

**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			
	Bahman 1385	Esfand 1385	Bahman 1386	Esfand 1386	Bahman 1387	Bahman 1386 to Bahman 1385	Bahman 1387 to Bahman 1386	Bahman 1386 to Esfand 1385	Bahman 1387 to Esfand 1386
<b>Assets</b>									
<b>Foreign assets</b>	<b>897,653.5</b>	<b>928,552.5</b>	<b>1,150,893.6</b>	<b>1,184,385.1</b>	<b>1,211,420.6</b>	<b>28.2</b>	<b>5.3</b>	<b>23.9</b>	<b>2.3</b>
<b>Claims on public sector</b>	<b>259,368.5</b>	<b>256,219.8</b>	<b>286,902.3</b>	<b>280,636.7</b>	<b>294,924.8</b>	<b>10.6</b>	<b>2.8</b>	<b>12.0</b>	<b>5.1</b>
Government <sup>(2)</sup>	163,306.3	160,269.3	199,801.3	188,723.6	207,357.4	22.3	3.8	24.7	9.9
Public corporations and agencies	96,062.2	95,950.5	87,101.0	91,913.1	87,567.4	-9.3	0.5	-9.2	-4.7
<b>Claims on non-public sector</b>	<b>1,170,618.2</b>	<b>1,226,201.0</b>	<b>1,614,636.8</b>	<b>1,663,725.7</b>	<b>1,804,000.8</b>	<b>37.9</b>	<b>11.7</b>	<b>31.7</b>	<b>8.4</b>
<b>Others</b>	<b>623,267.4</b>	<b>671,235.9</b>	<b>917,492.5</b>	<b>952,428.0</b>	<b>1,209,027.9</b>	<b>47.2</b>	<b>31.8</b>	<b>36.7</b>	<b>26.9</b>
<b>Sub-total</b>	<b>2,950,907.6</b>	<b>3,082,209.2</b>	<b>3,969,925.2</b>	<b>4,081,175.5</b>	<b>4,519,374.1</b>	<b>34.5</b>	<b>13.8</b>	<b>28.8</b>	<b>10.7</b>
<b>Below the line items</b>	<b>547,120.3</b>	<b>599,812.1</b>	<b>749,080.9</b>	<b>767,501.1</b>	<b>893,166.4</b>	<b>36.9</b>	<b>19.2</b>	<b>24.9</b>	<b>16.4</b>
<b>Total assets = total liabilities</b>	<b>3,498,027.9</b>	<b>3,682,021.3</b>	<b>4,719,006.1</b>	<b>4,848,676.6</b>	<b>5,412,540.5</b>	<b>34.9</b>	<b>14.7</b>	<b>28.2</b>	<b>11.6</b>
<b>Liabilities</b>									
<b>Liquidity</b>	<b>1,209,090.3</b>	<b>1,284,199.4</b>	<b>1,566,169.0</b>	<b>1,640,293.0</b>	<b>1,774,584.5</b>	<b>29.5</b>	<b>13.3</b>	<b>22.0</b>	<b>8.2</b>
Money	377,384.2	414,544.9	476,640.6	535,707.3	462,704.5	26.3	-2.9	15.0	-13.6
Quasi-money	831,706.1	869,654.5	1,089,528.4	1,104,585.7	1,311,880.0	31.0	20.4	25.3	18.8
<b>Loans and deposits of public sector</b>	<b>246,073.8</b>	<b>220,621.4</b>	<b>326,710.1</b>	<b>265,256.0</b>	<b>382,748.6</b>	<b>32.8</b>	<b>17.2</b>	<b>48.1</b>	<b>44.3</b>
Government	233,742.7	208,532.4	308,920.7	247,774.9	367,251.4	32.2	18.9	48.1	48.2
Public corporations and agencies	12,331.1	12,089.0	17,789.4	17,481.1	15,497.2	44.3	-12.9	47.2	-11.3
<b>Capital account</b>	<b>142,848.7</b>	<b>173,603.7</b>	<b>195,262.1</b>	<b>209,138.9</b>	<b>204,352.2</b>	<b>36.7</b>	<b>4.7</b>	<b>12.5</b>	<b>-2.3</b>
<b>Foreign loans and credits and foreign exchange deposits</b>	<b>511,546.8</b>	<b>503,521.7</b>	<b>670,115.5</b>	<b>713,605.6</b>	<b>698,652.9</b>	<b>31.0</b>	<b>4.3</b>	<b>33.1</b>	<b>-2.1</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>1,062.8</b>	<b>1,194.2</b>	<b>607.2</b>	<b>549.8</b>	<b>702.4</b>	<b>-42.9</b>	<b>15.7</b>	<b>-49.2</b>	<b>27.8</b>
<b>Others</b>	<b>840,283.2</b>	<b>899,066.8</b>	<b>1,211,059.3</b>	<b>1,252,330.2</b>	<b>1,458,331.5</b>	<b>44.1</b>	<b>20.4</b>	<b>34.7</b>	<b>16.4</b>
<b>Sub-total</b>	<b>2,950,907.6</b>	<b>3,082,209.2</b>	<b>3,969,925.2</b>	<b>4,081,175.5</b>	<b>4,519,374.1</b>	<b>34.5</b>	<b>13.8</b>	<b>28.8</b>	<b>10.7</b>
<b>Below the line items</b>	<b>547,120.3</b>	<b>599,812.1</b>	<b>749,080.9</b>	<b>767,501.1</b>	<b>893,166.4</b>	<b>36.9</b>	<b>19.2</b>	<b>24.9</b>	<b>16.4</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			
	Bahman	Esfand	Bahman	Esfand	Bahman	Bahman	Bahman	Bahman	
	1385	1385	1386	1386	1387	1386 to Bahman 1385	1387 to Bahman 1386	1386 to Esfand 1385	1387 to Esfand 1386
<b>Assets</b>									
