

**Table 1** **SUMMARY OF THE ASSETS AND LIABILITIES OF THE BANKING SYSTEM** <sup>(1)</sup> (billion rials)

	Year-end balance					Percentage change			
	Farvardin 1385	Esfand 1385	Farvardin 1386	Esfand 1386	Farvardin 1387	Farvardin 1386 to Farvardin 1385	Farvardin 1387 to Farvardin 1386	Farvardin 1386 to Esfand 1385	Farvardin 1387 to Esfand 1386
<b>Assets</b>									
<b>Foreign assets</b>	<b>788,531.1</b>	<b>928,552.5</b>	<b>937,411.1</b>	<b>1,184,385.1</b>	<b>1,203,175.3</b>	<b>18.9</b>	<b>28.4</b>	<b>1.0</b>	<b>1.6</b>
<b>Claims on public sector</b>	<b>232,669.5</b>	<b>256,219.8</b>	<b>260,429.8</b>	<b>280,636.7</b>	<b>284,094.3</b>	<b>11.9</b>	<b>9.1</b>	<b>1.6</b>	<b>1.2</b>
Government <sup>(2)</sup>	135,174.2	160,269.3	163,717.7	188,723.6	195,637.4	21.1	19.5	2.2	3.7
Public corporations and agencies	97,495.3	95,950.5	96,712.1	91,913.1	88,456.9	-0.8	-8.5	0.8	-3.8
<b>Claims on non-public sector</b>	<b>866,338.5</b>	<b>1,226,201.0</b>	<b>1,233,026.3</b>	<b>1,663,725.7</b>	<b>1,661,425.5</b>	<b>42.3</b>	<b>34.7</b>	<b>0.6</b>	<b>-0.1</b>
<b>Others</b>	<b>443,655.6</b>	<b>671,235.9</b>	<b>604,914.4</b>	<b>952,428.0</b>	<b>846,810.3</b>	<b>36.3</b>	<b>40.0</b>	<b>-9.9</b>	<b>-11.1</b>
<b>Sub-total</b>	<b>2,331,194.7</b>	<b>3,082,209.2</b>	<b>3,035,781.6</b>	<b>4,081,175.5</b>	<b>3,995,505.4</b>	<b>30.2</b>	<b>31.6</b>	<b>-1.5</b>	<b>-2.1</b>
<b>Below the line items</b>	<b>435,041.1</b>	<b>599,812.1</b>	<b>603,779.9</b>	<b>767,501.1</b>	<b>765,810.3</b>	<b>38.8</b>	<b>26.8</b>	<b>0.7</b>	<b>-0.2</b>
<b>Total assets = total liabilities</b>	<b>2,766,235.8</b>	<b>3,682,021.3</b>	<b>3,639,561.5</b>	<b>4,848,676.6</b>	<b>4,761,315.7</b>	<b>31.6</b>	<b>30.8</b>	<b>-1.2</b>	<b>-1.8</b>
<b>Liabilities</b>									
<b>Liquidity</b>	<b>916,958.3</b>	<b>1,284,199.4</b>	<b>1,276,488.8</b>	<b>1,640,293.0</b>	<b>1,595,702.7</b>	<b>39.2</b>	<b>25.0</b>	<b>-0.6</b>	<b>-2.7</b>
Money	294,147.2	414,544.9	370,626.6	535,707.3	469,872.4	26.0	26.8	-10.6	-12.3
Quasi-money	622,811.1	869,654.5	905,862.2	1,104,585.7	1,125,830.3	45.4	24.3	4.2	1.9
<b>Loans and deposits of public sector</b>	<b>220,209.6</b>	<b>220,621.4</b>	<b>243,291.6</b>	<b>265,256.0</b>	<b>304,971.6</b>	<b>10.5</b>	<b>25.4</b>	<b>10.3</b>	<b>15.0</b>
Government	202,474.6	208,532.4	229,274.0	247,774.9	285,044.4	13.2	24.3	9.9	15.0
Public corporations and agencies	17,735.0	12,089.0	14,017.6	17,481.1	19,927.2	-21.0	42.2	16.0	14.0
<b>Capital account</b>	<b>134,937.0</b>	<b>173,603.7</b>	<b>165,504.2</b>	<b>209,138.9</b>	<b>218,365.6</b>	<b>22.7</b>	<b>31.9</b>	<b>-4.7</b>	<b>4.4</b>
<b>Foreign loans and credits and foreign exchange deposits</b>	<b>467,703.1</b>	<b>503,521.7</b>	<b>519,747.3</b>	<b>713,605.6</b>	<b>737,338.9</b>	<b>11.1</b>	<b>41.9</b>	<b>3.2</b>	<b>3.3</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>1,141.2</b>	<b>1,194.2</b>	<b>1,349.0</b>	<b>549.8</b>	<b>549.7</b>	<b>18.2</b>	<b>-59.3</b>	<b>13.0</b>	<b>0</b>
<b>Others</b>	<b>590,243.5</b>	<b>899,066.8</b>	<b>829,398.7</b>	<b>1,252,330.2</b>	<b>1,138,574.9</b>	<b>40.5</b>	<b>37.3</b>	<b>-7.7</b>	<b>-9.1</b>
<b>Sub-total</b>	<b>2,331,194.7</b>	<b>3,082,209.2</b>	<b>3,035,781.6</b>	<b>4,081,175.5</b>	<b>3,995,505.4</b>	<b>30.2</b>	<b>31.6</b>	<b>-1.5</b>	<b>-2.1</b>
<b>Below the line items</b>	<b>435,041.1</b>	<b>599,812.1</b>	<b>603,779.9</b>	<b>767,501.1</b>	<b>765,810.3</b>	<b>38.8</b>	<b>26.8</b>	<b>0.7</b>	<b>-0.2</b>

