

Table 1

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

(billion rials)

	Year-end balance					Percentage change			
	Mordad 1384	Esfand 1384	Mordad 1385	Esfand 1385	Mordad 1386	Mordad 1385 to Mordad 1384	Mordad 1386 to Mordad 1385	Mordad 1385 to Esfand 1384	Mordad 1386 to Esfand 1385
Assets									
Foreign assets	663,444.9	770,170.4	855,194.4	928,552.5	1,011,652.9	28.9	18.3	11.0	8.9
Claims on public sector	240,463.8	235,607.7	240,613.1	256,219.8	285,108.2	0.1	18.5	2.1	11.3
Government	147,270.4	135,794.5	143,827.7	160,269.3	185,889.1	-2.3	29.2	5.9	16.0
Public corporations and agencies	93,193.4	99,813.2	96,785.4	95,950.5	99,219.1	3.9	2.5	-3.0	3.4
Claims on non-public sector	691,188.3	865,315.4	960,901.9	1,226,201.0	1,369,989.1	39.0	42.6	11.0	11.7
Others	345,723.8	488,302.9	486,673.7	671,235.9	713,803.0	40.8	46.7	-0.3	6.3
Sub-total	1,940,820.8	2,359,396.4	2,543,383.1	3,082,209.2	3,380,553.2	31.0	32.9	7.8	9.7
Below the line items	407,618.0	445,191.6	462,432.4	599,812.1	637,185.7	13.4	37.8	3.9	6.2
Total assets = total liabilities	2,348,438.8	2,804,588.0	3,005,815.5	3,682,021.3	4,017,738.9	28.0	33.7	7.2	9.1
Liabilities									
Liquidity	767,272.7	921,019.4	1,034,798.2	1,284,199.4	1,422,068.0	34.9	37.4	12.4	10.7
Money	261,541.9	317,919.4	331,410.2	414,544.9	438,265.0	26.7	32.2	4.2	5.7
Quasi-money	505,730.8	603,100.0	703,388.0	869,654.5	983,803.0	39.1	39.9	16.6	13.1
Loans and deposits of public sector	180,108.8	167,667.4	219,081.9	220,621.4	272,866.9	21.6	24.6	30.7	23.7
Government	169,385.7	156,378.9	198,427.5	208,532.4	257,941.2	17.1	30.0	26.9	23.7
Public corporations and agencies	10,723.1	11,288.5	20,654.4	12,089.0	14,925.7	92.6	-27.7	83.0	23.5
Capital account	99,152.7	120,191.3	136,661.1	173,603.7	205,832.5	37.8	50.6	13.7	18.6
Foreign loans and credits and foreign exchange deposits	373,034.9	471,435.8	482,515.5	503,521.7	532,084.5	29.3	10.3	2.4	5.7
Import order registration deposits of non-public sector	2.0	2.0	2.0	2.0	2.0	0	0	0	0
Advance payments on letters of credit by public sector	995.1	1,275.1	1,404.3	1,194.2	1,041.7	41.1	-25.8	10.1	-12.8
Others	520,254.6	677,805.4	668,920.1	899,066.8	946,657.6	28.6	41.5	-1.3	5.3
Sub-total	1,940,820.8	2,359,396.4	2,543,383.1	3,082,209.2	3,380,553.2	31.0	32.9	7.8	9.7
Below the line items	407,618.0	445,191.6	462,432.4	599,812.1	637,185.7	13.4	37.8	3.9	6.2

