

Table 1

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

(billion rials)

	Year-end balance					Percentage change			
	Mehr	Esfand	Mehr	Esfand	Mehr	Mehr	Mehr	Mehr	
	1384	1384	1385	1385	1386	1385 to Mehr 1384	1386 to Mehr 1385	1385 to Esfand 1384	1386 to Esfand 1385
Assets									
Foreign assets	687,705.5	770,170.4	870,343.0	928,552.5	1,075,246.8	26.6	23.5	13.0	15.8
Claims on public sector	234,458.6	235,607.7	238,247.2	256,219.8	284,333.1	1.6	19.3	1.1	11.0
Government	135,254.0	135,794.5	145,608.1	160,269.3	193,975.3	7.7	33.2	7.2	21.0
Public corporations and agencies	99,204.6	99,813.2	92,639.1	95,950.5	90,357.8	-6.6	-2.5	-7.2	-5.8
Claims on non-public sector	735,117.3	865,315.4	1,021,107.3	1,226,201.0	1,448,917.2	38.9	41.9	18.0	18.2
Others	374,900.5	488,302.9	530,812.9	671,235.9	788,271.2	41.6	48.5	8.7	17.4
Sub-total	2,032,181.9	2,359,396.4	2,660,510.4	3,082,209.2	3,596,768.3	30.9	35.2	12.8	16.7
Below the line items	413,881.5	445,191.6	474,784.6	599,812.1	699,018.2	14.7	47.2	6.6	16.5
Total assets = total liabilities	2,446,063.4	2,804,588.0	3,135,295.0	3,682,021.3	4,295,786.5	28.2	37.0	11.8	16.7
Liabilities									
Liquidity	799,909.8	921,019.4	1,078,833.0	1,284,199.4	1,481,100.7	34.9	37.3	17.1	15.3
Money	261,275.0	317,919.4	337,090.5	414,544.9	457,403.0	29.0	35.7	6.0	10.3
Quasi-money	538,634.8	603,100.0	741,742.5	869,654.5	1,023,697.7	37.7	38.0	23.0	17.7
Loans and deposits of public sector	169,767.0	167,667.4	247,537.8	220,621.4	302,582.1	45.8	22.2	47.6	37.1
Government	159,389.6	156,378.9	233,466.8	208,532.4	286,167.4	46.5	22.6	49.3	37.2
Public corporations and agencies	10,377.4	11,288.5	14,071.0	12,089.0	16,414.7	35.6	16.7	24.6	35.8
Capital account	100,658.0	120,191.3	137,653.1	173,603.7	195,890.1	36.8	42.3	14.5	12.8
Foreign loans and credits and foreign exchange deposits	411,766.3	471,435.8	474,827.6	503,521.7	568,009.3	15.3	19.6	0.7	12.8
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	928.0	1,275.1	1,304.5	1,194.2	1,111.3	40.6	-14.8	2.3	-6.9
Others	549,150.8	677,805.4	720,352.4	899,066.8	1,048,072.8	31.2	45.5	6.3	16.6
Sub-total	2,032,181.9	2,359,396.4	2,660,510.4	3,082,209.2	3,596,768.3	30.9	35.2	12.8	16.7
Below the line items	413,881.5	445,191.6	474,784.6	599,812.1	699,018.2	14.7	47.2	6.6	16.5