(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			
	Farvardin 1385	Esfand 1385	Farvardin 1386	Esfand 1386	Farvardin 1387	Farvardin 1386 to Farvardin 1385	Farvardin 1387 to Farvardin 1386	Farvardin 1386 to Esfand 1385	Farvardin 1387 to Esfand 1386
	<b>Assets</b>								
<b>Foreign assets</b>	<b>447,728.6</b>	<b>563,869.5</b>	<b>565,041.9</b>	<b>747,284.2</b>	<b>767,773.0</b>	<b>26.2</b>	<b>35.9</b>	<b>0.2</b>	<b>2.7</b>
<b>Notes and coins</b>	<b>3,016.0</b>	<b>619.9</b>	<b>3,734.3</b>	<b>1,200.5</b>	<b>5,298.2</b>	<b>23.8</b>	<b>41.9</b>	<b>#</b>	<b>341.3</b>
<b>Claims on public sector</b>	<b>122,378.3</b>	<b>131,432.2</b>	<b>131,521.5</b>	<b>131,759.9</b>	<b>132,534.8</b>	<b>7.5</b>	<b>0.8</b>	<b>0.1</b>	<b>0.6</b>
Government	101,041.9	104,094.8	103,925.9	97,842.0	101,785.8	2.9	-2.1	-0.2	4.0
Public corporations and agencies	21,336.4	27,337.4	27,595.6	33,917.9	30,749.0	29.3	11.4	0.9	-9.3
<b>Claims on banks</b>	<b>43,668.0</b>	<b>54,887.3</b>	<b>79,576.3</b>	<b>137,694.0</b>	<b>173,502.1</b>	<b>82.2</b>	<b>118.0</b>	<b>45.0</b>	<b>26.0</b>
Government revolving funds payment	13,870.6	14,846.6	16,462.0	16,444.6	20,540.3	18.7	24.8	10.9	24.9
Others	29,797.4	40,040.7	63,114.3	121,249.4	152,961.8	111.8	142.4	57.6	26.2
<b>Others</b>	<b>3,415.7</b>	<b>9,923.0</b>	<b>3,997.5</b>	<b>10,660.8</b>	<b>11,076.8</b>	<b>17.0</b>	<b>177.1</b>	<b>-59.7</b>	<b>3.9</b>
<b>Sub-total</b>	<b>620,206.6</b>	<b>760,731.9</b>	<b>783,871.5</b>	<b>1,028,599.4</b>	<b>1,090,184.9</b>	<b>26.4</b>	<b>39.1</b>	<b>3.0</b>	<b>6.0</b>
<b>Below the line items</b>	<b>16,985.9</b>	<b>19,402.5</b>	<b>13,378.1</b>	<b>12,757.0</b>	<b>9,433.1</b>	<b>-21.2</b>	<b>-29.5</b>	<b>-31.0</b>	<b>-26.1</b>
<b>Total assets = total liabilities</b>	<b>637,192.5</b>	<b>780,134.4</b>	<b>797,249.6</b>	<b>1,041,356.4</b>	<b>1,099,618.0</b>	<b>25.1</b>	<b>37.9</b>	<b>2.2</b>	<b>5.6</b>
<b>Liabilities</b>									
<b>Notes and coins</b>	<b>56,508.1</b>	<b>68,109.0</b>	<b>68,115.4</b>	<b>89,247.5</b>	<b>89,248.8</b>	<b>20.5</b>	<b>31.0</b>	<b>0</b>	<b>0</b>
With the public	41,830.1	61,451.6	50,756.6	79,909.2	66,985.5	21.3	32.0	-17.4	-16.2
With banks	11,662.0	6,037.5	13,624.5	8,137.8	16,965.1	16.8	24.5	125.7	108.5
With the Central Bank	3,016.0	619.9	3,734.3	1,200.5	5,298.2	23.8	41.9	#	341.3
<b>Deposits of banks and credit institutions</b>	<b>145,008.3</b>	<b>212,486.0</b>	<b>212,734.8</b>	<b>277,452.0</b>	<b>269,351.9</b>	<b>46.7</b>	<b>26.6</b>	<b>0.1</b>	<b>-2.9</b>
Legal	130,793.9	184,827.7	184,990.5	235,840.6	234,487.0	41.4	26.8	0.1	-0.6
Sight <sup>(1)</sup>	14,214.4	27,658.3	27,744.3	41,611.4	34,864.9	95.2	25.7	0.3	-16.2
<b>Deposits of public sector</b>	<b>163,609.3</b>	<b>149,866.1</b>	<b>170,663.9</b>	<b>176,674.3</b>	<b>214,867.3</b>	<b>4.3</b>	<b>25.9</b>	<b>13.9</b>	<b>21.6</b>
Government	145,874.3	137,777.1	156,646.3	159,193.2	194,940.1	7.4	24.4	13.7	22.5
Public corporations and agencies	17,735.0	12,089.0	14,017.6	17,481.1	19,927.2	-21.0	42.2	16.0	14.0
<b>Capital account</b>	<b>5,173.2</b>	<b>13,692.7</b>	<b>13,692.7</b>	<b>19,436.5</b>	<b>19,436.5</b>	<b>164.7</b>	<b>41.9</b>	<b>0</b>	<b>0</b>
<b>Foreign exchange liabilities</b>	<b>169,268.8</b>	<b>192,674.1</b>	<b>201,306.5</b>	<b>308,654.0</b>	<b>335,267.6</b>	<b>18.9</b>	<b>66.5</b>	<b>4.5</b>	<b>8.6</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>1,141.2</b>	<b>1,194.2</b>	<b>1,349.0</b>	<b>549.8</b>	<b>549.7</b>	<b>18.2</b>	<b>-59.3</b>	<b>13.0</b>	<b>0</b>
<b>Others</b>	<b>79,495.7</b>	<b>122,707.8</b>	<b>116,007.2</b>	<b>156,583.3</b>	<b>161,461.1</b>	<b>45.9</b>	<b>39.2</b>	<b>-5.5</b>	<b>3.1</b>
<b>Sub-total</b>	<b>620,206.6</b>	<b>760,731.9</b>	<b>783,871.5</b>	<b>1,028,599.4</b>	<b>1,090,184.9</b>	<b>26.4</b>	<b>39.1</b>	<b>3.0</b>	<b>6.0</b>
<b>Below the line items</b>	<b>16,985.9</b>	<b>19,402.5</b>	<b>13,378.1</b>	<b>12,757.0</b>	<b>9,433.1</b>	<b>-21.2</b>	<b>-29.5</b>	<b>-31.0</b>	<b>-26.1</b>

