

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

	Year-end balance					Percentage change			
	Ordibehesht 1384	Esfand 1384	Ordibehesht 1385	Esfand 1385	Ordibehesht 1386	Ordibehesht 1385 to Ordibehesht 1384	Ordibehesht 1386 to Ordibehesht 1385	Ordibehesht 1385 to Esfand 1384	Ordibehesht 1386 to Esfand 1385
	Assets								
Foreign assets	626,886.9	770,170.4	799,821.4	928,552.5	957,655.3	27.6	19.7	3.8	3.1
Claims on public sector	238,439.2	235,607.7	236,051.1	256,219.8	269,849.3	-1.0	14.3	0.2	5.3
Government	147,588.6	135,794.5	137,542.1	160,269.3	174,463.5	-6.8	26.8	1.3	8.9
Public corporations and agencies	90,850.6	99,813.2	98,509.0	95,950.5	95,385.8	8.4	-3.2	-1.3	-0.6
Claims on non-public sector	636,344.1	865,315.4	882,475.8	1,226,201.0	1,268,190.2	38.7	43.7	2.0	3.4
Others	295,811.1	488,302.9	433,775.5	671,235.9	635,783.4	46.6	46.6	-11.2	-5.3
Sub-total	1,797,481.3	2,359,396.4	2,352,123.8	3,082,209.2	3,131,478.2	30.9	33.1	-0.3	1.6
Below the line items	412,609.8	445,191.6	439,828.3	599,812.1	613,946.3	6.6	39.6	-1.2	2.4
Total assets = total liabilities	2,210,091.1	2,804,588.0	2,791,952.1	3,682,021.3	3,745,424.5	26.3	34.2	-0.5	1.7
Liabilities									
Liquidity	682,418.4	921,019.4	921,027.0	1,284,199.4	1,314,977.7	35.0	42.8	0	2.4
Money	230,253.8	317,919.4	287,499.3	414,544.9	390,298.3	24.9	35.8	-9.6	-5.8
Quasi-money	452,164.6	603,100.0	633,527.7	869,654.5	924,679.4	40.1	46.0	5.0	6.3
Loans and deposits of the public sector	143,020.4	167,667.4	217,330.9	220,621.4	235,271.1	52.0	8.3	29.6	6.6
Government	133,632.2	156,378.9	202,322.4	208,532.4	220,295.8	51.4	8.9	29.4	5.6
Public corporations and agencies	9,388.2	11,288.5	15,008.5	12,089.0	14,975.3	59.9	-0.2	33.0	23.9
Capital account	91,115.4	120,191.3	136,270.9	171,694.9	195,286.5	49.6	43.3	13.4	13.7
Foreign loans and credits and foreign exchange deposits	388,975.6	471,435.8	478,968.6	503,521.7	542,773.5	23.1	13.3	1.6	7.8
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	1,171.8	1,275.1	1,480.0	1,194.2	1,115.3	26.3	-24.6	16.1	-6.6
Others	490,777.7	677,805.4	597,044.4	900,975.6	842,052.1	21.7	41.0	-11.9	-6.5
Sub-total	1,797,481.3	2,359,396.4	2,352,123.8	3,082,209.2	3,131,478.2	30.9	33.1	-0.3	1.6
Below the line items	412,609.8	445,191.6	439,828.3	599,812.1	613,946.3	6.6	39.6	-1.2	2.4

