

Table 1

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

(billion rials)

	Year-end balance					Percentage change			
	Shahrivar 1385	Esfand 1385	Shahrivar 1386	Esfand 1386	Shahrivar 1387	Shahrivar 1386 to Shahrivar 1385	Shahrivar 1387 to Shahrivar 1386	Shahrivar 1386 to Esfand 1385	Shahrivar 1387 to Esfand 1386
Assets									
Foreign assets	866,327.1	928,552.5	1,023,076.0	1,184,385.1	1,380,714.4	18.1	35.0	10.2	16.6
Claims on public sector	246,858.1	256,219.8	287,524.8	280,636.7	275,814.0	16.5	-4.1	12.2	-1.7
Government ⁽²⁾	152,414.9	160,269.3	194,076.9	188,723.6	184,365.9	27.3	-5.0	21.1	-2.3
Public corporations and agencies	94,443.2	95,950.5	93,447.9	91,913.1	91,448.1	-1.1	-2.1	-2.6	-0.5
Claims on non-public sector	991,104.1	1,226,201.0	1,399,994.4	1,663,725.7	1,728,896.1	41.3	23.5	14.2	3.9
Others	496,944.2	671,235.9	856,183.5	952,428.0	1,081,968.0	72.3	26.4	27.6	13.6
Sub-total	2,601,233.5	3,082,209.2	3,566,778.7	4,081,175.5	4,467,392.5	37.1	25.3	15.7	9.5
Below the line items	471,103.7	599,812.1	669,495.2	767,501.1	942,394.9	42.1	40.8	11.6	22.8
Total assets = total liabilities	3,072,337.2	3,682,021.3	4,236,273.9	4,848,676.6	5,409,787.4	37.9	27.7	15.1	11.6
Liabilities									
Liquidity	1,059,966.2	1,284,199.4	1,451,175.9	1,640,293.0	1,670,609.2	36.9	15.1	13.0	1.8
Money	340,186.7	414,544.9	451,002.2	535,707.3	493,071.5	32.6	9.3	8.8	-8.0
Quasi-money	719,779.5	869,654.5	1,000,173.7	1,104,585.7	1,177,537.7	39.0	17.7	15.0	6.6
Loans and deposits of public sector	234,053.9	220,621.4	298,791.1	265,256.0	386,584.4	27.7	29.4	35.4	45.7
Government	219,430.0	208,532.4	282,939.7	247,774.9	363,674.9	28.9	28.5	35.7	46.8
Public corporations and agencies	14,623.9	12,089.0	15,851.4	17,481.1	22,909.5	8.4	44.5	31.1	31.1
Capital account	140,072.1	173,603.7	199,838.9	209,138.9	209,119.8	42.7	4.6	15.1	0
Foreign loans and credits and foreign exchange deposits	465,437.8	503,521.7	555,747.3	713,605.6	855,707.3	19.4	54.0	10.4	19.9
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	1,374.7	1,194.2	1,117.8	549.8	615.9	-18.7	-44.9	-6.4	12.0
Others	700,326.8	899,066.8	1,060,105.7	1,252,330.2	1,344,753.9	51.4	26.9	17.9	7.4
Sub-total	2,601,233.5	3,082,209.2	3,566,778.7	4,081,175.5	4,467,392.5	37.1	25.3	15.7	9.5
Below the line items	471,103.7	599,812.1	669,495.2	767,501.1	942,394.9	42.1	40.8	11.6	22.8