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

# More than 500 percent increase

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

**Table 3**

(billion rials)

	Year-end balance					Percentage change			
	Farvardin	Esfand	Farvardin	Esfand	Farvardin	Farvardin	Farvardin	Farvardin	Farvardin
	1385	1385	1386	1386	1387	1386 to Farvardin 1385	1387 to Farvardin 1386	1386 to Esfand 1385	1387 to Esfand 1386
<b>Assets</b>									
<b>Foreign assets</b>	<b>340,802.5</b>	<b>364,683.0</b>	<b>372,369.2</b>	<b>437,100.9</b>	<b>435,402.3</b>	<b>9.3</b>	<b>16.9</b>	<b>2.1</b>	<b>-0.4</b>
<b>Notes and coins</b>	<b>11,662.0</b>	<b>6,037.5</b>	<b>13,624.5</b>	<b>8,137.8</b>	<b>16,965.1</b>	<b>16.8</b>	<b>24.5</b>	<b>125.7</b>	<b>108.5</b>
<b>Deposits with the Central Bank</b>	<b>145,008.3</b>	<b>212,486.0</b>	<b>212,734.8</b>	<b>277,452.0</b>	<b>269,351.9</b>	<b>46.7</b>	<b>26.6</b>	<b>0.1</b>	<b>-2.9</b>
Legal	130,793.9	184,827.7	184,990.5	235,840.6	234,487.0	41.4	26.8	0.1	-0.6
Sight <sup>(2)</sup>	14,214.4	27,658.3	27,744.3	41,611.4	34,864.9	95.2	25.7	0.3	-16.2
<b>Claims on public sector</b>	<b>110,291.2</b>	<b>124,787.6</b>	<b>128,908.3</b>	<b>148,876.8</b>	<b>151,559.5</b>	<b>16.9</b>	<b>17.6</b>	<b>3.3</b>	<b>1.8</b>
Government <sup>(3)</sup>	34,132.3	56,174.5	59,791.8	90,881.6	93,851.6	75.2	57.0	6.4	3.3
Public corporations and agencies	76,158.9	68,613.1	69,116.5	57,995.2	57,707.9	-9.2	-16.5	0.7	-0.5
<b>Claims on non-public sector</b>	<b>866,338.5</b>	<b>1,226,201.0</b>	<b>1,233,026.3</b>	<b>1,663,725.7</b>	<b>1,661,425.5</b>	<b>42.3</b>	<b>34.7</b>	<b>0.6</b>	<b>-0.1</b>
<b>Others</b>	<b>236,885.6</b>	<b>387,282.2</b>	<b>291,247.0</b>	<b>517,282.9</b>	<b>370,616.2</b>	<b>22.9</b>	<b>27.3</b>	<b>-24.8</b>	<b>-28.4</b>
<b>Sub-total</b>	<b>1,710,988.1</b>	<b>2,321,477.3</b>	<b>2,251,910.1</b>	<b>3,052,576.1</b>	<b>2,905,320.5</b>	<b>31.6</b>	<b>29.0</b>	<b>-3.0</b>	<b>-4.8</b>
<b>Below the line items</b>	<b>418,055.2</b>	<b>580,409.6</b>	<b>590,401.8</b>	<b>754,744.1</b>	<b>756,377.2</b>	<b>41.2</b>	<b>28.1</b>	<b>1.7</b>	<b>0.2</b>
<b>Total assets = total liabilities</b>	<b>2,129,043.3</b>	<b>2,901,886.9</b>	<b>2,842,311.9</b>	<b>3,807,320.2</b>	<b>3,661,697.7</b>	<b>33.5</b>	<b>28.8</b>	<b>-2.1</b>	<b>-3.8</b>
<b>Liabilities</b>									
<b>Deposits of non-public sector</b>	<b>875,128.2</b>	<b>1,222,747.8</b>	<b>1,225,732.2</b>	<b>1,560,383.8</b>	<b>1,528,717.2</b>	<b>40.1</b>	<b>24.7</b>	<b>0.2</b>	<b>-2.0</b>
Sight	252,317.1	353,093.3	319,870.0	455,798.1	402,886.9	26.8	26.0	-9.4	-11.6
Savings and time	622,811.1	869,654.5	905,862.2	1,104,585.7	1,125,830.3	45.4	24.3	4.2	1.9
<b>Claims of the Central Bank</b>	<b>43,668.0</b>	<b>54,887.3</b>	<b>79,576.3</b>	<b>137,694.0</b>	<b>173,502.1</b>	<b>82.2</b>	<b>118.0</b>	<b>45.0</b>	<b>26.0</b>
<b>Loans and deposits of public sector</b>	<b>56,600.3</b>	<b>70,755.3</b>	<b>72,627.7</b>	<b>88,581.7</b>	<b>90,104.3</b>	<b>28.3</b>	<b>24.1</b>	<b>2.6</b>	<b>1.7</b>
Government	56,600.3	70,755.3	72,627.7	88,581.7	90,104.3	28.3	24.1	2.6	1.7
Public corporations and agencies	0	0	0	0	0	*	*	*	*
<b>Capital account</b>	<b>129,763.8</b>	<b>159,911.0</b>	<b>151,811.5</b>	<b>189,702.4</b>	<b>198,929.1</b>	<b>17.0</b>	<b>31.0</b>	<b>-5.1</b>	<b>4.9</b>
<b>Foreign exchange loans and deposits</b>	<b>298,434.3</b>	<b>310,847.6</b>	<b>318,440.8</b>	<b>404,951.6</b>	<b>402,071.3</b>	<b>6.7</b>	<b>26.3</b>	<b>2.4</b>	<b>-0.7</b>
<b>Others</b>	<b>307,393.5</b>	<b>502,328.3</b>	<b>403,721.6</b>	<b>671,262.6</b>	<b>511,996.5</b>	<b>31.3</b>	<b>26.8</b>	<b>-19.6</b>	<b>-23.7</b>
<b>Sub-total</b>	<b>1,710,988.1</b>	<b>2,321,477.3</b>	<b>2,251,910.1</b>	<b>3,052,576.1</b>	<b>2,905,320.5</b>	<b>31.6</b>	<b>29.0</b>	<b>-3.0</b>	<b>-4.8</b>
<b>Below the line items</b>	<b>418,055.2</b>	<b>580,409.6</b>	<b>590,401.8</b>	<b>754,744.1</b>	<b>756,377.2</b>	<b>41.2</b>	<b>28.1</b>	<b>1.7</b>	<b>0.2</b>