<b>Foreign assets</b>	<b>535,160.1</b>	<b>563,869.5</b>	<b>729,734.1</b>	<b>747,284.2</b>	<b>767,486.9</b>	<b>36.4</b>	<b>5.2</b>	<b>29.4</b>	<b>2.7</b>
<b>Notes and coins</b>	<b>2,335.2</b>	<b>619.9</b>	<b>3,192.8</b>	<b>1,200.5</b>	<b>3,332.0</b>	<b>36.7</b>	<b>4.4</b>	<b>415.1</b>	<b>177.6</b>
<b>Claims on public sector</b>	<b>136,885.2</b>	<b>131,432.2</b>	<b>137,023.1</b>	<b>131,759.9</b>	<b>138,649.5</b>	<b>0.1</b>	<b>1.2</b>	<b>4.3</b>	<b>5.2</b>
Government	109,786.0	104,094.8	107,346.2	97,842.0	99,193.7	-2.2	-7.6	3.1	1.4
Public corporations and agencies	27,099.2	27,337.4	29,676.9	33,917.9	39,455.8	9.5	33.0	8.6	16.3
<b>Claims on banks</b>	<b>70,673.6</b>	<b>54,887.3</b>	<b>172,641.5</b>	<b>137,694.0</b>	<b>243,369.2</b>	<b>144.3</b>	<b>41.0</b>	<b>214.5</b>	<b>76.7</b>
Government revolving funds payment	15,560.0	14,846.6	19,397.9	16,444.6	0	24.7	-100.0	30.7	-100.0
Others	55,113.6	40,040.7	153,243.6	121,249.4	243,369.2	178.1	58.8	282.7	100.7
<b>Others</b>	<b>3,583.7</b>	<b>9,923.0</b>	<b>10,772.7</b>	<b>10,660.8</b>	<b>11,266.5</b>	<b>200.6</b>	<b>4.6</b>	<b>8.6</b>	<b>5.7</b>
<b>Sub-total</b>	<b>748,637.8</b>	<b>760,731.9</b>	<b>1,053,364.2</b>	<b>1,028,599.4</b>	<b>1,164,104.1</b>	<b>40.7</b>	<b>10.5</b>	<b>38.5</b>	<b>13.2</b>
<b>Below the line items</b>	<b>13,964.9</b>	<b>19,402.5</b>	<b>10,685.4</b>	<b>12,757.0</b>	<b>11,684.3</b>	<b>-23.5</b>	<b>9.3</b>	<b>-44.9</b>	<b>-8.4</b>
<b>Total assets = total liabilities</b>	<b>762,602.7</b>	<b>780,134.4</b>	<b>1,064,049.6</b>	<b>1,041,356.4</b>	<b>1,175,788.4</b>	<b>39.5</b>	<b>10.5</b>	<b>36.4</b>	<b>12.9</b>
<b>Liabilities</b>									
<b>Notes and coins</b>	<b>61,604.3</b>	<b>68,109.0</b>	<b>77,247.5</b>	<b>89,247.5</b>	<b>175,747.3</b>	<b>25.4</b>	<b>127.5</b>	<b>13.4</b>	<b>96.9</b>
With the public	47,605.5	61,451.6	62,095.5	79,909.2	119,550.6	30.4	92.5	1.0	49.6
With banks	11,663.6	6,037.5	11,959.2	8,137.8	52,864.7	2.5	342.0	98.1	#
With the Central Bank	2,335.2	619.9	3,192.8	1,200.5	3,332.0	36.7	4.4	415.1	177.6
<b>Deposits of banks and credit institutions</b>	<b>183,720.7</b>	<b>212,486.0</b>	<b>270,426.3</b>	<b>277,452.0</b>	<b>259,027.7</b>	<b>47.2</b>	<b>-4.2</b>	<b>27.3</b>	<b>-6.6</b>
Legal	170,640.0	184,827.7	224,735.8	235,840.6	216,761.7	31.7	-3.5	21.6	-8.1
Sight <sup>(1)</sup>	13,080.7	27,658.3	45,690.5	41,611.4	42,266.0	249.3	-7.5	65.2	1.6
<b>Deposits of public sector</b>	<b>176,946.9</b>	<b>149,866.1</b>	<b>240,032.2</b>	<b>176,674.3</b>	<b>290,984.9</b>	<b>35.7</b>	<b>21.2</b>	<b>60.2</b>	<b>64.7</b>
Government	164,615.8	137,777.1	222,242.8	159,193.2	275,487.7	35.0	24.0	61.3	73.1
Public corporations and agencies	12,331.1	12,089.0	17,789.4	17,481.1	15,497.2	44.3	-12.9	47.2	-11.3
<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>19,436.4</b>	<b>164.7</b>	<b>41.9</b>	<b>0</b>	<b>0</b>
<b>Foreign exchange liabilities</b>	<b>205,513.2</b>	<b>192,674.1</b>	<b>281,851.6</b>	<b>308,654.0</b>	<b>274,800.9</b>	<b>37.1</b>	<b>-2.5</b>	<b>46.3</b>	<b>-11.0</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>1,062.8</b>	<b>1,194.2</b>	<b>607.2</b>	<b>549.8</b>	<b>702.4</b>	<b>-42.9</b>	<b>15.7</b>	<b>-49.2</b>	<b>27.8</b>
<b>Others</b>	<b>114,614.7</b>	<b>122,707.8</b>	<b>169,504.7</b>	<b>156,583.3</b>	<b>143,402.5</b>	<b>47.9</b>	<b>-15.4</b>	<b>38.1</b>	<b>-8.4</b>
<b>Sub-total</b>	<b>748,637.8</b>	<b>760,731.9</b>	<b>1,053,364.2</b>	<b>1,028,599.4</b>	<b>1,164,104.1</b>	<b>40.7</b>	<b>10.5</b>	<b>38.5</b>	<b>13.2</b>
<b>Below the line items</b>	<b>13,964.9</b>	<b>19,402.5</b>	<b>10,685.4</b>	<b>12,757.0</b>	<b>11,684.3</b>	<b>-23.5</b>	<b>9.3</b>	<b>-44.9</b>	<b>-8.4</b>

