

Table 1

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

(billion rials)

	Year-end balance					Percentage change			
	Mordad 1385	Esfand 1385	Mordad 1386	Esfand 1386	Mordad 1387	Mordad 1386 to Mordad 1385	Mordad 1387 to Mordad 1386	Mordad 1386 to Esfand 1385	Mordad 1387 to Esfand 1386
Assets									
Foreign assets	855,194.4	928,552.5	1,011,652.9	1,184,385.1	1,336,337.7	18.3	32.1	8.9	12.8
Claims on public sector	240,613.1	256,219.8	285,108.2	280,636.7	275,750.4	18.5	-3.3	11.3	-1.7
Government ⁽²⁾	143,827.7	160,269.3	185,889.1	188,723.6	190,612.8	29.2	2.5	16.0	1.0
Public corporations and agencies	96,785.4	95,950.5	99,219.1	91,913.1	85,137.6	2.5	-14.2	3.4	-7.4
Claims on non-public sector	960,901.9	1,226,201.0	1,369,989.1	1,663,725.7	1,723,796.8	42.6	25.8	11.7	3.6
Others	486,673.7	671,235.9	713,803.0	952,428.0	1,018,431.8	46.7	42.7	6.3	6.9
Sub-total	2,543,383.1	3,082,209.2	3,380,553.2	4,081,175.5	4,354,316.7	32.9	28.8	9.7	6.7
Below the line items	462,432.4	599,812.1	637,185.7	767,501.1	947,176.0	37.8	48.6	6.2	23.4
Total assets = total liabilities	3,005,815.5	3,682,021.3	4,017,738.9	4,848,676.6	5,301,492.7	33.7	32.0	9.1	9.3
Liabilities									
Liquidity	1,034,798.2	1,284,199.4	1,422,068.0	1,640,293.0	1,654,762.2	37.4	16.4	10.7	0.9
Money	331,410.2	414,544.9	438,265.0	535,707.3	492,444.9	32.2	12.4	5.7	-8.1
Quasi-money	703,388.0	869,654.5	983,803.0	1,104,585.7	1,162,317.3	39.9	18.1	13.1	5.2
Loans and deposits of public sector	219,081.9	220,621.4	272,866.9	265,256.0	307,373.1	24.6	12.6	23.7	15.9
Government	198,427.5	208,532.4	257,941.2	247,774.9	294,512.7	30.0	14.2	23.7	18.9
Public corporations and agencies	20,654.4	12,089.0	14,925.7	17,481.1	12,860.4	-27.7	-13.8	23.5	-26.4
Capital account	136,661.1	173,603.7	205,832.5	209,138.9	219,341.1	50.6	6.6	18.6	4.9
Foreign loans and credits and foreign exchange deposits	482,515.5	503,521.7	532,084.5	713,605.6	893,481.6	10.3	67.9	5.7	25.2
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	1,404.3	1,194.2	1,041.7	549.8	581.1	-25.8	-44.2	-12.8	5.7
Others	668,920.1	899,066.8	946,657.6	1,252,330.2	1,278,775.6	41.5	35.1	5.3	2.1
Sub-total	2,543,383.1	3,082,209.2	3,380,553.2	4,081,175.5	4,354,316.7	32.9	28.8	9.7	6.7
Below the line items	462,432.4	599,812.1	637,185.7	767,501.1	947,176.0	37.8	48.6	6.2	23.4

