

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

	Year-end balance					Percentage change			
	Bahman 1383	Esfand 1383	Bahman 1384	Esfand 1384	Bahman 1385	Bahman 1384 to Bahman 1383	Bahman 1385 to Bahman 1384	Bahman 1384 to Esfand 1383	Bahman 1385 to Esfand 1384
Assets									
Foreign assets	562,186.8	592,646.9	743,361.9	770,170.4	897,653.5	32.2	20.8	25.4	16.6
Claims on public sector	230,961.4	235,940.9	236,228.5	235,607.7	259,368.5	2.3	9.8	0.1	10.1
Government	143,968.7	148,723.7	137,586.9	135,794.5	163,306.3	-4.4	18.7	-7.5	20.3
Public corporations and agencies	86,992.7	87,217.2	98,641.6	99,813.2	96,062.2	13.4	-2.6	13.1	-3.8
Claims on non-public sector	608,501.7	625,714.9	829,918.5	865,315.4	1,170,618.2	36.4	41.1	32.6	35.3
Others	323,077.4	332,997.8	451,535.7	488,302.9	623,267.4	39.8	38.0	35.6	27.6
Sub-total	1,724,727.3	1,787,300.5	2,261,044.6	2,359,396.4	2,950,907.6	31.1	30.5	26.5	25.1
Below the line items	395,031.9	425,441.7	418,170.5	445,191.6	547,120.3	5.9	30.8	-1.7	22.9
Total assets = total liabilities	2,119,759.2	2,212,742.2	2,679,215.1	2,804,588.0	3,498,027.9	26.4	30.6	21.1	24.7
Liabilities									
Liquidity	645,885.4	685,867.2	851,055.5	921,019.4	1,209,090.3	31.8	42.1	24.1	31.3
Money	227,505.7	252,815.1	278,453.1	317,919.4	377,384.2	22.4	35.5	10.1	18.7
Quasi-money	418,379.7	433,052.1	572,602.4	603,100.0	831,706.1	36.9	45.3	32.2	37.9
Loans and deposits of the public sector	131,655.5	97,773.4	199,763.4	167,667.4	246,073.8	51.7	23.2	104.3	46.8
Government	121,823.4	90,764.3	190,850.3	156,378.9	233,742.7	56.7	22.5	110.3	49.5
Public corporations and agencies	9,832.1	7,009.1	8,913.1	11,288.5	12,331.1	-9.3	38.3	27.2	9.2
Capital account	31,536.3	58,770.2	106,945.7	120,191.3	142,848.7	239.1	33.6	82.0	18.9
Foreign loans and credits and foreign exchange deposits	360,431.5	385,919.7	454,209.7	471,435.8	511,546.8	26.0	12.6	17.7	8.5
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	1,268.9	1,187.9	915.4	1,275.1	1,062.8	-27.9	16.1	-22.9	-16.6
Others	553,947.7	557,780.1	648,152.9	677,805.4	840,283.2	17.0	29.6	16.2	24.0
Sub-total	1,724,727.3	1,787,300.5	2,261,044.6	2,359,396.4	2,950,907.6	31.1	30.5	26.5	25.1
Below the line items	395,031.9	425,441.7	418,170.5	445,191.6	547,120.3	5.9	30.8	-1.7	22.9

(1) Excludes commercial banks' branches abroad and includes Post Bank as of Shahrivar 1384, Karafarin, Saman, Eghtesad-e-Novin, and Parsian private banks as of Shahrivar 1381, Pasargad private bank as of Bahman 1384, Sarmayeh private bank as of Shahrivar 1385 and the Non-bank Credit Institution for Development as of Shahrivar 1381.