(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			
	Mordad	Esfand	Mordad	Esfand	Mordad	Mordad	Mordad	Mordad	Mordad
	1384	1384	1385	1385	1386	1385 to Mordad 1384	1386 to Mordad 1385	1385 to Esfand 1384	1386 to Esfand 1385
Assets									
Foreign assets	350,970.8	428,172.1	500,244.3	563,869.5	614,662.4	42.5	22.9	16.8	9.0
Notes and coins in till	2,592.5	821.2	2,065.4	619.9	2,525.8	-20.3	22.3	151.5	#
Claims on public sector	138,141.4	123,212.3	129,392.6	131,432.2	132,642.3	-6.3	2.5	5.0	0.9
Government	115,523.6	101,254.9	103,259.9	104,094.8	105,463.6	-10.6	2.1	2.0	1.3
Public corporations and agencies	22,617.8	21,957.4	26,132.7	27,337.4	27,178.7	15.5	4.0	19.0	-0.6
Claims on banks	22,431.1	35,916.2	38,085.9	54,887.3	99,575.0	69.8	161.4	6.0	81.4
Government revolving funds payment	8,301.1	10,385.9	13,472.8	14,846.6	19,048.2	62.3	41.4	29.7	28.3
Others (2)	14,130.0	25,530.3	24,613.1	40,040.7	80,526.8	74.2	227.2	-3.6	101.1
Others	3,110.6	3,192.6	4,992.5	9,923.0	12,863.2	60.5	157.7	56.4	29.6
Sub-total	517,246.4	591,314.4	674,780.7	760,731.9	862,268.7	30.5	27.8	14.1	13.3
Below the line items	12,297.6	15,949.3	16,304.1	19,402.5	14,942.9	32.6	-8.3	2.2	-23.0
Total assets = total liabilities	529,544.0	607,263.7	691,084.8	780,134.4	877,211.6	30.5	26.9	13.8	12.4
Liabilities									
Notes and coins	48,940.1	56,502.2	56,534.8	68,109.0	68,161.6	15.5	20.6	0.1	0.1
With the public	37,929.1	50,675.6	46,141.6	61,451.6	55,634.3	21.7	20.6	-8.9	-9.5
With banks	8,418.5	5,005.4	8,327.8	6,037.5	10,001.5	-1.1	20.1	66.4	65.7
With the Central Bank	2,592.5	821.2	2,065.4	619.9	2,525.8	-20.3	22.3	151.5	#
Deposits of banks and credit institutions	121,065.3	164,860.4	172,681.4	212,486.0	250,829.7	42.6	45.3	4.7	18.0
Legal	107,335.5	128,002.2	145,871.9	184,827.7	204,931.9	35.9	40.5	14.0	10.9
Sight (3)	13,729.8	36,858.2	26,809.5	27,658.3	45,897.8	95.3	71.2	-27.3	65.9
Deposits of public sector	142,156.5	114,560.2	154,462.3	149,866.1	198,343.6	8.7	28.4	34.8	32.3
Government	131,433.4	103,271.7	133,807.9	137,777.1	183,417.9	1.8	37.1	29.6	33.1
Public corporations and agencies	10,723.1	11,288.5	20,654.4	12,089.0	14,925.7	92.6	-27.7	83.0	23.5
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	91,914.4	170,605.1	189,548.7	192,674.1	182,948.2	106.2	-3.5	11.1	-5.0
Foreign loans and foreign exchange deposits (4)	87,500.5	166,113.5	184,970.2	188,005.7	178,213.4	111.4	-3.7	11.4	-5.2
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	3,161.5	3,200.5	3,284.7	3,380.2	3,446.6	3.9	4.9	2.6	2.0
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	995.1	1,275.1	1,404.3	1,194.2	1,041.7	41.1	-25.8	10.1	-12.8
Others	108,848.2	78,336.2	94,974.0	122,707.8	147,249.2	-12.7	55.0	21.2	20.0
Sub-total	517,246.4	591,314.4	674,780.7	760,731.9	862,268.7	30.5	27.8	14.1	13.3
Below the line items	12,297.6	15,949.3	16,304.1	19,402.5	14,942.9	32.6	-8.3	2.2	-23.0