(1) Includes banks' special term deposits. 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 Credit Institutions <sup>(1)</sup>**

**Table 3**

(billion rials)

	Balance at the end of the period					Percentage change			
	Bahman 1385	Esfand 1385	Bahman 1386	Esfand 1386	Bahman 1387	Bahman 1386 to Bahman 1385	Bahman 1387 to Bahman 1386	Bahman 1386 to Esfand 1385	Bahman 1387 to Esfand 1386
<b>Assets</b>									
<b>Foreign assets</b>	<b>362,493.4</b>	<b>364,683.0</b>	<b>421,159.5</b>	<b>437,100.9</b>	<b>443,933.7</b>	<b>16.2</b>	<b>5.4</b>	<b>15.5</b>	<b>1.6</b>
<b>Notes and coins</b>	<b>11,663.6</b>	<b>6,037.5</b>	<b>11,959.2</b>	<b>8,137.8</b>	<b>52,864.7</b>	<b>2.5</b>	<b>342.0</b>	<b>98.1</b>	<b>#</b>
<b>Deposits with the Central Bank</b>	<b>183,720.7</b>	<b>212,486.0</b>	<b>270,426.3</b>	<b>277,452.0</b>	<b>259,027.7</b>	<b>47.2</b>	<b>-4.2</b>	<b>27.3</b>	<b>-6.6</b>
Legal	170,640.0	184,827.7	224,735.8	235,840.6	216,761.7	31.7	-3.5	21.6	-8.1
Sight <sup>(2)</sup>	13,080.7	27,658.3	45,690.5	41,611.4	42,266.0	249.3	-7.5	65.2	1.6
<b>Claims on public sector</b>	<b>122,483.3</b>	<b>124,787.6</b>	<b>149,879.2</b>	<b>148,876.8</b>	<b>156,275.3</b>	<b>22.4</b>	<b>4.3</b>	<b>20.1</b>	<b>5.0</b>
Government <sup>(3)</sup>	53,520.3	56,174.5	92,455.1	90,881.6	108,163.7	72.7	17.0	64.6	19.0
Public corporations and agencies	68,963.0	68,613.1	57,424.1	57,995.2	48,111.6	-16.7	-16.2	-16.3	-17.0
<b>Claims on non-public sector</b>	<b>1,170,618.2</b>	<b>1,226,201.0</b>	<b>1,614,636.8</b>	<b>1,663,725.7</b>	<b>1,804,000.8</b>	<b>37.9</b>	<b>11.7</b>	<b>31.7</b>	<b>8.4</b>
<b>Others</b>	<b>351,290.6</b>	<b>387,282.2</b>	<b>448,500.0</b>	<b>517,282.9</b>	<b>639,167.8</b>	<b>27.7</b>	<b>42.5</b>	<b>15.8</b>	<b>23.6</b>
<b>Sub-total</b>	<b>2,202,269.8</b>	<b>2,321,477.3</b>	<b>2,916,561.0</b>	<b>3,052,576.1</b>	<b>3,355,270.0</b>	<b>32.4</b>	<b>15.0</b>	<b>25.6</b>	<b>9.9</b>
<b>Below the line items</b>	<b>533,155.4</b>	<b>580,409.6</b>	<b>738,395.5</b>	<b>754,744.1</b>	<b>881,482.1</b>	<b>38.5</b>	<b>19.4</b>	<b>27.2</b>	<b>16.8</b>
<b>Total assets = total liabilities</b>	<b>2,735,425.2</b>	<b>2,901,886.9</b>	<b>3,654,956.5</b>	<b>3,807,320.2</b>	<b>4,236,752.1</b>	<b>33.6</b>	<b>15.9</b>	<b>26.0</b>	<b>11.3</b>
<b>Liabilities</b>									
<b>Deposits of non-public sector</b>	<b>1,161,484.8</b>	<b>1,222,747.8</b>	<b>1,504,073.5</b>	<b>1,560,383.8</b>	<b>1,655,033.9</b>	<b>29.5</b>	<b>10.0</b>	<b>23.0</b>	<b>6.1</b>
Sight	329,778.7	353,093.3	414,545.1	455,798.1	343,153.9	25.7	-17.2	17.4	-24.7
Term investment	681,872.7	707,100.5	906,692.3	915,984.5	1,131,388.7	33.0	24.8	28.2	23.5
Gharz-al-hasaneh <sup>(4)</sup>	121,978.4	133,522.4	147,230.9	152,305.0	138,704.3	20.7	-5.8	10.3	-8.9
Other	27,855.0	29,031.6	35,605.2	36,296.2	41,787.0	27.8	17.4	22.6	15.1
<b>Claims of the Central Bank</b>	<b>70,673.6</b>	<b>54,887.3</b>	<b>172,641.5</b>	<b>137,694.0</b>	<b>243,369.2</b>	<b>144.3</b>	<b>41.0</b>	<b>214.5</b>	<b>76.7</b>
<b>Loans and deposits of public sector</b>	<b>69,126.9</b>	<b>70,755.3</b>	<b>86,677.9</b>	<b>88,581.7</b>	<b>91,763.7</b>	<b>25.4</b>	<b>5.9</b>	<b>22.5</b>	<b>3.6</b>
Government	69,126.9	70,755.3	86,677.9	88,581.7	91,763.7	25.4	5.9	22.5	3.6
Public corporations and agencies	0	0	0	0	0	*	*	*	*
<b>Capital account</b>	<b>137,675.5</b>	<b>159,911.0</b>	<b>181,569.4</b>	<b>189,702.4</b>	<b>184,915.8</b>	<b>31.9</b>	<b>1.8</b>	<b>13.5</b>	<b>-2.5</b>
<b>Foreign exchange loans and deposits</b>	<b>306,033.6</b>	<b>310,847.6</b>	<b>388,263.9</b>	<b>404,951.6</b>	<b>423,852.0</b>	<b>26.9</b>	<b>9.2</b>	<b>24.9</b>	<b>4.7</b>
<b>Others</b>	<b>457,275.4</b>	<b>502,328.3</b>	<b>583,334.8</b>	<b>671,262.6</b>	<b>756,335.4</b>	<b>27.6</b>	<b>29.7</b>	<b>16.1</b>	<b>12.7</b>
<b>Sub-total</b>	<b>2,202,269.8</b>	<b>2,321,477.3</b>	<b>2,916,561.0</b>	<b>3,052,576.1</b>	<b>3,355,270.0</b>	<b>32.4</b>	<b>15.0</b>	<b>25.6</b>	<b>9.9</b>
<b>Below the line items</b>	<b>533,155.4</b>	<b>580,409.6</b>	<b>738,395.5</b>	<b>754,744.1</b>	<b>881,482.1</b>	<b>38.5</b>	<b>19.4</b>	<b>27.2</b>	<b>16.8</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.

