

Table 1

SUMMARY OF THE ASSETS AND LIABILITIES OF THE BANKING SYSTEM (1)

(billion rials)

	Year-end balance					Percentage change			
	Tir 1384	Esfand 1384	Tir 1385	Esfand 1385	Tir 1386	Tir 1385 to Tir 1384	Tir 1386 to Tir 1385	Tir 1385 to Esfand 1384	Tir 1386 to Esfand 1385
Assets									
Foreign assets	645,317.1	770,170.4	821,883.0	928,552.5	984,250.2	27.4	19.8	6.7	6.0
Claims on public sector	239,162.7	235,607.7	232,314.7	256,219.8	280,407.8	-2.9	20.7	-1.4	9.4
Government	145,724.1	135,794.5	137,930.6	160,269.3	183,781.4	-5.3	33.2	1.6	14.7
Public corporations and agencies	93,438.6	99,813.2	94,384.1	95,950.5	96,626.4	1.0	2.4	-5.4	0.7
Claims on non-public sector	669,940.8	865,315.4	930,825.0	1,226,201.0	1,338,677.8	38.9	43.8	7.6	9.2
Others	315,188.4	488,302.9	466,259.2	671,235.9	689,155.0	47.9	47.8	-4.5	2.7
Sub-total	1,869,609.0	2,359,396.4	2,451,281.9	3,082,209.2	3,292,490.8	31.1	34.3	3.9	6.8
Below the line items	405,731.7	445,191.6	452,216.3	599,812.1	626,892.4	11.5	38.6	1.6	4.5
Total assets = total liabilities	2,275,340.7	2,804,588.0	2,903,498.2	3,682,021.3	3,919,383.2	27.6	35.0	3.5	6.4
Liabilities									
Liquidity	729,783.5	921,019.4	994,407.1	1,284,199.4	1,393,179.6	36.3	40.1	8.0	8.5
Money	249,785.3	317,919.4	320,995.7	414,544.9	433,951.1	28.5	35.2	1.0	4.7
Quasi-money	479,998.2	603,100.0	673,411.4	869,654.5	959,228.5	40.3	42.4	11.7	10.3
Loans and deposits of the public sector	183,802.5	167,667.4	221,404.3	220,621.4	262,522.1	20.5	18.6	32.0	19.0
Government	170,164.0	156,378.9	202,455.7	208,532.4	248,828.7	19.0	22.9	29.5	19.3
Public corporations and agencies	13,638.5	11,288.5	18,948.6	12,089.0	13,693.4	38.9	-27.7	67.9	13.3
Capital account	91,739.3	120,191.3	137,143.4	173,603.7	201,906.3	49.5	47.2	14.1	16.3
Foreign loans and credits and foreign exchange deposits	369,560.5	471,435.8	459,601.2	503,521.7	539,088.5	24.4	17.3	-2.5	7.1
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	930.0	1,275.1	1,452.1	1,194.2	983.3	56.1	-32.3	13.9	-17.7
Others	493,791.2	677,805.4	637,271.8	899,066.8	894,809.0	29.1	40.4	-6.0	-0.5
Sub-total	1,869,609.0	2,359,396.4	2,451,281.9	3,082,209.2	3,292,490.8	31.1	34.3	3.9	6.8
Below the line items	405,731.7	445,191.6	452,216.3	599,812.1	626,892.4	11.5	38.6	1.6	4.5