(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			
	Ordibehesht	Esfand	Ordibehesht	Esfand	Ordibehesht	Ordibehesht	Ordibehesht	Ordibehesht	Ordibehesht
	1384	1384	1385	1385	1386	1385 to Ordibehesht 1384	1386 to Ordibehesht 1385	1385 to Esfand 1384	1386 to Esfand 1385
Assets									
Foreign assets	329,804.9	428,172.1	454,315.6	563,869.5	578,516.3	37.8	27.3	6.1	2.6
Notes and coins in till	4,686.9	821.2	4,179.0	619.9	4,685.9	-10.8	12.1	408.9	#
Claims on public sector	134,120.6	123,212.3	125,133.1	131,432.2	136,042.0	-6.7	8.7	1.6	3.5
Government	112,903.9	101,254.9	102,564.2	104,094.8	110,758.5	-9.2	8.0	1.3	6.4
Public corporations and agencies	21,216.7	21,957.4	22,568.9	27,337.4	25,283.5	6.4	12.0	2.8	-7.5
Claims on banks	26,979.7	35,916.2	42,281.9	54,887.3	82,922.5	56.7	96.1	17.7	51.1
Government revolving funds payment	7,582.9	10,385.9	14,614.9	14,846.6	16,775.9	92.7	14.8	40.7	13.0
Others (2)	19,396.8	25,530.3	27,667.0	40,040.7	66,146.6	42.6	139.1	8.4	65.2
Others	3,325.5	3,192.6	3,331.7	9,923.0	4,122.0	0.2	23.7	4.4	-58.5
Sub-total	498,917.6	591,314.4	629,241.3	760,731.9	806,288.7	26.1	28.1	6.4	6.0
Below the line items	15,462.1	15,949.3	16,865.1	19,402.5	12,064.7	9.1	-28.5	5.7	-37.8
Total assets = total liabilities	514,379.7	607,263.7	646,106.4	780,134.4	818,353.4	25.6	26.7	6.4	4.9
Liabilities									
Notes and coins	48,908.0	56,502.2	56,513.9	68,109.0	68,129.4	15.6	20.6	0	0
With the public	35,659.5	50,675.6	40,944.2	61,451.6	50,612.4	14.8	23.6	-19.2	-17.6
With banks	8,561.6	5,005.4	11,390.7	6,037.5	12,831.1	33.0	12.6	127.6	112.5
With the Central Bank	4,686.9	821.2	4,179.0	619.9	4,685.9	-10.8	12.1	408.9	#
Deposits of banks and credit institutions	101,702.7	164,860.4	145,532.0	212,486.0	220,467.4	43.1	51.5	-11.7	3.8
Legal	97,362.1	128,002.2	131,434.7	184,827.7	187,691.1	35.0	42.8	2.7	1.5
Sight (3)	4,340.6	36,858.2	14,097.3	27,658.3	32,776.3	224.8	132.5	-61.8	18.5
Deposits of the public sector	107,272.2	114,560.2	158,179.0	149,866.1	163,120.2	47.5	3.1	38.1	8.8
Government	97,884.0	103,271.7	143,170.5	137,777.1	148,144.9	46.3	3.5	38.6	7.5
Public corporations and agencies	9,388.2	11,288.5	15,008.5	12,089.0	14,975.3	59.9	-0.2	33.0	23.9
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	116,837.1	170,605.1	181,943.7	192,674.1	221,224.7	55.7	21.6	6.6	14.8
Foreign loans and foreign exchange deposits (4)	112,287.9	166,113.5	177,452.1	188,005.7	216,593.8	58.0	22.1	6.8	15.2
Clearing foreign exchange	1,252.4	1,291.1	1,291.1	1,288.2	1,279.3	3.1	-0.9	0	-0.7
Special Drawing Right allocations	3,296.8	3,200.5	3,200.5	3,380.2	3,351.6	-2.9	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	1,171.8	1,275.1	1,480.0	1,194.2	1,115.3	26.3	-24.6	16.1	-6.6
Others	119,699.0	78,336.2	80,417.5	124,616.6	127,056.5	-32.8	58.0	2.7	2.0
Sub-total	498,917.6	591,314.4	629,241.3	760,731.9	806,288.7	26.1	28.1	6.4	6.0
Below the line items	15,462.1	15,949.3	16,865.1	19,402.5	12,064.7	9.1	-28.5	5.7	-37.8

(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 bank's account (net) with the CBI.