# More than 500 percent increase

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			
	Bahman 1385	Esfand 1385	Bahman 1386	Esfand 1386	Bahman 1387	Bahman 1386 to Bahman 1385	Bahman 1387 to Bahman 1386	Bahman 1386 to Esfand 1385	Bahman 1387 to Esfand 1386
<b>Assets</b>									
<b>Foreign assets</b>	<b>304,329.7</b>	<b>305,021.5</b>	<b>330,246.8</b>	<b>346,677.8</b>	<b>322,945.9</b>	<b>8.5</b>	<b>-2.2</b>	<b>8.3</b>	<b>-6.8</b>
<b>Notes and coins</b>	<b>9,915.9</b>	<b>4,442.5</b>	<b>10,174.7</b>	<b>6,219.3</b>	<b>47,061.4</b>	<b>2.6</b>	<b>362.5</b>	<b>129.0</b>	<b>#</b>
<b>Deposits with the Central Bank</b>	<b>140,341.5</b>	<b>165,330.6</b>	<b>173,359.7</b>	<b>184,353.1</b>	<b>178,913.3</b>	<b>23.5</b>	<b>3.2</b>	<b>4.9</b>	<b>-3.0</b>
Legal	127,677.3	139,253.8	160,956.0	170,310.2	143,999.8	26.1	-10.5	15.6	-15.4
Sight <sup>(2)</sup>	12,664.2	26,076.8	12,403.7	14,042.9	34,913.5	-2.1	181.5	-52.4	148.6
<b>Claims on public sector</b>	<b>102,435.6</b>	<b>109,098.4</b>	<b>138,149.4</b>	<b>138,220.8</b>	<b>140,329.7</b>	<b>34.9</b>	<b>1.6</b>	<b>26.6</b>	<b>1.5</b>
Government <sup>(3)</sup>	34,680.9	40,964.8	81,773.9	83,042.7	94,730.1	135.8	15.8	99.6	14.1
Public corporations and agencies	67,754.7	68,133.6	56,375.5	55,178.1	45,599.6	-16.8	-19.1	-17.3	-17.4
<b>Claims on non-public sector</b>	<b>738,601.1</b>	<b>775,113.0</b>	<b>1,037,307.0</b>	<b>1,061,536.0</b>	<b>1,098,749.0</b>	<b>40.4</b>	<b>5.9</b>	<b>33.8</b>	<b>3.5</b>
<b>Others</b>	<b>247,401.4</b>	<b>268,714.3</b>	<b>282,228.7</b>	<b>338,931.3</b>	<b>376,015.2</b>	<b>14.1</b>	<b>33.2</b>	<b>5.0</b>	<b>10.9</b>
<b>Sub-total</b>	<b>1,543,025.2</b>	<b>1,627,720.3</b>	<b>1,971,466.3</b>	<b>2,075,938.3</b>	<b>2,164,014.5</b>	<b>27.8</b>	<b>9.8</b>	<b>21.1</b>	<b>4.2</b>
<b>Below the line items</b>	<b>423,677.3</b>	<b>466,065.5</b>	<b>572,082.8</b>	<b>582,793.1</b>	<b>540,722.6</b>	<b>35.0</b>	<b>-5.5</b>	<b>22.7</b>	<b>-7.2</b>
<b>Total assets = total liabilities</b>	<b>1,966,702.5</b>	<b>2,093,785.8</b>	<b>2,543,549.1</b>	<b>2,658,731.4</b>	<b>2,704,737.1</b>	<b>29.3</b>	<b>6.3</b>	<b>21.5</b>	<b>1.7</b>
<b>Liabilities</b>									
<b>Deposits of non-public sector</b>	<b>806,959.8</b>	<b>850,729.2</b>	<b>1,013,472.7</b>	<b>1,062,801.6</b>	<b>1,075,310.5</b>	<b>25.6</b>	<b>6.1</b>	<b>19.1</b>	<b>1.2</b>
Sight	290,421.8	313,771.4	362,122.2	402,584.4	297,283.5	24.7	-17.9	15.4	-26.2
Term investment	436,333.1	449,536.8	548,056.9	552,016.6	668,878.6	25.6	22.0	21.9	21.2
Gharz-al-hasaneh	62,216.4	68,596.7	79,503.7	83,765.1	81,329.4	27.8	2.3	15.9	-2.9
Other	17,988.5	18,824.3	23,789.9	24,435.5	27,819.0	32.3	16.9	26.4	13.8
<b>Claims of the Central Bank</b>	<b>54,466.2</b>	<b>37,271.6</b>	<b>116,528.9</b>	<b>83,479.6</b>	<b>165,848.3</b>	<b>113.9</b>	<b>42.3</b>	<b>212.6</b>	<b>98.7</b>
<b>Loans and deposits of public sector</b>	<b>51,139.5</b>	<b>52,209.0</b>	<b>62,683.5</b>	<b>63,712.9</b>	<b>65,384.5</b>	<b>22.6</b>	<b>4.3</b>	<b>20.1</b>	<b>2.6</b>
Government	51,139.5	52,209.0	62,683.5	63,712.9	65,384.5	22.6	4.3	20.1	2.6
Public corporations and agencies	0	0	0	0	0	*	*	*	*
<b>Capital account</b>	<b>89,924.0</b>	<b>108,270.7</b>	<b>102,017.6</b>	<b>105,673.0</b>	<b>93,269.6</b>	<b>13.4</b>	<b>-8.6</b>	<b>-5.8</b>	<b>-11.7</b>
<b>Foreign exchange loans and deposits</b>	<b>271,353.8</b>	<b>274,342.2</b>	<b>328,802.1</b>	<b>342,044.2</b>	<b>304,756.6</b>	<b>21.2</b>	<b>-7.3</b>	<b>19.9</b>	<b>-10.9</b>
<b>Others</b>	<b>269,181.9</b>	<b>304,897.6</b>	<b>347,961.5</b>	<b>418,227.0</b>	<b>459,445.0</b>	<b>29.3</b>	<b>32.0</b>	<b>14.1</b>	<b>9.9</b>
<b>Sub-total</b>	<b>1,543,025.2</b>	<b>1,627,720.3</b>	<b>1,971,466.3</b>	<b>2,075,938.3</b>	<b>2,164,014.5</b>	<b>27.8</b>	<b>9.8</b>	<b>21.1</b>	<b>4.2</b>
<b>Below the line items</b>	<b>423,677.3</b>	<b>466,065.5</b>	<b>572,082.8</b>	<b>582,793.1</b>	<b>540,722.6</b>	<b>35.0</b>	<b>-5.5</b>	<b>22.7</b>	<b>-7.2</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.