(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. 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			
	Mordad	Esfand	Mordad	Esfand	Mordad	Mordad	Mordad	Mordad	
	1384	1384	1385	1385	1386	1385 to Mordad 1384	1386 to Mordad 1385	1385 to Esfand 1384	1386 to Esfand 1385
Assets									
Foreign assets	312,474.1	341,998.3	354,950.1	364,683.0	396,990.5	13.6	11.8	3.8	8.9
Notes and coins in till	8,418.5	5,005.4	8,327.8	6,037.5	10,001.5	-1.1	20.1	66.4	65.7
Deposits with the Central Bank	121,065.3	164,860.4	172,681.4	212,486.0	250,829.7	42.6	45.3	4.7	18.0
Legal	107,335.5	128,002.2	145,871.9	184,827.7	204,931.9	35.9	40.5	14.0	10.9
Sight (2)	13,729.8	36,858.2	26,809.5	27,658.3	45,897.8	95.3	71.2	-27.3	65.9
Claims on public sector	102,322.4	112,395.4	111,220.5	124,787.6	152,465.9	8.7	37.1	-1.0	22.2
Government (3)	31,746.8	34,539.6	40,567.8	56,174.5	80,425.5	27.8	98.2	17.5	43.2
Public corporations and agencies	70,575.6	77,855.8	70,652.7	68,613.1	72,040.4	0.1	2.0	-9.3	5.0
Claims on non-public sector	691,188.3	865,315.4	960,901.9	1,226,201.0	1,369,989.1	39.0	42.6	11.0	11.7
Others	188,105.8	278,507.1	260,520.7	387,282.2	338,007.8	38.5	29.7	-6.5	-12.7
Sub-total	1,423,574.4	1,768,082.0	1,868,602.4	2,321,477.3	2,518,284.5	31.3	34.8	5.7	8.5
Below the line items	395,320.4	429,242.3	446,128.3	580,409.6	622,242.8	12.9	39.5	3.9	7.2
Total assets = total liabilities	1,818,894.8	2,197,324.3	2,314,730.7	2,901,886.9	3,140,527.3	27.3	35.7	5.3	8.2
Liabilities									
Deposits of non-public sector	729,343.6	870,343.8	988,656.6	1,222,747.8	1,366,433.7	35.6	38.2	13.6	11.8
Sight	223,612.8	267,243.8	285,268.6	353,093.3	382,630.7	27.6	34.1	6.7	8.4
Savings and time	505,730.8	603,100.0	703,388.0	869,654.5	983,803.0	39.1	39.9	16.6	13.1
Claims of the Central Bank (4)	22,431.1	35,916.2	38,085.9	54,887.3	99,575.0	69.8	161.4	6.0	81.4
Loans and deposits of public sector	37,952.3	53,107.2	64,619.6	70,755.3	74,523.3	70.3	15.3	21.7	5.3
Government	37,952.3	53,107.2	64,619.6	70,755.3	74,523.3	70.3	15.3	21.7	5.3
Public corporations and agencies	0	0	0	0	0	*	*	*	*
Capital account	95,827.9	115,018.1	131,487.9	159,911.0	192,139.8	37.2	46.1	14.3	20.2
Foreign exchange loans and deposits	281,120.5	300,830.7	292,966.8	310,847.6	349,136.3	4.2	19.2	-2.6	12.3
Others	256,899.0	392,866.0	352,785.6	502,328.3	436,476.4	37.3	23.7	-10.2	-13.1
Sub-total	1,423,574.4	1,768,082.0	1,868,602.4	2,321,477.3	2,518,284.5	31.3	34.8	5.7	8.5
Below the line items	395,320.4	429,242.3	446,128.3	580,409.6	622,242.8	12.9	39.5	3.9	7.2

