

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

	Year-end balance					Percentage change			
	Khordad	Esfand	Khordad	Esfand	Khordad	Khordad	Khordad	Khordad	Khordad
	1384	1384	1385	1385	1386	1385 to 1384	1386 to 1385	1385 to 1384	1386 to 1385
Assets									
Foreign assets	639,802.1	770,170.4	814,671.4	928,552.5	972,848.7	27.3	19.4	5.8	4.8
Claims on public sector	240,657.6	235,607.7	233,382.1	256,219.8	278,831.3	-3.0	19.5	-0.9	8.8
Government	148,293.2	135,794.5	136,439.5	160,269.3	184,017.6	-8.0	34.9	0.5	14.8
Public corporations and agencies	92,364.4	99,813.2	96,942.6	95,950.5	94,813.7	5.0	-2.2	-2.9	-1.2
Claims on non-public sector	651,496.8	865,315.4	906,807.4	1,226,201.0	1,299,678.1	39.2	43.3	4.8	6.0
Others	304,335.5	488,302.9	464,065.6	671,235.9	660,223.3	52.5	42.3	-5.0	-1.6
Sub-total	1,836,292.0	2,359,396.4	2,418,926.5	3,082,209.2	3,211,581.4	31.7	32.8	2.5	4.2
Below the line items	408,842.3	445,191.6	441,893.6	599,812.1	629,542.8	8.1	42.5	-0.7	5.0
Total assets = total liabilities	2,245,134.3	2,804,588.0	2,860,820.1	3,682,021.3	3,841,124.2	27.4	34.3	2.0	4.3
Liabilities									
Liquidity	704,586.3	921,019.4	961,139.2	1,284,199.4	1,341,072.8	36.4	39.5	4.4	4.4
Money	239,099.7	317,919.4	310,375.8	414,544.9	403,474.7	29.8	30.0	-2.4	-2.7
Quasi-money	465,486.6	603,100.0	650,763.4	869,654.5	937,598.1	39.8	44.1	7.9	7.8
Loans and deposits of the public sector	159,276.4	167,667.4	208,865.5	220,621.4	247,771.7	31.1	18.6	24.6	12.3
Government	149,954.0	156,378.9	190,005.0	208,532.4	234,661.1	26.7	23.5	21.5	12.5
Public corporations and agencies	9,322.4	11,288.5	18,860.5	12,089.0	13,110.6	102.3	-30.5	67.1	8.5
Capital account	91,222.0	120,191.3	135,504.5	171,694.9	200,335.5	48.5	47.8	12.7	16.7
Foreign loans and credits and foreign exchange deposits	379,753.8	471,435.8	484,347.7	503,521.7	535,876.8	27.5	10.6	2.7	6.4
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	1,047.7	1,275.1	1,507.1	1,194.2	1,022.3	43.8	-32.2	18.2	-14.4
Others	500,403.8	677,805.4	627,560.5	900,975.6	885,500.3	25.4	41.1	-7.4	-1.7
Sub-total	1,836,292.0	2,359,396.4	2,418,926.5	3,082,209.2	3,211,581.4	31.7	32.8	2.5	4.2
Below the line items	408,842.3	445,191.6	441,893.6	599,812.1	629,542.8	8.1	42.5	-0.7	5.0

(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			
	Khordad	Esfand	Khordad	Esfand	Khordad	Khordad	Khordad	Khordad	Khordad
	1384	1384	1385	1385	1386	1385 to 1384	1386 to 1385	1385 to Esfand 1384	1386 to Esfand 1385
Assets									
Foreign assets	340,961.0	428,172.1	460,078.1	563,869.5	585,997.0	34.9	27.4	7.5	3.9
Notes and coins in till	4,154.4	821.2	4,112.1	619.9	4,245.2	-1.0	3.2	400.7	#