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

Table 2

(billion rials)

	Year-end balance					Percentage change			
	Bahman	Esfand	Bahman	Esfand	Bahman	Bahman	Bahman	Bahman	Bahman
	1383	1383	1384	1384	1385	1384 to Bahman 1383	1385 to Bahman 1384	1384 to Esfand 1383	1385 to Esfand 1384
Assets									
Foreign assets	287,675.8	299,677.9	425,103.9	428,172.1	535,160.1	47.8	25.9	41.9	25.0
Notes and coins in till	2,218.7	416.2	3,095.4	821.2	2,335.2	39.5	-24.6	#	184.4
Claims on public sector	128,935.4	132,361.5	123,898.3	123,212.3	136,885.2	-3.9	10.5	-6.4	11.1
Government	109,391.0	111,930.0	102,808.5	101,254.9	109,786.0	-6.0	6.8	-8.1	8.4
Public corporations and agencies	19,544.4	20,431.5	21,089.8	21,957.4	27,099.2	7.9	28.5	3.2	23.4
Claims on banks	48,799.3	21,493.2	39,796.0	35,916.2	70,673.6	-18.4	77.6	85.2	96.8
Government revolving funds payment	7,943.6	6,046.1	8,758.9	10,385.9	15,560.0	10.3	77.6	44.9	49.8
Others	40,855.7	15,447.1	31,037.1	25,530.3	55,113.6	-24.0	77.6	100.9	115.9
Other assets	3,337.9	3,302.2	3,258.1	3,192.6	3,583.7	-2.4	10.0	-1.3	12.3
Sub-total	470,967.1	457,251.0	595,151.7	591,314.4	748,637.8	26.4	25.8	30.2	26.6
Below the line items	12,287.6	16,344.7	9,636.9	15,949.3	13,964.9	-21.6	44.9	-41.0	-12.4
Total assets = total liabilities	483,254.7	473,595.7	604,788.6	607,263.7	762,602.7	25.1	26.1	27.7	25.6
Liabilities									
Notes and coins	44,886.7	48,893.5	51,996.1	56,502.2	61,604.3	15.8	18.5	6.3	9.0
With the public	35,546.8	44,772.0	37,935.3	50,675.6	47,605.5	6.7	25.5	-15.3	-6.1
With banks	7,121.2	3,705.3	10,965.4	5,005.4	11,663.6	54.0	6.4	195.9	133.0
With the Central Bank	2,218.7	416.2	3,095.4	821.2	2,335.2	39.5	-24.6	#	184.4
Deposits of banks and credit institutions	97,540.9	102,722.7	123,571.4	164,860.4	183,720.7	26.7	48.7	20.3	11.4
Legal	93,403.3	94,573.3	119,902.9	128,002.2	170,640.0	28.4	42.3	26.8	33.3
Sight (1)	4,137.6	8,149.4	3,668.5	36,858.2	13,080.7	-11.3	256.6	-55.0	-64.5
Deposits of the public sector	103,011.5	66,366.8	151,287.3	114,560.2	176,946.9	46.9	17.0	128.0	54.5
Government	93,179.4	59,357.7	142,374.2	103,271.7	164,615.8	52.8	15.6	139.9	59.4
Public corporations and agencies	9,832.1	7,009.1	8,913.1	11,288.5	12,331.1	-9.3	38.3	27.2	9.2
Capital account	1,681.3	3,324.8	3,324.9	5,173.2	5,173.2	97.8	55.6	0	0
Foreign exchange liabilities	108,152.5	116,398.5	165,081.2	170,605.1	205,513.2	52.6	24.5	41.8	20.5
Foreign loans and foreign exchange deposits (2)	103,687.8	111,849.3	160,643.9	166,113.5	200,889.0	54.9	25.1	43.6	20.9
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	3,184.9	3,200.5	3,333.1	-2.4	4.7	-3.4	4.1
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	1,268.9	1,187.9	915.4	1,275.1	1,062.8	-27.9	16.1	-22.9	-16.6
Others	114,423.3	118,354.8	98,973.4	78,336.2	114,614.7	-13.5	15.8	-16.4	46.3
Sub-total	470,967.1	457,251.0	595,151.7	591,314.4	748,637.8	26.4	25.8	30.2	26.6
Below the line items	12,287.6	16,344.7	9,636.9	15,949.3	13,964.9	-21.6	44.9	-41.0	-12.4

(1) Includes banks' special term deposits.