(1) Excludes commercial banks' branches abroad and includes Sarmaye private 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			
	Mordad	Esfand	Mordad	Esfand	Mordad	Mordad	Mordad	Mordad	
	1385	1385	1386	1386	1387	1386 to Mordad 1385	1387 to Mordad 1386	1386 to Esfand 1385	1387 to Esfand 1386
Assets									
Foreign assets	500,244.3	563,869.5	614,662.4	747,284.2	885,215.4	22.9	44.0	9.0	18.5
Notes and coins	2,065.4	619.9	2,525.8	1,200.5	3,024.2	22.3	19.7	3.9	151.9
Claims on public sector	129,392.6	131,432.2	132,642.3	131,759.9	130,205.8	2.5	-1.8	0.9	-1.2
Government	103,259.9	104,094.8	105,463.6	97,842.0	98,645.3	2.1	-6.5	1.3	0.8
Public corporations and agencies	26,132.7	27,337.4	27,178.7	33,917.9	31,560.5	4.0	16.1	-0.6	-7.0
Claims on banks	38,085.9	54,887.3	99,575.0	137,694.0	208,078.2	161.4	109.0	81.4	51.1
Government revolving funds payment	13,472.8	14,846.6	19,048.2	16,444.6	5,835.1	41.4	-69.4	28.3	-64.5
Others	24,613.1	40,040.7	80,526.8	121,249.4	202,243.1	227.2	151.2	101.1	66.8
Others	4,992.5	9,923.0	12,863.2	10,660.8	15,081.5	157.7	17.2	29.6	41.5
Sub-total	674,780.7	760,731.9	862,268.7	1,028,599.4	1,241,605.1	27.8	44.0	13.3	20.7
Below the line items	16,304.1	19,402.5	14,942.9	12,757.0	19,567.0	-8.3	30.9	-23.0	53.4
Total assets = total liabilities	691,084.8	780,134.4	877,211.6	1,041,356.4	1,261,172.1	26.9	43.8	12.4	21.1
Liabilities									
Notes and coins	56,534.8	68,109.0	68,161.6	89,247.5	121,257.3	20.6	77.9	0.1	35.9
With the public	46,141.6	61,451.6	55,634.3	79,909.2	85,589.9	20.6	53.8	-9.5	7.1
With banks	8,327.8	6,037.5	10,001.5	8,137.8	32,643.2	20.1	226.4	65.7	301.1
With the Central Bank	2,065.4	619.9	2,525.8	1,200.5	3,024.2	22.3	19.7	307.5	151.9
Deposits of banks and credit institutions	172,681.4	212,486.0	250,829.7	277,452.0	272,940.1	45.3	8.8	18.0	-1.6
Legal	145,871.9	184,827.7	204,931.9	235,840.6	237,782.8	40.5	16.0	10.9	0.8
Sight ⁽¹⁾	26,809.5	27,658.3	45,897.8	41,611.4	35,157.3	71.2	-23.4	65.9	-15.5
Deposits of public sector	154,462.3	149,866.1	198,343.6	176,674.3	213,225.4	28.4	7.5	32.3	20.7
Government	133,807.9	137,777.1	183,417.9	159,193.2	200,365.0	37.1	9.2	33.1	25.9
Public corporations and agencies	20,654.4	12,089.0	14,925.7	17,481.1	12,860.4	-27.7	-13.8	23.5	-26.4
Capital account	5,173.2	13,692.7	13,692.7	19,436.5	19,436.5	164.7	41.9	0	0
Foreign exchange liabilities	189,548.7	192,674.1	182,948.2	308,654.0	439,229.1	-3.5	140.1	-5.0	42.3
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	1,404.3	1,194.2	1,041.7	549.8	581.1	-25.8	-44.2	-12.8	5.7
Others	94,974.0	122,707.8	147,249.2	156,583.3	174,933.6	55.0	18.8	20.0	11.7
Sub-total	674,780.7	760,731.9	862,268.7	1,028,599.4	1,241,605.1	27.8	44.0	13.3	20.7
Below the line items	16,304.1	19,402.5	14,942.9	12,757.0	19,567.0	-8.3	30.9	-23.0	53.4