(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			
	Mordad 1384	Esfand 1384	Mordad 1385	Esfand 1385	Mordad 1386	Mordad 1385 to Mordad 1384	Mordad 1386 to Mordad 1385	Mordad 1385 to Esfand 1384	Mordad 1386 to Esfand 1385
Assets									
Foreign assets	277,188.2	292,133.2	303,926.1	305,021.5	328,396.9	9.6	8.1	4.0	7.7
Notes and coins in till	7,659.5	3,885.6	7,296.8	4,442.5	8,724.4	-4.7	19.6	87.8	96.4
Deposits with the Central Bank (2)	99,568.7	132,949.6	136,925.5	165,330.6	187,647.5	37.5	37.0	3.0	13.5
Legal	88,231.4	101,163.4	111,711.1	139,253.8	150,355.8	26.6	34.6	10.4	8.0
Sight (3)	11,337.3	31,786.2	25,214.4	26,076.8	37,291.7	122.4	47.9	-20.7	43.0
Claims on public sector	90,877.5	102,728.6	93,688.3	109,098.4	121,584.7	3.1	29.8	-8.8	11.4
Government (4)	21,555.4	25,917.1	23,866.7	40,964.8	50,655.9	10.7	112.2	-7.9	23.7
Public corporations and agencies	69,322.1	76,811.5	69,821.6	68,133.6	70,928.8	0.7	1.6	-9.1	4.1
Claims on non-public sector	472,645.5	556,380.1	605,869.0	775,113.0	874,476.5	28.2	44.3	8.9	12.8
Others	136,878.0	191,663.7	185,033.5	268,714.3	214,180.7	35.2	15.8	-3.5	-20.3
Sub-total	1,084,817.4	1,279,740.8	1,332,739.2	1,627,720.3	1,735,010.7	22.9	30.2	4.1	6.6
Below the line items	333,666.4	349,777.2	365,639.3	466,065.5	514,939.3	9.6	40.8	4.5	10.5
Total assets = total liabilities	1,418,483.8	1,629,518.0	1,698,378.5	2,093,785.8	2,249,950.0	19.7	32.5	4.2	7.5
Liabilities									
Deposits of non-public sector	556,756.4	634,890.0	701,409.0	850,729.2	936,684.8	26.0	33.5	10.5	10.1
Sight	200,808.2	242,533.7	256,134.8	313,771.4	337,115.3	27.6	31.6	5.6	7.4
Savings and time	355,948.2	392,356.3	445,274.2	536,957.8	599,569.5	25.1	34.7	13.5	11.7
Claims of the Central Bank (5)	17,631.5	27,965.0	29,054.6	37,271.6	75,593.8	64.8	160.2	3.9	102.8
Loans and deposits of public sector	27,466.6	37,635.0	46,853.5	52,209.0	54,883.3	70.6	17.1	24.5	5.1
Government	27,466.6	37,635.0	46,853.5	52,209.0	54,883.3	70.6	17.1	24.5	5.1
Public corporations and agencies	0	0	0	0	0	*	*	*	*
Capital account	63,390.2	74,732.2	88,403.2	108,270.7	111,513.7	39.5	26.1	18.3	3.0
Foreign exchange loans and deposits	255,821.2	267,498.2	262,828.2	274,342.2	303,623.9	2.7	15.5	-1.7	10.7
Others	163,751.5	237,020.4	204,190.7	304,897.6	252,711.2	24.7	23.8	-13.9	-17.1
Sub-total	1,084,817.4	1,279,740.8	1,332,739.2	1,627,720.3	1,735,010.7	22.9	30.2	4.1	6.6
Below the line items	333,666.4	349,777.2	365,639.3	466,065.5	514,939.3	9.6	40.8	4.5	10.5