(3) Includes banks' special term deposits. Since 1382, figures have been revised based on Credit Commission's approval in 1382 including total balance of bank's 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			
	Ordibehesht 1384	Esfand 1384	Ordibehesht 1385	Esfand 1385	Ordibehesht 1386	Ordibehesht 1385 to 1384	Ordibehesht 1386 to 1385	Ordibehesht 1385 to Esfand 1384	Ordibehesht 1386 to Esfand 1385
	Assets								
Foreign assets	297,082.0	341,998.3	345,505.8	364,683.0	379,139.0	16.3	9.7	1.0	4.0
Notes and coins in till	8,561.6	5,005.4	11,390.7	6,037.5	12,831.1	33.0	12.6	127.6	112.5
Deposits with the Central Bank	101,702.7	164,860.4	145,532.0	212,486.0	220,467.4	43.1	51.5	-11.7	3.8
Legal	97,362.1	128,002.2	131,434.7	184,827.7	187,691.1	35.0	42.8	2.7	1.5
Sight (2)	4,340.6	36,858.2	14,097.3	27,658.3	32,776.3	224.8	132.5	-61.8	18.5
Claims on public sector	104,318.6	112,395.4	110,918.0	124,787.6	133,807.3	6.3	20.6	-1.3	7.2
Government (3)	34,684.7	34,539.6	34,977.9	56,174.5	63,705.0	0.8	82.1	1.3	13.4
Public corporations and agencies	69,633.9	77,855.8	75,940.1	68,613.1	70,102.3	9.1	-7.7	-2.5	2.2
Claims on non-public sector	636,344.1	865,315.4	882,475.8	1,226,201.0	1,268,190.2	38.7	43.7	2.0	3.4
Others	150,554.7	278,507.1	227,060.2	387,282.2	310,754.5	50.8	36.9	-18.5	-19.8
Sub-total	1,298,563.7	1,768,082.0	1,722,882.5	2,321,477.3	2,325,189.5	32.7	35.0	-2.6	0.2
Below the line items	397,147.7	429,242.3	422,963.2	580,409.6	601,881.6	6.5	42.3	-1.5	3.7
Total assets = total liabilities	1,695,711.4	2,197,324.3	2,145,845.7	2,901,886.9	2,927,071.1	26.5	36.4	-2.3	0.9
Liabilities									
Deposits of the non-public sector	646,758.9	870,343.8	880,082.8	1,222,747.8	1,264,365.3	36.1	43.7	1.1	3.4
Sight	194,594.3	267,243.8	246,555.1	353,093.3	339,685.9	26.7	37.8	-7.7	-3.8
Savings and time	452,164.6	603,100.0	633,527.7	869,654.5	924,679.4	40.1	46.0	5.0	6.3
Claims of the Central Bank (4)	26,979.7	35,916.2	42,281.9	54,887.3	82,922.5	56.7	96.1	17.7	51.1
Loans and deposits of the public sector	35,748.2	53,107.2	59,151.9	70,755.3	72,150.9	65.5	22.0	11.4	2.0
Government	35,748.2	53,107.2	59,151.9	70,755.3	72,150.9	65.5	22.0	11.4	2.0
Public corporations and agencies	0	0	0	0	0	*	*	*	*
Capital account	87,790.6	115,018.1	131,097.7	159,911.0	190,113.3	49.3	45.0	14.0	18.9
Foreign exchange loans and deposits	272,138.5	300,830.7	297,024.9	310,847.6	321,548.8	9.1	8.3	-1.3	3.4
Others	229,147.8	392,866.0	313,243.3	502,328.3	394,088.7	36.7	25.8	-20.3	-21.5
Sub-total	1,298,563.7	1,768,082.0	1,722,882.5	2,321,477.3	2,325,189.5	32.7	35.0	-2.6	0.2
Below the line items	397,147.7	429,242.3	422,963.2	580,409.6	601,881.6	6.5	42.3	-1.5	3.7

(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 including total balance of banks' account (net) with the CBI.

