

Table 1

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

(billion rials)

	Year-end balance					Percentage change			
	1382	1383	1384	1385	1386	1383	1384	1385	1386
Assets									
Foreign assets	294,009.1	592,646.9	770,170.4	928,552.5	1,184,385.1	101.6	30.0	20.6	27.6
Claims on public sector	221,900.6	235,940.9	235,607.7	256,219.8	280,636.7	6.3	-0.1	8.7	9.5
Government ⁽²⁾	143,031.2	148,723.7	135,794.5	160,269.3	188,723.6	4.0	-8.7	18.0	17.8
Public corporations and agencies	78,869.4	87,217.2	99,813.2	95,950.5	91,913.1	10.6	14.4	-3.9	-4.2
Claims on non-public sector	454,799.8	625,714.9	865,315.4	1,226,201.0	1,663,725.7	37.6	38.3	41.7	35.7
Others	374,816.4	332,997.8	488,302.9	671,235.9	952,428.0	-11.2	46.6	37.5	41.9
Sub-total	1,345,525.9	1,787,300.5	2,359,396.4	3,082,209.2	4,081,175.5	32.8	32.0	30.6	32.4
Below the line items	303,920.4	425,441.7	445,191.6	599,812.1	767,501.1	40.0	4.6	34.7	28.0
Total assets = total liabilities	1,649,446.3	2,212,742.2	2,804,588.0	3,682,021.3	4,848,676.6	34.2	26.7	31.3	31.7
Liabilities									
Liquidity	526,596.4	685,867.2	921,019.4	1,284,199.4	1,640,293.0	30.2	34.3	39.4	27.7
Money	217,356.8	252,815.1	317,919.4	414,544.9	535,707.3	16.3	25.8	30.4	29.2
Quasi-money	309,239.6	433,052.1	603,100.0	869,654.5	1,104,585.7	40.0	39.3	44.2	27.0
Loans and deposits of public sector	85,583.1	97,773.4	167,667.4	220,621.4	265,256.0	14.2	71.5	31.6	20.2
Government	78,619.3	90,764.3	156,378.9	208,532.4	247,774.9	15.4	72.3	33.4	18.8
Public corporations and agencies	6,963.8	7,009.1	11,288.5	12,089.0	17,481.1	0.7	61.1	7.1	44.6
Capital account	22,247.9	58,770.2	120,191.3	173,603.7	209,138.9	164.2	104.5	44.4	20.5
Foreign loans and credits and foreign exchange deposits	231,759.4	385,919.7	471,435.8	503,521.7	713,605.6	66.5	22.2	6.8	41.7
Import order registration deposits of non-public sector	2.0	2.0	2.0	2.0	2.0	0	0	0	0
Advance payments on letters of credit by public sector	1,418.3	1,187.9	1,275.1	1,194.2	549.8	-16.2	7.3	-6.3	-54.0
Others	477,918.8	557,780.1	677,805.4	899,066.8	1,252,330.2	16.7	21.5	32.6	39.3
Sub-total	1,345,525.9	1,787,300.5	2,359,396.4	3,082,209.2	4,081,175.5	32.8	32.0	30.6	32.4
Below the line items	303,920.4	425,441.7	445,191.6	599,812.1	767,501.1	40.0	4.6	34.7	28.0

(1) Excludes commercial banks' branches abroad and includes Sarmaye Bank as of Shahrivar 1385.

(2) Includes public sector participation papers.

**SUMMARY OF THE ASSETS AND LIABILITIES OF CENTRAL BANK
OF THE ISLAMIC REPUBLIC OF IRAN**

Table 2

(billion rials)