(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			
	Mordad 1384	Esfand 1384	Mordad 1385	Esfand 1385	Mordad 1386	Mordad 1385 to Mordad 1384	Mordad 1386 to Mordad 1385	Mordad 1385 to Esfand 1384	Mordad 1386 to Esfand 1385
Assets									
Foreign assets	29,376.7	31,791.6	38,872.6	44,726.6	52,448.9	32.3	34.9	22.3	17.3
Notes and coins in till	543.7	634.2	596.7	673.9	685.9	9.7	14.9	-5.9	1.8
Deposits with the Central Bank	10,813.7	14,886.0	13,057.8	14,590.0	23,201.7	20.8	77.7	-12.3	59.0
Legal	8,476.3	10,009.7	11,632.6	13,887.0	14,910.4	37.2	28.2	16.2	7.4
Sight (2)	2,337.4	4,876.3	1,425.2	703.0	8,291.3	#	481.8	-70.8	1,079.4
Claims on public sector	5,812.3	4,980.3	8,841.3	6,643.1	8,058.8	52.1	-8.9	77.5	21.3
Government (3)	4,558.8	3,936.0	8,010.2	6,163.6	6,947.2	75.7	-13.3	103.5	12.7
Public corporations and agencies	1,253.5	1,044.3	831.1	479.5	1,111.6	-33.7	33.8	-20.4	131.8
Claims on non-public sector	156,927.2	203,760.0	227,911.1	281,621.6	302,188.2	45.2	32.6	11.9	7.3
Others	38,292.5	62,752.3	48,735.5	70,681.9	76,294.3	27.3	56.5	-22.3	7.9
Sub-total	241,766.1	318,804.4	338,015.0	418,937.1	462,877.8	39.8	36.9	6.0	10.5
Below the line items	51,168.3	55,759.8	56,575.5	58,053.1	63,882.2	10.6	12.9	1.5	10.0
Total assets = total liabilities	292,934.4	374,564.2	394,590.5	476,990.2	526,760.0	34.7	33.5	5.3	10.4
Liabilities									
Deposits of non-public sector	106,501.5	131,421.1	148,891.3	180,656.1	192,560.4	39.8	29.3	13.3	6.6
Sight	18,660.0	19,585.9	22,091.0	27,947.7	32,571.4	18.4	47.4	12.8	16.5
Savings and time	87,841.5	111,835.2	126,800.3	152,708.4	159,989.0	44.4	26.2	13.4	4.8
Claims of the Central Bank (4)	4,799.6	7,951.2	9,031.3	17,615.7	23,981.2	88.2	165.5	13.6	36.1
Loans and deposits of public sector	10,485.7	15,472.2	17,766.1	18,546.3	19,640.0	69.4	10.5	14.8	5.9
Government	10,485.7	15,472.2	17,766.1	18,546.3	19,640.0	69.4	10.5	14.8	5.9
Public corporations and agencies	0	0	0	0	0	*	*	*	*
Capital account	28,023.0	27,914.3	30,652.1	31,820.8	61,402.2	9.4	100.3	9.8	93.0
Foreign exchange loans and deposits	19,252.4	16,891.9	19,210.6	21,032.5	24,446.6	-0.2	27.3	13.7	16.2
Others	72,703.9	119,153.7	112,463.6	149,265.7	140,847.4	54.7	25.2	-5.6	-5.6
Sub-total	241,766.1	318,804.4	338,015.0	418,937.1	462,877.8	39.8	36.9	6.0	10.5
Below the line items	51,168.3	55,759.8	56,575.5	58,053.1	63,882.2	10.6	12.9	1.5	10.0