(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 <sup>(1)</sup>** (billion rials)

	Year-end balance					Percentage change			
	Farvardin 1385	Esfand 1385	Farvardin 1386	Esfand 1386	Farvardin 1387	Farvardin 1386 to Farvardin 1385	Farvardin 1387 to Farvardin 1386	Farvardin 1386 to Esfand 1385	Farvardin 1387 to Esfand 1386
<b>Assets</b>									
<b>Foreign assets</b>	<b>294,612.5</b>	<b>305,021.5</b>	<b>311,764.8</b>	<b>346,677.8</b>	<b>343,782.5</b>	<b>5.8</b>	<b>10.3</b>	<b>2.2</b>	<b>-0.8</b>
<b>Notes and coins</b>	<b>10,614.4</b>	<b>4,442.5</b>	<b>11,771.4</b>	<b>6,219.3</b>	<b>14,997.0</b>	<b>10.9</b>	<b>27.4</b>	<b>165.0</b>	<b>141.1</b>
<b>Deposits with the Central Bank</b>	<b>115,573.3</b>	<b>165,330.6</b>	<b>163,245.6</b>	<b>184,353.1</b>	<b>174,939.1</b>	<b>41.2</b>	<b>7.2</b>	<b>-1.3</b>	<b>-5.1</b>
Legal	102,624.1	139,253.8	137,510.9	170,310.2	167,284.9	34.0	21.7	-1.3	-1.8
Sight <sup>(2)</sup>	12,949.2	26,076.8	25,734.7	14,042.9	7,654.2	98.7	-70.3	-1.3	-45.5
<b>Claims on public sector</b>	<b>99,097.9</b>	<b>109,098.4</b>	<b>107,675.3</b>	<b>138,220.8</b>	<b>137,615.7</b>	<b>8.7</b>	<b>27.8</b>	<b>-1.3</b>	<b>-0.4</b>
Government <sup>(3)</sup>	23,967.6	40,964.8	39,025.4	83,042.7	83,029.0	62.8	112.8	-4.7	0
Public corporations and agencies	75,130.3	68,133.6	68,649.9	55,178.1	54,586.7	-8.6	-20.5	0.8	-1.1
<b>Claims on non-public sector</b>	<b>554,084.8</b>	<b>775,113.0</b>	<b>780,199.4</b>	<b>1,061,536.0</b>	<b>1,057,231.2</b>	<b>40.8</b>	<b>35.5</b>	<b>0.7</b>	<b>-0.4</b>
<b>Others</b>	<b>165,470.4</b>	<b>268,714.3</b>	<b>187,227.4</b>	<b>338,931.3</b>	<b>215,062.8</b>	<b>13.1</b>	<b>14.9</b>	<b>-30.3</b>	<b>-36.5</b>
<b>Sub-total</b>	<b>1,239,453.3</b>	<b>1,627,720.3</b>	<b>1,561,883.9</b>	<b>2,075,938.3</b>	<b>1,943,628.3</b>	<b>26.0</b>	<b>24.4</b>	<b>-4.0</b>	<b>-6.4</b>
<b>Below the line items</b>	<b>344,194.3</b>	<b>466,065.5</b>	<b>475,512.7</b>	<b>582,793.1</b>	<b>582,531.1</b>	<b>38.2</b>	<b>22.5</b>	<b>2.0</b>	<b>0</b>
<b>Total assets = total liabilities</b>	<b>1,583,647.6</b>	<b>2,093,785.8</b>	<b>2,037,396.6</b>	<b>2,658,731.4</b>	<b>2,526,159.4</b>	<b>28.7</b>	<b>24.0</b>	<b>-2.7</b>	<b>-5.0</b>
<b>Liabilities</b>									
<b>Deposits of non-public sector</b>	<b>632,726.1</b>	<b>850,729.2</b>	<b>840,372.6</b>	<b>1,062,801.6</b>	<b>1,019,989.1</b>	<b>32.8</b>	<b>21.4</b>	<b>-1.2</b>	<b>-4.0</b>
Sight	226,724.7	313,771.4	284,483.6	402,584.4	350,913.7	25.5	23.4	-9.3	-12.8
Term investment	406,001.4	536,957.8	555,889.0	660,217.2	669,075.4	36.9	20.4	3.5	1.3
<b>Claims of the Central Bank</b>	<b>34,739.4</b>	<b>37,271.6</b>	<b>65,600.4</b>	<b>83,479.6</b>	<b>116,828.5</b>	<b>88.8</b>	<b>78.1</b>	<b>76.0</b>	<b>39.9</b>
<b>Loans and deposits of public sector</b>	<b>40,695.1</b>	<b>52,209.0</b>	<b>53,791.6</b>	<b>63,712.9</b>	<b>65,038.2</b>	<b>32.2</b>	<b>20.9</b>	<b>3.0</b>	<b>2.1</b>
Government	40,695.1	52,209.0	53,791.6	63,712.9	65,038.2	32.2	20.9	3.0	2.1
Public corporations and agencies	0	0	0	0	0	*	*	*	*
<b>Capital account</b>	<b>83,918.1</b>	<b>108,270.7</b>	<b>94,903.0</b>	<b>105,673.0</b>	<b>107,043.2</b>	<b>13.1</b>	<b>12.8</b>	<b>-12.3</b>	<b>1.3</b>
<b>Foreign exchange loans and deposits</b>	<b>269,013.5</b>	<b>274,342.2</b>	<b>281,054.0</b>	<b>342,044.2</b>	<b>337,435.1</b>	<b>4.5</b>	<b>20.1</b>	<b>2.4</b>	<b>-1.3</b>
<b>Others</b>	<b>178,361.1</b>	<b>304,897.6</b>	<b>226,162.3</b>	<b>418,227.0</b>	<b>297,294.2</b>	<b>26.8</b>	<b>31.5</b>	<b>-25.8</b>	<b>-28.9</b>
<b>Sub-total</b>	<b>1,239,453.3</b>	<b>1,627,720.3</b>	<b>1,561,883.9</b>	<b>2,075,938.3</b>	<b>1,943,628.3</b>	<b>26.0</b>	<b>24.4</b>	<b>-4.0</b>	<b>-6.4</b>
<b>Below the line items</b>	<b>344,194.3</b>	<b>466,065.5</b>	<b>475,512.7</b>	<b>582,793.1</b>	<b>582,531.1</b>	<b>38.2</b>	<b>22.5</b>	<b>2.0</b>	<b>0</b>

