

Table 1

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

(billion rials)

	Balance at the end of the period					Percentage change			
	Mehr 1385	Esfand 1385	Mehr 1386	Esfand 1386	Mehr 1387	Mehr 1386 to Mehr 1385	Mehr 1387 to Mehr 1386	Mehr 1386 to Esfand 1385	Mehr 1387 to Esfand 1386
<b>Assets</b>									
<b>Foreign assets</b>	<b>870,343.0</b>	<b>928,552.5</b>	<b>1,075,246.8</b>	<b>1,184,385.1</b>	<b>1,373,821.5</b>	<b>23.5</b>	<b>27.8</b>	<b>15.8</b>	<b>16.0</b>
<b>Claims on public sector</b>	<b>238,247.2</b>	<b>256,219.8</b>	<b>284,333.1</b>	<b>280,636.7</b>	<b>283,126.7</b>	<b>19.3</b>	<b>-0.4</b>	<b>11.0</b>	<b>0.9</b>
Government <sup>(2)</sup>	145,608.1	160,269.3	193,975.3	188,723.6	201,377.2	33.2	3.8	21.0	6.7
Public corporations and agencies	92,639.1	95,950.5	90,357.8	91,913.1	81,749.5	-2.5	-9.5	-5.8	-11.1
<b>Claims on non-public sector</b>	<b>1,021,107.3</b>	<b>1,226,201.0</b>	<b>1,448,917.2</b>	<b>1,663,725.7</b>	<b>1,737,534.3</b>	<b>41.9</b>	<b>19.9</b>	<b>18.2</b>	<b>4.4</b>
<b>Others</b>	<b>530,812.9</b>	<b>671,235.9</b>	<b>788,271.2</b>	<b>952,428.0</b>	<b>1,092,474.9</b>	<b>48.5</b>	<b>38.6</b>	<b>17.4</b>	<b>14.7</b>
<b>Sub-total</b>	<b>2,660,510.4</b>	<b>3,082,209.2</b>	<b>3,596,768.3</b>	<b>4,081,175.5</b>	<b>4,486,957.4</b>	<b>35.2</b>	<b>24.7</b>	<b>16.7</b>	<b>9.9</b>
<b>Below the line items</b>	<b>474,784.6</b>	<b>599,812.1</b>	<b>699,018.2</b>	<b>767,501.1</b>	<b>922,288.7</b>	<b>47.2</b>	<b>31.9</b>	<b>16.5</b>	<b>20.2</b>
<b>Total assets = total liabilities</b>	<b>3,135,295.0</b>	<b>3,682,021.3</b>	<b>4,295,786.5</b>	<b>4,848,676.6</b>	<b>5,409,246.1</b>	<b>37.0</b>	<b>25.9</b>	<b>16.7</b>	<b>11.6</b>
<b>Liabilities</b>									
<b>Liquidity</b>	<b>1,078,830.3</b>	<b>1,284,199.4</b>	<b>1,481,100.7</b>	<b>1,640,293.0</b>	<b>1,694,219.7</b>	<b>37.3</b>	<b>14.4</b>	<b>15.3</b>	<b>3.3</b>
Money	337,090.5	414,544.9	457,403.0	535,707.3	491,448.6	35.7	7.4	10.3	-8.3
Quasi-money	741,739.8	869,654.5	1,023,697.7	1,104,585.7	1,202,771.1	38.0	17.5	17.7	8.9
<b>Loans and deposits of public sector</b>	<b>247,540.5</b>	<b>220,621.4</b>	<b>302,582.1</b>	<b>265,256.0</b>	<b>393,119.9</b>	<b>22.2</b>	<b>29.9</b>	<b>37.1</b>	<b>48.2</b>
Government	233,469.5	208,532.4	286,167.4	247,774.9	374,152.7	22.6	30.7	37.2	51.0
Public corporations and agencies	14,071.0	12,089.0	16,414.7	17,481.1	18,967.2	16.7	15.6	35.8	8.5
<b>Capital account</b>	<b>137,653.1</b>	<b>173,603.7</b>	<b>195,890.1</b>	<b>209,138.9</b>	<b>207,153.6</b>	<b>42.3</b>	<b>5.7</b>	<b>12.8</b>	<b>-0.9</b>
<b>Foreign loans and credits and foreign exchange deposits</b>	<b>474,827.6</b>	<b>503,521.7</b>	<b>568,009.3</b>	<b>713,605.6</b>	<b>820,930.4</b>	<b>19.6</b>	<b>44.5</b>	<b>12.8</b>	<b>15.0</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>1,304.5</b>	<b>1,194.2</b>	<b>1,111.3</b>	<b>549.8</b>	<b>615.3</b>	<b>-14.8</b>	<b>-44.6</b>	<b>-6.9</b>	<b>11.9</b>
<b>Others</b>	<b>720,352.4</b>	<b>899,066.8</b>	<b>1,048,072.8</b>	<b>1,252,330.2</b>	<b>1,370,916.5</b>	<b>45.5</b>	<b>30.8</b>	<b>16.6</b>	<b>9.5</b>
<b>Sub-total</b>	<b>2,660,510.4</b>	<b>3,082,209.2</b>	<b>3,596,768.3</b>	<b>4,081,175.5</b>	<b>4,486,957.4</b>	<b>35.2</b>	<b>24.7</b>	<b>16.7</b>	<b>9.9</b>
<b>Below the line items</b>	<b>474,784.6</b>	<b>599,812.1</b>	<b>699,018.2</b>	<b>767,501.1</b>	<b>922,288.7</b>	<b>47.2</b>	<b>31.9</b>	<b>16.5</b>	<b>20.2</b>

(1) Excludes commercial banks' branches abroad.

