

Table 1

SUMMARY OF THE ASSETS AND LIABILITIES OF THE BANKING SYSTEM <sup>(1)</sup>

(billion rials)

	Year-end balance					Percentage change			
	Tir 1385	Esfand 1385	Tir 1386	Esfand 1386	Tir 1387	Tir 1386 to Tir 1385	Tir 1387 to Tir 1386	Tir 1386 to Esfand 1385	Tir 1387 to Esfand 1386
<b>Assets</b>									
<b>Foreign assets</b>	<b>821,883.0</b>	<b>928,552.5</b>	<b>984,250.2</b>	<b>1,184,385.1</b>	<b>1,303,308.1</b>	<b>19.8</b>	<b>32.4</b>	<b>6.0</b>	<b>10.0</b>
<b>Claims on public sector</b>	<b>232,314.7</b>	<b>256,219.8</b>	<b>280,407.8</b>	<b>280,636.7</b>	<b>272,990.4</b>	<b>20.7</b>	<b>-2.6</b>	<b>9.4</b>	<b>-2.7</b>
Government <sup>(2)</sup>	137,930.6	160,269.3	183,781.4	188,723.6	188,245.0	33.2	2.4	14.7	-0.3
Public corporations and agencies	94,384.1	95,950.5	96,626.4	91,913.1	84,745.4	2.4	-12.3	0.7	-7.8
<b>Claims on non-public sector</b>	<b>930,825.0</b>	<b>1,226,201.0</b>	<b>1,338,677.8</b>	<b>1,663,725.7</b>	<b>1,726,554.0</b>	<b>43.8</b>	<b>29.0</b>	<b>9.2</b>	<b>3.8</b>
<b>Others</b>	<b>466,259.2</b>	<b>671,235.9</b>	<b>689,155.0</b>	<b>952,428.0</b>	<b>933,203.4</b>	<b>47.8</b>	<b>35.4</b>	<b>2.7</b>	<b>-2.0</b>
<b>Sub-total</b>	<b>2,451,281.9</b>	<b>3,082,209.2</b>	<b>3,292,490.8</b>	<b>4,081,175.5</b>	<b>4,236,055.9</b>	<b>34.3</b>	<b>28.7</b>	<b>6.8</b>	<b>3.8</b>
<b>Below the line items</b>	<b>452,216.3</b>	<b>599,812.1</b>	<b>626,892.4</b>	<b>767,501.1</b>	<b>942,723.1</b>	<b>38.6</b>	<b>50.4</b>	<b>4.5</b>	<b>22.8</b>
<b>Total assets = total liabilities</b>	<b>2,903,498.2</b>	<b>3,682,021.3</b>	<b>3,919,383.2</b>	<b>4,848,676.6</b>	<b>5,178,779.0</b>	<b>35.0</b>	<b>32.1</b>	<b>6.4</b>	<b>6.8</b>
<b>Liabilities</b>									
<b>Liquidity</b>	<b>994,407.1</b>	<b>1,284,199.4</b>	<b>1,393,179.6</b>	<b>1,640,293.0</b>	<b>1,645,277.9</b>	<b>40.1</b>	<b>18.1</b>	<b>8.5</b>	<b>0.3</b>
Money	320,995.7	414,544.9	433,951.1	535,707.3	499,727.9	35.2	15.2	4.7	-6.7
Quasi-money	673,411.4	869,654.5	959,228.5	1,104,585.7	1,145,550.0	42.4	19.4	10.3	3.7
<b>Loans and deposits of public sector</b>	<b>221,404.3</b>	<b>220,621.4</b>	<b>262,522.1</b>	<b>265,256.0</b>	<b>313,037.0</b>	<b>18.6</b>	<b>19.2</b>	<b>19.0</b>	<b>18.0</b>
Government	202,455.7	208,532.4	248,828.7	247,774.9	297,831.9	22.9	19.7	19.3	20.2
Public corporations and agencies	18,948.6	12,089.0	13,693.4	17,481.1	15,205.1	-27.7	11.0	13.3	-13.0
<b>Capital account</b>	<b>137,143.4</b>	<b>173,603.7</b>	<b>201,906.3</b>	<b>209,138.9</b>	<b>219,793.6</b>	<b>47.2</b>	<b>8.9</b>	<b>16.3</b>	<b>5.1</b>
<b>Foreign loans and credits and foreign exchange deposits</b>	<b>459,601.2</b>	<b>503,521.7</b>	<b>539,088.5</b>	<b>713,605.6</b>	<b>827,538.9</b>	<b>17.3</b>	<b>53.5</b>	<b>7.1</b>	<b>16.0</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>1,452.1</b>	<b>1,194.2</b>	<b>983.3</b>	<b>549.8</b>	<b>781.7</b>	<b>-32.3</b>	<b>-20.5</b>	<b>-17.7</b>	<b>42.2</b>
<b>Others</b>	<b>637,271.8</b>	<b>899,066.8</b>	<b>894,809.0</b>	<b>1,252,330.2</b>	<b>1,229,624.8</b>	<b>40.4</b>	<b>37.4</b>	<b>-0.5</b>	<b>-1.8</b>
<b>Sub-total</b>	<b>2,451,281.9</b>	<b>3,082,209.2</b>	<b>3,292,490.8</b>	<b>4,081,175.5</b>	<b>4,236,055.9</b>	<b>34.3</b>	<b>28.7</b>	<b>6.8</b>	<b>3.8</b>
