

Table 1

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

(billion rials)

	Year-end balance					Percentage change			
	Azar 1384	Esfand 1384	Azar 1385	Esfand 1385	Azar 1386	Azar 1385 to Azar 1384	Azar 1386 to Azar 1385	Azar 1385 to Esfand 1384	Azar 1386 to Esfand 1385
<b>Assets</b>									
<b>Foreign assets</b>	<b>712,157.4</b>	<b>770,170.4</b>	<b>891,318.1</b>	<b>928,552.5</b>	<b>1,106,489.2</b>	<b>25.2</b>	<b>24.1</b>	<b>15.7</b>	<b>19.2</b>
<b>Claims on public sector</b>	<b>236,759.1</b>	<b>235,607.7</b>	<b>251,952.4</b>	<b>256,219.8</b>	<b>284,760.6</b>	<b>6.4</b>	<b>13.0</b>	<b>6.9</b>	<b>11.1</b>
Government	137,006.0	135,794.5	157,879.7	160,269.3	198,055.4	15.2	25.4	16.3	23.6
Public corporations and agencies	99,753.1	99,813.2	94,072.7	95,950.5	86,705.2	-5.7	-7.8	-5.8	-9.6
<b>Claims on non-public sector</b>	<b>778,432.1</b>	<b>865,315.4</b>	<b>1,093,984.1</b>	<b>1,226,201.0</b>	<b>1,527,768.2</b>	<b>40.5</b>	<b>39.7</b>	<b>26.4</b>	<b>24.6</b>
<b>Others</b>	<b>413,303.4</b>	<b>488,302.9</b>	<b>564,420.1</b>	<b>671,235.9</b>	<b>835,109.7</b>	<b>36.6</b>	<b>48.0</b>	<b>15.6</b>	<b>24.4</b>
<b>Sub-total</b>	<b>2,140,652.0</b>	<b>2,359,396.4</b>	<b>2,801,674.7</b>	<b>3,082,209.2</b>	<b>3,754,127.7</b>	<b>30.9</b>	<b>34.0</b>	<b>18.7</b>	<b>21.8</b>
<b>Below the line items</b>	<b>415,250.4</b>	<b>445,191.6</b>	<b>500,186.4</b>	<b>599,812.1</b>	<b>721,238.6</b>	<b>20.5</b>	<b>44.2</b>	<b>12.4</b>	<b>20.2</b>
<b>Total assets = total liabilities</b>	<b>2,555,902.4</b>	<b>2,804,588.0</b>	<b>3,301,861.1</b>	<b>3,682,021.3</b>	<b>4,475,366.3</b>	<b>29.2</b>	<b>35.5</b>	<b>17.7</b>	<b>21.5</b>
<b>Liabilities</b>									
<b>Liquidity</b>	<b>832,123.7</b>	<b>921,019.4</b>	<b>1,137,397.7</b>	<b>1,284,199.4</b>	<b>1,523,166.6</b>	<b>36.7</b>	<b>33.9</b>	<b>23.5</b>	<b>18.6</b>
Money	273,056.3	317,919.4	349,884.8	414,544.9	461,157.6	28.1	31.8	10.1	11.2
Quasi-money	559,067.4	603,100.0	787,512.9	869,654.5	1,062,009.0	40.9	34.9	30.6	22.1
<b>Loans and deposits of public sector</b>	<b>164,575.7</b>	<b>167,667.4</b>	<b>241,098.0</b>	<b>220,621.4</b>	<b>312,277.3</b>	<b>46.5</b>	<b>29.5</b>	<b>43.8</b>	<b>41.5</b>
Government	153,660.9	156,378.9	229,006.8	208,532.4	296,322.4	49.0	29.4	46.4	42.1
Public corporations and agencies	10,914.8	11,288.5	12,091.2	12,089.0	15,954.9	10.8	32.0	7.1	32.0
<b>Capital account</b>	<b>103,705.0</b>	<b>120,191.3</b>	<b>141,832.2</b>	<b>173,603.7</b>	<b>196,575.6</b>	<b>36.8</b>	<b>38.6</b>	<b>18.0</b>	<b>13.2</b>
<b>Foreign loans and credits and foreign exchange deposits</b>	<b>458,668.1</b>	<b>471,435.8</b>	<b>500,742.2</b>	<b>503,521.7</b>	<b>612,516.4</b>	<b>9.2</b>	<b>22.3</b>	<b>6.2</b>	<b>21.6</b>
<b>Import order registration deposits of non-public sector</b>	<b>2.0</b>	<b>2.0</b>	<b>2.0</b>	<b>2.0</b>	<b>2.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Advance payments on letters of credit by public sector</b>	<b>877.1</b>	<b>1,275.1</b>	<b>1,075.5</b>	<b>1,194.2</b>	<b>1,342.3</b>	<b>22.6</b>	<b>24.8</b>	<b>-15.7</b>	<b>12.4</b>
<b>Others</b>	<b>580,700.4</b>	<b>677,805.4</b>	<b>779,527.1</b>	<b>899,066.8</b>	<b>1,108,247.5</b>	<b>34.2</b>	<b>42.2</b>	<b>15.0</b>	<b>23.3</b>
<b>Sub-total</b>	<b>2,140,652.0</b>	<b>2,359,396.4</b>	<b>2,801,674.7</b>	<b>3,082,209.2</b>	<b>3,754,127.7</b>	<b>30.9</b>	<b>34.0</b>	<b>18.7</b>	<b>21.8</b>
<b>Below the line items</b>	<b>415,250.4</b>	<b>445,191.6</b>	<b>500,186.4</b>	<b>599,812.1</b>	<b>721,238.6</b>	<b>20.5</b>	<b>44.2</b>	<b>12.4</b>	<b>20.2</b>

