

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

	Year-end balance					Percentage change			
	Farvardin 1384	Esfand 1384	Farvardin 1385	Esfand 1385	Farvardin 1386	Farvardin 1385 to Farvardin 1384	Farvardin 1386 to Farvardin 1385	Farvardin 1385 to Esfand 1384	Farvardin 1386 to Esfand 1385
Assets									
Foreign assets	601,896.7	770,170.4	788,531.1	928,552.5	937,411.1	31.0	18.9	2.4	1.0
Claims on public sector	236,272.5	235,607.7	232,669.5	256,219.8	260,429.8	-1.5	11.9	-1.2	1.6
Government	148,298.2	135,794.5	135,174.2	160,269.3	163,717.7	-8.8	21.1	-0.5	2.2
Public corporations and agencies	87,974.3	99,813.2	97,495.3	95,950.5	96,712.1	10.8	-0.8	-2.3	0.8
Claims on non-public sector	622,377.0	865,315.4	866,338.5	1,226,201.0	1,233,026.3	39.2	42.3	0.1	0.6
Others	290,292.7	488,302.9	443,655.6	671,235.9	604,914.4	52.8	36.3	-9.1	-9.9
Sub-total	1,750,838.9	2,359,396.4	2,331,194.7	3,082,209.2	3,035,781.6	33.1	30.2	-1.2	-1.5
Below the line items	410,450.5	445,191.6	435,041.1	599,812.1	603,779.9	6.0	38.8	-2.3	0.7
Total assets = total liabilities	2,161,289.4	2,804,588.0	2,766,235.8	3,682,021.3	3,639,561.5	28.0	31.6	-1.4	-1.2
Liabilities									
Liquidity	670,240.2	921,019.4	916,958.3	1,284,199.4	1,276,488.8	36.8	39.2	-0.4	-0.6
Money	223,322.0	317,919.4	294,147.2	414,544.9	370,626.6	31.7	26.0	-7.5	-10.6
Quasi-money	446,918.2	603,100.0	622,811.1	869,654.5	905,862.2	39.4	45.4	3.3	4.2
Loans and deposits of the public sector	132,802.0	167,667.4	220,209.6	220,621.4	243,291.6	65.8	10.5	31.3	10.3
Government	123,605.7	156,378.9	202,474.6	208,532.4	229,274.0	63.8	13.2	29.5	9.9
Public corporations and agencies	9,196.3	11,288.5	17,735.0	12,089.0	14,017.6	92.8	-21.0	57.1	16.0
Capital account	77,119.4	120,191.3	134,937.0	171,694.9	156,984.7	75.0	16.3	12.3	-8.6
Foreign loans and credits and foreign exchange deposits	383,166.0	471,435.8	467,703.1	503,521.7	519,747.3	22.1	11.1	-0.8	3.2
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	1,213.9	1,275.1	1,141.2	1,194.2	1,349.0	-6.0	18.2	-10.5	13.0
Others	486,295.4	677,805.4	590,243.5	900,975.6	837,918.2	21.4	42.0	-12.9	-7.0
Sub-total	1,750,838.9	2,359,396.4	2,331,194.7	3,082,209.2	3,035,781.6	33.1	30.2	-1.2	-1.5
Below the line items	410,450.5	445,191.6	435,041.1	599,812.1	603,779.9	6.0	38.8	-2.3	0.7

(1) Excludes commercial banks' branches abroad and includes private banks (Pasargad as of Bahman 1384 and Sarmayeh as of Shahrivar 1385) and non-bank credit institutions; and Post Bank (as of Shahrivar 1384).

As of Esfand 1384, it includes exchange rate adjustments by the CBI.

Data for Esfand 1385 are based on CBI balance sheet final revisions.