(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			
	Tir	Esfand	Tir	Esfand	Tir	Tir 1385 to	Tir 1386 to	Tir 1385 to	Tir 1386 to
	1384	1384	1385	1385	1386	Tir 1384	Tir 1385	Esfand 1384	Esfand 1385
Assets									
Foreign assets	339,350.1	428,172.1	471,073.9	563,869.5	590,527.9	38.8	25.4	10.0	4.7
Notes and coins in till	3,567.6	821.2	3,091.8	619.9	3,392.8	-13.3	9.7	276.5	#
Claims on public sector	137,523.9	123,212.3	125,134.5	131,432.2	130,697.8	-9.0	4.4	1.6	-0.6
Government	114,879.6	101,254.9	102,774.6	104,094.8	103,863.5	-10.5	1.1	1.5	-0.2
Public corporations and agencies	22,644.3	21,957.4	22,359.9	27,337.4	26,834.3	-1.3	20.0	1.8	-1.8
Claims on banks	21,600.7	35,916.2	39,392.7	54,887.3	99,644.8	82.4	153.0	9.7	81.5
Government revolving funds payment	8,408.5	10,385.9	14,210.0	14,846.6	18,557.2	69.0	30.6	36.8	25.0
Others (2)	13,192.2	25,530.3	25,182.7	40,040.7	81,087.6	90.9	222.0	-1.4	102.5
Others	3,027.8	3,192.6	4,305.2	9,923.0	12,669.9	42.2	194.3	34.8	27.7
Sub-total	505,070.1	591,314.4	642,998.1	760,731.9	836,933.2	27.3	30.2	8.7	10.0
Below the line items	15,702.3	15,949.3	17,011.2	19,402.5	14,923.4	8.3	-12.3	6.7	-23.1
Total assets = total liabilities	520,772.4	607,263.7	660,009.3	780,134.4	851,856.6	26.7	29.1	8.7	9.2
Liabilities									
Notes and coins	48,929.2	56,502.2	56,528.1	68,109.0	68,151.7	15.5	20.6	0	0.1
With the public	37,138.5	50,675.6	44,846.8	61,451.6	54,102.4	20.8	20.6	-11.5	-12.0
With banks	8,223.1	5,005.4	8,589.5	6,037.5	10,656.5	4.5	24.1	71.6	76.5
With the Central Bank	3,567.6	821.2	3,091.8	619.9	3,392.8	-13.3	9.7	276.5	#
Deposits of banks and credit institutions	112,031.0	164,860.4	169,533.6	212,486.0	239,800.5	51.3	41.4	2.8	12.9
Legal	104,003.2	128,002.2	140,666.6	184,827.7	197,402.4	35.3	40.3	9.9	6.8
Sight (3)	8,027.8	36,858.2	28,867.0	27,658.3	42,398.1	259.6	46.9	-21.7	53.3
Deposits of the public sector	146,484.2	114,560.2	159,187.3	149,866.1	187,754.5	8.7	17.9	39.0	25.3
Government	132,845.7	103,271.7	140,238.7	137,777.1	174,061.1	5.6	24.1	35.8	26.3
Public corporations and agencies	13,638.5	11,288.5	18,948.6	12,089.0	13,693.4	38.9	-27.7	67.9	13.3
Capital account	3,324.8	5,173.2	5,173.2	13,692.7	13,692.7	55.6	164.7	0	0
Foreign exchange liabilities	90,064.1	170,605.1	168,255.3	192,674.1	200,198.2	86.8	19.0	-1.4	3.9
Foreign loans and foreign exchange deposits (4)	85,619.1	166,113.5	163,761.0	188,005.7	195,529.8	91.3	19.4	-1.4	4.0
Clearing foreign exchange	1,252.5	1,291.1	1,293.8	1,288.2	1,288.2	3.3	-0.4	0.2	0
Special Drawing Right allocations	3,192.5	3,200.5	3,200.5	3,380.2	3,380.2	0.3	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	930.0	1,275.1	1,452.1	1,194.2	983.3	56.1	-32.3	13.9	-17.7
Others	103,304.8	78,336.2	82,866.5	122,707.8	126,350.3	-19.8	52.5	5.8	3.0
Sub-total	505,070.1	591,314.4	642,998.1	760,731.9	836,933.2	27.3	30.2	8.7	10.0
Below the line items	15,702.3	15,949.3	17,011.2	19,402.5	14,923.4	8.3	-12.3	6.7	-23.1