(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			
	Farvardin	Esfand	Farvardin	Esfand	Farvardin	Farvardin	Farvardin	Farvardin	Farvardin
	1385	1385	1386	1386	1387	1386 to Farvardin 1385	1387 to Farvardin 1386	1386 to Esfand 1385	1387 to Esfand 1386
<b>Assets</b>									
<b>Foreign assets</b>	<b>32,598.1</b>	<b>44,726.6</b>	<b>46,956.7</b>	<b>67,254.1</b>	<b>67,919.2</b>	<b>44.0</b>	<b>44.6</b>	<b>5.0</b>	<b>1.0</b>
<b>Notes and coins</b>	<b>679.2</b>	<b>673.9</b>	<b>981.0</b>	<b>870.1</b>	<b>1,121.9</b>	<b>44.4</b>	<b>14.4</b>	<b>45.6</b>	<b>28.9</b>
<b>Deposits with the Central Bank</b>	<b>11,238.1</b>	<b>14,590.0</b>	<b>15,252.4</b>	<b>43,317.6</b>	<b>43,121.1</b>	<b>35.7</b>	<b>182.7</b>	<b>4.5</b>	<b>-0.5</b>
Legal	10,204.5	13,887.0	13,984.2	16,456.5	16,449.0	37.0	17.6	0.7	0
Sight <sup>(1)</sup>	1,033.6	703.0	1,268.2	26,861.1	26,672.1	22.7	#	80.4	-0.7
<b>Claims on public sector</b>	<b>5,289.4</b>	<b>6,643.1</b>	<b>6,833.2</b>	<b>9,637.0</b>	<b>10,233.3</b>	<b>29.2</b>	<b>49.8</b>	<b>2.9</b>	<b>6.2</b>
Government <sup>(2)</sup>	4,260.8	6,163.6	6,366.6	6,819.9	7,112.1	49.4	11.7	3.3	4.3
Public corporations and agencies	1,028.6	479.5	466.6	2,817.1	3,121.2	-54.6	#	-2.7	10.8
<b>Claims on non-public sector</b>	<b>206,905.1</b>	<b>281,621.6</b>	<b>282,670.5</b>	<b>345,364.4</b>	<b>343,835.0</b>	<b>36.6</b>	<b>21.6</b>	<b>0.4</b>	<b>-0.4</b>
<b>Others</b>	<b>47,693.8</b>	<b>70,681.9</b>	<b>53,875.3</b>	<b>98,484.3</b>	<b>74,976.1</b>	<b>13.0</b>	<b>39.2</b>	<b>-23.8</b>	<b>-23.9</b>
<b>Sub-total</b>	<b>304,403.7</b>	<b>418,937.1</b>	<b>406,569.1</b>	<b>564,927.5</b>	<b>541,206.6</b>	<b>33.6</b>	<b>33.1</b>	<b>-3.0</b>	<b>-4.2</b>
<b>Below the line items</b>	<b>54,704.4</b>	<b>58,053.1</b>	<b>57,878.8</b>	<b>104,341.0</b>	<b>105,794.9</b>	<b>5.8</b>	<b>82.8</b>	<b>-0.3</b>	<b>1.4</b>
<b>Total assets = total liabilities</b>	<b>359,108.1</b>	<b>476,990.2</b>	<b>464,447.9</b>	<b>669,268.5</b>	<b>647,001.5</b>	<b>29.3</b>	<b>39.3</b>	<b>-2.6</b>	<b>-3.3</b>
<b>Liabilities</b>									
<b>Deposits of non-public sector</b>	<b>134,656.3</b>	<b>180,656.1</b>	<b>185,447.8</b>	<b>201,736.9</b>	<b>199,849.9</b>	<b>37.7</b>	<b>7.8</b>	<b>2.7</b>	<b>-0.9</b>
Sight	21,499.6	27,947.7	26,236.4	33,937.1	32,340.0	22.0	23.3	-6.1	-4.7
Term investment	113,156.7	152,708.4	159,211.4	167,799.8	167,509.9	40.7	5.2	4.3	-0.2
<b>Claims of the Central Bank</b>	<b>8,928.6</b>	<b>17,615.7</b>	<b>13,975.9</b>	<b>52,390.7</b>	<b>56,673.6</b>	<b>56.5</b>	<b>305.5</b>	<b>-20.7</b>	<b>8.2</b>
<b>Loans and deposits of public sector</b>	<b>15,905.2</b>	<b>18,546.3</b>	<b>18,836.1</b>	<b>24,868.8</b>	<b>25,066.1</b>	<b>18.4</b>	<b>33.1</b>	<b>1.6</b>	<b>0.8</b>
Government	15,905.2	18,546.3	18,836.1	24,868.8	25,066.1	18.4	33.1	1.6	0.8
Public corporations and agencies	0	0	0	0	0	*	*	*	*
<b>Capital account</b>	<b>33,056.6</b>	<b>31,820.8</b>	<b>36,511.8</b>	<b>59,989.1</b>	<b>65,084.2</b>	<b>10.5</b>	<b>78.3</b>	<b>14.7</b>	<b>8.5</b>
<b>Foreign exchange loans and deposits</b>	<b>17,646.4</b>	<b>21,032.5</b>	<b>22,210.0</b>	<b>30,849.3</b>	<b>32,801.2</b>	<b>25.9</b>	<b>47.7</b>	<b>5.6</b>	<b>6.3</b>
<b>Others</b>	<b>94,210.6</b>	<b>149,265.7</b>	<b>129,587.5</b>	<b>195,092.7</b>	<b>161,731.6</b>	<b>37.6</b>	<b>24.8</b>	<b>-13.2</b>	<b>-17.1</b>
<b>Sub-total</b>	<b>304,403.7</b>	<b>418,937.1</b>	<b>406,569.1</b>	<b>564,927.5</b>	<b>541,206.6</b>	<b>33.6</b>	<b>33.1</b>	<b>-3.0</b>	<b>-4.2</b>
<b>Below the line items</b>	<b>54,704.4</b>	<b>58,053.1</b>	<b>57,878.8</b>	<b>104,341.0</b>	<b>105,794.9</b>	<b>5.8</b>	<b>82.8</b>	<b>-0.3</b>	<b>1.4</b>