<b>Below the line items</b>	<b>452,216.3</b>	<b>599,812.1</b>	<b>626,892.4</b>	<b>767,501.1</b>	<b>942,723.1</b>	<b>38.6</b>	<b>50.4</b>	<b>4.5</b>	<b>22.8</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			
	Tir	Esfand	Tir	Esfand	Tir	Tir 1386 to	Tir 1387 to	Tir 1386 to	Tir 1387 to
	1385	1385	1386	1386	1387	Tir 1385	Tir 1386	Esfand 1385	Esfand 1386
<b>Assets</b>									
<b>Foreign assets</b>	<b>471,073.9</b>	<b>563,869.5</b>	<b>590,527.9</b>	<b>747,284.2</b>	<b>847,933.5</b>	<b>25.4</b>	<b>43.6</b>	<b>4.7</b>	<b>13.5</b>
<b>Notes and coins</b>	<b>3,091.8</b>	<b>619.9</b>	<b>3,392.8</b>	<b>1,200.5</b>	<b>4,748.2</b>	<b>9.7</b>	<b>39.9</b>	<b>#</b>	<b>295.5</b>
<b>Claims on public sector</b>	<b>125,134.5</b>	<b>131,432.2</b>	<b>130,697.8</b>	<b>131,759.9</b>	<b>129,922.5</b>	<b>4.4</b>	<b>-0.6</b>	<b>-0.6</b>	<b>-1.4</b>
Government	102,774.6	104,094.8	103,863.5	97,842.0	98,810.0	1.1	-4.9	-0.2	1.0
Public corporations and agencies	22,359.9	27,337.4	26,834.3	33,917.9	31,112.5	20.0	15.9	-1.8	-8.3
<b>Claims on banks</b>	<b>39,392.7</b>	<b>54,887.3</b>	<b>99,644.8</b>	<b>137,694.0</b>	<b>191,092.4</b>	<b>153.0</b>	<b>91.8</b>	<b>81.5</b>	<b>38.8</b>
Government revolving funds payment	14,210.0	14,846.6	18,557.2	16,444.6	13,436.7	30.6	-27.6	25.0	-18.3
Others	25,182.7	40,040.7	81,087.6	121,249.4	177,655.7	222.0	119.1	102.5	46.5
<b>Others</b>	<b>4,305.2</b>	<b>9,923.0</b>	<b>12,669.9</b>	<b>10,660.8</b>	<b>14,773.3</b>	<b>194.3</b>	<b>16.6</b>	<b>27.7</b>	<b>38.6</b>
<b>Sub-total</b>	<b>642,998.1</b>	<b>760,731.9</b>	<b>836,933.2</b>	<b>1,028,599.4</b>	<b>1,188,469.9</b>	<b>30.2</b>	<b>42.0</b>	<b>10.0</b>	<b>15.5</b>
<b>Below the line items</b>	<b>17,011.2</b>	<b>19,402.5</b>	<b>14,923.4</b>	<b>12,757.0</b>	<b>16,343.2</b>	<b>-12.3</b>	<b>9.5</b>	<b>-23.1</b>	<b>28.1</b>
<b>Total assets = total liabilities</b>	<b>660,009.3</b>	<b>780,134.4</b>	<b>851,856.6</b>	<b>1,041,356.4</b>	<b>1,204,813.1</b>	<b>29.1</b>	<b>41.4</b>	<b>9.2</b>	<b>15.7</b>
<b>Liabilities</b>									
<b>Notes and coins</b>	<b>56,528.1</b>	<b>68,109.0</b>	<b>68,151.7</b>	<b>89,247.5</b>	<b>89,281.2</b>	<b>20.6</b>	<b>31.0</b>	<b>0.1</b>	<b>0</b>
With the public	44,846.8	61,451.6	54,102.4	79,909.2	69,698.1	20.6	28.8	-12.0	-12.8
With banks	8,589.5	6,037.5	10,656.5	8,137.8	14,834.9	24.1	39.2	76.5	82.3
With the Central Bank	3,091.8	619.9	3,392.8	1,200.5	4,748.2	9.7	39.9	#	295.5
<b>Deposits of banks and credit institutions</b>	<b>169,533.6</b>	<b>212,486.0</b>	<b>239,800.5</b>	<b>277,452.0</b>	<b>279,915.9</b>	<b>41.4</b>	<b>16.7</b>	<b>12.9</b>	<b>0.9</b>
Legal	140,666.6	184,827.7	197,402.4	235,840.6	235,057.0	40.3	19.1	6.8	-0.3
Sight <sup>(1)</sup>	28,867.0	27,658.3	42,398.1	41,611.4	44,858.9	46.9	5.8	53.3	7.8
<b>Deposits of public sector</b>	<b>159,187.3</b>	<b>149,866.1</b>	<b>187,754.5</b>	<b>176,674.3</b>	<b>219,210.2</b>	<b>17.9</b>	<b>16.8</b>	<b>25.3</b>	<b>24.1</b>
Government	140,238.7	137,777.1	174,061.1	159,193.2	204,005.1	24.1	17.2	26.3	28.1
Public corporations and agencies	18,948.6	12,089.0	13,693.4	17,481.1	15,205.1	-27.7	11.0	13.3	-13.0