**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	
	1384	1384	1385	1385	1386	1385 to 1386 to 1384	1385 to 1386 to 1384	1385 to Esfand 1384	1386 to Esfand 1385
Assets									
Foreign assets	312,322.7	428,172.1	447,728.6	563,869.5	565,041.9	43.4	26.2	4.6	0.2
Notes and coins in till	3,683.2	821.2	3,016.0	619.9	3,734.3	-18.1	23.8	267.3	#
Claims on public sector	133,270.5	123,212.3	122,378.3	131,432.2	131,521.5	-8.2	7.5	-0.7	0.1
Government	112,727.1	101,254.9	101,041.9	104,094.8	103,925.9	-10.4	2.9	-0.2	-0.2
Public corporations and agencies	20,543.4	21,957.4	21,336.4	27,337.4	27,595.6	3.9	29.3	-2.8	0.9
Claims on banks	32,504.5	35,916.2	43,668.0	54,887.3	79,576.3	34.3	82.2	21.6	45.0
Government revolving funds payment	7,614.9	10,385.9	13,870.6	14,846.6	16,462.0	82.2	18.7	33.6	10.9
Others (2)	24,889.6	25,530.3	29,797.4	40,040.7	63,114.3	19.7	111.8	16.7	57.6
Others	3,345.6	3,192.6	3,415.7	9,923.0	3,997.5	2.1	17.0	7.0	-59.7
Sub-total	485,126.5	591,314.4	620,206.6	760,731.9	783,871.5	27.8	26.4	4.9	3.0
Below the line items	15,410.0	15,949.3	16,985.9	19,402.5	13,378.1	10.2	-21.2	6.5	-31.0
Total assets = total liabilities	500,536.5	607,263.7	637,192.5	780,134.4	797,249.6	27.3	25.1	4.9	2.2
Liabilities									
Notes and coins	48,900.7	56,502.2	56,508.1	68,109.0	68,115.4	15.6	20.5	0	0
With the public	35,624.7	50,675.6	41,830.1	61,451.6	50,756.6	17.4	21.3	-17.5	-17.4
With banks	9,592.8	5,005.4	11,662.0	6,037.5	13,624.5	21.6	16.8	133.0	125.7
With the Central Bank	3,683.2	821.2	3,016.0	619.9	3,734.3	-18.1	23.8	267.3	#
Deposits of banks and credit institutions	100,665.2	164,860.4	145,008.3	212,486.0	212,734.8	44.1	46.7	-12.0	0.1
Legal	96,568.7	128,002.2	130,793.9	184,827.7	184,990.5	35.4	41.4	2.2	0.1
Sight (3)	4,096.5	36,858.2	14,214.4	27,658.3	27,744.3	247.0	95.2	-61.4	0.3
Deposits of the public sector	99,072.8	114,560.2	163,609.3	149,866.1	170,663.9	65.1	4.3	42.8	13.9
Government	89,876.5	103,271.7	145,874.3	137,777.1	156,646.3	62.3	7.4	41.3	13.7
Public corporations and agencies	9,196.3	11,288.5	17,735.0	12,089.0	14,017.6	92.8	-21.0	57.1	16.0
Capital account	3,324.8	5,173.2	5,173.2	11,783.9	5,173.2	55.6	0	0	-56.1
Foreign exchange liabilities	115,852.8	170,605.1	169,268.8	192,674.1	201,306.5	46.1	18.9	-0.8	4.5
Foreign loans and foreign exchange deposits (4)	111,388.1	166,113.5	164,777.4	188,005.7	196,675.6	47.9	19.4	-0.8	4.6
Clearing foreign exchange	1,200.5	1,291.1	1,291.1	1,288.2	1,279.3	7.5	-0.9	0	-0.7
Special Drawing Right allocations	3,264.2	3,200.5	3,200.3	3,380.2	3,351.6	-2.0	4.7	0	-0.8
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	1,213.9	1,275.1	1,141.2	1,194.2	1,349.0	-6.0	18.2	-10.5	13.0
Others	116,094.3	78,336.2	79,495.7	124,616.6	124,526.7	-31.5	56.6	1.5	-0.1
Sub-total	485,126.5	591,314.4	620,206.6	760,731.9	783,871.5	27.8	26.4	4.9	3.0
Below the line items	15,410.0	15,949.3	16,985.9	19,402.5	13,378.1	10.2	-21.2	6.5	-31.0

(1) Since Farvardin 1381, figures have been revised on the basis of exchange rate unification.

