

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

	Year-end balance					Percentage change			
	1381	1382	1383	1384	1385	1382	1383	1384	1385
Assets									
Foreign assets	236,073.7	294,009.1	592,646.9	770,170.4	923,530.2	24.5	101.6	30.0	19.9
Claims on public sector	206,216.9	221,900.6	235,940.9	235,607.7	256,040.5	7.6	6.3	-0.1	8.7
Government	128,938.5	143,031.2	148,723.7	135,794.5	160,093.5	10.9	4.0	-8.7	17.9
Public corporations and agencies	77,278.4	78,869.4	87,217.2	99,813.2	95,947.0	2.1	10.6	14.4	-3.9
Claims on non-public sector	327,072.9	454,799.8	625,714.9	865,315.4	1,226,201.0	39.1	37.6	38.3	41.7
Others	281,323.2	374,816.4	332,997.8	488,302.9	665,300.6	33.2	-11.2	46.6	36.2
Sub-total	1,050,686.7	1,345,525.9	1,787,300.5	2,359,396.4	3,071,072.3	28.1	32.8	32.0	30.2
Below the line items	242,381.3	303,920.4	425,441.7	445,191.6	594,857.5	25.4	40.0	4.6	33.6
Total assets = total liabilities	1,293,068.0	1,649,446.3	2,212,742.2	2,804,588.0	3,665,929.8	27.6	34.2	26.7	30.7
Liabilities									
Liquidity	417,524.0	526,596.4	685,867.2	921,019.4	1,284,199.4	26.1	30.2	34.3	39.4
Money	182,652.7	217,356.8	252,815.1	317,919.4	414,544.9	19.0	16.3	25.8	30.4
Quasi-money	234,871.3	309,239.6	433,052.1	603,100.0	869,654.5	31.7	40.0	39.3	44.2
Loans and deposits of the public sector	69,321.1	85,583.1	97,773.4	167,667.4	220,623.0	23.5	14.2	71.5	31.6
Government	64,058.9	78,619.3	90,764.3	156,378.9	208,534.0	22.7	15.4	72.3	33.4
Public corporations and agencies	5,262.2	6,963.8	7,009.1	11,288.5	12,089.0	32.3	0.7	61.1	7.1
Capital account	19,143.3	22,247.9	58,770.2	120,191.3	165,084.2	16.2	164.2	104.5	37.4
Foreign loans and credits and foreign exchange deposits	175,038.9	231,759.4	385,919.7	471,435.8	500,362.3	32.4	66.5	22.2	6.1
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	1,557.3	1,418.3	1,187.9	1,275.1	1,191.2	-8.9	-16.2	7.3	-6.6
Others	368,100.1	477,918.8	557,780.1	677,805.4	899,610.2	29.8	16.7	21.5	32.7
Sub-total	1,050,686.7	1,345,525.9	1,787,300.5	2,359,396.4	3,071,072.3	28.1	32.8	32.0	30.2
Below the line items	242,381.3	303,920.4	425,441.7	445,191.6	594,857.5	25.4	40.0	4.6	33.6