(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			
	Azar 1384	Esfand 1384	Azar 1385	Esfand 1385	Azar 1386	Azar 1385 to Azar 1384	Azar 1386 to Azar 1385	Azar 1385 to Esfand 1384	Azar 1386 to Esfand 1385
<b>Assets</b>									
<b>Foreign assets</b>	<b>396,963.9</b>	<b>428,172.1</b>	<b>539,016.2</b>	<b>563,869.5</b>	<b>689,493.2</b>	<b>35.8</b>	<b>27.9</b>	<b>25.9</b>	<b>22.3</b>
<b>Notes and coins</b>	<b>2,577.5</b>	<b>821.2</b>	<b>2,801.2</b>	<b>619.9</b>	<b>3,781.0</b>	<b>8.7</b>	<b>35.0</b>	<b>241.1</b>	<b>-3.0</b>
<b>Claims on public sector</b>	<b>126,172.6</b>	<b>123,212.3</b>	<b>134,331.4</b>	<b>131,432.2</b>	<b>135,608.9</b>	<b>6.5</b>	<b>1.0</b>	<b>9.0</b>	<b>3.2</b>
Government	103,415.6	101,254.9	109,627.4	104,094.8	107,118.0	6.0	-2.3	8.3	2.9
Public corporations and agencies	22,757.0	21,957.4	24,704.0	27,337.4	28,490.9	8.6	15.3	12.5	4.2
<b>Claims on banks</b>	<b>33,017.1</b>	<b>35,916.2</b>	<b>52,272.9</b>	<b>54,887.3</b>	<b>135,116.7</b>	<b>58.3</b>	<b>158.5</b>	<b>45.5</b>	<b>146.2</b>
Government revolving funds payment	9,277.5	10,385.9	14,937.8	14,846.6	19,719.4	61.0	32.0	43.8	32.8
Others (2)	23,739.6	25,530.3	37,335.1	40,040.7	115,397.3	57.3	209.1	46.2	188.2
<b>Others</b>	<b>3,100.2</b>	<b>3,192.6</b>	<b>4,855.2</b>	<b>9,923.0</b>	<b>10,751.3</b>	<b>56.6</b>	<b>121.4</b>	<b>52.1</b>	<b>8.3</b>
<b>Sub-total</b>	<b>561,831.3</b>	<b>591,314.4</b>	<b>733,276.9</b>	<b>760,731.9</b>	<b>974,751.1</b>	<b>30.5</b>	<b>32.9</b>	<b>24.0</b>	<b>28.1</b>
<b>Below the line items</b>	<b>9,168.5</b>	<b>15,949.3</b>	<b>15,015.7</b>	<b>19,402.5</b>	<b>12,034.5</b>	<b>63.8</b>	<b>-19.9</b>	<b>-5.9</b>	<b>-38.0</b>
<b>Total assets = total liabilities</b>	<b>570,999.8</b>	<b>607,263.7</b>	<b>748,292.6</b>	<b>780,134.4</b>	<b>986,785.6</b>	<b>31.0</b>	<b>31.9</b>	<b>23.2</b>	<b>26.5</b>
<b>Liabilities</b>									
<b>Notes and coins</b>	<b>49,778.7</b>	<b>56,502.2</b>	<b>60,080.5</b>	<b>68,109.0</b>	<b>73,219.1</b>	<b>20.7</b>	<b>21.9</b>	<b>6.3</b>	<b>7.5</b>
With the public	38,479.3	50,675.6	48,412.6	61,451.6	59,539.7	25.8	23.0	-4.5	-3.1
With banks	8,721.9	5,005.4	8,866.7	6,037.5	9,898.4	1.7	11.6	77.1	63.9
With the Central Bank	2,577.5	821.2	2,801.2	619.9	3,781.0	8.7	35.0	241.1	#
<b>Deposits of banks and credit institutions</b>	<b>120,374.4</b>	<b>164,860.4</b>	<b>175,641.4</b>	<b>212,486.0</b>	<b>260,429.8</b>	<b>45.9</b>	<b>48.3</b>	<b>6.5</b>	<b>22.6</b>
Legal	117,156.6	128,002.2	162,409.8	184,827.7	218,265.4	38.6	34.4	26.9	18.1
Sight (3)	3,217.8	36,858.2	13,231.6	27,658.3	42,164.4	311.2	218.7	-64.1	52.4
<b>Deposits of public sector</b>	<b>119,272.5</b>	<b>114,560.2</b>	<b>173,093.3</b>	<b>149,866.1</b>	<b>229,251.0</b>	<b>45.1</b>	<b>32.4</b>	<b>51.1</b>	<b>53.0</b>
Government	108,357.7	103,271.7	161,002.1	137,777.1	213,296.1	48.6	32.5	55.9	54.8
Public corporations and agencies	10,914.8	11,288.5	12,091.2	12,089.0	15,954.9	10.8	32.0	7.1	32.0
<b>Capital account</b>	<b>3,324.9</b>	<b>5,173.2</b>	<b>5,173.2</b>	<b>13,692.7</b>	<b>13,692.7</b>	<b>55.6</b>	<b>164.7</b>	<b>0</b>	<b>0</b>
<b>Foreign exchange liabilities</b>	<b>175,187.1</b>	<b>170,605.1</b>	<b>206,570.5</b>	<b>192,674.1</b>	<b>234,757.9</b>	<b>17.9</b>	<b>13.6</b>	<b>21.1</b>	<b>21.8</b>
Foreign loans and foreign exchange deposits (4)	170,811.0	166,113.5	201,973.7	188,005.7	230,446.8	18.2	14.1	21.6	22.6
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	3,123.7	3,200.5	3,303.0	3,380.2	3,022.9	5.7	-8.5	3.2	-10.6
<b>Import order registration deposits of non-public sector</b>	<b>2.0</b>	<b>2.0</b>	<b>2.0</b>	<b>2.0</b>	<b>2.0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Advance payments on letters of credit by public sector</b>	<b>877.1</b>	<b>1,275.1</b>	<b>1,075.5</b>	<b>1,194.2</b>	<b>1,342.3</b>	<b>22.6</b>	<b>24.8</b>	<b>-15.7</b>	<b>12.4</b>
<b>Others</b>	<b>93,014.6</b>	<b>78,336.2</b>	<b>111,640.5</b>	<b>122,707.8</b>	<b>162,056.3</b>	<b>20.0</b>	<b>45.2</b>	<b>42.5</b>	<b>32.1</b>
<b>Sub-total</b>	<b>561,831.3</b>	<b>591,314.4</b>	<b>733,276.9</b>	<b>760,731.9</b>	<b>974,751.1</b>	<b>30.5</b>	<b>32.9</b>	<b>24.0</b>	<b>28.1</b>
<b>Below the line items</b>	<b>9,168.5</b>	<b>15,949.3</b>	<b>15,015.7</b>	<b>19,402.5</b>	<b>12,034.5</b>	<b>63.8</b>	<b>-19.9</b>	<b>-5.9</b>	<b>-38.0</b>

(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.