(1) Includes banks' special term deposits, and as of Esfand 1385, it includes banks' 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 <sup>(1)</sup>**

**Table 6**

(billion rials)

	Year-end balance					Percentage change			
	Farvardin 1385	Esfand 1385	Farvardin 1386	Esfand 1386	Farvardin 1387	Farvardin 1386 to Farvardin 1385	Farvardin 1387 to Farvardin 1386	Farvardin 1386 to Esfand 1385	Farvardin 1387 to Esfand 1386
<b>Assets</b>									
Foreign assets	13,591.9	14,934.9	13,647.7	23,169.0	23,700.6	0.4	73.7	-8.6	2.3
Notes and coins	368.4	921.1	872.1	1,048.4	846.2	136.7	-3.0	-5.3	-19.3
Deposits with the Central Bank	18,196.9	32,565.4	34,236.8	49,781.3	51,291.7	88.1	49.8	5.1	3.0
Legal	17,965.3	31,686.9	33,495.4	49,073.9	50,753.1	86.4	51.5	5.7	3.4
Sight <sup>(2)</sup>	231.6	878.5	741.4	707.4	538.6	220.1	-27.4	-15.6	-23.9
Claims on public sector	5,903.9	9,046.1	14,399.8	1,019.0	3,710.5	143.9	-74.2	59.2	264.1
Government <sup>(3)</sup>	5,903.9	9,046.1	14,399.8	1,019.0	3,710.5	143.9	-74.2	59.2	264.1
Public corporations and agencies	0	0	0	0	0	0	0	0	0
Claims on non-public sector	105,348.6	169,466.4	170,156.4	256,825.3	260,359.3	61.5	53.0	0.4	1.4
Others	23,721.4	47,886.0	50,144.3	79,867.3	80,577.3	111.4	60.7	4.7	0.9
Sub-total	167,131.1	274,819.9	283,457.1	411,710.3	420,485.6	69.6	48.3	3.1	2.1
Below the line items	19,156.5	56,291.0	57,010.3	67,610.0	68,051.2	197.6	19.4	1.3	0.7
<b>Total assets = total liabilities</b>	<b>186,287.6</b>	<b>331,110.9</b>	<b>340,467.4</b>	<b>479,320.3</b>	<b>488,536.8</b>	<b>82.8</b>	<b>43.5</b>	<b>2.8</b>	<b>1.9</b>
<b>Liabilities</b>									
Deposits of non-public sector	107,745.8	191,362.5	199,911.8	295,845.3	308,878.2	85.5	54.5	4.5	4.4
Sight <sup>(4)</sup>	4,092.8	11,374.2	9,150.0	19,276.6	19,633.2	123.6	114.6	-19.6	1.8
Term investment	103,653.0	179,988.3	190,761.8	276,568.7	289,245.0	84.0	51.6	6.0	4.6
Claims of the Central Bank	0	0	0	1,823.7	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	12,789.1	19,819.5	20,396.7	24,040.3	26,801.7	59.5	31.4	2.9	11.5
Foreign exchange loans and deposits	11,774.4	15,472.9	15,176.8	32,058.1	31,835.0	28.9	109.8	-1.9	-0.7
Others	34,821.8	48,165.0	47,971.8	57,942.9	52,970.7	37.8	10.4	-0.4	-8.6
Sub-total	167,131.1	274,819.9	283,457.1	411,710.3	420,485.6	69.6	48.3	3.1	2.1
Below the line items	19,156.5	56,291.0	57,010.3	67,610.0	68,051.2	197.6	19.4	1.3	0.7

(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.