(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			
	1381	1382	1383	1384	1385	1382	1383	1384	1385
Assets									
Foreign assets	175,854.7	214,498.3	299,677.9	428,172.1	558,847.2	22.0	39.7	42.9	30.5
Notes and coins in till	341.4	737.3	416.2	821.2	619.9	116.0	-43.6	97.3	-24.5
Claims on public sector	131,569.0	136,040.0	132,361.5	123,212.3	131,252.9	3.4	-2.7	-6.9	6.5
Government	111,620.3	117,141.9	111,930.0	101,254.9	103,919.0	4.9	-4.4	-9.5	2.6
Public corporations and agencies	19,948.7	18,898.1	20,431.5	21,957.4	27,333.9	-5.3	8.1	7.5	24.5
Claims on banks	24,308.4	23,542.2	21,493.2	35,916.2	55,005.8	-3.2	-8.7	67.1	53.2
Government revolving funds payment	4,480.4	5,074.1	6,046.1	10,385.9	14,846.6	13.3	19.2	71.8	42.9
Others	19,828.0	18,468.1	15,447.1	25,530.3	40,159.2	-6.9	-16.4	65.3	57.3
Other assets	4,770.5	3,443.0	3,302.2	3,192.6	3,869.2	-27.8	-4.1	-3.3	21.2
Sub-total	336,844.0	378,260.8	457,251.0	591,314.4	749,595.0	12.3	20.9	29.3	26.8
Below the line items	16,073.4	14,740.9	16,344.7	15,949.3	14,447.9	-8.3	10.9	-2.4	-9.4
Total assets = total liabilities	352,917.4	393,001.7	473,595.7	607,263.7	764,042.9	11.4	20.5	28.2	25.8
Liabilities									
Notes and coins	37,517.3	42,842.9	48,893.5	56,502.2	68,109.0	14.2	14.1	15.6	20.5
With the public	34,780.1	38,732.5	44,772.0	50,675.6	61,451.6	11.4	15.6	13.2	21.3
With banks	2,395.8	3,373.1	3,705.3	5,005.4	6,037.5	40.8	9.8	35.1	20.6
With the Central Bank	341.4	737.3	416.2	821.2	619.9	116.0	-43.6	97.3	-24.5
Deposits of banks and credit institutions	82,440.0	86,605.3	102,722.7	164,860.4	212,259.3	5.1	18.6	60.5	28.8
Legal	62,568.6	76,512.6	94,573.3	128,002.2	184,827.7	22.3	23.6	35.3	44.4
Sight (1)	19,871.4	10,092.7	8,149.4	36,858.2	27,431.6	-49.2	-19.3	352.3	-25.6
Deposits of the public sector	51,495.7	58,062.7	66,366.8	114,560.2	149,867.7	12.8	14.3	72.6	30.8
Government	46,233.5	51,098.9	59,357.7	103,271.7	137,778.7	10.5	16.2	74.0	33.4
Public corporations and agencies	5,262.2	6,963.8	7,009.1	11,288.5	12,089.0	32.3	0.7	61.1	7.1
Capital account	1,165.4	1,681.3	3,324.8	5,173.2	5,173.2	44.3	97.8	55.6	0
Foreign exchange liabilities	94,467.2	96,455.7	116,398.5	170,605.1	189,514.7	2.1	20.7	46.6	11.1
Foreign loans and foreign exchange deposits (2)	90,692.2	92,231.4	111,849.3	166,113.5	184,883.8	1.7	21.3	48.5	11.3
Clearing foreign exchange	1,094.8	1,200.5	1,252.4	1,291.1	1,279.3	9.7	4.3	3.1	-0.9
Special Drawing Right allocations	2,680.2	3,023.8	3,296.8	3,200.5	3,351.6	12.8	9.0	-2.9	4.7
Import order registration deposits of non-public sector	2.0	2.0	2.0	2.0	2.0	0	0	0	0
Advance payments on letters of credit by public sector	1,557.3	1,418.3	1,187.9	1,275.1	1,191.2	-8.9	-16.2	7.3	-6.6
Others	68,199.1	91,192.6	118,354.8	78,336.2	123,477.9	33.7	29.8	-33.8	57.6
Sub-total	336,844.0	378,260.8	457,251.0	591,314.4	749,595.0	12.3	20.9	29.3	26.8
Below the line items	16,073.4	14,740.9	16,344.7	15,949.3	14,447.9	-8.3	10.9	-2.4	-9.4

(1) Includes banks' special term deposits.

(2) Includes issued Eurobonds.

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

Table 3

(billion rials)