# More than 500 percent increase

Table 5

## Summary of the Assets and Liabilities of Specialized Banks

(billion rials)

	Balance at the end of the period					Percentage change			
	Bahman 1385	Esfand 1385	Bahman 1386	Esfand 1386	Bahman 1387	Bahman 1386 to Bahman 1385	Bahman 1387 to Bahman 1386	Bahman 1386 to Esfand 1385	Bahman 1387 to Esfand 1386
<b>Assets</b>									
<b>Foreign assets</b>	<b>44,319.6</b>	<b>44,726.6</b>	<b>66,109.2</b>	<b>67,254.1</b>	<b>89,210.9</b>	<b>49.2</b>	<b>34.9</b>	<b>47.8</b>	<b>32.6</b>
<b>Notes and coins</b>	<b>767.4</b>	<b>673.9</b>	<b>960.6</b>	<b>870.1</b>	<b>3,202.2</b>	<b>25.2</b>	<b>233.4</b>	<b>42.5</b>	<b>268.0</b>
<b>Deposits with the Central Bank</b>	<b>13,487.3</b>	<b>14,590.0</b>	<b>49,271.8</b>	<b>43,317.6</b>	<b>19,545.9</b>	<b>265.3</b>	<b>-60.3</b>	<b>237.7</b>	<b>-54.9</b>
Legal	13,299.9	13,887.0	16,481.7	16,456.5	14,172.5	23.9	-14.0	18.7	-13.9
Sight <sup>(1)</sup>	187.4	703.0	32,790.1	26,861.1	5,373.4	#	-83.6	#	-80.0
<b>Claims on public sector</b>	<b>7,830.8</b>	<b>6,643.1</b>	<b>8,133.6</b>	<b>9,637.0</b>	<b>12,306.2</b>	<b>3.9</b>	<b>51.3</b>	<b>22.4</b>	<b>27.7</b>
Government <sup>(2)</sup>	6,622.5	6,163.6	7,085.0	6,819.9	9,794.2	7.0	38.2	14.9	43.6
Public corporations and agencies	1,208.3	479.5	1,048.6	2,817.1	2,512.0	-13.2	139.6	118.7	-10.8
<b>Claims on non-public sector</b>	<b>273,560.6</b>	<b>281,621.6</b>	<b>330,856.1</b>	<b>345,364.4</b>	<b>388,225.7</b>	<b>20.9</b>	<b>17.3</b>	<b>17.5</b>	<b>12.4</b>
<b>Others</b>	<b>59,528.9</b>	<b>70,681.9</b>	<b>88,498.6</b>	<b>98,484.3</b>	<b>95,206.5</b>	<b>48.7</b>	<b>7.6</b>	<b>25.2</b>	<b>-3.3</b>
<b>Sub-total</b>	<b>399,494.6</b>	<b>418,937.1</b>	<b>543,829.9</b>	<b>564,927.5</b>	<b>607,697.4</b>	<b>36.1</b>	<b>11.7</b>	<b>29.8</b>	<b>7.6</b>
<b>Below the line items</b>	<b>57,296.5</b>	<b>58,053.1</b>	<b>101,925.5</b>	<b>104,341.0</b>	<b>114,824.5</b>	<b>77.9</b>	<b>12.7</b>	<b>75.6</b>	<b>10.0</b>
<b>Total assets = total liabilities</b>	<b>456,791.1</b>	<b>476,990.2</b>	<b>645,755.4</b>	<b>669,268.5</b>	<b>722,521.9</b>	<b>41.4</b>	<b>11.9</b>	<b>35.4</b>	<b>8.0</b>
<b>Liabilities</b>									
<b>Deposits of non-public sector</b>	<b>174,964.8</b>	<b>180,656.1</b>	<b>201,225.1</b>	<b>201,736.9</b>	<b>206,329.2</b>	<b>15.0</b>	<b>2.5</b>	<b>11.4</b>	<b>2.3</b>
Sight	30,638.5	27,947.7	32,485.4	33,937.1	27,347.9	6.0	-15.8	16.2	-19.4
Term investment	77,433.6	80,924.9	95,238.3	94,301.4	113,703.6	23.0	19.4	17.7	20.6
Gharz-al-hasaneh <sup>(3)</sup>	58,959.7	63,641.0	65,503.3	65,151.9	55,729.9	11.1	-14.9	2.9	-14.5
Other	7,933.0	8,142.5	7,998.1	8,346.5	9,547.8	0.8	19.4	-1.8	14.4
<b>Claims of the Central Bank</b>	<b>16,207.4</b>	<b>17,615.7</b>	<b>55,160.7</b>	<b>52,390.7</b>	<b>73,110.0</b>	<b>240.3</b>	<b>32.5</b>	<b>213.1</b>	<b>39.5</b>
<b>Loans and deposits of public sector</b>	<b>17,987.4</b>	<b>18,546.3</b>	<b>23,994.4</b>	<b>24,868.8</b>	<b>26,379.2</b>	<b>33.4</b>	<b>9.9</b>	<b>29.4</b>	<b>6.1</b>
Government	17,987.4	18,546.3	23,994.4	24,868.8	26,379.2	33.4	9.9	29.4	6.1
Public corporations and agencies	0	0	0	0	0	*	*	*	*
<b>Capital account</b>	<b>30,827.5</b>	<b>31,820.8</b>	<b>59,847.9</b>	<b>59,989.1</b>	<b>64,253.6</b>	<b>94.1</b>	<b>7.4</b>	<b>88.1</b>	<b>7.1</b>
<b>Foreign exchange loans and deposits</b>	<b>21,437.2</b>	<b>21,032.5</b>	<b>30,251.9</b>	<b>30,849.3</b>	<b>41,424.2</b>	<b>41.1</b>	<b>36.9</b>	<b>43.8</b>	<b>34.3</b>
<b>Others</b>	<b>138,070.3</b>	<b>149,265.7</b>	<b>173,349.9</b>	<b>195,092.7</b>	<b>196,201.2</b>	<b>25.6</b>	<b>13.2</b>	<b>16.1</b>	<b>0.6</b>
<b>Sub-total</b>	<b>399,494.6</b>	<b>418,937.1</b>	<b>543,829.9</b>	<b>564,927.5</b>	<b>607,697.4</b>	<b>36.1</b>	<b>11.7</b>	<b>29.8</b>	<b>7.6</b>
<b>Below the line items</b>	<b>57,296.5</b>	<b>58,053.1</b>	<b>101,925.5</b>	<b>104,341.0</b>	<b>114,824.5</b>	<b>77.9</b>	<b>12.7</b>	<b>75.6</b>	<b>10.0</b>