* 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			
	Ordibehesht	Esfand	Ordibehesht	Esfand	Ordibehesht	Ordibehesht	Ordibehesht	Ordibehesht	Ordibehesht
	1384	1384	1385	1385	1386	1385 to Ordibehesht 1384	1386 to Ordibehesht 1385	1385 to Esfand 1384	1386 to Esfand 1385
Assets									
Foreign assets	264,881.2	292,133.2	300,053.4	305,021.5	317,356.0	13.3	5.8	2.7	4.0
Notes and coins in till	7,886.8	3,885.6	10,248.5	4,442.5	11,282.9	29.9	10.1	163.8	154.0
Deposits with the Central Bank (2)	85,051.6	132,949.6	115,240.2	165,328.8	169,542.5	35.5	47.1	-13.3	2.5
Legal	81,780.9	101,163.4	102,393.3	139,253.8	137,992.0	25.2	34.8	1.2	-0.9
Sight (3)	3,270.7	31,786.2	12,846.9	26,075.0	31,550.5	292.8	145.6	-59.6	21.0
Claims on public sector	95,249.6	102,728.6	98,390.9	109,098.4	109,594.9	3.3	11.4	-4.2	0.5
Government (4)	27,269.5	25,917.1	23,467.2	40,964.8	40,172.5	-13.9	71.2	-9.5	-1.9
Public corporations and agencies	67,980.1	76,811.5	74,923.7	68,133.6	69,422.4	10.2	-7.3	-2.5	1.9
Claims on non-public sector	438,682.7	556,380.1	561,878.6	775,113.0	804,309.9	28.1	43.1	1.0	3.8
Others	106,372.7	191,663.7	156,146.9	268,716.1	180,916.2	46.8	15.9	-18.5	-32.7
Sub-total	998,124.6	1,279,740.8	1,241,958.5	1,627,720.3	1,593,002.4	24.4	28.3	-3.0	-2.1
Below the line items	340,510.5	349,777.2	348,606.2	466,065.5	486,074.1	2.4	39.4	-0.3	4.3
Total assets = total liabilities	1,338,635.1	1,629,518.0	1,590,564.7	2,093,785.8	2,079,076.5	18.8	30.7	-2.4	-0.7
Liabilities									
Deposits of non-public sector	502,509.8	634,890.0	631,337.0	850,729.2	861,806.6	25.6	36.5	-0.6	1.3
Sight	174,964.5	242,533.7	218,903.8	313,771.4	292,367.4	25.1	33.6	-9.7	-6.8
Savings and time	327,545.3	392,356.3	412,433.2	536,957.8	569,439.2	25.9	38.1	5.1	6.0
Claims of the Central Bank (5)	22,364.2	27,965.0	33,130.5	37,271.6	63,932.5	48.1	93.0	18.5	71.5
Loans and deposits of the public sector	25,091.4	37,635.0	42,627.9	52,209.0	53,416.3	69.9	25.3	13.3	2.3
Government	25,091.4	37,635.0	42,627.9	52,209.0	53,416.3	69.9	25.3	13.3	2.3
Public corporations and agencies	0	0	0	0	0	*	*	*	*
Capital account	56,505.3	74,732.2	86,865.9	108,270.7	105,385.2	53.7	21.3	16.2	-2.7
Foreign exchange loans and deposits	249,915.6	267,498.2	269,171.3	274,342.2	286,604.6	7.7	6.5	0.6	4.5
Others	141,738.3	237,020.4	178,825.9	304,897.6	221,857.2	26.2	24.1	-24.6	-27.2
Sub-total	998,124.6	1,279,740.8	1,241,958.5	1,627,720.3	1,593,002.4	24.4	28.3	-3.0	-2.1
Below the line items	340,510.5	349,777.2	348,606.2	466,065.5	486,074.1	2.4	39.4	-0.3	4.3

