to Esfand 1384	
<b>Assets</b>										
<b>Foreign assets</b>	<b>550,983.9</b>	<b>592,646.9</b>	<b>726,932.0</b>	<b>770,170.4</b>	<b>900,252.0</b>	<b>31.9</b>	<b>23.8</b>	<b>22.7</b>	<b>16.9</b>	
<b>Claims on public sector</b>	<b>230,390.4</b>	<b>235,940.9</b>	<b>238,041.5</b>	<b>235,607.7</b>	<b>255,790.6</b>	<b>3.3</b>	<b>7.5</b>	<b>0.9</b>	<b>8.6</b>	
Government	144,969.6	148,723.7	136,695.2	135,794.5	160,196.5	-5.7	17.2	-8.1	18.0	
Public corporations and agencies	85,420.8	87,217.2	101,346.3	99,813.2	95,594.1	18.6	-5.7	16.2	-4.2	
<b>Claims on non-public sector</b>	<b>593,997.9</b>	<b>625,714.9</b>	<b>802,196.0</b>	<b>865,315.4</b>	<b>1,129,126.4</b>	<b>35.1</b>	<b>40.8</b>	<b>28.2</b>	<b>30.5</b>	
<b>Others</b>	<b>300,031.1</b>	<b>332,997.8</b>	<b>422,268.9</b>	<b>488,302.9</b>	<b>580,735.6</b>	<b>40.7</b>	<b>37.5</b>	<b>26.8</b>	<b>18.9</b>	
<b>Sub-total</b>	<b>1,675,403.3</b>	<b>1,787,300.5</b>	<b>2,189,438.4</b>	<b>2,359,396.4</b>	<b>2,865,904.6</b>	<b>30.7</b>	<b>30.9</b>	<b>22.5</b>	<b>21.5</b>	
<b>Below the line items</b>	<b>386,254.2</b>	<b>425,441.7</b>	<b>422,076.4</b>	<b>445,191.6</b>	<b>540,233.3</b>	<b>9.3</b>	<b>28.0</b>	<b>-0.8</b>	<b>21.3</b>	
<b>Total assets = total liabilities</b>	<b>2,061,657.5</b>	<b>2,212,742.2</b>	<b>2,611,514.8</b>	<b>2,804,588.0</b>	<b>3,406,137.9</b>	<b>26.7</b>	<b>30.4</b>	<b>18.0</b>	<b>21.4</b>	
<b>Liabilities</b>										
<b>Liquidity</b>	<b>636,996.8</b>	<b>685,867.2</b>	<b>847,588.1</b>	<b>921,019.4</b>	<b>1,169,496.3</b>	<b>33.1</b>	<b>38.0</b>	<b>23.6</b>	<b>27.0</b>	
Money	225,619.6	252,815.1	276,056.6	317,919.4	360,824.2	22.4	30.7	9.2	13.5	
Quasi-money	411,377.2	433,052.1	571,531.5	603,100.0	808,672.1	38.9	41.5	32.0	34.1	
<b>Loans and deposits of the public sector</b>	<b>129,732.5</b>	<b>97,773.4</b>	<b>152,786.6</b>	<b>167,667.4</b>	<b>250,176.1</b>	<b>17.8</b>	<b>63.7</b>	<b>56.3</b>	<b>49.2</b>	
Government	121,309.3	90,764.3	143,225.7	156,378.9	238,214.1	18.1	66.3	57.8	52.3	
Public corporations and agencies	8,423.2	7,009.1	9,560.9	11,288.5	11,962.0	13.5	25.1	36.4	6.0	
<b>Capital account</b>	<b>32,558.9</b>	<b>58,770.2</b>	<b>103,148.9</b>	<b>120,191.3</b>	<b>141,803.8</b>	<b>216.8</b>	<b>37.5</b>	<b>75.5</b>	<b>18.0</b>	
<b>Foreign loans and credits and foreign exchange deposits</b>	<b>344,123.6</b>	<b>385,919.7</b>	<b>480,860.8</b>	<b>471,435.8</b>	<b>496,274.0</b>	<b>39.7</b>	<b>3.2</b>	<b>24.6</b>	<b>5.3</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>1,291.5</b>	<b>1,187.9</b>	<b>993.2</b>	<b>1,275.1</b>	<b>1,124.1</b>	<b>-23.1</b>	<b>13.2</b>	<b>-16.4</b>	<b>-11.8</b>	
<b>Others</b>	<b>530,698.0</b>	<b>557,780.1</b>	<b>604,058.8</b>	<b>677,805.4</b>	<b>807,028.3</b>	<b>13.8</b>	<b>33.6</b>	<b>8.3</b>	<b>19.1</b>	
<b>Sub-total</b>	<b>1,675,403.3</b>	<b>1,787,300.5</b>	<b>2,189,438.4</b>	<b>2,359,396.4</b>	<b>2,865,904.6</b>	<b>30.7</b>	<b>30.9</b>	<b>22.5</b>	<b>21.5</b>	
<b>Below the line items</b>	<b>386,254.2</b>	<b>425,441.7</b>	<b>422,076.4</b>	<b>445,191.6</b>	<b>540,233.3</b>	<b>9.3</b>	<b>28.0</b>	<b>-0.8</b>	<b>21.3</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				
	Dey 1383	Esfand 1383	Dey 1384	Esfand 1384	Dey 1385	Dey 1384 to Dey 1383	Dey 1385 to Dey 1384	Dey 1384 to Esfand 1383	Dey 1385 to Esfand 1384	
<b>Assets</b>										
<b>Foreign assets</b>	<b>281,073.9</b>	<b>299,677.9</b>	<b>409,808.2</b>	<b>428,172.1</b>	<b>546,121.2</b>	<b>45.8</b>	<b>33.3</b>	<b>36.7</b>	<b>27.5</b>	
<b>Notes and coins in till</b>	<b>1,416.5</b>	<b>416.2</b>	<b>2,025.4</b>	<b>821.2</b>	<b>2,358.9</b>	<b>43.0</b>	<b>16.5</b>	<b>#</b>	<b>187.3</b>	