<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>168,255.3</b>	<b>192,674.1</b>	<b>200,198.2</b>	<b>308,654.0</b>	<b>397,075.8</b>	<b>19.0</b>	<b>98.3</b>	<b>3.9</b>	<b>28.6</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>1,452.1</b>	<b>1,194.2</b>	<b>983.3</b>	<b>549.8</b>	<b>781.7</b>	<b>-32.3</b>	<b>-20.5</b>	<b>-17.7</b>	<b>42.2</b>
<b>Others</b>	<b>82,866.5</b>	<b>122,707.8</b>	<b>126,350.3</b>	<b>156,583.3</b>	<b>182,766.6</b>	<b>52.5</b>	<b>44.7</b>	<b>3.0</b>	<b>16.7</b>
<b>Sub-total</b>	<b>642,998.1</b>	<b>760,731.9</b>	<b>836,933.2</b>	<b>1,028,599.4</b>	<b>1,188,469.9</b>	<b>30.2</b>	<b>42.0</b>	<b>10.0</b>	<b>15.5</b>
<b>Below the line items</b>	<b>17,011.2</b>	<b>19,402.5</b>	<b>14,923.4</b>	<b>12,757.0</b>	<b>16,343.2</b>	<b>-12.3</b>	<b>9.5</b>	<b>-23.1</b>	<b>28.1</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			
	Tir 1385	Esfand 1385	Tir 1386	Esfand 1386	Tir 1387	Tir 1386 to Tir 1385	Tir 1387 to Tir 1386	Tir 1386 to Esfand 1385	Tir 1387 to Esfand 1386
<b>Assets</b>									
<b>Foreign assets</b>	<b>350,809.1</b>	<b>364,683.0</b>	<b>393,722.3</b>	<b>437,100.9</b>	<b>455,374.6</b>	<b>12.2</b>	<b>15.7</b>	<b>8.0</b>	<b>4.2</b>
<b>Notes and coins</b>	<b>8,589.5</b>	<b>6,037.5</b>	<b>10,656.5</b>	<b>8,137.8</b>	<b>14,834.9</b>	<b>24.1</b>	<b>39.2</b>	<b>76.5</b>	<b>82.3</b>
<b>Deposits with the Central Bank</b>	<b>169,533.6</b>	<b>212,486.0</b>	<b>239,800.5</b>	<b>277,452.0</b>	<b>279,915.9</b>	<b>41.4</b>	<b>16.7</b>	<b>12.9</b>	<b>0.9</b>
Legal	140,666.6	184,827.7	197,402.4	235,840.6	235,057.0	40.3	19.1	6.8	-0.3
Sight <sup>(2)</sup>	28,867.0	27,658.3	42,398.1	41,611.4	44,858.9	46.9	5.8	53.3	7.8
<b>Claims on public sector</b>	<b>107,180.2</b>	<b>124,787.6</b>	<b>149,710.0</b>	<b>148,876.8</b>	<b>143,067.9</b>	<b>39.7</b>	<b>-4.4</b>	<b>20.0</b>	<b>-3.9</b>
Government <sup>(3)</sup>	35,156.0	56,174.5	79,917.9	90,881.6	89,435.0	127.3	11.9	42.3	-1.6
Public corporations and agencies	72,024.2	68,613.1	69,792.1	57,995.2	53,632.9	-3.1	-23.2	1.7	-7.5
<b>Claims on non-public sector</b>	<b>930,825.0</b>	<b>1,226,201.0</b>	<b>1,338,677.8</b>	<b>1,663,725.7</b>	<b>1,726,554.0</b>	<b>43.8</b>	<b>29.0</b>	<b>9.2</b>	<b>3.8</b>
<b>Others</b>	<b>241,346.4</b>	<b>387,282.2</b>	<b>322,990.5</b>	<b>517,282.9</b>	<b>427,838.7</b>	<b>33.8</b>	<b>32.5</b>	<b>-16.6</b>	<b>-17.3</b>
<b>Sub-total</b>	<b>1,808,283.8</b>	<b>2,321,477.3</b>	<b>2,455,557.6</b>	<b>3,052,576.1</b>	<b>3,047,586.0</b>	<b>35.8</b>	<b>24.1</b>	<b>5.8</b>	<b>-0.2</b>
<b>Below the line items</b>	<b>435,205.1</b>	<b>580,409.6</b>	<b>611,969.0</b>	<b>754,744.1</b>	<b>926,379.9</b>	<b>40.6</b>	<b>51.4</b>	<b>5.4</b>	<b>22.7</b>
<b>Total assets = total liabilities</b>	<b>2,243,488.9</b>	<b>2,901,886.9</b>	<b>3,067,526.6</b>	<b>3,807,320.2</b>	<b>3,973,965.9</b>	<b>36.7</b>	<b>29.5</b>	<b>5.7</b>	<b>4.4</b>
<b>Liabilities</b>									
<b>Deposits of non-public sector</b>	<b>949,560.3</b>	<b>1,222,747.8</b>	<b>1,339,077.2</b>	<b>1,560,383.8</b>	<b>1,575,579.8</b>	<b>41.0</b>	<b>17.7</b>	<b>9.5</b>	<b>1.0</b>
Sight	276,148.9	353,093.3	379,848.7	455,798.1	430,029.8	37.6	13.2	7.6	-5.7
Savings and time	673,411.4	869,654.5	959,228.5	1,104,585.7	1,145,550.0	42.4	19.4	10.3	3.7