(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)

	Balance at the end of the period					Percentage change			
	Mehr 1385	Esfand 1385	Mehr 1386	Esfand 1386	Mehr 1387	Mehr 1386 to Mehr 1385	Mehr 1387 to Mehr 1386	Mehr 1386 to Esfand 1385	Mehr 1387 to Esfand 1386
<b>Assets</b>									
<b>Foreign assets</b>	<b>518,946.3</b>	<b>563,869.5</b>	<b>661,288.9</b>	<b>747,284.2</b>	<b>909,314.6</b>	<b>27.4</b>	<b>37.5</b>	<b>17.3</b>	<b>21.7</b>
<b>Notes and coins</b>	<b>1,729.2</b>	<b>619.9</b>	<b>1,579.5</b>	<b>1,200.5</b>	<b>3,042.9</b>	<b>-8.7</b>	<b>92.6</b>	<b>154.8</b>	<b>153.5</b>
<b>Claims on public sector</b>	<b>127,401.6</b>	<b>131,432.2</b>	<b>133,718.2</b>	<b>131,759.9</b>	<b>133,714.8</b>	<b>5.0</b>	<b>0</b>	<b>1.7</b>	<b>1.5</b>
Government	104,248.0	104,094.8	105,234.8	97,842.0	101,847.0	0.9	-3.2	1.1	4.1
Public corporations and agencies	23,153.6	27,337.4	28,483.4	33,917.9	31,867.8	23.0	11.9	4.2	-6.0
<b>Claims on banks</b>	<b>44,741.1</b>	<b>54,887.3</b>	<b>115,690.3</b>	<b>137,694.0</b>	<b>205,262.2</b>	<b>158.6</b>	<b>77.4</b>	<b>110.8</b>	<b>49.1</b>
Government revolving funds payment	15,145.9	14,846.6	19,605.7	16,444.6	1,135.1	29.4	-94.2	32.1	-93.1
Others	29,595.2	40,040.7	96,084.6	121,249.4	204,127.1	224.7	112.4	140.0	68.4
<b>Others</b>	<b>5,536.6</b>	<b>9,923.0</b>	<b>10,457.9</b>	<b>10,660.8</b>	<b>15,379.0</b>	<b>88.9</b>	<b>47.1</b>	<b>5.4</b>	<b>44.3</b>
<b>Sub-total</b>	<b>698,354.8</b>	<b>760,731.9</b>	<b>922,734.8</b>	<b>1,028,599.4</b>	<b>1,266,713.5</b>	<b>32.1</b>	<b>37.3</b>	<b>21.3</b>	<b>23.1</b>
<b>Below the line items</b>	<b>15,335.1</b>	<b>19,402.5</b>	<b>16,935.0</b>	<b>12,757.0</b>	<b>19,765.8</b>	<b>10.4</b>	<b>16.7</b>	<b>-12.7</b>	<b>54.9</b>
<b>Total assets = total liabilities</b>	<b>713,689.9</b>	<b>780,134.4</b>	<b>939,669.8</b>	<b>1,041,356.4</b>	<b>1,286,479.3</b>	<b>31.7</b>	<b>36.9</b>	<b>20.4</b>	<b>23.5</b>
<b>Liabilities</b>									
<b>Notes and coins</b>	<b>57,556.3</b>	<b>68,109.0</b>	<b>69,182.4</b>	<b>89,247.5</b>	<b>147,683.1</b>	<b>20.2</b>	<b>113.5</b>	<b>1.6</b>	<b>65.5</b>
With the public	46,677.0	61,451.6	57,649.6	79,909.2	113,123.6	23.5	96.2	-6.2	41.6
With banks	9,150.1	6,037.5	9,953.3	8,137.8	31,516.6	8.8	216.6	64.9	287.3
With the Central Bank	1,729.2	619.9	1,579.5	1,200.5	3,042.9	-8.7	92.6	154.8	153.5
<b>Deposits of banks and credit institutions</b>	<b>168,753.0</b>	<b>212,486.0</b>	<b>262,161.0</b>	<b>277,452.0</b>	<b>277,056.1</b>	<b>55.4</b>	<b>5.7</b>	<b>23.4</b>	<b>-0.1</b>
Legal	154,257.9	184,827.7	212,008.3	235,840.6	212,635.5	37.4	0.3	14.7	-9.8
Sight <sup>(1)</sup>	14,495.1	27,658.3	50,152.7	41,611.4	64,420.6	246.0	28.4	81.3	54.8
<b>Deposits of public sector</b>	<b>181,751.9</b>	<b>149,866.1</b>	<b>223,190.6</b>	<b>176,674.3</b>	<b>298,806.7</b>	<b>22.8</b>	<b>33.9</b>	<b>48.9</b>	<b>69.1</b>
Government	167,680.9	137,777.1	206,775.9	159,193.2	279,839.5	23.3	35.3	50.1	75.8
Public corporations and agencies	14,071.0	12,089.0	16,414.7	17,481.1	18,967.2	16.7	15.6	35.8	8.5
<b>Capital account</b>	<b>5,173.2</b>	<b>13,692.7</b>	<b>13,692.6</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>183,315.2</b>	<b>192,674.1</b>	<b>202,521.8</b>	<b>308,654.0</b>	<b>354,176.1</b>	<b>10.5</b>	<b>74.9</b>	<b>5.1</b>	<b>14.7</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>1,304.5</b>	<b>1,194.2</b>	<b>1,111.3</b>	<b>549.8</b>	<b>615.3</b>	<b>-14.8</b>	<b>-44.6</b>	<b>-6.9</b>	<b>11.9</b>
<b>Others</b>	<b>100,498.7</b>	<b>122,707.8</b>	<b>150,873.1</b>	<b>156,583.3</b>	<b>168,937.7</b>	<b>50.1</b>	<b>12.0</b>	<b>23.0</b>	<b>7.9</b>
<b>Sub-total</b>	<b>698,354.8</b>	<b>760,731.9</b>	<b>922,734.8</b>	<b>1,028,599.4</b>	<b>1,266,713.5</b>	<b>32.1</b>	<b>37.3</b>	<b>21.3</b>	<b>23.1</b>
<b>Below the line items</b>	<b>15,335.1</b>	<b>19,402.5</b>	<b>16,935.0</b>	<b>12,757.0</b>	<b>19,765.8</b>	<b>10.4</b>	<b>16.7</b>	<b>-12.7</b>	<b>54.9</b>