# More than 500 percent increase

**SUMMARY OF THE ASSETS AND LIABILITIES OF BANKS  
AND NON-BANK CREDIT INSTITUTIONS (1)**

**Table 3**

(billion rials)

	Year-end balance					Percentage change			
	Azar 1384	Esfand 1384	Azar 1385	Esfand 1385	Azar 1386	Azar 1385 to Azar 1384	Azar 1386 to Azar 1385	Azar 1385 to Esfand 1384	Azar 1386 to Esfand 1385
<b>Assets</b>									
<b>Foreign assets</b>	<b>315,193.5</b>	<b>341,998.3</b>	<b>352,301.9</b>	<b>364,683.0</b>	<b>416,996.0</b>	<b>11.8</b>	<b>18.4</b>	<b>3.0</b>	<b>14.3</b>
<b>Notes and coins</b>	<b>8,721.9</b>	<b>5,005.4</b>	<b>8,866.7</b>	<b>6,037.5</b>	<b>9,898.4</b>	<b>1.7</b>	<b>11.6</b>	<b>77.1</b>	<b>63.9</b>
<b>Deposits with the Central Bank</b>	<b>120,374.4</b>	<b>164,860.4</b>	<b>175,641.4</b>	<b>212,486.0</b>	<b>260,429.8</b>	<b>45.9</b>	<b>48.3</b>	<b>6.5</b>	<b>22.6</b>
Legal	117,156.6	128,002.2	162,409.8	184,827.7	218,265.4	38.6	34.4	26.9	18.1
Sight (2)	3,217.8	36,858.2	13,231.6	27,658.3	42,164.4	311.2	218.7	-64.1	52.4
<b>Claims on public sector</b>	<b>110,586.5</b>	<b>112,395.4</b>	<b>117,621.0</b>	<b>124,787.6</b>	<b>149,151.7</b>	<b>6.4</b>	<b>26.8</b>	<b>4.6</b>	<b>19.5</b>
Government (3)	33,590.4	34,539.6	48,252.3	56,174.5	90,937.4	43.6	88.5	39.7	61.9
Public corporations and agencies	76,996.1	77,855.8	69,368.7	68,613.1	58,214.3	-9.9	-16.1	-10.9	-15.2
<b>Claims on non-public sector</b>	<b>778,432.1</b>	<b>865,315.4</b>	<b>1,093,984.1</b>	<b>1,226,201.0</b>	<b>1,527,768.2</b>	<b>40.5</b>	<b>39.7</b>	<b>26.4</b>	<b>24.6</b>
<b>Others</b>	<b>245,512.3</b>	<b>278,507.1</b>	<b>319,982.7</b>	<b>387,282.2</b>	<b>415,132.5</b>	<b>30.3</b>	<b>29.7</b>	<b>14.9</b>	<b>7.2</b>
<b>Sub-total</b>	<b>1,578,820.7</b>	<b>1,768,082.0</b>	<b>2,068,397.8</b>	<b>2,321,477.3</b>	<b>2,779,376.6</b>	<b>31.0</b>	<b>34.4</b>	<b>17.0</b>	<b>19.7</b>
<b>Below the line items</b>	<b>406,081.9</b>	<b>429,242.3</b>	<b>485,170.7</b>	<b>580,409.6</b>	<b>709,204.1</b>	<b>19.5</b>	<b>46.2</b>	<b>13.0</b>	<b>22.2</b>
<b>Total assets = total liabilities</b>	<b>1,984,902.6</b>	<b>2,197,324.3</b>	<b>2,553,568.5</b>	<b>2,901,886.9</b>	<b>3,488,580.7</b>	<b>28.6</b>	<b>36.6</b>	<b>16.2</b>	<b>20.2</b>
<b>Liabilities</b>									
<b>Deposits of non-public sector</b>	<b>793,644.4</b>	<b>870,343.8</b>	<b>1,088,985.1</b>	<b>1,222,747.8</b>	<b>1,463,626.9</b>	<b>37.2</b>	<b>34.4</b>	<b>25.1</b>	<b>19.7</b>
Sight	234,577.0	267,243.8	301,472.2	353,093.3	401,617.9	28.5	33.2	12.8	13.7
Savings and time	559,067.4	603,100.0	787,512.9	869,654.5	1,062,009.0	40.9	34.9	30.6	22.1
<b>Claims of the Central Bank (4)</b>	<b>33,017.1</b>	<b>35,916.2</b>	<b>52,272.9</b>	<b>54,887.3</b>	<b>135,116.7</b>	<b>58.3</b>	<b>158.5</b>	<b>45.5</b>	<b>146.2</b>
<b>Loans and deposits of public sector</b>	<b>45,303.2</b>	<b>53,107.2</b>	<b>68,004.7</b>	<b>70,755.3</b>	<b>83,026.3</b>	<b>50.1</b>	<b>22.1</b>	<b>28.1</b>	<b>17.3</b>
Government	45,303.2	53,107.2	68,004.7	70,755.3	83,026.3	50.1	22.1	28.1	17.3
Public corporations and agencies	0	0	0	0	0	*	*	*	*
<b>Capital account</b>	<b>100,380.1</b>	<b>115,018.1</b>	<b>136,659.0</b>	<b>159,911.0</b>	<b>182,882.9</b>	<b>36.1</b>	<b>33.8</b>	<b>18.8</b>	<b>14.4</b>
<b>Foreign exchange loans and deposits</b>	<b>283,481.0</b>	<b>300,830.7</b>	<b>294,171.7</b>	<b>310,847.6</b>	<b>377,758.5</b>	<b>3.8</b>	<b>28.4</b>	<b>-2.2</b>	<b>21.5</b>
<b>Others</b>	<b>322,994.9</b>	<b>392,866.0</b>	<b>428,304.4</b>	<b>502,328.3</b>	<b>536,965.3</b>	<b>32.6</b>	<b>25.4</b>	<b>9.0</b>	<b>6.9</b>
<b>Sub-total</b>	<b>1,578,820.7</b>	<b>1,768,082.0</b>	<b>2,068,397.8</b>	<b>2,321,477.3</b>	<b>2,779,376.6</b>	<b>31.0</b>	<b>34.4</b>	<b>17.0</b>	<b>19.7</b>
<b>Below the line items</b>	<b>406,081.9</b>	<b>429,242.3</b>	<b>485,170.7</b>	<b>580,409.6</b>	<b>709,204.1</b>	<b>19.5</b>	<b>46.2</b>	<b>13.0</b>	<b>22.2</b>