	Year-end balance					Percentage change			
	1382	1383	1384	1385	1386	1383	1384	1385	1386
Assets									
Foreign assets	214,498.3	299,677.9	428,172.1	563,869.5	747,284.2	39.7	42.9	31.7	32.5
Notes and coins	737.3	416.2	821.2	619.9	1,200.5	-43.6	97.3	-24.5	93.7
Claims on public sector	136,040.0	132,361.5	123,212.3	131,432.2	131,759.9	-2.7	-6.9	6.7	0.2
Government	117,141.9	111,930.0	101,254.9	104,094.8	97,842.0	-4.4	-9.5	2.8	-6.0
Public corporations and agencies	18,898.1	20,431.5	21,957.4	27,337.4	33,917.9	8.1	7.5	24.5	24.1
Claims on banks	23,542.2	21,493.2	35,916.2	54,887.3	137,694.0	-8.7	67.1	52.8	150.9
Government revolving funds payment	5,074.1	6,046.1	10,385.9	14,846.6	16,444.6	19.2	71.8	42.9	10.8
Others	18,468.1	15,447.1	25,530.3	40,040.7	121,249.4	-16.4	65.3	56.8	202.8
Others	3,443.0	3,302.2	3,192.6	9,923.0	10,660.8	-4.1	-3.3	210.8	7.4
Sub-total	378,260.8	457,251.0	591,314.4	760,731.9	1,028,599.4	20.9	29.3	28.7	35.2
Below the line items	14,740.9	16,344.7	15,949.3	19,402.5	12,757.0	10.9	-2.4	21.7	-34.3
Total assets = total liabilities	393,001.7	473,595.7	607,263.7	780,134.4	1,041,356.4	20.5	28.2	28.5	33.5
Liabilities									
Notes and coins	42,842.9	48,893.5	56,502.2	68,109.0	89,247.5	14.1	15.6	20.5	31.0
With the public	38,732.5	44,772.0	50,675.6	61,451.6	79,909.2	15.6	13.2	21.3	30.0
With banks	3,373.1	3,705.3	5,005.4	6,037.5	8,137.8	9.8	35.1	20.6	34.8
With the Central Bank	737.3	416.2	821.2	619.9	1,200.5	-43.6	97.3	-24.5	93.7
Deposits of banks and credit institutions	86,605.3	102,722.7	164,860.4	212,486.0	277,452.0	18.6	60.5	28.9	30.6
Legal	76,512.6	94,573.3	128,002.2	184,827.7	235,840.6	23.6	35.3	44.4	27.6
Sight ⁽¹⁾	10,092.7	8,149.4	36,858.2	27,658.3	41,611.4	-19.3	352.3	-25.0	50.4
Deposits of public sector	58,062.7	66,366.8	114,560.2	149,866.1	176,674.3	14.3	72.6	30.8	17.9
Government	51,098.9	59,357.7	103,271.7	137,777.1	159,193.2	16.2	74.0	33.4	15.5
Public corporations and agencies	6,963.8	7,009.1	11,288.5	12,089.0	17,481.1	0.7	61.1	7.1	44.6
Capital account	1,681.3	3,324.8	5,173.2	13,692.7	19,436.5	97.8	55.6	164.7	41.9
Foreign exchange liabilities	96,455.7	116,398.5	170,605.1	192,674.1	308,654.0	20.7	46.6	12.9	60.2
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	1,418.3	1,187.9	1,275.1	1,194.2	549.8	-16.2	7.3	-6.3	-54.0
Others	91,192.6	118,354.8	78,336.2	122,707.8	156,583.3	29.8	-33.8	56.6	27.6
Sub-total	378,260.8	457,251.0	591,314.4	760,731.9	1,028,599.4	20.9	29.3	28.7	35.2
Below the line items	14,740.9	16,344.7	15,949.3	19,402.5	12,757.0	10.9	-2.4	21.7	-34.3

(1) Includes banks' special term deposits, and as of Esfand 1385, it includes banks' foreign exchange sight deposits with the CBI.

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

Table 3

(billion rials)