(2) Since 1382, figures have been revised based on Credit Commission's approval in 1382 including total balance of banks' account (net) with the CBI.

(3) Includes banks' special term deposits. It is based on Credit Commission's approval in 1382 including total balance of banks' account (net) with the CBI.

(4) Includes issued Eurobonds.

More than 500 percent increase

As of Esfand 1384, it includes exchange rate adjustments by the CBI.

Data for Esfand 1385 are based on CBI balance sheet final revisions.

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

Table 3

(billion rials)

	Year-end balance					Percentage change			
	Farvardin 1384	Esfand 1384	Farvardin 1385	Esfand 1385	Farvardin 1386	Farvardin 1385 to Farvardin 1384	Farvardin 1386 to Farvardin 1385	Farvardin 1385 to Esfand 1384	Farvardin 1386 to Esfand 1385
Assets									
Foreign assets	289,574.0	341,998.3	340,802.5	364,683.0	372,369.2	17.7	9.3	-0.3	2.1
Notes and coins in till	9,592.8	5,005.4	11,662.0	6,037.5	13,624.5	21.6	16.8	133.0	125.7
Deposits with the Central Bank	100,665.2	164,860.4	145,008.3	212,486.0	212,734.8	44.1	46.7	-12.0	0.1
Legal	96,568.7	128,002.2	130,793.9	184,827.7	184,990.5	35.4	41.4	2.2	0.1
Sight (2)	4,096.5	36,858.2	14,214.4	27,658.3	27,744.3	247.0	95.2	-61.4	0.3
Claims on public sector	103,002.0	112,395.4	110,291.2	124,787.6	128,908.3	7.1	16.9	-1.9	3.3
Government (3)	35,571.1	34,539.6	34,132.3	56,174.5	59,791.8	-4.0	75.2	-1.2	6.4
Public corporations and agencies	67,430.9	77,855.8	76,158.9	68,613.1	69,116.5	12.9	-9.2	-2.2	0.7
Claims on non-public sector	622,377.0	865,315.4	866,338.5	1,226,201.0	1,233,026.3	39.2	42.3	0.1	0.6
Others	140,501.4	278,507.1	236,885.6	387,282.2	291,247.0	68.6	22.9	-14.9	-24.8
Sub-total	1,265,712.4	1,768,082.0	1,710,988.1	2,321,477.3	2,251,910.1	35.2	31.6	-3.2	-3.0
Below the line items	395,040.5	429,242.3	418,055.2	580,409.6	590,401.8	5.8	41.2	-2.6	1.7
Total assets = total liabilities	1,660,752.9	2,197,324.3	2,129,043.3	2,901,886.9	2,842,311.9	28.2	33.5	-3.1	-2.1
Liabilities									
Deposits of the non-public sector	634,615.5	870,343.8	875,128.2	1,222,747.8	1,225,732.2	37.9	40.1	0.5	0.2
Sight	187,697.3	267,243.8	252,317.1	353,093.3	319,870.0	34.4	26.8	-5.6	-9.4
Savings and time	446,918.2	603,100.0	622,811.1	869,654.5	905,862.2	39.4	45.4	3.3	4.2
Claims of the Central Bank (4)	32,504.5	35,916.2	43,668.0	54,887.3	79,576.3	34.3	82.2	21.6	45.0
Loans and deposits of the public sector	33,729.2	53,107.2	56,600.3	70,755.3	72,627.7	67.8	28.3	6.6	2.6
Government	33,729.2	53,107.2	56,600.3	70,755.3	72,627.7	67.8	28.3	6.6	2.6
Public corporations and agencies	0	0	0	0	0	*	*	*	*
Capital account	73,794.6	115,018.1	129,763.8	159,911.0	151,811.5	75.8	17.0	12.8	-5.1
Foreign exchange loans and deposits	267,313.2	300,830.7	298,434.3	310,847.6	318,440.8	11.6	6.7	-0.8	2.4
Others	223,755.4	392,866.0	307,393.5	502,328.3	403,721.6	37.4	31.3	-21.8	-19.6
Sub-total	1,265,712.4	1,768,082.0	1,710,988.1	2,321,477.3	2,251,910.1	35.2	31.6	-3.2	-3.0
Below the line items	395,040.5	429,242.3	418,055.2	580,409.6	590,401.8	5.8	41.2	-2.6	1.7

(1) Excludes commercial banks' branches abroad and includes Pasargad private bank (as of Bahman 1384) and Sarmayeh private bank (as of Shahrivar 1385).