(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			
	Mehr	Esfand	Mehr	Esfand	Mehr	Mehr	Mehr	Mehr	
	1384	1384	1385	1385	1386	1385 to Mehr 1384	1386 to Mehr 1385	1385 to Mehr 1384	1386 to Mehr 1385
Assets									
Foreign assets	369,557.2	428,172.1	518,946.3	563,869.5	661,288.9	40.4	27.4	21.2	17.3
Notes and coins	2,097.5	821.2	1,729.2	619.9	1,579.5	-17.6	-8.7	110.6	0.9
Claims on public sector	127,477.5	123,212.3	127,401.6	131,432.2	133,718.2	-0.1	5.0	3.4	1.7
Government	103,689.4	101,254.9	104,248.0	104,094.8	105,234.8	0.5	0.9	3.0	1.1
Public corporations and agencies	23,788.1	21,957.4	23,153.6	27,337.4	28,483.4	-2.7	23.0	5.4	4.2
Claims on banks	23,507.0	35,916.2	44,741.1	54,887.3	115,690.3	90.3	158.6	24.6	110.8
Government revolving funds payment	8,928.3	10,385.9	15,145.9	14,846.6	19,605.7	69.6	29.4	45.8	32.1
Others (2)	14,578.7	25,530.3	29,595.2	40,040.7	96,084.6	103.0	224.7	15.9	140.0
Others	3,181.9	3,192.6	5,536.6	9,923.0	10,457.9	74.0	88.9	73.4	5.4
Sub-total	525,821.1	591,314.4	698,354.8	760,731.9	922,734.8	32.8	32.1	18.1	21.3
Below the line items	9,055.5	15,949.3	15,335.1	19,402.5	16,935.0	69.3	10.4	-3.9	-12.7
Total assets = total liabilities	534,876.6	607,263.7	713,689.9	780,134.4	939,669.8	33.4	31.7	17.5	20.4
Liabilities									
Notes and coins	48,961.8	56,502.2	57,556.3	68,109.0	69,182.4	17.6	20.2	1.9	1.6
With the public	37,534.4	50,675.6	46,677.0	61,451.6	57,649.6	24.4	23.5	-7.9	-6.2
With banks	9,329.9	5,005.4	9,150.1	6,037.5	9,953.3	-1.9	8.8	82.8	64.9
With the Central Bank	2,097.5	821.2	1,729.2	619.9	1,579.5	-17.6	-8.7	110.6	154.8
Deposits of banks and credit institutions	119,218.6	164,860.4	168,753.0	212,486.0	262,161.0	41.5	55.4	2.4	23.4
Legal	114,545.1	128,002.2	154,257.9	184,827.7	212,008.3	34.7	37.4	20.5	14.7
Sight (3)	4,673.5	36,858.2	14,495.1	27,658.3	50,152.7	210.2	246.0	-60.7	81.3
Deposits of public sector	127,934.4	114,560.2	181,751.9	149,866.1	223,190.6	42.1	22.8	58.7	48.9
Government	117,557.0	103,271.7	167,680.9	137,777.1	206,775.9	42.6	23.3	62.4	50.1
Public corporations and agencies	10,377.4	11,288.5	14,071.0	12,089.0	16,414.7	35.6	16.7	24.6	35.8
Capital account	3,324.9	5,173.2	5,173.2	13,692.7	13,692.6	55.6	164.7	0	0
Foreign exchange liabilities	129,776.9	170,605.1	183,315.2	192,674.1	202,521.8	41.3	10.5	7.5	5.1
Foreign loans and foreign exchange deposits (4)	125,338.8	166,113.5	178,732.8	188,005.7	197,711.0	42.6	10.6	7.6	5.2
Clearing foreign exchange	1,252.4	1,291.1	1,293.8	1,288.2	1,288.3	3.3	-0.4	0.2	0
Special Drawing Right allocations	3,185.7	3,200.5	3,288.6	3,380.2	3,522.5	3.2	7.1	2.8	4.2
Import order registration deposits of non-public sector	2.0	2.0	2.0	2.0	2.0	0	0	0	0
Advance payments on letters of credit by public sector	928.0	1,275.1	1,304.5	1,194.2	1,111.3	40.6	-14.8	2.3	-6.9
Others	95,674.5	78,336.2	100,498.7	122,707.8	150,873.1	5.0	50.1	28.3	23.0
Sub-total	525,821.1	591,314.4	698,354.8	760,731.9	922,734.8	32.8	32.1	18.1	21.3
Below the line items	9,055.5	15,949.3	15,335.1	19,402.5	16,935.0	69.3	10.4	-3.9	-12.7

(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.

