

Table 1

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

(billion rials)

	Year-end balance					Percentage change			
	Aban 1384	Esfand 1384	Aban 1385	Esfand 1385	Aban 1386	Aban 1385 to Aban 1384	Aban 1386 to Aban 1385	Aban 1385 to Esfand 1384	Aban 1386 to Esfand 1385
Assets									
Foreign assets	694,388.9	770,170.4	875,726.1	928,552.5	1,105,371.6	26.1	26.2	13.7	19.0
Claims on public sector	232,166.4	235,607.7	245,128.3	256,219.8	282,912.8	5.6	15.4	4.0	10.4
Government	133,650.9	135,794.5	150,967.7	160,269.3	195,240.7	13.0	29.3	11.2	21.8
Public corporations and agencies	98,515.5	99,813.2	94,160.6	95,950.5	87,672.1	-4.4	-6.9	-5.7	-8.6
Claims on non-public sector	755,925.8	865,315.4	1,061,036.0	1,226,201.0	1,491,192.8	40.4	40.5	22.6	21.6
Others	389,244.3	488,302.9	552,426.3	671,235.9	806,663.2	41.9	46.0	13.1	20.2
Sub-total	2,071,725.4	2,359,396.4	2,734,316.7	3,082,209.2	3,686,140.4	32.0	34.8	15.9	19.6
Below the line items	414,349.6	445,191.6	482,319.6	599,812.1	714,643.4	16.4	48.2	8.3	19.1
Total assets = total liabilities	2,486,075.0	2,804,588.0	3,216,636.3	3,682,021.3	4,400,783.8	29.4	36.8	14.7	19.5
Liabilities									
Liquidity	819,022.4	921,019.4	1,113,981.6	1,284,199.4	1,511,543.8	36.0	35.7	21.0	17.7
Money	270,600.6	317,919.4	349,705.6	414,544.9	467,460.2	29.2	33.7	10.0	12.8
Quasi-money	548,421.8	603,100.0	764,276.0	869,654.5	1,044,083.6	39.4	36.6	26.7	20.1
Loans and deposits of public sector	161,975.3	167,667.4	247,359.5	220,621.4	303,204.4	52.7	22.6	47.5	37.4
Government	151,978.2	156,378.9	234,662.3	208,532.4	286,172.2	54.4	22.0	50.1	37.2
Public corporations and agencies	9,997.1	11,288.5	12,697.2	12,089.0	17,032.2	27.0	34.1	12.5	40.9
Capital account	100,471.6	120,191.3	141,227.0	173,603.7	197,426.2	40.6	39.8	17.5	13.7
Foreign loans and credits and foreign exchange deposits	432,976.4	471,435.8	482,551.8	503,521.7	595,519.6	11.4	23.4	2.4	18.3
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	889.2	1,275.1	1,200.7	1,194.2	1,354.2	35.0	12.8	-5.8	13.4
Others	556,388.5	677,805.4	747,994.1	899,066.8	1,077,090.2	34.4	44.0	10.4	19.8
Sub-total	2,071,725.4	2,359,396.4	2,734,316.7	3,082,209.2	3,686,140.4	32.0	34.8	15.9	19.6
Below the line items	414,349.6	445,191.6	482,319.6	599,812.1	714,643.4	16.4	48.2	8.3	19.1