(2) 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			
	Bahman	Esfand	Bahman	Esfand	Bahman	Bahman	Bahman	Bahman	Bahman
	1383	1383	1384	1384	1385	1384 to Bahman 1383	1385 to Bahman 1384	1384 to Esfand 1383	1385 to Esfand 1384
Assets									
Foreign assets	274,511.0	292,969.0	318,258.0	341,998.3	362,493.4	15.9	13.9	8.6	6.0
Notes and coins in till	7,121.2	3,705.3	10,965.4	5,005.4	11,663.6	54.0	6.4	195.9	133.0
Deposit with the Central Bank	97,540.9	102,722.7	123,571.4	164,860.4	183,720.7	26.7	48.7	20.3	11.4
Legal	93,403.3	94,573.3	119,902.9	128,002.2	170,640.0	28.4	42.3	26.8	33.3
Sight (2)	4,137.6	8,149.4	3,668.5	36,858.2	13,080.7	-11.3	256.6	-55.0	-64.5
Claims on public sector	102,026.0	103,579.4	112,330.2	112,395.4	122,483.3	10.1	9.0	8.4	9.0
Government (3)	34,577.7	36,793.7	34,778.4	34,539.6	53,520.3	0.6	53.9	-5.5	55.0
Public corporations and agencies	67,448.3	66,785.7	77,551.8	77,855.8	68,963.0	15.0	-11.1	16.1	-11.4
Claims on non-public sector	608,501.7	625,714.9	829,918.5	865,315.4	1,170,618.2	36.4	41.1	32.6	35.3
Others	164,059.4	201,358.2	270,849.4	278,507.1	351,290.6	65.1	29.7	34.5	26.1
Sub-total	1,253,760.2	1,330,049.5	1,665,892.9	1,768,082.0	2,202,269.8	32.9	32.2	25.3	24.6
Below the line items	382,744.3	409,097.0	408,533.6	429,242.3	533,155.4	6.7	30.5	-0.1	24.2
Total assets = total liabilities	1,636,504.5	1,739,146.5	2,074,426.5	2,197,324.3	2,735,425.2	26.8	31.9	19.3	24.5
Liabilities									
Deposits of the non-public sector	610,338.6	641,095.2	813,120.2	870,343.8	1,161,484.8	33.2	42.8	26.8	33.5
Sight	191,958.9	208,043.1	240,517.8	267,243.8	329,778.7	25.3	37.1	15.6	23.4
Savings and time	418,379.7	433,052.1	572,602.4	603,100.0	831,706.1	36.9	45.3	32.2	37.9
Claims of the Central Bank	48,799.3	21,493.2	39,796.0	35,916.2	70,673.6	-18.4	77.6	85.2	96.8
Loans and deposits of the public sector	28,644.0	31,406.6	48,476.1	53,107.2	69,126.9	69.2	42.6	54.4	30.2
Government	28,644.0	31,406.6	48,476.1	53,107.2	69,126.9	69.2	42.6	54.4	30.2
Public corporations and agencies	0	0	0	0	0	*	*	*	*
Capital account	29,855.0	55,445.4	103,620.8	115,018.1	137,675.5	247.1	32.9	86.9	19.7
Foreign exchange loans and deposits	252,279.0	269,521.2	289,128.5	300,830.7	306,033.6	14.6	5.8	7.3	1.7
Others	283,844.3	311,087.9	371,751.3	392,866.0	457,275.4	31.0	23.0	19.5	16.4
Sub-total	1,253,760.2	1,330,049.5	1,665,892.9	1,768,082.0	2,202,269.8	32.9	32.2	25.3	24.6
Below the line items	382,744.3	409,097.0	408,533.6	429,242.3	533,155.4	6.7	30.5	-0.1	24.2

(1) Excludes commercial banks' branches abroad and includes Post Bank as of Shahrivar 1384, Karafarin, Saman, Eghtesad-e-Novin, and Parsian private banks as of Shahrivar 1381, Pasargad private bank as of Bahman 1384, Sarmayeh private bank as of Shahrivar 1385 and the Non-bank Credit Institution for Development as of Shahrivar 1381.

(2) Includes banks' special term deposits.

(3) Includes public sector participation papers.

