

Table 1

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

(billion rials)

	Year-end balance					Percentage change			
	Dey 1384	Esfand 1384	Dey 1385	Esfand 1385	Dey 1386	Dey 1385 to Dey 1384	Dey 1386 to Dey 1385	Dey 1385 to Esfand 1384	Dey 1386 to Esfand 1385
Assets									
Foreign assets	726,932.0	770,170.4	900,252.0	928,552.5	1,126,668.5	23.8	25.2	16.9	21.3
Claims on public sector	238,041.5	235,607.7	255,790.6	256,219.8	282,338.0	7.5	10.4	8.6	10.2
Government	136,695.2	135,794.5	160,196.5	160,269.3	193,314.8	17.2	20.7	18.0	20.6
Public corporations and agencies	101,346.3	99,813.2	95,594.1	95,950.5	89,023.2	-5.7	-6.9	-4.2	-7.2
Claims on non-public sector	802,196.0	865,315.4	1,129,126.4	1,226,201.0	1,566,007.4	40.8	38.7	30.5	27.7
Others	422,268.9	488,302.9	580,735.6	671,235.9	908,450.8	37.5	56.4	18.9	35.3
Sub-total	2,189,438.4	2,359,396.4	2,865,904.6	3,082,209.2	3,883,464.7	30.9	35.5	21.5	26.0
Below the line items	422,076.4	445,191.6	540,233.3	599,812.1	741,633.2	28.0	37.3	21.3	23.6
Total assets = total liabilities	2,611,514.8	2,804,588.0	3,406,137.9	3,682,021.3	4,625,097.9	30.4	35.8	21.4	25.6
Liabilities									
Liquidity	847,588.1	921,019.4	1,169,496.3	1,284,199.4	1,537,544.6	38.0	31.5	27.0	19.7
Money	276,056.6	317,919.4	360,824.2	414,544.9	456,688.6	30.7	26.6	13.5	10.2
Quasi-money	571,531.5	603,100.0	808,672.1	869,654.5	1,080,856.0	41.5	33.7	34.1	24.3
Loans and deposits of public sector	152,786.6	167,667.4	250,176.1	220,621.4	328,866.2	63.7	31.5	49.2	49.1
Government	143,225.7	156,378.9	238,214.1	208,532.4	311,361.5	66.3	30.7	52.3	49.3
Public corporations and agencies	9,560.9	11,288.5	11,962.0	12,089.0	17,504.7	25.1	46.3	6.0	44.8
Capital account	103,148.9	120,191.3	141,803.8	173,603.7	196,632.8	37.5	38.7	18.0	13.3
Foreign loans and credits and foreign exchange deposits	480,860.8	471,435.8	496,274.0	503,521.7	639,551.6	3.2	28.9	5.3	27.0
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	993.2	1,275.1	1,124.1	1,194.2	844.1	13.2	-24.9	-11.8	-29.3
Others	604,058.8	677,805.4	807,028.3	899,066.8	1,180,023.4	33.6	46.2	19.1	31.2
Sub-total	2,189,438.4	2,359,396.4	2,865,904.6	3,082,209.2	3,883,464.7	30.9	35.5	21.5	26.0
Below the line items	422,076.4	445,191.6	540,233.3	599,812.1	741,633.2	28.0	37.3	21.3	23.6