(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			
	Shahrivar 1385	Esfand 1385	Shahrivar 1386	Esfand 1386	Shahrivar 1387	Shahrivar 1386 to Shahrivar 1385	Shahrivar 1387 to Shahrivar 1386	Shahrivar 1386 to Esfand 1385	Shahrivar 1387 to Esfand 1386
	Assets								
Foreign assets	513,274.9	563,869.5	614,819.7	747,284.2	903,432.0	19.8	46.9	9.0	20.9
Notes and coins	1,814.6	619.9	1,736.6	1,200.5	3,021.8	-4.3	74.0	180.1	151.7
Claims on public sector	128,999.9	131,432.2	138,047.1	131,759.9	137,957.9	7.0	-0.1	5.0	4.7
Government	104,665.7	104,094.8	110,465.5	97,842.0	98,849.0	5.5	-10.5	6.1	1.0
Public corporations and agencies	24,334.2	27,337.4	27,581.6	33,917.9	39,108.9	13.3	41.8	0.9	15.3
Claims on banks	38,561.7	54,887.3	106,202.4	137,694.0	221,987.3	175.4	109.0	93.5	61.2
Government revolving funds payment	13,219.0	14,846.6	20,400.7	16,444.6	1,863.7	54.3	-90.9	37.4	-88.7
Others	25,342.7	40,040.7	85,801.7	121,249.4	220,123.6	238.6	156.5	114.3	81.5
Others	5,114.5	9,923.0	13,093.6	10,660.8	15,162.6	156.0	15.8	32.0	42.2
Sub-total	687,765.6	760,731.9	873,899.4	1,028,599.4	1,281,561.6	27.1	46.6	14.9	24.6
Below the line items	15,883.4	19,402.5	14,885.8	12,757.0	17,367.5	-6.3	16.7	-23.3	36.1
Total assets = total liabilities	703,649.0	780,134.4	888,785.2	1,041,356.4	1,298,929.1	26.3	46.1	13.9	24.7
Liabilities									
Notes and coins	57,544.1	68,109.0	68,171.4	89,247.5	142,578.2	18.5	109.1	0.1	59.8
With the public	47,258.5	61,451.6	56,474.2	79,909.2	104,139.7	19.5	84.4	-8.1	30.3
With banks	8,471.0	6,037.5	9,960.6	8,137.8	35,416.7	17.6	255.6	65.0	335.2
With the Central Bank	1,814.6	619.9	1,736.6	1,200.5	3,021.8	-4.3	74.0	180.1	151.7
Deposits of banks and credit institutions	178,179.4	212,486.0	246,199.7	277,452.0	284,899.6	38.2	15.7	15.9	2.7
Legal	150,509.6	184,827.7	207,149.0	235,840.6	234,320.0	37.6	13.1	12.1	-0.6
Sight ⁽¹⁾	27,669.8	27,658.3	39,050.7	41,611.4	50,579.6	41.1	29.5	41.2	21.6
Deposits of public sector	168,907.9	149,866.1	221,230.9	176,674.3	290,030.8	31.0	31.1	47.6	64.2
Government	154,284.0	137,777.1	205,379.5	159,193.2	267,121.3	33.1	30.1	49.1	67.8
Public corporations and agencies	14,623.9	12,089.0	15,851.4	17,481.1	22,909.5	8.4	44.5	31.1	31.1
Capital account	5,173.2	13,692.7	13,692.6	19,436.5	19,436.5	164.7	41.9	0	0
Foreign exchange liabilities	175,655.2	192,674.1	193,722.4	308,654.0	370,346.6	10.3	91.2	0.5	20.0
Import order registration deposits of non-public sector	2.0	2.0	2.0	2.0	2.0	0	0	0	0
Advance payments on letters of credit by public sector	1,374.7	1,194.2	1,117.8	549.8	615.9	-18.7	-44.9	-6.4	12.0
Others	100,929.1	122,707.8	129,762.6	156,583.3	173,652.0	28.6	33.8	5.7	10.9
Sub-total	687,765.6	760,731.9	873,899.4	1,028,599.4	1,281,561.6	27.1	46.6	14.9	24.6
Below the line items	15,883.4	19,402.5	14,885.8	12,757.0	17,367.5	-6.3	16.7	-23.3	36.1