(2) Includes banks' special term deposits. Since 1382, figures have been revised based on credit commission's approval in 1382 including total balance of banks' account (net) with the CBI.

(3) Includes public sector participation papers.

(4) Since 1382, figures have been 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			
	Farvardin 1384	Esfand 1384	Farvardin 1385	Esfand 1385	Farvardin 1386	Farvardin 1385 to Farvardin 1384	Farvardin 1386 to Farvardin 1385	Farvardin 1385 to Esfand 1384	Farvardin 1386 to Esfand 1385
Assets									
Foreign assets	259,658.3	292,133.2	294,612.5	305,021.5	311,764.8	13.5	5.8	0.8	2.2
Notes and coins in till	8,851.0	3,885.6	10,614.4	4,442.5	11,771.4	19.9	10.9	173.2	165.0
Deposits with the Central Bank (2)	85,290.7	132,949.6	115,573.3	165,328.8	163,245.6	35.5	41.2	-13.1	-1.3
Legal	81,363.5	101,163.4	102,624.1	139,253.8	137,510.9	26.1	34.0	1.4	-1.3
Sight (3)	3,927.2	31,786.2	12,949.2	26,075.0	25,734.7	229.7	98.7	-59.3	-1.3
Claims on public sector	95,239.1	102,728.6	99,097.9	109,098.4	107,675.3	4.1	8.7	-3.5	-1.3
Government (4)	29,292.7	25,917.1	23,967.6	40,964.8	39,025.4	-18.2	62.8	-7.5	-4.7
Public corporations and agencies	65,946.4	76,811.5	75,130.3	68,133.6	68,649.9	13.9	-8.6	-2.2	0.8
Claims on non-public sector	433,321.0	556,380.1	554,084.8	775,113.0	780,199.4	27.9	40.8	-0.4	0.7
Others	91,931.8	191,663.7	165,470.4	268,716.1	187,227.4	80.0	13.1	-13.7	-30.3
Sub-total	974,291.9	1,279,740.8	1,239,453.3	1,627,720.3	1,561,883.9	27.2	26.0	-3.1	-4.0
Below the line items	342,837.7	349,777.2	344,194.3	466,065.5	475,512.7	0.4	38.2	-1.6	2.0
Total assets = total liabilities	1,317,129.6	1,629,518.0	1,583,647.6	2,093,785.8	2,037,396.6	20.2	28.7	-2.8	-2.7
Liabilities									
Deposits of non-public sector	495,113.1	634,890.0	632,726.1	850,729.2	840,372.6	27.8	32.8	-0.3	-1.2
Sight	169,038.4	242,533.7	226,724.7	313,771.4	284,483.6	34.1	25.5	-6.5	-9.3
Savings and time	326,074.7	392,356.3	406,001.4	536,957.8	555,889.0	24.5	36.9	3.5	3.5
Claims of the Central Bank (5)	27,689.2	27,965.0	34,739.4	37,271.6	65,600.4	25.5	88.8	24.2	76.0
Loans and deposits of the public sector	24,306.4	37,635.0	40,695.1	52,209.0	53,791.6	67.4	32.2	8.1	3.0
Government	24,306.4	37,635.0	40,695.1	52,209.0	53,791.6	67.4	32.2	8.1	3.0
Public corporations and agencies	0	0	0	0	0	*	*	*	*
Capital account	41,089.2	74,732.2	83,918.1	108,270.7	94,903.0	104.2	13.1	12.3	-12.3
Foreign exchange loans and deposits	245,680.5	267,498.2	269,013.5	274,342.2	281,054.0	9.5	4.5	0.6	2.4
Others	140,413.5	237,020.4	178,361.1	304,897.6	226,162.3	27.0	26.8	-24.7	-25.8
Sub-total	974,291.9	1,279,740.8	1,239,453.3	1,627,720.3	1,561,883.9	27.2	26.0	-3.1	-4.0
Below the line items	342,837.7	349,777.2	344,194.3	466,065.5	475,512.7	0.4	38.2	-1.6	2.0

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

(2) As of Shahrivar 1381 till the end of Dey 1382, it includes private banks' deposits.