<b>Claims of the Central Bank</b>	<b>39,392.7</b>	<b>54,887.3</b>	<b>99,644.8</b>	<b>137,694.0</b>	<b>191,092.4</b>	<b>153.0</b>	<b>91.8</b>	<b>81.5</b>	<b>38.8</b>
<b>Loans and deposits of public sector</b>	<b>62,217.0</b>	<b>70,755.3</b>	<b>74,767.6</b>	<b>88,581.7</b>	<b>93,826.8</b>	<b>20.2</b>	<b>25.5</b>	<b>5.7</b>	<b>5.9</b>
Government	62,217.0	70,755.3	74,767.6	88,581.7	93,826.8	20.2	25.5	5.7	5.9
Public corporations and agencies	0	0	0	0	0	*	*	*	*
<b>Capital account</b>	<b>131,970.2</b>	<b>159,911.0</b>	<b>188,213.6</b>	<b>189,702.4</b>	<b>200,357.1</b>	<b>42.6</b>	<b>6.5</b>	<b>17.7</b>	<b>5.6</b>
<b>Foreign exchange loans and deposits</b>	<b>291,345.9</b>	<b>310,847.6</b>	<b>338,890.3</b>	<b>404,951.6</b>	<b>430,463.1</b>	<b>16.3</b>	<b>27.0</b>	<b>9.0</b>	<b>6.3</b>
<b>Others</b>	<b>333,797.7</b>	<b>502,328.3</b>	<b>414,964.1</b>	<b>671,262.6</b>	<b>556,266.8</b>	<b>24.3</b>	<b>34.1</b>	<b>-17.4</b>	<b>-17.1</b>
<b>Sub-total</b>	<b>1,808,283.8</b>	<b>2,321,477.3</b>	<b>2,455,557.6</b>	<b>3,052,576.1</b>	<b>3,047,586.0</b>	<b>35.8</b>	<b>24.1</b>	<b>5.8</b>	<b>-0.2</b>
<b>Below the line items</b>	<b>435,205.1</b>	<b>580,409.6</b>	<b>611,969.0</b>	<b>754,744.1</b>	<b>926,379.9</b>	<b>40.6</b>	<b>51.4</b>	<b>5.4</b>	<b>22.7</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			
	Tir 1385	Esfand 1385	Tir 1386	Esfand 1386	Tir 1387	Tir 1386 to Tir 1385	Tir 1387 to Tir 1386	Tir 1386 to Esfand 1385	Tir 1387 to Esfand 1386
<b>Assets</b>									
Foreign assets	299,498.5	305,021.5	330,755.8	346,677.8	350,196.3	10.4	5.9	8.4	1.0
Notes and coins	7,509.4	4,442.5	9,238.1	6,219.3	12,960.4	23.0	40.3	107.9	108.4
Deposits with the Central Bank	133,722.5	165,330.6	186,285.1	184,353.1	180,262.7	39.3	-3.2	12.7	-2.2
Legal	108,142.6	139,253.8	145,214.7	170,310.2	167,189.3	34.3	15.1	4.3	-1.8
Sight <sup>(2)</sup>	25,579.9	26,076.8	41,070.4	14,042.9	13,073.4	60.6	-68.2	57.5	-6.9
Claims on public sector	94,666.9	109,098.4	118,943.0	138,220.8	131,625.6	25.6	10.7	9.0	-4.8
Government <sup>(3)</sup>	23,496.6	40,964.8	49,875.6	83,042.7	81,024.4	112.3	62.5	21.8	-2.4
Public corporations and agencies	71,170.3	68,133.6	69,067.4	55,178.1	50,601.2	-3.0	-26.7	1.4	-8.3
Claims on non-public sector	588,318.4	775,113.0	849,235.9	1,061,536.0	1,076,458.7	44.3	26.8	9.6	1.4
Others	168,776.3	268,714.3	203,167.9	338,931.3	261,862.8	20.4	28.9	-24.4	-22.7
Sub-total	1,292,492.0	1,627,720.3	1,697,625.8	2,075,938.3	2,013,366.5	31.3	18.6	4.3	-3.0
Below the line items	356,861.4	466,065.5	506,752.2	582,793.1	599,227.5	42.0	18.2	8.7	2.8
<b>Total assets = total liabilities</b>	<b>1,649,353.4</b>	<b>2,093,785.8</b>	<b>2,204,378.0</b>	<b>2,658,731.4</b>	<b>2,612,594.0</b>	<b>33.7</b>	<b>18.5</b>	<b>5.3</b>	<b>-1.7</b>
<b>Liabilities</b>									
Deposits of non-public sector	674,160.8	850,729.2	920,214.9	1,062,801.6	1,053,513.6	36.5	14.5	8.2	-0.9
Sight	244,449.7	313,771.4	333,441.0	402,584.4	369,726.1	36.4	10.9	6.3	-8.2
Term investment	429,711.1	536,957.8	586,773.9	660,217.2	683,787.5	36.6	16.5	9.3	3.6
Claims of the Central Bank	30,565.0	37,271.6	75,937.1	83,479.6	116,439.7	148.4	53.3	103.7	39.5