(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 CREDIT INSTITUTIONS <sup>(1)</sup>**

**Table 3**

(billion rials)

	Balance at the end of the period					Percentage change			
	Mehr 1385	Esfand 1385	Mehr 1386	Esfand 1386	Mehr 1387	Mehr 1386 to Mehr 1385	Mehr 1387 to Mehr 1386	Mehr 1386 to Esfand 1385	Mehr 1387 to Esfand 1386
<b>Assets</b>									
<b>Foreign assets</b>	<b>351,396.7</b>	<b>364,683.0</b>	<b>413,957.9</b>	<b>437,100.9</b>	<b>464,506.9</b>	<b>17.8</b>	<b>12.2</b>	<b>13.5</b>	<b>6.3</b>
<b>Notes and coins</b>	<b>9,150.1</b>	<b>6,037.5</b>	<b>9,953.3</b>	<b>8,137.8</b>	<b>31,516.6</b>	<b>8.8</b>	<b>216.6</b>	<b>64.9</b>	<b>287.3</b>
<b>Deposits with the Central Bank</b>	<b>168,753.0</b>	<b>212,486.0</b>	<b>262,161.0</b>	<b>277,452.0</b>	<b>277,056.1</b>	<b>55.4</b>	<b>5.7</b>	<b>23.4</b>	<b>-0.1</b>
Legal	154,257.9	184,827.7	212,008.3	235,840.6	212,635.5	37.4	0.3	14.7	-9.8
Sight <sup>(2)</sup>	14,495.1	27,658.3	50,152.7	41,611.4	64,420.6	246.0	28.4	81.3	54.8
<b>Claims on public sector</b>	<b>110,845.6</b>	<b>124,787.6</b>	<b>150,614.9</b>	<b>148,876.8</b>	<b>149,411.9</b>	<b>35.9</b>	<b>-0.8</b>	<b>20.7</b>	<b>0.4</b>
Government <sup>(3)</sup>	41,360.1	56,174.5	88,740.5	90,881.6	99,530.2	114.6	12.2	58.0	9.5
Public corporations and agencies	69,485.5	68,613.1	61,874.4	57,995.2	49,881.7	-11.0	-19.4	-9.8	-14.0
<b>Claims on non-public sector</b>	<b>1,021,107.3</b>	<b>1,226,201.0</b>	<b>1,448,917.2</b>	<b>1,663,725.7</b>	<b>1,737,534.3</b>	<b>41.9</b>	<b>19.9</b>	<b>18.2</b>	<b>4.4</b>
<b>Others</b>	<b>300,902.9</b>	<b>387,282.2</b>	<b>388,429.2</b>	<b>517,282.9</b>	<b>560,218.1</b>	<b>29.1</b>	<b>44.2</b>	<b>0.3</b>	<b>8.3</b>
<b>Sub-total</b>	<b>1,962,155.6</b>	<b>2,321,477.3</b>	<b>2,674,033.5</b>	<b>3,052,576.1</b>	<b>3,220,243.9</b>	<b>36.3</b>	<b>20.4</b>	<b>15.2</b>	<b>5.5</b>
<b>Below the line items</b>	<b>459,449.5</b>	<b>580,409.6</b>	<b>682,083.2</b>	<b>754,744.1</b>	<b>902,522.9</b>	<b>48.5</b>	<b>32.3</b>	<b>17.5</b>	<b>19.6</b>
<b>Total assets = total liabilities</b>	<b>2,421,605.1</b>	<b>2,901,886.9</b>	<b>3,356,116.7</b>	<b>3,807,320.2</b>	<b>4,122,766.8</b>	<b>38.6</b>	<b>22.8</b>	<b>15.7</b>	<b>8.3</b>
<b>Liabilities</b>									
<b>Deposits of non-public sector</b>	<b>1,032,153.3</b>	<b>1,222,747.8</b>	<b>1,423,451.1</b>	<b>1,560,383.8</b>	<b>1,581,096.1</b>	<b>37.9</b>	<b>11.1</b>	<b>16.4</b>	<b>1.3</b>
Sight	290,413.5	353,093.3	399,753.4	455,798.1	378,325.0	37.6	-5.4	13.2	-17.0
Term investment	595,494.8	707,100.5	845,428.8	915,984.5	1,023,937.0	42.0	21.1	19.6	11.8
Gharz-al-hasaneh <sup>(4)</sup>	121,018.7	133,522.4	145,375.1	152,305.0	139,298.8	20.1	-4.2	8.9	-8.5
Other	25,226.3	29,031.6	32,893.8	36,296.2	39,535.3	30.4	20.2	13.3	8.9
<b>Claims of the Central Bank</b>	<b>44,741.1</b>	<b>54,887.3</b>	<b>115,690.3</b>	<b>137,694.0</b>	<b>205,262.2</b>	<b>158.6</b>	<b>77.4</b>	<b>110.8</b>	<b>49.1</b>
<b>Loans and deposits of public sector</b>	<b>65,788.6</b>	<b>70,755.3</b>	<b>79,391.5</b>	<b>88,581.7</b>	<b>94,313.2</b>	<b>20.7</b>	<b>18.8</b>	<b>12.2</b>	<b>6.5</b>
Government	65,788.6	70,755.3	79,391.5	88,581.7	94,313.2	20.7	18.8	12.2	6.5
Public corporations and agencies	0	0	0	0	0	*	*	*	*
<b>Capital account</b>	<b>132,479.9</b>	<b>159,911.0</b>	<b>182,197.5</b>	<b>189,702.4</b>	<b>187,717.1</b>	<b>37.5</b>	<b>3.0</b>	<b>13.9</b>	<b>-1.0</b>
<b>Foreign exchange loans and deposits</b>	<b>291,512.4</b>	<b>310,847.6</b>	<b>365,487.5</b>	<b>404,951.6</b>	<b>466,754.3</b>	<b>25.4</b>	<b>27.7</b>	<b>17.6</b>	<b>15.3</b>
<b>Others</b>	<b>395,480.3</b>	<b>502,328.3</b>	<b>507,815.6</b>	<b>671,262.6</b>	<b>685,101.0</b>	<b>28.4</b>	<b>34.9</b>	<b>1.1</b>	<b>2.1</b>
<b>Sub-total</b>	<b>1,962,155.6</b>	<b>2,321,477.3</b>	<b>2,674,033.5</b>	<b>3,052,576.1</b>	<b>3,220,243.9</b>	<b>36.3</b>	<b>20.4</b>	<b>15.2</b>	<b>5.5</b>
<b>Below the line items</b>	<b>459,449.5</b>	<b>580,409.6</b>	<b>682,083.2</b>	<b>754,744.1</b>	<b>902,522.9</b>	<b>48.5</b>	<b>32.3</b>	<b>17.5</b>	<b>19.6</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.