(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			
	Shahrivar 1385	Esfand 1385	Shahrivar 1386	Esfand 1386	Shahrivar 1387	Shahrivar 1386 to Shahrivar 1385	Shahrivar 1387 to Shahrivar 1386	Shahrivar 1386 to Esfand 1385	Shahrivar 1387 to Esfand 1386
	Assets								
Foreign assets	353,052.2	364,683.0	408,256.3	437,100.9	477,282.4	15.6	16.9	11.9	9.2
Notes and coins	8,471.0	6,037.5	9,960.6	8,137.8	35,416.7	17.6	255.6	65.0	335.2
Deposits with the Central Bank	178,179.4	212,486.0	246,199.7	277,452.0	284,899.6	38.2	15.7	15.9	2.7
Legal	150,509.6	184,827.7	207,149.0	235,840.6	234,320.0	37.6	13.1	12.1	-0.6
Sight ⁽²⁾	27,669.8	27,658.3	39,050.7	41,611.4	50,579.6	41.1	29.5	41.2	21.6
Claims on public sector	117,858.2	124,787.6	149,477.7	148,876.8	137,856.1	26.8	-7.8	19.8	-7.4
Government ⁽³⁾	47,749.2	56,174.5	83,611.4	90,881.6	85,516.9	75.1	2.3	48.8	-5.9
Public corporations and agencies	70,109.0	68,613.1	65,866.3	57,995.2	52,339.2	-6.1	-20.5	-4.0	-9.8
Claims on non-public sector	991,104.1	1,226,201.0	1,399,994.4	1,663,725.7	1,728,896.1	41.3	23.5	14.2	3.9
Others	264,803.0	387,282.2	478,990.6	517,282.9	521,480.0	80.9	8.9	23.7	0.8
Sub-total	1,913,467.9	2,321,477.3	2,692,879.3	3,052,576.1	3,185,830.9	40.7	18.3	16.0	4.4
Below the line items	455,220.3	580,409.6	654,609.4	754,744.1	925,027.4	43.8	41.3	12.8	22.6
Total assets = total liabilities	2,368,688.2	2,901,886.9	3,347,488.7	3,807,320.2	4,110,858.3	41.3	22.8	15.4	8.0
Liabilities									
Deposits of non-public sector	1,012,707.7	1,222,747.8	1,394,701.7	1,560,383.8	1,566,469.5	37.7	12.3	14.1	0.4
Sight	292,928.2	353,093.3	394,528.0	455,798.1	388,931.8	34.7	-1.4	11.7	-14.7
Term investment	583,007.7	707,100.5	824,614.0	915,984.5	997,007.2	41.4	20.9	16.6	8.8
Gharz-al-hasanah ⁽⁴⁾	111,747.2	133,522.4	143,568.2	152,305.0	141,066.6	28.5	-1.7	7.5	-7.4
Other	25,024.6	29,031.6	31,991.5	36,296.2	39,463.9	27.8	23.4	10.2	8.7
Claims of the Central Bank	38,561.7	54,887.3	106,202.4	137,694.0	221,987.3	175.4	109.0	93.5	61.2
Loans and deposits of public sector	65,146.0	70,755.3	77,560.2	88,581.7	96,553.6	19.1	24.5	9.6	9.0
Government	65,146.0	70,755.3	77,560.2	88,581.7	96,553.6	19.1	24.5	9.6	9.0
Public corporations and agencies	0	0	0	0	0	*	*	*	*
Capital account	134,898.9	159,911.0	186,146.3	189,702.4	189,683.3	38.0	1.9	16.4	0
Foreign exchange loans and deposits	289,782.6	310,847.6	362,024.9	404,951.6	485,360.7	24.9	34.1	16.5	19.9
Others	372,371.0	502,328.3	566,243.8	671,262.6	625,776.5	52.1	10.5	12.7	-6.8
Sub-total	1,913,467.9	2,321,477.3	2,692,879.3	3,052,576.1	3,185,830.9	40.7	18.3	16.0	4.4
Below the line items	455,220.3	580,409.6	654,609.4	754,744.1	925,027.4	43.8	41.3	12.8	22.6

(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.