	Year-end balance					Percentage change			
	1382	1383	1384	1385	1386	1383	1384	1385	1386
Assets									
Foreign assets	79,510.8	292,969.0	341,998.3	364,683.0	437,100.9	268.5	16.7	6.6	19.9
Notes and coins	3,373.1	3,705.3	5,005.4	6,037.5	8,137.8	9.8	35.1	20.6	34.8
Deposits with the Central Bank	86,605.3	102,722.7	164,860.4	212,486.0	277,452.0	18.6	60.5	28.9	30.6
Legal	76,512.6	94,573.3	128,002.2	184,827.7	235,840.6	23.6	35.3	44.4	27.6
Sight ⁽²⁾	10,092.7	8,149.4	36,858.2	27,658.3	41,611.4	-19.3	352.3	-25.0	50.4
Claims on public sector	85,860.6	103,579.4	112,395.4	124,787.6	148,876.8	20.6	8.5	11.0	19.3
Government ⁽³⁾	25,889.3	36,793.7	34,539.6	56,174.5	90,881.6	42.1	-6.1	62.6	61.8
Public corporations and agencies	59,971.3	66,785.7	77,855.8	68,613.1	57,995.2	11.4	16.6	-11.9	-15.5
Claims on non-public sector	454,799.8	625,714.9	865,315.4	1,226,201.0	1,663,725.7	37.6	38.3	41.7	35.7
Others	257,115.5	201,358.2	278,507.1	387,282.2	517,282.9	-21.7	38.3	39.1	33.6
Sub-total	967,265.1	1,330,049.5	1,768,082.0	2,321,477.3	3,052,576.1	37.5	32.9	31.3	31.5
Below the line items	289,179.5	409,097.0	429,242.3	580,409.6	754,744.1	41.5	4.9	35.2	30.0
Total assets = total liabilities	1,256,444.6	1,739,146.5	2,197,324.3	2,901,886.9	3,807,320.2	38.4	26.3	32.1	31.2
Liabilities									
Deposits of non-public sector	487,863.9	641,095.2	870,343.8	1,222,747.8	1,560,383.8	31.4	35.8	40.5	27.6
Sight	178,624.3	208,043.1	267,243.8	353,093.3	455,798.1	16.5	28.5	32.1	29.1
Savings and time	309,239.6	433,052.1	603,100.0	869,654.5	1,104,585.7	40.0	39.3	44.2	27.0
Claims of the Central Bank	23,542.2	21,493.2	35,916.2	54,887.3	137,694.0	-8.7	67.1	52.8	150.9
Loans and deposits of public sector	27,520.4	31,406.6	53,107.2	70,755.3	88,581.7	14.1	69.1	33.2	25.2
Government	27,520.4	31,406.6	53,107.2	70,755.3	88,581.7	14.1	69.1	33.2	25.2
Public corporations and agencies	0	0	0	0	0	*	*	*	*
Capital account	20,566.6	55,445.4	115,018.1	159,911.0	189,702.4	169.6	107.4	39.0	18.6
Foreign exchange loans and deposits	135,303.7	269,521.2	300,830.7	310,847.6	404,951.6	99.2	11.6	3.3	30.3
Others	272,468.3	311,087.9	392,866.0	502,328.3	671,262.6	14.2	26.3	27.9	33.6
Sub-total	967,265.1	1,330,049.5	1,768,082.0	2,321,477.3	3,052,576.1	37.5	32.9	31.3	31.5
Below the line items	289,179.5	409,097.0	429,242.3	580,409.6	754,744.1	41.5	4.9	35.2	30.0

(1) Excludes commercial banks' branches abroad, and includes Sarmaye Bank as of Shahrivar 1385.

(2) Includes banks' special term deposits, and as of Esfand 1385, it includes banks' foreign exchange sight deposits with the CBI.

(3) Includes public sector participation papers.