(1) Includes banks' special term deposits. 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			
	Mordad	Esfand	Mordad	Esfand	Mordad	Mordad	Mordad	Mordad	
	1385	1385	1386	1386	1387	1386 to Mordad 1385	1387 to Mordad 1386	1386 to Esfand 1385	1387 to Esfand 1386
Assets									
Foreign assets	354,950.1	364,683.0	396,990.5	437,100.9	451,122.3	11.8	13.6	8.9	3.2
Notes and coins	8,327.8	6,037.5	10,001.5	8,137.8	32,643.2	20.1	226.4	65.7	301.1
Deposits with the Central Bank	172,681.4	212,486.0	250,829.7	277,452.0	272,940.1	45.3	8.8	18.0	-1.6
Legal	145,871.9	184,827.7	204,931.9	235,840.6	237,782.8	40.5	16.0	10.9	0.8
Sight ⁽²⁾	26,809.5	27,658.3	45,897.8	41,611.4	35,157.3	71.2	-23.4	65.9	-15.5
Claims on public sector	111,220.5	124,787.6	152,465.9	148,876.8	145,544.6	37.1	-4.5	22.2	-2.2
Government ⁽³⁾	40,567.8	56,174.5	80,425.5	90,881.6	91,967.5	98.2	14.4	43.2	1.2
Public corporations and agencies	70,652.7	68,613.1	72,040.4	57,995.2	53,577.1	2.0	-25.6	5.0	-7.6
Claims on non-public sector	960,901.9	1,226,201.0	1,369,989.1	1,663,725.7	1,723,796.8	42.6	25.8	11.7	3.6
Others	260,520.7	387,282.2	338,007.8	517,282.9	486,664.6	29.7	44.0	-12.7	-5.9
Sub-total	1,868,602.4	2,321,477.3	2,518,284.5	3,052,576.1	3,112,711.6	34.8	23.6	8.5	2.0
Below the line items	446,128.3	580,409.6	622,242.8	754,744.1	927,609.0	39.5	49.1	7.2	22.9
Total assets = total liabilities	2,314,730.7	2,901,886.9	3,140,527.3	3,807,320.2	4,040,320.6	35.7	28.7	8.2	6.1
Liabilities									
Deposits of non-public sector	988,656.6	1,222,747.8	1,366,433.7	1,560,383.8	1,569,172.3	38.2	14.8	11.8	0.6
Sight	285,268.6	353,093.3	382,630.7	455,798.1	406,855.0	34.1	6.3	8.4	-10.7
Term investment	568,550.0	707,100.5	811,979.6	915,984.5	984,358.3	42.8	21.2	14.8	7.5
Gharz-al-hasaneh ⁽⁴⁾	109,915.7	133,522.4	140,246.7	152,305.0	139,313.6	27.6	-0.7	5.0	-8.5
Other	24,922.3	29,031.6	31,576.7	36,296.2	38,645.4	26.7	22.4	8.8	6.5
Claims of the Central Bank	38,085.9	54,887.3	99,575.0	137,694.0	208,078.2	161.4	109.0	81.4	51.1
Loans and deposits of public sector	64,619.6	70,755.3	74,523.3	88,581.7	94,147.7	15.3	26.3	5.3	6.3
Government	64,619.6	70,755.3	74,523.3	88,581.7	94,147.7	15.3	26.3	5.3	6.3
Public corporations and agencies	0	0	0	0	0	*	*	*	*
Capital account	131,487.9	159,911.0	192,139.8	189,702.4	199,904.6	46.1	4.0	20.2	5.4
Foreign exchange loans and deposits	292,966.8	310,847.6	349,136.3	404,951.6	454,252.5	19.2	30.1	12.3	12.2
Others	352,785.6	502,328.3	436,476.4	671,262.6	587,156.3	23.7	34.5	-13.1	-12.5
Sub-total	1,868,602.4	2,321,477.3	2,518,284.5	3,052,576.1	3,112,711.6	34.8	23.6	8.5	2.0
Below the line items	446,128.3	580,409.6	622,242.8	754,744.1	927,609.0	39.5	49.1	7.2	22.9

(1) Excludes commercial banks' branches abroad and includes Sarmaye private 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.

(4) Includes deposits in Bank Maskan's Savings Fund.