(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			
	Shahrivar 1385	Esfand 1385	Shahrivar 1386	Esfand 1386	Shahrivar 1387	Shahrivar 1386 to Shahrivar 1385	Shahrivar 1387 to Shahrivar 1386	Shahrivar 1386 to Esfand 1385	Shahrivar 1387 to Esfand 1386
Assets									
Foreign assets	301,566.8	305,021.5	337,054.2	346,677.8	356,789.4	11.8	5.9	10.5	2.9
Notes and coins	7,325.2	4,442.5	8,635.4	6,219.3	28,640.8	17.9	231.7	94.4	360.5
Deposits with the Central Bank	141,060.2	165,330.6	179,216.7	184,353.1	190,333.7	27.0	6.2	8.4	3.2
Legal	114,407.0	139,253.8	151,437.3	170,310.2	161,660.4	32.4	6.8	8.7	-5.1
Sight ⁽²⁾	26,653.2	26,076.8	27,779.4	14,042.9	28,673.3	4.2	3.2	6.5	104.2
Claims on public sector	98,007.3	109,098.4	120,804.7	138,220.8	124,125.5	23.3	2.7	10.7	-10.2
Government ⁽³⁾	28,640.4	40,964.8	55,906.8	83,042.7	75,231.7	95.2	34.6	36.5	-9.4
Public corporations and agencies	69,366.9	68,133.6	64,897.9	55,178.1	48,893.8	-6.4	-24.7	-4.7	-11.4
Claims on non-public sector	622,939.4	775,113.0	901,007.0	1,061,536.0	1,070,661.4	44.6	18.8	16.2	0.9
Others	186,435.8	268,714.3	240,003.1	338,931.3	302,565.0	28.7	26.1	-10.7	-10.7
Sub-total	1,357,334.7	1,627,720.3	1,786,721.1	2,075,938.3	2,073,115.8	31.6	16.0	9.8	-0.1
Below the line items	373,610.0	466,065.5	539,723.6	582,793.1	594,354.7	44.5	10.1	15.8	2.0
Total assets = total liabilities	1,730,944.7	2,093,785.8	2,326,444.7	2,658,731.4	2,667,470.5	34.4	14.7	11.1	0.3
Liabilities									
Deposits of non-public sector	714,256.7	850,729.2	957,187.5	1,062,801.6	1,021,862.4	34.0	6.8	12.5	-3.9
Sight	260,151.3	313,771.4	349,276.6	402,584.4	332,013.8	34.3	-4.9	11.3	-17.5
Term investment	380,142.4	449,536.8	510,605.4	552,016.6	581,789.7	34.3	13.9	13.6	5.4
Gharz-al-hasaneh	57,734.3	68,596.7	75,773.4	83,765.1	81,164.5	31.2	7.1	10.5	-3.1
Other	16,228.7	18,824.3	21,532.1	24,435.5	26,894.4	32.7	24.9	14.4	10.1
Claims of the Central Bank	29,552.7	37,271.6	79,596.3	83,479.6	135,160.2	169.3	69.8	113.6	61.9
Loans and deposits of public sector	47,055.3	52,209.0	56,839.8	63,712.9	69,582.9	20.8	22.4	8.9	9.2
Government	47,055.3	52,209.0	56,839.8	63,712.9	69,582.9	20.8	22.4	8.9	9.2
Public corporations and agencies	0	0	0	0	0	*	*	*	*
Capital account	88,690.6	108,270.7	106,554.8	105,673.0	99,228.1	20.1	-6.9	-1.6	-6.1
Foreign exchange loans and deposits	259,988.9	274,342.2	315,035.4	342,044.2	366,826.4	21.2	16.4	14.8	7.2
Others	217,790.5	304,897.6	271,507.3	418,227.0	380,455.8	24.7	40.1	-11.0	-9.0
Sub-total	1,357,334.7	1,627,720.3	1,786,721.1	2,075,938.3	2,073,115.8	31.6	16.0	9.8	-0.1