	Year-end balance					Percentage change			
	1381	1382	1383	1384	1385	1382	1383	1384	1385
Assets									
Foreign assets	60,219.0	79,510.8	292,969.0	341,998.3	364,683.0	32.0	268.5	16.7	6.6
Notes and coins in till	2,395.8	3,373.1	3,705.3	5,005.4	6,037.5	40.8	9.8	35.1	20.6
Deposit with the Central Bank	82,440.0	86,605.3	102,722.7	164,860.4	212,259.3	5.1	18.6	60.5	28.8
Legal	62,568.6	76,512.6	94,573.3	128,002.2	184,827.7	22.3	23.6	35.3	44.4
Sight (2)	19,871.4	10,092.7	8,149.4	36,858.2	27,431.6	-49.2	-19.3	352.3	-25.6
Claims on public sector	74,647.9	85,860.6	103,579.4	112,395.4	124,787.6	15.0	20.6	8.5	11.0
Government (3)	17,318.2	25,889.3	36,793.7	34,539.6	56,174.5	49.5	42.1	-6.1	62.6
Public corporations and agencies	57,329.7	59,971.3	66,785.7	77,855.8	68,613.1	4.6	11.4	16.6	-11.9
Claims on non-public sector	327,072.9	454,799.8	625,714.9	865,315.4	1,226,201.0	39.1	37.6	38.3	41.7
Others	167,067.1	257,115.5	201,358.2	278,507.1	387,508.9	53.9	-21.7	38.3	39.1
Sub-total	713,842.7	967,265.1	1,330,049.5	1,768,082.0	2,321,477.3	35.5	37.5	32.9	31.3
Below the line items	226,307.9	289,179.5	409,097.0	429,242.3	580,409.6	27.8	41.5	4.9	35.2
Total assets = total liabilities	940,150.6	1,256,444.6	1,739,146.5	2,197,324.3	2,901,886.9	33.6	38.4	26.3	32.1
Liabilities									
Deposits of the non-public sector	382,743.9	487,863.9	641,095.2	870,343.8	1,222,747.8	27.5	31.4	35.8	40.5
Sight	147,872.6	178,624.3	208,043.1	267,243.8	353,093.3	20.8	16.5	28.5	32.1
Savings and time	234,871.3	309,239.6	433,052.1	603,100.0	869,654.5	31.7	40.0	39.3	44.2
Claims of the Central Bank	24,308.4	23,542.2	21,493.2	35,916.2	55,005.8	-3.2	-8.7	67.1	53.2
Loans and deposits of the public sector	17,825.4	27,520.4	31,406.6	53,107.2	70,755.3	54.4	14.1	69.1	33.2
Government	17,825.4	27,520.4	31,406.6	53,107.2	70,755.3	54.4	14.1	69.1	33.2
Public corporations and agencies	0	0	0	0	0	*	*	*	*
Capital account	17,977.9	20,566.6	55,445.4	115,018.1	159,911.0	14.4	169.6	107.4	39.0
Foreign exchange loans and deposits	80,571.7	135,303.7	269,521.2	300,830.7	310,847.6	67.9	99.2	11.6	3.3
Others	190,415.4	272,468.3	311,087.9	392,866.0	502,209.8	43.1	14.2	26.3	27.8
Sub-total	713,842.7	967,265.1	1,330,049.5	1,768,082.0	2,321,477.3	35.5	37.5	32.9	31.3
Below the line items	226,307.9	289,179.5	409,097.0	429,242.3	580,409.6	27.8	41.5	4.9	35.2