(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			
	Aban	Esfand	Aban	Esfand	Aban	Aban	Aban	Aban	
	1384	1384	1385	1385	1386	1385 to Aban 1384	1386 to Aban 1385	1385 to Esfand 1384	1386 to Esfand 1385
Assets									
Foreign assets	383,470.7	428,172.1	529,338.7	563,869.5	685,172.0	38.0	29.4	23.6	21.5
Notes and coins	1,729.5	821.2	1,725.5	619.9	3,687.6	-0.2	113.7	110.1	494.9
Claims on public sector	125,896.5	123,212.3	127,972.4	131,432.2	133,302.5	1.6	4.2	3.9	1.4
Government	102,946.9	101,254.9	104,154.9	104,094.8	104,293.5	1.2	0.1	2.9	0.2
Public corporations and agencies	22,949.6	21,957.4	23,817.5	27,337.4	29,009.0	3.8	21.8	8.5	6.1
Claims on banks	28,043.0	35,916.2	54,271.7	54,887.3	125,440.9	93.5	131.1	51.1	128.5
Government revolving funds payment	8,773.6	10,385.9	14,911.0	14,846.6	19,668.7	70.0	31.9	43.6	32.5
Others (2)	19,269.4	25,530.3	39,360.7	40,040.7	105,772.2	104.3	168.7	54.2	164.2
Others	3,149.1	3,192.6	5,456.2	9,923.0	10,662.0	73.3	95.4	70.9	7.4
Sub-total	542,288.8	591,314.4	718,764.5	760,731.9	958,265.0	32.5	33.3	21.6	26.0
Below the line items	8,991.8	15,949.3	14,889.2	19,402.5	12,796.5	65.6	-14.1	-6.6	-34.0
Total assets = total liabilities	551,280.6	607,263.7	733,653.7	780,134.4	971,061.5	33.1	32.4	20.8	24.5
Liabilities									
Notes and coins	48,969.7	56,502.2	58,568.5	68,109.0	72,200.7	19.6	23.3	3.7	6.0
With the public	38,645.3	50,675.6	47,381.8	61,451.6	58,160.8	22.6	22.7	-6.5	-5.4
With banks	8,594.9	5,005.4	9,461.2	6,037.5	10,352.3	10.1	9.4	89.0	71.5
With the Central Bank	1,729.5	821.2	1,725.5	619.9	3,687.6	-0.2	113.7	110.1	494.9
Deposits of banks and credit institutions	119,079.0	164,860.4	175,144.5	212,486.0	273,462.5	47.1	56.1	6.2	28.7
Legal	116,236.2	128,002.2	156,623.8	184,827.7	214,681.4	34.7	37.1	22.4	16.2
Sight (3)	2,842.8	36,858.2	18,520.7	27,658.3	58,781.1	551.5	217.4	-49.8	112.5
Deposits of public sector	118,407.2	114,560.2	181,224.3	149,866.1	221,199.9	53.1	22.1	58.2	47.6
Government	108,410.1	103,271.7	168,527.1	137,777.1	204,167.7	55.5	21.1	63.2	48.2
Public corporations and agencies	9,997.1	11,288.5	12,697.2	12,089.0	17,032.2	27.0	34.1	12.5	40.9
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	156,309.9	170,605.1	195,244.8	192,674.1	216,563.6	24.9	10.9	14.4	12.4
Foreign loans and foreign exchange deposits (4)	151,893.1	166,113.5	190,664.8	188,005.7	211,972.3	25.5	11.2	14.8	12.7
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	3,164.4	3,200.5	3,286.2	3,380.2	3,303.1	3.8	0.5	2.7	-2.3
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	889.2	1,275.1	1,200.7	1,194.2	1,354.2	35.0	12.8	-5.8	13.4
Others	95,307.0	78,336.2	102,206.5	122,707.8	159,789.4	7.2	56.3	30.5	30.2
Sub-total	542,288.8	591,314.4	718,764.5	760,731.9	958,265.0	32.5	33.3	21.6	26.0
Below the line items	8,991.8	15,949.3	14,889.2	19,402.5	12,796.5	65.6	-14.1	-6.6	-34.0

(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.