(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			
	Azar 1384	Esfand 1384	Azar 1385	Esfand 1385	Azar 1386	Azar 1385 to Azar 1384	Azar 1386 to Azar 1385	Azar 1385 to Esfand 1384	Azar 1386 to Esfand 1385
<b>Assets</b>									
<b>Foreign assets</b>	<b>276,164.8</b>	<b>292,133.2</b>	<b>296,600.6</b>	<b>305,021.5</b>	<b>332,351.8</b>	<b>7.4</b>	<b>12.1</b>	<b>1.5</b>	<b>9.0</b>
<b>Notes and coins</b>	<b>7,969.3</b>	<b>3,885.6</b>	<b>7,504.9</b>	<b>4,442.5</b>	<b>8,557.3</b>	<b>-5.8</b>	<b>14.0</b>	<b>93.1</b>	<b>92.6</b>
<b>Deposits with the Central Bank (2)</b>	<b>95,281.5</b>	<b>132,949.6</b>	<b>133,186.8</b>	<b>165,330.6</b>	<b>173,509.5</b>	<b>39.8</b>	<b>30.3</b>	<b>0.2</b>	<b>4.9</b>
Legal	92,860.0	101,163.4	121,712.4	139,253.8	157,372.4	31.1	29.3	20.3	13.0
Sight (3)	2,421.5	31,786.2	11,474.4	26,076.8	16,137.1	373.9	40.6	-63.9	-38.1
<b>Claims on public sector</b>	<b>95,148.6</b>	<b>102,728.6</b>	<b>100,149.3</b>	<b>109,098.4</b>	<b>129,211.1</b>	<b>5.3</b>	<b>29.0</b>	<b>-2.5</b>	<b>18.4</b>
Government (4)	19,335.4	25,917.1	31,994.5	40,964.8	71,702.4	65.5	124.1	23.4	75.0
Public corporations and agencies	75,813.2	76,811.5	68,154.8	68,133.6	57,508.7	-10.1	-15.6	-11.3	-15.6
<b>Claims on non-public sector</b>	<b>515,715.1</b>	<b>556,380.1</b>	<b>686,554.2</b>	<b>775,113.0</b>	<b>989,723.3</b>	<b>33.1</b>	<b>44.2</b>	<b>23.4</b>	<b>27.7</b>
<b>Others</b>	<b>178,302.7</b>	<b>191,663.7</b>	<b>224,045.7</b>	<b>268,714.3</b>	<b>266,648.5</b>	<b>25.7</b>	<b>19.0</b>	<b>16.9</b>	<b>-0.8</b>
<b>Sub-total</b>	<b>1,168,582.0</b>	<b>1,279,740.8</b>	<b>1,448,041.5</b>	<b>1,627,720.3</b>	<b>1,900,001.5</b>	<b>23.9</b>	<b>31.2</b>	<b>13.2</b>	<b>16.7</b>
<b>Below the line items</b>	<b>335,888.2</b>	<b>349,777.2</b>	<b>400,700.9</b>	<b>466,065.5</b>	<b>565,311.8</b>	<b>19.3</b>	<b>41.1</b>	<b>14.6</b>	<b>21.3</b>
<b>Total assets = total liabilities</b>	<b>1,504,470.2</b>	<b>1,629,518.0</b>	<b>1,848,742.4</b>	<b>2,093,785.8</b>	<b>2,465,313.3</b>	<b>22.9</b>	<b>33.4</b>	<b>13.5</b>	<b>17.7</b>
<b>Liabilities</b>									
<b>Deposits of non-public sector</b>	<b>582,491.2</b>	<b>634,890.0</b>	<b>754,503.5</b>	<b>850,729.2</b>	<b>989,125.6</b>	<b>29.5</b>	<b>31.1</b>	<b>18.8</b>	<b>16.3</b>
Sight	210,789.3	242,533.7	266,195.6	313,771.4	351,364.8	26.3	32.0	9.8	12.0
Savings and time	371,701.9	392,356.3	488,307.9	536,957.8	637,760.8	31.4	30.6	24.5	18.8
<b>Claims of the Central Bank (5)</b>	<b>28,272.7</b>	<b>27,965.0</b>	<b>42,065.1</b>	<b>37,271.6</b>	<b>97,326.8</b>	<b>48.8</b>	<b>131.4</b>	<b>50.4</b>	<b>161.1</b>
<b>Loans and deposits of public sector</b>	<b>32,082.9</b>	<b>37,635.0</b>	<b>50,866.7</b>	<b>52,209.0</b>	<b>60,403.3</b>	<b>58.5</b>	<b>18.7</b>	<b>35.2</b>	<b>15.7</b>
Government	32,082.9	37,635.0	50,866.7	52,209.0	60,403.3	58.5	18.7	35.2	15.7
Public corporations and agencies	0	0	0	0	0	*	*	*	*
<b>Capital account</b>	<b>64,258.5</b>	<b>74,732.2</b>	<b>90,117.6</b>	<b>108,270.7</b>	<b>102,339.8</b>	<b>40.2</b>	<b>13.6</b>	<b>20.6</b>	<b>-5.5</b>
<b>Foreign exchange loans and deposits</b>	<b>257,091.0</b>	<b>267,498.2</b>	<b>261,735.3</b>	<b>274,342.2</b>	<b>325,069.9</b>	<b>1.8</b>	<b>24.2</b>	<b>-2.2</b>	<b>18.5</b>
<b>Others</b>	<b>204,385.7</b>	<b>237,020.4</b>	<b>248,753.3</b>	<b>304,897.6</b>	<b>325,736.1</b>	<b>21.7</b>	<b>30.9</b>	<b>5.0</b>	<b>6.8</b>
<b>Sub-total</b>	<b>1,168,582.0</b>	<b>1,279,740.8</b>	<b>1,448,041.5</b>	<b>1,627,720.3</b>	<b>1,900,001.5</b>	<b>23.9</b>	<b>31.2</b>	<b>13.2</b>	<b>16.7</b>
<b>Below the line items</b>	<b>335,888.2</b>	<b>349,777.2</b>	<b>400,700.9</b>	<b>466,065.5</b>	<b>565,311.8</b>	<b>19.3</b>	<b>41.1</b>	<b>14.6</b>	<b>21.3</b>