Claims on public sector	136,111.1	123,212.3	125,625.9	131,432.2	135,844.0	-7.7	8.1	2.0	3.4
Government	114,410.2	101,254.9	101,751.5	104,094.8	109,465.9	-11.1	7.6	0.5	5.2
Public corporations and agencies	21,700.9	21,957.4	23,874.4	27,337.4	26,378.1	10.0	10.5	8.7	-3.5
Claims on banks	20,076.5	35,916.2	40,829.1	54,887.3	86,727.3	103.4	112.4	13.7	58.0
Government revolving funds payment	7,718.1	10,385.9	14,926.7	14,846.6	17,797.1	93.4	19.2	43.7	19.9
Others (2)	12,358.4	25,530.3	25,902.4	40,040.7	68,930.2	109.6	166.1	1.5	72.2
Others	3,360.4	3,192.6	3,386.8	9,923.0	10,462.2	0.8	208.9	6.1	5.4
Sub-total	504,663.4	591,314.4	634,032.0	760,731.9	823,275.7	25.6	29.8	7.2	8.2
Below the line items	14,911.1	15,949.3	17,412.6	19,402.5	16,471.3	16.8	-5.4	9.2	-15.1
Total assets = total liabilities	519,574.5	607,263.7	651,444.6	780,134.4	839,747.0	25.4	28.9	7.3	7.6
Liabilities									
Notes and coins	48,920.7	56,502.2	56,521.2	68,109.0	68,143.3	15.5	20.6	0	0.1
With the public	36,343.5	50,675.6	43,448.7	61,451.6	52,316.5	19.6	20.4	-14.3	-14.9
With banks	8,422.8	5,005.4	8,960.4	6,037.5	11,581.6	6.4	29.3	79.0	91.8
With the Central Bank	4,154.4	821.2	4,112.1	619.9	4,245.2	-1.0	3.2	400.7	#
Deposits of banks and credit institutions	106,226.8	164,860.4	154,954.0	212,486.0	230,770.2	45.9	48.9	-6.0	8.6
Legal	99,694.6	128,002.2	134,721.2	184,827.7	193,821.9	35.1	43.9	5.2	4.9
Sight (3)	6,532.2	36,858.2	20,232.8	27,658.3	36,948.3	209.7	82.6	-45.1	33.6
Deposits of the public sector	122,961.6	114,560.2	148,767.8	149,866.1	175,164.7	21.0	17.7	29.9	16.9
Government	113,639.2	103,271.7	129,907.3	137,777.1	162,054.1	14.3	24.7	25.8	17.6
Public corporations and agencies	9,322.4	11,288.5	18,860.5	12,089.0	13,110.6	102.3	-30.5	67.1	8.5
Capital account	3,324.8	5,173.2	5,173.2	11,783.9	11,783.9	55.6	127.8	0	0
Foreign exchange liabilities	105,033.0	170,605.1	185,327.5	192,674.1	207,533.8	76.4	12.0	8.6	7.7
Foreign loans and foreign exchange deposits (4)	100,483.8	166,113.5	180,833.2	188,005.7	202,865.4	80.0	12.2	8.9	7.9
Clearing foreign exchange	1,252.4	1,291.1	1,293.8	1,288.2	1,288.2	3.3	-0.4	0.2	0
Special Drawing Right allocations	3,296.8	3,200.5	3,200.5	3,380.2	3,380.2	-2.9	5.6	0	0
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	1,047.7	1,275.1	1,507.1	1,194.2	1,022.3	43.8	-32.2	18.2	-14.4
Others	117,146.8	78,336.2	81,779.2	124,616.6	128,855.5	-30.2	57.6	4.4	3.4
Sub-total	504,663.4	591,314.4	634,032.0	760,731.9	823,275.7	25.6	29.8	7.2	8.2
Below the line items	14,911.1	15,949.3	17,412.6	19,402.5	16,471.3	16.8	-5.4	9.2	-15.1