(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			
	Dey 1384	Esfand 1384	Dey 1385	Esfand 1385	Dey 1386	Dey 1385 to Dey 1384	Dey 1386 to Dey 1385	Dey 1385 to Esfand 1384	Dey 1386 to Esfand 1385
Assets									
Foreign assets	409,808.2	428,172.1	546,121.2	563,869.5	706,096.7	33.3	29.3	27.5	25.2
Notes and coins	2,025.4	821.2	2,358.9	619.9	4,428.7	16.5	87.7	187.3	#
Claims on public sector	126,248.4	123,212.3	136,151.1	131,432.2	137,519.5	7.8	1.0	10.5	4.6
Government	103,422.8	101,254.9	110,065.6	104,094.8	107,225.6	6.4	-2.6	8.7	3.0
Public corporations and agencies	22,825.6	21,957.4	26,085.5	27,337.4	30,293.9	14.3	16.1	18.8	10.8
Claims on banks	33,380.8	35,916.2	57,387.1	54,887.3	170,363.8	71.9	196.9	59.8	210.4
Government revolving funds payment	9,157.2	10,385.9	15,495.0	14,846.6	20,301.9	69.2	31.0	49.2	36.7
Others (2)	24,223.6	25,530.3	41,892.1	40,040.7	150,061.9	72.9	258.2	64.1	274.8
Others	2,977.1	3,192.6	3,642.3	9,923.0	10,979.8	22.3	201.5	14.1	10.7
Sub-total	574,439.9	591,314.4	745,660.6	760,731.9	1,029,388.5	29.8	38.1	26.1	35.3
Below the line items	9,031.5	15,949.3	15,353.3	19,402.5	11,040.3	70.0	-28.1	-3.7	-43.1
Total assets = total liabilities	583,471.4	607,263.7	761,013.9	780,134.4	1,040,428.8	30.4	36.7	25.3	33.4
Liabilities									
Notes and coins	49,788.7	56,502.2	60,092.9	68,109.0	75,231.5	20.7	25.2	6.4	10.5
With the public	39,485.2	50,675.6	47,305.6	61,451.6	59,631.0	19.8	26.1	-6.7	-3.0
With banks	8,278.1	5,005.4	10,428.4	6,037.5	11,171.8	26.0	7.1	108.3	85.0
With the Central Bank	2,025.4	821.2	2,358.9	619.9	4,428.7	16.5	87.7	187.3	#
Deposits of banks and credit institutions	123,300.0	164,860.4	175,785.8	212,486.0	272,750.1	42.6	55.2	6.6	28.4
Legal	119,793.2	128,002.2	166,560.2	184,827.7	224,113.9	39.0	34.6	30.1	21.3
Sight (3)	3,506.8	36,858.2	9,225.6	27,658.3	48,636.2	163.1	427.2	-75.0	75.8
Deposits of public sector	105,137.7	114,560.2	182,623.2	149,866.1	243,708.1	73.7	33.4	59.4	62.6
Government	95,576.8	103,271.7	170,661.2	137,777.1	226,203.4	78.6	32.5	65.3	64.2
Public corporations and agencies	9,560.9	11,288.5	11,962.0	12,089.0	17,504.7	25.1	46.3	6.0	44.8
Capital account	3,324.9	5,173.2	5,173.2	13,692.7	13,692.7	55.6	164.7	0	0
Foreign exchange liabilities	193,993.9	170,605.1	199,346.6	192,674.1	259,560.5	2.8	30.2	16.8	34.7
Foreign loans and foreign exchange deposits (4)	189,598.3	166,113.5	194,700.0	188,005.7	254,723.7	2.7	30.8	17.2	35.5
Clearing foreign exchange	1,252.4	1,291.1	1,291.1	1,288.2	1,288.2	3.1	-0.2	0	0
Special Drawing Right allocations	3,143.2	3,200.5	3,355.5	3,380.2	3,548.6	6.8	5.8	4.8	5.0
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	993.2	1,275.1	1,124.1	1,194.2	844.1	13.2	-24.9	-11.8	-29.3
Others	97,899.5	78,336.2	121,512.8	122,707.8	163,599.5	24.1	34.6	55.1	33.3
Sub-total	574,439.9	591,314.4	745,660.6	760,731.9	1,029,388.5	29.8	38.1	26.1	35.3
Below the line items	9,031.5	15,949.3	15,353.3	19,402.5	11,040.3	70.0	-28.1	-3.7	-43.1

(1) Since Farvardin 1381, figures have been revised on the basis of exchange rate unification.

(2) Since 1382, figures have been revised based on Credit Commission's approval in 1382 including total balance of banks' account (net) with the CBI.

(3) Includes banks' special term deposits. Since 1382, figures have been revised based on Credit Commission's approval in 1382 including total balance of banks' account (net) with the CBI.

(4) Includes issued Eurobonds.