* 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			
	Mordad 1385	Esfand 1385	Mordad 1386	Esfand 1386	Mordad 1387	Mordad 1386 to Mordad 1385	Mordad 1387 to Mordad 1386	Mordad 1386 to Esfand 1385	Mordad 1387 to Esfand 1386
Assets									
Foreign assets	303,926.1	305,021.5	328,396.9	346,677.8	342,544.0	8.1	4.3	7.7	-1.2
Notes and coins	7,296.8	4,442.5	8,724.4	6,219.3	28,509.8	19.6	226.8	96.4	358.4
Deposits with the Central Bank	136,925.5	165,330.6	187,647.5	184,353.1	178,413.9	37.0	-4.9	13.5	-3.2
Legal	111,711.1	139,253.8	150,355.8	170,310.2	166,963.8	34.6	11.0	8.0	-2.0
Sight ⁽²⁾	25,214.4	26,076.8	37,291.7	14,042.9	11,450.1	47.9	-69.3	43.0	-18.5
Claims on public sector	93,688.3	109,098.4	121,584.7	138,220.8	132,991.7	29.8	9.4	11.4	-3.8
Government ⁽³⁾	23,866.7	40,964.8	50,655.9	83,042.7	82,912.9	112.2	63.7	23.7	-0.2
Public corporations and agencies	69,821.6	68,133.6	70,928.8	55,178.1	50,078.8	1.6	-29.4	4.1	-9.2
Claims on non-public sector	605,869.0	775,113.0	874,476.5	1,061,536.0	1,076,252.5	44.3	23.1	12.8	1.4
Others	185,033.5	268,714.3	214,180.7	338,931.3	279,117.7	15.8	30.3	-20.3	-17.6
Sub-total	1,332,739.2	1,627,720.3	1,735,010.7	2,075,938.3	2,037,829.6	30.2	17.5	6.6	-1.8
Below the line items	365,639.3	466,065.5	514,939.3	582,793.1	594,162.0	40.8	15.4	10.5	2.0
Total assets = total liabilities	1,698,378.5	2,093,785.8	2,249,950.0	2,658,731.4	2,631,991.6	32.5	17.0	7.5	-1.0
Liabilities									
Deposits of non-public sector	701,409.0	850,729.2	936,684.8	1,062,801.6	1,034,737.6	33.5	10.5	10.1	-2.6
Sight	256,134.8	313,771.4	337,115.3	402,584.4	352,131.0	31.6	4.5	7.4	-12.5
Term investment	371,148.4	449,536.8	504,238.1	552,016.6	576,587.8	35.9	14.3	12.2	4.5
Gharz-al-hasaneh	58,226.0	68,596.7	73,870.6	83,765.1	79,440.0	26.9	7.5	7.7	-5.2
Other	15,899.8	18,824.3	21,460.8	24,435.5	26,578.8	35.0	23.8	14.0	8.8
Claims of the Central Bank	29,054.6	37,271.6	75,593.8	83,479.6	131,000.0	160.2	73.3	102.8	56.9
Loans and deposits of public sector	46,853.5	52,209.0	54,883.3	63,712.9	67,343.3	17.1	22.7	5.1	5.7
Government	46,853.5	52,209.0	54,883.3	63,712.9	67,343.3	17.1	22.7	5.1	5.7
Public corporations and agencies	0	0	0	0	0	*	*	*	*
Capital account	88,403.2	108,270.7	111,513.7	105,673.0	109,993.7	26.1	-1.4	3.0	4.1
Foreign exchange loans and deposits	262,828.2	274,342.2	303,623.9	342,044.2	343,614.2	15.5	13.2	10.7	0.5
Others	204,190.7	304,897.6	252,711.2	418,227.0	351,140.8	23.8	38.9	-17.1	-16.0
Sub-total	1,332,739.2	1,627,720.3	1,735,010.7	2,075,938.3	2,037,829.6	30.2	17.5	6.6	-1.8
Below the line items	365,639.3	466,065.5	514,939.3	582,793.1	594,162.0	40.8	15.4	10.5	2.0

