

**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			
	1383	1384	1385	1386	1387	1384	1385	1386	1387
<b>Assets</b>									
<b>Foreign assets</b>	<b>592,646.9</b>	<b>770,170.4</b>	<b>928,552.5</b>	<b>1,184,385.1</b>	<b>1,216,175.6</b>	<b>30.0</b>	<b>20.6</b>	<b>27.6</b>	<b>2.7</b>
<b>Claims on public sector</b>	<b>235,940.9</b>	<b>235,607.7</b>	<b>256,219.8</b>	<b>280,636.7</b>	<b>291,539.4</b>	<b>-0.1</b>	<b>8.7</b>	<b>9.5</b>	<b>3.9</b>
Government <sup>(2)</sup>	148,723.7	135,794.5	160,269.3	188,723.6	206,925.9	-8.7	18.0	17.8	9.6
Public corporations and agencies	87,217.2	99,813.2	95,950.5	91,913.1	84,613.5	14.4	-3.9	-4.2	-7.9
<b>Claims on non-public sector</b>	<b>625,714.9</b>	<b>865,315.4</b>	<b>1,226,201.0</b>	<b>1,663,725.7</b>	<b>1,866,550.9</b>	<b>38.3</b>	<b>41.7</b>	<b>35.7</b>	<b>12.2</b>
<b>Others</b>	<b>332,997.8</b>	<b>488,302.9</b>	<b>671,235.9</b>	<b>952,428.0</b>	<b>1,208,222.0</b>	<b>46.6</b>	<b>37.5</b>	<b>41.9</b>	<b>26.9</b>
<b>Sub-total</b>	<b>1,787,300.5</b>	<b>2,359,396.4</b>	<b>3,082,209.2</b>	<b>4,081,175.5</b>	<b>4,582,487.9</b>	<b>32.0</b>	<b>30.6</b>	<b>32.4</b>	<b>12.3</b>
<b>Below the line items</b>	<b>425,441.7</b>	<b>445,191.6</b>	<b>599,812.1</b>	<b>767,501.1</b>	<b>810,382.2</b>	<b>4.6</b>	<b>34.7</b>	<b>28.0</b>	<b>5.6</b>
<b>Total assets = total liabilities</b>	<b>2,212,742.2</b>	<b>2,804,588.0</b>	<b>3,682,021.3</b>	<b>4,848,676.6</b>	<b>5,392,870.1</b>	<b>26.7</b>	<b>31.3</b>	<b>31.7</b>	<b>11.2</b>
<b>Liabilities</b>									
<b>Liquidity</b>	<b>685,867.2</b>	<b>921,019.4</b>	<b>1,284,199.4</b>	<b>1,640,293.0</b>	<b>1,901,366.0</b>	<b>34.3</b>	<b>39.4</b>	<b>27.7</b>	<b>15.9</b>
Money	252,815.1	317,919.4	414,544.9	535,707.3	525,482.5	25.8	30.4	29.2	-1.9
Quasi-money	433,052.1	603,100.0	869,654.5	1,104,585.7	1,375,883.5	39.3	44.2	27.0	24.6
<b>Loans and deposits of public sector</b>	<b>97,773.4</b>	<b>167,667.4</b>	<b>220,621.4</b>	<b>265,256.0</b>	<b>335,620.6</b>	<b>71.5</b>	<b>31.6</b>	<b>20.2</b>	<b>26.5</b>
Government	90,764.3	156,378.9	208,532.4	247,774.9	319,542.4	72.3	33.4	18.8	29.0
Public corporations and agencies	7,009.1	11,288.5	12,089.0	17,481.1	16,078.2	61.1	7.1	44.6	-8.0
<b>Capital account</b>	<b>58,770.2</b>	<b>120,191.3</b>	<b>173,603.7</b>	<b>209,138.9</b>	<b>244,659.0</b>	<b>104.5</b>	<b>44.4</b>	<b>20.5</b>	<b>17.0</b>
<b>Foreign loans and credits and foreign exchange deposits</b>	<b>385,919.7</b>	<b>471,435.8</b>	<b>503,521.7</b>	<b>713,605.6</b>	<b>610,550.4</b>	<b>22.2</b>	<b>6.8</b>	<b>41.7</b>	<b>-14.4</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>1,187.9</b>	<b>1,275.1</b>	<b>1,194.2</b>	<b>549.8</b>	<b>662.7</b>	<b>7.3</b>	<b>-6.3</b>	<b>-54.0</b>	<b>20.5</b>
<b>Others</b>	<b>557,780.1</b>	<b>677,805.4</b>	<b>899,066.8</b>	<b>1,252,330.2</b>	<b>1,489,627.2</b>	<b>21.5</b>	<b>32.6</b>	<b>39.3</b>	<b>18.9</b>
<b>Sub-total</b>	<b>1,787,300.5</b>	<b>2,359,396.4</b>	<b>3,082,209.2</b>	<b>4,081,175.5</b>	<b>4,582,487.9</b>	<b>32.0</b>	<b>30.6</b>	<b>32.4</b>	<b>12.3</b>
<b>Below the line items</b>	<b>425,441.7</b>	<b>445,191.6</b>	<b>599,812.1</b>	<b>767,501.1</b>	<b>810,382.2</b>	<b>4.6</b>	<b>34.7</b>	<b>28.0</b>	<b>5.6</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			
	1383	1384	1385	1386	1387	1384	1385	1386	1387
<b>Assets</b>									
<b>Foreign assets</b>	<b>299,677.9</b>	<b>428,172.1</b>	<b>563,869.5</b>	<b>747,284.2</b>	<b>778,498.8</b>	<b>42.9</b>	<b>31.7</b>	<b>32.5</b>	<b>4.2</b>