(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			
	Tir 1384	Esfand 1384	Tir 1385	Esfand 1385	Tir 1386	Tir 1385 to Tir 1384	Tir 1386 to Tir 1385	Tir 1385 to Esfand 1384	Tir 1386 to Esfand 1385
Assets									
Foreign assets	305,967.0	341,998.3	350,809.1	364,683.0	393,722.3	14.7	12.2	2.6	8.0
Notes and coins in till	8,223.1	5,005.4	8,589.5	6,037.5	10,656.5	4.5	24.1	71.6	76.5
Deposits with the Central Bank	112,031.0	164,860.4	169,533.6	212,486.0	239,800.5	51.3	41.4	2.8	12.9
Legal	104,003.2	128,002.2	140,666.6	184,827.7	197,402.4	35.3	40.3	9.9	6.8
Sight (2)	8,027.8	36,858.2	28,867.0	27,658.3	42,398.1	259.6	46.9	-21.7	53.3
Claims on public sector	101,638.8	112,395.4	107,180.2	124,787.6	149,710.0	5.5	39.7	-4.6	20.0
Government (3)	30,844.5	34,539.6	35,156.0	56,174.5	79,917.9	14.0	127.3	1.8	42.3
Public corporations and agencies	70,794.3	77,855.8	72,024.2	68,613.1	69,792.1	1.7	-3.1	-7.5	1.7
Claims on non-public sector	669,940.8	865,315.4	930,825.0	1,226,201.0	1,338,677.8	38.9	43.8	7.6	9.2
Others	166,738.2	278,507.1	241,346.4	387,282.2	322,990.5	44.7	33.8	-13.3	-16.6
Sub-total	1,364,538.9	1,768,082.0	1,808,283.8	2,321,477.3	2,455,557.6	32.5	35.8	2.3	5.8
Below the line items	390,029.4	429,242.3	435,205.1	580,409.6	611,969.0	11.6	40.6	1.4	5.4
Total assets = total liabilities	1,754,568.3	2,197,324.3	2,243,488.9	2,901,886.9	3,067,526.6	27.9	36.7	2.1	5.7
Liabilities									
Deposits of the non-public sector	692,645.0	870,343.8	949,560.3	1,222,747.8	1,339,077.2	37.1	41.0	9.1	9.5
Sight	212,646.8	267,243.8	276,148.9	353,093.3	379,848.7	29.9	37.6	3.3	7.6
Savings and time	479,998.2	603,100.0	673,411.4	869,654.5	959,228.5	40.3	42.4	11.7	10.3
Claims of the Central Bank (4)	21,600.7	35,916.2	39,392.7	54,887.3	99,644.8	82.4	153.0	9.7	81.5
Loans and deposits of the public sector	37,318.3	53,107.2	62,217.0	70,755.3	74,767.6	66.7	20.2	17.2	5.7
Government	37,318.3	53,107.2	62,217.0	70,755.3	74,767.6	66.7	20.2	17.2	5.7
Public corporations and agencies	0	0	0	0	0	*	*	*	*
Capital account	88,414.5	115,018.1	131,970.2	159,911.0	188,213.6	49.3	42.6	14.7	17.7
Foreign exchange loans and deposits	279,496.4	300,830.7	291,345.9	310,847.6	338,890.3	4.2	16.3	-3.2	9.0
Others	245,064.0	392,866.0	333,797.7	502,328.3	414,964.1	36.2	24.3	-15.0	-17.4
Sub-total	1,364,538.9	1,768,082.0	1,808,283.8	2,321,477.3	2,455,557.6	32.5	35.8	2.3	5.8
Below the line items	390,029.4	429,242.3	435,205.1	580,409.6	611,969.0	11.6	40.6	1.4	5.4