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			
	Aban 1384	Esfand 1384	Aban 1385	Esfand 1385	Aban 1386	Aban 1385 to 1384	Aban 1386 to Aban 1385	Aban 1385 to Esfand 1384	Aban 1386 to Esfand 1385
	Assets								
Foreign assets	310,918.2	341,998.3	346,387.4	364,683.0	420,199.6	11.4	21.3	1.3	15.2
Notes and coins	8,594.9	5,005.4	9,461.2	6,037.5	10,352.3	10.1	9.4	89.0	71.5
Deposits with the Central Bank	119,079.0	164,860.4	175,144.5	212,486.0	273,462.5	47.1	56.1	6.2	28.7
Legal	116,236.2	128,002.2	156,623.8	184,827.7	214,681.4	34.7	37.1	22.4	16.2
Sight (2)	2,842.8	36,858.2	18,520.7	27,658.3	58,781.1	#	217.4	-49.8	112.5
Claims on public sector	106,269.9	112,395.4	117,155.9	124,787.6	149,610.3	10.2	27.7	4.2	19.9
Government (3)	30,704.0	34,539.6	46,812.8	56,174.5	90,947.2	52.5	94.3	35.5	61.9
Public corporations and agencies	75,565.9	77,855.8	70,343.1	68,613.1	58,663.1	-6.9	-16.6	-9.6	-14.5
Claims on non-public sector	755,925.8	865,315.4	1,061,036.0	1,226,201.0	1,491,192.8	40.4	40.5	22.6	21.6
Others	228,648.8	278,507.1	306,367.2	387,282.2	383,057.9	34.0	25.0	10.0	-1.1
Sub-total	1,529,436.6	1,768,082.0	2,015,552.2	2,321,477.3	2,727,875.4	31.8	35.3	14.0	17.5
Below the line items	405,357.8	429,242.3	467,430.4	580,409.6	701,846.9	15.3	50.2	8.9	20.9
Total assets = total liabilities	1,934,794.4	2,197,324.3	2,482,982.6	2,901,886.9	3,429,722.3	28.3	38.1	13.0	18.2
Liabilities									
Deposits of non-public sector	780,377.1	870,343.8	1,066,599.8	1,222,747.8	1,453,383.0	36.7	36.3	22.5	18.9
Sight	231,955.3	267,243.8	302,323.8	353,093.3	409,299.4	30.3	35.4	13.1	15.9
Savings and time	548,421.8	603,100.0	764,276.0	869,654.5	1,044,083.6	39.4	36.6	26.7	20.1
Claims of the Central Bank (4)	28,043.0	35,916.2	54,271.7	54,887.3	125,440.9	93.5	131.1	51.1	128.5
Loans and deposits of public sector	43,568.1	53,107.2	66,135.2	70,755.3	82,004.5	51.8	24.0	24.5	15.9
Government	43,568.1	53,107.2	66,135.2	70,755.3	82,004.5	51.8	24.0	24.5	15.9
Public corporations and agencies	0	0	0	0	0	*	*	*	*
Capital account	97,146.8	115,018.1	136,053.8	159,911.0	183,733.5	40.0	35.0	18.3	14.9
Foreign exchange loans and deposits	276,666.5	300,830.7	287,307.0	310,847.6	378,956.0	3.8	31.9	-4.5	21.9
Others	303,635.1	392,866.0	405,184.7	502,328.3	504,357.5	33.4	24.5	3.1	0.4
Sub-total	1,529,436.6	1,768,082.0	2,015,552.2	2,321,477.3	2,727,875.4	31.8	35.3	14.0	17.5
Below the line items	405,357.8	429,242.3	467,430.4	580,409.6	701,846.9	15.3	50.2	8.9	20.9

(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.

More than 500 percent increase

Table 4

SUMMARY OF THE ASSETS AND LIABILITIES OF COMMERCIAL BANKS (1)

(billion rials)