<b>Notes and coins</b>	<b>416.2</b>	<b>821.2</b>	<b>619.9</b>	<b>1,200.5</b>	<b>994.5</b>	<b>97.3</b>	<b>-24.5</b>	<b>93.7</b>	<b>-17.2</b>
<b>Claims on public sector</b>	<b>132,361.5</b>	<b>123,212.3</b>	<b>131,432.2</b>	<b>131,759.9</b>	<b>130,259.3</b>	<b>-6.9</b>	<b>6.7</b>	<b>0.2</b>	<b>-1.1</b>
Government	111,930.0	101,254.9	104,094.8	97,842.0	91,423.4	-9.5	2.8	-6.0	-6.6
Public corporations and agencies	20,431.5	21,957.4	27,337.4	33,917.9	38,835.9	7.5	24.5	24.1	14.5
<b>Claims on banks</b>	<b>21,493.2</b>	<b>35,916.2</b>	<b>54,887.3</b>	<b>137,694.0</b>	<b>239,757.7</b>	<b>67.1</b>	<b>52.8</b>	<b>150.9</b>	<b>74.1</b>
Government revolving funds payment	6,046.1	10,385.9	14,846.6	16,444.6	0	71.8	42.9	10.8	-100.0
Others	15,447.1	25,530.3	40,040.7	121,249.4	239,757.7	65.3	56.8	202.8	97.7
<b>Others</b>	<b>3,302.2</b>	<b>3,192.6</b>	<b>9,923.0</b>	<b>10,660.8</b>	<b>11,438.9</b>	<b>-3.3</b>	<b>210.8</b>	<b>7.4</b>	<b>7.3</b>
<b>Sub-total</b>	<b>457,251.0</b>	<b>591,314.4</b>	<b>760,731.9</b>	<b>1,028,599.4</b>	<b>1,160,949.2</b>	<b>29.3</b>	<b>28.7</b>	<b>35.2</b>	<b>12.9</b>
<b>Below the line items</b>	<b>16,344.7</b>	<b>15,949.3</b>	<b>19,402.5</b>	<b>12,757.0</b>	<b>17,984.6</b>	<b>-2.4</b>	<b>21.7</b>	<b>-34.3</b>	<b>41.0</b>
<b>Total assets = total liabilities</b>	<b>473,595.7</b>	<b>607,263.7</b>	<b>780,134.4</b>	<b>1,041,356.4</b>	<b>1,178,933.8</b>	<b>28.2</b>	<b>28.5</b>	<b>33.5</b>	<b>13.2</b>
<b>Liabilities</b>									
<b>Notes and coins</b>	<b>48,893.5</b>	<b>56,502.2</b>	<b>68,109.0</b>	<b>89,247.5</b>	<b>207,346.7</b>	<b>15.6</b>	<b>20.5</b>	<b>31.0</b>	<b>132.3</b>
With the public	44,772.0	50,675.6	61,451.6	79,909.2	157,764.2	13.2	21.3	30.0	97.4
With banks	3,705.3	5,005.4	6,037.5	8,137.8	48,588.0	35.1	20.6	34.8	497.1
With the Central Bank	416.2	821.2	619.9	1,200.5	994.5	97.3	-24.5	93.7	-17.2
<b>Deposits of banks and credit institutions</b>	<b>102,722.7</b>	<b>164,860.4</b>	<b>212,486.0</b>	<b>277,452.0</b>	<b>334,494.5</b>	<b>60.5</b>	<b>28.9</b>	<b>30.6</b>	<b>20.6</b>
Legal	94,573.3	128,002.2	184,827.7	235,840.6	225,227.9	35.3	44.4	27.6	-4.5
Sight <sup>(1)</sup>	8,149.4	36,858.2	27,658.3	41,611.4	109,266.6	352.3	-25.0	50.4	162.6
<b>Deposits of public sector</b>	<b>66,366.8</b>	<b>114,560.2</b>	<b>149,866.1</b>	<b>176,674.3</b>	<b>240,210.3</b>	<b>72.6</b>	<b>30.8</b>	<b>17.9</b>	<b>36.0</b>
Government	59,357.7	103,271.7	137,777.1	159,193.2	224,132.1	74.0	33.4	15.5	40.8
Public corporations and agencies	7,009.1	11,288.5	12,089.0	17,481.1	16,078.2	61.1	7.1	44.6	-8.0
<b>Capital account</b>	<b>3,324.8</b>	<b>5,173.2</b>	<b>13,692.7</b>	<b>19,436.5</b>	<b>27,029.2</b>	<b>55.6</b>	<b>164.7</b>	<b>41.9</b>	<b>39.1</b>
<b>Foreign exchange liabilities</b>	<b>116,398.5</b>	<b>170,605.1</b>	<b>192,674.1</b>	<b>308,654.0</b>	<b>214,460.7</b>	<b>46.6</b>	<b>12.9</b>	<b>60.2</b>	<b>-30.5</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>1,187.9</b>	<b>1,275.1</b>	<b>1,194.2</b>	<b>549.8</b>	<b>662.7</b>	<b>7.3</b>	<b>-6.3</b>	<b>-54.0</b>	<b>20.5</b>
<b>Others</b>	<b>118,354.8</b>	<b>78,336.2</b>	<b>122,707.8</b>	<b>156,583.3</b>	<b>136,743.1</b>	<b>-33.8</b>	<b>56.6</b>	<b>27.6</b>	<b>-12.7</b>
<b>Sub-total</b>	<b>457,251.0</b>	<b>591,314.4</b>	<b>760,731.9</b>	<b>1,028,599.4</b>	<b>1,160,949.2</b>	<b>29.3</b>	<b>28.7</b>	<b>35.2</b>	<b>12.9</b>