(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 <sup>(1)</sup>

(billion rials)

	Balance at the end of the period					Percentage change			
	Mehr 1385	Esfand 1385	Mehr 1386	Esfand 1386	Mehr 1387	Mehr 1386 to Mehr 1385	Mehr 1387 to Mehr 1386	Mehr 1386 to Esfand 1385	Mehr 1387 to Esfand 1386
<b>Assets</b>									
<b>Foreign assets</b>	<b>295,532.0</b>	<b>305,021.5</b>	<b>338,599.9</b>	<b>346,677.8</b>	<b>339,029.0</b>	<b>14.6</b>	<b>0.1</b>	<b>11.0</b>	<b>-2.2</b>
<b>Notes and coins</b>	<b>7,894.1</b>	<b>4,442.5</b>	<b>8,570.2</b>	<b>6,219.3</b>	<b>26,048.0</b>	<b>8.6</b>	<b>203.9</b>	<b>92.9</b>	<b>318.8</b>
<b>Deposits with the Central Bank</b>	<b>129,827.9</b>	<b>165,330.6</b>	<b>185,736.1</b>	<b>184,353.1</b>	<b>186,985.1</b>	<b>43.1</b>	<b>0.7</b>	<b>12.3</b>	<b>1.4</b>
Legal	116,620.1	139,253.8	154,529.0	170,310.2	142,481.7	32.5	-7.8	11.0	-16.3
Sight <sup>(2)</sup>	13,207.8	26,076.8	31,207.1	14,042.9	44,503.4	136.3	42.6	19.7	216.9
<b>Claims on public sector</b>	<b>92,142.0</b>	<b>109,098.4</b>	<b>123,891.7</b>	<b>138,220.8</b>	<b>133,349.6</b>	<b>34.5</b>	<b>7.6</b>	<b>13.6</b>	<b>-3.5</b>
Government <sup>(3)</sup>	23,393.6	40,964.8	62,904.1	83,042.7	86,914.5	168.9	38.2	53.6	4.7
Public corporations and agencies	68,748.4	68,133.6	60,987.6	55,178.1	46,435.1	-11.3	-23.9	-10.5	-15.8
<b>Claims on non-public sector</b>	<b>645,847.5</b>	<b>775,113.0</b>	<b>931,539.6</b>	<b>1,061,536.0</b>	<b>1,074,112.1</b>	<b>44.2</b>	<b>15.3</b>	<b>20.2</b>	<b>1.2</b>
<b>Others</b>	<b>218,331.1</b>	<b>268,714.3</b>	<b>247,118.1</b>	<b>338,931.3</b>	<b>315,442.5</b>	<b>13.2</b>	<b>27.6</b>	<b>-8.0</b>	<b>-6.9</b>
<b>Sub-total</b>	<b>1,389,574.6</b>	<b>1,627,720.3</b>	<b>1,835,455.6</b>	<b>2,075,938.3</b>	<b>2,074,966.3</b>	<b>32.1</b>	<b>13.0</b>	<b>12.8</b>	<b>0</b>
<b>Below the line items</b>	<b>378,577.3</b>	<b>466,065.5</b>	<b>545,612.3</b>	<b>582,793.1</b>	<b>576,559.1</b>	<b>44.1</b>	<b>5.7</b>	<b>17.1</b>	<b>-1.1</b>
<b>Total assets = total liabilities</b>	<b>1,768,151.9</b>	<b>2,093,785.8</b>	<b>2,381,067.9</b>	<b>2,658,731.4</b>	<b>2,651,525.4</b>	<b>34.7</b>	<b>11.4</b>	<b>13.7</b>	<b>-0.3</b>
<b>Liabilities</b>									
<b>Deposits of non-public sector</b>	<b>725,174.0</b>	<b>850,729.2</b>	<b>972,840.6</b>	<b>1,062,801.6</b>	<b>1,023,933.4</b>	<b>34.2</b>	<b>5.3</b>	<b>14.4</b>	<b>-3.7</b>
Sight	259,252.9	313,771.4	353,842.2	402,584.4	324,989.1	36.5	-8.2	12.8	-19.3
Term investment	389,660.5	449,536.8	521,830.9	552,016.6	592,151.8	33.9	13.5	16.1	7.3
Gharz-al-hasaneh	59,755.3	68,596.7	75,006.1	83,765.1	79,630.2	25.5	6.2	9.3	-4.9
Other	16,505.3	18,824.3	22,161.4	24,435.5	27,162.3	34.3	22.6	17.7	11.2
<b>Claims of the Central Bank</b>	<b>35,832.8</b>	<b>37,271.6</b>	<b>89,183.5</b>	<b>83,479.6</b>	<b>122,215.9</b>	<b>148.9</b>	<b>37.0</b>	<b>139.3</b>	<b>46.4</b>
<b>Loans and deposits of public sector</b>	<b>47,563.1</b>	<b>52,209.0</b>	<b>58,121.8</b>	<b>63,712.9</b>	<b>67,045.1</b>	<b>22.2</b>	<b>15.4</b>	<b>11.3</b>	<b>5.2</b>
Government	47,563.1	52,209.0	58,121.8	63,712.9	67,045.1	22.2	15.4	11.3	5.2
Public corporations and agencies	0	0	0	0	0	*	*	*	*
<b>Capital account</b>	<b>89,810.9</b>	<b>108,270.7</b>	<b>103,786.1</b>	<b>105,673.0</b>	<b>97,994.1</b>	<b>15.6</b>	<b>-5.6</b>	<b>-4.1</b>	<b>-7.3</b>
<b>Foreign exchange loans and deposits</b>	<b>258,461.0</b>	<b>274,342.2</b>	<b>321,089.9</b>	<b>342,044.2</b>	<b>344,587.5</b>	<b>24.2</b>	<b>7.3</b>	<b>17.0</b>	<b>0.7</b>
<b>Others</b>	<b>232,732.8</b>	<b>304,897.6</b>	<b>290,433.7</b>	<b>418,227.0</b>	<b>419,190.3</b>	<b>24.8</b>	<b>44.3</b>	<b>-4.7</b>	<b>0.2</b>
<b>Sub-total</b>	<b>1,389,574.6</b>	<b>1,627,720.3</b>	<b>1,835,455.6</b>	<b>2,075,938.3</b>	<b>2,074,966.3</b>	<b>32.1</b>	<b>13.0</b>	<b>12.8</b>	<b>0</b>
<b>Below the line items</b>	<b>378,577.3</b>	<b>466,065.5</b>	<b>545,612.3</b>	<b>582,793.1</b>	<b>576,559.1</b>	<b>44.1</b>	<b>5.7</b>	<b>17.1</b>	<b>-1.1</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)