	Year-end balance					Percentage change			
	Aban 1384	Esfand 1384	Aban 1385	Esfand 1385	Aban 1386	Aban 1385 to Aban 1384	Aban 1386 to Aban 1385	Aban 1385 to Esfand 1384	Aban 1386 to Esfand 1385
Assets									
Foreign assets	270,968.5	292,133.2	292,145.6	305,021.5	340,575.8	7.8	16.6	0	11.7
Notes and coins	7,895.3	3,885.6	8,135.7	4,442.5	8,979.6	3.0	10.4	109.4	102.1
Deposits with the Central Bank (2)	94,195.9	132,949.6	134,849.0	165,330.6	187,197.6	43.2	38.8	1.4	13.2
Legal	92,125.2	101,163.4	117,565.0	139,253.8	155,430.4	27.6	32.2	16.2	11.6
Sight (3)	2,070.7	31,786.2	17,284.0	26,076.8	31,767.2	734.7	83.8	-45.6	21.8
Claims on public sector	92,961.2	102,728.6	98,189.4	109,098.4	128,213.1	5.6	30.6	-4.4	17.5
Government (4)	18,598.7	25,917.1	29,160.1	40,964.8	70,343.9	56.8	141.2	12.5	71.7
Public corporations and agencies	74,362.5	76,811.5	69,029.3	68,133.6	57,869.2	-7.2	-16.2	-10.1	-15.1
Claims on non-public sector	503,797.2	556,380.1	666,194.9	775,113.0	961,901.2	32.2	44.4	19.7	24.1
Others	162,503.0	191,663.7	217,426.9	268,714.3	243,178.0	33.8	11.8	13.4	-9.5
Sub-total	1,132,321.1	1,279,740.8	1,416,941.5	1,627,720.3	1,870,045.3	25.1	32.0	10.7	14.9
Below the line items	335,331.8	349,777.2	385,979.4	466,065.5	561,792.6	15.1	45.5	10.4	20.5
Total assets = total liabilities	1,467,652.9	1,629,518.0	1,802,920.9	2,093,785.8	2,431,837.9	22.8	34.9	10.6	16.1
Liabilities									
Deposits of non-public sector	571,953.4	634,890.0	742,969.0	850,729.2	987,657.3	29.9	32.9	17.0	16.1
Sight	204,960.0	242,533.7	268,353.7	313,771.4	358,150.0	30.9	33.5	10.6	14.1
Savings and time	366,993.4	392,356.3	474,615.3	536,957.8	629,507.3	29.3	32.6	21.0	17.2
Claims of the Central Bank (5)	23,320.6	27,965.0	44,295.6	37,271.6	86,895.5	89.9	96.2	58.4	133.1
Loans and deposits of public sector	30,616.1	37,635.0	48,835.1	52,209.0	59,925.4	59.5	22.7	29.8	14.8
Government	30,616.1	37,635.0	48,835.1	52,209.0	59,925.4	59.5	22.7	29.8	14.8
Public corporations and agencies	0	0	0	0	0	*	*	*	*
Capital account	64,248.8	74,732.2	90,108.7	108,270.7	103,323.5	40.2	14.7	20.6	-4.6
Foreign exchange loans and deposits	249,056.5	267,498.2	256,778.6	274,342.2	329,231.8	3.1	28.2	-4.0	20.0
Others	193,125.7	237,020.4	233,954.5	304,897.6	303,011.8	21.1	29.5	-1.3	-0.6
Sub-total	1,132,321.1	1,279,740.8	1,416,941.5	1,627,720.3	1,870,045.3	25.1	32.0	10.7	14.9
Below the line items	335,331.8	349,777.2	385,979.4	466,065.5	561,792.6	15.1	45.5	10.4	20.5

(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			
	Aban	Esfand	Aban	Esfand	Aban	Aban	Aban	Aban	
	1384	1384	1385	1385	1386	1385 to Aban 1384	1386 to Aban 1385	1385 to Esfand 1384	1386 to Esfand 1385
Assets									
Foreign assets	31,860.2	31,791.6	42,394.4	44,726.6	59,296.0	33.1	39.9	33.4	32.6
Notes and coins	497.1	634.2	665.2	673.9	770.3	33.8	15.8	4.9	14.3
Deposits with the Central Bank	10,101.5	14,886.0	13,846.0	14,590.0	42,040.0	37.1	203.6	-7.0	188.1
Legal	9,564.0	10,009.7	12,769.7	13,887.0	15,691.3	33.5	22.9	27.6	13.0
Sight (2)	537.5	4,876.3	1,076.3	703.0	26,348.7	100.2	#	-77.9	#
Claims on public sector	5,430.1	4,980.3	7,674.6	6,643.1	8,407.8	41.3	9.6	54.1	26.6
Government (3)	4,226.7	3,936.0	6,360.8	6,163.6	7,613.9	50.5	19.7	61.6	23.5
Public corporations and agencies	1,203.4	1,044.3	1,313.8	479.5	793.9	9.2	-39.6	25.8	65.6
Claims on non-public sector	173,705.6	203,760.0	250,653.7	281,621.6	313,903.1	44.3	25.2	23.0	11.5
Others	47,829.2	62,752.3	52,601.1	70,681.9	73,047.8	10.0	38.9	-16.2	3.3
Sub-total	269,423.7	318,804.4	367,835.0	418,937.1	497,465.0	36.5	35.2	15.4	18.7
Below the line items	55,313.7	55,759.8	54,617.5	58,053.1	86,686.3	-1.3	58.7	-2.0	49.3
Total assets = total liabilities	324,737.4	374,564.2	422,452.5	476,990.2	584,151.3	30.1	38.3	12.8	22.5
Liabilities									
Deposits of non-public sector	120,143.5	131,421.1	163,706.4	180,656.1	203,656.5	36.3	24.4	24.6	12.7
Sight	19,592.3	19,585.9	24,634.6	27,947.7	32,701.3	25.7	32.7	25.8	17.0
Savings and time	100,551.2	111,835.2	139,071.8	152,708.4	170,955.2	38.3	22.9	24.4	11.9
Claims of the Central Bank (4)	4,722.4	7,951.2	9,976.1	17,615.7	37,174.7	111.3	272.6	25.5	111.0
Loans and deposits of public sector	12,952.0	15,472.2	17,300.1	18,546.3	22,079.1	33.6	27.6	11.8	19.0
Government	12,952.0	15,472.2	17,300.1	18,546.3	22,079.1	33.6	27.6	11.8	19.0
Public corporations and agencies	0	0	0	0	0	*	*	*	*
Capital account	28,341.5	27,914.3	30,017.4	31,820.8	59,849.5	5.9	99.4	7.5	88.1
Foreign exchange loans and deposits	19,080.8	16,891.9	19,598.4	21,032.5	24,781.3	2.7	26.4	16.0	17.8
Others	84,183.5	119,153.7	127,236.6	149,265.7	149,923.9	51.1	17.8	6.8	0.4
Sub-total	269,423.7	318,804.4	367,835.0	418,937.1	497,465.0	36.5	35.2	15.4	18.7
Below the line items	55,313.7	55,759.8	54,617.5	58,053.1	86,686.3	-1.3	58.7	-2.0	49.3