Below the line items	373,610.0	466,065.5	539,723.6	582,793.1	594,354.7	44.5	10.1	15.8	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			
	Shahrivar 1385	Esfand 1385	Shahrivar 1386	Esfand 1386	Shahrivar 1387	Shahrivar 1386 to Shahrivar 1385	Shahrivar 1387 to Shahrivar 1386	Shahrivar 1386 to Esfand 1385	Shahrivar 1387 to Esfand 1386
Assets									
Foreign assets	38,625.1	44,726.6	53,596.1	67,254.1	88,843.1	38.8	65.8	19.8	32.1
Notes and coins	609.3	673.9	773.4	870.1	4,036.5	26.9	421.9	14.8	363.9
Deposits with the Central Bank	12,798.0	14,590.0	26,244.7	43,317.6	36,300.3	105.1	38.3	79.9	-16.2
Legal	11,890.7	13,887.0	15,166.7	16,456.5	16,380.9	27.6	8.0	9.2	-0.5
Sight ⁽¹⁾	907.3	703.0	11,078.0	26,861.1	19,919.4	1,121.0	79.8	1,475.8	-25.8
Claims on public sector	8,669.8	6,643.1	8,177.2	9,637.0	9,614.8	-5.7	17.6	23.1	-0.2
Government ⁽²⁾	7,927.7	6,163.6	7,208.8	6,819.9	6,169.4	-9.1	-14.4	17.0	-9.5
Public corporations and agencies	742.1	479.5	968.4	2,817.1	3,445.4	30.5	255.8	102.0	22.3
Claims on non-public sector	234,722.6	281,621.6	301,176.5	345,364.4	362,747.5	28.3	20.4	6.9	5.0
Others	50,615.2	70,681.9	85,421.8	98,484.3	86,585.6	68.8	1.4	20.9	-12.1
Sub-total	346,040.0	418,937.1	475,389.7	564,927.5	588,127.8	37.4	23.7	13.5	4.1
Below the line items	55,932.8	58,053.1	67,492.3	104,341.0	105,706.8	20.7	56.6	16.3	1.3
Total assets = total liabilities	401,972.8	476,990.2	542,882.0	669,268.5	693,834.6	35.1	27.8	13.8	3.7
Liabilities									
Deposits of non-public sector	154,723.3	180,656.1	193,850.9	201,736.9	195,950.0	25.3	1.1	7.3	-2.9
Sight	25,138.0	27,947.7	30,544.4	33,937.1	33,939.7	21.5	11.1	9.3	0
Term investment	68,916.9	80,924.9	89,179.0	94,301.4	95,625.5	29.4	7.2	10.2	1.4
Gharz-al-hasaneh	53,504.5	63,641.0	66,703.9	65,151.9	57,976.3	24.7	-13.1	4.8	-11.0
Other	7,163.9	8,142.5	7,423.6	8,346.5	8,408.5	3.6	13.3	-8.8	0.7
Claims of the Central Bank	9,009.0	17,615.7	26,606.1	52,390.7	83,833.4	195.3	215.1	51.0	60.0
Loans and deposits of public sector	18,090.7	18,546.3	20,720.4	24,868.8	26,970.7	14.5	30.2	11.7	8.5
Government	18,090.7	18,546.3	20,720.4	24,868.8	26,970.7	14.5	30.2	11.7	8.5
Public corporations and agencies	0	0	0	0	0	*	*	*	*
Capital account	30,242.4	31,820.8	60,715.8	59,989.1	62,202.8	100.8	2.4	90.8	3.7
Foreign exchange loans and deposits	17,939.1	21,032.5	25,036.3	30,849.3	43,027.0	39.6	71.9	19.0	39.5
Others	116,035.5	149,265.7	148,460.2	195,092.7	176,143.9	27.9	18.6	-0.5	-9.7
Sub-total	346,040.0	418,937.1	475,389.7	564,927.5	588,127.8	37.4	23.7	13.5	4.1
Below the line items	55,932.8	58,053.1	67,492.3	104,341.0	105,706.8	20.7	56.6	16.3	1.3