<b>Below the line items</b>	<b>16,344.7</b>	<b>15,949.3</b>	<b>19,402.5</b>	<b>12,757.0</b>	<b>17,984.6</b>	<b>-2.4</b>	<b>21.7</b>	<b>-34.3</b>	<b>41.0</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			
	1383	1384	1385	1386	1387	1384	1385	1386	1387
<b>Assets</b>									
<b>Foreign assets</b>	<b>292,969.0</b>	<b>341,998.3</b>	<b>364,683.0</b>	<b>437,100.9</b>	<b>437,676.9</b>	<b>16.7</b>	<b>6.6</b>	<b>19.9</b>	<b>0.1</b>
<b>Notes and coins</b>	<b>3,705.3</b>	<b>5,005.4</b>	<b>6,037.5</b>	<b>8,137.8</b>	<b>48,588.0</b>	<b>35.1</b>	<b>20.6</b>	<b>34.8</b>	<b>497.1</b>
<b>Deposits with the Central Bank</b>	<b>102,722.7</b>	<b>164,860.4</b>	<b>212,486.0</b>	<b>277,452.0</b>	<b>334,494.5</b>	<b>60.5</b>	<b>28.9</b>	<b>30.6</b>	<b>20.6</b>
Legal	94,573.3	128,002.2	184,827.7	235,840.6	225,227.9	35.3	44.4	27.6	-4.5
Sight <sup>(2)</sup>	8,149.4	36,858.2	27,658.3	41,611.4	109,266.6	352.3	-25.0	50.4	162.6
<b>Claims on public sector</b>	<b>103,579.4</b>	<b>112,395.4</b>	<b>124,787.6</b>	<b>148,876.8</b>	<b>161,280.1</b>	<b>8.5</b>	<b>11.0</b>	<b>19.3</b>	<b>8.3</b>
Government <sup>(3)</sup>	36,793.7	34,539.6	56,174.5	90,881.6	115,502.5	-6.1	62.6	61.8	27.1
Public corporations and agencies	66,785.7	77,855.8	68,613.1	57,995.2	45,777.6	16.6	-11.9	-15.5	-21.1
<b>Claims on non-public sector</b>	<b>625,714.9</b>	<b>865,315.4</b>	<b>1,226,201.0</b>	<b>1,663,725.7</b>	<b>1,866,550.9</b>	<b>38.3</b>	<b>41.7</b>	<b>35.7</b>	<b>12.2</b>
<b>Others</b>	<b>201,358.2</b>	<b>278,507.1</b>	<b>387,282.2</b>	<b>517,282.9</b>	<b>572,948.4</b>	<b>38.3</b>	<b>39.1</b>	<b>33.6</b>	<b>10.8</b>
<b>Sub-total</b>	<b>1,330,049.5</b>	<b>1,768,082.0</b>	<b>2,321,477.3</b>	<b>3,052,576.1</b>	<b>3,421,538.8</b>	<b>32.9</b>	<b>31.3</b>	<b>31.5</b>	<b>12.1</b>
<b>Below the line items</b>	<b>409,097.0</b>	<b>429,242.3</b>	<b>580,409.6</b>	<b>754,744.1</b>	<b>792,397.6</b>	<b>4.9</b>	<b>35.2</b>	<b>30.0</b>	<b>5.0</b>
<b>Total assets = total liabilities</b>	<b>1,739,146.5</b>	<b>2,197,324.3</b>	<b>2,901,886.9</b>	<b>3,807,320.2</b>	<b>4,213,936.4</b>	<b>26.3</b>	<b>32.1</b>	<b>31.2</b>	<b>10.7</b>
<b>Liabilities</b>									
<b>Deposits of non-public sector</b>	<b>641,095.2</b>	<b>870,343.8</b>	<b>1,222,747.8</b>	<b>1,560,383.8</b>	<b>1,743,601.8</b>	<b>35.8</b>	<b>40.5</b>	<b>27.6</b>	<b>11.7</b>
Sight	208,043.1	267,243.8	353,093.3	455,798.1	367,718.3	28.5	32.1	29.1	-19.3
Term investment	349,149.3	489,693.2	707,100.5	915,984.5	1,177,644.1	40.3	44.4	29.5	28.6
Gharz-al-hasanah <sup>(4)</sup>	69,806.2	93,230.1	133,522.4	152,305.0	153,946.7	33.6	43.2	14.1	1.1
Other	14,096.6	20,176.7	29,031.6	36,296.2	44,292.7	43.1	43.9	25.0	22.0
<b>Claims of the Central Bank</b>	<b>21,493.2</b>	<b>35,916.2</b>	<b>54,887.3</b>	<b>137,694.0</b>	<b>239,757.7</b>	<b>67.1</b>	<b>52.8</b>	<b>150.9</b>	<b>74.1</b>
<b>Loans and deposits of public sector</b>	<b>31,406.6</b>	<b>53,107.2</b>	<b>70,755.3</b>	<b>88,581.7</b>	<b>95,410.3</b>	<b>69.1</b>	<b>33.2</b>	<b>25.2</b>	<b>7.7</b>
Government	31,406.6	53,107.2	70,755.3	88,581.7	95,410.3	69.1	33.2	25.2	7.7
Public corporations and agencies	0	0	0	0	0	*	*	*	*
<b>Capital account</b>	<b>55,445.4</b>	<b>115,018.1</b>	<b>159,911.0</b>	<b>189,702.4</b>	<b>225,222.6</b>	<b>107.4</b>	<b>39.0</b>	<b>18.6</b>	<b>18.7</b>
<b>Foreign exchange loans and deposits</b>	<b>269,521.2</b>	<b>300,830.7</b>	<b>310,847.6</b>	<b>404,951.6</b>	<b>396,089.7</b>	<b>11.6</b>	<b>3.3</b>	<b>30.3</b>	<b>-2.2</b>