(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			
	Azar 1384	Esfand 1384	Azar 1385	Esfand 1385	Azar 1386	Azar 1385 to Azar 1384	Azar 1386 to Azar 1385	Azar 1385 to Esfand 1384	Azar 1386 to Esfand 1385
<b>Assets</b>									
<b>Foreign assets</b>	<b>31,526.1</b>	<b>31,791.6</b>	<b>42,470.8</b>	<b>44,726.6</b>	<b>62,153.2</b>	<b>34.7</b>	<b>46.3</b>	<b>33.6</b>	<b>39.0</b>
<b>Notes and coins</b>	<b>521.2</b>	<b>634.2</b>	<b>665.3</b>	<b>673.9</b>	<b>709.5</b>	<b>27.6</b>	<b>6.6</b>	<b>4.9</b>	<b>5.3</b>
<b>Deposits with the Central Bank</b>	<b>10,250.8</b>	<b>14,886.0</b>	<b>14,234.6</b>	<b>14,590.0</b>	<b>40,865.6</b>	<b>38.9</b>	<b>187.1</b>	<b>-4.4</b>	<b>180.1</b>
Legal	9,572.4	10,009.7	12,907.3	13,887.0	15,922.6	34.8	23.4	28.9	14.7
Sight (2)	678.4	4,876.3	1,327.3	703.0	24,943.0	95.7	#	-72.8	#
<b>Claims on public sector</b>	<b>5,477.4</b>	<b>4,980.3</b>	<b>7,614.4</b>	<b>6,643.1</b>	<b>8,049.3</b>	<b>39.0</b>	<b>5.7</b>	<b>52.9</b>	<b>21.2</b>
Government (3)	4,294.5	3,936.0	6,400.5	6,163.6	7,343.7	49.0	14.7	62.6	19.1
Public corporations and agencies	1,182.9	1,044.3	1,213.9	479.5	705.6	2.6	-41.9	16.2	47.2
<b>Claims on non-public sector</b>	<b>180,434.0</b>	<b>203,760.0</b>	<b>257,743.5</b>	<b>281,621.6</b>	<b>315,483.1</b>	<b>42.8</b>	<b>22.4</b>	<b>26.5</b>	<b>12.0</b>
<b>Others</b>	<b>48,680.8</b>	<b>62,752.3</b>	<b>56,687.6</b>	<b>70,681.9</b>	<b>80,780.7</b>	<b>16.4</b>	<b>42.5</b>	<b>-9.7</b>	<b>14.3</b>
<b>Sub-total</b>	<b>276,890.3</b>	<b>318,804.4</b>	<b>379,416.2</b>	<b>418,937.1</b>	<b>508,041.4</b>	<b>37.0</b>	<b>33.9</b>	<b>19.0</b>	<b>21.3</b>
<b>Below the line items</b>	<b>55,308.8</b>	<b>55,759.8</b>	<b>55,869.1</b>	<b>58,053.1</b>	<b>87,134.8</b>	<b>1.0</b>	<b>56.0</b>	<b>0.2</b>	<b>50.1</b>
<b>Total assets = total liabilities</b>	<b>332,199.1</b>	<b>374,564.2</b>	<b>435,285.3</b>	<b>476,990.2</b>	<b>595,176.2</b>	<b>31.0</b>	<b>36.7</b>	<b>16.2</b>	<b>24.8</b>
<b>Liabilities</b>									
<b>Deposits of non-public sector</b>	<b>121,891.2</b>	<b>131,421.1</b>	<b>168,429.4</b>	<b>180,656.1</b>	<b>204,552.2</b>	<b>38.2</b>	<b>21.4</b>	<b>28.2</b>	<b>13.2</b>
Sight	19,362.2	19,585.9	25,946.8	27,947.7	31,316.9	34.0	20.7	32.5	12.1
Savings and time	102,529.0	111,835.2	142,482.6	152,708.4	173,235.3	39.0	21.6	27.4	13.4
<b>Claims of the Central Bank (4)</b>	<b>4,744.4</b>	<b>7,951.2</b>	<b>10,207.8</b>	<b>17,615.7</b>	<b>37,789.9</b>	<b>115.2</b>	<b>270.2</b>	<b>28.4</b>	<b>114.5</b>
<b>Loans and deposits of public sector</b>	<b>13,220.3</b>	<b>15,472.2</b>	<b>17,138.0</b>	<b>18,546.3</b>	<b>22,623.0</b>	<b>29.6</b>	<b>32.0</b>	<b>10.8</b>	<b>22.0</b>
Government	13,220.3	15,472.2	17,138.0	18,546.3	22,623.0	29.6	32.0	10.8	22.0
Public corporations and agencies	0	0	0	0	0	*	*	*	*
<b>Capital account</b>	<b>28,068.6</b>	<b>27,914.3</b>	<b>30,617.4</b>	<b>31,820.8</b>	<b>59,844.0</b>	<b>9.1</b>	<b>95.5</b>	<b>9.7</b>	<b>88.1</b>
<b>Foreign exchange loans and deposits</b>	<b>18,393.3</b>	<b>16,891.9</b>	<b>20,116.4</b>	<b>21,032.5</b>	<b>26,826.4</b>	<b>9.4</b>	<b>33.4</b>	<b>19.1</b>	<b>27.5</b>
<b>Others</b>	<b>90,572.5</b>	<b>119,153.7</b>	<b>132,907.2</b>	<b>149,265.7</b>	<b>156,405.9</b>	<b>46.7</b>	<b>17.7</b>	<b>11.5</b>	<b>4.8</b>
<b>Sub-total</b>	<b>276,890.3</b>	<b>318,804.4</b>	<b>379,416.2</b>	<b>418,937.1</b>	<b>508,041.4</b>	<b>37.0</b>	<b>33.9</b>	<b>19.0</b>	<b>21.3</b>
<b>Below the line items</b>	<b>55,308.8</b>	<b>55,759.8</b>	<b>55,869.1</b>	<b>58,053.1</b>	<b>87,134.8</b>	<b>1.0</b>	<b>56.0</b>	<b>0.2</b>	<b>50.1</b>