* 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			
	Bahman	Esfand	Bahman	Esfand	Bahman	Bahman	Bahman	Bahman	Bahman
	1383	1383	1384	1384	1385	1384 to Bahman 1383	1385 to Bahman 1384	1384 to Esfand 1383	1385 to Esfand 1384
Assets									
Foreign assets	246,603.7	263,549.7	273,803.3	292,133.2	304,329.7	11.0	11.1	3.9	4.2
Notes and coins in till	6,416.3	2,880.7	9,955.1	3,885.6	9,915.9	55.2	-0.4	245.6	155.2
Deposit with the Central Bank	81,532.3	86,426.9	96,930.2	132,949.6	140,341.5	18.9	44.8	12.2	5.6
Legal	78,149.3	78,799.9	93,750.7	101,163.4	127,677.3	20.0	36.2	19.0	26.2
Sight (2)	3,383.0	7,627.0	3,179.5	31,786.2	12,664.2	-6.0	298.3	-58.3	-60.2
Claims on public sector	92,716.5	95,676.5	97,764.2	102,728.6	102,435.6	5.4	4.8	2.2	-0.3
Government (3)	26,666.6	30,407.3	21,305.4	25,917.1	34,680.9	-20.1	62.8	-29.9	33.8
Public corporations and agencies	66,049.9	65,269.2	76,458.8	76,811.5	67,754.7	15.8	-11.4	17.1	-11.8
Claims on non-public sector	427,074.1	434,493.9	541,564.4	556,380.1	738,601.1	26.8	36.4	24.6	32.8
Others	126,665.2	154,547.6	194,695.0	191,663.7	247,401.4	53.7	27.1	26.0	29.1
Sub-total	981,008.1	1,037,575.3	1,214,712.2	1,279,740.8	1,543,025.2	23.8	27.0	17.1	20.6
Below the line items	333,452.1	357,287.0	336,838.8	349,777.2	423,677.3	1.0	25.8	-5.7	21.1
Total assets = total liabilities	1,314,460.2	1,394,862.3	1,551,551.0	1,629,518.0	1,966,702.5	18.0	26.8	11.2	20.7
Liabilities									
Deposits of non-public sector	479,608.3	502,697.7	588,740.3	634,890.0	806,959.8	22.8	37.1	17.1	27.1
Sight	171,467.9	187,584.4	213,871.7	242,533.7	290,421.8	24.7	35.8	14.0	19.7
Savings and time	308,140.4	315,113.3	374,868.6	392,356.3	516,538.0	21.7	37.8	19.0	31.7
Claims of the Central Bank	44,062.7	16,955.4	32,806.5	27,965.0	54,466.2	-25.5	66.0	93.5	94.8
Loans and deposits of the public sector	21,310.0	23,673.6	34,251.7	37,635.0	51,139.5	60.7	49.3	44.7	35.9
Government	21,310.0	23,673.6	34,251.7	37,635.0	51,139.5	60.7	49.3	44.7	35.9
Public corporations and agencies	0	0	0	0	0	*	*	*	*
Capital account	10,312.4	30,609.1	64,178.2	74,732.2	89,924.0	522.3	40.1	109.7	20.3
Foreign exchange loans and deposits	232,912.6	248,635.7	258,316.7	267,498.2	271,353.8	10.9	5.0	3.9	1.4
Others	192,802.1	215,003.8	236,418.8	237,020.4	269,181.9	22.6	13.9	10.0	13.6
Sub-total	981,008.1	1,037,575.3	1,214,712.2	1,279,740.8	1,543,025.2	23.8	27.0	17.1	20.6
Below the line items	333,452.1	357,287.0	336,838.8	349,777.2	423,677.3	1.0	25.8	-5.7	21.1

(1) Excludes commercial banks' branches abroad and includes Post Bank as of Shahrivar 1384.

(2) Includes banks' special term deposits.

(3) Includes public sector participation papers.

* Calculation of percentage change is not possible.