(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			
	Mordad	Esfand	Mordad	Esfand	Mordad	Mordad	Mordad	Mordad	
	1384	1384	1385	1385	1386	1385 to Mordad 1384	1386 to Mordad 1385	1385 to Esfand 1384	1386 to Esfand 1385
Assets									
Foreign assets	5,909.2	18,073.5	12,151.4	14,934.9	16,144.7	105.6	32.9	-32.8	8.1
Notes and coins in till	215.3	485.6	434.3	921.1	591.2	101.7	36.1	-10.6	-35.8
Deposit with the Central Bank (2)	10,682.9	17,024.8	22,698.1	32,565.4	39,980.5	112.5	76.1	33.3	22.8
Legal	10,627.8	16,829.1	22,528.2	31,686.9	39,665.7	112.0	76.1	33.9	25.2
Sight	55.1	195.7	169.9	878.5	314.8	#	85.3	-13.2	-64.2
Claims on public sector	5,632.6	4,686.5	8,690.9	9,046.1	22,822.4	54.3	162.6	85.4	152.3
Government (3)	5,632.6	4,686.5	8,690.9	9,046.1	22,822.4	54.3	162.6	85.4	152.3
Public corporations and agencies	0	0	0	0	0	0	0	0	0
Claims on non-public sector	61,615.6	105,175.3	127,121.8	169,466.4	193,324.4	106.3	52.1	20.9	14.1
Others	12,935.3	24,091.1	26,751.7	47,886.0	47,532.8	106.8	77.7	11.0	-0.7
Sub-total	96,990.9	169,536.8	197,848.2	274,819.9	320,396.0	104.0	61.9	16.7	16.6
Below the line items	10,485.7	23,705.3	23,913.5	56,291.0	43,421.3	128.1	81.6	0.9	-22.9
Total assets = total liabilities	107,476.6	193,242.1	221,761.7	331,110.9	363,817.3	106.3	64.1	14.8	9.9
Liabilities									
Deposits of non-public sector	66,085.7	104,032.7	138,356.3	191,362.5	237,188.5	109.4	71.4	33.0	23.9
Sight (4)	4,144.6	5,124.2	7,042.8	11,374.2	12,944.0	69.9	83.8	37.4	13.8
Savings and time	61,941.1	98,908.5	131,313.5	179,988.3	224,244.5	112.0	70.8	32.8	24.6
Claims of the Central Bank	0	0	0	0	0	*	*	*	*
Deposits and funds of public sector	0	0	0	0	0	*	*	*	*
Government	0	0	0	0	0	*	*	*	*
Public corporations and agencies	0	0	0	0	0	*	*	*	*
Capital account	4,414.7	12,371.6	12,432.6	19,819.5	19,223.9	181.6	54.6	0.5	-3.0
Foreign exchange loans and deposits	6,046.9	16,440.6	10,928.0	15,472.9	21,065.8	80.7	92.8	-33.5	36.1
Others	20,443.6	36,691.9	36,131.3	48,165.0	42,917.8	76.7	18.8	-1.5	-10.9
Sub-total	96,990.9	169,536.8	197,848.2	274,819.9	320,396.0	104.0	61.9	16.7	16.6
Below the line items	10,485.7	23,705.3	23,913.5	56,291.0	43,421.3	128.1	81.6	0.9	-22.9