Loans and deposits of public sector	44,813.5	52,209.0	55,294.3	63,712.9	67,556.6	23.4	22.2	5.9	6.0
Government	44,813.5	52,209.0	55,294.3	63,712.9	67,556.6	23.4	22.2	5.9	6.0
Public corporations and agencies	0	0	0	0	0	*	*	*	*
Capital account	87,279.3	108,270.7	106,951.9	105,673.0	109,315.4	22.5	2.2	-1.2	3.4
Foreign exchange loans and deposits	261,368.5	274,342.2	302,297.2	342,044.2	348,137.8	15.7	15.2	10.2	1.8
Others	194,304.9	304,897.6	236,930.4	418,227.0	318,403.4	21.9	34.4	-22.3	-23.9
Sub-total	1,292,492.0	1,627,720.3	1,697,625.8	2,075,938.3	2,013,366.5	31.3	18.6	4.3	-3.0
Below the line items	356,861.4	466,065.5	506,752.2	582,793.1	599,227.5	42.0	18.2	8.7	2.8

(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			
	Tir 1385	Esfand 1385	Tir 1386	Esfand 1386	Tir 1387	Tir 1386 to Tir 1385	Tir 1387 to Tir 1386	Tir 1386 to Esfand 1385	Tir 1387 to Esfand 1386
<b>Assets</b>									
Foreign assets	39,069.6	44,726.6	47,653.4	67,254.1	77,904.3	22.0	63.5	6.5	15.8
Notes and coins	658.5	673.9	741.5	870.1	965.4	12.6	30.2	10.0	11.0
Deposits with the Central Bank	14,779.3	14,590.0	15,476.8	43,317.6	46,557.8	4.7	200.8	6.1	7.5
Legal	11,551.8	13,887.0	14,656.4	16,456.5	16,572.6	26.9	13.1	5.5	0.7
Sight <sup>(1)</sup>	3,227.5	703.0	820.4	26,861.1	29,985.2	-74.6	3,554.9	16.7	11.6
Claims on public sector	5,090.5	6,643.1	7,537.6	9,637.0	9,191.0	48.1	21.9	13.5	-4.6
Government <sup>(2)</sup>	4,236.6	6,163.6	6,812.9	6,819.9	6,159.3	60.8	-9.6	10.5	-9.7
Public corporations and agencies	853.9	479.5	724.7	2,817.1	3,031.7	-15.1	318.3	51.1	7.6
Claims on non-public sector	221,862.1	281,621.6	303,685.2	345,364.4	363,700.5	36.9	19.8	7.8	5.3
Others	48,657.8	70,681.9	73,500.6	98,484.3	81,183.6	51.1	10.5	4.0	-17.6
Sub-total	330,117.8	418,937.1	448,595.1	564,927.5	579,502.6	35.9	29.2	7.1	2.6
Below the line items	55,849.4	58,053.1	63,995.6	104,341.0	106,649.5	14.6	66.7	10.2	2.2
<b>Total assets = total liabilities</b>	<b>385,967.2</b>	<b>476,990.2</b>	<b>512,590.7</b>	<b>669,268.5</b>	<b>686,152.1</b>	<b>32.8</b>	<b>33.9</b>	<b>7.5</b>	<b>2.5</b>
<b>Liabilities</b>									
Deposits of non-public sector	147,492.4	180,656.1	190,769.4	201,736.9	198,573.6	29.3	4.1	5.6	-1.6
Sight	24,784.3	27,947.7	33,006.4	33,937.1	35,816.0	33.2	8.5	18.1	5.5
Term investment	122,708.1	152,708.4	157,763.0	167,799.8	162,757.6	28.6	3.2	3.3	-3.0
Claims of the Central Bank	8,827.7	17,615.7	23,707.7	52,390.7	72,585.8	168.6	206.2	34.6	38.5
Loans and deposits of public sector	17,403.5	18,546.3	19,473.3	24,868.8	26,270.2	11.9	34.9	5.0	5.6
Government	17,403.5	18,546.3	19,473.3	24,868.8	26,270.2	11.9	34.9	5.0	5.6
Public corporations and agencies	0	0	0	0	0	*	*	*	*
Capital account	31,946.5	31,820.8	61,115.7	59,989.1	62,423.7	91.3	2.1	92.1	4.1
Foreign exchange loans and deposits	19,553.5	21,032.5	17,807.0	30,849.3	39,126.4	-8.9	119.7	-15.3	26.8
Others	104,894.2	149,265.7	135,722.0	195,092.7	180,522.9	29.4	33.0	-9.1	-7.5
Sub-total	330,117.8	418,937.1	448,595.1	564,927.5	579,502.6	35.9	29.2	7.1	2.6
Below the line items	55,849.4	58,053.1	63,995.6	104,341.0	106,649.5	14.6	66.7	10.2	2.2

(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.