(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			
	Azar 1384	Esfand 1384	Azar 1385	Esfand 1385	Azar 1386	Azar 1385 to Azar 1384	Azar 1386 to Azar 1385	Azar 1385 to Esfand 1384	Azar 1386 to Esfand 1385
<b>Assets</b>									
<b>Foreign assets</b>	<b>7,502.6</b>	<b>18,073.5</b>	<b>13,230.5</b>	<b>14,934.9</b>	<b>22,491.0</b>	<b>76.3</b>	<b>70.0</b>	<b>-26.8</b>	<b>50.6</b>
<b>Notes and coins</b>	<b>231.4</b>	<b>485.6</b>	<b>696.5</b>	<b>921.1</b>	<b>631.6</b>	<b>201.0</b>	<b>-9.3</b>	<b>43.4</b>	<b>-31.4</b>
<b>Deposits with the Central Bank (2)</b>	<b>14,842.1</b>	<b>17,024.8</b>	<b>28,220.0</b>	<b>32,565.4</b>	<b>46,054.7</b>	<b>90.1</b>	<b>63.2</b>	<b>65.8</b>	<b>41.4</b>
Legal	14,724.2	16,829.1	27,790.1	31,686.9	44,970.4	88.7	61.8	65.1	41.9
Sight	117.9	195.7	429.9	878.5	1,084.3	264.6	152.2	119.7	23.4
<b>Claims on public sector</b>	<b>9,960.5</b>	<b>4,686.5</b>	<b>9,857.3</b>	<b>9,046.1</b>	<b>11,891.3</b>	<b>-1.0</b>	<b>20.6</b>	<b>110.3</b>	<b>31.5</b>
Government (3)	9,960.5	4,686.5	9,857.3	9,046.1	11,891.3	-1.0	20.6	110.3	31.5
Public corporations and agencies	0	0	0	0	0	0	0	0	0
<b>Claims on non-public sector</b>	<b>82,283.0</b>	<b>105,175.3</b>	<b>149,686.4</b>	<b>169,466.4</b>	<b>222,561.8</b>	<b>81.9</b>	<b>48.7</b>	<b>42.3</b>	<b>31.3</b>
<b>Others</b>	<b>18,528.8</b>	<b>24,091.1</b>	<b>39,249.4</b>	<b>47,886.0</b>	<b>67,703.3</b>	<b>111.8</b>	<b>72.5</b>	<b>62.9</b>	<b>41.4</b>
<b>Sub-total</b>	<b>133,348.4</b>	<b>169,536.8</b>	<b>240,940.1</b>	<b>274,819.9</b>	<b>371,333.7</b>	<b>80.7</b>	<b>54.1</b>	<b>42.1</b>	<b>35.1</b>
<b>Below the line items</b>	<b>14,884.9</b>	<b>23,705.3</b>	<b>28,600.7</b>	<b>56,291.0</b>	<b>56,757.5</b>	<b>92.1</b>	<b>98.4</b>	<b>20.7</b>	<b>0.8</b>
<b>Total assets = total liabilities</b>	<b>148,233.3</b>	<b>193,242.1</b>	<b>269,540.8</b>	<b>331,110.9</b>	<b>428,091.2</b>	<b>81.8</b>	<b>58.8</b>	<b>39.5</b>	<b>29.3</b>
<b>Liabilities</b>									
<b>Deposits of non-public sector</b>	<b>89,262.0</b>	<b>104,032.7</b>	<b>166,052.2</b>	<b>191,362.5</b>	<b>269,949.1</b>	<b>86.0</b>	<b>62.6</b>	<b>59.6</b>	<b>41.1</b>
Sight (4)	4,425.5	5,124.2	9,329.8	11,374.2	18,936.2	110.8	103.0	82.1	66.5
Savings and time	84,836.5	98,908.5	156,722.4	179,988.3	251,012.9	84.7	60.2	58.5	39.5
<b>Claims of the Central Bank</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>*</b>	<b>*</b>	<b>*</b>	<b>*</b>
<b>Deposits and funds of public sector</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>*</b>	<b>*</b>	<b>*</b>	<b>*</b>
Government	0	0	0	0	0	*	*	*	*
Public corporations and agencies	0	0	0	0	0	*	*	*	*
<b>Capital account</b>	<b>8,053.0</b>	<b>12,371.6</b>	<b>15,924.0</b>	<b>19,819.5</b>	<b>20,699.1</b>	<b>97.7</b>	<b>30.0</b>	<b>28.7</b>	<b>4.4</b>
<b>Foreign exchange loans and deposits</b>	<b>7,996.7</b>	<b>16,440.6</b>	<b>12,320.0</b>	<b>15,472.9</b>	<b>25,862.2</b>	<b>54.1</b>	<b>109.9</b>	<b>-25.1</b>	<b>67.1</b>
<b>Others</b>	<b>28,036.7</b>	<b>36,691.9</b>	<b>46,643.9</b>	<b>48,165.0</b>	<b>54,823.3</b>	<b>66.4</b>	<b>17.5</b>	<b>27.1</b>	<b>13.8</b>
<b>Sub-total</b>	<b>133,348.4</b>	<b>169,536.8</b>	<b>240,940.1</b>	<b>274,819.9</b>	<b>371,333.7</b>	<b>80.7</b>	<b>54.1</b>	<b>42.1</b>	<b>35.1</b>
<b>Below the line items</b>	<b>14,884.9</b>	<b>23,705.3</b>	<b>28,600.7</b>	<b>56,291.0</b>	<b>56,757.5</b>	<b>92.1</b>	<b>98.4</b>	<b>20.7</b>	<b>0.8</b>