(3) Includes banks' special term deposits. It is based on Credit Commission's approved 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			
	Farvardin	Esfand	Farvardin	Esfand	Farvardin	Farvardin	Farvardin	Farvardin	Farvardin
	1384	1384	1385	1385	1386	1385 to Farvardin 1384	1386 to Farvardin 1385	1385 to Esfand 1384	1386 to Esfand 1385
Assets									
Foreign assets	25,978.8	31,791.6	32,598.1	44,726.6	46,956.7	25.5	44.0	2.5	5.0
Notes and coins in till	565.6	634.2	679.2	673.9	981.0	20.1	44.4	7.1	45.6
Deposits with the Central Bank	7,727.3	14,886.0	11,238.1	14,590.0	15,252.4	45.4	35.7	-24.5	4.5
Legal	7,580.4	10,009.7	10,204.5	13,887.0	13,984.2	34.6	37.0	1.9	0.7
Sight (2)	146.9	4,876.3	1,033.6	703.0	1,268.2	#	22.7	-78.8	80.4
Claims on public sector	5,924.6	4,980.3	5,289.4	6,643.1	6,833.2	-10.7	29.2	6.2	2.9
Government (3)	4,440.1	3,936.0	4,260.8	6,163.6	6,366.6	-4.0	49.4	8.3	3.3
Public corporations and agencies	1,484.5	1,044.3	1,028.6	479.5	466.6	-30.7	-54.6	-1.5	-2.7
Claims on non-public sector	138,751.8	203,760.0	206,905.1	281,621.6	282,670.5	49.1	36.6	1.5	0.4
Others	40,063.8	62,752.3	47,693.8	70,681.9	53,875.3	19.0	13.0	-24.0	-23.8
Sub-total	219,011.9	318,804.4	304,403.7	418,937.1	406,569.1	39.0	33.6	-4.5	-3.0
Below the line items	43,840.0	55,759.8	54,704.4	58,053.1	57,878.8	24.8	5.8	-1.9	-0.3
Total assets = total liabilities	262,851.9	374,564.2	359,108.1	476,990.2	464,447.9	36.6	29.3	-4.1	-2.6
Liabilities									
Deposits of the non-public sector	92,738.8	131,421.1	134,656.3	180,656.1	185,447.8	45.2	37.7	2.5	2.7
Sight	15,343.6	19,585.9	21,499.6	27,947.7	26,236.4	40.1	22.0	9.8	-6.1
Savings and time	77,395.2	111,835.2	113,156.7	152,708.4	159,211.4	46.2	40.7	1.2	4.3
Claims of the Central Bank (4)	4,815.3	7,951.2	8,928.6	17,615.7	13,975.9	85.4	56.5	12.3	-20.7
Loans and deposits of the public sector	9,422.8	15,472.2	15,905.2	18,546.3	18,836.1	68.8	18.4	2.8	1.6
Government	9,422.8	15,472.2	15,905.2	18,546.3	18,836.1	68.8	18.4	2.8	1.6
Public corporations and agencies	0	0	0	0	0	*	*	*	*
Capital account	28,580.1	27,914.3	33,056.6	31,820.8	36,511.8	15.7	10.5	18.4	14.7
Foreign exchange loans and deposits	17,577.5	16,891.9	17,646.4	21,032.5	22,210.0	0.4	25.9	4.5	5.6
Others	65,877.4	119,153.7	94,210.6	149,265.7	129,587.5	43.0	37.6	-20.9	-13.2
Sub-total	219,011.9	318,804.4	304,403.7	418,937.1	406,569.1	39.0	33.6	-4.5	-3.0
Below the line items	43,840.0	55,759.8	54,704.4	58,053.1	57,878.8	24.8	5.8	-1.9	-0.3