(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			
	Aban 1384	Esfand 1384	Aban 1385	Esfand 1385	Aban 1386	Aban 1385 to Aban 1384	Aban 1386 to Aban 1385	Aban 1385 to Esfand 1384	Aban 1386 to Esfand 1385
Assets									
Foreign assets	8,089.5	18,073.5	11,847.4	14,934.9	20,327.8	46.5	71.6	-34.4	36.1
Notes and coins	202.5	485.6	660.3	921.1	602.4	226.1	-8.8	36.0	-34.6
Deposits with the Central Bank (2)	14,781.6	17,024.8	26,449.5	32,565.4	44,224.9	78.9	67.2	55.4	35.8
Legal	14,547.0	16,829.1	26,289.1	31,686.9	43,559.7	80.7	65.7	56.2	37.5
Sight	234.6	195.7	160.4	878.5	665.2	-31.6	314.7	-18.0	-24.3
Claims on public sector	7,878.6	4,686.5	11,291.9	9,046.1	12,989.4	43.3	15.0	140.9	43.6
Government (3)	7,878.6	4,686.5	11,291.9	9,046.1	12,989.4	43.3	15.0	140.9	43.6
Public corporations and agencies	0	0	0	0	0	0	0	0	0
Claims on non-public sector	78,423.0	105,175.3	144,187.4	169,466.4	215,388.5	83.9	49.4	37.1	27.1
Others	18,316.6	24,091.1	36,339.2	47,886.0	66,832.1	98.4	83.9	50.8	39.6
Sub-total	127,691.8	169,536.8	230,775.7	274,819.9	360,365.1	80.7	56.2	36.1	31.1
Below the line items	14,712.3	23,705.3	26,833.5	56,291.0	53,368.0	82.4	98.9	13.2	-5.2
Total assets = total liabilities	142,404.1	193,242.1	257,609.2	331,110.9	413,733.1	80.9	60.6	33.3	25.0
Liabilities									
Deposits of non-public sector	88,280.2	104,032.7	159,924.4	191,362.5	262,069.2	81.2	63.9	53.7	36.9
Sight (4)	7,403.0	5,124.2	9,335.5	11,374.2	18,448.1	26.1	97.6	82.2	62.2
Savings and time	80,877.2	98,908.5	150,588.9	179,988.3	243,621.1	86.2	61.8	52.3	35.4
Claims of the Central Bank	0	0	0	0	1,370.7	*	*	*	*
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	4,556.5	12,371.6	15,927.7	19,819.5	20,560.5	249.6	29.1	28.7	3.7
Foreign exchange loans and deposits	8,529.2	16,440.6	10,930.0	15,472.9	24,942.9	28.1	128.2	-33.5	61.2
Others	26,325.9	36,691.9	43,993.6	48,165.0	51,421.8	67.1	16.9	19.9	6.8
Sub-total	127,691.8	169,536.8	230,775.7	274,819.9	360,365.1	80.7	56.2	36.1	31.1
Below the line items	14,712.3	23,705.3	26,833.5	56,291.0	53,368.0	82.4	98.9	13.2	-5.2