<b>Claims on public sector</b>	<b>129,556.9</b>	<b>132,361.5</b>	<b>126,248.4</b>	<b>123,212.3</b>	<b>136,151.1</b>	<b>-2.6</b>	<b>7.8</b>	<b>-4.6</b>	<b>10.5</b>	
Government	110,301.5	111,930.0	103,422.8	101,254.9	110,065.6	-6.2	6.4	-7.6	8.7	
Public corporations and agencies	19,255.4	20,431.5	22,825.6	21,957.4	26,085.5	18.5	14.3	11.7	18.8	
<b>Claims on banks</b>	<b>43,627.1</b>	<b>21,493.2</b>	<b>33,380.8</b>	<b>35,916.2</b>	<b>57,387.1</b>	<b>-23.5</b>	<b>71.9</b>	<b>55.3</b>	<b>59.8</b>	
Government revolving funds payment	7,592.2	6,046.1	9,157.2	10,385.9	15,495.0	20.6	69.2	51.5	49.2	
Others (2)	36,034.9	15,447.1	24,223.6	25,530.3	41,892.1	-32.8	72.9	56.8	64.1	
<b>Other assets</b>	<b>3,316.2</b>	<b>3,302.2</b>	<b>2,977.1</b>	<b>3,192.6</b>	<b>3,642.3</b>	<b>-10.2</b>	<b>22.3</b>	<b>-9.8</b>	<b>14.1</b>	
<b>Sub-total</b>	<b>458,990.6</b>	<b>457,251.0</b>	<b>574,439.9</b>	<b>591,314.4</b>	<b>745,660.6</b>	<b>25.2</b>	<b>29.8</b>	<b>25.6</b>	<b>26.1</b>	
<b>Below the line items</b>	<b>12,892.9</b>	<b>16,344.7</b>	<b>9,031.5</b>	<b>15,949.3</b>	<b>15,353.3</b>	<b>-29.9</b>	<b>70.0</b>	<b>-44.7</b>	<b>-3.7</b>	
<b>Total assets = total liabilities</b>	<b>471,883.5</b>	<b>473,595.7</b>	<b>583,471.4</b>	<b>607,263.7</b>	<b>761,013.9</b>	<b>23.6</b>	<b>30.4</b>	<b>23.2</b>	<b>25.3</b>	
<b>Liabilities</b>										
<b>Notes and coins</b>	<b>42,880.7</b>	<b>48,893.5</b>	<b>49,788.7</b>	<b>56,502.2</b>	<b>60,092.9</b>	<b>16.1</b>	<b>20.7</b>	<b>1.8</b>	<b>6.4</b>	
With the public	33,414.7	44,772.0	39,485.2	50,675.6	47,305.6	18.2	19.8	-11.8	-6.7	
With banks	8,049.5	3,705.3	8,278.1	5,005.4	10,428.4	2.8	26.0	123.4	108.3	
With the Central Bank	1,416.5	416.2	2,025.4	821.2	2,358.9	43.0	16.5	#	187.3	
<b>Deposits of banks and credit institutions</b>	<b>96,771.6</b>	<b>102,722.7</b>	<b>123,300.0</b>	<b>164,860.4</b>	<b>175,785.8</b>	<b>27.4</b>	<b>42.6</b>	<b>20.0</b>	<b>6.6</b>	
Legal	91,421.4	94,573.3	119,793.2	128,002.2	166,560.2	31.0	39.0	26.7	30.1	
Sight (3)	5,350.2	8,149.4	3,506.8	36,858.2	9,225.6	-34.5	163.1	-57.0	-75.0	
<b>Deposits of the public sector</b>	<b>103,462.4</b>	<b>66,366.8</b>	<b>105,137.7</b>	<b>114,560.2</b>	<b>182,623.2</b>	<b>1.6</b>	<b>73.7</b>	<b>58.4</b>	<b>59.4</b>	
Government	95,039.2	59,357.7	95,576.8	103,271.7	170,661.2	0.6	78.6	61.0	65.3	
Public corporations and agencies	8,423.2	7,009.1	9,560.9	11,288.5	11,962.0	13.5	25.1	36.4	6.0	
<b>Capital account</b>	<b>1,681.3</b>	<b>3,324.8</b>	<b>3,324.9</b>	<b>5,173.2</b>	<b>5,173.2</b>	<b>97.8</b>	<b>55.6</b>	<b>0</b>	<b>0</b>	
<b>Foreign exchange liabilities</b>	<b>97,813.9</b>	<b>116,398.5</b>	<b>193,993.9</b>	<b>170,605.1</b>	<b>199,346.6</b>	<b>98.3</b>	<b>2.8</b>	<b>66.7</b>	<b>16.8</b>	
Foreign loans and foreign exchange deposits (4)	93,349.2	111,849.3	189,598.3	166,113.5	194,700.0	103.1	2.7	69.5	17.2	
Clearing foreign exchange	1,200.5	1,252.4	1,252.4	1,291.1	1,291.1	4.3	3.1	0	0	
Special Drawing Right allocations	3,264.2	3,296.8	3,143.2	3,200.5	3,355.5	-3.7	6.8	-4.7	4.8	
<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>1,291.5</b>	<b>1,187.9</b>	<b>993.2</b>	<b>1,275.1</b>	<b>1,124.1</b>	<b>-23.1</b>	<b>13.2</b>	<b>-16.4</b>	<b>-11.8</b>	
<b>Others</b>	<b>115,087.2</b>	<b>118,354.8</b>	<b>97,899.5</b>	<b>78,336.2</b>	<b>121,512.8</b>	<b>-14.9</b>	<b>24.1</b>	<b>-17.3</b>	<b>55.1</b>	
<b>Sub-total</b>	<b>458,990.6</b>	<b>457,251.0</b>	<b>574,439.9</b>	<b>591,314.4</b>	<b>745,660.6</b>	<b>25.2</b>	<b>29.8</b>	<b>25.6</b>	<b>26.1</b>	
<b>Below the line items</b>	<b>12,892.9</b>	<b>16,344.7</b>	<b>9,031.5</b>	<b>15,949.3</b>	<b>15,353.3</b>	<b>-29.9</b>	<b>70.0</b>	<b>-44.7</b>	<b>-3.7</b>	