(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.

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

Table 6

(billion rials)

	Year-end balance					Percentage change			
	Shahrivar 1385	Esfand 1385	Shahrivar 1386	Esfand 1386	Shahrivar 1387	Shahrivar 1386 to Shahrivar 1385	Shahrivar 1387 to Shahrivar 1386	Shahrivar 1386 to Esfand 1385	Shahrivar 1387 to Esfand 1386
	Assets								
Foreign assets	12,860.3	14,934.9	17,606.0	23,169.0	31,649.9	36.9	79.8	17.9	36.6
Notes and coins	536.5	921.1	551.8	1,048.4	2,739.4	2.9	396.4	-40.1	161.3
Deposits with the Central Bank	24,321.2	32,565.4	40,738.3	49,781.3	58,265.6	67.5	43.0	25.1	17.0
Legal	24,211.9	31,686.9	40,545.0	49,073.9	56,278.7	67.5	38.8	28.0	14.7
Sight ⁽²⁾	109.3	878.5	193.3	707.4	1,986.9	76.9	927.9	-78.0	180.9
Claims on public sector	11,181.1	9,046.1	20,495.8	1,019.0	4,115.8	83.3	-79.9	126.6	303.9
Government ⁽³⁾	11,181.1	9,046.1	20,495.8	1,019.0	4,115.8	83.3	-79.9	126.6	303.9
Public corporations and agencies	0	0	0	0	0	0	0	0	0
Claims on non-public sector	133,442.1	169,466.4	197,810.9	256,825.3	295,487.2	48.2	49.4	16.7	15.1
Others	27,752.0	47,886.0	153,565.7	79,867.3	132,329.4	453.4	-13.8	220.7	65.7
Sub-total	210,093.2	274,819.9	430,768.5	411,710.3	524,587.3	105.0	21.8	56.7	27.4
Below the line items	25,677.5	56,291.0	47,393.5	67,610.0	224,965.9	84.6	374.7	-15.8	232.7
Total assets = total liabilities	235,770.7	331,110.9	478,162.0	479,320.3	749,553.2	102.8	56.8	44.4	56.4
Liabilities									
Deposits of non-public sector	143,727.7	191,362.5	243,663.3	295,845.3	348,657.1	69.5	43.1	27.3	17.9
Sight ⁽⁴⁾	7,638.9	11,374.2	14,707.0	19,276.6	22,978.3	92.5	56.2	29.3	19.2
Term investment	133,948.4	176,638.8	224,829.6	269,666.5	319,592.0	67.8	42.1	27.3	18.5
Gharz-al-hasanah	508.4	1,284.7	1,090.9	3,388.0	1,925.8	114.6	76.5	-15.1	-43.2
Other	1,632.0	2,064.8	3,035.8	3,514.2	4,161.0	86.0	37.1	47.0	18.4
Claims of the Central Bank	0	0	0	1,823.7	2,993.7	*	*	*	64.2
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	15,965.9	19,819.5	18,875.7	24,040.3	28,252.4	18.2	49.7	-4.8	17.5
Foreign exchange loans and deposits	11,854.6	15,472.9	21,953.2	32,058.1	75,507.3	85.2	243.9	41.9	135.5
Others	38,545.0	48,165.0	146,276.3	57,942.9	69,176.8	279.5	-52.7	203.7	19.4
Sub-total	210,093.2	274,819.9	430,768.5	411,710.3	524,587.3	105.0	21.8	56.7	27.4
Below the line items	25,677.5	56,291.0	47,393.5	67,610.0	224,965.9	84.6	374.7	-15.8	232.7