<b>Others</b>	<b>311,087.9</b>	<b>392,866.0</b>	<b>502,328.3</b>	<b>671,262.6</b>	<b>721,456.7</b>	<b>26.3</b>	<b>27.9</b>	<b>33.6</b>	<b>7.5</b>
<b>Sub-total</b>	<b>1,330,049.5</b>	<b>1,768,082.0</b>	<b>2,321,477.3</b>	<b>3,052,576.1</b>	<b>3,421,538.8</b>	<b>32.9</b>	<b>31.3</b>	<b>31.5</b>	<b>12.1</b>
<b>Below the line items</b>	<b>409,097.0</b>	<b>429,242.3</b>	<b>580,409.6</b>	<b>754,744.1</b>	<b>792,397.6</b>	<b>4.9</b>	<b>35.2</b>	<b>30.0</b>	<b>5.0</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			
	1383	1384	1385	1386	1387	1384	1385	1386	1387
<b>Assets</b>									
Foreign assets	263,549.7	292,133.2	305,021.5	346,677.8	324,987.6	10.8	4.4	13.7	-6.3
Notes and coins	2,880.7	3,885.6	4,442.5	6,219.3	39,890.0	34.9	14.3	40.0	#
Deposits with the Central Bank	87,523.2	132,949.6	165,330.6	184,353.1	249,104.5	51.9	24.4	11.5	35.1
Legal	79,896.1	101,163.4	139,253.8	170,310.2	148,908.8	26.6	37.7	22.3	-12.6
Sight <sup>(2)</sup>	7,627.1	31,786.2	26,076.8	14,042.9	100,195.7	316.8	-18.0	-46.1	#
Claims on public sector	95,676.5	102,728.6	109,098.4	138,220.8	138,725.4	7.4	6.2	26.7	0.4
Government <sup>(3)</sup>	30,407.3	25,917.1	40,964.8	83,042.7	95,395.4	-14.8	58.1	102.7	14.9
Public corporations and agencies	65,269.2	76,811.5	68,133.6	55,178.1	43,330.0	17.7	-11.3	-19.0	-21.5
Claims on non-public sector	434,493.9	556,380.1	775,113.0	1,061,536.0	1,120,155.9	28.1	39.3	37.0	5.5
Others	153,451.3	191,663.7	268,714.3	338,931.3	326,586.9	24.9	40.2	26.1	-3.6
Sub-total	1,037,575.3	1,279,740.8	1,627,720.3	2,075,938.3	2,199,450.3	23.3	27.2	27.5	5.9
Below the line items	357,287.0	349,777.2	466,065.5	582,793.1	572,780.2	-2.1	33.2	25.0	-1.7
<b>Total assets = total liabilities</b>	<b>1,394,862.3</b>	<b>1,629,518.0</b>	<b>2,093,785.8</b>	<b>2,658,731.4</b>	<b>2,772,230.5</b>	<b>16.8</b>	<b>28.5</b>	<b>27.0</b>	<b>4.3</b>
<b>Liabilities</b>									
Deposits of non-public sector	502,697.7	634,890.0	850,729.2	1,062,801.6	1,117,431.5	26.3	34.0	24.9	5.1
Sight	187,584.4	242,533.7	313,771.4	402,584.4	313,971.9	29.3	29.4	28.3	-22.0
Term investment	264,953.8	329,809.2	449,536.8	552,016.6	684,805.1	24.5	36.3	22.8	24.1
Gharz-al-hasaneh	41,037.9	49,404.8	68,596.7	83,765.1	89,575.6	20.4	38.8	22.1	6.9
Other	9,121.6	13,142.3	18,824.3	24,435.5	29,078.9	44.1	43.2	29.8	19.0
Claims of the Central Bank	16,955.4	27,965.0	37,271.6	83,479.6	158,032.7	64.9	33.3	124.0	89.3
Loans and deposits of public sector	23,673.6	37,635.0	52,209.0	63,712.9	68,625.7	59.0	38.7	22.0	7.7
Government	23,673.6	37,635.0	52,209.0	63,712.9	68,625.7	59.0	38.7	22.0	7.7
Public corporations and agencies	0	0	0	0	0	*	*	*	*
Capital account	30,609.1	74,732.2	108,270.7	105,673.0	99,467.0	144.2	44.9	-2.4	-5.9
Foreign exchange loans and deposits	248,635.7	267,498.2	274,342.2	342,044.2	315,838.8	7.6	2.6	24.7	-7.7
Others	215,003.8	237,020.4	304,897.6	418,227.0	440,054.6	10.2	28.6	37.2	5.2
Sub-total	1,037,575.3	1,279,740.8	1,627,720.3	2,075,938.3	2,199,450.3	23.3	27.2	27.5	5.9
Below the line items	357,287.0	349,777.2	466,065.5	582,793.1	572,780.2	-2.1	33.2	25.0	-1.7

(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** <sup>(1)</sup> (billion rials)

	Balance at the end of the period					Percentage change			
	1383	1384	1385	1386	1387	1384	1385	1386	1387
<b>Assets</b>									
<b>Foreign assets</b>	<b>25,815.5</b>	<b>31,791.6</b>	<b>44,726.6</b>	<b>67,254.1</b>	<b>84,842.2</b>	<b>23.1</b>	<b>40.7</b>	<b>50.4</b>	<b>26.2</b>