(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			
	Dey 1383	Esfand 1383	Dey 1384	Esfand 1384	Dey 1385	Dey 1384 to Dey 1383	Dey 1385 to Dey 1384	Dey 1384 to Esfand 1383	Dey 1385 to Esfand 1384
<b>Assets</b>									
<b>Foreign assets</b>	<b>269,910.0</b>	<b>292,969.0</b>	<b>317,123.8</b>	<b>341,998.3</b>	<b>354,130.8</b>	<b>17.5</b>	<b>11.7</b>	<b>8.2</b>	<b>3.5</b>
<b>Notes and coins in till</b>	<b>8,049.5</b>	<b>3,705.3</b>	<b>8,278.1</b>	<b>5,005.4</b>	<b>10,428.4</b>	<b>2.8</b>	<b>26.0</b>	<b>123.4</b>	<b>108.3</b>
<b>Deposit with the Central Bank</b>	<b>96,771.6</b>	<b>102,722.7</b>	<b>123,300.0</b>	<b>164,860.4</b>	<b>175,785.8</b>	<b>27.4</b>	<b>42.6</b>	<b>20.0</b>	<b>6.6</b>
Legal	91,421.4	94,573.3	119,793.2	128,002.2	166,560.2	31.0	39.0	26.7	30.1
Sight (2)	5,350.2	8,149.4	3,506.8	36,858.2	9,225.6	-34.5	163.1	-57.0	-75.0
<b>Claims on public sector</b>	<b>100,833.5</b>	<b>103,579.4</b>	<b>111,793.1</b>	<b>112,395.4</b>	<b>119,639.5</b>	<b>10.9</b>	<b>7.0</b>	<b>7.9</b>	<b>6.4</b>
Government (3)	34,668.1	36,793.7	33,272.4	34,539.6	50,130.9	-4.0	50.7	-9.6	45.1
Public corporations and agencies	66,165.4	66,785.7	78,520.7	77,855.8	69,508.6	18.7	-11.5	17.6	-10.7
<b>Claims on non-public sector</b>	<b>593,997.9</b>	<b>625,714.9</b>	<b>802,196.0</b>	<b>865,315.4</b>	<b>1,129,126.4</b>	<b>35.1</b>	<b>40.8</b>	<b>28.2</b>	<b>30.5</b>
<b>Others</b>	<b>146,850.2</b>	<b>201,358.2</b>	<b>252,307.5</b>	<b>278,507.1</b>	<b>331,133.1</b>	<b>71.8</b>	<b>31.2</b>	<b>25.3</b>	<b>18.9</b>
<b>Sub-total</b>	<b>1,216,412.7</b>	<b>1,330,049.5</b>	<b>1,614,998.5</b>	<b>1,768,082.0</b>	<b>2,120,244.0</b>	<b>32.8</b>	<b>31.3</b>	<b>21.4</b>	<b>19.9</b>
<b>Below the line items</b>	<b>373,361.3</b>	<b>409,097.0</b>	<b>413,044.9</b>	<b>429,242.3</b>	<b>524,880.0</b>	<b>10.6</b>	<b>27.1</b>	<b>1.0</b>	<b>22.3</b>
<b>Total assets = total liabilities</b>	<b>1,589,774.0</b>	<b>1,739,146.5</b>	<b>2,028,043.4</b>	<b>2,197,324.3</b>	<b>2,645,124.0</b>	<b>27.6</b>	<b>30.4</b>	<b>16.6</b>	<b>20.4</b>
<b>Liabilities</b>									
<b>Deposits of the non-public sector</b>	<b>603,582.1</b>	<b>641,095.2</b>	<b>808,102.9</b>	<b>870,343.8</b>	<b>1,122,190.7</b>	<b>33.9</b>	<b>38.9</b>	<b>26.1</b>	<b>28.9</b>
Sight	192,204.9	208,043.1	236,571.4	267,243.8	313,518.6	23.1	32.5	13.7	17.3
Savings and time	411,377.2	433,052.1	571,531.5	603,100.0	808,672.1	38.9	41.5	32.0	34.1
<b>Claims of the Central Bank (4)</b>	<b>43,627.1</b>	<b>21,493.2</b>	<b>33,380.8</b>	<b>35,916.2</b>	<b>57,387.1</b>	<b>-23.5</b>	<b>71.9</b>	<b>55.3</b>	<b>59.8</b>
<b>Loans and deposits of the public sector</b>	<b>26,270.1</b>	<b>31,406.6</b>	<b>47,648.9</b>	<b>53,107.2</b>	<b>67,552.9</b>	<b>81.4</b>	<b>41.8</b>	<b>51.7</b>	<b>27.2</b>
Government	26,270.1	31,406.6	47,648.9	53,107.2	67,552.9	81.4	41.8	51.7	27.2
Public corporations and agencies	0	0	0	0	0	*	*	*	*
<b>Capital account</b>	<b>30,877.6</b>	<b>55,445.4</b>	<b>99,824.0</b>	<b>115,018.1</b>	<b>136,630.6</b>	<b>223.3</b>	<b>36.9</b>	<b>80.0</b>	<b>18.8</b>
<b>Foreign exchange loans and deposits</b>	<b>246,309.7</b>	<b>269,521.2</b>	<b>286,866.9</b>	<b>300,830.7</b>	<b>296,927.4</b>	<b>16.5</b>	<b>3.5</b>	<b>6.4</b>	<b>-1.3</b>
<b>Others</b>	<b>265,746.1</b>	<b>311,087.9</b>	<b>339,175.0</b>	<b>392,866.0</b>	<b>439,555.3</b>	<b>27.6</b>	<b>29.6</b>	<b>9.0</b>	<b>11.9</b>
<b>Sub-total</b>	<b>1,216,412.7</b>	<b>1,330,049.5</b>	<b>1,614,998.5</b>	<b>1,768,082.0</b>	<b>2,120,244.0</b>	<b>32.8</b>	<b>31.3</b>	<b>21.4</b>	<b>19.9</b>
<b>Below the line items</b>	<b>373,361.3</b>	<b>409,097.0</b>	<b>413,044.9</b>	<b>429,242.3</b>	<b>524,880.0</b>	<b>10.6</b>	<b>27.1</b>	<b>1.0</b>	<b>22.3</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.