(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			
	Tir 1384	Esfand 1384	Tir 1385	Esfand 1385	Tir 1386	Tir 1385 to Tir 1384	Tir 1386 to Tir 1385	Tir 1385 to Esfand 1384	Tir 1386 to Esfand 1385
Assets									
Foreign assets	271,958.3	292,133.2	299,498.5	305,021.5	330,755.8	10.1	10.4	2.5	8.4
Notes and coins in till	7,552.2	3,885.6	7,509.4	4,442.5	9,238.1	-0.6	23.0	93.3	107.9
Deposits with the Central Bank (2)	92,817.4	132,949.6	133,722.5	165,330.6	186,285.1	44.1	39.3	0.6	12.7
Legal	86,107.6	101,163.4	108,142.6	139,253.8	145,214.7	25.6	34.3	6.9	4.3
Sight (3)	6,709.8	31,786.2	25,579.9	26,076.8	41,070.4	281.2	60.6	-19.5	57.5
Claims on public sector	92,239.8	102,728.6	94,666.9	109,098.4	118,943.0	2.6	25.6	-7.8	9.0
Government (4)	22,830.6	25,917.1	23,496.6	40,964.8	49,875.6	2.9	112.3	-9.3	21.8
Public corporations and agencies	69,409.2	76,811.5	71,170.3	68,133.6	69,067.4	2.5	-3.0	-7.3	1.4
Claims on non-public sector	458,644.8	556,380.1	588,318.4	775,113.0	849,235.9	28.3	44.3	5.7	9.6
Others	116,032.4	191,663.7	168,776.3	268,714.3	203,167.9	45.5	20.4	-11.9	-24.4
Sub-total	1,039,244.9	1,279,740.8	1,292,492.0	1,627,720.3	1,697,625.8	24.4	31.3	1.0	4.3
Below the line items	331,706.3	349,777.2	356,861.4	466,065.5	506,752.2	7.6	42.0	2.0	8.7
Total assets = total liabilities	1,370,951.2	1,629,518.0	1,649,353.4	2,093,785.8	2,204,378.0	20.3	33.7	1.2	5.3
Liabilities									
Deposits of non-public sector	532,385.3	634,890.0	674,160.8	850,729.2	920,214.9	26.6	36.5	6.2	8.2
Sight	191,602.5	242,533.7	244,449.7	313,771.4	333,441.0	27.6	36.4	0.8	6.3
Savings and time	340,782.8	392,356.3	429,711.1	536,957.8	586,773.9	26.1	36.6	9.5	9.3
Claims of the Central Bank (5)	17,210.2	27,965.0	30,565.0	37,271.6	75,937.1	77.6	148.4	9.3	103.7
Loans and deposits of the public sector	26,158.8	37,635.0	44,813.5	52,209.0	55,294.3	71.3	23.4	19.1	5.9
Government	26,158.8	37,635.0	44,813.5	52,209.0	55,294.3	71.3	23.4	19.1	5.9
Public corporations and agencies	0	0	0	0	0	*	*	*	*
Capital account	55,408.8	74,732.2	87,279.3	108,270.7	106,951.9	57.5	22.5	16.8	-1.2
Foreign exchange loans and deposits	255,673.1	267,498.2	261,368.5	274,342.2	302,297.2	2.2	15.7	-2.3	10.2
Others	152,408.7	237,020.4	194,304.9	304,897.6	236,930.4	27.5	21.9	-18.0	-22.3
Sub-total	1,039,244.9	1,279,740.8	1,292,492.0	1,627,720.3	1,697,625.8	24.4	31.3	1.0	4.3
Below the line items	331,706.3	349,777.2	356,861.4	466,065.5	506,752.2	7.6	42.0	2.0	8.7