<b>Notes and coins</b>	<b>633.2</b>	<b>634.2</b>	<b>673.9</b>	<b>870.1</b>	<b>3,316.0</b>	<b>0.2</b>	<b>6.3</b>	<b>29.1</b>	<b>281.1</b>
<b>Deposits with the Central Bank</b>	<b>7,982.6</b>	<b>14,886.0</b>	<b>14,590.0</b>	<b>43,317.6</b>	<b>18,944.5</b>	<b>86.5</b>	<b>-2.0</b>	<b>196.9</b>	<b>-56.3</b>
Legal	7,544.9	10,009.7	13,887.0	16,456.5	14,056.0	32.7	38.7	18.5	-14.6
Sight <sup>(2)</sup>	437.7	4,876.3	703.0	26,861.1	4,888.5	#	-85.6	#	-81.8
<b>Claims on public sector</b>	<b>6,458.6</b>	<b>4,980.3</b>	<b>6,643.1</b>	<b>9,637.0</b>	<b>18,050.1</b>	<b>-22.9</b>	<b>33.4</b>	<b>45.1</b>	<b>87.3</b>
Government <sup>(3)</sup>	4,942.1	3,936.0	6,163.6	6,819.9	15,602.5	-20.4	56.6	10.6	128.8
Public corporations and agencies	1,516.5	1,044.3	479.5	2,817.1	2,447.6	-31.1	-54.1	487.5	-13.1
<b>Claims on non-public sector</b>	<b>141,988.9</b>	<b>203,760.0</b>	<b>281,621.6</b>	<b>345,364.4</b>	<b>399,368.1</b>	<b>43.5</b>	<b>38.2</b>	<b>22.6</b>	<b>15.6</b>
<b>Others</b>	<b>39,518.8</b>	<b>62,752.3</b>	<b>70,681.9</b>	<b>98,484.3</b>	<b>113,439.2</b>	<b>58.8</b>	<b>12.6</b>	<b>39.3</b>	<b>15.2</b>
<b>Sub-total</b>	<b>222,397.6</b>	<b>318,804.4</b>	<b>418,937.1</b>	<b>564,927.5</b>	<b>637,960.1</b>	<b>43.3</b>	<b>31.4</b>	<b>34.8</b>	<b>12.9</b>
<b>Below the line items</b>	<b>43,028.0</b>	<b>55,759.8</b>	<b>58,053.1</b>	<b>104,341.0</b>	<b>123,376.6</b>	<b>29.6</b>	<b>4.1</b>	<b>79.7</b>	<b>18.2</b>
<b>Total assets = total liabilities</b>	<b>265,425.6</b>	<b>374,564.2</b>	<b>476,990.2</b>	<b>669,268.5</b>	<b>761,336.7</b>	<b>41.1</b>	<b>27.3</b>	<b>40.3</b>	<b>13.8</b>
<b>Liabilities</b>									
<b>Deposits of non-public sector</b>	<b>93,686.8</b>	<b>131,421.1</b>	<b>180,656.1</b>	<b>201,736.9</b>	<b>211,768.8</b>	<b>40.3</b>	<b>37.5</b>	<b>11.7</b>	<b>5.0</b>
Sight	16,562.0	19,585.9	27,947.7	33,937.1	31,010.5	18.3	42.7	21.4	-8.6
Term investment	44,572.4	62,843.8	80,924.9	94,301.4	110,323.8	41.0	28.8	16.5	17.0
Gharz-al-hasaneh <sup>(4)</sup>	28,555.6	43,445.5	63,641.0	65,151.9	60,549.6	52.1	46.5	2.4	-7.1
Other	3,996.8	5,545.9	8,142.5	8,346.5	9,884.9	38.8	46.8	2.5	18.4
<b>Claims of the Central Bank</b>	<b>4,537.8</b>	<b>7,951.2</b>	<b>17,615.7</b>	<b>52,390.7</b>	<b>74,810.5</b>	<b>75.2</b>	<b>121.5</b>	<b>197.4</b>	<b>42.8</b>
<b>Loans and deposits of public sector</b>	<b>7,733.0</b>	<b>15,472.2</b>	<b>18,546.3</b>	<b>24,868.8</b>	<b>26,751.9</b>	<b>100.1</b>	<b>19.9</b>	<b>34.1</b>	<b>7.6</b>
Government	7,733.0	15,472.2	18,546.3	24,868.8	26,751.9	100.1	19.9	34.1	7.6
Public corporations and agencies	0	0	0	0	0	*	*	*	*
<b>Capital account</b>	<b>20,704.4</b>	<b>27,914.3</b>	<b>31,820.8</b>	<b>59,989.1</b>	<b>77,304.4</b>	<b>34.8</b>	<b>14.0</b>	<b>88.5</b>	<b>28.9</b>
<b>Foreign exchange loans and deposits</b>	<b>17,247.2</b>	<b>16,891.9</b>	<b>21,032.5</b>	<b>30,849.3</b>	<b>36,252.8</b>	<b>-2.1</b>	<b>24.5</b>	<b>46.7</b>	<b>17.5</b>
<b>Others</b>	<b>78,488.4</b>	<b>119,153.7</b>	<b>149,265.7</b>	<b>195,092.7</b>	<b>211,071.7</b>	<b>51.8</b>	<b>25.3</b>	<b>30.7</b>	<b>8.2</b>
<b>Sub-total</b>	<b>222,397.6</b>	<b>318,804.4</b>	<b>418,937.1</b>	<b>564,927.5</b>	<b>637,960.1</b>	<b>43.3</b>	<b>31.4</b>	<b>34.8</b>	<b>12.9</b>
<b>Below the line items</b>	<b>43,028.0</b>	<b>55,759.8</b>	<b>58,053.1</b>	<b>104,341.0</b>	<b>123,376.6</b>	<b>29.6</b>	<b>4.1</b>	<b>79.7</b>	<b>18.2</b>

(1) As of Esfand 1387, it includes Gharz-al-hasaneh Mehr Iran Bank.