Table 4

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

(billion rials)

	Year-end balance					Percentage change			
	Dey 1383	Esfand 1383	Dey 1384	Esfand 1384	Dey 1385	Dey 1384 to Dey 1383	Dey 1385 to Dey 1384	Dey 1384 to Esfand 1383	Dey 1385 to Esfand 1384
<b>Assets</b>									
<b>Foreign assets</b>	<b>242,198.8</b>	<b>263,549.7</b>	<b>276,173.2</b>	<b>292,133.2</b>	<b>297,855.0</b>	<b>14.0</b>	<b>7.9</b>	<b>4.8</b>	<b>2.0</b>
<b>Notes and coins in till</b>	<b>7,475.1</b>	<b>2,880.7</b>	<b>7,519.2</b>	<b>3,885.6</b>	<b>8,886.4</b>	<b>0.6</b>	<b>18.2</b>	<b>161.0</b>	<b>128.7</b>
<b>Deposit with the Central Bank (2)</b>	<b>82,377.6</b>	<b>86,426.9</b>	<b>96,694.1</b>	<b>132,949.6</b>	<b>132,334.3</b>	<b>17.4</b>	<b>36.9</b>	<b>11.9</b>	<b>-0.5</b>
Legal	77,287.6	78,799.9	94,303.2	101,163.4	124,356.2	22.0	31.9	19.7	22.9
Sight (3)	5,090.0	7,627.0	2,390.9	31,786.2	7,978.1	-53.0	233.7	-68.7	-74.9
<b>Claims on public sector</b>	<b>90,222.8</b>	<b>95,676.5</b>	<b>96,065.4</b>	<b>102,728.6</b>	<b>102,102.6</b>	<b>6.5</b>	<b>6.3</b>	<b>0.4</b>	<b>-0.6</b>
Government (4)	25,355.8	30,407.3	18,709.8	25,917.1	33,809.1	-26.2	80.7	-38.5	30.5
Public corporations and agencies	64,867.0	65,269.2	77,355.6	76,811.5	68,293.5	19.3	-11.7	18.5	-11.1
<b>Claims on non-public sector</b>	<b>420,348.4</b>	<b>434,493.9</b>	<b>526,856.2</b>	<b>556,380.1</b>	<b>710,066.6</b>	<b>25.3</b>	<b>34.8</b>	<b>21.3</b>	<b>27.6</b>
<b>Others</b>	<b>110,924.5</b>	<b>154,547.6</b>	<b>182,668.1</b>	<b>191,663.7</b>	<b>230,862.3</b>	<b>64.7</b>	<b>26.4</b>	<b>18.2</b>	<b>20.5</b>
<b>Sub-total</b>	<b>953,547.2</b>	<b>1,037,575.3</b>	<b>1,185,976.2</b>	<b>1,279,740.8</b>	<b>1,482,107.2</b>	<b>24.4</b>	<b>25.0</b>	<b>14.3</b>	<b>15.8</b>
<b>Below the line items</b>	<b>324,827.8</b>	<b>357,287.0</b>	<b>340,616.8</b>	<b>349,777.2</b>	<b>420,074.6</b>	<b>4.9</b>	<b>23.3</b>	<b>-4.7</b>	<b>20.1</b>
<b>Total assets = total liabilities</b>	<b>1,278,375.0</b>	<b>1,394,862.3</b>	<b>1,526,593.0</b>	<b>1,629,518.0</b>	<b>1,902,181.8</b>	<b>19.4</b>	<b>24.6</b>	<b>9.4</b>	<b>16.7</b>
<b>Liabilities</b>									
<b>Deposits of non-public sector</b>	<b>477,286.4</b>	<b>502,697.7</b>	<b>588,082.5</b>	<b>634,890.0</b>	<b>779,669.1</b>	<b>23.2</b>	<b>32.6</b>	<b>17.0</b>	<b>22.8</b>
Sight	172,841.2	187,584.4	211,685.7	242,533.7	277,218.8	22.5	31.0	12.8	14.3
Savings and time	304,445.2	315,113.3	376,396.8	392,356.3	502,450.3	23.6	33.5	19.4	28.1
<b>Claims of the Central Bank (5)</b>	<b>39,117.1</b>	<b>16,955.4</b>	<b>28,342.5</b>	<b>27,965.0</b>	<b>43,777.5</b>	<b>-27.5</b>	<b>54.5</b>	<b>67.2</b>	<b>56.5</b>
<b>Loans and deposits of the public sector</b>	<b>19,328.2</b>	<b>23,673.6</b>	<b>33,823.8</b>	<b>37,635.0</b>	<b>49,957.3</b>	<b>75.0</b>	<b>47.7</b>	<b>42.9</b>	<b>32.7</b>
Government	19,328.2	23,673.6	33,823.8	37,635.0	49,957.3	75.0	47.7	42.9	32.7
Public corporations and agencies	0	0	0	0	0	*	*	*	*
<b>Capital account</b>	<b>10,305.9</b>	<b>30,609.1</b>	<b>63,881.4</b>	<b>74,732.2</b>	<b>89,879.1</b>	<b>519.9</b>	<b>40.7</b>	<b>108.7</b>	<b>20.3</b>
<b>Foreign exchange loans and deposits</b>	<b>228,166.9</b>	<b>248,635.7</b>	<b>259,161.3</b>	<b>267,498.2</b>	<b>263,744.2</b>	<b>13.6</b>	<b>1.8</b>	<b>4.2</b>	<b>-1.4</b>
<b>Others</b>	<b>179,342.7</b>	<b>215,003.8</b>	<b>212,684.7</b>	<b>237,020.4</b>	<b>255,080.0</b>	<b>18.6</b>	<b>19.9</b>	<b>-1.1</b>	<b>7.6</b>
<b>Sub-total</b>	<b>953,547.2</b>	<b>1,037,575.3</b>	<b>1,185,976.2</b>	<b>1,279,740.8</b>	<b>1,482,107.2</b>	<b>24.4</b>	<b>25.0</b>	<b>14.3</b>	<b>15.8</b>
<b>Below the line items</b>	<b>324,827.8</b>	<b>357,287.0</b>	<b>340,616.8</b>	<b>349,777.2</b>	<b>420,074.6</b>	<b>4.9</b>	<b>23.3</b>	<b>-4.7</b>	<b>20.1</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.