(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			
	Tir 1384	Esfand 1384	Tir 1385	Esfand 1385	Tir 1386	Tir 1385 to Tir 1384	Tir 1386 to Tir 1385	Tir 1385 to Esfand 1384	Tir 1386 to Esfand 1385
Assets									
Foreign assets	28,894.8	31,791.6	39,069.6	44,726.6	47,653.4	35.2	22.0	22.9	6.5
Notes and coins in till	487.0	634.2	658.5	673.9	741.5	35.2	12.6	3.8	10.0
Deposits with the Central Bank	9,321.8	14,886.0	14,779.3	14,590.0	15,476.8	58.5	4.7	-0.7	6.1
Legal	8,144.1	10,009.7	11,551.8	13,887.0	14,656.4	41.8	26.9	15.4	5.5
Sight (2)	1,177.7	4,876.3	3,227.5	703.0	820.4	#	-74.6	-33.8	16.7
Claims on public sector	6,561.8	4,980.3	5,090.5	6,643.1	7,537.6	-22.4	48.1	2.2	13.5
Government (3)	5,176.7	3,936.0	4,236.6	6,163.6	6,812.9	-18.2	60.8	7.6	10.5
Public corporations and agencies	1,385.1	1,044.3	853.9	479.5	724.7	-38.4	-15.1	-18.2	51.1
Claims on non-public sector	152,082.5	203,760.0	221,862.1	281,621.6	303,685.2	45.9	36.9	8.9	7.8
Others	39,952.7	62,752.3	48,657.8	70,681.9	73,500.6	21.8	51.1	-22.5	4.0
Sub-total	237,300.6	318,804.4	330,117.8	418,937.1	448,595.1	39.1	35.9	3.5	7.1
Below the line items	48,375.0	55,759.8	55,849.4	58,053.1	63,995.6	15.5	14.6	0.2	10.2
Total assets = total liabilities	285,675.6	374,564.2	385,967.2	476,990.2	512,590.7	35.1	32.8	3.0	7.5
Liabilities									
Deposits of the non-public sector	100,639.6	131,421.1	147,492.4	180,656.1	190,769.4	46.6	29.3	12.2	5.6
Sight	17,143.1	19,585.9	24,784.3	27,947.7	33,006.4	44.6	33.2	26.5	18.1
Savings and time	83,496.5	111,835.2	122,708.1	152,708.4	157,763.0	47.0	28.6	9.7	3.3
Claims of the Central Bank (4)	4,390.5	7,951.2	8,827.7	17,615.7	23,707.7	101.1	168.6	11.0	34.6
Loans and deposits of the public sector	11,159.5	15,472.2	17,403.5	18,546.3	19,473.3	56.0	11.9	12.5	5.0
Government	11,159.5	15,472.2	17,403.5	18,546.3	19,473.3	56.0	11.9	12.5	5.0
Public corporations and agencies	0	0	0	0	0	*	*	*	*
Capital account	28,583.1	27,914.3	31,946.5	31,820.8	61,115.7	11.8	91.3	14.4	92.1
Foreign exchange loans and deposits	18,857.4	16,891.9	19,553.5	21,032.5	17,807.0	3.7	-8.9	15.8	-15.3
Others	73,670.5	119,153.7	104,894.2	149,265.7	135,722.0	42.4	29.4	-12.0	-9.1
Sub-total	237,300.6	318,804.4	330,117.8	418,937.1	448,595.1	39.1	35.9	3.5	7.1
Below the line items	48,375.0	55,759.8	55,849.4	58,053.1	63,995.6	15.5	14.6	0.2	10.2