	Balance at the end of the period					Percentage change			
	Mehr 1385	Esfand 1385	Mehr 1386	Esfand 1386	Mehr 1387	Mehr 1386 to Mehr 1385	Mehr 1387 to Mehr 1386	Mehr 1386 to Esfand 1385	Mehr 1387 to Esfand 1386
<b>Assets</b>									
Foreign assets	42,247.9	44,726.6	56,038.4	67,254.1	89,831.8	32.6	60.3	25.3	33.6
Notes and coins	707.7	673.9	777.7	870.1	2,842.3	9.9	265.5	15.4	226.7
Deposits with the Central Bank	13,201.1	14,590.0	33,968.0	43,317.6	32,875.9	157.3	-3.2	132.8	-24.1
Legal	12,271.5	13,887.0	15,514.4	16,456.5	14,966.2	26.4	-3.5	11.7	-9.1
Sight <sup>(1)</sup>	929.6	703.0	18,453.6	26,861.1	17,909.7	#	-2.9	#	-33.3
Claims on public sector	8,781.4	6,643.1	8,283.9	9,637.0	9,776.1	-5.7	18.0	24.7	1.4
Government <sup>(2)</sup>	8,044.3	6,163.6	7,397.1	6,819.9	6,329.5	-8.0	-14.4	20.0	-7.2
Public corporations and agencies	737.1	479.5	886.8	2,817.1	3,446.6	20.3	288.7	84.9	22.3
Claims on non-public sector	242,460.2	281,621.6	310,541.6	345,364.4	366,121.9	28.1	17.9	10.3	6.0
Others	53,411.9	70,681.9	81,916.1	98,484.3	104,462.6	53.4	27.5	15.9	6.1
Sub-total	360,810.2	418,937.1	491,525.7	564,927.5	605,910.6	36.2	23.3	17.3	7.3
Below the line items	54,963.7	58,053.1	85,667.1	104,341.0	106,483.1	55.9	24.3	47.6	2.1
<b>Total assets = total liabilities</b>	<b>415,773.9</b>	<b>476,990.2</b>	<b>577,192.8</b>	<b>669,268.5</b>	<b>712,393.7</b>	<b>38.8</b>	<b>23.4</b>	<b>21.0</b>	<b>6.4</b>
<b>Liabilities</b>									
Deposits of non-public sector	161,044.6	180,656.1	196,752.0	201,736.9	196,674.6	22.2	0	8.9	-2.5
Sight	22,577.6	27,947.7	29,473.2	33,937.1	33,518.3	30.5	13.7	5.5	-1.2
Term investment	70,653.6	80,924.9	90,552.6	94,301.4	97,048.4	28.2	7.2	11.9	2.9
Gharz-al-hasaneh	60,707.6	63,641.0	69,242.5	65,151.9	57,890.5	14.1	-16.4	8.8	-11.1
Other	7,105.8	8,142.5	7,483.7	8,346.5	8,217.4	5.3	9.8	-8.1	-1.5
Claims of the Central Bank	8,908.3	17,615.7	26,506.8	52,390.7	79,138.9	197.6	198.6	50.5	51.1
Loans and deposits of public sector	18,225.5	18,546.3	21,269.7	24,868.8	27,268.1	16.7	28.2	14.7	9.6
Government	18,225.5	18,546.3	21,269.7	24,868.8	27,268.1	16.7	28.2	14.7	9.6
Public corporations and agencies	0	0	0	0	0	*	*	*	*
Capital account	30,242.4	31,820.8	59,719.4	59,989.1	62,201.7	97.5	4.2	87.7	3.7
Foreign exchange loans and deposits	20,220.2	21,032.5	21,234.3	30,849.3	44,919.5	5.0	111.5	1.0	45.6
Others	122,169.2	149,265.7	166,043.5	195,092.7	195,707.8	35.9	17.9	11.2	0.3
Sub-total	360,810.2	418,937.1	491,525.7	564,927.5	605,910.6	36.2	23.3	17.3	7.3
Below the line items	54,963.7	58,053.1	85,667.1	104,341.0	106,483.1	55.9	24.3	47.6	2.1