Table 5

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

(billion rials)

	Year-end balance					Percentage change			
	Dey 1383	Esfand 1383	Dey 1384	Esfand 1384	Dey 1385	Dey 1384 to Dey 1383	Dey 1385 to Dey 1384	Dey 1384 to Esfand 1383	Dey 1385 to Esfand 1384
<b>Assets</b>									
<b>Foreign assets</b>	<b>24,414.2</b>	<b>25,815.5</b>	<b>31,116.6</b>	<b>31,791.6</b>	<b>43,118.5</b>	<b>27.5</b>	<b>38.6</b>	<b>20.5</b>	<b>35.6</b>
<b>Notes and coins in till</b>	<b>443.0</b>	<b>633.2</b>	<b>469.8</b>	<b>634.2</b>	<b>721.9</b>	<b>6.0</b>	<b>53.7</b>	<b>-25.8</b>	<b>13.8</b>
<b>Deposit with the Central Bank</b>	<b>7,274.9</b>	<b>7,982.6</b>	<b>10,530.6</b>	<b>14,886.0</b>	<b>14,353.6</b>	<b>44.8</b>	<b>36.3</b>	<b>31.9</b>	<b>-3.6</b>
Legal	7,032.7	7,544.9	9,803.7	10,009.7	13,301.7	39.4	35.7	29.9	32.9
Sight (2)	242.2	437.7	726.9	4,876.3	1,051.9	200.1	44.7	66.1	-78.4
<b>Claims on public sector</b>	<b>6,499.3</b>	<b>6,458.6</b>	<b>5,469.4</b>	<b>4,980.3</b>	<b>7,882.3</b>	<b>-15.8</b>	<b>44.1</b>	<b>-15.3</b>	<b>58.3</b>
Government (3)	5,200.9	4,942.1	4,304.3	3,936.0	6,667.2	-17.2	54.9	-12.9	69.4
Public corporations and agencies	1,298.4	1,516.5	1,165.1	1,044.3	1,215.1	-10.3	4.3	-23.2	16.4
<b>Claims on non-public sector</b>	<b>135,146.1</b>	<b>141,988.9</b>	<b>187,607.7</b>	<b>203,760.0</b>	<b>265,100.8</b>	<b>38.8</b>	<b>41.3</b>	<b>32.1</b>	<b>30.1</b>
<b>Others</b>	<b>28,221.7</b>	<b>39,518.8</b>	<b>50,690.7</b>	<b>62,752.3</b>	<b>57,142.4</b>	<b>79.6</b>	<b>12.7</b>	<b>28.3</b>	<b>-8.9</b>
<b>Sub-total</b>	<b>201,999.2</b>	<b>222,397.6</b>	<b>285,884.8</b>	<b>318,804.4</b>	<b>388,319.5</b>	<b>41.5</b>	<b>35.8</b>	<b>28.5</b>	<b>21.8</b>
<b>Below the line items</b>	<b>40,321.7</b>	<b>43,028.0</b>	<b>56,518.9</b>	<b>55,759.8</b>	<b>57,833.2</b>	<b>40.2</b>	<b>2.3</b>	<b>31.4</b>	<b>3.7</b>
<b>Total assets = total liabilities</b>	<b>242,320.9</b>	<b>265,425.6</b>	<b>342,403.7</b>	<b>374,564.2</b>	<b>446,152.7</b>	<b>41.3</b>	<b>30.3</b>	<b>29.0</b>	<b>19.1</b>
<b>Liabilities</b>									
<b>Deposits of the non-public sector</b>	<b>86,745.6</b>	<b>93,686.8</b>	<b>126,348.0</b>	<b>131,421.1</b>	<b>168,931.6</b>	<b>45.7</b>	<b>33.7</b>	<b>34.9</b>	<b>28.5</b>
Sight	16,329.1	16,562.0	20,351.8	19,585.9	25,797.1	24.6	26.8	22.9	31.7
Savings and time	70,416.5	77,124.8	105,996.2	111,835.2	143,134.5	50.5	35.0	37.4	28.0
<b>Claims of the Central Bank (4)</b>	<b>4,510.0</b>	<b>4,537.8</b>	<b>5,038.3</b>	<b>7,951.2</b>	<b>13,609.6</b>	<b>11.7</b>	<b>170.1</b>	<b>11.0</b>	<b>71.2</b>
<b>Loans and deposits of the public sector</b>	<b>6,941.9</b>	<b>7,733.0</b>	<b>13,825.1</b>	<b>15,472.2</b>	<b>17,595.6</b>	<b>99.2</b>	<b>27.3</b>	<b>78.8</b>	<b>13.7</b>
Government	6,941.9	7,733.0	13,825.1	15,472.2	17,595.6	99.2	27.3	78.8	13.7
Public corporations and agencies	0	0	0	0	0	*	*	*	*
<b>Capital account</b>	<b>17,165.3</b>	<b>20,704.4</b>	<b>27,889.6</b>	<b>27,914.3</b>	<b>30,827.5</b>	<b>62.5</b>	<b>10.5</b>	<b>34.7</b>	<b>10.4</b>
<b>Foreign exchange loans and deposits</b>	<b>15,188.9</b>	<b>17,247.2</b>	<b>17,695.9</b>	<b>16,891.9</b>	<b>20,661.9</b>	<b>16.5</b>	<b>16.8</b>	<b>2.6</b>	<b>22.3</b>
<b>Others</b>	<b>71,447.5</b>	<b>78,488.4</b>	<b>95,087.9</b>	<b>119,153.7</b>	<b>136,693.3</b>	<b>33.1</b>	<b>43.8</b>	<b>21.1</b>	<b>14.7</b>
<b>Sub-total</b>	<b>201,999.2</b>	<b>222,397.6</b>	<b>285,884.8</b>	<b>318,804.4</b>	<b>388,319.5</b>	<b>41.5</b>	<b>35.8</b>	<b>28.5</b>	<b>21.8</b>
<b>Below the line items</b>	<b>40,321.7</b>	<b>43,028.0</b>	<b>56,518.9</b>	<b>55,759.8</b>	<b>57,833.2</b>	<b>40.2</b>	<b>2.3</b>	<b>31.4</b>	<b>3.7</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.