(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 1384	Esfand 1384	Farvardin 1385	Esfand 1385	Farvardin 1386	Farvardin 1385 to Farvardin 1384	Farvardin 1386 to Farvardin 1385	Farvardin 1385 to Esfand 1384	Farvardin 1386 to Esfand 1385
Assets									
Foreign assets	3,936.9	18,073.5	13,591.9	14,934.9	13,647.7	245.2	0.4	-24.8	-8.6
Notes and coins in till	176.2	485.6	368.4	921.1	872.1	109.1	136.7	-24.1	-5.3
Deposits with the Central Bank (2)	7,647.2	17,024.8	18,196.9	32,567.2	34,236.8	138.0	88.1	6.9	5.1
Legal	7,624.8	16,829.1	17,965.3	31,686.9	33,495.4	135.6	86.4	6.8	5.7
Sight	22.4	195.7	231.6	880.3	741.4	#	220.1	18.3	-15.8
Claims on public sector	1,838.3	4,686.5	5,903.9	9,046.1	14,399.8	221.2	143.9	26.0	59.2
Government (3)	1,838.3	4,686.5	5,903.9	9,046.1	14,399.8	221.2	143.9	26.0	59.2
Public corporations and agencies	0	0	0	0	0	0	0	0	0
Claims on non-public sector	50,304.2	105,175.3	105,348.6	169,466.4	170,156.4	109.4	61.5	0.2	0.4
Others	8,505.8	24,091.1	23,721.4	47,884.2	50,144.3	178.9	111.4	-1.5	4.7
Sub-total	72,408.6	169,536.8	167,131.1	274,819.9	283,457.1	130.8	69.6	-1.4	3.1
Below the line items	8,362.8	23,705.3	19,156.5	56,291.0	57,010.3	129.1	197.6	-19.2	1.3
Total assets = total liabilities	80,771.4	193,242.1	186,287.6	331,110.9	340,467.4	130.6	82.8	-3.6	2.8
Liabilities									
Deposits of the non-public sector	46,763.6	104,032.7	107,745.8	191,362.5	199,911.8	130.4	85.5	3.6	4.5
Sight (4)	3,315.3	5,124.2	4,092.8	11,374.2	9,150.0	23.5	123.6	-20.1	-19.6
Savings and time	43,448.3	98,908.5	103,653.0	179,988.3	190,761.8	138.6	84.0	4.8	6.0
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	4,125.3	12,371.6	12,789.1	19,819.5	20,396.7	210.0	59.5	3.4	2.9
Foreign exchange loans and deposits	4,055.2	16,440.6	11,774.4	15,472.9	15,176.8	190.4	28.9	-28.4	-1.9
Others	17,464.5	36,691.9	34,821.8	48,165.0	47,971.8	99.4	37.8	-5.1	-0.4
Sub-total	72,408.6	169,536.8	167,131.1	274,819.9	283,457.1	130.8	69.6	-1.4	3.1
Below the line items	8,362.8	23,705.3	19,156.5	56,291.0	57,010.3	129.1	197.6	-19.2	1.3