* 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			
	1382	1383	1384	1385	1386	1383	1384	1385	1386
Assets									
Foreign assets	69,262.3	263,549.7	292,133.2	305,021.5	346,677.8	280.5	10.8	4.4	13.7
Notes and coins	2,813.3	2,880.7	3,885.6	4,442.5	6,219.3	2.4	34.9	14.3	40.0
Deposits with the Central Bank	78,692.8	87,523.2	132,949.6	165,330.6	184,353.1	11.2	51.9	24.4	11.5
Legal	69,195.3	79,896.1	101,163.4	139,253.8	170,310.2	15.5	26.6	37.7	22.3
Sight ⁽²⁾	9,497.5	7,627.1	31,786.2	26,076.8	14,042.9	-19.7	316.8	-18.0	-46.1
Claims on public sector	79,155.9	95,676.5	102,728.6	109,098.4	138,220.8	20.9	7.4	6.2	26.7
Government ⁽³⁾	20,043.5	30,407.3	25,917.1	40,964.8	83,042.7	51.7	-14.8	58.1	102.7
Public corporations and agencies	59,112.4	65,269.2	76,811.5	68,133.6	55,178.1	10.4	17.7	-11.3	-19.0
Claims on non-public sector	323,608.0	434,493.9	556,380.1	775,113.0	1,061,536.0	34.3	28.1	39.3	37.0
Others	231,000.9	153,451.3	191,663.7	268,714.3	338,931.3	-33.6	24.9	40.2	26.1
Sub-total	784,533.2	1,037,575.3	1,279,740.8	1,627,720.3	2,075,938.3	32.3	23.3	27.2	27.5
Below the line items	257,120.7	357,287.0	349,777.2	466,065.5	582,793.1	39.0	-2.1	33.2	25.0
Total assets = total liabilities	1,041,653.9	1,394,862.3	1,629,518.0	2,093,785.8	2,658,731.4	33.9	16.8	28.5	27.0
Liabilities									
Deposits of non-public sector	407,948.0	502,697.7	634,890.0	850,729.2	1,062,801.6	23.2	26.3	34.0	24.9
Sight	163,598.9	187,584.4	242,533.7	313,771.4	402,584.4	14.7	29.3	29.4	28.3
Term investment	244,349.1	315,113.3	392,356.3	536,957.8	660,217.2	29.0	24.5	36.9	23.0
Claims of the Central Bank	19,184.0	16,955.4	27,965.0	37,271.6	83,479.6	-11.6	64.9	33.3	124.0
Loans and deposits of public sector	23,955.0	23,673.6	37,635.0	52,209.0	63,712.9	-1.2	59.0	38.7	22.0
Government	23,955.0	23,673.6	37,635.0	52,209.0	63,712.9	-1.2	59.0	38.7	22.0
Public corporations and agencies	0	0	0	0	0	*	*	*	*
Capital account	9,477.7	30,609.1	74,732.2	108,270.7	105,673.0	223.0	144.2	44.9	-2.4
Foreign exchange loans and deposits	129,309.3	248,635.7	267,498.2	274,342.2	342,044.2	92.3	7.6	2.6	24.7
Others	194,659.2	215,003.8	237,020.4	304,897.6	418,227.0	10.5	10.2	28.6	37.2
Sub-total	784,533.2	1,037,575.3	1,279,740.8	1,627,720.3	2,075,938.3	32.3	23.3	27.2	27.5
Below the line items	257,120.7	357,287.0	349,777.2	466,065.5	582,793.1	39.0	-2.1	33.2	25.0

(1) Excludes commercial banks' branches abroad.

(2) Includes banks' special term deposits, and as of Esfand 1385, it includes banks' foreign exchange sight deposits with the CBI.

(3) Includes public sector participation papers.

* Calculation of percentage change is not possible.

Table 5

SUMMARY OF THE ASSETS AND LIABILITIES OF SPECIALIZED BANKS

(billion rials)

	Year-end balance					Percentage change			
	1382	1383	1384	1385	1386	1383	1384	1385	1386
Assets									
Foreign assets	9,864.3	25,815.5	31,791.6	44,726.6	67,254.1	161.7	23.1	40.7	50.4
Notes and coins	455.4	633.2	634.2	673.9	870.1	39.0	0.2	6.3	29.1
Deposits with the Central Bank	5,808.1	7,982.6	14,886.0	14,590.0	43,317.6	37.4	86.5	-2.0	196.9
Legal	5,232.6	7,544.9	10,009.7	13,887.0	16,456.5	44.2	32.7	38.7	18.5
Sight ⁽¹⁾	575.5	437.7	4,876.3	703.0	26,861.1	-23.9	1,014.1	-85.6	#
Claims on public sector	5,174.7	6,458.6	4,980.3	6,643.1	9,637.0	24.8	-22.9	33.4	45.1
Government ⁽²⁾	4,315.8	4,942.1	3,936.0	6,163.6	6,819.9	14.5	-20.4	56.6	10.6
Public corporations and agencies	858.9	1,516.5	1,044.3	479.5	2,817.1	76.6	-31.1	-54.1	487.5
Claims on non-public sector	113,821.1	141,988.9	203,760.0	281,621.6	345,364.4	24.7	43.5	38.2	22.6
Others	21,485.0	39,518.8	62,752.3	70,681.9	98,484.3	83.9	58.8	12.6	39.3
Sub-total	156,608.6	222,397.6	318,804.4	418,937.1	564,927.5	42.0	43.3	31.4	34.8
Below the line items	27,572.7	43,028.0	55,759.8	58,053.1	104,341.0	56.1	29.6	4.1	79.7
Total assets = total liabilities	184,181.3	265,425.6	374,564.2	476,990.2	669,268.5	44.1	41.1	27.3	40.3
Liabilities									
Deposits of non-public sector	63,244.9	93,686.8	131,421.1	180,656.1	201,736.9	48.1	40.3	37.5	11.7
Sight	13,293.5	16,562.0	19,585.9	27,947.7	33,937.1	24.6	18.3	42.7	21.4
Term investment	49,951.4	77,124.8	111,835.2	152,708.4	167,799.8	54.4	45.0	36.5	9.9
Claims of the Central Bank	4,358.2	4,537.8	7,951.2	17,615.7	52,390.7	4.1	75.2	121.5	197.4
Loans and deposits of public sector	3,565.4	7,733.0	15,472.2	18,546.3	24,868.8	116.9	100.1	19.9	34.1
Government	3,565.4	7,733.0	15,472.2	18,546.3	24,868.8	116.9	100.1	19.9	34.1
Public corporations and agencies	0	0	0	0	0	*	*	*	*
Capital account	9,731.9	20,704.4	27,914.3	31,820.8	59,989.1	112.7	34.8	14.0	88.5
Foreign exchange loans and deposits	4,682.5	17,247.2	16,891.9	21,032.5	30,849.3	268.3	-2.1	24.5	46.7
Others	71,025.7	78,488.4	119,153.7	149,265.7	195,092.7	10.5	51.8	25.3	30.7
Sub-total	156,608.6	222,397.6	318,804.4	418,937.1	564,927.5	42.0	43.3	31.4	34.8
Below the line items	27,572.7	43,028.0	55,759.8	58,053.1	104,341.0	56.1	29.6	4.1	79.7