Table 5

SUMMARY OF THE ASSETS AND LIABILITIES OF SPECIALIZED BANKS

(billion rials)

	Year-end balance					Percentage change			
	Bahman 1383	Esfand 1383	Bahman 1384	Esfand 1384	Bahman 1385	Bahman 1384 to Bahman 1383	Bahman 1385 to Bahman 1384	Bahman 1384 to Esfand 1383	Bahman 1385 to Esfand 1384
Assets									
Foreign assets	24,892.0	25,815.5	31,055.3	31,791.6	44,319.6	24.8	42.7	20.3	39.4
Notes and coins in till	528.6	633.2	577.0	634.2	767.4	9.2	33.0	-8.9	21.0
Deposit with the Central Bank	8,041.8	7,982.6	10,459.4	14,886.0	13,487.3	30.1	28.9	31.0	-9.4
Legal	7,339.7	7,544.9	10,022.2	10,009.7	13,299.9	36.5	32.7	32.8	32.9
Sight	702.1	437.7	437.2	4,876.3	187.4	-37.7	-57.1	-0.1	-96.2
Claims on public sector	6,458.1	6,458.6	5,544.0	4,980.3	7,830.8	-14.2	41.2	-14.2	57.2
Government (1)	5,059.7	4,942.1	4,451.0	3,936.0	6,622.5	-12.0	48.8	-9.9	68.3
Public corporations and agencies	1,398.4	1,516.5	1,093.0	1,044.3	1,208.3	-21.8	10.5	-27.9	15.7
Claims on non-public sector	138,640.6	141,988.9	195,088.5	203,760.0	273,560.6	40.7	40.2	37.4	34.3
Others	30,620.3	39,518.8	53,266.9	62,752.3	59,528.9	74.0	11.8	34.8	-5.1
Sub-total	209,181.4	222,397.6	295,991.1	318,804.4	399,494.6	41.5	35.0	33.1	25.3
Below the line items	41,034.9	43,028.0	55,144.6	55,759.8	57,296.5	34.4	3.9	28.2	2.8
Total assets = total liabilities	250,216.3	265,425.6	351,135.7	374,564.2	456,791.1	40.3	30.1	32.3	22.0
Liabilities									
Deposits of the non-public sector	89,854.5	93,686.8	126,957.4	131,421.1	174,964.8	41.3	37.8	35.5	33.1
Sight	17,577.4	16,562.0	21,201.0	19,585.9	30,638.5	20.6	44.5	28.0	56.4
Savings and time	72,277.1	77,124.8	105,756.4	111,835.2	144,326.3	46.3	36.5	37.1	29.1
Claims of the Central Bank	4,736.6	4,537.8	6,989.5	7,951.2	16,207.4	47.6	131.9	54.0	103.8
Loans and deposits of the public sector	7,334.0	7,733.0	14,224.4	15,472.2	17,987.4	94.0	26.5	83.9	16.3
Government	7,334.0	7,733.0	14,224.4	15,472.2	17,987.4	94.0	26.5	83.9	16.3
Public corporations and agencies	0	0	0	0	0	*	*	*	*
Capital account	16,136.2	20,704.4	27,889.6	27,914.3	30,827.5	72.8	10.5	34.7	10.4
Foreign exchange loans and deposits	16,355.3	17,247.2	17,669.6	16,891.9	21,437.2	8.0	21.3	2.4	26.9
Others	74,764.8	78,488.4	102,260.6	119,153.7	138,070.3	36.8	35.0	30.3	15.9
Sub-total	209,181.4	222,397.6	295,991.1	318,804.4	399,494.6	41.5	35.0	33.1	25.3
Below the line items	41,034.9	43,028.0	55,144.6	55,759.8	57,296.5	34.4	3.9	28.2	2.8

(1) Includes public sector participation papers.