(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. Since 1382, figures have been revised 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			
	Khordad	Esfand	Khordad	Esfand	Khordad	Khordad	Khordad	Khordad	
	1384	1384	1385	1385	1386	1385 to 1384	1386 to 1385	1385 to 1384	1386 to 1385
Assets									
Foreign assets	298,841.1	341,998.3	354,593.3	364,683.0	386,851.7	18.7	9.1	3.7	6.1
Notes and coins in till	8,422.8	5,005.4	8,960.4	6,037.5	11,581.6	6.4	29.3	79.0	91.8
Deposits with the Central Bank	106,226.8	164,860.4	154,954.0	212,486.0	230,770.2	45.9	48.9	-6.0	8.6
Legal	99,694.6	128,002.2	134,721.2	184,827.7	193,821.9	35.1	43.9	5.2	4.9
Sight (2)	6,532.2	36,858.2	20,232.8	27,658.3	36,948.3	209.7	82.6	-45.1	33.6
Claims on public sector	104,546.5	112,395.4	107,756.2	124,787.6	142,987.3	3.1	32.7	-4.1	14.6
Government (3)	33,883.0	34,539.6	34,688.0	56,174.5	74,551.7	2.4	114.9	0.4	32.7
Public corporations and agencies	70,663.5	77,855.8	73,068.2	68,613.1	68,435.6	3.4	-6.3	-6.1	-0.3
Claims on non-public sector	651,496.8	865,315.4	906,807.4	1,226,201.0	1,299,678.1	39.2	43.3	4.8	6.0
Others	162,094.6	278,507.1	251,823.2	387,282.2	316,436.8	55.4	25.7	-9.6	-18.3
Sub-total	1,331,628.6	1,768,082.0	1,784,894.5	2,321,477.3	2,388,305.7	34.0	33.8	1.0	2.9
Below the line items	393,931.2	429,242.3	424,481.0	580,409.6	613,071.5	7.8	44.4	-1.1	5.6
Total assets = total liabilities	1,725,559.8	2,197,324.3	2,209,375.5	2,901,886.9	3,001,377.2	28.0	35.8	0.5	3.4
Liabilities									
Deposits of the non-public sector	668,242.8	870,343.8	917,690.5	1,222,747.8	1,288,756.3	37.3	40.4	5.4	5.4
Sight	202,756.2	267,243.8	266,927.1	353,093.3	351,158.2	31.6	31.6	-0.1	-0.5
Savings and time	465,486.6	603,100.0	650,763.4	869,654.5	937,598.1	39.8	44.1	7.9	7.8
Claims of the Central Bank (4)	20,076.5	35,916.2	40,829.1	54,887.3	86,727.3	103.4	112.4	13.7	58.0
Loans and deposits of the public sector	36,314.8	53,107.2	60,097.7	70,755.3	72,607.0	65.5	20.8	13.2	2.6
Government	36,314.8	53,107.2	60,097.7	70,755.3	72,607.0	65.5	20.8	13.2	2.6
Public corporations and agencies	0	0	0	0	0	*	*	*	*
Capital account	87,897.2	115,018.1	130,331.3	159,911.0	188,551.6	48.3	44.7	13.3	17.9
Foreign exchange loans and deposits	274,720.8	300,830.7	299,020.2	310,847.6	328,343.0	8.8	9.8	-0.6	5.6
Others	244,376.5	392,866.0	336,925.7	502,328.3	423,320.5	37.9	25.6	-14.2	-15.7
Sub-total	1,331,628.6	1,768,082.0	1,784,894.5	2,321,477.3	2,388,305.7	34.0	33.8	1.0	2.9
Below the line items	393,931.2	429,242.3	424,481.0	580,409.6	613,071.5	7.8	44.4	-1.1	5.6

(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			