(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 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			
	Ordibehesht 1384	Esfand 1384	Ordibehesht 1385	Esfand 1385	Ordibehesht 1386	Ordibehesht 1385 to Ordibehesht 1384	Ordibehesht 1386 to Ordibehesht 1385	Ordibehesht 1385 to Esfand 1384	Ordibehesht 1386 to Esfand 1385
	Assets								
Foreign assets	27,761.9	31,791.6	33,087.3	44,726.6	46,739.4	19.2	41.3	4.1	4.5
Notes and coins in till	524.8	634.2	673.4	673.9	737.0	28.3	9.4	6.2	9.4
Deposits with the Central Bank	10,133.3	14,886.0	11,833.7	14,590.0	15,442.2	16.8	30.5	-20.5	5.8
Legal	9,110.7	10,009.7	10,655.0	13,887.0	14,737.0	17.0	38.3	6.4	6.1
Sight (2)	1,022.6	4,876.3	1,178.7	703.0	705.2	#	-40.2	-75.8	0.3
Claims on public sector	7,168.3	4,980.3	5,231.1	6,643.1	7,414.3	-27.0	41.7	5.0	11.6
Government (3)	5,514.5	3,936.0	4,214.7	6,163.6	6,734.4	-23.6	59.8	7.1	9.3
Public corporations and agencies	1,653.8	1,044.3	1,016.4	479.5	679.9	-38.5	-33.1	-2.7	41.8
Claims on non-public sector	144,757.3	203,760.0	211,641.4	281,621.6	289,665.5	46.2	36.9	3.9	2.9
Others	34,086.0	62,752.3	46,895.6	70,681.9	75,936.7	37.6	61.9	-25.3	7.4
Sub-total	224,431.6	318,804.4	309,362.5	418,937.1	435,935.1	37.8	40.9	-3.0	4.1
Below the line items	47,829.9	55,759.8	53,942.1	58,053.1	58,672.0	12.8	8.8	-3.3	1.1
Total assets = total liabilities	272,261.5	374,564.2	363,304.6	476,990.2	494,607.1	33.4	36.1	-3.0	3.7
Liabilities									
Deposits of the non-public sector	94,975.0	131,421.1	137,295.2	180,656.1	192,075.8	44.6	39.9	4.5	6.3
Sight	16,325.6	19,585.9	22,297.8	27,947.7	36,455.2	36.6	63.5	13.8	30.4
Savings and time	78,649.4	111,835.2	114,997.4	152,708.4	155,620.6	46.2	35.3	2.8	1.9
Claims of the Central Bank (4)	4,615.5	7,951.2	9,151.4	17,615.7	18,990.0	98.3	107.5	15.1	7.8
Loans and deposits of the public sector	10,656.8	15,472.2	16,524.0	18,546.3	18,734.6	55.1	13.4	6.8	1.0
Government	10,656.8	15,472.2	16,524.0	18,546.3	18,734.6	55.1	13.4	6.8	1.0
Public corporations and agencies	0	0	0	0	0	*	*	*	*
Capital account	27,142.7	27,914.3	31,481.9	31,820.8	64,485.6	16.0	104.8	12.8	102.7
Foreign exchange loans and deposits	17,784.3	16,891.9	17,171.6	21,032.5	17,761.4	-3.4	3.4	1.7	-15.6
Others	69,257.3	119,153.7	97,738.4	149,265.7	123,887.7	41.1	26.8	-18.0	-17.0
Sub-total	224,431.6	318,804.4	309,362.5	418,937.1	435,935.1	37.8	40.9	-3.0	4.1
Below the line items	47,829.9	55,759.8	53,942.1	58,053.1	58,672.0	12.8	8.8	-3.3	1.1