(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			
	Tir 1384	Esfand 1384	Tir 1385	Esfand 1385	Tir 1386	Tir 1385 to Tir 1384	Tir 1386 to Tir 1385	Tir 1385 to Esfand 1384	Tir 1386 to Esfand 1385
Assets									
Foreign assets	5,113.9	18,073.5	12,241.0	14,934.9	15,313.1	139.4	25.1	-32.3	2.5
Notes and coins in till	183.9	485.6	421.6	921.1	676.9	129.3	60.6	-13.2	-26.5
Deposit with the Central Bank (2)	9,891.8	17,024.8	21,031.8	32,565.4	38,038.6	112.6	80.9	23.5	16.8
Legal	9,751.5	16,829.1	20,972.2	31,686.9	37,531.3	115.1	79.0	24.6	18.4
Sight	140.3	195.7	59.6	878.5	507.3	#	751.2	-69.5	-42.3
Claims on public sector	2,837.2	4,686.5	7,422.8	9,046.1	23,229.4	161.6	212.9	58.4	156.8
Government (3)	2,837.2	4,686.5	7,422.8	9,046.1	23,229.4	161.6	212.9	58.4	156.8
Public corporations and agencies	0	0	0	0	0	0	0	0	0
Claims on non-public sector	59,213.5	105,175.3	120,644.5	169,466.4	185,756.7	103.7	54.0	14.7	9.6
Others	10,753.1	24,091.1	23,912.3	47,886.0	46,322.0	122.4	93.7	-0.7	-3.3
Sub-total	87,993.4	169,536.8	185,674.0	274,819.9	309,336.7	111.0	66.6	9.5	12.6
Below the line items	9,948.1	23,705.3	22,494.3	56,291.0	41,221.2	126.1	83.3	-5.1	-26.8
Total assets = total liabilities	97,941.5	193,242.1	208,168.3	331,110.9	350,557.9	112.5	68.4	7.7	5.9
Liabilities									
Deposits of the non-public sector	59,620.1	104,032.7	127,907.1	191,362.5	228,092.9	114.5	78.3	22.9	19.2
Sight (4)	3,901.2	5,124.2	6,914.9	11,374.2	13,401.3	77.3	93.8	34.9	17.8
Savings and time	55,718.9	98,908.5	120,992.2	179,988.3	214,691.6	117.1	77.4	22.3	19.3
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	4,422.6	12,371.6	12,744.4	19,819.5	20,146.0	188.2	58.1	3.0	1.6
Foreign exchange loans and deposits	4,965.9	16,440.6	10,423.9	15,472.9	18,786.1	109.9	80.2	-36.6	21.4
Others	18,984.8	36,691.9	34,598.6	48,165.0	42,311.7	82.2	22.3	-5.7	-12.2
Sub-total	87,993.4	169,536.8	185,674.0	274,819.9	309,336.7	111.0	66.6	9.5	12.6
Below the line items	9,948.1	23,705.3	22,494.3	56,291.0	41,221.2	126.1	83.3	-5.1	-26.8