	Khordad 1384	Esfand 1384	Khordad 1385	Esfand 1385	Khordad 1386	Khordad 1385 to Khordad 1384	Khordad 1386 to Khordad 1385	Khordad 1385 to Esfand 1384	Khordad 1386 to Esfand 1385
Assets									
Foreign assets	266,223.2	292,133.2	305,163.7	305,021.5	325,126.0	14.6	6.5	4.5	6.6
Notes and coins in till	7,778.6	3,885.6	7,893.0	4,442.5	10,186.0	1.5	29.1	103.1	129.3
Deposits with the Central Bank (2)	89,234.3	132,949.6	121,807.7	165,330.6	178,245.8	36.5	46.3	-8.4	7.8
Legal	83,428.2	101,163.4	103,959.2	139,253.8	142,326.1	24.6	36.9	2.8	2.2
Sight (3)	5,806.1	31,786.2	17,848.5	26,076.8	35,919.7	207.4	101.2	-43.8	37.7
Claims on public sector	95,286.2	102,728.6	95,322.8	109,098.4	114,365.2	0	20.0	-7.2	4.8
Government (4)	26,223.8	25,917.1	23,400.2	40,964.8	46,616.1	-10.8	99.2	-9.7	13.8
Public corporations and agencies	69,062.4	76,811.5	71,922.6	68,133.6	67,749.1	4.1	-5.8	-6.4	-0.6
Claims on non-public sector	447,182.7	556,380.1	574,559.7	775,113.0	821,619.5	28.5	43.0	3.3	6.0
Others	111,318.0	191,663.7	175,029.0	268,714.3	192,089.3	57.2	9.7	-8.7	-28.5
Sub-total	1,017,023.0	1,279,740.8	1,279,775.9	1,627,720.3	1,641,631.8	25.8	28.3	0	0.9
Below the line items	337,010.3	349,777.2	348,883.9	466,065.5	493,898.8	3.5	41.6	-0.3	6.0
Total assets = total liabilities	1,354,033.3	1,629,518.0	1,628,659.8	2,093,785.8	2,135,530.6	20.3	31.1	-0.1	2.0
Liabilities									
Deposits of non-public sector	516,790.3	634,890.0	657,080.0	850,729.2	880,062.6	27.1	33.9	3.5	3.4
Sight	181,398.8	242,533.7	237,830.2	313,771.4	305,723.1	31.1	28.5	-1.9	-2.6
Savings and time	335,391.5	392,356.3	419,249.8	536,957.8	574,339.5	25.0	37.0	6.9	7.0
Claims of the Central Bank (5)	15,353.9	27,965.0	31,053.5	37,271.6	65,107.6	102.3	109.7	11.0	74.7
Loans and deposits of the public sector	25,565.5	37,635.0	43,322.2	52,209.0	53,787.1	69.5	24.2	15.1	3.0
Government	25,565.5	37,635.0	43,322.2	52,209.0	53,787.1	69.5	24.2	15.1	3.0
Public corporations and agencies	0	0	0	0	0	*	*	*	*
Capital account	55,880.3	74,732.2	86,318.9	108,270.7	103,936.7	54.5	20.4	15.5	-4.0
Foreign exchange loans and deposits	251,353.8	267,498.2	268,605.0	274,342.2	293,065.6	6.9	9.1	0.4	6.8
Others	152,079.2	237,020.4	193,396.3	304,897.6	245,672.2	27.2	27.0	-18.4	-19.4
Sub-total	1,017,023.0	1,279,740.8	1,279,775.9	1,627,720.3	1,641,631.8	25.8	28.3	0	0.9
Below the line items	337,010.3	349,777.2	348,883.9	466,065.5	493,898.8	3.5	41.6	-0.3	6.0

(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 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			