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			
	Mehr 1384	Esfand 1384	Mehr 1385	Esfand 1385	Mehr 1386	Mehr 1385 to Mehr 1384	Mehr 1386 to Mehr 1385	Mehr 1385 to Esfand 1384	Mehr 1386 to Esfand 1385
Assets									
Foreign assets	318,148.3	341,998.3	351,396.7	364,683.0	413,957.9	10.5	17.8	2.7	13.5
Notes and coins	9,329.9	5,005.4	9,150.1	6,037.5	9,953.3	-1.9	8.8	82.8	64.9
Deposits with the Central Bank	119,218.6	164,860.4	168,753.0	212,486.0	262,161.0	41.5	55.4	2.4	23.4
Legal	114,545.1	128,002.2	154,257.9	184,827.7	212,008.3	34.7	37.4	20.5	14.7
Sight (2)	4,673.5	36,858.2	14,495.1	27,658.3	50,152.7	210.2	246.0	-60.7	81.3
Claims on public sector	106,981.1	112,395.4	110,845.6	124,787.6	150,614.9	3.6	35.9	-1.4	20.7
Government (3)	31,564.6	34,539.6	41,360.1	56,174.5	88,740.5	31.0	114.6	19.7	58.0
Public corporations and agencies	75,416.5	77,855.8	69,485.5	68,613.1	61,874.4	-7.9	-11.0	-10.8	-9.8
Claims on non-public sector	735,117.3	865,315.4	1,021,107.3	1,226,201.0	1,448,917.2	38.9	41.9	18.0	18.2
Others	217,565.6	278,507.1	300,902.9	387,282.2	388,429.2	38.3	29.1	8.0	0.3
Sub-total	1,506,360.8	1,768,082.0	1,962,155.6	2,321,477.3	2,674,033.5	30.3	36.3	11.0	15.2
Below the line items	404,826.0	429,242.3	459,449.5	580,409.6	682,083.2	13.5	48.5	7.0	17.5
Total assets = total liabilities	1,911,186.8	2,197,324.3	2,421,605.1	2,901,886.9	3,356,116.7	26.7	38.6	10.2	15.7
Liabilities									
Deposits of non-public sector	762,375.4	870,343.8	1,032,156.0	1,222,747.8	1,423,451.1	35.4	37.9	18.6	16.4
Sight	223,740.6	267,243.8	290,413.5	353,093.3	399,753.4	29.8	37.6	8.7	13.2
Savings and time	538,634.8	603,100.0	741,742.5	869,654.5	1,023,697.7	37.7	38.0	23.0	17.7
Claims of the Central Bank (4)	23,507.0	35,916.2	44,741.1	54,887.3	115,690.3	90.3	158.6	24.6	110.8
Loans and deposits of public sector	41,832.6	53,107.2	65,785.9	70,755.3	79,391.5	57.3	20.7	23.9	12.2
Government	41,832.6	53,107.2	65,785.9	70,755.3	79,391.5	57.3	20.7	23.9	12.2
Public corporations and agencies	0	0	0	0	0	*	*	*	*
Capital account	97,333.1	115,018.1	132,479.9	159,911.0	182,197.5	36.1	37.5	15.2	13.9
Foreign exchange loans and deposits	281,989.4	300,830.7	291,512.4	310,847.6	365,487.5	3.4	25.4	-3.1	17.6
Others	299,323.3	392,866.0	395,480.3	502,328.3	507,815.6	32.1	28.4	0.7	1.1
Sub-total	1,506,360.8	1,768,082.0	1,962,155.6	2,321,477.3	2,674,033.5	30.3	36.3	11.0	15.2
Below the line items	404,826.0	429,242.3	459,449.5	580,409.6	682,083.2	13.5	48.5	7.0	17.5