(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					Four-month changes	Percentage change			
	Tir 1384	Esfand 1384	Tir 1385	Esfand 1385	Tir 1386		Tir 1385 to Tir 1384	Tir 1386 to Tir 1385	Tir 1385 to Esfand 1384	Tir 1386 to Esfand 1385
Banks and credit institutions' claims on non-public sector (excluding profit receivables)	568,131.5	745,028.2	795,872.8	1,066,548.5	1,158,247.0	91,698.5	40.1	45.5	6.8	8.6
Commercial banks	402,820.2	501,366.3	526,823.8	701,574.1	762,119.6	60,545.5	30.8	44.7	5.1	8.6
Specialized banks	121,291.2	163,039.5	174,861.3	221,926.2	234,950.0	13,023.8	44.2	34.4	7.3	5.9
Private banks and non-bank credit institutions	44,020.1	80,622.4	94,187.7	143,048.2	161,177.4	18,129.2	114.0	71.1	16.8	12.7
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	70.9	67.3	66.2	65.8	65.8	0	-6.6	-0.6	-1.6	0
Specialized banks	21.3	21.9	22.0	20.8	20.3	-0.5	3.3	-7.7	0.5	-2.4
Private banks and non-bank credit institutions	7.7	10.8	11.8	13.4	13.9	0.5	53.2	17.8	9.3	3.7
Profit and revenue receivables	101,809.3	120,287.2	134,952.2	159,652.5	180,430.8	20,778.3	32.6	33.7	12.2	13.0
Banks and credit institution's claims on non-public sector	669,940.8	865,315.4	930,825.0	1,226,201.0	1,338,677.8	112,476.8	38.9	43.8	7.6	9.2
Commercial banks	458,644.8	556,380.1	588,318.4	775,113.0	849,235.9	74,122.9	28.3	44.3	5.7	9.6
Specialized banks	152,082.5	203,760.0	221,862.1	281,621.6	303,685.2	22,063.6	45.9	36.9	8.9	7.8
Private banks and non-bank credit institutions	59,213.5	105,175.3	120,644.5	169,466.4	185,756.7	16,290.3	103.7	54.0	14.7	9.6
Deposits of the non-public sector	692,645.0	870,343.8	949,560.3	1,222,747.8	1,339,077.2	116,329.4	37.1	41.0	9.1	9.5
Commercial banks	532,385.3	634,890.0	674,160.8	850,729.2	920,214.9	69,485.7	26.6	36.5	6.2	8.2
Specialized banks	100,639.6	131,421.1	147,492.4	180,656.1	190,769.4	10,113.3	46.6	29.3	12.2	5.6
Private banks and non-bank credit institutions	59,620.1	104,032.7	127,907.1	191,362.5	228,092.9	36,730.4	114.5	78.3	22.9	19.2
Deposits of the non-public sector (percent out of total)	100.0	100.0	100.0	100.0	100.0					
Commercial banks	76.9	72.9	71.0	69.6	68.7	-0.9	-7.7	-3.2	-2.6	-1.3
Specialized banks	14.5	15.1	15.5	14.8	14.2	-0.6	6.9	-8.4	2.6	-4.1
Private banks and non-bank credit institutions	8.6	12.0	13.5	15.7	17.0	1.3	57.0	25.9	12.5	8.3
Sight	212,646.8	267,243.8	276,148.9	353,093.3	379,848.7	26,755.4	29.9	37.6	3.3	7.6
Non-sight	479,998.2	603,100.0	673,411.4	869,654.5	959,228.5	89,574.0	40.3	42.4	11.7	10.3
Gharz-al-hasaneh savings	71,550.5	93,230.1	104,390.2	133,522.4	138,481.1	4,958.7	45.9	32.7	12.0	3.7
Housing savings fund	17,122.0	26,956.8	32,502.5	43,424.1	44,760.6	1,336.5	89.8	37.7	20.6	3.1
Other	54,428.5	66,273.3	71,887.7	90,098.3	93,720.5	3,622.2	32.1	30.4	8.5	4.0
Term investments	393,422.3	489,693.2	545,057.7	707,100.5	789,405.4	82,304.9	38.5	44.8	11.3	11.6
Short-term	181,846.8	223,291.6	257,271.7	353,666.8	406,749.2	53,082.4	41.5	58.1	15.2	15.0
Long-term	211,575.5	266,401.6	287,786.0	353,433.7	382,656.2	29,222.5	36.0	33.0	8.0	8.3
Miscellaneous	15,025.4	20,176.7	23,963.5	29,031.6	31,342.0	2,310.4	59.5	30.8	18.8	8.0
Notes and coins with the public	37,138.5	50,675.6	44,846.8	61,451.6	54,102.4	-7,349.2	20.8	20.6	-11.5	-12.0
Money	249,785.3	317,919.4	320,995.7	414,544.9	433,951.1	19,406.2	28.5	35.2	1.0	4.7
Quasi-money	479,998.2	603,100.0	673,411.4	869,654.5	959,228.5	89,574.0	40.3	42.4	11.7	10.3
Liquidity	729,783.5	921,019.4	994,407.1	1,284,199.4	1,393,179.6	108,980.2	36.3	40.1	8.0	8.5