	Khordad 1384	Esfand 1384	Khordad 1385	Esfand 1385	Khordad 1386	Khordad 1385 to Khordad 1384	Khordad 1386 to Khordad 1385	Khordad 1385 to Esfand 1384	Khordad 1386 to Esfand 1385
Assets									
Foreign assets	27,838.6	31,791.6	37,080.2	44,726.6	47,628.7	33.2	28.4	16.6	6.5
Notes and coins in till	473.8	634.2	622.4	673.9	666.3	31.4	7.1	-1.9	-1.1
Deposits with the Central Bank	8,364.4	14,886.0	13,393.9	14,590.0	16,304.3	60.1	21.7	-10.0	11.7
Legal	7,777.9	10,009.7	11,081.9	13,887.0	15,452.0	42.5	39.4	10.7	11.3
Sight (2)	586.5	4,876.3	2,312.0	703.0	852.3	#	-63.1	-52.6	21.2
Claims on public sector	7,049.2	4,980.3	5,422.5	6,643.1	7,584.2	-23.1	39.9	8.9	14.2
Government (3)	5,448.1	3,936.0	4,276.9	6,163.6	6,897.7	-21.5	61.3	8.7	11.9
Public corporations and agencies	1,601.1	1,044.3	1,145.6	479.5	686.5	-28.4	-40.1	9.7	43.2
Claims on non-public sector	148,212.0	203,760.0	216,332.9	281,621.6	298,365.9	46.0	37.9	6.2	5.9
Others	40,804.2	62,752.3	47,516.6	70,681.9	72,253.8	16.5	52.1	-24.3	2.2
Sub-total	232,742.2	318,804.4	320,368.5	418,937.1	442,803.2	37.6	38.2	0.5	5.7
Below the line items	47,502.5	55,759.8	54,487.9	58,053.1	60,069.5	14.7	10.2	-2.3	3.5
Total assets = total liabilities	280,244.7	374,564.2	374,856.4	476,990.2	502,872.7	33.8	34.2	0.1	5.4
Liabilities									
Deposits of the non-public sector	96,766.9	131,421.1	141,417.4	180,656.1	190,849.4	46.1	35.0	7.6	5.6
Sight	16,436.6	19,585.9	22,345.2	27,947.7	34,190.7	35.9	53.0	14.1	22.3
Savings and time	80,330.3	111,835.2	119,072.2	152,708.4	156,658.7	48.2	31.6	6.5	2.6
Claims of the Central Bank (4)	4,722.6	7,951.2	9,775.6	17,615.7	21,615.5	107.0	121.1	22.9	22.7
Loans and deposits of the public sector	10,749.3	15,472.2	16,775.5	18,546.3	18,819.9	56.1	12.2	8.4	1.5
Government	10,749.3	15,472.2	16,775.5	18,546.3	18,819.9	56.1	12.2	8.4	1.5
Public corporations and agencies	0	0	0	0	0	*	*	*	*
Capital account	27,452.9	27,914.3	31,586.5	31,820.8	63,971.1	15.1	102.5	13.2	101.0
Foreign exchange loans and deposits	18,597.7	16,891.9	19,961.3	21,032.5	18,385.0	7.3	-7.9	18.2	-12.6
Others	74,452.8	119,153.7	100,852.2	149,265.7	129,162.3	35.5	28.1	-15.4	-13.5
Sub-total	232,742.2	318,804.4	320,368.5	418,937.1	442,803.2	37.6	38.2	0.5	5.7
Below the line items	47,502.5	55,759.8	54,487.9	58,053.1	60,069.5	14.7	10.2	-2.3	3.5

(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			
	Khordad 1384	Esfand 1384	Khordad 1385	Esfand 1385	Khordad 1386	Khordad 1385 to Khordad 1384	Khordad 1386 to Khordad 1385	Khordad 1385 to Esfand 1384	Khordad 1386 to Esfand 1385
Assets									
Foreign assets	4,779.3	18,073.5	12,349.4	14,934.9	14,097.0	158.4	14.2	-31.7	-5.6
Notes and coins in till	170.4	485.6	445.0	921.1	729.3	161.2	63.9	-8.4	-20.8