(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			
	1381	1382	1383	1384	1385	1382	1383	1384	1385
Assets									
Foreign assets	53,937.1	69,262.3	263,549.7	292,133.2	305,021.5	28.4	280.5	10.8	4.4
Notes and coins in till	2,038.8	2,813.3	2,880.7	3,885.6	4,442.5	38.0	2.4	34.9	14.3
Deposit with the Central Bank	74,877.8	78,692.8	87,523.2	132,949.6	165,107.1	5.1	11.2	51.9	24.2
Legal	57,834.3	69,195.3	79,896.1	101,163.4	139,253.8	19.6	15.5	26.6	37.7
Sight (2)	17,043.5	9,497.5	7,627.1	31,786.2	25,853.3	-44.3	-19.7	316.8	-18.7
Claims on public sector	68,890.6	79,155.9	95,676.5	102,728.6	109,098.4	14.9	20.9	7.4	6.2
Government (3)	12,458.3	20,043.5	30,407.3	25,917.1	40,964.8	60.9	51.7	-14.8	58.1
Public corporations and agencies	56,432.3	59,112.4	65,269.2	76,811.5	68,133.6	4.7	10.4	17.7	-11.3
Claims on non-public sector	230,292.2	323,608.0	434,493.9	556,380.1	775,113.0	40.5	34.3	28.1	39.3
Others	151,028.5	231,000.9	153,451.3	191,663.7	268,937.8	53.0	-33.6	24.9	40.3
Sub-total	581,065.0	784,533.2	1,037,575.3	1,279,740.8	1,627,720.3	35.0	32.3	23.3	27.2
Below the line items	204,372.2	257,120.7	357,287.0	349,777.2	466,065.5	25.8	39.0	-2.1	33.2
Total assets = total liabilities	785,437.2	1,041,653.9	1,394,862.3	1,629,518.0	2,093,785.8	32.6	33.9	16.8	28.5
Liabilities									
Deposits of non-public sector	328,539.0	407,948.0	502,697.7	634,890.0	850,729.2	24.2	23.2	26.3	34.0
Sight	135,727.0	163,598.9	187,584.4	242,533.7	313,771.4	20.5	14.7	29.3	29.4
Savings and time	192,812.0	244,349.1	315,113.3	392,356.3	536,957.8	26.7	29.0	24.5	36.9
Claims of the Central Bank	20,246.6	19,184.0	16,955.4	27,965.0	37,424.7	-5.2	-11.6	64.9	33.8
Loans and deposits of the public sector	16,244.3	23,955.0	23,673.6	37,635.0	52,209.0	47.5	-1.2	59.0	38.7
Government	16,244.3	23,955.0	23,673.6	37,635.0	52,209.0	47.5	-1.2	59.0	38.7
Public corporations and agencies	0	0	0	0	0	*	*	*	*
Capital account	9,168.7	9,477.7	30,609.1	74,732.2	108,270.7	3.4	223.0	144.2	44.9
Foreign exchange loans and deposits	77,140.5	129,309.3	248,635.7	267,498.2	274,342.2	67.6	92.3	7.6	2.6
Others	129,725.9	194,659.2	215,003.8	237,020.4	304,744.5	50.1	10.5	10.2	28.6
Sub-total	581,065.0	784,533.2	1,037,575.3	1,279,740.8	1,627,720.3	35.0	32.3	23.3	27.2
Below the line items	204,372.2	257,120.7	357,287.0	349,777.2	466,065.5	25.8	39.0	-2.1	33.2

(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			
	1381	1382	1383	1384	1385	1382	1383	1384	1385
Assets									
Foreign assets	6,101.8	9,864.3	25,815.5	31,791.6	44,726.6	61.7	161.7	23.1	40.7
Notes and coins in till	322.1	455.4	633.2	634.2	673.9	41.4	39.0	0.2	6.3
Deposit with the Central Bank	6,771.0	5,808.1	7,982.6	14,886.0	14,585.0	-14.2	37.4	86.5	-2.0
Legal	3,955.4	5,232.6	7,544.9	10,009.7	13,887.0	32.3	44.2	32.7	38.7
Sight	2,815.6	575.5	437.7	4,876.3	698.0	-79.6	-23.9	1,014.1	-85.7
Claims on public sector	3,587.5	5,174.7	6,458.6	4,980.3	6,643.1	44.2	24.8	-22.9	33.4
Government (1)	2,690.3	4,315.8	4,942.1	3,936.0	6,163.6	60.4	14.5	-20.4	56.6
Public corporations and agencies	897.2	858.9	1,516.5	1,044.3	479.5	-4.3	76.6	-31.1	-54.1
Claims on non-public sector	92,757.7	113,821.1	141,988.9	203,760.0	281,621.6	22.7	24.7	43.5	38.2
Others	14,481.0	21,485.0	39,518.8	62,752.3	70,686.9	48.4	83.9	58.8	12.6
Sub-total	124,021.1	156,608.6	222,397.6	318,804.4	418,937.1	26.3	42.0	43.3	31.4
Below the line items	19,556.0	27,572.7	43,028.0	55,759.8	58,053.1	41.0	56.1	29.6	4.1
Total assets = total liabilities	143,577.1	184,181.3	265,425.6	374,564.2	476,990.2	28.3	44.1	41.1	27.3
Liabilities									
Deposits of the non-public sector	48,073.7	63,244.9	93,686.8	131,421.1	180,656.1	31.6	48.1	40.3	37.5
Sight	10,992.3	13,293.5	16,562.0	19,585.9	27,947.7	20.9	24.6	18.3	42.7
Savings and time	37,081.4	49,951.4	77,124.8	111,835.2	152,708.4	34.7	54.4	45.0	36.5
Claims of the Central Bank	4,061.8	4,358.2	4,537.8	7,951.2	17,581.1	7.3	4.1	75.2	121.1
Loans and deposits of the public sector	1,581.1	3,565.4	7,733.0	15,472.2	18,546.3	125.5	116.9	100.1	19.9
Government	1,581.1	3,565.4	7,733.0	15,472.2	18,546.3	125.5	116.9	100.1	19.9
Public corporations and agencies	0	0	0	0	0	*	*	*	*
Capital account	7,684.7	9,731.9	20,704.4	27,914.3	31,820.8	26.6	112.7	34.8	14.0
Foreign exchange loans and deposits	3,323.2	4,682.5	17,247.2	16,891.9	21,032.5	40.9	268.3	-2.1	24.5
Others	59,296.6	71,025.7	78,488.4	119,153.7	149,300.3	19.8	10.5	51.8	25.3
Sub-total	124,021.1	156,608.6	222,397.6	318,804.4	418,937.1	26.3	42.0	43.3	31.4
Below the line items	19,556.0	27,572.7	43,028.0	55,759.8	58,053.1	41.0	56.1	29.6	4.1