**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			
	Tir 1385	Esfand 1385	Tir 1386	Esfand 1386	Tir 1387	Tir 1386 to Tir 1385	Tir 1387 to Tir 1386	Tir 1386 to Esfand 1385	Tir 1387 to Esfand 1386
<b>Assets</b>									
<b>Foreign assets</b>	<b>12,241.0</b>	<b>14,934.9</b>	<b>15,313.1</b>	<b>23,169.0</b>	<b>27,274.0</b>	<b>25.1</b>	<b>78.1</b>	<b>2.5</b>	<b>17.7</b>
<b>Notes and coins</b>	<b>421.6</b>	<b>921.1</b>	<b>676.9</b>	<b>1,048.4</b>	<b>909.1</b>	<b>60.6</b>	<b>34.3</b>	<b>-26.5</b>	<b>-13.3</b>
<b>Deposits with the Central Bank</b>	<b>21,031.8</b>	<b>32,565.4</b>	<b>38,038.6</b>	<b>49,781.3</b>	<b>53,095.4</b>	<b>80.9</b>	<b>39.6</b>	<b>16.8</b>	<b>6.7</b>
Legal	20,972.2	31,686.9	37,531.3	49,073.9	51,295.1	79.0	36.7	18.4	4.5
Sight <sup>(2)</sup>	59.6	878.5	507.3	707.4	1,800.3	751.2	254.9	-42.3	154.5
<b>Claims on public sector</b>	<b>7,422.8</b>	<b>9,046.1</b>	<b>23,229.4</b>	<b>1,019.0</b>	<b>2,251.3</b>	<b>212.9</b>	<b>-90.3</b>	<b>156.8</b>	<b>120.9</b>
Government <sup>(3)</sup>	7,422.8	9,046.1	23,229.4	1,019.0	2,251.3	212.9	-90.3	156.8	120.9
Public corporations and agencies	0	0	0	0	0	0	0	0	0
<b>Claims on non-public sector</b>	<b>120,644.5</b>	<b>169,466.4</b>	<b>185,756.7</b>	<b>256,825.3</b>	<b>286,394.8</b>	<b>54.0</b>	<b>54.2</b>	<b>9.6</b>	<b>11.5</b>
<b>Others</b>	<b>23,912.3</b>	<b>47,886.0</b>	<b>46,322.0</b>	<b>79,867.3</b>	<b>84,792.3</b>	<b>93.7</b>	<b>83.0</b>	<b>-3.3</b>	<b>6.2</b>
<b>Sub-total</b>	<b>185,674.0</b>	<b>274,819.9</b>	<b>309,336.7</b>	<b>411,710.3</b>	<b>454,716.9</b>	<b>66.6</b>	<b>47.0</b>	<b>12.6</b>	<b>10.4</b>
<b>Below the line items</b>	<b>22,494.3</b>	<b>56,291.0</b>	<b>41,221.2</b>	<b>67,610.0</b>	<b>220,502.9</b>	<b>83.3</b>	<b>434.9</b>	<b>-26.8</b>	<b>226.1</b>
<b>Total assets = total liabilities</b>	<b>208,168.3</b>	<b>331,110.9</b>	<b>350,557.9</b>	<b>479,320.3</b>	<b>675,219.8</b>	<b>68.4</b>	<b>92.6</b>	<b>5.9</b>	<b>40.9</b>
<b>Liabilities</b>									
<b>Deposits of non-public sector</b>	<b>127,907.1</b>	<b>191,362.5</b>	<b>228,092.9</b>	<b>295,845.3</b>	<b>323,492.6</b>	<b>78.3</b>	<b>41.8</b>	<b>19.2</b>	<b>9.3</b>
Sight <sup>(4)</sup>	6,914.9	11,374.2	13,401.3	19,276.6	24,487.7	93.8	82.7	17.8	27.0
Term investment	120,992.2	179,988.3	214,691.6	276,568.7	299,004.9	77.4	39.3	19.3	8.1
<b>Claims of the Central Bank</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,823.7</b>	<b>2,066.9</b>	<b>*</b>	<b>*</b>	<b>*</b>	<b>13.3</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>12,744.4</b>	<b>19,819.5</b>	<b>20,146.0</b>	<b>24,040.3</b>	<b>28,618.0</b>	<b>58.1</b>	<b>42.1</b>	<b>1.6</b>	<b>19.0</b>
<b>Foreign exchange loans and deposits</b>	<b>10,423.9</b>	<b>15,472.9</b>	<b>18,786.1</b>	<b>32,058.1</b>	<b>43,198.9</b>	<b>80.2</b>	<b>130.0</b>	<b>21.4</b>	<b>34.8</b>
<b>Others</b>	<b>34,598.6</b>	<b>48,165.0</b>	<b>42,311.7</b>	<b>57,942.9</b>	<b>57,340.5</b>	<b>22.3</b>	<b>35.5</b>	<b>-12.2</b>	<b>-1.0</b>
<b>Sub-total</b>	<b>185,674.0</b>	<b>274,819.9</b>	<b>309,336.7</b>	<b>411,710.3</b>	<b>454,716.9</b>	<b>66.6</b>	<b>47.0</b>	<b>12.6</b>	<b>10.4</b>
<b>Below the line items</b>	<b>22,494.3</b>	<b>56,291.0</b>	<b>41,221.2</b>	<b>67,610.0</b>	<b>220,502.9</b>	<b>83.3</b>	<b>434.9</b>	<b>-26.8</b>	<b>226.1</b>

(1) It includes the Non-bank Credit Institution for Development and 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 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					Four-month changes in balance	Percentage change			