(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

**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			
	1383	1384	1385	1386	1387	1384	1385	1386	1387
<b>Assets</b>									
<b>Foreign assets</b>	<b>3,603.8</b>	<b>18,073.5</b>	<b>14,934.9</b>	<b>23,169.0</b>	<b>27,847.1</b>	<b>401.5</b>	<b>-17.4</b>	<b>55.1</b>	<b>20.2</b>
<b>Notes and coins</b>	<b>191.4</b>	<b>485.6</b>	<b>921.1</b>	<b>1,048.4</b>	<b>5,382.0</b>	<b>153.7</b>	<b>89.7</b>	<b>13.8</b>	<b>413.4</b>
<b>Deposits with the Central Bank</b>	<b>7,216.9</b>	<b>17,024.8</b>	<b>32,565.4</b>	<b>49,781.3</b>	<b>66,445.4</b>	<b>135.9</b>	<b>91.3</b>	<b>52.9</b>	<b>33.5</b>
Legal	7,132.3	16,829.1	31,686.9	49,073.9	62,263.0	136.0	88.3	54.9	26.9
Sight <sup>(2)</sup>	84.6	195.7	878.5	707.4	4,182.4	131.3	348.9	-19.5	491.2
<b>Claims on public sector</b>	<b>1,444.3</b>	<b>4,686.5</b>	<b>9,046.1</b>	<b>1,019.0</b>	<b>4,504.6</b>	<b>224.5</b>	<b>93.0</b>	<b>-88.7</b>	<b>342.1</b>
Government <sup>(3)</sup>	1,444.3	4,686.5	9,046.1	1,019.0	4,504.6	224.5	93.0	-88.7	342.1
Public corporations and agencies	0	0	0	0	0	*	*	*	*
<b>Claims on non-public sector</b>	<b>49,232.1</b>	<b>105,175.3</b>	<b>169,466.4</b>	<b>256,825.3</b>	<b>347,026.9</b>	<b>113.6</b>	<b>61.1</b>	<b>51.5</b>	<b>35.1</b>
<b>Others</b>	<b>8,388.1</b>	<b>24,091.1</b>	<b>47,886.0</b>	<b>79,867.3</b>	<b>132,922.4</b>	<b>187.2</b>	<b>98.8</b>	<b>66.8</b>	<b>66.4</b>
<b>Sub-total</b>	<b>70,076.6</b>	<b>169,536.8</b>	<b>274,819.9</b>	<b>411,710.3</b>	<b>584,128.4</b>	<b>141.9</b>	<b>62.1</b>	<b>49.8</b>	<b>41.9</b>
<b>Below the line items</b>	<b>8,782.0</b>	<b>23,705.3</b>	<b>56,291.0</b>	<b>67,610.0</b>	<b>96,240.8</b>	<b>169.9</b>	<b>137.5</b>	<b>20.1</b>	<b>42.3</b>
<b>Total assets = total liabilities</b>	<b>78,858.6</b>	<b>193,242.1</b>	<b>331,110.9</b>	<b>479,320.3</b>	<b>680,369.2</b>	<b>145.0</b>	<b>71.3</b>	<b>44.8</b>	<b>41.9</b>
<b>Liabilities</b>									
<b>Deposits of non-public sector</b>	<b>44,710.7</b>	<b>104,032.7</b>	<b>191,362.5</b>	<b>295,845.3</b>	<b>414,401.5</b>	<b>132.7</b>	<b>83.9</b>	<b>54.6</b>	<b>40.1</b>
Sight <sup>(4)</sup>	3,896.7	5,124.2	11,374.2	19,276.6	22,735.9	31.5	122.0	69.5	17.9
Term investment	39,623.1	97,040.2	176,638.8	269,666.5	382,515.2	144.9	82.0	52.7	41.8
Gharz-al-hasaneh	212.7	379.8	1,284.7	3,388.0	3,821.5	78.6	238.3	163.7	12.8
Other	978.2	1,488.5	2,064.8	3,514.2	5,328.9	52.2	38.7	70.2	51.6
<b>Claims of the Central Bank</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,823.7</b>	<b>6,914.5</b>	<b>*</b>	<b>*</b>	<b>*</b>	<b>279.1</b>
<b>Deposits and funds of public sector</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>32.7</b>	<b>*</b>	<b>*</b>	<b>*</b>	<b>*</b>
Government	0	0	0	0	32.7	*	*	*	*
Public corporations and agencies	0	0	0	0	0	*	*	*	*
<b>Capital account</b>	<b>4,131.9</b>	<b>12,371.6</b>	<b>19,819.5</b>	<b>24,040.3</b>	<b>48,451.2</b>	<b>199.4</b>	<b>60.2</b>	<b>21.3</b>	<b>101.5</b>
<b>Foreign exchange loans and deposits</b>	<b>3,638.3</b>	<b>16,440.6</b>	<b>15,472.9</b>	<b>32,058.1</b>	<b>43,998.1</b>	<b>351.9</b>	<b>-5.9</b>	<b>107.2</b>	<b>37.2</b>
<b>Others</b>	<b>17,595.7</b>	<b>36,691.9</b>	<b>48,165.0</b>	<b>57,942.9</b>	<b>70,330.4</b>	<b>108.5</b>	<b>31.3</b>	<b>20.3</b>	<b>21.4</b>
<b>Sub-total</b>	<b>70,076.6</b>	<b>169,536.8</b>	<b>274,819.9</b>	<b>411,710.3</b>	<b>584,128.4</b>	<b>141.9</b>	<b>62.1</b>	<b>49.8</b>	<b>41.9</b>
<b>Below the line items</b>	<b>8,782.0</b>	<b>23,705.3</b>	<b>56,291.0</b>	<b>67,610.0</b>	<b>96,240.8</b>	<b>169.9</b>	<b>137.5</b>	<b>20.1</b>	<b>42.3</b>

(1) As of Shahrivar 1385, it includes Bank Sarmaye and the Credit Institution for Development and as of Esfand 1387, it includes Sina Bank.