(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 CREDIT INSTITUTIONS <sup>(1)</sup>**

**Table 6**

(billion rials)

	Balance at the end of the period					Percentage change			
	Mehr 1385	Esfand 1385	Mehr 1386	Esfand 1386	Mehr 1387	Mehr 1386 to Mehr 1385	Mehr 1387 to Mehr 1386	Mehr 1386 to Esfand 1385	Mehr 1387 to Esfand 1386
<b>Assets</b>									
<b>Foreign assets</b>	<b>13,616.8</b>	<b>14,934.9</b>	<b>19,319.6</b>	<b>23,169.0</b>	<b>35,646.1</b>	<b>41.9</b>	<b>84.5</b>	<b>29.4</b>	<b>53.9</b>
<b>Notes and coins</b>	<b>548.3</b>	<b>921.1</b>	<b>605.4</b>	<b>1,048.4</b>	<b>2,626.3</b>	<b>10.4</b>	<b>333.8</b>	<b>-34.3</b>	<b>150.5</b>
<b>Deposits with the Central Bank</b>	<b>25,724.0</b>	<b>32,565.4</b>	<b>42,456.9</b>	<b>49,781.3</b>	<b>57,195.1</b>	<b>65.0</b>	<b>34.7</b>	<b>30.4</b>	<b>14.9</b>
Legal	25,366.3	31,686.9	41,964.9	49,073.9	55,187.6	65.4	31.5	32.4	12.5
Sight <sup>(2)</sup>	357.7	878.5	492.0	707.4	2,007.5	37.5	308.0	-44.0	183.8
<b>Claims on public sector</b>	<b>9,922.2</b>	<b>9,046.1</b>	<b>18,439.3</b>	<b>1,019.0</b>	<b>6,286.2</b>	<b>85.8</b>	<b>-65.9</b>	<b>103.8</b>	<b>#</b>
Government <sup>(3)</sup>	9,922.2	9,046.1	18,439.3	1,019.0	6,286.2	85.8	-65.9	103.8	#
Public corporations and agencies	0	0	0	0	0	0	0	0	0
<b>Claims on non-public sector</b>	<b>132,799.6</b>	<b>169,466.4</b>	<b>206,836.0</b>	<b>256,825.3</b>	<b>297,300.3</b>	<b>55.8</b>	<b>43.7</b>	<b>22.1</b>	<b>15.8</b>
<b>Others</b>	<b>29,159.9</b>	<b>47,886.0</b>	<b>59,395.0</b>	<b>79,867.3</b>	<b>140,313.0</b>	<b>103.7</b>	<b>136.2</b>	<b>24.0</b>	<b>75.7</b>
<b>Sub-total</b>	<b>211,770.8</b>	<b>274,819.9</b>	<b>347,052.2</b>	<b>411,710.3</b>	<b>539,367.0</b>	<b>63.9</b>	<b>55.4</b>	<b>26.3</b>	<b>31.0</b>
<b>Below the line items</b>	<b>25,908.5</b>	<b>56,291.0</b>	<b>50,803.8</b>	<b>67,610.0</b>	<b>219,480.7</b>	<b>96.1</b>	<b>332.0</b>	<b>-9.7</b>	<b>224.6</b>
<b>Total assets = total liabilities</b>	<b>237,679.3</b>	<b>331,110.9</b>	<b>397,856.0</b>	<b>479,320.3</b>	<b>758,847.7</b>	<b>67.4</b>	<b>90.7</b>	<b>20.2</b>	<b>58.3</b>
<b>Liabilities</b>									
<b>Deposits of non-public sector</b>	<b>145,934.7</b>	<b>191,362.5</b>	<b>253,858.5</b>	<b>295,845.3</b>	<b>360,488.1</b>	<b>74.0</b>	<b>42.0</b>	<b>32.7</b>	<b>21.9</b>
Sight <sup>(4)</sup>	8,583.0	11,374.2	16,438.0	19,276.6	19,817.6	91.5	20.6	44.5	2.8
Term investment	135,180.7	176,638.8	233,045.3	269,666.5	334,736.8	72.4	43.6	31.9	24.1
Gharz-al-hasaneh	555.8	1,284.7	1,126.5	3,388.0	1,778.1	102.7	57.8	-12.3	-47.5
Other	1,615.2	2,064.8	3,248.7	3,514.2	4,155.6	101.1	27.9	57.3	18.3
<b>Claims of the Central Bank</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,823.7</b>	<b>3,907.4</b>	<b>*</b>	<b>*</b>	<b>*</b>	<b>114.3</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>0</b>
Government	0	0	0	0	0	*	*	*	0
Public corporations and agencies	0	0	0	0	0	*	*	*	0
<b>Capital account</b>	<b>12,426.6</b>	<b>19,819.5</b>	<b>18,692.0</b>	<b>24,040.3</b>	<b>27,521.3</b>	<b>50.4</b>	<b>47.2</b>	<b>-5.7</b>	<b>14.5</b>
<b>Foreign exchange loans and deposits</b>	<b>12,831.2</b>	<b>15,472.9</b>	<b>23,163.3</b>	<b>32,058.1</b>	<b>77,247.3</b>	<b>80.5</b>	<b>233.5</b>	<b>49.7</b>	<b>141.0</b>
<b>Others</b>	<b>40,578.3</b>	<b>48,165.0</b>	<b>51,338.4</b>	<b>57,942.9</b>	<b>70,202.9</b>	<b>26.5</b>	<b>36.7</b>	<b>6.6</b>	<b>21.2</b>
<b>Sub-total</b>	<b>211,770.8</b>	<b>274,819.9</b>	<b>347,052.2</b>	<b>411,710.3</b>	<b>539,367.0</b>	<b>63.9</b>	<b>55.4</b>	<b>26.3</b>	<b>31.0</b>
<b>Below the line items</b>	<b>25,908.5</b>	<b>56,291.0</b>	<b>50,803.8</b>	<b>67,610.0</b>	<b>219,480.7</b>	<b>96.1</b>	<b>332.0</b>	<b>-9.7</b>	<b>224.6</b>

(1) It includes the Credit Institution for Development.