	Tir 1385	Esfand 1385	Tir 1386	Esfand 1386	Tir 1387		Tir 1386 to Tir 1385	Tir 1387 to Tir 1386	Tir 1386 to Esfand 1385	Tir 1387 to Esfand 1386
<b>Banks and credit institutions' claims on non-public sector (excluding profit receivables)</b>	<b>795,872.8</b>	<b>1,066,548.5</b>	<b>1,158,247.0</b>	<b>1,468,298.0</b>	<b>1,516,505.8</b>	<b>48,207.8</b>	<b>45.5</b>	<b>30.9</b>	<b>8.6</b>	<b>3.3</b>
Commercial banks	526,823.8	701,574.1	762,119.6	957,826.6	971,730.3	13,903.7	44.7	27.5	8.6	1.5
Specialized banks	174,861.3	221,926.2	234,950.0	273,629.8	275,453.0	1,823.2	34.4	17.2	5.9	0.7
Private banks and non-bank credit institutions	94,187.7	143,048.2	161,177.4	236,841.6	269,322.5	32,480.9	71.1	67.1	12.7	13.7
<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	66.2	65.8	65.8	65.2	64.1	-1.1	-0.6	-2.6	0	-1.7
Specialized banks	22.0	20.8	20.3	18.6	18.2	-0.4	-7.7	-10.3	-2.4	-2.2
Private banks and non-bank credit institutions	11.8	13.4	13.9	16.1	17.8	1.7	17.8	28.1	3.7	10.6
<b>Profit and revenue receivables</b>	<b>134,952.2</b>	<b>159,652.5</b>	<b>180,430.8</b>	<b>195,427.7</b>	<b>210,048.2</b>	<b>14,620.5</b>	<b>33.7</b>	<b>16.4</b>	<b>13.0</b>	<b>7.5</b>
<b>Banks and credit institutions' claims on non-public sector</b>	<b>930,825.0</b>	<b>1,226,201.0</b>	<b>1,338,677.8</b>	<b>1,663,725.7</b>	<b>1,726,554.0</b>	<b>62,828.3</b>	<b>43.8</b>	<b>29.0</b>	<b>9.2</b>	<b>3.8</b>
Commercial banks	588,318.4	775,113.0	849,235.9	1,061,536.0	1,076,458.7	14,922.7	44.3	26.8	9.6	1.4
Specialized banks	221,862.1	281,621.6	303,685.2	345,364.4	363,700.5	18,336.1	36.9	19.8	7.8	5.3
Private banks and non-bank credit institutions	120,644.5	169,466.4	185,756.7	256,825.3	286,394.8	29,569.5	54.0	54.2	9.6	11.5
<b>Deposits of non-public sector</b>	<b>949,560.3</b>	<b>1,222,747.8</b>	<b>1,339,077.2</b>	<b>1,560,383.8</b>	<b>1,575,579.8</b>	<b>15,196.0</b>	<b>41.0</b>	<b>17.7</b>	<b>9.5</b>	<b>1.0</b>
Commercial banks	674,160.8	850,729.2	920,214.9	1,062,801.6	1,053,513.6	-9,288.0	36.5	14.5	8.2	-0.9
Specialized banks	147,492.4	180,656.1	190,769.4	201,736.9	198,573.6	-3,163.3	29.3	4.1	5.6	-1.6
Private banks and non-bank credit institutions	127,907.1	191,362.5	228,092.9	295,845.3	323,492.6	27,647.3	78.3	41.8	19.2	9.3
<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	71.0	69.6	68.7	68.1	66.9	-1.2	-3.2	-2.6	-1.3	-1.8
Specialized banks	15.5	14.8	14.2	12.9	12.6	-0.3	-8.4	-11.3	-4.1	-2.3
Private banks and non-bank credit institutions	13.5	15.7	17.0	19.0	20.5	1.5	25.9	20.6	8.3	7.9
<b>Sight</b>	<b>276,148.9</b>	<b>353,093.3</b>	<b>379,848.7</b>	<b>455,798.1</b>	<b>430,029.8</b>	<b>-25,768.3</b>	<b>37.6</b>	<b>13.2</b>	<b>7.6</b>	<b>-5.7</b>
Current deposits	190,733.4	220,406.0	258,774.4	268,237.6	284,135.2	15,897.6	35.7	9.8	17.4	5.9
Checks (net)	62,200.0	98,851.6	89,668.2	136,501.1	103,291.9	-33,209.2	44.2	15.2	-9.3	-24.3
Others	23,215.5	33,835.7	31,406.1	51,059.4	42,602.7	-8,456.7	35.3	35.7	-7.2	-16.6
<b>Non-sight</b>	<b>673,411.4</b>	<b>869,654.5</b>	<b>959,228.5</b>	<b>1,104,585.7</b>	<b>1,145,550.0</b>	<b>40,964.3</b>	<b>42.4</b>	<b>19.4</b>	<b>10.3</b>	<b>3.7</b>
<b>Gharz-al-hasaneh savings</b>	<b>104,390.2</b>	<b>133,522.4</b>	<b>138,481.1</b>	<b>152,305.0</b>	<b>140,323.2</b>	<b>-11,981.8</b>	<b>32.7</b>	<b>1.3</b>	<b>3.7</b>	<b>-7.9</b>
Housing Savings Fund	32,502.5	43,424.1	44,760.6	41,857.3	36,460.5	-5,396.8	37.7	-18.5	3.1	-12.9
Other	71,887.7	90,098.3	93,720.5	110,447.7	103,862.7	-6,585.0	30.4	10.8	4.0	-6.0