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

(2) Includes public sector participation papers.

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

\* 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			
	Bahman 1385	Esfand 1385	Bahman 1386	Esfand 1386	Bahman 1387	Bahman 1386 to Bahman 1385	Bahman 1387 to Bahman 1386	Bahman 1386 to Esfand 1385	Bahman 1387 to Esfand 1386
<b>Assets</b>									
<b>Foreign assets</b>	<b>13,844.1</b>	<b>14,934.9</b>	<b>24,803.5</b>	<b>23,169.0</b>	<b>31,776.9</b>	<b>79.2</b>	<b>28.1</b>	<b>66.1</b>	<b>37.2</b>
<b>Notes and coins</b>	<b>980.3</b>	<b>921.1</b>	<b>823.9</b>	<b>1,048.4</b>	<b>2,601.1</b>	<b>-16.0</b>	<b>215.7</b>	<b>-10.6</b>	<b>148.1</b>
<b>Deposits with the Central Bank</b>	<b>29,891.9</b>	<b>32,565.4</b>	<b>47,794.8</b>	<b>49,781.3</b>	<b>60,568.5</b>	<b>59.9</b>	<b>26.7</b>	<b>46.8</b>	<b>21.7</b>
Legal	29,662.8	31,686.9	47,298.1	49,073.9	58,589.4	59.5	23.9	49.3	19.4
Sight <sup>(2)</sup>	229.1	878.5	496.7	707.4	1,979.1	116.8	298.4	-43.5	179.8
<b>Claims on public sector</b>	<b>12,216.9</b>	<b>9,046.1</b>	<b>3,596.2</b>	<b>1,019.0</b>	<b>3,639.4</b>	<b>-70.6</b>	<b>1.2</b>	<b>-60.2</b>	<b>257.2</b>
Government <sup>(3)</sup>	12,216.9	9,046.1	3,596.2	1,019.0	3,639.4	-70.6	1.2	-60.2	257.2
Public corporations and agencies	0	0	0	0	0	0	0	0	0
<b>Claims on non-public sector</b>	<b>158,456.5</b>	<b>169,466.4</b>	<b>246,473.7</b>	<b>256,825.3</b>	<b>317,026.1</b>	<b>55.5</b>	<b>28.6</b>	<b>45.4</b>	<b>23.4</b>
<b>Others</b>	<b>44,360.3</b>	<b>47,886.0</b>	<b>77,772.7</b>	<b>79,867.3</b>	<b>167,946.1</b>	<b>75.3</b>	<b>115.9</b>	<b>62.4</b>	<b>110.3</b>
<b>Sub-total</b>	<b>259,750.0</b>	<b>274,819.9</b>	<b>401,264.8</b>	<b>411,710.3</b>	<b>583,558.1</b>	<b>54.5</b>	<b>45.4</b>	<b>46.0</b>	<b>41.7</b>
<b>Below the line items</b>	<b>52,181.6</b>	<b>56,291.0</b>	<b>64,387.2</b>	<b>67,610.0</b>	<b>225,935.0</b>	<b>23.4</b>	<b>250.9</b>	<b>14.4</b>	<b>234.2</b>
<b>Total assets = total liabilities</b>	<b>311,931.6</b>	<b>331,110.9</b>	<b>465,652.0</b>	<b>479,320.3</b>	<b>809,493.1</b>	<b>49.3</b>	<b>73.8</b>	<b>40.6</b>	<b>68.9</b>
<b>Liabilities</b>									
<b>Deposits of non-public sector</b>	<b>179,560.2</b>	<b>191,362.5</b>	<b>289,375.7</b>	<b>295,845.3</b>	<b>373,394.2</b>	<b>61.2</b>	<b>29.0</b>	<b>51.2</b>	<b>26.2</b>
Sight <sup>(4)</sup>	8,718.4	11,374.2	19,937.5	19,276.6	18,522.5	128.7	-7.1	75.3	-3.9
Term investment	168,106.0	176,638.8	263,397.1	269,666.5	348,806.5	56.7	32.4	49.1	29.3
Gharz-al-hasaneh	802.3	1,284.7	2,223.9	3,388.0	1,645.0	177.2	-26.0	73.1	-51.4
Other	1,933.5	2,064.8	3,817.2	3,514.2	4,420.2	97.4	15.8	84.9	25.8
<b>Claims of the Central Bank</b>	<b>0</b>	<b>0</b>	<b>951.9</b>	<b>1,823.7</b>	<b>4,410.9</b>	<b>*</b>	<b>363.4</b>	<b>*</b>	<b>141.9</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>16,924.0</b>	<b>19,819.5</b>	<b>19,703.9</b>	<b>24,040.3</b>	<b>27,392.6</b>	<b>16.4</b>	<b>39.0</b>	<b>-0.6</b>	<b>13.9</b>
<b>Foreign exchange loans and deposits</b>	<b>13,242.6</b>	<b>15,472.9</b>	<b>29,209.9</b>	<b>32,058.1</b>	<b>77,671.2</b>	<b>120.6</b>	<b>165.9</b>	<b>88.8</b>	<b>142.3</b>
<b>Others</b>	<b>50,023.2</b>	<b>48,165.0</b>	<b>62,023.4</b>	<b>57,942.9</b>	<b>100,689.2</b>	<b>24.0</b>	<b>62.3</b>	<b>28.8</b>	<b>73.8</b>
<b>Sub-total</b>	<b>259,750.0</b>	<b>274,819.9</b>	<b>401,264.8</b>	<b>411,710.3</b>	<b>583,558.1</b>	<b>54.5</b>	<b>45.4</b>	<b>46.0</b>	<b>41.7</b>
<b>Below the line items</b>	<b>52,181.6</b>	<b>56,291.0</b>	<b>64,387.2</b>	<b>67,610.0</b>	<b>225,935.0</b>	<b>23.4</b>	<b>250.9</b>	<b>14.4</b>	<b>234.2</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.