(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					Six-month changes in balance	Percentage change			
	Shahrivar 1385	Esfand 1385	Shahrivar 1386	Esfand 1386	Shahrivar 1387		Shahrivar 1386 to Shahrivar 1385	Shahrivar 1387 to Shahrivar 1386	Shahrivar 1386 to Esfand 1385	Shahrivar 1387 to Esfand 1386
Banks and credit institutions' claims on non-public sector (excluding profit receivables)	849,279.6	1,066,548.5	1,216,491.9	1,468,298.0	1,526,781.5	58,483.5	43.2	25.5	14.1	4.0
Commercial banks	560,378.0	701,574.1	811,051.0	957,826.6	967,034.8	9,208.2	44.7	19.2	15.6	1.0
Specialized banks	182,780.6	221,926.2	231,043.4	273,629.8	280,343.7	6,713.9	26.4	21.3	4.1	2.5
Private banks and non-bank credit institutions	106,121.0	143,048.2	174,397.5	236,841.6	279,403.0	42,561.4	64.3	60.2	21.9	18.0
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	66.7	65.2	63.3	-1.9	1.1	-5.1	1.4	-2.9
Specialized banks	21.5	20.8	19.0	18.6	18.4	-0.2	-11.6	-3.2	-8.7	-1.1
Private banks and non-bank credit institutions	12.5	13.4	14.3	16.1	18.3	2.2	14.4	28.0	6.7	13.7
Profit and revenue receivables	141,824.5	159,652.5	183,502.5	195,427.7	202,114.6	6,686.9	29.4	10.1	14.9	3.4
Banks and credit institutions' claims on non-public sector	991,104.1	1,226,201.0	1,399,994.4	1,663,725.7	1,728,896.1	65,170.4	41.3	23.5	14.2	3.9
Commercial banks	622,939.4	775,113.0	901,007.0	1,061,536.0	1,070,661.4	9,125.4	44.6	18.8	16.2	0.9
Specialized banks	234,722.6	281,621.6	301,176.5	345,364.4	362,747.5	17,383.1	28.3	20.4	6.9	5.0
Private banks and non-bank credit institutions	133,442.1	169,466.4	197,810.9	256,825.3	295,487.2	38,661.9	48.2	49.4	16.7	15.1
Deposits of non-public sector	1,012,707.7	1,222,747.8	1,394,701.7	1,560,383.8	1,566,469.5	6,085.7	37.7	12.3	14.1	0.4
Commercial banks	714,256.7	850,729.2	957,187.5	1,062,801.6	1,021,862.4	-40,939.2	34.0	6.8	12.5	-3.9
Specialized banks	154,723.3	180,656.1	193,850.9	201,736.9	195,950.0	-5,786.9	25.3	1.1	7.3	-2.9
Private banks and non-bank credit institutions	143,727.7	191,362.5	243,663.3	295,845.3	348,657.1	52,811.8	69.5	43.1	27.3	17.9
Deposits of non-public sector (percent out of total)	100.0	100.0	100.0	100.0	100.0					
Commercial banks	70.5	69.6	68.6	68.1	65.2	-2.9	-2.7	-5.0	-1.4	-4.3
Specialized banks	15.3	14.8	13.9	12.9	12.5	-0.4	-9.2	-10.1	-6.1	-3.1
Private banks and non-bank credit institutions	14.2	15.7	17.5	19.0	22.3	3.3	23.2	27.4	11.5	17.4
Sight	292,928.2	353,093.3	394,528.0	455,798.1	388,931.8	-66,866.3	34.7	-1.4	11.7	-14.7
Current deposits	198,839.0	220,406.0	261,824.8	268,237.6	286,349.9	18,112.3	31.7	9.4	18.8	6.8
Checks (net)	69,657.3	98,851.6	95,513.0	136,501.1	57,960.6	-78,540.5	37.1	-39.3	-3.4	-57.5
Others	24,431.9	33,835.7	37,190.2	51,059.4	44,621.3	-6,438.1	52.2	20.0	9.9	-12.6
Non-sight	719,779.5	869,654.5	1,000,173.7	1,104,585.7	1,177,537.7	72,952.0	39.0	17.7	15.0	6.6
Gharz-al-hasaneh savings	111,747.2	133,522.4	143,568.2	152,305.0	141,066.6	-11,238.4	28.5	-1.7	7.5	-7.4
Housing Savings Fund	35,263.5	43,424.1	45,507.9	41,857.3	34,374.6	-7,482.7	29.1	-24.5	4.8	-17.9
Other	76,383.7	90,098.3	98,060.3	110,447.7	106,692.0	-3,755.7	28.4	8.8	8.8	-3.4
Term investments	583,007.7	707,100.5	824,614.0	915,984.5	997,007.2	81,022.7	41.4	20.9	16.6	8.8
Short-term	278,552.5	353,666.8	424,210.8	495,608.7	570,919.6	75,310.9	52.3	34.6	19.9	15.2
Long-term	304,455.2	353,433.7	400,403.2	420,375.8	426,087.6	5,711.8	31.5	6.4	13.3	1.4
Miscellaneous	25,024.6	29,031.6	31,991.5	36,296.2	39,463.9	3,167.7	27.8	23.4	10.2	8.7
Notes and coins with the public	47,258.5	61,451.6	56,474.2	79,909.2	104,139.7	24,230.5	19.5	84.4	-8.1	30.3
Money	340,186.7	414,544.9	451,002.2	535,707.3	493,071.5	-42,635.8	32.6	9.3	8.8	-8.0
Quasi-money	719,779.5	869,654.5	1,000,173.7	1,104,585.7	1,177,537.7	72,952.0	39.0	17.7	15.0	6.6
Liquidity	1,059,966.2	1,284,199.4	1,451,175.9	1,640,293.0	1,670,609.2	30,316.2	36.9	15.1	13.0	1.8