(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					Nine-month changes	Percentage change			
	Azar 1384	Esfand 1384	Azar 1385	Esfand 1385	Azar 1386		Azar 1385 to Azar 1384	Azar 1386 to Azar 1385	Azar 1385 to Esfand 1384	Azar 1386 to Esfand 1385
<b>Banks and credit institutions' claims on non-public sector (excluding profit receivables)</b>	<b>658,261.7</b>	<b>745,028.2</b>	<b>935,085.7</b>	<b>1,066,548.5</b>	<b>1,331,359.6</b>	<b>264,811.1</b>	<b>42.1</b>	<b>42.4</b>	<b>25.5</b>	<b>24.8</b>
Commercial banks	453,630.5	501,366.3	614,900.1	701,574.1	889,673.1	188,099.0	35.6	44.7	22.6	26.8
Specialized banks	141,665.6	163,039.5	198,066.3	221,926.2	240,809.3	18,883.1	39.8	21.6	21.5	8.5
Private banks and non-bank credit institutions	62,965.6	80,622.4	122,119.3	143,048.2	200,877.2	57,829.0	93.9	64.5	51.5	40.4
<b>Banks and credit institutions' claims on non-public sector (percent out of total)</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>					
Commercial banks	68.9	67.3	65.8	65.8	66.8	1.0	-4.5	1.5	-2.2	1.5
Specialized banks	21.5	21.9	21.2	20.8	18.1	-2.7	-1.4	-14.6	-3.2	-13.0
Private banks and non-bank credit institutions	9.6	10.8	13.1	13.4	15.1	1.7	36.5	15.3	21.3	12.7
<b>Profit and revenue receivables</b>	<b>120,170.4</b>	<b>120,287.2</b>	<b>158,898.4</b>	<b>159,652.5</b>	<b>196,408.6</b>	<b>36,756.1</b>	<b>32.2</b>	<b>23.6</b>	<b>32.1</b>	<b>23.0</b>
<b>Banks and credit institutions' claims on non-public sector</b>	<b>778,432.1</b>	<b>865,315.4</b>	<b>1,093,984.1</b>	<b>1,226,201.0</b>	<b>1,527,768.2</b>	<b>301,567.2</b>	<b>40.5</b>	<b>39.7</b>	<b>26.4</b>	<b>24.6</b>
Commercial banks	515,715.1	556,380.1	686,554.2	775,113.0	989,723.3	214,610.3	33.1	44.2	23.4	27.7
Specialized banks	180,434.0	203,760.0	257,743.5	281,621.6	315,483.1	33,861.5	42.8	22.4	26.5	12.0
Private banks and non-bank credit institutions	82,283.0	105,175.3	149,686.4	169,466.4	222,561.8	53,095.4	81.9	48.7	42.3	31.3
<b>Deposits of non-public sector</b>	<b>793,644.4</b>	<b>870,343.8</b>	<b>1,088,985.1</b>	<b>1,222,747.8</b>	<b>1,463,626.9</b>	<b>240,879.1</b>	<b>37.2</b>	<b>34.4</b>	<b>25.1</b>	<b>19.7</b>
Commercial banks	582,491.2	634,890.0	754,503.5	850,729.2	989,125.6	138,396.4	29.5	31.1	18.8	16.3
Specialized banks	121,891.2	131,421.1	168,429.4	180,656.1	204,552.2	23,896.1	38.2	21.4	28.2	13.2
Private banks and non-bank credit institutions	89,262.0	104,032.7	166,052.2	191,362.5	269,949.1	78,586.6	86.0	62.6	59.6	41.1
<b>Deposits of non-public sector (percent out of total)</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>					
Commercial banks	73.4	72.9	69.3	69.6	67.6	-2.0	-5.6	-2.5	-4.9	-2.9
Specialized banks	15.4	15.1	15.5	14.8	14.0	-0.8	0.6	-9.7	2.6	-5.4
Private banks and non-bank credit institutions	11.2	12.0	15.2	15.7	18.4	2.7	35.7	21.1	26.7	17.2
<b>Sight</b>	<b>234,577.0</b>	<b>267,243.8</b>	<b>301,472.2</b>	<b>353,093.3</b>	<b>401,617.9</b>	<b>48,524.6</b>	<b>28.5</b>	<b>33.2</b>	<b>12.8</b>	<b>13.7</b>
<b>Non-sight</b>	<b>559,067.4</b>	<b>603,100.0</b>	<b>787,512.9</b>	<b>869,654.5</b>	<b>1,062,009.0</b>	<b>192,354.5</b>	<b>40.9</b>	<b>34.9</b>	<b>30.6</b>	<b>22.1</b>
<b>Gharz-al-hasaneh savings</b>	<b>83,906.1</b>	<b>93,230.1</b>	<b>119,102.4</b>	<b>133,522.4</b>	<b>149,372.2</b>	<b>15,849.8</b>	<b>41.9</b>	<b>25.4</b>	<b>27.8</b>	<b>11.9</b>
Housing Savings Fund	23,914.6	26,956.8	40,118.9	43,424.1	45,279.4	1,855.3	67.8	12.9	48.8	4.3
Other	59,991.5	66,273.3	78,983.5	90,098.3	104,092.8	13,994.5	31.7	31.8	19.2	15.5
<b>Term investments</b>	<b>457,776.3</b>	<b>489,693.2</b>	<b>641,594.6</b>	<b>707,100.5</b>	<b>878,780.2</b>	<b>171,679.7</b>	<b>40.2</b>	<b>37.0</b>	<b>31.0</b>	<b>24.3</b>
Short-term	209,890.8	223,291.6	316,261.2	353,666.8	459,273.4	105,606.6	50.7	45.2	41.6	29.9
Long-term	247,885.5	266,401.6	325,333.4	353,433.7	419,506.8	66,073.1	31.2	28.9	22.1	18.7
<b>Miscellaneous</b>	<b>17,385.0</b>	<b>20,176.7</b>	<b>26,815.9</b>	<b>29,031.6</b>	<b>33,856.6</b>	<b>4,825.0</b>	<b>54.2</b>	<b>26.3</b>	<b>32.9</b>	<b>16.6</b>
<b>Notes and coins with the public</b>	<b>38,479.3</b>	<b>50,675.6</b>	<b>48,412.6</b>	<b>61,451.6</b>	<b>59,539.7</b>	<b>-1,911.9</b>	<b>25.8</b>	<b>23.0</b>	<b>-4.5</b>	<b>-3.1</b>
<b>Money</b>	<b>273,056.3</b>	<b>317,919.4</b>	<b>349,884.8</b>	<b>414,544.9</b>	<b>461,157.6</b>	<b>46,612.7</b>	<b>28.1</b>	<b>31.8</b>	<b>10.1</b>	<b>11.2</b>
<b>Quasi-money</b>	<b>559,067.4</b>	<b>603,100.0</b>	<b>787,512.9</b>	<b>869,654.5</b>	<b>1,062,009.0</b>	<b>192,354.5</b>	<b>40.9</b>	<b>34.9</b>	<b>30.6</b>	<b>22.1</b>
<b>Liquidity</b>	<b>832,123.7</b>	<b>921,019.4</b>	<b>1,137,397.7</b>	<b>1,284,199.4</b>	<b>1,523,166.6</b>	<b>238,967.2</b>	<b>36.7</b>	<b>33.9</b>	<b>23.5</b>	<b>18.6</b>