(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					Twelve-month changes in balance	Percentage change			
	1383	1384	1385	1386	1387		1384	1385	1386	1387
<b>Banks and credit institutions' claims on non-public sector (excluding profit receivables)</b>	<b>536,150.4</b>	<b>745,028.2</b>	<b>1,066,548.5</b>	<b>1,468,298.0</b>	<b>1,665,189.6</b>	<b>196,891.6</b>	<b>39.0</b>	<b>43.2</b>	<b>37.7</b>	<b>13.4</b>
Commercial banks	385,069.0	501,366.3	701,574.1	957,826.6	1,017,612.5	59,785.9	30.2	39.9	36.5	6.2
Specialized banks	114,298.6	163,039.5	221,926.2	273,629.8	316,608.9	42,979.1	42.6	36.1	23.3	15.7
Private banks and credit institutions	36,782.8	80,622.4	143,048.2	236,841.6	330,968.2	94,126.6	119.2	77.4	65.6	39.7
<b>Banks and credit institutions' claims on non-public sector (percent out of total)</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>					
Commercial banks	71.8	67.3	65.8	65.2	61.1	-4.1	-6.3	-2.2	-0.9	-6.3
Specialized banks	21.3	21.9	20.8	18.6	19.0	0.4	2.8	-5.0	-10.6	2.2
Private banks and credit institutions	6.9	10.8	13.4	16.1	19.9	3.8	56.5	24.1	20.1	23.6
<b>Profit and revenue receivables</b>	<b>89,564.5</b>	<b>120,287.2</b>	<b>159,652.5</b>	<b>195,427.7</b>	<b>201,361.3</b>	<b>5,933.6</b>	<b>34.3</b>	<b>32.7</b>	<b>22.4</b>	<b>3.0</b>
<b>Banks and credit institutions' claims on non-public sector</b>	<b>625,714.9</b>	<b>865,315.4</b>	<b>1,226,201.0</b>	<b>1,663,725.7</b>	<b>1,866,550.9</b>	<b>202,825.2</b>	<b>38.3</b>	<b>41.7</b>	<b>35.7</b>	<b>12.2</b>
Commercial banks	434,493.9	556,380.1	775,113.0	1,061,536.0	1,120,155.9	58,619.9	28.1	39.3	37.0	5.5
Specialized banks	141,988.9	203,760.0	281,621.6	345,364.4	399,368.1	54,003.7	43.5	38.2	22.6	15.6
Private banks and credit institutions	49,232.1	105,175.3	169,466.4	256,825.3	347,026.9	90,201.6	113.6	61.1	51.5	35.1
<b>Deposits of non-public sector</b>	<b>641,095.2</b>	<b>870,343.8</b>	<b>1,222,747.8</b>	<b>1,560,383.8</b>	<b>1,743,601.8</b>	<b>183,218.0</b>	<b>35.8</b>	<b>40.5</b>	<b>27.6</b>	<b>11.7</b>
Commercial banks	502,697.7	634,890.0	850,729.2	1,062,801.6	1,117,431.5	54,629.9	26.3	34.0	24.9	5.1
Specialized banks	93,686.8	131,421.1	180,656.1	201,736.9	211,768.8	10,031.9	40.3	37.5	11.7	5.0
Private banks and credit institutions	44,710.7	104,032.7	191,362.5	295,845.3	414,401.5	118,556.2	132.7	83.9	54.6	40.1
<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	78.4	72.9	69.6	68.1	64.1	-4.0	-7.0	-4.5	-2.2	-5.9
Specialized banks	14.6	15.1	14.8	12.9	12.1	-0.8	3.4	-2.0	-12.8	-6.2
Private banks and credit institutions	7.0	12.0	15.7	19.0	23.8	4.8	71.4	30.8	21.0	25.3
<b>Sight</b>	<b>208,043.1</b>	<b>267,243.8</b>	<b>353,093.3</b>	<b>455,798.1</b>	<b>367,718.3</b>	<b>-88,079.8</b>	<b>28.5</b>	<b>32.1</b>	<b>29.1</b>	<b>-19.3</b>
Current deposits	135,546.4	163,121.2	220,406.0	268,237.6	272,224.2	3,986.6	20.3	35.1	21.7	1.5
Checks (net)	57,212.4	82,570.5	98,851.6	136,501.1	34,466.5	-102,034.6	44.3	19.7	38.1	-74.8
Others	15,284.3	21,552.1	33,835.7	51,059.4	61,027.6	9,968.2	41.0	57.0	50.9	19.5
<b>Non-sight</b>	<b>433,052.1</b>	<b>603,100.0</b>	<b>869,654.5</b>	<b>1,104,585.7</b>	<b>1,375,883.5</b>	<b>271,297.8</b>	<b>39.3</b>	<b>44.2</b>	<b>27.0</b>	<b>24.6</b>
<b>Gharz-al-hasaneh savings</b>	<b>69,806.2</b>	<b>93,230.1</b>	<b>133,522.4</b>	<b>152,305.0</b>	<b>153,946.7</b>	<b>1,641.7</b>	<b>33.6</b>	<b>43.2</b>	<b>14.1</b>	<b>1.1</b>
Housing Savings Fund	15,330.0	26,956.8	43,424.1	41,857.3	33,222.7	-8,634.6	75.8	61.1	-3.6	-20.6
Other	54,476.2	66,273.3	90,098.3	110,447.7	120,724.0	10,276.3	21.7	35.9	22.6	9.3