* 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			
	Bahman	Esfand	Bahman	Esfand	Bahman	Bahman	Bahman	Bahman	Bahman
	1383	1383	1384	1384	1385	1384 to Bahman 1383	1385 to Bahman 1384	1384 to Esfand 1383	1385 to Esfand 1384
Assets									
Foreign assets	3,015.3	3,603.8	13,399.4	18,073.5	13,844.1	344.4	3.3	271.8	-23.4
Notes and coins in till	176.3	191.4	433.3	485.6	980.3	145.8	126.2	126.4	101.9
Deposit with the Central Bank	7,966.8	8,313.2	16,181.8	17,024.8	29,891.9	103.1	84.7	94.7	75.6
Legal	7,914.3	8,228.5	16,130.0	16,829.1	29,662.8	103.8	83.9	96.0	76.3
Sight	52.5	84.7	51.8	195.7	229.1	#	342.3	-38.8	17.1
Claims on public sector	2,851.4	1,444.3	9,022.0	4,686.5	12,216.9	216.4	35.4	524.7	160.7
Government (2)	2,851.4	1,444.3	9,022.0	4,686.5	12,216.9	216.4	35.4	524.7	160.7
Public corporations and agencies	0	0	0	0	0	0	0	0	0
Claims on non-public sector	42,787.0	49,232.1	93,265.6	105,175.3	158,456.5	118.0	69.9	89.4	50.7
Others	6,773.9	7,291.8	22,887.5	24,091.1	44,360.3	237.9	93.8	213.9	84.1
Sub-total	63,570.7	70,076.6	155,189.6	169,536.8	259,750.0	144.1	67.4	121.5	53.2
Below the line items	8,257.3	8,782.0	16,550.2	23,705.3	52,181.6	100.4	215.3	88.5	120.1
Total assets = total liabilities	71,828.0	78,858.6	171,739.8	193,242.1	311,931.6	139.1	81.6	117.8	61.4
Liabilities									
Deposits of the non-public sector	40,875.8	44,710.7	97,422.5	104,032.7	179,560.2	138.3	84.3	117.9	72.6
Sight (3)	2,913.6	3,896.7	5,445.1	5,124.2	8,718.4	86.9	60.1	39.7	70.1
Savings and time	37,962.2	40,814.0	91,977.4	98,908.5	170,841.8	142.3	85.7	125.4	72.7
Claims of the Central Bank	0	0	0	0	0	*	*	*	*
Deposits and funds of the public sector	0	0	0	0	0	*	*	*	*
Government	0	0	0	0	0	*	*	*	*
Public corporations and agencies	0	0	0	0	0	*	*	*	*
Capital account	3,406.4	4,131.9	11,553.0	12,371.6	16,924.0	239.2	46.5	179.6	36.8
Foreign exchange loans and deposits	3,011.1	3,638.3	13,142.2	16,440.6	13,242.6	336.5	0.8	261.2	-19.5
Others	16,277.4	17,595.7	33,071.9	36,691.9	50,023.2	103.2	51.3	88.0	36.3
Sub-total	63,570.7	70,076.6	155,189.6	169,536.8	259,750.0	144.1	67.4	121.5	53.2
Below the line items	8,257.3	8,782.0	16,550.2	23,705.3	52,181.6	100.4	215.3	88.5	120.1

(1) As of Shahrivar 1381, it includes Karafarin, Saman, Eghtesad-e-Novin and Parsian private banks and Non-bank Credit Institution for Development. As of Bahman 1384 and Shahrivar 1385, it includes Pasargad and Sarmayeh private banks, respectively.

(2) Includes public sector participation papers only.