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

Table 8

(billion rials)

	Esfand 1385	Tir 1386	Share in balance Tir 1386	Tir 1386 to Esfand 1385
Banks and credit institutions	1,179,722.5	1,297,073.4	100.0	9.9
Gharz-al-hasaneh	40,789.0	43,379.9	3.3	6.4
Mozarebeh	90,626.9	102,569.1	7.9	13.2
Forward transactions	57,189.1	59,060.4	4.6	3.3
Civil partnership	176,432.4	198,570.5	15.3	12.5
Joaleh	59,639.9	61,656.7	4.8	3.4
Installment sale	568,070.0	635,159.5	49.0	11.8
Hire purchase	34,806.4	29,668.2	2.3	-14.8
Legal partnership	21,396.0	23,240.9	1.8	8.6
Direct investment	11,483.0	11,327.6	0.9	-1.4
Debt purchase	2,001.0	2,723.9	0.2	36.1
Machinery and housing units transacted under Islamic contracts	8,372.9	9,746.0	0.8	16.4
Non-performing loans	108,915.9	119,970.7	9.2	10.1
Commercial banks	737,336.6	816,860.9	100.0	10.8
Gharz-al-hasaneh	33,938.8	36,232.7	4.4	6.8
Mozarebeh	59,425.2	64,189.6	7.9	8.0
Forward transactions	49,872.2	52,413.1	6.4	5.1
Civil partnership	90,546.0	100,556.4	12.3	11.1
Joaleh	45,288.4	48,395.0	5.9	6.9
Installment sale	350,191.8	398,489.2	48.8	13.8
Hire purchase	8,106.1	8,362.3	1.0	3.2
Legal partnership	12,789.5	13,021.9	1.6	1.8
Direct investment	9,565.0	10,816.4	1.3	13.1
Debt purchase	234.1	1,065.4	0.1	355.1
Machinery and housing units transacted under Islamic contracts	7,068.0	8,402.0	1.0	18.9
Non-performing loans	70,311.5	74,916.9	9.2	6.5

Specialized banks	278,439.8	301,467.6	100.0	8.3
Gharz-al-hasaneh	6,261.9	6,469.5	2.1	3.3
Mozarebeh	2,591.2	2,305.9	0.8	-11.0
Forward transactions	7,011.7	6,491.8	2.2	-7.4
Civil partnership	36,467.7	37,266.1	12.4	2.2
Joaleh	3,572.5	3,532.4	1.2	-1.1
Installment sale	183,087.7	201,476.2	66.8	10.0
Hire purchase	3,818.1	3,708.7	1.2	-2.9
Legal partnership	6,023.1	6,028.7	2.0	0.1
Direct investment	156.2	156.2	0.1	0
Debt purchase	78.2	589.3	0.2	653.6
Machinery and housing units transacted under Islamic contracts	1,278.2	1,318.2	0.4	3.1
Non-performing loans	28,093.3	32,124.6	10.7	14.3
Non-public banks and credit institutions	163,946.1	178,744.9	100.0	9.0
Gharz-al-hasaneh	588.3	677.7	0.4	15.2
Mozarebeh	28,610.5	36,073.6	20.2	26.1
Forward transactions	305.2	155.5	0.1	-49.0
Civil partnership	49,418.7	60,748.0	34.0	22.9
Joaleh	10,779.0	9,729.3	5.4	-9.7
Installment sale	34,790.5	35,194.1	19.7	1.2
Hire purchase	22,882.2	17,597.2	9.8	-23.1
Legal partnership	2,583.4	4,190.3	2.3	62.2
Direct investment	1,761.8	355.0	0.2	-79.9
Debt purchase	1,688.7	1,069.2	0.6	-36.7
Machinery and housing units transacted under Islamic contracts	26.7	25.8	0	-3.4
Non-performing loans	10,511.1	12,929.2	7.2	23.0