(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			
	1381	1382	1383	1384	1385	1382	1383	1384	1385
Assets									
Foreign assets	180.1	384.2	3,603.8	18,073.5	14,934.9	113.3	838.0	401.5	-17.4
Notes and coins in till	34.9	104.4	191.4	485.6	921.1	199.1	83.3	153.7	89.7
Deposit with the Central Bank	791.2	2,104.4	7,216.9	17,024.8	32,567.2	166.0	242.9	135.9	91.3
Legal	778.9	2,084.7	7,132.3	16,829.1	31,686.9	167.6	242.1	136.0	88.3
Sight	12.3	19.7	84.6	195.7	880.3	#	329.4	131.3	349.8
Claims on public sector	2,169.8	1,530.0	1,444.3	4,686.5	9,046.1	-29.5	-5.6	224.5	93.0
Government (2)	2,169.6	1,530.0	1,444.3	4,686.5	9,046.1	-29.5	-5.6	224.5	93.0
Public corporations and agencies	0.2	0	0	0	0	-3.0	-2.0	-1.0	0
Claims on non-public sector	4,023.0	17,370.7	49,232.1	105,175.3	169,466.4	331.8	183.4	113.6	61.1
Others	1,557.6	4,629.6	8,388.1	24,091.1	47,884.2	197.2	81.2	187.2	98.8
Sub-total	8,756.6	26,123.3	70,076.6	169,536.8	274,819.9	198.3	168.3	141.9	62.1
Below the line items	2,379.7	4,486.1	8,782.0	23,705.3	56,291.0	88.5	95.8	169.9	137.5
Total assets = total liabilities	11,136.3	30,609.4	78,858.6	193,242.1	331,110.9	174.9	157.6	145.0	71.3
Liabilities									
Deposits of the non-public sector	6,131.2	16,671.0	44,710.7	104,032.7	191,362.5	171.9	168.2	132.7	83.9
Sight (3)	1,153.3	1,731.9	3,896.7	5,124.2	11,374.2	50.2	125.0	31.5	122.0
Savings and time	4,977.9	14,939.1	40,814.0	98,908.5	179,988.3	200.1	173.2	142.3	82.0
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	1,124.5	1,357.0	4,131.9	12,371.6	19,819.5	20.7	204.5	199.4	60.2
Foreign exchange loans and deposits	108.0	1,311.9	3,638.3	16,440.6	15,472.9	1,114.7	177.3	351.9	-5.9
Others	1,392.9	6,783.4	17,595.7	36,691.9	48,165.0	387.0	159.4	108.5	31.3
Sub-total	8,756.6	26,123.3	70,076.6	169,536.8	274,819.9	198.3	168.3	141.9	62.1
Below the line items	2,379.7	4,486.1	8,782.0	23,705.3	56,291.0	88.5	95.8	169.9	137.5