(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			
	Mehr 1384	Esfand 1384	Mehr 1385	Esfand 1385	Mehr 1386	Mehr 1385 to Mehr 1384	Mehr 1386 to Mehr 1385	Mehr 1385 to Esfand 1384	Mehr 1386 to Esfand 1385
Assets									
Foreign assets	279,155.8	292,133.2	295,532.0	305,021.5	338,599.9	5.9	14.6	1.2	11.0
Notes and coins	8,179.1	3,885.6	7,894.1	4,442.5	8,570.2	-3.5	8.6	103.2	92.9
Deposits with the Central Bank (2)	96,495.2	132,949.6	129,827.9	165,330.6	185,736.1	34.5	43.1	-2.3	12.3
Legal	92,044.6	101,163.4	116,620.1	139,253.8	154,529.0	26.7	32.5	15.3	11.0
Sight (3)	4,450.6	31,786.2	13,207.8	26,076.8	31,207.1	196.8	136.3	-58.4	19.7
Claims on public sector	94,172.3	102,728.6	92,142.0	109,098.4	123,891.7	-2.2	34.5	-10.3	13.6
Government (4)	19,962.0	25,917.1	23,393.6	40,964.8	62,904.1	17.2	168.9	-9.7	53.6
Public corporations and agencies	74,210.3	76,811.5	68,748.4	68,133.6	60,987.6	-7.4	-11.3	-10.5	-10.5
Claims on non-public sector	493,315.8	556,380.1	645,847.5	775,113.0	931,539.6	30.9	44.2	16.1	20.2
Others	152,376.8	191,663.7	218,331.1	268,714.3	247,118.1	43.3	13.2	13.9	-8.0
Sub-total	1,123,695.0	1,279,740.8	1,389,574.6	1,627,720.3	1,835,455.6	23.7	32.1	8.6	12.8
Below the line items	338,334.9	349,777.2	378,577.3	466,065.5	545,612.3	11.9	44.1	8.2	17.1
Total assets = total liabilities	1,462,029.9	1,629,518.0	1,768,151.9	2,093,785.8	2,381,067.9	20.9	34.7	8.5	13.7
Liabilities									
Deposits of non-public sector	564,389.7	634,890.0	725,176.7	850,729.2	972,840.6	28.5	34.2	14.2	14.4
Sight	202,851.9	242,533.7	259,252.9	313,771.4	353,842.2	27.8	36.5	6.9	12.8
Savings and time	361,537.8	392,356.3	465,923.8	536,957.8	618,998.4	28.9	32.9	18.8	15.3
Claims of the Central Bank (5)	18,946.2	27,965.0	35,832.8	37,271.6	89,183.5	89.1	148.9	28.1	139.3
Loans and deposits of public sector	29,405.8	37,635.0	47,560.4	52,209.0	58,121.8	61.7	22.2	26.4	11.3
Government	29,405.8	37,635.0	47,560.4	52,209.0	58,121.8	61.7	22.2	26.4	11.3
Public corporations and agencies	0	0	0	0	0	*	*	*	*
Capital account	64,585.3	74,732.2	89,810.9	108,270.7	103,786.1	39.1	15.6	20.2	-4.1
Foreign exchange loans and deposits	254,191.4	267,498.2	258,461.0	274,342.2	321,089.9	1.7	24.2	-3.4	17.0
Others	192,176.6	237,020.4	232,732.8	304,897.6	290,433.7	21.1	24.8	-1.8	-4.7
Sub-total	1,123,695.0	1,279,740.8	1,389,574.6	1,627,720.3	1,835,455.6	23.7	32.1	8.6	12.8
Below the line items	338,334.9	349,777.2	378,577.3	466,065.5	545,612.3	11.9	44.1	8.2	17.1