Table 7

## MONETARY AND CREDIT AGGREGATES

(billion rials)

	Year-end balance					one-month changes	Percentage change			
	Farvardin 1385	Esfand 1385	Farvardin 1386	Esfand 1386	Farvardin 1387		Farvardin 1386 to Farvardin 1385	Farvardin 1387 to Farvardin 1386	Farvardin 1386 to Esfand 1385	Farvardin 1387 to Esfand 1386
	<b>Banks and credit institutions' claims on non-public sector (excluding profit receivables)</b>	<b>745,125.8</b>	<b>1,066,548.5</b>	<b>1,071,316.9</b>	<b>1,468,298.0</b>		<b>1,466,580.7</b>	<b>-1,717.3</b>	<b>43.8</b>	<b>36.9</b>
Commercial banks	498,459.9	701,574.1	705,039.3	957,826.6	954,163.9	-3,662.7	41.4	35.3	0.5	-0.4
Specialized banks	165,558.9	221,926.2	221,957.7	273,629.8	271,576.4	-2,053.4	34.1	22.4	0	-0.8
Private banks and non-bank credit institutions	81,107.0	143,048.2	144,319.9	236,841.6	240,840.4	3,998.8	77.9	66.9	0.9	1.7
<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	64.0	65.8	65.8	65.2	65.1	-0.1	2.8	-1.1	0	-0.2
Specialized banks	23.9	20.8	20.7	18.6	18.5	-0.1	-13.4	-10.6	-0.5	-0.5
Private banks and non-bank credit institutions	12.2	13.4	13.5	16.1	16.4	0.3	10.7	21.5	0.7	1.9
<b>Profit and revenue receivables</b>	<b>121,212.7</b>	<b>159,652.5</b>	<b>161,709.4</b>	<b>195,427.7</b>	<b>194,844.8</b>	<b>-582.9</b>	<b>33.4</b>	<b>20.5</b>	<b>1.3</b>	<b>-0.3</b>
<b>Banks and credit institutions' claims on non-public sector</b>	<b>866,338.5</b>	<b>1,226,201.0</b>	<b>1,233,026.3</b>	<b>1,663,725.7</b>	<b>1,661,425.5</b>	<b>-2,300.2</b>	<b>42.3</b>	<b>34.7</b>	<b>0.6</b>	<b>-0.1</b>
Commercial banks	554,084.8	775,113.0	780,199.4	1,061,536.0	1,057,231.2	-4,304.8	40.8	35.5	0.7	-0.4
Specialized banks	206,905.1	281,621.6	282,670.5	345,364.4	343,835.0	-1,529.4	36.6	21.6	0.4	-0.4
Private banks and non-bank credit institutions	105,348.6	169,466.4	170,156.4	256,825.3	260,359.3	3,534.0	61.5	53.0	0.4	1.4
<b>Deposits of non-public sector</b>	<b>875,128.2</b>	<b>1,222,747.8</b>	<b>1,225,732.2</b>	<b>1,560,383.8</b>	<b>1,528,717.2</b>	<b>-31,666.6</b>	<b>40.1</b>	<b>24.7</b>	<b>0.2</b>	<b>-2.0</b>
Commercial banks	632,726.1	850,729.2	840,372.6	1,062,801.6	1,019,989.1	-42,812.5	32.8	21.4	-1.2	-4.0
Specialized banks	134,656.3	180,656.1	185,447.8	201,736.9	199,849.9	-1,887.0	37.7	7.8	2.7	-0.9
Private banks and non-bank credit institutions	107,745.8	191,362.5	199,911.8	295,845.3	308,878.2	13,032.9	85.5	54.5	4.5	4.4
<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	72.3	69.6	68.6	68.1	66.7	-1.4	-5.1	-2.8	-1.4	-2.1
Specialized banks	15.4	14.8	15.1	12.9	13.1	0.2	-1.9	-13.2	2.0	1.6
Private banks and non-bank credit institutions	12.3	15.7	16.3	19.0	20.2	1.2	32.5	23.9	3.8	6.3
<b>Sight</b>	<b>252,317.1</b>	<b>353,093.3</b>	<b>319,870.0</b>	<b>455,798.1</b>	<b>402,886.9</b>	<b>-52,911.2</b>	<b>26.8</b>	<b>26.0</b>	<b>-9.4</b>	<b>-11.6</b>
<b>Non-sight</b>	<b>622,811.1</b>	<b>869,654.5</b>	<b>905,862.2</b>	<b>1,104,585.7</b>	<b>1,125,830.3</b>	<b>21,244.6</b>	<b>45.4</b>	<b>24.3</b>	<b>4.2</b>	<b>1.9</b>
<b>Gharz-al-hasaneh savings</b>	<b>97,054.0</b>	<b>133,522.4</b>	<b>141,977.7</b>	<b>152,305.0</b>	<b>152,141.1</b>	<b>-163.9</b>	<b>46.3</b>	<b>7.2</b>	<b>6.3</b>	<b>-0.1</b>
Housing Savings Fund	28,189.9	43,424.1	44,876.2	41,857.3	41,270.3	-587.0	59.2	-8.0	3.3	-1.4
Other	68,864.1	90,098.3	97,101.5	110,447.7	110,870.8	423.1	41.0	14.2	7.8	0.4
<b>Term investments</b>	<b>505,146.2</b>	<b>707,100.5</b>	<b>734,600.2</b>	<b>915,984.5</b>	<b>937,823.9</b>	<b>21,839.4</b>	<b>45.4</b>	<b>27.7</b>	<b>3.9</b>	<b>2.4</b>
Short-term	235,409.2	353,666.8	372,301.0	495,608.7	506,822.5	11,213.8	58.2	36.1	5.3	2.3
Long-term	269,737.0	353,433.7	362,299.2	420,375.8	431,001.4	10,625.6	34.3	19.0	2.5	2.5
<b>Miscellaneous</b>	<b>20,610.9</b>	<b>29,031.6</b>	<b>29,284.3</b>	<b>36,296.2</b>	<b>35,865.3</b>	<b>-430.9</b>	<b>42.1</b>	<b>22.5</b>	<b>0.9</b>	<b>-1.2</b>
<b>Notes and coins with the public</b>	<b>41,830.1</b>	<b>61,451.6</b>	<b>50,756.6</b>	<b>79,909.2</b>	<b>66,985.5</b>	<b>-12,923.7</b>	<b>21.3</b>	<b>32.0</b>	<b>-17.4</b>	<b>-16.2</b>
<b>Money</b>	<b>294,147.2</b>	<b>414,544.9</b>	<b>370,626.6</b>	<b>535,707.3</b>	<b>469,872.4</b>	<b>-65,834.9</b>	<b>26.0</b>	<b>26.8</b>	<b>-10.6</b>	<b>-12.3</b>
<b>Quasi-money</b>	<b>622,811.1</b>	<b>869,654.5</b>	<b>905,862.2</b>	<b>1,104,585.7</b>	<b>1,125,830.3</b>	<b>21,244.6</b>	<b>45.4</b>	<b>24.3</b>	<b>4.2</b>	<b>1.9</b>
<b>Liquidity</b>	<b>916,958.3</b>	<b>1,284,199.4</b>	<b>1,276,488.8</b>	<b>1,640,293.0</b>	<b>1,595,702.7</b>	<b>-44,590.3</b>	<b>39.2</b>	<b>25.0</b>	<b>-0.6</b>	<b>-2.7</b>