(1) Includes banks' special term deposits, and as of Esfand 1385, it includes foreign exchange sight deposits with the CBI.

(2) Includes public sector participation papers.

* 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			
	1382	1383	1384	1385	1386	1383	1384	1385	1386
Assets									
Foreign assets	384.2	3,603.8	18,073.5	14,934.9	23,169.0	#	401.5	-17.4	55.1
Notes and coins	104.4	191.4	485.6	921.1	1,048.4	83.3	153.7	89.7	13.8
Deposits with the Central Bank	2,104.4	7,216.9	17,024.8	32,565.4	49,781.3	242.9	135.9	91.3	52.9
Legal	2,084.7	7,132.3	16,829.1	31,686.9	49,073.9	242.1	136.0	88.3	54.9
Sight ⁽²⁾	19.7	84.6	195.7	878.5	707.4	329.4	131.3	348.9	-19.5
Claims on public sector	1,530.0	1,444.3	4,686.5	9,046.1	1,019.0	-5.6	224.5	93.0	-88.7
Government ⁽³⁾	1,530.0	1,444.3	4,686.5	9,046.1	1,019.0	-5.6	224.5	93.0	-88.7
Public corporations and agencies	0	0	0	0	0	0	0	0	0
Claims on non-public sector	17,370.7	49,232.1	105,175.3	169,466.4	256,825.3	183.4	113.6	61.1	51.5
Others	4,629.6	8,388.1	24,091.1	47,886.0	79,867.3	81.2	187.2	98.8	66.8
Sub-total	26,123.3	70,076.6	169,536.8	274,819.9	411,710.3	168.3	141.9	62.1	49.8
Below the line items	4,486.1	8,782.0	23,705.3	56,291.0	67,610.0	95.8	169.9	137.5	20.1
Total assets = total liabilities	30,609.4	78,858.6	193,242.1	331,110.9	479,320.3	157.6	145.0	71.3	44.8
Liabilities									
Deposits of non-public sector	16,671.0	44,710.7	104,032.7	191,362.5	295,845.3	168.2	132.7	83.9	54.6
Sight ⁽⁴⁾	1,731.9	3,896.7	5,124.2	11,374.2	19,276.6	125.0	31.5	122.0	69.5
Term investment	14,939.1	40,814.0	98,908.5	179,988.3	276,568.7	173.2	142.3	82.0	53.7
Claims of the Central Bank	0	0	0	0	1,823.7	*	*	*	*
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	1,357.0	4,131.9	12,371.6	19,819.5	24,040.3	204.5	199.4	60.2	21.3
Foreign exchange loans and deposits	1,311.9	3,638.3	16,440.6	15,472.9	32,058.1	177.3	351.9	-5.9	107.2
Others	6,783.4	17,595.7	36,691.9	48,165.0	57,942.9	159.4	108.5	31.3	20.3
Sub-total	26,123.3	70,076.6	169,536.8	274,819.9	411,710.3	168.3	141.9	62.1	49.8
Below the line items	4,486.1	8,782.0	23,705.3	56,291.0	67,610.0	95.8	169.9	137.5	20.1

(1) Includes the Non-bank Credit Institution for Development and as of Shahrivar 1385, it includes Sarmaye Bank.