Deposit with the Central Bank (2)	8,628.1	17,024.8	19,752.4	32,565.4	36,220.1	128.9	83.4	16.0	11.2
Legal	8,488.5	16,829.1	19,680.1	31,686.9	36,043.8	131.8	83.1	16.9	13.7
Sight	139.6	195.7	72.3	878.5	176.3	#	143.8	-63.1	-79.9
Claims on public sector	2,211.1	4,686.5	7,010.9	9,046.1	21,037.9	217.1	200.1	49.6	132.6
Government (3)	2,211.1	4,686.5	7,010.9	9,046.1	21,037.9	217.1	200.1	49.6	132.6
Public corporations and agencies	0	0	0	0	0	0	0	0	0
Claims on non-public sector	56,102.1	105,175.3	115,914.8	169,466.4	179,692.7	106.6	55.0	10.2	6.0
Others	9,972.4	24,091.1	29,277.6	47,886.0	52,093.7	193.6	77.9	21.5	8.8
Sub-total	81,863.4	169,536.8	184,750.1	274,819.9	303,870.7	125.7	64.5	9.0	10.6
Below the line items	9,418.4	23,705.3	21,109.2	56,291.0	59,103.2	124.1	180.0	-11.0	5.0
Total assets = total liabilities	91,281.8	193,242.1	205,859.3	331,110.9	362,973.9	125.5	76.3	6.5	9.6
Liabilities									
Deposits of the non-public sector	54,685.6	104,032.7	119,193.1	191,362.5	217,844.3	118.0	82.8	14.6	13.8
Sight (4)	4,920.8	5,124.2	6,751.7	11,374.2	11,244.4	37.2	66.5	31.8	-1.1
Savings and time	49,764.8	98,908.5	112,441.4	179,988.3	206,599.9	125.9	83.7	13.7	14.8
Claims of the Central Bank	0	0	0	0	4.2	*	*	*	*
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	4,564.0	12,371.6	12,425.9	19,819.5	20,643.8	172.3	66.1	0.4	4.2
Foreign exchange loans and deposits	4,769.3	16,440.6	10,453.9	15,472.9	16,892.4	119.2	61.6	-36.4	9.2
Others	17,844.5	36,691.9	42,677.2	48,165.0	48,486.0	139.2	13.6	16.3	0.7
Sub-total	81,863.4	169,536.8	184,750.1	274,819.9	303,870.7	125.7	64.5	9.0	10.6
Below the line items	9,418.4	23,705.3	21,109.2	56,291.0	59,103.2	124.1	180.0	-11.0	5.0

(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					Three-month changes	Percentage change			
	Khordad	Esfand	Khordad	Esfand	Khordad		Khordad	Khordad	Khordad	
	1384	1384	1385	1385	1386		1385 to 1384	1386 to 1385	1385 to 1384	1386 to 1385
Banks and credit institutions' claims on non-public sector (excluding profit receivables)	555,442.3	745,028.2	776,732.7	1,066,548.5	1,125,275.1	58,726.6	39.8	44.9	4.3	5.5
Commercial banks	395,239.6	501,366.3	515,509.5	701,574.1	738,456.7	36,882.6	30.4	43.2	2.8	5.3
Specialized banks	118,455.9	163,039.5	171,410.3	221,926.2	232,231.4	10,305.2	44.7	35.5	5.1	4.6
Private banks and non-bank credit institutions	41,746.8	80,622.4	89,812.9	143,048.2	154,587.0	11,538.8	115.1	72.1	11.4	8.1
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	71.2	67.3	66.4	65.8	65.6	-0.2	-6.7	-1.2	-1.3	-0.3
Specialized banks	21.3	21.9	22.1	20.8	20.6	-0.2	3.8	-6.8	0.9	-1.0