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

(2) As of Shahrivar 1381 until 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			
	Mehr 1384	Esfand 1384	Mehr 1385	Esfand 1385	Mehr 1386	Mehr 1385 to Mehr 1384	Mehr 1386 to Mehr 1385	Mehr 1385 to Esfand 1384	Mehr 1386 to Esfand 1385
Assets									
Foreign assets	31,121.5	31,791.6	42,247.9	44,726.6	56,038.4	35.8	32.6	32.9	25.3
Notes and coins	942.3	634.2	707.7	673.9	777.7	-24.9	9.9	11.6	15.4
Deposits with the Central Bank	9,134.8	14,886.0	13,201.1	14,590.0	33,968.0	44.5	157.3	-11.3	132.8
Legal	8,975.1	10,009.7	12,271.5	13,887.0	15,514.4	36.7	26.4	22.6	11.7
Sight (2)	159.7	4,876.3	929.6	703.0	18,453.6	482.1	#	-80.9	#
Claims on public sector	5,582.4	4,980.3	8,781.4	6,643.1	8,283.9	57.3	-5.7	76.3	24.7
Government (3)	4,376.2	3,936.0	8,044.3	6,163.6	7,397.1	83.8	-8.0	104.4	20.0
Public corporations and agencies	1,206.2	1,044.3	737.1	479.5	886.8	-38.9	20.3	-29.4	84.9
Claims on non-public sector	168,080.9	203,760.0	242,460.2	281,621.6	310,541.6	44.3	28.1	19.0	10.3
Others	46,802.1	62,752.3	53,411.9	70,681.9	81,916.1	14.1	53.4	-14.9	15.9
Sub-total	261,664.0	318,804.4	360,810.2	418,937.1	491,525.7	37.9	36.2	13.2	17.3
Below the line items	52,905.5	55,759.8	54,963.7	58,053.1	85,667.1	3.9	55.9	-1.4	47.6
Total assets = total liabilities	314,569.5	374,564.2	415,773.9	476,990.2	577,192.8	32.2	38.8	11.0	21.0
Liabilities									
Deposits of non-public sector	114,293.7	131,421.1	161,044.6	180,656.1	196,752.0	40.9	22.2	22.5	8.9
Sight	12,525.0	19,585.9	22,577.6	27,947.7	29,473.2	80.3	30.5	15.3	5.5
Savings and time	101,768.7	111,835.2	138,467.0	152,708.4	167,278.8	36.1	20.8	23.8	9.5
Claims of the Central Bank (4)	4,560.8	7,951.2	8,908.3	17,615.7	26,506.8	95.3	197.6	12.0	50.5
Loans and deposits of public sector	12,426.8	15,472.2	18,225.5	18,546.3	21,269.7	46.7	16.7	17.8	14.7
Government	12,426.8	15,472.2	18,225.5	18,546.3	21,269.7	46.7	16.7	17.8	14.7
Public corporations and agencies	0	0	0	0	0	*	*	*	*
Capital account	28,341.3	27,914.3	30,242.4	31,820.8	59,719.4	6.7	97.5	8.3	87.7
Foreign exchange loans and deposits	19,829.1	16,891.9	20,220.2	21,032.5	21,234.3	2.0	5.0	19.7	1.0
Others	82,212.3	119,153.7	122,169.2	149,265.7	166,043.5	48.6	35.9	2.5	11.2
Sub-total	261,664.0	318,804.4	360,810.2	418,937.1	491,525.7	37.9	36.2	13.2	17.3
Below the line items	52,905.5	55,759.8	54,963.7	58,053.1	85,667.1	3.9	55.9	-1.4	47.6