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			
	Dey 1384	Esfand 1384	Dey 1385	Esfand 1385	Dey 1386	Dey 1385 to Dey 1384	Dey 1386 to Dey 1385	Dey 1385 to Esfand 1384	Dey 1386 to Esfand 1385
Assets									
Foreign assets	317,123.8	341,998.3	354,130.8	364,683.0	420,571.8	11.7	18.8	3.5	15.3
Notes and coins	8,278.1	5,005.4	10,428.4	6,037.5	11,171.8	26.0	7.1	108.3	85.0
Deposits with the Central Bank	123,300.0	164,860.4	175,785.8	212,486.0	272,750.1	42.6	55.2	6.6	28.4
Legal	119,793.2	128,002.2	166,560.2	184,827.7	224,113.9	39.0	34.6	30.1	21.3
Sight (2)	3,506.8	36,858.2	9,225.6	27,658.3	48,636.2	163.1	427.2	-75.0	75.8
Claims on public sector	111,793.1	112,395.4	119,639.5	124,787.6	144,818.5	7.0	21.0	6.4	16.1
Government (3)	33,272.4	34,539.6	50,130.9	56,174.5	86,089.2	50.7	71.7	45.1	53.3
Public corporations and agencies	78,520.7	77,855.8	69,508.6	68,613.1	58,729.3	-11.5	-15.5	-10.7	-14.4
Claims on non-public sector	802,196.0	865,315.4	1,129,126.4	1,226,201.0	1,566,007.4	40.8	38.7	30.5	27.7
Others	252,307.5	278,507.1	331,133.1	387,282.2	438,756.6	31.2	32.5	18.9	13.3
Sub-total	1,614,998.5	1,768,082.0	2,120,244.0	2,321,477.3	2,854,076.2	31.3	34.6	19.9	22.9
Below the line items	413,044.9	429,242.3	524,880.0	580,409.6	730,592.9	27.1	39.2	22.3	25.9
Total assets = total liabilities	2,028,043.4	2,197,324.3	2,645,124.0	2,901,886.9	3,584,669.1	30.4	35.5	20.4	23.5
Liabilities									
Deposits of non-public sector	808,102.9	870,343.8	1,122,190.7	1,222,747.8	1,477,913.6	38.9	31.7	28.9	20.9
Sight	236,571.4	267,243.8	313,518.6	353,093.3	397,057.6	32.5	26.6	17.3	12.5
Savings and time	571,531.5	603,100.0	808,672.1	869,654.5	1,080,856.0	41.5	33.7	34.1	24.3
Claims of the Central Bank (4)	33,380.8	35,916.2	57,387.1	54,887.3	170,363.8	71.9	196.9	59.8	210.4
Loans and deposits of public sector	47,648.9	53,107.2	67,552.9	70,755.3	85,158.1	41.8	26.1	27.2	20.4
Government	47,648.9	53,107.2	67,552.9	70,755.3	85,158.1	41.8	26.1	27.2	20.4
Public corporations and agencies	0	0	0	0	0	*	*	*	*
Capital account	99,824.0	115,018.1	136,630.6	159,911.0	182,940.1	36.9	33.9	18.8	14.4
Foreign exchange loans and deposits	286,866.9	300,830.7	296,927.4	310,847.6	379,991.1	3.5	28.0	-1.3	22.2
Others	339,175.0	392,866.0	439,555.3	502,328.3	557,709.5	29.6	26.9	11.9	11.0
Sub-total	1,614,998.5	1,768,082.0	2,120,244.0	2,321,477.3	2,854,076.2	31.3	34.6	19.9	22.9
Below the line items	413,044.9	429,242.3	524,880.0	580,409.6	730,592.9	27.1	39.2	22.3	25.9

(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.

Table 4

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

(billion rials)