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

**Table 6**

(billion rials)

	Year-end balance					Percentage change			
	Dey 1383	Esfand 1383	Dey 1384	Esfand 1384	Dey 1385	Dey 1384 to Dey 1383	Dey 1385 to Dey 1384	Dey 1384 to Esfand 1383	Dey 1385 to Esfand 1384
<b>Assets</b>									
<b>Foreign assets</b>	<b>3,297.0</b>	<b>3,603.8</b>	<b>9,834.0</b>	<b>18,073.5</b>	<b>13,157.3</b>	<b>198.3</b>	<b>33.8</b>	<b>172.9</b>	<b>-27.2</b>
<b>Notes and coins in till</b>	<b>131.4</b>	<b>191.4</b>	<b>289.1</b>	<b>485.6</b>	<b>820.1</b>	<b>120.0</b>	<b>183.7</b>	<b>51.0</b>	<b>68.9</b>
<b>Deposit with the Central Bank (2)</b>	<b>7,119.1</b>	<b>8,313.2</b>	<b>16,075.3</b>	<b>17,024.8</b>	<b>29,097.9</b>	<b>125.8</b>	<b>81.0</b>	<b>93.4</b>	<b>70.9</b>
Legal	7,101.1	8,228.5	15,686.3	16,829.1	28,902.3	120.9	84.3	90.6	71.7
Sight	18.0	84.7	389.0	195.7	195.6	#	-49.7	359.3	-0.1
<b>Claims on public sector</b>	<b>4,111.4</b>	<b>1,444.3</b>	<b>10,258.3</b>	<b>4,686.5</b>	<b>9,654.6</b>	<b>149.5</b>	<b>-5.9</b>	<b>610.3</b>	<b>106.0</b>
Government (3)	4,111.4	1,444.3	10,258.3	4,686.5	9,654.6	149.5	-5.9	610.3	106.0
Public corporations and agencies	0	0	0	0	0	0	0	0	0
<b>Claims on non-public sector</b>	<b>38,503.4</b>	<b>49,232.1</b>	<b>87,732.1</b>	<b>105,175.3</b>	<b>153,959.0</b>	<b>127.9</b>	<b>75.5</b>	<b>78.2</b>	<b>46.4</b>
<b>Others</b>	<b>7,704.0</b>	<b>7,291.8</b>	<b>18,948.7</b>	<b>24,091.1</b>	<b>43,128.4</b>	<b>146.0</b>	<b>127.6</b>	<b>159.9</b>	<b>79.0</b>
<b>Sub-total</b>	<b>60,866.3</b>	<b>70,076.6</b>	<b>143,137.5</b>	<b>169,536.8</b>	<b>249,817.3</b>	<b>135.2</b>	<b>74.5</b>	<b>104.3</b>	<b>47.4</b>
<b>Below the line items</b>	<b>8,211.8</b>	<b>8,782.0</b>	<b>15,909.2</b>	<b>23,705.3</b>	<b>46,972.2</b>	<b>93.7</b>	<b>195.3</b>	<b>81.2</b>	<b>98.2</b>
<b>Total assets = total liabilities</b>	<b>69,078.1</b>	<b>78,858.6</b>	<b>159,046.7</b>	<b>193,242.1</b>	<b>296,789.5</b>	<b>130.2</b>	<b>86.6</b>	<b>101.7</b>	<b>53.6</b>
<b>Liabilities</b>									
<b>Deposits of the non-public sector</b>	<b>39,550.1</b>	<b>44,710.7</b>	<b>93,672.4</b>	<b>104,032.7</b>	<b>173,590.0</b>	<b>136.8</b>	<b>85.3</b>	<b>109.5</b>	<b>66.9</b>
Sight (4)	3,034.6	3,896.7	4,533.9	5,124.2	10,502.7	49.4	131.6	16.4	105.0
Savings and time	36,515.5	40,814.0	89,138.5	98,908.5	163,087.3	144.1	83.0	118.4	64.9
<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 funds of the 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>3,406.4</b>	<b>4,131.9</b>	<b>8,053.0</b>	<b>12,371.6</b>	<b>15,924.0</b>	<b>136.4</b>	<b>97.7</b>	<b>94.9</b>	<b>28.7</b>
<b>Foreign exchange loans and deposits</b>	<b>2,953.9</b>	<b>3,638.3</b>	<b>10,009.7</b>	<b>16,440.6</b>	<b>12,521.3</b>	<b>238.9</b>	<b>25.1</b>	<b>175.1</b>	<b>-23.8</b>
<b>Others</b>	<b>14,955.9</b>	<b>17,595.7</b>	<b>31,402.4</b>	<b>36,691.9</b>	<b>47,782.0</b>	<b>110.0</b>	<b>52.2</b>	<b>78.5</b>	<b>30.2</b>
<b>Sub-total</b>	<b>60,866.3</b>	<b>70,076.6</b>	<b>143,137.5</b>	<b>169,536.8</b>	<b>249,817.3</b>	<b>135.2</b>	<b>74.5</b>	<b>104.3</b>	<b>47.4</b>
<b>Below the line items</b>	<b>8,211.8</b>	<b>8,782.0</b>	<b>15,909.2</b>	<b>23,705.3</b>	<b>46,972.2</b>	<b>93.7</b>	<b>195.3</b>	<b>81.2</b>	<b>98.2</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					Ten-month changes	Percentage change			
	Dey 1383	Esfand 1383	Dey 1384	Esfand 1384	Dey 1385		Dey 1384 to Dey 1383	Dey 1385 to Dey 1384	Dey 1384 to Esfand 1383	Dey 1385 to Esfand 1384
<b>Banks and credit institutions' claims on non-public sector (excluding profit receivables)</b>	<b>494,971.3</b>	<b>536,150.4</b>	<b>676,658.3</b>	<b>745,028.2</b>	<b>963,958.0</b>	<b>218,929.8</b>	<b>36.7</b>	<b>42.5</b>	<b>26.2</b>	<b>29.4</b>
Commercial banks	361,545.0	385,069.0	462,398.4	501,366.3	634,450.1	133,083.8	27.9	37.2	20.1	26.5
Specialized banks	105,015.8	114,298.6	146,890.8	163,039.5	203,036.4	39,996.9	39.9	38.2	28.5	24.5