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

(3) Includes public sector participation papers only.

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

\* Calculation of percentage change is not possible.

# More than 500 percent increase

Table 7

## MONETARY AND CREDIT AGGREGATES

(billion rials)

	Balance at the end of the period					Seven-month changes in balance	Percentage change			
	Mehr 1385	Esfand 1385	Mehr 1386	Esfand 1386	Mehr 1387		Mehr 1386 to Mehr 1385	Mehr 1387 to Mehr 1386	Mehr 1386 to Esfand 1385	Mehr 1387 to Esfand 1386
<b>Banks and credit institutions' claims on non-public sector (excluding profit receivables)</b>	<b>874,755.3</b>	<b>1,066,548.5</b>	<b>1,261,132.9</b>	<b>1,468,298.0</b>	<b>1,534,432.5</b>	<b>66,134.5</b>	<b>44.2</b>	<b>21.7</b>	<b>18.2</b>	<b>4.5</b>
Commercial banks	580,795.0	701,574.1	838,523.2	957,826.6	970,593.7	12,767.1	44.4	15.8	19.5	1.3
Specialized banks	187,977.3	221,926.2	238,574.5	273,629.8	282,231.8	8,602.0	26.9	18.3	7.5	3.1
Private banks and credit institutions	105,983.0	143,048.2	184,035.2	236,841.6	281,607.0	44,765.4	73.6	53.0	28.7	18.9
<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	66.4	65.8	66.5	65.2	63.3	-1.9	0.2	-4.8	1.1	-2.9
Specialized banks	21.5	20.8	18.9	18.6	18.4	-0.2	-12.1	-2.6	-9.1	-1.1
Private banks and credit institutions	12.1	13.4	14.6	16.1	18.4	2.3	20.7	26.0	9.0	14.3
<b>Profit and revenue receivables</b>	<b>146,352.0</b>	<b>159,652.5</b>	<b>187,784.3</b>	<b>195,427.7</b>	<b>203,101.8</b>	<b>7,674.1</b>	<b>28.3</b>	<b>8.2</b>	<b>17.6</b>	<b>3.9</b>
<b>Banks and credit institutions' claims on non-public sector</b>	<b>1,021,107.3</b>	<b>1,226,201.0</b>	<b>1,448,917.2</b>	<b>1,663,725.7</b>	<b>1,737,534.3</b>	<b>73,808.6</b>	<b>41.9</b>	<b>19.9</b>	<b>18.2</b>	<b>4.4</b>
Commercial banks	645,847.5	775,113.0	931,539.6	1,061,536.0	1,074,112.1	12,576.1	44.2	15.3	20.2	1.2
Specialized banks	242,460.2	281,621.6	310,541.6	345,364.4	366,121.9	20,757.5	28.1	17.9	10.3	6.0
Private banks and credit institutions	132,799.6	169,466.4	206,836.0	256,825.3	297,300.3	40,475.0	55.8	43.7	22.1	15.8
<b>Deposits of non-public sector</b>	<b>1,032,156.0</b>	<b>1,222,747.8</b>	<b>1,423,451.1</b>	<b>1,560,383.8</b>	<b>1,581,096.1</b>	<b>20,712.3</b>	<b>37.9</b>	<b>11.1</b>	<b>16.4</b>	<b>1.3</b>
Commercial banks	725,176.7	850,729.2	972,840.6	1,062,801.6	1,023,933.4	-38,868.2	34.2	5.3	14.4	-3.7
Specialized banks	161,044.6	180,656.1	196,752.0	201,736.9	196,674.6	-5,062.3	22.2	0	8.9	-2.5
Private banks and credit institutions	145,934.7	191,362.5	253,858.5	295,845.3	360,488.1	64,642.8	74.0	42.0	32.7	21.9
<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	70.3	69.6	68.3	68.1	64.8	-3.3	-2.8	-5.1	-1.9	-4.8
Specialized banks	15.6	14.8	13.8	12.9	12.4	-0.5	-11.5	-10.1	-6.8	-3.9
Private banks and credit institutions	14.1	15.7	17.8	19.0	22.8	3.8	26.2	28.1	13.4	20.0
<b>Sight</b>	<b>290,413.5</b>	<b>353,093.3</b>	<b>399,753.4</b>	<b>455,798.1</b>	<b>378,325.0</b>	<b>-77,473.1</b>	<b>37.6</b>	<b>-5.4</b>	<b>13.2</b>	<b>-17.0</b>
Current deposits	197,110.7	220,406.0	267,871.6	268,237.6	285,018.7	16,781.1	35.9	6.4	21.5	6.3
Checks (net)	67,877.3	98,851.6	92,666.8	136,501.1	47,999.7	-88,501.4	36.5	-48.2	-6.3	-64.8
Others	25,425.5	33,835.7	39,215.0	51,059.4	45,306.6	-5,752.8	54.2	15.5	15.9	-11.3
<b>Non-sight</b>	<b>741,742.5</b>	<b>869,654.5</b>	<b>1,023,697.7</b>	<b>1,104,585.7</b>	<b>1,202,771.1</b>	<b>98,185.4</b>	<b>38.0</b>	<b>17.5</b>	<b>17.7</b>	<b>8.9</b>
<b>Gharz-al-hasaneh savings</b>	<b>121,018.7</b>	<b>133,522.4</b>	<b>145,375.1</b>	<b>152,305.0</b>	<b>139,298.8</b>	<b>-13,006.2</b>	<b>20.1</b>	<b>-4.2</b>	<b>8.9</b>	<b>-8.5</b>
Housing Savings Fund	37,216.5	43,424.1	45,964.4	41,857.3	34,095.2	-7,762.1	23.5	-25.8	5.8	-18.5
Other	83,802.2	90,098.3	99,410.7	110,447.7	105,203.6	-5,244.1	18.6	5.8	10.3	-4.7
<b>Term investments</b>	<b>595,494.8</b>	<b>707,100.5</b>	<b>845,428.8</b>	<b>915,984.5</b>	<b>1,023,937.0</b>	<b>107,952.5</b>	<b>42.0</b>	<b>21.1</b>	<b>19.6</b>	<b>11.8</b>
Short-term	286,275.9	353,666.8	436,079.2	495,608.7	577,980.2	82,371.5	52.3	32.5	23.3	16.6
Long-term	309,218.9	353,433.7	409,349.6	420,375.8	445,956.8	25,581.0	32.4	8.9	15.8	6.1
<b>Miscellaneous</b>	<b>25,226.3</b>	<b>29,031.6</b>	<b>32,893.8</b>	<b>36,296.2</b>	<b>39,535.3</b>	<b>3,239.1</b>	<b>30.4</b>	<b>20.2</b>	<b>13.3</b>	<b>8.9</b>
<b>Notes and coins with the public</b>	<b>46,677.0</b>	<b>61,451.6</b>	<b>57,649.6</b>	<b>79,909.2</b>	<b>113,123.6</b>	<b>33,214.4</b>	<b>23.5</b>	<b>96.2</b>	<b>-6.2</b>	<b>41.6</b>
<b>Money</b>	<b>337,090.5</b>	<b>414,544.9</b>	<b>457,403.0</b>	<b>535,707.3</b>	<b>491,448.6</b>	<b>-44,258.7</b>	<b>35.7</b>	<b>7.4</b>	<b>10.3</b>	<b>-8.3</b>
<b>Quasi-money</b>	<b>741,742.5</b>	<b>869,654.5</b>	<b>1,023,697.7</b>	<b>1,104,585.7</b>	<b>1,202,771.1</b>	<b>98,185.4</b>	<b>38.0</b>	<b>17.5</b>	<b>17.7</b>	<b>8.9</b>
<b>Liquidity</b>	<b>1,078,830.3</b>	<b>1,284,199.4</b>	<b>1,481,100.7</b>	<b>1,640,293.0</b>	<b>1,694,219.7</b>	<b>53,926.7</b>	<b>37.3</b>	<b>14.4</b>	<b>15.3</b>	<b>3.3</b>