	Year-end balance					Percentage change			
	Dey 1384	Esfand 1384	Dey 1385	Esfand 1385	Dey 1386	Dey 1385 to Dey 1384	Dey 1386 to Dey 1385	Dey 1385 to Esfand 1384	Dey 1386 to Esfand 1385
Assets									
Foreign assets	276,173.2	292,133.2	297,855.0	305,021.5	329,701.7	7.9	10.7	2.0	8.1
Notes and coins	7,519.2	3,885.6	8,886.4	4,442.5	9,615.6	18.2	8.2	128.7	116.4
Deposits with the Central Bank (2)	96,694.1	132,949.6	132,334.3	165,330.6	174,586.1	36.9	31.9	-0.5	5.6
Legal	94,303.2	101,163.4	124,356.2	139,253.8	160,460.3	31.9	29.0	22.9	15.2
Sight (3)	2,390.9	31,786.2	7,978.1	26,076.8	14,125.8	233.7	77.1	-74.9	-45.8
Claims on public sector	96,065.4	102,728.6	102,102.6	109,098.4	130,594.2	6.3	27.9	-0.6	19.7
Government (4)	18,709.8	25,917.1	33,809.1	40,964.8	72,897.6	80.7	115.6	30.5	78.0
Public corporations and agencies	77,355.6	76,811.5	68,293.5	68,133.6	57,696.6	-11.7	-15.5	-11.1	-15.3
Claims on non-public sector	526,856.2	556,380.1	710,066.6	775,113.0	1,010,196.5	34.8	42.3	27.6	30.3
Others	182,668.1	191,663.7	230,862.3	268,714.3	278,388.7	26.4	20.6	20.5	3.6
Sub-total	1,185,976.2	1,279,740.8	1,482,107.2	1,627,720.3	1,933,082.8	25.0	30.4	15.8	18.8
Below the line items	340,616.8	349,777.2	420,074.6	466,065.5	570,269.1	23.3	35.8	20.1	22.4
Total assets = total liabilities	1,526,593.0	1,629,518.0	1,902,181.8	2,093,785.8	2,503,351.9	24.6	31.6	16.7	19.6
Liabilities									
Deposits of non-public sector	588,082.5	634,890.0	779,669.1	850,729.2	992,272.6	32.6	27.3	22.8	16.6
Sight	211,685.7	242,533.7	277,218.8	313,771.4	345,028.7	31.0	24.5	14.3	10.0
Savings and time	376,396.8	392,356.3	502,450.3	536,957.8	647,243.9	33.5	28.8	28.1	20.5
Claims of the Central Bank (5)	28,342.5	27,965.0	43,777.5	37,271.6	120,059.2	54.5	174.2	56.5	222.1
Loans and deposits of public sector	33,823.8	37,635.0	49,957.3	52,209.0	61,261.7	47.7	22.6	32.7	17.3
Government	33,823.8	37,635.0	49,957.3	52,209.0	61,261.7	47.7	22.6	32.7	17.3
Public corporations and agencies	0	0	0	0	0	*	*	*	*
Capital account	63,881.4	74,732.2	89,879.1	108,270.7	102,370.5	40.7	13.9	20.3	-5.4
Foreign exchange loans and deposits	259,161.3	267,498.2	263,744.2	274,342.2	323,063.9	1.8	22.5	-1.4	17.8
Others	212,684.7	237,020.4	255,080.0	304,897.6	334,054.9	19.9	31.0	7.6	9.6
Sub-total	1,185,976.2	1,279,740.8	1,482,107.2	1,627,720.3	1,933,082.8	25.0	30.4	15.8	18.8
Below the line items	340,616.8	349,777.2	420,074.6	466,065.5	570,269.1	23.3	35.8	20.1	22.4

(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			
	Dey 1384	Esfand 1384	Dey 1385	Esfand 1385	Dey 1386	Dey 1385 to Dey 1384	Dey 1386 to Dey 1385	Dey 1385 to Esfand 1384	Dey 1386 to Esfand 1385
Assets									
Foreign assets	31,116.6	31,791.6	43,118.5	44,726.6	67,985.6	38.6	57.7	35.6	52.0
Notes and coins	469.8	634.2	721.9	673.9	858.0	53.7	18.9	13.8	27.3
Deposits with the Central Bank	10,530.6	14,886.0	14,353.6	14,590.0	50,647.1	36.3	252.9	-3.6	247.1
Legal	9,803.7	10,009.7	13,301.7	13,887.0	16,831.6	35.7	26.5	32.9	21.2
Sight (2)	726.9	4,876.3	1,051.9	703.0	33,815.5	44.7	#	-78.4	#
Claims on public sector	5,469.4	4,980.3	7,882.3	6,643.1	8,224.9	44.1	4.3	58.3	23.8
Government (3)	4,304.3	3,936.0	6,667.2	6,163.6	7,192.2	54.9	7.9	69.4	16.7
Public corporations and agencies	1,165.1	1,044.3	1,215.1	479.5	1,032.7	4.3	-15.0	16.4	115.4
Claims on non-public sector	187,607.7	203,760.0	265,100.8	281,621.6	321,720.4	41.3	21.4	30.1	14.2
Others	50,690.7	62,752.3	57,142.4	70,681.9	84,469.8	12.7	47.8	-8.9	19.5
Sub-total	285,884.8	318,804.4	388,319.5	418,937.1	533,905.8	35.8	37.5	21.8	27.4
Below the line items	56,518.9	55,759.8	57,833.2	58,053.1	99,215.7	2.3	71.6	3.7	70.9
Total assets = total liabilities	342,403.7	374,564.2	446,152.7	476,990.2	633,121.5	30.3	41.9	19.1	32.7
Liabilities									
Deposits of non-public sector	126,348.0	131,421.1	168,931.6	180,656.1	203,372.1	33.7	20.4	28.5	12.6
Sight	20,351.8	19,585.9	25,797.1	27,947.7	32,134.7	26.8	24.6	31.7	15.0
Savings and time	105,996.2	111,835.2	143,134.5	152,708.4	171,237.4	35.0	19.6	28.0	12.1
Claims of the Central Bank (4)	5,038.3	7,951.2	13,609.6	17,615.7	50,304.6	170.1	269.6	71.2	185.6
Loans and deposits of public sector	13,825.1	15,472.2	17,595.6	18,546.3	23,896.4	27.3	35.8	13.7	28.8
Government	13,825.1	15,472.2	17,595.6	18,546.3	23,896.4	27.3	35.8	13.7	28.8
Public corporations and agencies	0	0	0	0	0	*	*	*	*
Capital account	27,889.6	27,914.3	30,827.5	31,820.8	59,875.5	10.5	94.2	10.4	88.2
Foreign exchange loans and deposits	17,695.9	16,891.9	20,661.9	21,032.5	30,845.0	16.8	49.3	22.3	46.7
Others	95,087.9	119,153.7	136,693.3	149,265.7	165,612.2	43.8	21.2	14.7	11.0
Sub-total	285,884.8	318,804.4	388,319.5	418,937.1	533,905.8	35.8	37.5	21.8	27.4
Below the line items	56,518.9	55,759.8	57,833.2	58,053.1	99,215.7	2.3	71.6	3.7	70.9