(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			
	Ordibehesht	Esfand	Ordibehesht	Esfand	Ordibehesht	Ordibehesht	Ordibehesht	Ordibehesht	Ordibehesht
	1384	1384	1385	1385	1386	1385 to Ordibehesht 1384	1386 to Ordibehesht 1385	1385 to Esfand 1384	1386 to Esfand 1385
Assets									
Foreign assets	4,438.9	18,073.5	12,365.1	14,934.9	15,043.6	178.6	21.7	-31.6	0.7
Notes and coins in till	150.0	485.6	468.8	921.1	811.2	212.5	73.0	-3.5	-11.9
Deposits with the Central Bank (2)	6,517.8	17,024.8	18,458.1	32,567.2	35,482.7	183.2	92.2	8.4	9.0
Legal	6,470.5	16,829.1	18,386.4	31,686.9	34,962.1	184.2	90.2	9.3	10.3
Sight	47.3	195.7	71.7	880.3	520.6	#	626.1	-63.4	-40.9
Claims on public sector	1,900.7	4,686.5	7,296.0	9,046.1	16,798.1	283.9	130.2	55.7	85.7
Government (3)	1,900.7	4,686.5	7,296.0	9,046.1	16,798.1	283.9	130.2	55.7	85.7
Public corporations and agencies	0	0	0	0	0	0	0	0	0
Claims on non-public sector	52,904.1	105,175.3	108,955.8	169,466.4	174,214.8	105.9	59.9	3.6	2.8
Others	10,096.0	24,091.1	24,017.7	47,884.2	53,901.6	137.9	124.4	-0.3	12.6
Sub-total	76,007.5	169,536.8	171,561.5	274,819.9	296,252.0	125.7	72.7	1.2	7.8
Below the line items	8,807.3	23,705.3	20,414.9	56,291.0	57,135.5	131.8	179.9	-13.9	1.5
Total assets = total liabilities	84,814.8	193,242.1	191,976.4	331,110.9	353,387.5	126.3	84.1	-0.7	6.7
Liabilities									
Deposits of the non-public sector	49,274.1	104,032.7	111,450.6	191,362.5	210,482.9	126.2	88.9	7.1	10.0
Sight (4)	3,304.2	5,124.2	5,353.5	11,374.2	10,863.3	62.0	102.9	4.5	-4.5
Savings and time	45,969.9	98,908.5	106,097.1	179,988.3	199,619.6	130.8	88.1	7.3	10.9
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	4,142.6	12,371.6	12,749.9	19,819.5	20,242.5	207.8	58.8	3.1	2.1
Foreign exchange loans and deposits	4,438.6	16,440.6	10,682.0	15,472.9	17,182.8	140.7	60.9	-35.0	11.1
Others	18,152.2	36,691.9	36,679.0	48,165.0	48,343.8	102.1	31.8	0	0.4
Sub-total	76,007.5	169,536.8	171,561.5	274,819.9	296,252.0	125.7	72.7	1.2	7.8
Below the line items	8,807.3	23,705.3	20,414.9	56,291.0	57,135.5	131.8	179.9	-13.9	1.5