(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					Five-month changes	Percentage change			
	Mordad	Esfand	Mordad	Esfand	Mordad		Mordad	Mordad	Mordad	Mordad
	1384	1384	1385	1385	1386		1385 to Mordad 1384	1386 to Mordad 1385	1385 to Esfand 1384	1386 to Esfand 1385
Banks and credit institutions' claims on non-public sector (excluding profit receivables)	585,857.8	745,028.2	820,233.9	1,066,548.5	1,185,556.3	119,007.8	40.0	44.5	10.1	11.2
Commercial banks	415,079.1	501,366.3	541,463.3	701,574.1	783,773.1	82,199.0	30.4	44.8	8.0	11.7
Specialized banks	125,114.1	163,039.5	178,544.3	221,926.2	232,446.2	10,520.0	42.7	30.2	9.5	4.7
Private banks and non-bank credit institutions	45,664.6	80,622.4	100,225.7	143,048.2	169,337.0	26,288.8	119.5	69.0	24.3	18.4
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	70.8	67.3	66.0	65.8	66.1	0.3	-6.8	0.2	-1.9	0.5
Specialized banks	21.4	21.9	21.8	20.8	19.6	-1.2	1.9	-10.1	-0.5	-5.8
Private banks and non-bank credit institutions	7.8	10.8	12.2	13.4	14.3	0.9	56.4	17.2	13.0	6.7
Profit and revenue receivables	105,330.5	120,287.2	140,668.0	159,652.5	184,432.8	24,780.3	33.5	31.1	16.9	15.5
Banks and credit institutions' claims on non-public sector	691,488.3	865,315.4	960,901.9	1,226,201.0	1,369,989.1	143,788.1	39.0	42.6	11.0	11.7
Commercial banks	472,945.5	556,380.1	605,869.0	775,113.0	874,476.5	99,363.5	28.1	44.3	8.9	12.8
Specialized banks	156,927.2	203,760.0	227,911.1	281,621.6	302,188.2	20,566.6	45.2	32.6	11.9	7.3
Private banks and non-bank credit institutions	61,615.6	105,175.3	127,121.8	169,466.4	193,324.4	23,858.0	106.3	52.1	20.9	14.1
Deposits of non-public sector	729,343.6	870,343.8	988,656.6	1,222,747.8	1,366,433.7	143,685.9	35.6	38.2	13.6	11.8
Commercial banks	556,756.4	634,890.0	701,409.0	850,729.2	936,684.8	85,955.6	26.0	33.5	10.5	10.1
Specialized banks	106,501.5	131,421.1	148,891.3	180,656.1	192,560.4	11,904.3	39.8	29.3	13.3	6.6
Private banks and non-bank credit institutions	66,085.7	104,032.7	138,356.3	191,362.5	237,188.5	45,826.0	109.4	71.4	33.0	23.9
Deposits of non-public sector (percent out of total)	100.0	100.0	100.0	100.0	100.0					
Commercial banks	76.3	72.9	70.9	69.6	68.5	-1.1	-7.1	-3.4	-2.7	-1.6
Specialized banks	14.6	15.1	15.1	14.8	14.1	-0.7	3.4	-6.6	0	-4.7
Private banks and non-bank credit institutions	9.1	12.0	14.0	15.7	17.4	1.7	53.8	24.3	16.7	10.8
Sight	223,612.8	267,243.8	285,268.6	353,093.3	382,630.7	29,537.4	27.6	34.1	6.7	8.4
Non-sight	505,730.8	603,100.0	703,388.0	869,654.5	983,803.0	114,148.5	39.1	39.9	16.6	13.1
Gharz-al-hasaneh savings	80,862.0	93,230.1	109,915.7	133,522.4	140,246.7	6,724.3	35.9	27.6	17.9	5.0
Housing savings fund	18,489.0	26,956.8	34,119.9	43,424.1	45,344.3	1,920.2	84.5	32.9	26.6	4.4
Other	62,373.0	66,273.3	75,795.8	90,098.3	94,902.4	4,804.1	21.5	25.2	14.4	5.3
Term investments	409,215.8	489,693.2	568,550.0	707,100.5	811,979.6	104,879.1	38.9	42.8	16.1	14.8
Short-term	190,601.0	223,291.6	271,953.8	353,666.8	418,354.8	64,688.0	42.7	53.8	21.8	18.3
Long-term	218,614.8	266,401.6	296,596.2	353,433.7	393,624.8	40,191.1	35.7	32.7	11.3	11.4
Miscellaneous	15,653.0	20,176.7	24,922.3	29,031.6	31,576.7	2,545.1	59.2	26.7	23.5	8.8
Notes and coins with the public	37,929.1	50,675.6	46,141.6	61,451.6	55,634.3	-5,817.3	21.7	20.6	-8.9	-9.5
Money	261,541.9	317,919.4	331,410.2	414,544.9	438,265.0	23,720.1	26.7	32.2	4.2	5.7
Quasi-money	505,730.8	603,100.0	703,388.0	869,654.5	983,803.0	114,148.5	39.1	39.9	16.6	13.1
Liquidity	767,272.7	921,019.4	1,034,798.2	1,284,199.4	1,422,068.0	137,868.6	34.9	37.4	12.4	10.7