(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			
	Mordad 1385	Esfand 1385	Mordad 1386	Esfand 1386	Mordad 1387	Mordad 1386 to Mordad 1385	Mordad 1387 to Mordad 1386	Mordad 1386 to Esfand 1385	Mordad 1387 to Esfand 1386
	Assets								
Foreign assets	38,872.6	44,726.6	52,448.9	67,254.1	77,671.4	34.9	48.1	17.3	15.5
Notes and coins	596.7	673.9	685.9	870.1	1,892.2	14.9	175.9	1.8	117.5
Deposits with the Central Bank	13,057.8	14,590.0	23,201.7	43,317.6	39,379.1	77.7	69.7	59.0	-9.1
Legal	11,632.6	13,887.0	14,910.4	16,456.5	16,538.6	28.2	10.9	7.4	0.5
Sight ⁽¹⁾	1,425.2	703.0	8,291.3	26,861.1	22,840.5	481.8	175.5	#	-15.0
Claims on public sector	8,841.3	6,643.1	8,058.8	9,637.0	9,800.5	-8.9	21.6	21.3	1.7
Government ⁽²⁾	8,010.2	6,163.6	6,947.2	6,819.9	6,302.2	-13.3	-9.3	12.7	-7.6
Public corporations and agencies	831.1	479.5	1,111.6	2,817.1	3,498.3	33.8	214.7	131.8	24.2
Claims on non-public sector	227,911.1	281,621.6	302,188.2	345,364.4	357,710.3	32.6	18.4	7.3	3.6
Others	48,735.5	70,681.9	76,294.3	98,484.3	83,838.5	56.5	9.9	7.9	-14.9
Sub-total	338,015.0	418,937.1	462,877.8	564,927.5	570,292.0	36.9	23.2	10.5	0.9
Below the line items	56,575.5	58,053.1	63,882.2	104,341.0	106,783.7	12.9	67.2	10.0	2.3
Total assets = total liabilities	394,590.5	476,990.2	526,760.0	669,268.5	677,075.7	33.5	28.5	10.4	1.2
Liabilities									
Deposits of non-public sector	148,891.3	180,656.1	192,560.4	201,736.9	196,595.5	29.3	2.1	6.6	-2.5
Sight	22,091.0	27,947.7	32,571.4	33,937.1	32,315.0	47.4	-0.8	16.5	-4.8
Term investment	68,207.2	80,924.9	87,064.0	94,301.4	98,393.4	27.6	13.0	7.6	4.3
Gharz-al-hasaneh	51,098.0	63,641.0	65,372.3	65,151.9	57,746.2	27.9	-11.7	2.7	-11.4
Other	7,495.1	8,142.5	7,552.7	8,346.5	8,140.9	0.8	7.8	-7.2	-2.5
Claims of the Central Bank	9,031.3	17,615.7	23,981.2	52,390.7	75,923.5	165.5	216.6	36.1	44.9
Loans and deposits of public sector	17,766.1	18,546.3	19,640.0	24,868.8	26,804.4	10.5	36.5	5.9	7.8
Government	17,766.1	18,546.3	19,640.0	24,868.8	26,804.4	10.5	36.5	5.9	7.8
Public corporations and agencies	0	0	0	0	0	*	*	*	*
Capital account	30,652.1	31,820.8	61,402.2	59,989.1	61,969.8	100.3	0.9	93.0	3.3
Foreign exchange loans and deposits	19,210.6	21,032.5	24,446.6	30,849.3	36,297.5	27.3	48.5	16.2	17.7
Others	112,463.6	149,265.7	140,847.4	195,092.7	172,701.3	25.2	22.6	-5.6	-11.5
Sub-total	338,015.0	418,937.1	462,877.8	564,927.5	570,292.0	36.9	23.2	10.5	0.9
Below the line items	56,575.5	58,053.1	63,882.2	104,341.0	106,783.7	12.9	67.2	10.0	2.3

(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 ⁽¹⁾**

Table 6

(billion rials)