Private banks and non-bank credit institutions	7.5	10.8	11.6	13.4	13.7	0.3	54.7	18.1	7.4	2.2
Profit and revenue receivables	96,054.5	120,287.2	130,074.7	159,652.5	174,403.0	14,750.5	35.4	34.1	8.1	9.2
Banks and credit institution's claims on non-public sector	651,496.8	865,315.4	906,807.4	1,226,201.0	1,299,678.1	73,477.1	39.2	43.3	4.8	6.0
Commercial banks	447,182.7	556,380.1	574,559.7	775,113.0	821,619.5	46,506.5	28.5	43.0	3.3	6.0
Specialized banks	148,212.0	203,760.0	216,332.9	281,621.6	298,365.9	16,744.3	46.0	37.9	6.2	5.9
Private banks and non-bank credit institutions	56,102.1	105,175.3	115,914.8	169,466.4	179,692.7	10,226.3	106.6	55.0	10.2	6.0
Deposits of the non-public sector	668,242.8	870,343.8	917,690.5	1,222,747.8	1,288,756.3	66,008.5	37.3	40.4	5.4	5.4
Commercial banks	516,790.3	634,890.0	657,080.0	850,729.2	880,062.6	29,333.4	27.1	33.9	3.5	3.4
Specialized banks	96,766.9	131,421.1	141,417.4	180,656.1	190,849.4	10,193.3	46.1	35.0	7.6	5.6
Private banks and non-bank credit institutions	54,685.6	104,032.7	119,193.1	191,362.5	217,844.3	26,481.8	118.0	82.8	14.6	13.8
Deposits of the non-public sector (percent out of total)	100.0	100.0	100.0	100.0	100.0					
Commercial banks	77.3	72.9	71.6	69.6	68.3	-1.3	-7.4	-4.6	-1.8	-1.9
Specialized banks	14.5	15.1	15.4	14.8	14.8	0	6.2	-3.9	2.0	0
Private banks and non-bank credit institutions	8.2	12.0	13.0	15.7	16.9	1.2	58.5	30.0	8.3	7.6
Sight	202,756.2	267,243.8	266,927.1	353,093.3	351,158.2	-1,935.1	31.6	31.6	-0.1	-0.5
Non-sight	465,486.6	603,100.0	650,763.4	869,654.5	937,598.1	67,943.6	39.8	44.1	7.9	7.8
Gharz-al-hasaneh savings	71,262.0	93,230.1	100,592.1	133,522.4	136,123.3	2,600.9	41.2	35.3	7.9	1.9
Housing savings fund	16,728.7	26,956.8	30,997.9	43,424.1	44,388.8	964.7	85.3	43.2	15.0	2.2
Other	54,533.3	66,273.3	69,594.2	90,098.3	91,734.5	1,636.2	27.6	31.8	5.0	1.8
Term investments	379,435.5	489,693.2	527,340.9	707,100.5	769,682.2	62,581.7	39.0	46.0	7.7	8.9
Short-term	175,845.8	223,291.6	245,312.4	353,666.8	395,899.6	42,232.8	39.5	61.4	9.9	11.9
Long-term	203,589.7	266,401.6	282,028.5	353,433.7	373,782.6	20,348.9	38.5	32.5	5.9	5.8
Miscellaneous	14,789.1	20,176.7	22,830.4	29,031.6	31,792.6	2,761.0	54.4	39.3	13.2	9.5
Notes and coins with the public	36,343.5	50,675.6	43,448.7	61,451.6	52,316.5	-9,135.1	19.6	20.4	-14.3	-14.9
Money	239,099.7	317,919.4	310,375.8	414,544.9	403,474.7	-11,070.2	29.8	30.0	-2.4	-2.7
Quasi-money	465,486.6	603,100.0	650,763.4	869,654.5	937,598.1	67,943.6	39.8	44.1	7.9	7.8
Liquidity	704,586.3	921,019.4	961,139.2	1,284,199.4	1,341,072.8	56,873.4	36.4	39.5	4.4	4.4