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

**Table 8**

(billion rials)

	Esfand 1386	Farvardin 1387	Share in balance Farvardin 1387	Farvardin 1387 to Esfand 1386
<b>Banks and credit institutions</b>	<b>1,615,791.2</b>	<b>1,608,614.8</b>	<b>100.0</b>	<b>-0.4</b>
Gharz-al-hasaneh	51,012.6	50,727.0	3.2	-0.6
Mozarebeh	144,801.5	143,667.9	8.9	-0.8
Forward transactions	63,264.1	62,445.7	3.9	-1.3
Civil partnership	258,315.8	249,024.8	15.5	-3.6
Joaleh	70,377.5	69,520.9	4.3	-1.2
Installment sale	784,475.7	780,549.7	48.5	-0.5
Hire purchase	29,431.8	29,009.1	1.8	-1.4
Legal partnership	22,533.3	23,147.1	1.4	2.7
Direct investment	14,181.0	14,271.3	0.9	0.6
Other <sup>(1)</sup>	177,397.9	186,251.3	11.6	5.0
<b>Commercial banks</b>	<b>1,022,935.1</b>	<b>1,014,902.1</b>	<b>100.0</b>	<b>-0.8</b>
Gharz-al-hasaneh	42,045.7	41,820.2	4.1	-0.5
Mozarebeh	72,675.3	70,185.4	6.9	-3.4
Forward transactions	56,285.0	55,563.7	5.5	-1.3
Civil partnership	120,583.8	114,085.2	11.2	-5.4
Joaleh	58,975.0	58,348.5	5.7	-1.1
Installment sale	517,800.4	513,781.1	50.6	-0.8
Hire purchase	9,253.3	9,251.9	0.9	0
Legal partnership	14,106.5	14,697.9	1.4	4.2
Direct investment	13,394.4	13,394.9	1.3	0
Other <sup>(1)</sup>	117,815.7	123,773.3	12.2	5.1
<b>Specialized banks</b>	<b>343,681.4</b>	<b>341,998.0</b>	<b>100.0</b>	<b>-0.5</b>
Gharz-al-hasaneh	7,912.3	7,843.4	2.3	-0.9
Mozarebeh	2,471.3	2,324.2	0.7	-6.0
Forward transactions	6,941.3	6,844.2	2.0	-1.4
Civil partnership	41,564.0	39,268.3	11.5	-5.5
Joaleh	4,181.9	4,118.8	1.2	-1.5
Installment sale	239,737.3	240,300.4	70.3	0.2
Hire purchase	3,575.0	3,528.0	1.0	-1.3
Legal partnership	3,394.5	3,396.0	1.0	0
Direct investment	431.6	471.4	0.1	9.2
Other <sup>(1)</sup>	33,472.2	33,903.3	9.9	1.3
<b>Private banks and credit institutions</b>	<b>249,174.7</b>	<b>251,714.7</b>	<b>100.0</b>	<b>1.0</b>
Gharz-al-hasaneh	1,054.6	1,063.4	0.4	0.8
Mozarebeh	69,654.9	71,158.3	28.3	2.2
Forward transactions	37.8	37.8	0	0
Civil partnership	96,168.0	95,671.3	38.0	-0.5
Joaleh	7,220.6	7,053.6	2.8	-2.3
Installment sale	26,938.0	26,468.2	10.5	-1.7
Hire purchase	16,603.5	16,229.2	6.4	-2.3
Legal partnership	5,032.3	5,053.2	2.0	0.4
Direct investment	355.0	405.0	0.2	14.1
Other <sup>(1)</sup>	26,110.0	28,574.7	11.4	9.4

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