(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					Eight-month changes	Percentage change			
	Aban 1384	Esfand 1384	Aban 1385	Esfand 1385	Aban 1386		Aban 1385 to Aban 1384	Aban 1386 to Aban 1385	Aban 1385 to Esfand 1384	Aban 1386 to Esfand 1385
Banks and credit institutions' claims on non-public sector (excluding profit receivables)	640,516.0	745,028.2	908,682.5	1,066,548.5	1,299,383.8	232,835.3	41.9	43.0	22.0	21.8
Commercial banks	443,752.8	501,366.3	598,097.6	701,574.1	865,727.4	164,153.3	34.8	44.7	19.3	23.4
Specialized banks	136,924.9	163,039.5	193,809.9	221,926.2	240,560.5	18,634.3	41.5	24.1	18.9	8.4
Private banks and non-bank credit institutions	59,838.3	80,622.4	116,775.0	143,048.2	193,095.9	50,047.7	95.2	65.4	44.8	35.0
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	69.3	67.3	65.8	65.8	66.6	0.8	-5.1	1.2	-2.2	1.2
Specialized banks	21.4	21.9	21.3	20.8	18.5	-2.3	-0.5	-13.1	-2.7	-11.1
Private banks and non-bank credit institutions	9.3	10.8	12.9	13.4	14.9	1.5	38.7	15.5	19.4	11.2
Profit and revenue receivables	115,409.8	120,287.2	152,353.5	159,652.5	191,809.0	32,156.5	32.0	25.9	26.7	20.1
Banks and credit institutions' claims on non-public sector	755,925.8	865,315.4	1,061,036.0	1,226,201.0	1,491,192.8	264,991.8	40.4	40.5	22.6	21.6
Commercial banks	503,797.2	556,380.1	666,194.9	775,113.0	961,901.2	186,788.2	32.2	44.4	19.7	24.1
Specialized banks	173,705.6	203,760.0	250,653.7	281,621.6	313,903.1	32,281.5	44.3	25.2	23.0	11.5
Private banks and non-bank credit institutions	78,423.0	105,175.3	144,187.4	169,466.4	215,388.5	45,922.1	83.9	49.4	37.1	27.1
Deposits of non-public sector	780,377.1	870,343.8	1,066,599.8	1,222,747.8	1,453,383.0	230,635.2	36.7	36.3	22.5	18.9
Commercial banks	571,953.4	634,890.0	742,969.0	850,729.2	987,657.3	136,928.1	29.9	32.9	17.0	16.1
Specialized banks	120,143.5	131,421.1	163,706.4	180,656.1	203,656.5	23,000.4	36.3	24.4	24.6	12.7
Private banks and non-bank credit institutions	88,280.2	104,032.7	159,924.4	191,362.5	262,069.2	70,706.7	81.2	63.9	53.7	36.9
Deposits of non-public sector (percent out of total)	100.0	100.0	100.0	100.0	100.0					
Commercial banks	73.3	72.9	69.7	69.6	68.0	-1.6	-4.9	-2.4	-4.4	-2.3
Specialized banks	15.4	15.1	15.3	14.8	14.0	-0.8	-0.6	-8.5	1.3	-5.4
Private banks and non-bank credit institutions	11.3	12.0	15.0	15.7	18.0	2.3	32.7	20.0	25.0	14.6
Sight	231,955.3	267,243.8	302,323.8	353,093.3	409,299.4	56,206.1	30.3	35.4	13.1	15.9
Non-sight	548,421.8	603,100.0	764,276.0	869,654.5	1,044,083.6	174,429.1	39.4	36.6	26.7	20.1
Gharz-al-hasaneh savings	84,010.7	93,230.1	119,289.5	133,522.4	149,809.5	16,287.1	42.0	25.6	28.0	12.2
Housing Savings Fund	22,584.5	26,956.8	38,391.2	43,424.1	45,659.5	2,235.4	70.0	18.9	42.4	5.1
Other	61,426.2	66,273.3	80,898.3	90,098.3	104,150.0	14,051.7	31.7	28.7	22.1	15.6
Term investments	446,667.8	489,693.2	618,726.5	707,100.5	860,177.5	153,077.0	38.5	39.0	26.3	21.6
Short-term	204,574.4	223,291.6	300,980.0	353,666.8	443,986.4	90,319.6	47.1	47.5	34.8	25.5
Long-term	242,093.4	266,401.6	317,746.5	353,433.7	416,191.1	62,757.4	31.2	31.0	19.3	17.8
Miscellaneous	17,743.3	20,176.7	26,260.0	29,031.6	34,096.6	5,065.0	48.0	29.8	30.2	17.4
Notes and coins with the public	38,645.3	50,675.6	47,381.8	61,451.6	58,160.8	-3,290.8	22.6	22.7	-6.5	-5.4
Money	270,600.6	317,919.4	349,705.6	414,544.9	467,460.2	52,915.3	29.2	33.7	10.0	12.8
Quasi-money	548,421.8	603,100.0	764,276.0	869,654.5	1,044,083.6	174,429.1	39.4	36.6	26.7	20.1
Liquidity	819,022.4	921,019.4	1,113,981.6	1,284,199.4	1,511,543.8	227,344.4	36.0	35.7	21.0	17.7