<b>Term investments</b>	<b>349,149.3</b>	<b>489,693.2</b>	<b>707,100.5</b>	<b>915,984.5</b>	<b>1,177,644.1</b>	<b>261,659.6</b>	<b>40.3</b>	<b>44.4</b>	<b>29.5</b>	<b>28.6</b>
Short-term	159,867.9	223,291.6	353,666.8	495,608.7	567,458.6	71,849.9	39.7	58.4	40.1	14.5
Long-term	189,281.4	266,401.6	353,433.7	420,375.8	610,185.5	189,809.7	40.7	32.7	18.9	45.2
<b>Miscellaneous</b>	<b>14,096.6</b>	<b>20,176.7</b>	<b>29,031.6</b>	<b>36,296.2</b>	<b>44,292.7</b>	<b>7,996.5</b>	<b>43.1</b>	<b>43.9</b>	<b>25.0</b>	<b>22.0</b>
<b>Notes and coins with the public</b>	<b>44,772.0</b>	<b>50,675.6</b>	<b>61,451.6</b>	<b>79,909.2</b>	<b>157,764.2</b>	<b>77,855.0</b>	<b>13.2</b>	<b>21.3</b>	<b>30.0</b>	<b>97.4</b>
<b>Money</b>	<b>252,815.1</b>	<b>317,919.4</b>	<b>414,544.9</b>	<b>535,707.3</b>	<b>525,482.5</b>	<b>-10,224.8</b>	<b>25.8</b>	<b>30.4</b>	<b>29.2</b>	<b>-1.9</b>
<b>Quasi-money</b>	<b>433,052.1</b>	<b>603,100.0</b>	<b>869,654.5</b>	<b>1,104,585.7</b>	<b>1,375,883.5</b>	<b>271,297.8</b>	<b>39.3</b>	<b>44.2</b>	<b>27.0</b>	<b>24.6</b>
<b>Liquidity</b>	<b>685,867.2</b>	<b>921,019.4</b>	<b>1,284,199.4</b>	<b>1,640,293.0</b>	<b>1,901,366.0</b>	<b>261,073.0</b>	<b>34.3</b>	<b>39.4</b>	<b>27.7</b>	<b>15.9</b>

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

**Table 8**

(billion rials)

	Esfand 1386	Esfand 1387	Share in balance 1387	Percentage change 1387
<b>Banks and credit institutions</b>	<b>1,615,791.2</b>	<b>1,813,250.1</b>	<b>100.0</b>	<b>12.2</b>
Gharz-al-hasaneh	51,012.6	63,690.0	3.5	24.9
Mozarebeh	144,801.5	122,452.1	6.8	-15.4
Forward transactions	63,264.1	56,901.1	3.1	-10.1
Civil partnership	258,315.8	306,311.0	16.9	18.6
Joaleh	70,377.5	78,225.5	4.3	11.2
Installment sale	784,475.7	817,676.5	45.1	4.2
Hire purchase	29,431.8	26,162.8	1.4	-11.1
Legal partnership	22,533.3	27,921.3	1.5	23.9
Direct investment	14,181.0	13,122.7	0.7	-7.5
Other <sup>(1)</sup>	177,397.9	300,787.1	16.6	69.6
<b>Commercial banks</b>	<b>1,022,935.1</b>	<b>1,082,135.6</b>	<b>100.0</b>	<b>5.8</b>
Gharz-al-hasaneh	42,045.7	52,002.5	4.8	23.7
Mozarebeh	72,675.3	55,044.8	5.1	-24.3
Forward transactions	56,285.0	48,947.2	4.5	-13.0
Civil partnership	120,583.8	130,502.0	12.1	8.2
Joaleh	58,975.0	65,407.1	6.0	10.9
Installment sale	517,800.4	509,435.8	47.1	-1.6
Hire purchase	9,253.3	9,957.1	0.9	7.6
Legal partnership	14,106.5	17,636.1	1.6	25.0
Direct investment	13,394.4	9,717.7	0.9	-27.4
Other <sup>(1)</sup>	117,815.7	183,485.3	17.0	55.7
<b>Specialized banks</b>	<b>343,681.4</b>	<b>397,210.2</b>	<b>100.0</b>	<b>15.6</b>
Gharz-al-hasaneh	7,912.3	9,288.9	2.3	17.4
Mozarebeh	2,471.3	2,467.2	0.6	-0.2
Forward transactions	6,941.3	7,949.9	2.0	14.5
Civil partnership	41,564.0	42,993.5	10.8	3.4
Joaleh	4,181.9	4,407.8	1.1	5.4
Installment sale	239,737.3	282,930.4	71.2	18.0
Hire purchase	3,575.0	3,583.7	0.9	0.2
Legal partnership	3,394.5	3,814.1	1.0	12.4
Direct investment	431.6	480.2	0.1	11.3
Other <sup>(1)</sup>	33,472.2	39,294.5	9.9	17.4
<b>Private banks and credit institutions</b>	<b>249,174.7</b>	<b>333,904.3</b>	<b>100.0</b>	<b>34.0</b>
Gharz-al-hasaneh	1,054.6	2,398.6	0.7	127.4
Mozarebeh	69,654.9	64,940.1	19.4	-6.8
Forward transactions	37.8	4.0	0	-89.4
Civil partnership	96,168.0	132,815.5	39.8	38.1
Joaleh	7,220.6	8,410.6	2.5	16.5
Installment sale	26,938.0	25,310.3	7.6	-6.0
Hire purchase	16,603.5	12,622.0	3.8	-24.0
Legal partnership	5,032.3	6,471.1	1.9	28.6
Direct investment	355.0	2,924.8	0.9	723.9
Other <sup>(1)</sup>	26,110.0	78,007.3	23.4	198.8

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