<b>Term investments</b>	<b>545,057.7</b>	<b>707,100.5</b>	<b>789,405.4</b>	<b>915,984.5</b>	<b>966,727.5</b>	<b>50,743.0</b>	<b>44.8</b>	<b>22.5</b>	<b>11.6</b>	<b>5.5</b>
Short-term	257,271.7	353,666.8	406,749.2	495,608.7	534,482.2	38,873.5	58.1	31.4	15.0	7.8
Long-term	287,786.0	353,433.7	382,656.2	420,375.8	432,245.3	11,869.5	33.0	13.0	8.3	2.8
<b>Miscellaneous</b>	<b>23,963.5</b>	<b>29,031.6</b>	<b>31,342.0</b>	<b>36,296.2</b>	<b>38,499.3</b>	<b>2,203.1</b>	<b>30.8</b>	<b>22.8</b>	<b>8.0</b>	<b>6.1</b>
<b>Notes and coins with the public</b>	<b>44,846.8</b>	<b>61,451.6</b>	<b>54,102.4</b>	<b>79,909.2</b>	<b>69,698.1</b>	<b>-10,211.1</b>	<b>20.6</b>	<b>28.8</b>	<b>-12.0</b>	<b>-12.8</b>
<b>Money</b>	<b>320,995.7</b>	<b>414,544.9</b>	<b>433,951.1</b>	<b>535,707.3</b>	<b>499,727.9</b>	<b>-35,979.4</b>	<b>35.2</b>	<b>15.2</b>	<b>4.7</b>	<b>-6.7</b>
<b>Quasi-money</b>	<b>673,411.4</b>	<b>869,654.5</b>	<b>959,228.5</b>	<b>1,104,585.7</b>	<b>1,145,550.0</b>	<b>40,964.3</b>	<b>42.4</b>	<b>19.4</b>	<b>10.3</b>	<b>3.7</b>
<b>Liquidity</b>	<b>994,407.1</b>	<b>1,284,199.4</b>	<b>1,393,179.6</b>	<b>1,640,293.0</b>	<b>1,645,277.9</b>	<b>4,984.9</b>	<b>40.1</b>	<b>18.1</b>	<b>8.5</b>	<b>0.3</b>

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

**Table 8**

(billion rials)

	Esfand 1386	Tir 1387	Share in balance Tir 1387	Percentage change Tir 1387 to Esfand 1386
<b>Banks and credit institutions</b>	<b>1,615,791.2</b>	<b>1,672,213.6</b>	<b>100.0</b>	<b>3.5</b>
Gharz-al-hasaneh	51,012.6	53,091.1	3.2	4.1
Mozarebeh	144,801.5	145,582.3	8.7	0.5
Forward transactions	63,264.1	61,284.4	3.7	-3.1
Civil partnership	258,315.8	253,228.3	15.1	-2.0
Joaleh	70,377.5	66,790.6	4.0	-5.1
Installment sale	784,475.7	797,199.1	47.7	1.6
Hire purchase	29,431.8	27,907.4	1.7	-5.2
Legal partnership	22,533.3	24,980.6	1.5	10.9
Direct investment	14,181.0	14,424.2	0.9	1.7
Other <sup>(1)</sup>	177,397.9	227,725.6	13.6	28.4
<b>Commercial banks</b>	<b>1,022,935.1</b>	<b>1,033,298.5</b>	<b>100.0</b>	<b>1.0</b>
Gharz-al-hasaneh	42,045.7	43,760.8	4.2	4.1
Mozarebeh	72,675.3	63,796.7	6.2	-12.2
Forward transactions	56,285.0	53,895.3	5.2	-4.2
Civil partnership	120,583.8	113,730.1	11.0	-5.7
Joaleh	58,975.0	55,979.5	5.4	-5.1
Installment sale	517,800.4	512,367.1	49.6	-1.0
Hire purchase	9,253.3	9,360.1	0.9	1.2
Legal partnership	14,106.5	16,385.4	1.6	16.2
Direct investment	13,394.4	13,537.8	1.3	1.1
Other <sup>(1)</sup>	117,815.7	150,485.7	14.6	27.7
<b>Specialized banks</b>	<b>343,681.4</b>	<b>362,212.4</b>	<b>100.0</b>	<b>5.4</b>
Gharz-al-hasaneh	7,912.3	7,962.0	2.2	0.6
Mozarebeh	2,471.3	2,241.4	0.6	-9.3
Forward transactions	6,941.3	7,356.8	2.0	6.0
Civil partnership	41,564.0	39,512.8	10.9	-4.9
Joaleh	4,181.9	4,028.6	1.1	-3.7
Installment sale	239,737.3	259,932.7	71.8	8.4
Hire purchase	3,575.0	3,527.2	1.0	-1.3
Legal partnership	3,394.5	3,368.8	0.9	-0.8
Direct investment	431.6	471.4	0.1	9.2
Other <sup>(1)</sup>	33,472.2	33,810.7	9.3	1.0
<b>Private banks and credit institutions</b>	<b>249,174.7</b>	<b>276,702.7</b>	<b>100.0</b>	<b>11.0</b>
Gharz-al-hasaneh	1,054.6	1,368.3	0.5	29.7
Mozarebeh	69,654.9	79,544.2	28.7	14.2
Forward transactions	37.8	32.3	0	-14.6
Civil partnership	96,168.0	99,985.4	36.1	4.0
Joaleh	7,220.6	6,782.5	2.5	-6.1
Installment sale	26,938.0	24,899.3	9.0	-7.6
Hire purchase	16,603.5	15,020.1	5.4	-9.5
Legal partnership	5,032.3	5,226.4	1.9	3.9
Direct investment	355.0	415.0	0.1	16.9
Other <sup>(1)</sup>	26,110.0	43,429.2	15.7	66.3

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