(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			
	Dey 1384	Esfand 1384	Dey 1385	Esfand 1385	Dey 1386	Dey 1385 to Dey 1384	Dey 1386 to Dey 1385	Dey 1385 to Esfand 1384	Dey 1386 to Esfand 1385
Assets									
Foreign assets	9,834.0	18,073.5	13,157.3	14,934.9	22,884.5	33.8	73.9	-27.2	53.2
Notes and coins	289.1	485.6	820.1	921.1	698.2	183.7	-14.9	68.9	-24.2
Deposits with the Central Bank (2)	16,075.3	17,024.8	29,097.9	32,565.4	47,516.9	81.0	63.3	70.9	45.9
Legal	15,686.3	16,829.1	28,902.3	31,686.9	46,822.0	84.3	62.0	71.7	47.8
Sight	389.0	195.7	195.6	878.5	694.9	-49.7	255.3	-0.1	-20.9
Claims on public sector	10,258.3	4,686.5	9,654.6	9,046.1	5,999.4	-5.9	-37.9	106.0	-33.7
Government (3)	10,258.3	4,686.5	9,654.6	9,046.1	5,999.4	-5.9	-37.9	106.0	-33.7
Public corporations and agencies	0	0	0	0	0	0	0	0	0
Claims on non-public sector	87,732.1	105,175.3	153,959.0	169,466.4	234,090.5	75.5	52.0	46.4	38.1
Others	18,948.7	24,091.1	43,128.4	47,886.0	75,898.1	127.6	76.0	79.0	58.5
Sub-total	143,137.5	169,536.8	249,817.3	274,819.9	387,087.6	74.5	54.9	47.4	40.9
Below the line items	15,909.2	23,705.3	46,972.2	56,291.0	61,108.1	195.3	30.1	98.2	8.6
Total assets = total liabilities	159,046.7	193,242.1	296,789.5	331,110.9	448,195.7	86.6	51.0	53.6	35.4
Liabilities									
Deposits of non-public sector	93,672.4	104,032.7	173,590.0	191,362.5	282,268.9	85.3	62.6	66.9	47.5
Sight (4)	4,533.9	5,124.2	10,502.7	11,374.2	19,894.2	131.6	89.4	105.0	74.9
Savings and time	89,138.5	98,908.5	163,087.3	179,988.3	262,374.7	83.0	60.9	64.9	45.8
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	8,053.0	12,371.6	15,924.0	19,819.5	20,694.1	97.7	30.0	28.7	4.4
Foreign exchange loans and deposits	10,009.7	16,440.6	12,521.3	15,472.9	26,082.2	25.1	108.3	-23.8	68.6
Others	31,402.4	36,691.9	47,782.0	48,165.0	58,042.4	52.2	21.5	30.2	20.5
Sub-total	143,137.5	169,536.8	249,817.3	274,819.9	387,087.6	74.5	54.9	47.4	40.9
Below the line items	15,909.2	23,705.3	46,972.2	56,291.0	61,108.1	195.3	30.1	98.2	8.6