	Year-end balance					Percentage change			
	Mordad	Esfand	Mordad	Esfand	Mordad	Mordad	Mordad	Mordad	
	1385	1385	1386	1386	1387	1386 to Mordad 1385	1387 to Mordad 1386	1386 to Esfand 1385	1387 to Esfand 1386
Assets									
Foreign assets	12,151.4	14,934.9	16,144.7	23,169.0	30,906.9	32.9	91.4	8.1	33.4
Notes and coins	434.3	921.1	591.2	1,048.4	2,241.2	36.1	279.1	-35.8	113.8
Deposits with the Central Bank	22,698.1	32,565.4	39,980.5	49,781.3	55,147.1	76.1	37.9	22.8	10.8
Legal	22,528.2	31,686.9	39,665.7	49,073.9	54,280.4	76.1	36.8	25.2	10.6
Sight ⁽²⁾	169.9	878.5	314.8	707.4	866.7	85.3	175.3	-64.2	22.5
Claims on public sector	8,690.9	9,046.1	22,822.4	1,019.0	2,752.4	162.6	-87.9	152.3	170.1
Government ⁽³⁾	8,690.9	9,046.1	22,822.4	1,019.0	2,752.4	162.6	-87.9	152.3	170.1
Public corporations and agencies	0	0	0	0	0	0	0	0	0
Claims on non-public sector	127,121.8	169,466.4	193,324.4	256,825.3	289,834.0	52.1	49.9	14.1	12.9
Others	26,751.7	47,886.0	47,532.8	79,867.3	123,708.4	77.7	160.3	-0.7	54.9
Sub-total	197,848.2	274,819.9	320,396.0	411,710.3	504,590.0	61.9	57.5	16.6	22.6
Below the line items	23,913.5	56,291.0	43,421.3	67,610.0	226,663.3	81.6	422.0	-22.9	235.3
Total assets = total liabilities	221,761.7	331,110.9	363,817.3	479,320.3	731,253.3	64.1	101.0	9.9	52.6
Liabilities									
Deposits of non-public sector	138,356.3	191,362.5	237,188.5	295,845.3	337,839.2	71.4	42.4	23.9	14.2
Sight ⁽⁴⁾	7,042.8	11,374.2	12,944.0	19,276.6	22,409.0	83.8	73.1	13.8	16.2
Term investment	129,194.4	176,638.8	220,677.5	269,666.5	309,377.1	70.8	40.2	24.9	14.7
Gharz-al-hasanah	591.7	1,284.7	1,003.8	3,388.0	2,127.4	69.6	111.9	-21.9	-37.2
Other	1,527.4	2,064.8	2,563.2	3,514.2	3,925.7	67.8	53.2	24.1	11.7
Claims of the Central Bank	0	0	0	1,823.7	1,154.7	*	*	*	-36.7
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	12,432.6	19,819.5	19,223.9	24,040.3	27,941.1	54.6	45.3	-3.0	16.2
Foreign exchange loans and deposits	10,928.0	15,472.9	21,065.8	32,058.1	74,340.8	92.8	252.9	36.1	131.9
Others	36,131.3	48,165.0	42,917.8	57,942.9	63,314.2	18.8	47.5	-10.9	9.3
Sub-total	197,848.2	274,819.9	320,396.0	411,710.3	504,590.0	61.9	57.5	16.6	22.6
Below the line items	23,913.5	56,291.0	43,421.3	67,610.0	226,663.3	81.6	422.0	-22.9	235.3