Private banks and non-bank credit institutions	28,410.5	36,782.8	67,369.1	80,622.4	126,471.5	45,849.1	137.1	87.7	83.2	56.9
<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	73.0	71.8	68.3	67.3	65.8	-1.5	-6.4	-3.7	-4.9	-2.2
Specialized banks	21.2	21.3	21.7	21.9	21.1	-0.8	2.4	-2.8	1.9	-3.7
Private banks and non-bank credit institutions	5.7	6.9	10.0	10.8	13.1	2.3	75.4	31.0	44.9	21.3
<b>Profit and revenue receivables</b>	<b>99,026.6</b>	<b>89,564.5</b>	<b>125,537.7</b>	<b>120,287.2</b>	<b>165,168.4</b>	<b>44,881.2</b>	<b>26.8</b>	<b>31.6</b>	<b>40.2</b>	<b>37.3</b>
<b>Banks and credit institution's claims on non-public sector</b>	<b>593,997.9</b>	<b>625,714.9</b>	<b>802,196.0</b>	<b>865,315.4</b>	<b>1,129,126.4</b>	<b>263,811.0</b>	<b>35.1</b>	<b>40.8</b>	<b>28.2</b>	<b>30.5</b>
Commercial banks	420,348.4	434,493.9	526,856.2	556,380.1	710,066.6	153,686.5	25.3	34.8	21.3	27.6
Specialized banks	135,146.1	141,988.9	187,607.7	203,760.0	265,100.8	61,340.8	38.8	41.3	32.1	30.1
Private banks and non-bank credit institutions	38,503.4	49,232.1	87,732.1	105,175.3	153,959.0	48,783.7	127.9	75.5	78.2	46.4
<b>Deposits of the non-public sector</b>	<b>603,582.1</b>	<b>641,095.2</b>	<b>808,102.9</b>	<b>870,343.8</b>	<b>1,122,190.7</b>	<b>251,846.9</b>	<b>33.9</b>	<b>38.9</b>	<b>26.1</b>	<b>28.9</b>
Commercial banks	477,286.4	502,697.7	588,082.5	634,890.0	779,669.1	144,779.1	23.2	32.6	17.0	22.8
Specialized banks	86,745.6	93,686.8	126,348.0	131,421.1	168,931.6	37,510.5	45.7	33.7	34.9	28.5
Private banks and non-bank credit institutions	39,550.1	44,710.7	93,672.4	104,032.7	173,590.0	69,557.3	136.8	85.3	109.5	66.9
<b>Deposits of the non-public sector (percent out of total)</b>	<b>100.1</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.1</b>					
Commercial banks	79.1	78.4	72.8	72.9	69.5	-3.4	-8.0	-4.5	-7.1	-4.7
Specialized banks	14.4	14.6	15.6	15.1	15.1	0	8.3	-3.2	6.8	0
Private banks and non-bank credit institutions	6.6	7.0	11.6	12.0	15.5	3.5	75.8	33.6	65.7	29.2
<b>Sight</b>	<b>192,204.9</b>	<b>208,043.1</b>	<b>236,571.4</b>	<b>267,243.8</b>	<b>313,518.6</b>	<b>46,274.8</b>	<b>23.1</b>	<b>32.5</b>	<b>13.7</b>	<b>17.3</b>
<b>Non-sight</b>	<b>411,377.2</b>	<b>433,052.1</b>	<b>571,531.5</b>	<b>603,100.0</b>	<b>808,672.1</b>	<b>205,572.1</b>	<b>38.9</b>	<b>41.5</b>	<b>32.0</b>	<b>34.1</b>
<b>Gharz-al-hasaneh savings</b>	<b>59,806.0</b>	<b>69,806.2</b>	<b>86,051.8</b>	<b>93,230.1</b>	<b>120,094.8</b>	<b>26,864.7</b>	<b>43.9</b>	<b>39.6</b>	<b>23.3</b>	<b>28.8</b>
Housing savings fund	14,363.6	15,330.0	25,152.3	26,956.8	41,431.4	14,474.6	75.1	64.7	64.1	53.7
Other	45,442.4	54,476.2	60,899.5	66,273.3	78,663.4	12,390.1	34.0	29.2	11.8	18.7
<b>Term investment</b>	<b>336,975.0</b>	<b>349,149.3</b>	<b>467,474.6</b>	<b>489,693.2</b>	<b>661,181.8</b>	<b>171,488.6</b>	<b>38.7</b>	<b>41.4</b>	<b>33.9</b>	<b>35.0</b>
Short-term	157,079.3	159,867.9	213,641.2	223,291.6	328,492.2	105,200.6	36.0	53.8	33.6	47.1
Long-term	179,895.7	189,281.4	253,833.4	266,401.6	332,689.6	66,288.0	41.1	31.1	34.1	24.9
<b>Miscellaneous</b>	<b>14,596.2</b>	<b>14,096.6</b>	<b>18,005.1</b>	<b>20,176.7</b>	<b>27,395.5</b>	<b>7,218.8</b>	<b>23.4</b>	<b>52.2</b>	<b>27.7</b>	<b>35.8</b>
<b>Notes and coins with the public</b>	<b>33,414.7</b>	<b>44,772.0</b>	<b>39,485.2</b>	<b>50,675.6</b>	<b>47,305.6</b>	<b>-3,370.0</b>	<b>18.2</b>	<b>19.8</b>	<b>-11.8</b>	<b>-6.7</b>
<b>Money</b>	<b>225,619.6</b>	<b>252,815.1</b>	<b>276,056.6</b>	<b>317,919.4</b>	<b>360,824.2</b>	<b>42,904.8</b>	<b>22.4</b>	<b>30.7</b>	<b>9.2</b>	<b>13.5</b>
<b>Quasi-money</b>	<b>411,377.2</b>	<b>433,052.1</b>	<b>571,531.5</b>	<b>603,100.0</b>	<b>808,672.1</b>	<b>205,572.1</b>	<b>38.9</b>	<b>41.5</b>	<b>32.0</b>	<b>34.1</b>
<b>Liquidity</b>	<b>636,996.8</b>	<b>685,867.2</b>	<b>847,588.1</b>	<b>921,019.4</b>	<b>1,169,496.3</b>	<b>248,476.9</b>	<b>33.1</b>	<b>38.0</b>	<b>23.6</b>	<b>27.0</b>