(1) As of Shahrivar 1381, it includes Karafarin, Saman, Eghtesad-e-Novin and Parsian private banks and the 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					Twelve-month changes	Percentage change			
	1381	1382	1383	1384	1385		1382	1383	1384	1385
Banks and credit institutions' claims on non-public sector (excluding profit receivables)	277,578.0	388,223.7	536,150.4	745,028.2	1,066,548.5	321,520.3	39.9	38.1	39.0	43.2
Commercial banks	203,505.1	286,339.0	385,069.0	501,366.3	701,574.1	200,207.8	40.7	34.5	30.2	39.9
Specialized banks	70,679.3	89,148.8	114,298.6	163,039.5	221,926.2	58,886.7	26.1	28.2	42.6	36.1
Private banks and non-bank credit institutions	3,393.6	12,735.9	36,782.8	80,622.4	143,048.2	62,425.8	275.3	188.8	119.2	77.4
Banks and credit institutions' claims on non-public sector (percent)	100.0	100.0	100.0	100.0	100.0					
Commercial banks	73.3	73.8	71.8	67.3	65.8	-1.5	0.7	-2.7	-6.3	-2.2
Specialized banks	25.5	23.0	21.3	21.9	20.8	-1.1	-9.8	-7.4	2.8	-5.0
Private banks and non-bank credit institutions	1.2	3.3	6.9	10.8	13.4	2.6	175.0	109.1	56.5	24.1
Profit and revenue receivables	49,494.9	66,576.1	89,564.5	120,287.2	159,652.5	39,365.3	34.5	34.5	34.3	32.7
Banks and credit institution's claims on non-public sector	327,072.9	454,799.8	625,714.9	865,315.4	1,226,201.0	360,885.6	39.1	37.6	38.3	41.7
Commercial banks	230,292.2	323,608.0	434,493.9	556,380.1	775,113.0	218,732.9	40.5	34.3	28.1	39.3
Specialized banks	92,757.7	113,821.1	141,988.9	203,760.0	281,621.6	77,861.6	22.7	24.7	43.5	38.2
Private banks and non-bank credit institutions	4,023.0	17,370.7	49,232.1	105,175.3	169,466.4	64,291.1	331.8	183.4	113.6	61.1
Deposits of the non-public sector	382,743.9	487,863.9	641,095.2	870,343.8	1,222,747.8	352,404.0	27.5	31.4	35.8	40.5
Commercial banks	328,539.0	407,948.0	502,697.7	634,890.0	850,729.2	215,839.2	24.2	23.2	26.3	34.0
Specialized banks	48,073.7	63,244.9	93,686.8	131,421.1	180,656.1	49,235.0	31.6	48.1	40.3	37.5
Private banks and non-bank credit institutions	6,131.2	16,671.0	44,710.7	104,032.7	191,362.5	87,329.8	171.9	168.2	132.7	83.9
Deposits of the non-public sector (percent out of total)	100.0	100.0	100.0	100.0	100.0					
Commercial banks	85.8	83.6	78.4	72.9	69.6	-3.3	-2.6	-6.2	-7.0	-4.5
Specialized banks	12.6	13.0	14.6	15.1	14.8	-0.3	3.2	12.3	3.4	-2.0
Private banks and non-bank credit institutions	1.6	3.4	7.0	12.0	15.7	3.7	112.5	105.9	71.4	30.8
Sight	147,872.6	178,624.3	208,043.1	267,243.8	353,093.3	85,849.5	20.8	16.5	28.5	32.1
Non-sight	234,871.3	309,239.6	433,052.1	603,100.0	869,654.5	266,554.5	31.7	40.0	39.3	44.2
Gharz-al-hasanah savings	38,108.0	45,706.0	69,806.2	93,230.1	133,522.4	40,292.3	19.9	52.7	33.6	43.2
Housing savings fund	10,494.0	9,156.0	15,330.0	26,956.8	43,424.1	16,467.3	-12.8	67.4	75.8	61.1
Other	27,614.0	36,550.0	54,476.2	66,273.3	90,098.3	23,825.0	32.4	49.0	21.7	35.9
Term investment	185,862.4	251,738.2	349,149.3	489,693.2	707,100.5	217,407.3	35.4	38.7	40.3	44.4
Short-term	88,452.6	119,809.0	159,867.9	223,291.6	353,666.8	130,375.2	35.4	33.4	39.7	58.4
Long-term	97,409.8	131,929.2	189,281.4	266,401.6	353,433.7	87,032.1	35.4	43.5	40.7	32.7
Miscellaneous	10,900.9	11,795.4	14,096.6	20,176.7	29,031.6	8,854.9	8.2	19.5	43.1	43.9
Notes and coins with the public	34,780.1	38,732.5	44,772.0	50,675.6	61,451.6	10,776.0	11.4	15.6	13.2	21.3
Money	182,652.7	217,356.8	252,815.1	317,919.4	414,544.9	96,625.5	19.0	16.3	25.8	30.4
Quasi-money	234,871.3	309,239.6	433,052.1	603,100.0	869,654.5	266,554.5	31.7	40.0	39.3	44.2
Liquidity	417,524.0	526,596.4	685,867.2	921,019.4	1,284,199.4	363,180.0	26.1	30.2	34.3	39.4