(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) 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					Two-month changes	Percentage change			
	Ordibehesht 1384	Esfand 1384	Ordibehesht 1385	Esfand 1385	Ordibehesht 1386		Ordibehesht 1385 to Ordibehesht 1384	Ordibehesht 1386 to Ordibehesht 1385	Ordibehesht 1385 to Esfand 1384	Ordibehesht 1386 to Esfand 1385
	Banks and credit institutions' claims on non-public sector (excluding profit receivables)	542,810.0	745,028.2	757,311.4	1,066,548.5		1,099,857.7	33,309.2	39.5	45.2
Commercial banks	387,406.7	501,366.3	504,591.5	701,574.1	724,756.1	23,182.0	30.2	43.6	0.6	3.3
Specialized banks	115,907.6	163,039.5	168,649.6	221,926.2	226,225.2	4,299.0	45.5	34.1	3.4	1.9
Private banks and non-bank credit institutions	39,495.7	80,622.4	84,070.3	143,048.2	148,876.4	5,828.2	112.9	77.1	4.3	4.1
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	68.9	67.3	66.6	65.8	65.9	0.1	-3.3	-1.1	-1.0	0.2
Specialized banks	22.7	21.9	22.3	20.8	20.6	-0.2	-1.8	-7.6	1.8	-1.0
Private banks and non-bank credit institutions	8.3	10.8	11.1	13.4	13.5	0.1	33.7	21.6	2.8	0.7
Profit and revenue receivables	93,534.1	120,287.2	125,164.4	159,652.5	168,332.5	8,680.0	33.8	34.5	4.1	5.4
Banks and credit institution's claims on non-public sector	636,344.1	865,315.4	882,475.8	1,226,201.0	1,268,190.2	41,989.2	38.7	43.7	2.0	3.4
Commercial banks	438,682.7	556,380.1	561,878.6	775,113.0	804,309.9	29,196.9	28.1	43.1	1.0	3.8
Specialized banks	144,757.3	203,760.0	211,641.4	281,621.6	289,665.5	8,043.9	46.2	36.9	3.9	2.9
Private banks and non-bank credit institutions	52,904.1	105,175.3	108,955.8	169,466.4	174,214.8	4,748.4	105.9	59.9	3.6	2.8
Deposits of the non-public sector	646,758.9	870,343.8	880,082.8	1,222,747.8	1,264,365.3	41,617.5	36.1	43.7	1.1	3.4
Commercial banks	502,509.8	634,890.0	631,337.0	850,729.2	861,806.6	11,077.4	25.6	36.5	-0.6	1.3
Specialized banks	94,975.0	131,421.1	137,295.2	180,656.1	192,075.8	11,419.7	44.6	39.9	4.5	6.3
Private banks and non-bank credit institutions	49,274.1	104,032.7	111,450.6	191,362.5	210,482.9	19,120.4	126.2	88.9	7.1	10.0
Deposits of the non-public sector (percent out of total)	100.0	100.0	100.0	100.0	100.0					
Commercial banks	77.7	72.9	71.7	69.6	68.2	-1.4	-7.7	-4.9	-1.6	-2.0
Specialized banks	14.7	15.1	15.6	14.8	15.2	0.4	6.1	-2.6	3.3	2.7
Private banks and non-bank credit institutions	7.6	12.0	12.7	15.7	16.6	0.9	67.1	30.7	5.8	5.7
Sight	194,594.3	267,243.8	246,555.1	353,093.3	339,685.9	-13,407.4	26.7	37.8	-7.7	-3.8
Non-sight	452,164.6	603,100.0	633,527.7	869,654.5	924,679.4	55,024.9	40.1	46.0	5.0	6.3
Gharz-al-hasaneh savings	70,328.8	93,230.1	98,330.1	133,522.4	136,657.5	3,135.1	39.8	39.0	5.5	2.3
Housing savings fund	16,330.1	26,956.8	29,531.8	43,424.1	44,384.5	960.4	80.8	50.3	9.6	2.2
Other	53,998.7	66,273.3	68,798.3	90,098.3	92,273.0	2,174.7	27.4	34.1	3.8	2.4
Term investments	367,594.5	489,693.2	512,930.7	707,100.5	758,313.3	51,212.8	39.5	47.8	4.7	7.2
Short-term	168,775.0	223,291.6	237,352.5	353,666.8	391,259.9	37,593.1	40.6	64.8	6.3	10.6
Long-term	198,819.5	266,401.6	275,578.2	353,433.7	367,053.4	13,619.7	38.6	33.2	3.4	3.9
Miscellaneous	14,241.3	20,176.7	22,266.9	29,031.6	29,708.6	677.0	56.4	33.4	10.4	2.3
Notes and coins with the public	35,659.5	50,675.6	40,944.2	61,451.6	50,612.4	-10,839.2	14.8	23.6	-19.2	-17.6
Money	230,253.8	317,919.4	287,499.3	414,544.9	390,298.3	-24,246.6	24.9	35.8	-9.6	-5.8
Quasi-money	452,164.6	603,100.0	633,527.7	869,654.5	924,679.4	55,024.9	40.1	46.0	5.0	6.3
Liquidity	682,418.4	921,019.4	921,027.0	1,284,199.4	1,314,977.7	30,778.3	35.0	42.8	0	2.4