(1) It includes the Non-bank Credit Institution for Development and Sarmaye private 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					Five-month changes in balance	Percentage change			
	Mordad 1385	Esfand 1385	Mordad 1386	Esfand 1386	Mordad 1387		Mordad 1386 to Mordad 1385	Mordad 1387 to Mordad 1386	Mordad 1386 to Esfand 1385	Mordad 1387 to Esfand 1386
Banks and credit institutions' claims on non-public sector (excluding profit receivables)	820,233.9	1,066,548.5	1,185,556.3	1,468,298.0	1,521,429.8	53,131.8	44.5	28.3	11.2	3.6
Commercial banks	541,463.3	701,574.1	783,773.1	957,826.6	971,225.3	13,398.7	44.8	23.9	11.7	1.4
Specialized banks	178,544.9	221,926.2	232,446.2	273,629.8	277,033.3	3,403.5	30.2	19.2	4.7	1.2
Private banks and non-bank credit institutions	100,225.7	143,048.2	169,337.0	236,841.6	273,171.2	36,329.6	69.0	61.3	18.4	15.3
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	66.0	65.8	66.1	65.2	63.8	-1.4	0.2	-3.5	0.5	-2.1
Specialized banks	21.8	20.8	19.6	18.6	18.2	-0.4	-10.1	-7.1	-5.8	-2.2
Private banks and non-bank credit institutions	12.2	13.4	14.3	16.1	18.0	1.9	17.2	25.9	6.7	11.8
Profit and revenue receivables	140,668.0	159,652.5	184,432.8	195,427.7	202,367.0	6,939.3	31.1	9.7	15.5	3.6
Banks and credit institutions' claims on non-public sector	960,901.9	1,226,201.0	1,369,989.1	1,663,725.7	1,723,796.8	60,071.1	42.6	25.8	11.7	3.6
Commercial banks	605,869.0	775,113.0	874,476.5	1,061,536.0	1,076,252.5	14,716.5	44.3	23.1	12.8	1.4
Specialized banks	227,911.1	281,621.6	302,188.2	345,364.4	357,710.3	12,345.9	32.6	18.4	7.3	3.6
Private banks and non-bank credit institutions	127,121.8	169,466.4	193,324.4	256,825.3	289,834.0	33,008.7	52.1	49.9	14.1	12.9
Deposits of non-public sector	988,656.6	1,222,747.8	1,366,433.7	1,560,383.8	1,569,172.3	8,788.5	38.2	14.8	11.8	0.6
Commercial banks	701,409.0	850,729.2	936,684.8	1,062,801.6	1,034,737.6	-28,064.0	33.5	10.5	10.1	-2.6
Specialized banks	148,891.3	180,656.1	192,560.4	201,736.9	196,595.5	-5,141.4	29.3	2.1	6.6	-2.5
Private banks and non-bank credit institutions	138,356.3	191,362.5	237,188.5	295,845.3	337,839.2	41,993.9	71.4	42.4	23.9	14.2
Deposits of non-public sector (percent out of total)	100.0	100.0	100.0	100.0	100.0					
Commercial banks	70.9	69.6	68.5	68.1	65.9	-2.2	-3.4	-3.8	-1.6	-3.2
Specialized banks	15.1	14.8	14.1	12.9	12.5	-0.4	-6.6	-11.3	-4.7	-3.1
Private banks and non-bank credit institutions	14.0	15.7	17.4	19.0	21.5	2.5	24.3	23.6	10.8	13.2
Sight	285,268.6	353,093.3	382,630.7	455,798.1	406,855.0	-48,943.1	34.1	6.3	8.4	-10.7
Current deposits	29,512.6	220,406.0	261,841.8	268,237.6	278,108.4	9,870.8	787.2	6.2	18.8	3.7
Checks (net)	69,728.1	98,851.6	87,540.2	136,501.1	83,396.3	-53,104.8	25.5	-4.7	-11.4	-38.9
Others	186,027.9	33,835.7	33,248.7	51,059.4	45,350.3	-5,709.1	-82.1	36.4	-1.7	-11.2
Non-sight	703,388.0	869,654.5	983,803.0	1,104,585.7	1,162,317.3	57,731.6	39.9	18.1	13.1	5.2
Gharz-al-hasaneh savings	109,915.7	133,522.4	140,246.7	152,305.0	139,313.6	-12,991.4	27.6	-0.7	5.0	-8.5
Housing Savings Fund	34,119.9	43,424.1	45,344.3	41,857.3	35,182.8	-6,674.5	32.9	-22.4	4.4	-15.9
Other	75,795.8	90,098.3	94,906.4	110,447.7	104,130.8	-6,316.9	25.2	9.7	5.3	-5.7
Term investments	568,550.0	707,100.5	811,979.6	915,984.5	984,358.3	68,373.8	42.8	21.2	14.8	7.5
Short-term	271,953.8	353,666.8	418,354.8	495,608.7	555,088.8	59,480.1	53.8	32.7	18.3	12.0
Long-term	296,596.2	353,433.7	393,624.8	420,375.8	429,269.5	8,893.7	32.7	9.1	11.4	2.1
Miscellaneous	24,922.3	29,031.6	31,576.7	36,296.2	38,645.4	2,349.2	26.7	22.4	8.8	6.5
Notes and coins with the public	46,141.6	61,451.6	55,634.3	79,909.2	85,589.9	5,680.7	20.6	53.8	-9.5	7.1
Money	331,410.2	414,544.9	438,265.0	535,707.3	492,444.9	-43,262.4	32.2	12.4	5.7	-8.1
Quasi-money	703,388.0	869,654.5	983,803.0	1,104,585.7	1,162,317.3	57,731.6	39.9	18.1	13.1	5.2
Liquidity	1,034,798.2	1,284,199.4	1,422,068.0	1,640,293.0	1,654,762.2	14,469.2	37.4	16.4	10.7	0.9