(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			
	Mehr 1384	Esfand 1384	Mehr 1385	Esfand 1385	Mehr 1386	Mehr 1385 to Mehr 1384	Mehr 1386 to Mehr 1385	Mehr 1385 to Esfand 1384	Mehr 1386 to Esfand 1385
Assets									
Foreign assets	7,871.0	18,073.5	13,616.8	14,934.9	19,319.6	73.0	41.9	-24.7	29.4
Notes and coins	208.5	485.6	548.3	921.1	605.4	163.0	10.4	12.9	-34.3
Deposits with the Central Bank (2)	13,588.6	17,024.8	25,724.0	32,565.4	42,456.9	89.3	65.0	51.1	30.4
Legal	13,525.4	16,829.1	25,366.3	31,686.9	41,964.9	87.5	65.4	50.7	32.4
Sight	63.2	195.7	357.7	878.5	492.0	466.0	37.5	82.8	-44.0
Claims on public sector	7,226.4	4,686.5	9,922.2	9,046.1	18,439.3	37.3	85.8	111.7	103.8
Government (3)	7,226.4	4,686.5	9,922.2	9,046.1	18,439.3	37.3	85.8	111.7	103.8
Public corporations and agencies	0	0	0	0	0	0	0	0	0
Claims on non-public sector	73,720.6	105,175.3	132,799.6	169,466.4	206,836.0	80.1	55.8	26.3	22.1
Others	18,386.7	24,091.1	29,159.9	47,886.0	59,395.0	58.6	103.7	21.0	24.0
Sub-total	121,001.8	169,536.8	211,770.8	274,819.9	347,052.2	75.0	63.9	24.9	26.3
Below the line items	13,585.6	23,705.3	25,908.5	56,291.0	50,803.8	90.7	96.1	9.3	-9.7
Total assets = total liabilities	134,587.4	193,242.1	237,679.3	331,110.9	397,856.0	76.6	67.4	23.0	20.2
Liabilities									
Deposits of non-public sector	83,692.0	104,032.7	145,934.7	191,362.5	253,858.5	74.4	74.0	40.3	32.7
Sight (4)	8,363.7	5,124.2	8,583.0	11,374.2	16,438.0	2.6	91.5	67.5	44.5
Savings and time	75,328.3	98,908.5	137,351.7	179,988.3	237,420.5	82.3	72.9	38.9	31.9
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	4,406.5	12,371.6	12,426.6	19,819.5	18,692.0	182.0	50.4	0.4	-5.7
Foreign exchange loans and deposits	7,968.9	16,440.6	12,831.2	15,472.9	23,163.3	61.0	80.5	-22.0	49.7
Others	24,934.4	36,691.9	40,578.3	48,165.0	51,338.4	62.7	26.5	10.6	6.6
Sub-total	121,001.8	169,536.8	211,770.8	274,819.9	347,052.2	75.0	63.9	24.9	26.3
Below the line items	13,585.6	23,705.3	25,908.5	56,291.0	50,803.8	90.7	96.1	9.3	-9.7

(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 until 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.

Table 7

MONETARY AND CREDIT AGGREGATES

(billion rials)