(3) 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					Eleven-month changes	Percentage change			
	Bahman 1383	Esfand 1383	Bahman 1384	Esfand 1384	Bahman 1385		Bahman 1384 to Bahman 1383	Bahman 1385 to Bahman 1384	Bahman 1384 to Esfand 1383	Bahman 1385 to Esfand 1384
Banks and credit institutions' claims on non-public sector (excluding profit receivables)	506,084.6	536,150.4	698,889.3	745,028.2	1,000,793.2	255,765.0	38.1	43.2	30.4	34.3
Commercial banks	366,427.4	385,069.0	475,049.1	501,366.3	660,761.3	159,395.0	29.6	39.1	23.4	31.8
Specialized banks	107,920.2	114,298.6	152,203.8	163,039.5	208,839.2	45,799.7	41.0	37.2	33.2	28.1
Private banks and non-bank credit institutions	31,737.0	36,782.8	71,636.4	80,622.4	131,192.7	50,570.3	125.7	83.1	94.8	62.7
Banks and credit institutions' claims on non-public sector (percent)	100.0	100.0	100.0	100.0	100.0					
Commercial banks	72.4	71.8	68.0	67.3	66.0	-1.3	-6.1	-2.9	-5.3	-1.9
Specialized banks	21.3	21.3	21.8	21.9	20.9	-1.0	2.3	-4.1	2.3	-4.6
Private banks and non-bank credit institutions	6.3	6.9	10.3	10.8	13.1	2.3	63.5	27.2	49.3	21.3
Profit and revenue receivables	102,417.1	89,564.5	131,029.2	120,287.2	169,825.0	49,537.8	27.9	29.6	46.3	41.2
Banks and credit institution's claims on non-public sector	608,501.7	625,714.9	829,918.5	865,315.4	1,170,618.2	305,302.8	36.4	41.1	32.6	35.3
Commercial banks	427,074.1	434,493.9	541,564.4	556,380.1	738,601.1	182,221.0	26.8	36.4	24.6	32.8
Specialized banks	138,640.6	141,988.9	195,088.5	203,760.0	273,560.6	69,800.6	40.7	40.2	37.4	34.3
Private banks and non-bank credit institutions	42,787.0	49,232.1	93,265.6	105,175.3	158,456.5	53,281.2	118.0	69.9	89.4	50.7
Deposits of the non-public sector	610,338.6	641,095.2	813,120.2	870,343.8	1,161,484.8	291,141.0	33.2	42.8	26.8	33.5
Commercial banks	479,608.3	502,697.7	588,740.3	634,890.0	806,959.8	172,069.8	22.8	37.1	17.1	27.1
Specialized banks	89,854.5	93,686.8	126,957.4	131,421.1	174,964.8	43,543.7	41.3	37.8	35.5	33.1
Private banks and non-bank credit institutions	40,875.8	44,710.7	97,422.5	104,032.7	179,560.2	75,527.5	138.3	84.3	117.9	72.6
Deposits of the non-public sector (percent out of total)	100.0	100.0	100.0	100.0	100.0					
Commercial banks	78.6	78.4	72.4	72.9	69.5	-3.4	-7.9	-4.0	-7.7	-4.7
Specialized banks	14.7	14.6	15.6	15.1	15.1	0	6.1	-3.2	6.8	0
Private banks and non-bank credit institutions	6.7	7.0	12.0	12.0	15.5	3.5	79.1	29.2	71.4	29.2
Sight	191,958.9	208,043.1	240,517.8	267,243.8	329,778.7	62,534.9	25.3	37.1	15.6	23.4
Non-sight	418,379.7	433,052.1	572,602.4	603,100.0	831,706.1	228,606.1	36.9	45.3	32.2	37.9
Gharz-al-hasaneh savings	62,614.5	69,806.2	82,414.8	93,230.1	121,978.4	28,748.3	31.6	48.0	18.1	30.8
Housing savings fund	14,766.7	15,330.0	25,227.6	26,956.8	41,978.4	15,021.6	70.8	66.4	64.6	55.7
Other	47,847.8	54,476.2	57,187.2	66,273.3	80,000.0	13,726.7	19.5	39.9	5.0	20.7
Term investment	341,556.5	349,149.3	471,901.6	489,693.2	681,872.7	192,179.5	38.2	44.5	35.2	39.2
Short-term	157,240.5	159,867.9	212,640.7	223,291.6	341,208.2	117,916.6	35.2	60.5	33.0	52.8
Long-term	184,316.0	189,281.4	259,260.9	266,401.6	340,664.5	74,262.9	40.7	31.4	37.0	27.9
Miscellaneous	14,208.7	14,096.6	18,286.0	20,176.7	27,855.0	7,678.3	28.7	52.3	29.7	38.1
Notes and coins with the public	35,546.8	44,772.0	37,935.3	50,675.6	47,605.5	-3,070.1	6.7	25.5	-15.3	-6.1
Money	227,505.7	252,815.1	278,453.1	317,919.4	377,384.2	59,464.8	22.4	35.5	10.1	18.7
Quasi-money	418,379.7	433,052.1	572,602.4	603,100.0	831,706.1	228,606.1	36.9	45.3	32.2	37.9
Liquidity	645,885.4	685,867.2	851,055.5	921,019.4	1,209,090.3	288,070.9	31.8	42.1	24.1	31.3