Table 7

## Monetary and Credit Aggregates

(billion rials)

	Balance at the end of the period					Eleven-month changes in balance	Percentage change			
	Bahman 1385	Esfand 1385	Bahman 1386	Esfand 1386	Bahman 1387		Bahman 1386 to Bahman 1385	Bahman 1387 to Bahman 1386	Bahman 1386 to Esfand 1385	Bahman 1387 to Esfand 1386
<b>Banks and credit institutions' claims on non-public sector (excluding profit receivables)</b>	<b>1,000,793.2</b>	<b>1,066,548.5</b>	<b>1,407,322.1</b>	<b>1,468,298.0</b>	<b>1,592,257.8</b>	<b>123,959.8</b>	<b>40.6</b>	<b>13.1</b>	<b>32.0</b>	<b>8.4</b>
Commercial banks	660,761.3	701,574.1	930,387.3	957,826.6	994,017.8	36,191.2	40.8	6.8	32.6	3.8
Specialized banks	208,839.2	221,926.2	251,360.6	273,629.8	295,407.4	21,777.6	20.4	17.5	13.3	8.0
Private banks and credit institutions	131,192.7	143,048.2	225,574.2	236,841.6	302,832.6	65,991.0	71.9	34.2	57.7	27.9
<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	66.0	65.8	66.1	65.2	62.4	-2.8	0.2	-5.6	0.5	-4.3
Specialized banks	20.9	20.8	17.9	18.6	18.6	0	-14.4	3.9	-13.9	0
Private banks and credit institutions	13.1	13.4	16.0	16.1	19.0	2.9	22.1	18.8	19.4	18.0
<b>Profit and revenue receivables</b>	<b>169,825.0</b>	<b>159,652.5</b>	<b>207,314.7</b>	<b>195,427.7</b>	<b>211,743.0</b>	<b>16,315.3</b>	<b>22.1</b>	<b>2.1</b>	<b>29.9</b>	<b>8.3</b>
<b>Banks and credit institutions' claims on non-public sector</b>	<b>1,170,618.2</b>	<b>1,226,201.0</b>	<b>1,614,636.8</b>	<b>1,663,725.7</b>	<b>1,804,000.8</b>	<b>140,275.1</b>	<b>37.9</b>	<b>11.7</b>	<b>31.7</b>	<b>8.4</b>
Commercial banks	738,601.1	775,113.0	1,037,307.0	1,061,536.0	1,098,749.0	37,213.0	40.4	5.9	33.8	3.5
Specialized banks	273,560.6	281,621.6	330,856.1	345,364.4	388,225.7	42,861.3	20.9	17.3	17.5	12.4
Private banks and credit institutions	158,456.5	169,466.4	246,473.7	256,825.3	317,026.1	60,200.8	55.5	28.6	45.4	23.4
<b>Deposits of non-public sector</b>	<b>1,161,484.8</b>	<b>1,222,747.8</b>	<b>1,504,073.5</b>	<b>1,560,383.8</b>	<b>1,655,033.9</b>	<b>94,650.1</b>	<b>29.5</b>	<b>10.0</b>	<b>23.0</b>	<b>6.1</b>
Commercial banks	806,959.8	850,729.2	1,013,472.7	1,062,801.6	1,075,310.5	12,508.9	25.6	6.1	19.1	1.2
Specialized banks	174,964.8	180,656.1	201,225.1	201,736.9	206,329.2	4,592.3	15.0	2.5	11.4	2.3
Private banks and credit institutions	179,560.2	191,362.5	289,375.7	295,845.3	373,394.2	77,548.9	61.2	29.0	51.2	26.2
<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	69.5	69.6	67.4	68.1	65.0	-3.1	-3.0	-3.6	-3.2	-4.6
Specialized banks	15.1	14.8	13.4	12.9	12.5	-0.4	-11.3	-6.7	-9.5	-3.1
Private banks and credit institutions	15.5	15.7	19.2	19.0	22.6	3.6	23.9	17.7	22.3	18.9
<b>Sight</b>	<b>329,778.7</b>	<b>353,093.3</b>	<b>414,545.1</b>	<b>455,798.1</b>	<b>343,153.9</b>	<b>-112,644.2</b>	<b>25.7</b>	<b>-17.2</b>	<b>17.4</b>	<b>-24.7</b>
Current deposits	225,203.0	220,406.0	275,706.3	268,237.6	268,658.2	420.6	22.4	-2.6	25.1	0.2
Checks (net)	73,238.8	98,851.6	99,494.4	136,501.1	27,631.3	-108,869.8	35.8	-72.2	0.7	-79.8
Others	31,336.9	33,835.7	39,344.4	51,059.4	46,864.4	-4,195.0	25.6	19.1	16.3	-8.2
<b>Non-sight</b>	<b>831,706.1</b>	<b>869,654.5</b>	<b>1,089,528.4</b>	<b>1,104,585.7</b>	<b>1,311,880.0</b>	<b>207,294.3</b>	<b>31.0</b>	<b>20.4</b>	<b>25.3</b>	<b>18.8</b>
<b>Gharz-al-hasaneh savings</b>	<b>121,978.4</b>	<b>133,522.4</b>	<b>147,230.9</b>	<b>152,305.0</b>	<b>138,704.3</b>	<b>-13,600.7</b>	<b>20.7</b>	<b>-5.8</b>	<b>10.3</b>	<b>-8.9</b>
Housing Savings Fund	41,978.4	43,424.1	43,603.4	41,857.3	33,058.5	-8,798.8	3.9	-24.2	0.4	-21.0
Other	80,000.0	90,098.3	103,627.5	110,447.7	105,645.8	-4,801.9	29.5	1.9	15.0	-4.3
<b>Term investments</b>	<b>681,872.7</b>	<b>707,100.5</b>	<b>906,692.3</b>	<b>915,984.5</b>	<b>1,131,388.7</b>	<b>215,404.2</b>	<b>33.0</b>	<b>24.8</b>	<b>28.2</b>	<b>23.5</b>
Short-term	341,208.2	353,666.8	481,432.6	495,608.7	551,038.6	55,429.9	41.1	14.5	36.1	11.2
Long-term	340,664.5	353,433.7	425,259.7	420,375.8	580,350.1	159,974.3	24.8	36.5	20.3	38.1
<b>Miscellaneous</b>	<b>27,855.0</b>	<b>29,031.6</b>	<b>35,605.2</b>	<b>36,296.2</b>	<b>41,787.0</b>	<b>5,490.8</b>	<b>27.8</b>	<b>17.4</b>	<b>22.6</b>	<b>15.1</b>
<b>Notes and coins with the public</b>	<b>47,605.5</b>	<b>61,451.6</b>	<b>62,095.5</b>	<b>79,909.2</b>	<b>119,550.6</b>	<b>39,641.4</b>	<b>30.4</b>	<b>92.5</b>	<b>1.0</b>	<b>49.6</b>
<b>Money</b>	<b>377,384.2</b>	<b>414,544.9</b>	<b>476,640.6</b>	<b>535,707.3</b>	<b>462,704.5</b>	<b>-73,002.8</b>	<b>26.3</b>	<b>-2.9</b>	<b>15.0</b>	<b>-13.6</b>
<b>Quasi-money</b>	<b>831,706.1</b>	<b>869,654.5</b>	<b>1,089,528.4</b>	<b>1,104,585.7</b>	<b>1,311,880.0</b>	<b>207,294.3</b>	<b>31.0</b>	<b>20.4</b>	<b>25.3</b>	<b>18.8</b>
<b>Liquidity</b>	<b>1,209,090.3</b>	<b>1,284,199.4</b>	<b>1,566,169.0</b>	<b>1,640,293.0</b>	<b>1,774,584.5</b>	<b>134,291.5</b>	<b>29.5</b>	<b>13.3</b>	<b>22.0</b>	<b>8.2</b>