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

(billion rials)

	Esfand 1384	Dey 1385	Share in balance (Dey 1385)	Dey 1385 to Esfand 1384
<b>Banks and Credit Institutions</b>	<b>832,831.7</b>	<b>1,080,177.0</b>	<b>100.0</b>	<b>29.7</b>
Gharz-al-hasaneh	37,002.5	39,141.1	3.6	5.8
Mozarebeh	57,299.3	78,058.9	7.2	36.2
Forward transaction	43,057.1	52,534.0	4.9	22.0
Civil partnership	93,375.3	147,520.4	13.7	58.0
Joaleh	52,275.3	58,455.9	5.4	11.8
Installment sale	415,738.9	520,259.1	48.2	25.1
Hire purchase	31,072.3	32,452.8	3.0	4.4
Legal partnership	20,429.0	21,273.7	2.0	4.1
Direct investment	8,041.6	11,373.0	1.1	41.4
Debt purchase	1,065.0	1,514.3	0.1	42.2
Machinery and housing units transacted under Islamic contracts	3,655.3	6,659.1	0.6	82.2
Non-performing loans	69,820.1	110,934.7	10.3	58.9
<b>Commercial Banks</b>	<b>531,084.2</b>	<b>669,284.0</b>	<b>100.0</b>	<b>26.0</b>
Gharz-al-hasaneh	31,574.9	32,799.0	4.9	3.9
Mozarebeh	39,117.8	52,645.5	7.9	34.6
Forward transaction	35,468.6	45,568.1	6.8	28.5
Civil partnership	60,937.2	81,138.8	12.1	33.2
Joaleh	38,645.0	43,768.0	6.5	13.3
Installment sale	246,401.5	312,950.6	46.8	27.0
Hire purchase	6,071.6	7,141.4	1.1	17.6
Legal partnership	12,395.2	12,628.7	1.9	1.9
Direct investment	7,471.5	10,049.1	1.5	34.5
Debt purchase	82.1	195.3	0	137.9
Machinery and housing units transacted under Islamic contracts	2,760.0	5,720.7	0.9	107.3
Non-performing loans	50,158.8	64,678.8	9.7	28.9

<b>Specialized Banks</b>	<b>197,661.2</b>	<b>262,082.7</b>	<b>100.0</b>	<b>32.6</b>
Gharz-al-hasaneh	5,164.2	5,837.3	2.2	13.0
Mozarebeh	5,406.5	2,589.0	1.0	-52.1
Forward transaction	6,304.6	6,357.3	2.4	0.8
Civil partnership	25,368.4	33,799.5	12.9	33.2
Joaleh	2,900.3	3,463.2	1.3	19.4
Installment sale	124,947.4	167,600.8	63.9	34.1
Hire purchase	3,816.8	3,696.5	1.4	-3.2
Legal partnership	6,277.0	6,072.8	2.3	-3.3
Direct investment	155.3	156.2	0.1	0.6
Debt purchase	146.4	100.3	0	-31.5
Machinery and housing units transacted under Islamic contracts	866.9	909.7	0.3	4.9
Non-performing loans	16,307.4	31,500.1	12.0	93.2
<b>Non – public Banks and Credit Institutions</b>	<b>104,086.3</b>	<b>148,810.3</b>	<b>100.0</b>	<b>43.0</b>
Gharz-al-hasaneh	263.4	504.8	0.3	91.6
Mozarebeh	12,775.0	22,824.4	15.3	78.7
Forward transaction	1,283.9	608.6	0.4	-52.6
Civil partnership	7,069.7	32,582.1	21.9	360.9
Joaleh	10,730.0	11,224.7	7.5	4.6
Installment sale	44,390.0	39,707.7	26.7	-10.5
Hire purchase	21,183.9	21,614.9	14.5	2.0
Legal partnership	1,756.8	2,572.2	1.7	46.4
Direct investment	414.8	1,167.7	0.8	181.5
Debt purchase	836.5	1,218.7	0.8	45.7
Machinery and housing units transacted under Islamic contracts	28.4	28.7	0	1.1
Non-performing loans	3,353.9	14,755.8	9.9	340.0