(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) As of Shahrivar 1381 till the end of Dey 1382, it only refers to the deposits of the Non-bank Credit Institution for Development and excludes those of 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
	1384	1384	1385	1385	1386		1385 to Farvardin 1384	1386 to Farvardin 1385	1385 to Esfand 1384	1386 to Esfand 1385
Banks and credit institutions' claims on non-public sector (excluding profit receivables)	531,849.2	745,028.2	745,125.8	1,066,548.5	1,071,316.9	4,768.4	40.1	43.8	0	0.4
Commercial banks	383,466.5	501,366.3	498,459.9	701,574.1	705,039.3	3,465.2	30.0	41.4	-0.6	0.5
Specialized banks	110,780.5	163,039.5	165,558.9	221,926.2	221,957.7	31.5	49.4	34.1	1.5	0
Private banks and non-bank credit institutions	37,602.2	80,622.4	81,107.0	143,048.2	144,319.9	1,271.7	115.7	77.9	0.6	0.9
Banks and credit institutions' claims on non-public sector (percent out of total)	100.0	100.0	100.0	100.0	100.0					
Commercial banks	69.6	67.3	64.0	65.8	65.8	0	-8.0	2.8	-4.9	0
Specialized banks	22.3	21.9	23.9	20.8	20.7	-0.1	7.2	-13.4	9.1	-0.5
Private banks and non-bank credit institutions	8.1	10.8	12.2	13.4	13.5	0.1	50.6	10.7	13.0	0.7
Profit and revenue receivables	90,527.8	120,287.2	121,212.7	159,652.5	161,709.4	2,056.9	33.9	33.4	0.8	1.3
Banks and credit institution's claims on non-public sector	622,377.0	865,315.4	866,338.5	1,226,201.0	1,233,026.3	6,825.3	39.2	42.3	0.1	0.6
Commercial banks	433,321.0	556,380.1	554,084.8	775,113.0	780,199.4	5,086.4	27.9	40.8	-0.4	0.7
Specialized banks	138,751.8	203,760.0	206,905.1	281,621.6	282,670.5	1,048.9	49.1	36.6	1.5	0.4
Private banks and non-bank credit institutions	50,304.2	105,175.3	105,348.6	169,466.4	170,156.4	690.0	109.4	61.5	0.2	0.4
Deposits of the non-public sector	634,615.5	870,343.8	875,128.2	1,222,747.8	1,225,732.2	2,984.4	37.9	40.1	0.5	0.2
Commercial banks	187,697.3	634,890.0	632,726.1	850,729.2	840,372.6	-10,356.6	237.1	32.8	-0.3	-1.2
Specialized banks	446,918.2	131,421.1	134,656.3	180,656.1	185,447.8	4,791.7	-69.9	37.7	2.5	2.7
Private banks and non-bank credit institutions	70,483.6	104,032.7	107,745.8	191,362.5	199,911.8	8,549.3	52.9	85.5	3.6	4.5
Deposits of the non-public sector (percent out of total)	100.0	100.0	100.0	100.0	100.0					
Commercial banks	29.6	72.9	72.3	69.6	68.6	-1.0	144.3	-5.1	-0.8	-1.4
Specialized banks	70.4	15.1	21.3	14.8	15.1	0.3	-69.7	-29.1	41.1	2.0
Private banks and non-bank credit institutions	11.1	12.0	12.3	15.7	16.3	0.6	10.8	32.5	2.5	3.8
Sight	187,697.3	267,243.8	252,317.1	353,093.3	319,870.0	-33,223.3	34.4	26.8	-5.6	-9.4
Non-sight	446,918.2	603,100.0	622,811.1	869,654.5	905,862.2	36,207.7	39.4	45.4	3.3	4.2
Gharz-al-hasaneh savings	70,483.6	93,230.1	97,054.0	133,522.4	141,977.7	8,455.3	37.7	46.3	4.1	6.3
Housing savings fund	15,880.8	26,956.8	28,189.9	43,424.1	44,876.2	1,452.1	77.5	59.2	4.6	3.3
Others	54,602.8	66,273.3	68,864.1	90,098.3	97,101.5	7,003.2	26.1	41.0	3.9	7.8
Term investments	362,319.8	489,693.2	505,146.2	707,100.5	734,600.2	27,499.7	39.4	45.4	3.2	3.9
Short-term	168,843.9	223,291.6	235,409.2	353,666.8	372,301.0	18,634.2	39.4	58.2	5.4	5.3
Long-term	193,475.9	266,401.6	269,737.0	353,433.7	362,299.2	8,865.5	39.4	34.3	1.3	2.5
Miscellaneous	14,114.8	20,176.7	20,610.9	29,031.6	29,284.3	252.7	46.0	42.1	2.2	0.9
Notes and coins with the public	35,624.7	50,675.6	41,830.1	61,451.6	50,756.6	-10,695.0	17.4	21.3	-17.5	-17.4
Money	223,322.0	317,919.4	294,147.2	414,544.9	370,626.6	-43,918.3	31.7	26.0	-7.5	-10.6
Quasi-money	446,918.2	603,100.0	622,811.1	869,654.5	905,862.2	36,207.7	39.4	45.4	3.3	4.2
Liquidity	670,240.2	921,019.4	916,958.3	1,284,199.4	1,276,488.8	-7,710.6	36.8	39.2	-0.4	-0.6