	Year-end balance					Seven-month changes	Percentage change			
	Mehr 1384	Esfand 1384	Mehr 1385	Esfand 1385	Mehr 1386		Mehr 1385 to Mehr 1384	Mehr 1386 to Mehr 1385	Mehr 1385 to Esfand 1384	Mehr 1386 to Esfand 1385
Banks and credit institutions' claims on non-public sector (excluding profit receivables)	624,057.0	745,028.2	874,755.3	1,066,548.5	1,261,132.9	194,584.4	40.2	44.2	17.4	18.2
Commercial banks	435,125.7	501,366.3	580,795.0	701,574.1	838,523.2	136,949.1	33.5	44.4	15.8	19.5
Specialized banks	133,020.8	163,039.5	187,977.3	221,926.2	238,574.5	16,648.3	41.3	26.9	15.3	7.5
Private banks and non-bank credit institutions	55,910.5	80,622.4	105,983.0	143,048.2	184,035.2	40,987.0	89.6	73.6	31.5	28.7
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	69.7	67.3	66.4	65.8	66.5	0.7	-4.7	0.2	-1.3	1.1
Specialized banks	21.3	21.9	21.5	20.8	18.9	-1.9	0.9	-12.1	-1.8	-9.1
Private banks and non-bank credit institutions	9.0	10.8	12.1	13.4	14.6	1.2	34.4	20.7	12.0	9.0
Profit and revenue receivables	111,060.3	120,287.2	146,352.0	159,652.5	187,784.3	28,131.8	31.8	28.3	21.7	17.6
Banks and credit institutions' claims on non-public sector	735,117.3	865,315.4	1,021,107.3	1,226,201.0	1,448,917.2	222,716.2	38.9	41.9	18.0	18.2
Commercial banks	493,315.8	556,380.1	645,847.5	775,113.0	931,539.6	156,426.6	30.9	44.2	16.1	20.2
Specialized banks	168,080.9	203,760.0	242,460.2	281,621.6	310,541.6	28,920.0	44.3	28.1	19.0	10.3
Private banks and non-bank credit institutions	73,720.6	105,175.3	132,799.6	169,466.4	206,836.0	37,369.6	80.1	55.8	26.3	22.1
Deposits of non-public sector	762,375.4	870,343.8	1,032,156.0	1,222,747.8	1,423,451.1	200,703.3	35.4	37.9	18.6	16.4
Commercial banks	564,389.7	634,890.0	725,176.7	850,729.2	972,840.6	122,111.4	28.5	34.2	14.2	14.4
Specialized banks	114,293.7	131,421.1	161,044.6	180,656.1	196,752.0	16,095.9	40.9	22.2	22.5	8.9
Private banks and non-bank credit institutions	83,692.0	104,032.7	145,934.7	191,362.5	253,858.5	62,496.0	74.4	74.0	40.3	32.7
Deposits of non-public sector (percent out of total)	100.0	100.0	100.0	100.0	99.9					
Commercial banks	74.0	72.9	70.3	69.6	68.3	-1.3	-5.0	-2.8	-3.6	-1.9
Specialized banks	15.0	15.1	15.6	14.8	13.8	-1.0	4.0	-11.5	3.3	-6.8
Private banks and non-bank credit institutions	11.0	12.0	14.1	15.7	17.8	2.1	28.2	26.2	17.5	13.4
Sight	223,740.6	267,243.8	290,413.5	353,093.3	399,753.4	46,660.1	29.8	37.6	8.7	13.2
Non-sight	538,634.8	603,100.0	741,742.5	869,654.5	1,023,697.7	154,043.2	37.7	38.0	23.0	17.7
Gharz-al-hasaneh savings	89,200.4	93,230.1	121,018.7	133,522.4	145,375.1	11,852.7	35.7	20.1	29.8	8.9
Housing Savings Fund	21,755.9	26,956.8	37,216.5	43,424.1	45,964.4	2,540.3	71.1	23.5	38.1	5.8
Other	67,444.5	66,273.3	83,802.2	90,098.3	99,410.7	9,312.4	24.3	18.6	26.4	10.3
Term investments	432,354.9	489,693.2	595,497.5	707,100.5	845,428.8	138,328.3	37.7	42.0	21.6	19.6
Short-term	198,143.9	223,291.6	286,275.9	353,666.8	436,079.2	82,412.4	44.5	52.3	28.2	23.3
Long-term	234,211.0	266,401.6	309,221.6	353,433.7	409,349.6	55,915.9	32.0	32.4	16.1	15.8
Miscellaneous	17,079.5	20,176.7	25,226.3	29,031.6	32,893.8	3,862.2	47.7	30.4	25.0	13.3
Notes and coins with the public	37,534.4	50,675.6	46,677.0	61,451.6	57,649.6	-3,802.0	24.4	23.5	-7.9	-6.2
Money	261,275.0	317,919.4	337,090.5	414,544.9	457,403.0	42,858.1	29.0	35.7	6.0	10.3
Quasi-money	538,634.8	603,100.0	741,742.5	869,654.5	1,023,697.7	154,043.2	37.7	38.0	23.0	17.7
Liquidity	799,909.8	921,019.4	1,078,833.0	1,284,199.4	1,481,100.7	196,901.3	34.9	37.3	17.1	15.3