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

Table 8

(billion rials)

	Esfand 1384	Bahman 1385	Share in balance (Bahman 1385)	Bahman 1385 to Esfand 1384
Banks and Credit Institutions	832,831.7	1,110,731.9	100.0	33.4
Gharz-al-hasaneh	37,002.5	40,003.0	3.6	8.1
Mozarebeh	57,299.3	81,974.5	7.4	43.1
Forward transaction	43,057.1	53,346.3	4.8	23.9
Civil partnership	93,375.3	153,712.2	13.8	64.6
Joaleh	52,275.3	58,819.4	5.3	12.5
Installment sale	415,738.9	534,900.9	48.2	28.7
Hire purchase	31,072.3	32,548.1	2.9	4.7
Legal partnership	20,429.0	21,519.0	1.9	5.3
Direct investment	8,041.6	11,936.5	1.1	48.4
Debt purchase	1,065.0	1,654.7	0.1	55.4
Machinery and housing units transacted under Islamic contracts	3,655.3	7,586.1	0.7	107.5
Non-performing loans	69,820.1	112,731.2	10.1	61.5
Commercial Banks	531,084.2	693,549.7	100.0	30.6
Gharz-al-hasaneh	31,574.9	33,420.5	4.8	5.8
Mozarebeh	39,117.8	55,067.5	7.9	40.8
Forward transaction	35,468.6	46,182.0	6.7	30.2
Civil partnership	60,937.2	84,375.9	12.2	38.5
Joaleh	38,645.0	44,111.1	6.4	14.1
Installment sale	246,401.5	327,535.6	47.2	32.9
Hire purchase	6,071.6	7,451.6	1.1	22.7
Legal partnership	12,395.2	12,802.1	1.8	3.3
Direct investment	7,471.5	10,479.8	1.5	40.3
Debt purchase	82.1	201.5	0	145.4
Machinery and housing units transacted under Islamic contracts	2,760.0	6,201.9	0.9	124.7
Non-performing loans	50,158.8	65,720.2	9.5	31.0

Specialized Banks	197,661.2	265,645.1	100.0	34.4
Gharz-al-hasaneh	5,164.2	6,067.5	2.3	17.5
Mozarebeh	5,406.5	2,637.6	1.0	-51.2
Forward transaction	6,304.6	6,708.0	2.5	6.4
Civil partnership	25,368.4	34,287.1	12.9	35.2
Joaleh	2,900.3	3,479.9	1.3	20.0
Installment sale	124,947.4	169,496.9	63.8	35.7
Hire purchase	3,816.8	3,700.6	1.4	-3.0
Legal partnership	6,277.0	6,102.6	2.3	-2.8
Direct investment	155.3	156.2	0.1	0.6
Debt purchase	146.4	78.1	0	-46.7
Machinery and housing units transacted under Islamic contracts	866.9	1,357.5	0.5	56.6
Non-performing loans	16,307.4	31,573.1	11.9	93.6
Non – public Banks and Credit Institutions	104,086.3	151,537.1	100.0	45.6
Gharz-al-hasaneh	263.4	515.0	0.3	95.5
Mozarebeh	12,775.0	24,269.4	16.0	90.0
Forward transaction	1,283.9	456.3	0.3	-64.5
Civil partnership	7,069.7	35,049.2	23.1	395.8
Joaleh	10,730.0	11,228.4	7.4	4.6
Installment sale	44,390.0	37,868.4	25.0	-14.7
Hire purchase	21,183.9	21,395.9	14.1	1.0
Legal partnership	1,756.8	2,614.3	1.7	48.8
Direct investment	414.8	1,300.5	0.9	213.5
Debt purchase	836.5	1,375.1	0.9	64.4
Machinery and housing units transacted under Islamic contracts	28.4	26.7	0	-6.0
Non-performing loans	3,353.9	15,437.9	10.2	360.3