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

Table 8

(billion rials)

	Esfand 1385	Ordibehesht 1386	Share in balance Ordibehesht 1386	Ordibehesht 1386 to Esfand 1385
Banks and credit institutions	1,179,722.5	1,222,164.9	100.0	3.6
Gharz-al-hasaneh	40,789.0	40,702.0	3.3	-0.2
Mozarebeh	90,626.9	93,935.8	7.7	3.7
Forward transactions	57,189.1	58,695.4	4.8	2.6
Civil partnership	176,432.4	185,707.6	15.2	5.3
Joaleh	59,639.9	59,269.3	4.8	-0.6
Installment sale	568,070.0	591,416.0	48.4	4.1
Hire purchase	34,806.4	33,129.6	2.7	-4.8
Legal partnership	21,396.0	21,546.9	1.8	0.7
Direct investment	11,483.0	12,330.1	1.0	7.4
Debt purchase	2,001.0	1,693.1	0.1	-15.4
Machinery and housing units transacted under Islamic contracts	8,372.9	8,880.2	0.7	6.1
Non-performing loans	108,915.9	114,858.9	9.4	5.5
Commercial banks	737,336.6	768,647.0	100.0	4.2
Gharz-al-hasaneh	33,938.8	33,873.7	4.4	-0.2
Mozarebeh	59,425.2	60,832.5	7.9	2.4
Forward transactions	49,872.2	51,490.2	6.7	3.2
Civil partnership	90,546.0	94,939.6	12.4	4.9
Joaleh	45,288.4	45,559.9	5.9	0.6
Installment sale	350,191.8	367,668.2	47.8	5.0
Hire purchase	8,106.1	8,227.3	1.1	1.5
Legal partnership	12,789.5	12,921.8	1.7	1.0
Direct investment	9,565.0	10,383.5	1.4	8.6
Debt purchase	234.1	254.6	0	8.8
Machinery and housing units transacted under Islamic contracts	7,068.0	7,412.5	1.0	4.9
Non-performing loans	70,311.5	75,083.2	9.8	6.8

Specialized banks	278,439.8	285,817.1	100.0	2.6
Gharz-al-hasaneh	6,261.9	6,187.1	2.2	-1.2
Mozarebeh	2,591.2	2,423.0	0.8	-6.5
Forward transactions	7,011.7	7,016.0	2.5	0.1
Civil partnership	36,467.7	37,193.5	13.0	2.0
Joaleh	3,572.5	3,518.2	1.2	-1.5
Installment sale	183,087.7	189,769.0	66.4	3.6
Hire purchase	3,818.1	3,769.3	1.3	-1.3
Legal partnership	6,023.1	6,020.1	2.1	0
Direct investment	156.2	156.2	0.1	0
Debt purchase	78.2	78.3	0	0.1
Machinery and housing units transacted under Islamic contracts	1,278.2	1,441.9	0.5	12.8
Non-performing loans	28,093.3	28,244.5	9.9	0.5
Non-public banks and credit institutions	163,946.1	167,700.8	100.0	2.3
Gharz-al-hasaneh	588.3	641.2	0.4	9.0
Mozarebeh	28,610.5	30,680.3	18.3	7.2
Forward transactions	305.2	189.2	0.1	-38.0
Civil partnership	49,418.7	53,574.5	31.9	8.4
Joaleh	10,779.0	10,191.2	6.1	-5.5
Installment sale	34,790.5	33,978.8	20.3	-2.3
Hire purchase	22,882.2	21,133.0	12.6	-7.6
Legal partnership	2,583.4	2,605.0	1.6	0.8
Direct investment	1,761.8	1,790.4	1.1	1.6
Debt purchase	1,688.7	1,360.2	0.8	-19.5
Machinery and housing units transacted under Islamic contracts	26.7	25.8	0	-3.4
Non-performing loans	10,511.1	11,531.2	6.9	9.7