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

Table 8

(billion rials)

	Esfand 1386	Shahrivar 1387	Share in balance Shahrivar 1387	Percentage change Shahrivar 1387 to Esfand 1386
Banks and credit institutions	1,615,791.2	1,672,085.3	100.0	3.5
Gharz-al-hasaneh	51,012.6	54,814.0	3.3	7.5
Mozarebeh	144,801.5	137,324.7	8.2	-5.2
Forward transactions	63,264.1	56,984.8	3.4	-9.9
Civil partnership	258,315.8	257,047.4	15.4	-0.5
Joaleh	70,377.5	63,858.7	3.8	-9.3
Installment sale	784,475.7	786,963.7	47.1	0.3
Hire purchase	29,431.8	27,275.8	1.6	-7.3
Legal partnership	22,533.3	25,515.0	1.5	13.2
Direct investment	14,181.0	10,229.4	0.6	-27.9
Other ⁽¹⁾	177,397.9	252,071.8	15.1	42.1
Commercial banks	1,022,935.1	1,028,108.4	100.0	0.5
Gharz-al-hasaneh	42,045.7	45,382.5	4.4	7.9
Mozarebeh	72,675.3	59,882.4	5.8	-17.6
Forward transactions	56,285.0	50,157.9	4.9	-10.9
Civil partnership	120,583.8	113,141.3	11.0	-6.2
Joaleh	58,975.0	53,492.0	5.2	-9.3
Installment sale	517,800.4	508,441.4	49.5	-1.8
Hire purchase	9,253.3	9,564.4	0.9	3.4
Legal partnership	14,106.5	16,390.3	1.6	16.2
Direct investment	13,394.4	9,343.0	0.9	-30.2
Other ⁽¹⁾	117,815.7	162,313.2	15.8	37.8
Specialized banks	343,681.4	359,932.7	100.0	4.7
Gharz-al-hasaneh	7,912.3	7,929.4	2.2	0.2
Mozarebeh	2,471.3	2,190.2	0.6	-11.4
Forward transactions	6,941.3	6,811.2	1.9	-1.9
Civil partnership	41,564.0	39,910.3	11.1	-4.0
Joaleh	4,181.9	3,929.0	1.1	-6.0
Installment sale	239,737.3	254,420.9	70.7	6.1
Hire purchase	3,575.0	3,509.2	1.0	-1.8
Legal partnership	3,394.5	3,448.2	1.0	1.6
Direct investment	431.6	471.4	0.1	9.2
Other ⁽¹⁾	33,472.2	37,312.9	10.4	11.5
Private banks and credit institutions	249,174.7	284,044.2	100.0	14.0
Gharz-al-hasaneh	1,054.6	1,502.1	0.5	42.4
Mozarebeh	69,654.9	75,252.1	26.5	8.0
Forward transactions	37.8	15.7	0	-58.5
Civil partnership	96,168.0	103,995.8	36.6	8.1
Joaleh	7,220.6	6,437.7	2.3	-10.8
Installment sale	26,938.0	24,101.4	8.5	-10.5
Hire purchase	16,603.5	14,202.2	5.0	-14.5
Legal partnership	5,032.3	5,676.5	2.0	12.8
Direct investment	355.0	415.0	0.1	16.9
Other ⁽¹⁾	26,110.0	52,445.7	18.5	100.9

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