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

**Table 8**

(billion rials)

	Esfand 1386	Mehr 1387	Share in balance Mehr 1387	Percentage change Mehr 1387 to Esfand 1386
<b>Banks and credit institutions</b>	<b>1,615,791.2</b>	<b>1,678,958.0</b>	<b>100.0</b>	<b>3.9</b>
Gharz-al-hasaneh	51,012.6	55,220.7	3.3	8.2
Mozarebeh	144,801.5	132,943.6	7.9	-8.2
Forward transactions	63,264.1	56,661.3	3.4	-10.4
Civil partnership	258,315.8	259,026.3	15.4	0.3
Joaleh	70,377.5	62,597.2	3.7	-11.1
Installment sale	784,475.7	787,069.8	46.9	0.3
Hire purchase	29,431.8	27,069.0	1.6	-8.0
Legal partnership	22,533.3	25,768.4	1.5	14.4
Direct investment	14,181.0	10,232.2	0.6	-27.8
Other <sup>(1)</sup>	177,397.9	262,369.5	15.6	47.9
<b>Commercial banks</b>	<b>1,022,935.1</b>	<b>1,029,753.7</b>	<b>100.0</b>	<b>0.7</b>
Gharz-al-hasaneh	42,045.7	45,704.4	4.4	8.7
Mozarebeh	72,675.3	57,248.2	5.6	-21.2
Forward transactions	56,285.0	50,507.7	4.9	-10.3
Civil partnership	120,583.8	112,156.5	10.9	-7.0
Joaleh	58,975.0	52,214.1	5.1	-11.5
Installment sale	517,800.4	507,422.9	49.3	-2.0
Hire purchase	9,253.3	9,650.1	0.9	4.3
Legal partnership	14,106.5	16,458.6	1.6	16.7
Direct investment	13,394.4	9,347.0	0.9	-30.2
Other <sup>(1)</sup>	117,815.7	169,044.2	16.4	43.5
<b>Specialized banks</b>	<b>343,681.4</b>	<b>363,555.3</b>	<b>100.0</b>	<b>5.8</b>
Gharz-al-hasaneh	7,912.3	7,906.0	2.2	-0.1
Mozarebeh	2,471.3	2,220.1	0.6	-10.2
Forward transactions	6,941.3	6,152.9	1.7	-11.4
Civil partnership	41,564.0	39,474.5	10.9	-5.0
Joaleh	4,181.9	4,158.4	1.1	-0.6
Installment sale	239,737.3	255,899.2	70.4	6.7
Hire purchase	3,575.0	3,537.5	1.0	-1.0
Legal partnership	3,394.5	3,454.2	1.0	1.8
Direct investment	431.6	470.2	0.1	8.9
Other <sup>(1)</sup>	33,472.2	40,282.3	11.1	20.3
<b>Private banks and credit institutions</b>	<b>249,174.7</b>	<b>285,649.0</b>	<b>100.0</b>	<b>14.6</b>
Gharz-al-hasaneh	1,054.6	1,610.3	0.6	52.7
Mozarebeh	69,654.9	73,475.3	25.7	5.5
Forward transactions	37.8	0.7	0	-98.1
Civil partnership	96,168.0	107,395.3	37.6	11.7
Joaleh	7,220.6	6,224.7	2.2	-13.8
Installment sale	26,938.0	23,747.7	8.3	-11.8
Hire purchase	16,603.5	13,881.4	4.9	-16.4
Legal partnership	5,032.3	5,855.6	2.0	16.4
Direct investment	355.0	415.0	0.1	16.9
Other <sup>(1)</sup>	26,110.0	53,043.0	18.6	103.2

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