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

(billion rials)

Table 8	1384	1385	Share in balance 1385	Percentage change 1385
Banks and credit institutions	832,831.7	1,179,722.5	100.0	41.7
Gharz-al-hasaneh	37,002.5	40,789.0	3.5	10.2
Mozarebeh	57,299.3	90,626.9	7.7	58.2
Forward transaction	43,057.1	57,189.1	4.8	32.8
Civil partnership	93,375.3	176,432.4	15.0	88.9
Joaleh	52,275.3	59,639.9	5.1	14.1
Installment sale	415,738.9	568,070.0	48.2	36.6
Hire purchase	31,072.3	34,806.4	3.0	12.0
Legal partnership	20,429.0	21,396.0	1.8	4.7
Direct investment	8,041.6	11,483.0	1.0	42.8
Debt purchase	1,065.0	2,001.0	0.2	87.9
Machinery and housing units transacted under Islamic contracts	3,655.3	8,372.9	0.7	129.1
Non-performing loans	69,820.1	108,915.9	9.2	56.0
Commercial banks	531,084.2	737,336.6	100.0	38.8
Gharz-al-hasaneh	31,574.9	33,938.8	4.6	7.5
Mozarebeh	39,117.8	59,425.2	8.1	51.9
Forward transaction	35,468.6	49,872.2	6.8	40.6
Civil partnership	60,937.2	90,546.0	12.3	48.6
Joaleh	38,645.0	45,288.4	6.1	17.2
Installment sale	246,401.5	350,191.8	47.5	42.1
Hire purchase	6,071.6	8,106.1	1.1	33.5
Legal partnership	12,395.2	12,789.5	1.7	3.2
Direct investment	7,471.5	9,565.0	1.3	28.0
Debt purchase	82.1	234.1	0	185.1
Machinery and housing units transacted under Islamic contracts	2,760.0	7,068.0	1.0	156.1
Non-performing loans	50,158.8	70,311.5	9.5	40.2

Specialized banks	197,661.2	278,439.8	100.0	40.9
Gharz-al-hasaneh	5,164.2	6,261.9	2.2	21.3
Mozarebeh	5,406.5	2,591.2	0.9	-52.1
Forward transaction	6,304.6	7,011.7	2.5	11.2
Civil partnership	25,368.4	36,467.7	13.1	43.8
Joaleh	2,900.3	3,572.5	1.3	23.2
Installment sale	124,947.4	183,087.7	65.8	46.5
Hire purchase	3,816.8	3,818.1	1.4	0
Legal partnership	6,277.0	6,023.1	2.2	-4.0
Direct investment	155.3	156.2	0.1	0.6
Debt purchase	146.4	78.2	0	-46.6
Machinery and housing units transacted under Islamic contracts	866.9	1,278.2	0.5	47.4
Non-performing loans	16,307.4	28,093.3	10.1	72.3
Non-public banks and credit institutions	104,086.3	163,946.1	100.0	57.5
Gharz-al-hasaneh	263.4	588.3	0.4	123.3
Mozarebeh	12,775.0	28,610.5	17.5	124.0
Forward transaction	1,283.9	305.2	0.2	-76.2
Civil partnership	7,069.7	49,418.7	30.1	599.0
Joaleh	10,730.0	10,779.0	6.6	0.5
Installment sale	44,390.0	34,790.5	21.2	-21.6
Hire purchase	21,183.9	22,882.2	14.0	8.0
Legal partnership	1,756.8	2,583.4	1.6	47.1
Direct investment	414.8	1,761.8	1.1	324.7
Debt purchase	836.5	1,688.7	1.0	101.9
Machinery and housing units transacted under Islamic contracts	28.4	26.7	0	-6.0
Non-performing loans	3,353.9	10,511.1	6.4	213.4