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

Table 8

(billion rials)

	Esfand 1386	Mordad 1387	Share in balance Mordad 1387	Percentage change Mordad 1387 to Esfand 1386
Banks and credit institutions	1,615,791.2	1,666,984.2	100.0	3.2
Gharz-al-hasaneh	51,012.6	54,124.2	3.2	6.1
Mozarebeh	144,801.5	142,147.1	8.5	-1.8
Forward transactions	63,264.1	58,648.9	3.5	-7.3
Civil partnership	258,315.8	254,599.1	15.3	-1.4
Joaleh	70,377.5	65,234.4	3.9	-7.3
Installment sale	784,475.7	788,801.1	47.3	0.6
Hire purchase	29,431.8	27,594.7	1.7	-6.2
Legal partnership	22,533.3	25,329.6	1.5	12.4
Direct investment	14,181.0	14,421.8	0.9	1.7
Other ⁽¹⁾	177,397.9	236,083.3	14.2	33.1
Commercial banks	1,022,935.1	1,032,151.4	100.0	0.9
Gharz-al-hasaneh	42,045.7	44,710.3	4.3	6.3
Mozarebeh	72,675.3	61,958.1	6.0	-14.7
Forward transactions	56,285.0	51,500.1	5.0	-8.5
Civil partnership	120,583.8	113,803.4	11.0	-5.6
Joaleh	58,975.0	54,699.7	5.3	-7.2
Installment sale	517,800.4	511,373.1	49.5	-1.2
Hire purchase	9,253.3	9,427.7	0.9	1.9
Legal partnership	14,106.5	16,388.4	1.6	16.2
Direct investment	13,394.4	13,535.4	1.3	1.1
Other ⁽¹⁾	117,815.7	154,755.2	15.0	31.4
Specialized banks	343,681.4	355,362.3	100.0	3.4
Gharz-al-hasaneh	7,912.3	7,977.1	2.2	0.8
Mozarebeh	2,471.3	2,246.9	0.6	-9.1
Forward transactions	6,941.3	7,127.8	2.0	2.7
Civil partnership	41,564.0	39,263.9	11.0	-5.5
Joaleh	4,181.9	3,896.1	1.1	-6.8
Installment sale	239,737.3	252,892.1	71.2	5.5
Hire purchase	3,575.0	3,519.0	1.0	-1.6
Legal partnership	3,394.5	3,368.8	0.9	-0.8
Direct investment	431.6	471.4	0.1	9.2
Other ⁽¹⁾	33,472.2	34,599.2	9.7	3.4
Private banks and credit institutions	249,174.7	279,470.5	100.0	12.2
Gharz-al-hasaneh	1,054.6	1,436.8	0.5	36.2
Mozarebeh	69,654.9	77,942.1	27.9	11.9
Forward transactions	37.8	21.0	0	-44.4
Civil partnership	96,168.0	101,531.8	36.3	5.6
Joaleh	7,220.6	6,638.6	2.4	-8.1
Installment sale	26,938.0	24,535.9	8.8	-8.9
Hire purchase	16,603.5	14,648.0	5.2	-11.8
Legal partnership	5,032.3	5,572.4	2.0	10.7
Direct investment	355.0	415.0	0.1	16.9
Other ⁽¹⁾	26,110.0	46,728.9	16.7	79.0

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