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

Table 8

(billion rials)

	Esfand 1385	Aban 1386	Share in balance Aban 1386	Aban 1386 to Esfand 1385
Banks and credit institutions	1,179,722.5	1,401,945.8	100.0	18.8
Gharz-al-hasaneh	40,789.0	46,866.1	3.3	14.9
Mozarebeh	90,626.9	125,694.8	9.0	38.7
Forward transactions	57,189.1	62,224.2	4.4	8.8
Civil partnership	176,432.4	228,161.7	16.3	29.3
Joaleh	59,639.9	64,771.9	4.6	8.6
Installment sale	568,070.0	705,138.4	50.3	24.1
Hire purchase	34,806.4	30,765.4	2.2	-11.6
Legal partnership	21,396.0	20,218.4	1.4	-5.5
Direct investment	11,483.0	12,476.0	0.9	8.6
Other (1)	119,289.8	105,628.9	7.6	-11.5
Commercial banks	737,336.6	904,297.8	100.0	22.6
Gharz-al-hasaneh	33,938.8	38,889.4	4.3	14.6
Mozarebeh	59,425.2	72,266.4	8.0	21.6
Forward transactions	49,872.2	56,376.4	6.2	13.0
Civil partnership	90,546.0	113,471.4	12.5	25.3
Joaleh	45,288.4	52,807.6	5.8	16.6
Installment sale	350,191.8	463,350.2	51.2	32.3
Hire purchase	8,106.1	8,634.8	1.0	6.5
Legal partnership	12,789.5	13,396.3	1.5	4.7
Direct investment	9,565.0	11,864.2	1.3	24.0
Other (1)	77,613.6	73,241.1	8.2	-5.6
Specialized banks	278,439.8	302,883.8	100.0	8.8
Gharz-al-hasaneh	6,261.9	7,156.0	2.4	14.3
Mozarebeh	2,591.2	2,150.4	0.7	-17.0
Forward transactions	7,011.7	5,802.6	1.9	-17.2
Civil partnership	36,467.7	38,569.3	12.7	5.8
Joaleh	3,572.5	3,328.5	1.1	-6.8
Installment sale	183,087.7	212,550.4	70.2	16.1
Hire purchase	3,818.1	3,572.4	1.2	-6.4
Legal partnership	6,023.1	2,109.1	0.7	-65.0
Direct investment	156.2	256.8	0.1	64.4
Other (1)	29,449.7	27,388.3	9.0	-7.0
Private banks and credit institutions	163,946.1	194,764.2	100.0	18.8
Gharz-al-hasaneh	588.3	820.7	0.4	39.5
Mozarebeh	28,610.5	51,278.0	26.3	79.2
Forward transactions	305.2	45.2	0	-85.2
Civil partnership	49,418.7	76,121.0	39.1	54.0
Joaleh	10,779.0	8,635.8	4.4	-19.9
Installment sale	34,790.5	29,237.8	15.0	-16.0
Hire purchase	22,882.2	18,558.2	9.5	-18.9
Legal partnership	2,583.4	4,713.0	2.4	82.4
Direct investment	1,761.8	355.0	0.2	-79.9
Other (1)	12,226.5	4,999.5	2.7	-59.1

(1) Other includes debt purchase, machinery and housing units transacted under Islamic contracts, and matured and non-performing claims.