(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					Ten-month changes	Percentage change			
	Dey 1384	Esfand 1384	Dey 1385	Esfand 1385	Dey 1386		Dey 1385 to Dey 1384	Dey 1386 to Dey 1385	Dey 1385 to Esfand 1384	Dey 1386 to Esfand 1385
Banks and credit institutions' claims on non-public sector (excluding profit receivables)	676,658.3	745,028.2	963,958.0	1,066,548.5	1,364,860.5	298,312.0	42.5	41.6	29.4	28.0
Commercial banks	462,398.4	501,366.3	634,450.1	701,574.1	907,024.7	205,450.6	37.2	43.0	26.5	29.3
Specialized banks	146,890.8	163,039.5	203,036.4	221,926.2	245,082.3	23,156.1	38.2	20.7	24.5	10.4
Private banks and non-bank credit institutions	67,369.1	80,622.4	126,471.5	143,048.2	212,753.5	69,705.3	87.7	68.2	56.9	48.7
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	68.3	67.3	65.8	65.8	66.5	0.7	-3.7	1.1	-2.2	1.1
Specialized banks	21.7	21.9	21.1	20.8	18.0	-2.8	-2.8	-14.7	-3.7	-13.5
Private banks and non-bank credit institutions	10.0	10.8	13.1	13.4	15.6	2.2	31.0	19.1	21.3	16.4
Profit and revenue receivables	125,537.7	120,287.2	165,168.4	159,652.5	201,146.9	41,494.4	31.6	21.8	37.3	26.0
Banks and credit institutions' claims on non-public sector	802,196.0	865,315.4	1,129,126.4	1,226,201.0	1,566,007.4	339,806.4	40.8	38.7	30.5	27.7
Commercial banks	526,856.2	556,380.1	710,066.6	775,113.0	1,010,196.5	235,083.5	34.8	42.3	27.6	30.3
Specialized banks	187,607.7	203,760.0	265,100.8	281,621.6	321,720.4	40,098.8	41.3	21.4	30.1	14.2
Private banks and non-bank credit institutions	87,732.1	105,175.3	153,959.0	169,466.4	234,090.5	64,624.1	75.5	52.0	46.4	38.1
Deposits of non-public sector	808,102.9	870,343.8	1,122,190.7	1,222,747.8	1,477,913.6	255,165.8	38.9	31.7	28.9	20.9
Commercial banks	588,082.5	634,890.0	779,669.1	850,729.2	992,272.6	141,543.4	32.6	27.3	22.8	16.6
Specialized banks	126,348.0	131,421.1	168,931.6	180,656.1	203,372.1	22,716.0	33.7	20.4	28.5	12.6
Private banks and non-bank credit institutions	93,672.4	104,032.7	173,590.0	191,362.5	282,268.9	90,906.4	85.3	62.6	66.9	47.5
Deposits of non-public sector (percent out of total)	100.0	100.0	100.0	100.0	100.0					
Commercial banks	72.8	72.9	69.5	69.6	67.1	-2.5	-4.5	-3.5	-4.7	-3.6
Specialized banks	15.6	15.1	15.1	14.8	13.8	-1.0	-3.2	-8.6	0	-6.8
Private banks and non-bank credit institutions	11.6	12.0	15.5	15.7	19.1	3.4	33.6	23.2	29.2	21.7
Sight	236,571.4	267,243.8	313,518.6	353,093.3	397,057.6	43,964.3	32.5	26.6	17.3	12.5
Non-sight	571,531.5	603,100.0	808,672.1	869,654.5	1,080,856.0	211,201.5	41.5	33.7	34.1	24.3
Gharz-al-hasaneh savings	86,051.8	93,230.1	120,094.8	133,522.4	146,740.7	13,218.3	39.6	22.2	28.8	9.9
Housing Savings Fund	25,152.3	26,956.8	41,431.4	43,424.1	45,021.9	1,597.8	64.7	8.7	53.7	3.7
Other	60,899.5	66,273.3	78,663.4	90,098.3	101,718.8	11,620.5	29.2	29.3	18.7	12.9
Term investments	467,474.6	489,693.2	661,181.8	707,100.5	899,750.0	192,649.5	41.4	36.1	35.0	27.2
Short-term	213,641.2	223,291.6	328,492.2	353,666.8	475,024.4	121,357.6	53.8	44.6	47.1	34.3
Long-term	253,833.4	266,401.6	332,689.6	353,433.7	424,725.6	71,291.9	31.1	27.7	24.9	20.2
Miscellaneous	18,005.1	20,176.7	27,395.5	29,031.6	34,365.3	5,333.7	52.2	25.4	35.8	18.4
Notes and coins with the public	39,485.2	50,675.6	47,305.6	61,451.6	59,631.0	-1,820.6	19.8	26.1	-6.7	-3.0
Money	276,056.6	317,919.4	360,824.2	414,544.9	456,688.6	42,143.7	30.7	26.6	13.5	10.2
Quasi-money	571,531.5	603,100.0	808,672.1	869,654.5	1,080,856.0	211,201.5	41.5	33.7	34.1	24.3
Liquidity	847,588.1	921,019.4	1,169,496.3	1,284,199.4	1,537,544.6	253,345.2	38.0	31.5	27.0	19.7