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

(billion rials)

Table 8	Esfand 1385	Farvardin 1386	Share in balance Farvardin 1386	Farvardin 1386 to Esfand 1385
Banks and credit institutions	1,179,722.5	1,185,990.0	100.0	0.5
Gharz-al-hasaneh	40,789.0	40,493.3	3.4	-0.7
Mozarebeh	90,626.9	90,012.5	7.6	-0.7
Forward transactions	57,189.1	57,929.3	4.9	1.3
Civil partnership	176,432.4	177,124.6	14.9	0.4
Joaleh	59,639.9	58,976.2	5.0	-1.1
Installment sale	568,070.0	571,334.2	48.2	0.6
Hire purchase	34,806.4	33,395.2	2.8	-4.1
Legal partnership	21,396.0	21,470.8	1.8	0.3
Direct investment	11,483.0	12,305.1	1.0	7.2
Debt purchase	2,001.0	1,796.8	0.2	-10.2
Machinery and housing units transacted under Islamic contracts	8,372.9	8,123.6	0.7	-3.0
Non-performing loans	108,915.9	113,028.4	9.5	3.8
Commercial banks	737,336.6	741,856.9	100.0	0.6
Gharz-al-hasaneh	33,938.8	33,751.3	4.5	-0.6
Mozarebeh	59,425.2	58,769.1	7.9	-1.1
Forward transactions	49,872.2	50,725.0	6.8	1.7
Civil partnership	90,546.0	90,944.6	12.3	0.4
Joaleh	45,288.4	44,473.2	6.0	-1.8
Installment sale	350,191.8	352,384.3	47.5	0.6
Hire purchase	8,106.1	8,100.0	1.1	-0.1
Legal partnership	12,789.5	12,878.7	1.7	0.7
Direct investment	9,565.0	10,386.0	1.4	8.6
Debt purchase	234.1	216.5	0	-7.5
Machinery and housing units transacted under Islamic contracts	7,068.0	6,848.4	0.9	-3.1
Non-performing loans	70,311.5	72,379.8	9.8	2.9

Specialized banks	278,439.8	279,615.4	100.0	0.4
Gharz-al-hasaneh	6,261.9	6,155.5	2.2	-1.7
Mozarebeh	2,591.2	2,455.4	0.9	-5.2
Forward transactions	7,011.7	6,977.1	2.5	-0.5
Civil partnership	36,467.7	35,805.0	12.8	-1.8
Joaleh	3,572.5	3,558.6	1.3	-0.4
Installment sale	183,087.7	184,095.9	65.8	0.6
Hire purchase	3,818.1	3,793.4	1.4	-0.6
Legal partnership	6,023.1	6,025.7	2.2	0
Direct investment	156.2	156.2	0.1	0
Debt purchase	78.2	78.7	0	0.6
Machinery and housing units transacted under Islamic contracts	1,278.2	1,249.4	0.4	-2.3
Non-performing loans	28,093.3	29,264.5	10.5	4.2
Non-public banks and credit institutions	163,946.1	164,517.7	100.0	0.3
Gharz-al-hasaneh	588.3	586.5	0.4	-0.3
Mozarebeh	28,610.5	28,788.0	17.5	0.6
Forward transactions	305.2	227.2	0.1	-25.6
Civil partnership	49,418.7	50,375.0	30.6	1.9
Joaleh	10,779.0	10,944.4	6.7	1.5
Installment sale	34,790.5	34,854.0	21.2	0.2
Hire purchase	22,882.2	21,501.8	13.1	-6.0
Legal partnership	2,583.4	2,566.4	1.6	-0.7
Direct investment	1,761.8	1,762.9	1.1	0.1
Debt purchase	1,688.7	1,501.6	0.9	-11.1
Machinery and housing units transacted under Islamic contracts	26.7	25.8	0	-3.4
Non-performing loans	10,511.1	11,384.1	6.9	8.3