(2) Includes banks' special term deposits and as of Esfand 1385, it includes banks' foreign exchange sight deposits with the CBI.

(3) Includes public sector participation papers only.

(4) In credit institutions, it includes only miscellaneous creditors.

* Calculation of percentage change is not possible.

More than 500 percent increase

Table 7

MONETARY AND CREDIT AGGREGATES

(billion rials)

	Year-end balance					Twelve-month changes	Percentage change			
	1382	1383	1384	1385	1386		1383	1384	1385	1386
Banks and credit institutions' claims on non-public sector (excluding profit receivables)	388,223.7	536,150.4	745,028.2	1,066,548.5	1,468,298.0	401,749.5	38.1	39.0	43.2	37.7
Commercial banks	286,339.0	385,069.0	501,366.3	701,574.1	957,826.6	256,252.5	34.5	30.2	39.9	36.5
Specialized banks	89,148.8	114,298.6	163,039.5	221,926.2	273,629.8	51,703.6	28.2	42.6	36.1	23.3
Private banks and non-bank credit institutions	12,735.9	36,782.8	80,622.4	143,048.2	236,841.6	93,793.4	188.8	119.2	77.4	65.6
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	73.8	71.8	67.3	65.8	65.2	-0.6	-2.7	-6.3	-2.2	-0.9
Specialized banks	23.0	21.3	21.9	20.8	18.6	-2.2	-7.4	2.8	-5.0	-10.6
Private banks and non-bank credit institutions	3.3	6.9	10.8	13.4	16.1	2.7	109.1	56.5	24.1	20.1
Profit and revenue receivables	66,576.1	89,564.5	120,287.2	159,652.5	195,427.7	35,775.2	34.5	34.3	32.7	22.4
Banks and credit institutions' claims on non-public sector	454,799.8	625,714.9	865,315.4	1,226,201.0	1,663,725.7	437,524.7	37.6	38.3	41.7	35.7
Commercial banks	323,608.0	434,493.9	556,380.1	775,113.0	1,061,536.0	286,423.0	34.3	28.1	39.3	37.0
Specialized banks	113,821.1	141,988.9	203,760.0	281,621.6	345,364.4	63,742.8	24.7	43.5	38.2	22.6
Private banks and non-bank credit institutions	17,370.7	49,232.1	105,175.3	169,466.4	256,825.3	87,358.9	183.4	113.6	61.1	51.5
Deposits of non-public sector	487,863.9	641,095.2	870,343.8	1,222,747.8	1,560,383.8	337,636.0	31.4	35.8	40.5	27.6
Commercial banks	407,948.0	502,697.7	634,890.0	850,729.2	1,062,801.6	212,072.4	23.2	26.3	34.0	24.9
Specialized banks	63,244.9	93,686.8	131,421.1	180,656.1	201,736.9	21,080.8	48.1	40.3	37.5	11.7
Private banks and non-bank credit institutions	16,671.0	44,710.7	104,032.7	191,362.5	295,845.3	104,482.8	168.2	132.7	83.9	54.6
Deposits of non-public sector (percent out of total)	100.0	100.0	100.0	100.0	100.0					
Commercial banks	83.6	78.4	72.9	69.6	68.1	-1.5	-6.2	-7.0	-4.5	-2.2
Specialized banks	13.0	14.6	15.1	14.8	12.9	-1.9	12.3	3.4	-2.0	-12.8
Private banks and non-bank credit institutions	3.4	7.0	12.0	15.7	19.0	3.3	105.9	71.4	30.8	21.0
Sight	178,624.3	208,043.1	267,243.8	353,093.3	455,798.1	102,704.8	16.5	28.5	32.1	29.1
Non-sight	309,239.6	433,052.1	603,100.0	869,654.5	1,104,585.7	234,931.2	40.0	39.3	44.2	27.0
Gharz-al-hasaneh savings	45,706.0	69,806.2	93,230.1	133,522.4	152,305.0	18,782.6	52.7	33.6	43.2	14.1
Housing Savings Fund	9,156.0	15,330.0	26,956.8	43,424.1	41,857.3	-1,566.8	67.4	75.8	61.1	-3.6
Other	36,550.0	54,476.2	66,273.3	90,098.3	110,447.7	20,349.4	49.0	21.7	35.9	22.6
Term investments	251,738.2	349,149.3	489,693.2	707,100.5	915,984.5	208,884.0	38.7	40.3	44.4	29.5
Short-term	119,809.0	159,867.9	223,291.6	353,666.8	495,608.7	141,941.9	33.4	39.7	58.4	40.1
Long-term	131,929.2	189,281.4	266,401.6	353,433.7	420,375.8	66,942.1	43.5	40.7	32.7	18.9
Miscellaneous	11,795.4	14,096.6	20,176.7	29,031.6	36,296.2	7,264.6	19.5	43.1	43.9	25.0
Notes and coins with the public	38,732.5	44,772.0	50,675.6	61,451.6	79,909.2	18,457.6	15.6	13.2	21.3	30.0
Money	217,356.8	252,815.1	317,919.4	414,544.9	535,707.3	121,162.4	16.3	25.8	30.4	29.2
Quasi-money	309,239.6	433,052.1	603,100.0	869,654.5	1,104,585.7	234,931.2	40.0	39.3	44.2	27.0
Liquidity	526,596.4	685,867.2	921,019.4	1,284,199.4	1,640,293.0	356,093.6	30.2	34.3	39.4	27.7