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

Table 8

(billion rials)

	Esfand 1385	Dey 1386	Share in balance Dey 1386	Dey 1386 to Esfand 1385
Banks and credit institutions	1,179,722.5	1,504,115.2	100.0	27.5
Gharz-al-hasaneh	40,789.0	48,231.8	3.2	18.2
Mozarebeh	90,626.9	134,371.3	8.9	48.3
Forward transactions	57,189.1	62,809.3	4.2	9.8
Civil partnership	176,432.4	234,272.2	15.6	32.8
Joaleh	59,639.9	66,256.3	4.4	11.1
Installment sale	568,070.0	726,055.3	48.3	27.8
Hire purchase	34,806.4	30,301.4	2.0	-12.9
Legal partnership	21,396.0	21,741.2	1.4	1.6
Direct investment	11,483.0	13,538.1	0.9	17.9
Other (1)	119,289.8	166,538.3	11.1	39.6
Commercial banks	737,336.6	965,507.8	100.0	30.9
Gharz-al-hasaneh	33,938.8	40,029.5	4.1	17.9
Mozarebeh	59,425.2	71,680.0	7.4	20.6
Forward transactions	49,872.2	56,599.4	5.9	13.5
Civil partnership	90,546.0	117,110.5	12.1	29.3
Joaleh	45,288.4	53,566.3	5.5	18.3
Installment sale	350,191.8	484,986.2	50.2	38.5
Hire purchase	8,106.1	8,632.8	0.9	6.5
Legal partnership	12,789.5	14,173.1	1.5	10.8
Direct investment	9,565.0	12,751.6	1.3	33.3
Other (1)	77,613.6	105,978.4	11.0	36.5
Specialized banks	278,439.8	314,194.9	100.0	12.8
Gharz-al-hasaneh	6,261.9	7,326.5	2.3	17.0
Mozarebeh	2,591.2	2,180.1	0.7	-15.9
Forward transactions	7,011.7	6,174.1	2.0	-11.9
Civil partnership	36,467.7	38,037.9	12.1	4.3
Joaleh	3,572.5	4,081.6	1.3	14.3
Installment sale	183,087.7	212,157.0	67.5	15.9
Hire purchase	3,818.1	3,510.6	1.1	-8.1
Legal partnership	6,023.1	2,351.5	0.7	-61.0
Direct investment	156.2	431.5	0.1	176.2
Other (1)	29,449.7	37,944.1	12.1	28.8
Private banks and credit institutions	163,946.1	224,412.5	100.0	36.9
Gharz-al-hasaneh	588.3	875.8	0.4	48.9
Mozarebeh	28,610.5	60,511.2	27.0	111.5
Forward transactions	305.2	35.8	0	-88.3
Civil partnership	49,418.7	79,123.8	35.3	60.1
Joaleh	10,779.0	8,608.4	3.8	-20.1
Installment sale	34,790.5	28,912.1	12.9	-16.9
Hire purchase	22,882.2	18,158.0	8.1	-20.6
Legal partnership	2,583.4	5,216.6	2.3	101.9
Direct investment	1,761.8	355.0	0.2	-79.9
Other (1)	12,226.5	22,615.8	10.1	85.0

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