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

Table 8

(billion rials)

	Esfand 1385	Mehr 1386	Share in balance Mehr 1386	Mehr 1386 to Esfand 1385
Banks and credit institutions	1,179,722.5	1,362,699.2	100.0	15.5
Gharz-al-hasaneh	40,789.0	46,231.0	3.4	13.3
Mozarebeh	90,626.9	119,061.5	8.7	31.4
Forward transactions	57,189.1	60,558.8	4.4	5.9
Civil partnership	176,432.4	219,674.5	16.1	24.5
Joaleh	59,639.9	63,802.1	4.7	7.0
Installment sale	568,070.0	687,276.2	50.4	21.0
Hire purchase	34,806.4	31,173.6	2.3	-10.4
Legal partnership	21,396.0	19,770.2	1.5	-7.6
Direct investment	11,483.0	11,696.9	0.9	1.9
Debt purchase	2,001.0	2,147.9	0.2	7.3
Machinery and housing units transacted under Islamic contracts	8,372.9	10,428.5	0.8	24.6
Non-performing loans	108,915.9	90,878.0	6.7	-16.6
Commercial banks	737,336.6	875,906.3	100.0	18.8
Gharz-al-hasaneh	33,938.8	38,358.9	4.4	13.0
Mozarebeh	59,425.2	70,191.3	8.0	18.1
Forward transactions	49,872.2	54,949.8	6.3	10.2
Civil partnership	90,546.0	108,794.1	12.4	20.2
Joaleh	45,288.4	51,885.8	5.9	14.6
Installment sale	350,191.8	447,509.5	51.1	27.8
Hire purchase	8,106.1	8,523.1	1.0	5.1
Legal partnership	12,789.5	13,186.1	1.5	3.1
Direct investment	9,565.0	11,085.1	1.3	15.9
Debt purchase	234.1	1,182.2	0.1	405.0
Machinery and housing units transacted under Islamic contracts	7,068.0	9,585.7	1.1	35.6
Non-performing loans	70,311.5	60,654.7	6.9	-13.7

Specialized banks	278,439.8	299,651.5	100.0	7.6
Gharz-al-hasaneh	6,261.9	7,095.1	2.4	13.3
Mozarebeh	2,591.2	2,217.6	0.7	-14.4
Forward transactions	7,011.7	5,559.1	1.9	-20.7
Civil partnership	36,467.7	38,543.0	12.9	5.7
Joaleh	3,572.5	3,227.3	1.1	-9.7
Installment sale	183,087.7	209,880.2	70.0	14.6
Hire purchase	3,818.1	3,664.1	1.2	-4.0
Legal partnership	6,023.1	1,932.2	0.6	-67.9
Direct investment	156.2	256.8	0.1	64.4
Debt purchase	78.2	592.5	0.2	657.7
Machinery and housing units transacted under Islamic contracts	1,278.2	826.8	0.3	-35.3
Non-performing loans	28,093.3	25,856.8	8.6	-8.0
Private banks and credit institutions	163,946.1	187,141.4	100.0	14.1
Gharz-al-hasaneh	588.3	777.0	0.4	32.1
Mozarebeh	28,610.5	46,652.6	24.9	63.1
Forward transactions	305.2	49.9	0	-83.7
Civil partnership	49,418.7	72,337.4	38.7	46.4
Joaleh	10,779.0	8,689.0	4.6	-19.4
Installment sale	34,790.5	29,886.5	16.0	-14.1
Hire purchase	22,882.2	18,986.4	10.1	-17.0
Legal partnership	2,583.4	4,651.9	2.5	80.1
Direct investment	1,761.8	355.0	0.2	-79.9
Debt purchase	1,688.7	373.2	0.2	-77.9
Machinery and housing units transacted under Islamic contracts	26.7	16.0	0	-40.1
Non-performing loans	10,511.1	4,366.5	2.3	-58.5