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

Table 8

(billion rials)

	Esfand 1385	Mordad 1386	Share in balance Mordad 1386	Mordad 1386 to Esfand 1385
Banks and credit institutions	1,179,722.5	1,323,189.5	100.0	12.2
Gharz-al-hasaneh	40,789.0	44,564.7	3.4	9.3
Mozarebeh	90,626.9	106,582.3	8.1	17.6
Forward transactions	57,189.1	59,247.4	4.5	3.6
Civil partnership	176,432.4	204,214.3	15.4	15.7
Joaleh	59,639.9	61,939.0	4.7	3.9
Installment sale	568,070.0	646,789.0	48.9	13.9
Hire purchase	34,806.4	29,439.7	2.2	-15.4
Legal partnership	21,396.0	23,543.4	1.8	10.0
Direct investment	11,483.0	11,571.9	0.9	0.8
Debt purchase	2,001.0	2,502.1	0.2	25.0
Machinery and housing units transacted under Islamic contracts	8,372.9	9,908.3	0.7	18.3
Non-performing loans	108,915.9	122,887.4	9.3	12.8
Commercial banks	737,336.6	840,890.9	100.0	14.0
Gharz-al-hasaneh	33,938.8	37,103.6	4.4	9.3
Mozarebeh	59,425.2	65,871.3	7.8	10.8
Forward transactions	49,872.2	53,256.2	6.3	6.8
Civil partnership	90,546.0	103,378.7	12.3	14.2
Joaleh	45,288.4	49,230.6	5.9	8.7
Installment sale	350,191.8	413,179.9	49.1	18.0
Hire purchase	8,106.1	8,417.5	1.0	3.8
Legal partnership	12,789.5	13,023.5	1.5	1.8
Direct investment	9,565.0	11,060.7	1.3	15.6
Debt purchase	234.1	1,145.0	0.1	389.1
Machinery and housing units transacted under Islamic contracts	7,068.0	8,840.0	1.1	25.1
Non-performing loans	70,311.5	76,383.9	9.1	8.6

Specialized banks	278,439.8	297,896.4	100.0	7.0
Gharz-al-hasaneh	6,261.9	6,761.2	2.3	8.0
Mozarebeh	2,591.2	2,145.4	0.7	-17.2
Forward transactions	7,011.7	5,945.9	2.0	-15.2
Civil partnership	36,467.7	37,225.8	12.5	2.1
Joaleh	3,572.5	3,168.4	1.1	-11.3
Installment sale	183,087.7	199,280.8	66.9	8.8
Hire purchase	3,818.1	3,692.6	1.2	-3.3
Legal partnership	6,023.1	5,981.8	2.0	-0.7
Direct investment	156.2	156.2	0.1	0
Debt purchase	78.2	526.4	0.2	573.1
Machinery and housing units transacted under Islamic contracts	1,278.2	1,049.3	0.4	-17.9
Non-performing loans	28,093.3	31,962.6	10.7	13.8
Private banks and credit institutions	163,946.1	184,402.2	100.0	12.5
Gharz-al-hasaneh	588.3	699.9	0.4	19.0
Mozarebeh	28,610.5	38,565.6	20.9	34.8
Forward transactions	305.2	45.3	0	-85.2
Civil partnership	49,418.7	63,609.8	34.5	28.7
Joaleh	10,779.0	9,540.0	5.2	-11.5
Installment sale	34,790.5	34,328.3	18.6	-1.3
Hire purchase	22,882.2	17,329.6	9.4	-24.3
Legal partnership	2,583.4	4,538.1	2.5	75.7
Direct investment	1,761.8	355.0	0.2	-79.9
Debt purchase	1,688.7	830.7	0.5	-50.8
Machinery and housing units transacted under Islamic contracts	26.7	19.0	0	-28.8
Non-performing loans	10,511.1	14,540.9	7.9	38.3