**Facilities Extended by Banks and Credit Institutions  
according to Islamic Contracts**

(billion rials)

<b>Table 8</b>	<b>Esfand 1386</b>	<b>Bahman 1387</b>	<b>Share in balance Bahman 1387</b>	<b>Percentage change Bahman 1387 to Esfand 1386</b>
<b>Banks and credit institutions</b>	<b>1,615,791.2</b>	<b>1,742,251.1</b>	<b>100.0</b>	<b>7.8</b>
Gharz-al-hasaneh	51,012.6	60,255.9	3.5	18.1
Mozarebeh	144,801.5	120,897.4	6.9	-16.5
Forward transactions	63,264.1	53,340.6	3.1	-15.7
Civil partnership	258,315.8	266,800.8	15.3	3.3
Joaleh	70,377.5	65,338.1	3.8	-7.2
Installment sale	784,475.7	802,980.8	46.1	2.4
Hire purchase	29,431.8	25,872.8	1.5	-12.1
Legal partnership	22,533.3	27,112.0	1.6	20.3
Direct investment	14,181.0	10,601.5	0.6	-25.2
Other <sup>(1)</sup>	177,397.9	309,051.2	17.7	74.2
<b>Commercial banks</b>	<b>1,022,935.1</b>	<b>1,053,144.2</b>	<b>100.0</b>	<b>3.0</b>
Gharz-al-hasaneh	42,045.7	50,022.1	4.7	19.0
Mozarebeh	72,675.3	53,038.1	5.0	-27.0
Forward transactions	56,285.0	45,779.2	4.3	-18.7
Civil partnership	120,583.8	112,773.6	10.7	-6.5
Joaleh	58,975.0	55,660.0	5.3	-5.6
Installment sale	517,800.4	506,688.7	48.1	-2.1
Hire purchase	9,253.3	9,849.9	0.9	6.4
Legal partnership	14,106.5	16,540.7	1.6	17.3
Direct investment	13,394.4	9,706.3	0.9	-27.5
Other <sup>(1)</sup>	117,815.7	193,085.6	18.3	63.9
<b>Specialized banks</b>	<b>343,681.4</b>	<b>385,094.3</b>	<b>100.0</b>	<b>12.0</b>
Gharz-al-hasaneh	7,912.3	8,216.3	2.1	3.8
Mozarebeh	2,471.3	2,326.8	0.6	-5.8
Forward transactions	6,941.3	7,560.7	2.0	8.9
Civil partnership	41,564.0	40,288.4	10.5	-3.1
Joaleh	4,181.9	4,263.0	1.1	1.9
Installment sale	239,737.3	274,017.5	71.2	14.3
Hire purchase	3,575.0	3,479.3	0.9	-2.7
Legal partnership	3,394.5	4,722.5	1.2	39.1
Direct investment	431.6	480.2	0.1	11.3
Other <sup>(1)</sup>	33,472.2	39,739.6	10.3	18.7
<b>Private banks and credit institutions</b>	<b>249,174.7</b>	<b>304,012.6</b>	<b>100.0</b>	<b>22.0</b>
Gharz-al-hasaneh	1,054.6	2,017.5	0.7	91.3
Mozarebeh	69,654.9	65,532.5	21.6	-5.9
Forward transactions	37.8	0.7	0	-98.1
Civil partnership	96,168.0	113,738.8	37.4	18.3
Joaleh	7,220.6	5,415.1	1.8	-25.0
Installment sale	26,938.0	22,274.6	7.3	-17.3
Hire purchase	16,603.5	12,543.6	4.1	-24.5
Legal partnership	5,032.3	5,848.8	1.9	16.2
Direct investment	355.0	415.0	0.1	16.9
Other <sup>(1)</sup>	26,110.0	76,226.0	25.1	191.9

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