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

Table 8

(billion rials)

	Esfand 1385	Khordad 1386	Share in balance Khordad 1386	Khordad 1386 to Esfand 1385
Banks and credit institutions	1,179,722.5	1,254,094.8	100.0	6.3
Gharz-al-hasaneh	40,789.0	41,143.9	3.3	0.9
Mozarebeh	90,626.9	98,578.1	7.9	8.8
Forward transactions	57,189.1	58,573.3	4.7	2.4
Civil partnership	176,432.4	190,773.4	15.2	8.1
Joaleh	59,639.9	60,934.6	4.9	2.2
Installment sale	568,070.0	611,598.9	48.8	7.7
Hire purchase	34,806.4	32,667.9	2.6	-6.1
Legal partnership	21,396.0	22,912.4	1.8	7.1
Direct investment	11,483.0	10,981.5	0.9	-4.4
Debt purchase	2,001.0	2,573.2	0.2	28.6
Machinery and housing units transacted under Islamic contracts	8,372.9	9,451.0	0.8	12.9
Non-performing loans	108,915.9	113,906.6	9.1	4.6
Commercial banks	737,336.6	788,801.5	100.0	7.0
Gharz-al-hasaneh	33,938.8	34,254.7	4.3	0.9
Mozarebeh	59,425.2	62,100.0	7.9	4.5
Forward transactions	49,872.2	51,651.1	6.5	3.6
Civil partnership	90,546.0	97,038.4	12.3	7.2
Joaleh	45,288.4	47,385.0	6.0	4.6
Installment sale	350,191.8	381,778.3	48.4	9.0
Hire purchase	8,106.1	8,276.6	1.0	2.1
Legal partnership	12,789.5	12,913.0	1.6	1.0
Direct investment	9,565.0	10,372.9	1.3	8.4
Debt purchase	234.1	1,001.8	0.1	327.9
Machinery and housing units transacted under Islamic contracts	7,068.0	7,801.2	1.0	10.4
Non-performing loans	70,311.5	74,228.5	9.4	5.6

Specialized banks	278,439.8	292,252.8	100.0	5.0
Gharz-al-hasaneh	6,261.9	6,228.8	2.1	-0.5
Mozarebeh	2,591.2	2,338.0	0.8	-9.8
Forward transactions	7,011.7	6,743.6	2.3	-3.8
Civil partnership	36,467.7	37,101.8	12.7	1.7
Joaleh	3,572.5	3,490.8	1.2	-2.3
Installment sale	183,087.7	196,338.4	67.2	7.2
Hire purchase	3,818.1	3,681.3	1.3	-3.6
Legal partnership	6,023.1	6,030.9	2.1	0.1
Direct investment	156.2	156.2	0.1	0
Debt purchase	78.2	335.8	0.1	329.4
Machinery and housing units transacted under Islamic contracts	1,278.2	1,623.9	0.6	27.0
Non-performing loans	28,093.3	28,183.3	9.6	0.3
Non-public banks and credit institutions	163,946.1	173,040.5	100.0	5.5
Gharz-al-hasaneh	588.3	660.4	0.4	12.3
Mozarebeh	28,610.5	34,140.1	19.7	19.3
Forward transactions	305.2	178.6	0.1	-41.5
Civil partnership	49,418.7	56,633.2	32.7	14.6
Joaleh	10,779.0	10,058.8	5.8	-6.7
Installment sale	34,790.5	33,482.2	19.3	-3.8
Hire purchase	22,882.2	20,710.0	12.0	-9.5
Legal partnership	2,583.4	3,968.5	2.3	53.6
Direct investment	1,761.8	452.4	0.3	-74.3
Debt purchase	1,688.7	1,235.6	0.7	-26.8
Machinery and housing units transacted under Islamic contracts	26.7	25.9	0	-3.0
Non-performing loans	10,511.1	11,494.8	6.6	9.4