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

**Table 8**

(billion rials)

	Esfand 1385	Azar 1386	Share in balance Azar 1386	Azar 1386 to Esfand 1385
<b>Banks and credit institutions</b>	<b>1,179,722.5</b>	<b>1,426,766.0</b>	<b>100.0</b>	<b>20.9</b>
Gharz-al-hasaneh	40,789.0	47,494.6	3.3	16.4
Mozarebeh	90,626.9	128,875.8	9.0	42.2
Forward transactions	57,189.1	62,794.5	4.4	9.8
Civil partnership	176,432.4	230,076.9	16.1	30.4
Joaleh	59,639.9	65,180.8	4.6	9.3
Installment sale	568,070.0	715,645.3	50.2	26.0
Hire purchase	34,806.4	30,502.1	2.1	-12.4
Legal partnership	21,396.0	21,199.5	1.5	-0.9
Direct investment	11,483.0	13,210.8	0.9	15.0
Other (1)	119,289.8	111,785.7	7.8	-6.3
<b>Commercial banks</b>	<b>737,336.6</b>	<b>927,289.2</b>	<b>100.0</b>	<b>25.8</b>
Gharz-al-hasaneh	33,938.8	39,395.0	4.2	16.1
Mozarebeh	59,425.2	72,490.6	7.8	22.0
Forward transactions	49,872.2	56,748.6	6.1	13.8
Civil partnership	90,546.0	115,538.7	12.5	27.6
Joaleh	45,288.4	53,050.3	5.7	17.1
Installment sale	350,191.8	476,408.2	51.4	36.0
Hire purchase	8,106.1	8,593.1	0.9	6.0
Legal partnership	12,789.5	14,165.2	1.5	10.8
Direct investment	9,565.0	12,424.4	1.3	29.9
Other (1)	77,613.6	78,475.1	8.5	1.1
<b>Specialized banks</b>	<b>278,439.8</b>	<b>301,570.8</b>	<b>100.0</b>	<b>8.3</b>
Gharz-al-hasaneh	6,261.9	7,239.2	2.4	15.6
Mozarebeh	2,591.2	2,152.0	0.7	-16.9
Forward transactions	7,011.7	6,001.3	2.0	-14.4
Civil partnership	36,467.7	38,182.6	12.7	4.7
Joaleh	3,572.5	3,444.8	1.1	-3.6
Installment sale	183,087.7	210,066.4	69.7	14.7
Hire purchase	3,818.1	3,511.2	1.2	-8.0
Legal partnership	6,023.1	2,106.9	0.7	-65.0
Direct investment	156.2	431.4	0.1	176.2
Other (1)	29,449.7	28,435.0	9.4	-3.4
<b>Private banks and credit institutions</b>	<b>163,946.1</b>	<b>197,906.0</b>	<b>100.0</b>	<b>20.7</b>
Gharz-al-hasaneh	588.3	860.4	0.4	46.3
Mozarebeh	28,610.5	54,233.2	27.4	89.6
Forward transactions	305.2	44.6	0	-85.4
Civil partnership	49,418.7	76,355.6	38.6	54.5
Joaleh	10,779.0	8,685.7	4.4	-19.4
Installment sale	34,790.5	29,170.7	14.7	-16.2
Hire purchase	22,882.2	18,397.8	9.3	-19.6
Legal partnership	2,583.4	4,927.4	2.5	90.7
Direct investment	1,761.8	355.0	0.2	-79.9
Other (1)	12,226.5	4,875.6	2.5	-60.1

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