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

Table 8

(billion rials)

	Esfand 1385	Esfand 1386	Share in balance 1386	Percentage change 1386
Banks and credit institutions	1,179,722.5	1,615,791.2	100.0	37.0
Gharz-al-hasaneh	40,789.0	51,012.6	3.2	25.1
Mozarebeh	90,626.9	144,801.5	9.0	59.8
Forward transactions	57,189.1	63,264.1	3.9	10.6
Civil partnership	176,432.4	258,315.8	16.0	46.4
Joaleh	59,639.9	70,377.5	4.4	18.0
Installment sale	568,070.0	784,475.7	48.6	38.1
Hire purchase	34,806.4	29,431.8	1.8	-15.4
Legal partnership	21,396.0	22,533.3	1.4	5.3
Direct investment	11,483.0	14,181.0	0.9	23.5
Other ⁽¹⁾	119,289.8	177,397.9	11.0	48.7
Commercial banks	737,336.6	1,022,935.1	100.0	38.7
Gharz-al-hasaneh	33,938.8	42,045.7	4.1	23.9
Mozarebeh	59,425.2	72,675.3	7.1	22.3
Forward transactions	49,872.2	56,285.0	5.5	12.9
Civil partnership	90,546.0	120,583.8	11.8	33.2
Joaleh	45,288.4	58,975.0	5.8	30.2
Installment sale	350,191.8	517,800.4	50.6	47.9
Hire purchase	8,106.1	9,253.3	0.9	14.2
Legal partnership	12,789.5	14,106.5	1.4	10.3
Direct investment	9,565.0	13,394.4	1.3	40.0
Other ⁽¹⁾	77,613.6	117,815.7	11.5	51.8
Specialized banks	278,439.8	343,681.4	100.0	23.4
Gharz-al-hasaneh	6,261.9	7,912.3	2.3	26.4
Mozarebeh	2,591.2	2,471.3	0.7	-4.6
Forward transactions	7,011.7	6,941.3	2.0	-1.0
Civil partnership	36,467.7	41,564.0	12.1	14.0
Joaleh	3,572.5	4,181.9	1.2	17.1
Installment sale	183,087.7	239,737.3	69.8	30.9
Hire purchase	3,818.1	3,575.0	1.0	-6.4
Legal partnership	6,023.1	3,394.5	1.0	-43.6
Direct investment	156.2	431.6	0.1	176.3
Other ⁽¹⁾	29,449.7	33,472.2	9.7	13.7
Private banks and credit institutions	163,946.1	249,174.7	100.0	52.0
Gharz-al-hasaneh	588.3	1,054.6	0.4	79.3
Mozarebeh	28,610.5	69,654.9	28.0	143.5
Forward transactions	305.2	37.8	0	-87.6
Civil partnership	49,418.7	96,168.0	38.6	94.6
Joaleh	10,779.0	7,220.6	2.9	-33.0
Installment sale	34,790.5	26,938.0	10.8	-22.6
Hire purchase	22,882.2	16,603.5	6.7	-27.4
Legal partnership	2,583.4	5,032.3	2.0	94.8
Direct investment	1,761.8	355.0	0.1	-79.9
Other ⁽¹⁾	12,226.5	26,110.0	10.5	113.6

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