

Table 1

Summary of the Assets and Liabilities of the Banking System ⁽¹⁾

(billion rials)

	Balance at the end of the period					Percentage change			
	Azar 1386	Esfand 1386	Azar 1387	Esfand 1387	Azar 1388	Azar 1387 to Azar 1386	Azar 1388 to Azar 1387	Azar 1387 to Esfand 1386	Azar 1388 to Esfand 1387
Assets									
Foreign assets	1,106,489.2	1,184,385.1	1,380,414.8	1,216,237.0	1,326,490.9	24.8	-3.9	16.6	9.1
Claims on public sector	284,760.6	280,636.7	285,831.4	291,539.4	323,535.9	0.4	13.2	1.9	11.0
Government ⁽²⁾	198,055.4	188,723.6	202,438.6	206,925.9	231,462.9	2.2	14.3	7.3	11.9
Public corporations and institutions	86,705.2	91,913.1	83,392.8	84,613.5	92,073.0	-3.8	10.4	-9.3	8.8
Claims on non-public sector	1,527,768.2	1,663,725.7	1,761,724.5	1,866,550.9	2,021,375.7	15.3	14.7	5.9	8.3
Others	835,109.7	952,428.0	1,161,925.2	1,208,160.7	1,268,353.0	39.1	9.2	22.0	5.0
Sub-total	3,754,127.7	4,081,175.5	4,589,895.9	4,582,488.0	4,939,755.5	22.3	7.6	12.5	7.8
Below the line items	721,238.6	767,501.1	936,934.2	810,382.2	904,509.4	29.9	-3.5	22.1	11.6
Total assets = total liabilities	4,475,366.3	4,848,676.6	5,526,830.1	5,392,870.2	5,844,264.9	23.5	5.7	14.0	8.4
Liabilities									
Liquidity	1,523,166.6	1,640,293.0	1,704,943.8	1,901,366.0	2,171,922.8	11.9	27.4	3.9	14.2
Money	461,157.6	535,707.3	470,494.9	525,482.5	507,315.7	2.0	7.8	-12.2	-3.5
Quasi-money	1,062,009.0	1,104,585.7	1,234,448.9	1,375,883.5	1,664,607.1	16.2	34.8	11.8	21.0
Loans and deposits of public sector	312,277.3	265,256.0	397,843.5	335,620.6	388,744.0	27.4	-2.3	50.0	15.8
Government	296,322.4	247,774.9	380,865.6	319,542.4	373,247.8	28.5	-2.0	53.7	16.8
Public corporations and institutions	15,954.9	17,481.1	16,977.9	16,078.2	15,496.2	6.4	-8.7	-2.9	-3.6
Capital account	196,575.6	209,138.9	206,891.5	252,251.8	237,254.9	5.2	14.7	-1.1	-5.9
Foreign loans and credits and foreign exchange deposits	612,516.4	713,605.6	820,049.9	611,986.1	592,374.6	33.9	-27.8	14.9	-3.2
Import order registration deposits of non-public sector	2.0	2.0	2.0	2.0	2.0	0.0	0.0	0.0	0.0
Advance payments on letters of credit by public sector	1,342.3	549.8	610.0	662.7	558.1	-54.6	-8.5	10.9	-15.8
Others	1,108,247.5	1,252,330.2	1,459,555.2	1,480,598.8	1,548,899.1	31.7	6.1	16.5	4.6
Sub-total	3,754,127.7	4,081,175.5	4,589,895.9	4,582,488.0	4,939,755.5	22.3	7.6	12.5	7.8
Below the line items	721,238.6	767,501.1	936,934.2	810,382.2	904,509.4	29.9	-3.5	22.1	11.6

(1) Excludes commercial banks' branches abroad.

(2) Includes public sector participation papers.

Data for Esfand 1387 are based on CBI balance sheet final revisions.

**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			
	Azar	Esfand	Azar	Esfand	Azar	Azar	Azar	Azar	
	1386	1386	1387	1387	1388	1387 to Azar 1386	1388 to Azar 1387	1387 to Esfand 1386	1388 to Esfand 1387
Assets									
Foreign assets	689,493.2	747,284.2	905,926.3	778,560.1	776,555.9	31.4	-14.3	21.2	-0.3
Notes and coins	3,781.0	1,200.5	2,974.3	994.5	12,679.1	-21.3	326.3	147.8	#
Claims on public sector	135,608.9	131,759.9	135,816.1	130,259.3	133,275.5	0.2	-1.9	3.1	2.3
Government	107,118.0	97,842.0	101,418.1	91,423.4	91,861.3	-5.3	-9.4	3.7	0.5
Public corporations and institutions	28,490.9	33,917.9	34,398.0	38,835.9	41,414.2	20.7	20.4	1.4	6.6
Claims on banks	135,116.7	137,694.0	216,275.6	239,696.4	188,041.8	60.1	-13.1	57.1	-21.6
Government revolving funds payment	19,719.4	16,444.6	567.3	0.0	0.0	-97.1	-100.0	-96.6	*
Others	115,397.3	121,249.4	215,708.3	239,696.4	188,041.8	86.9	-12.8	77.9	-21.6
Others	10,751.3	10,660.8	10,852.6	11,438.9	18,234.3	0.9	68.0	1.8	59.4
Sub-total	974,751.1	1,028,599.4	1,271,844.9	1,160,949.2	1,128,786.6	30.5	-11.2	23.6	-2.8
Below the line items	12,034.5	12,757.0	14,442.5	17,984.6	8,668.5	20.0	-40.0	13.2	-51.8
Total assets = total liabilities	986,785.6	1,041,356.4	1,286,287.4	1,178,933.8	1,137,455.1	30.4	-11.6	23.5	-3.5
Liabilities									
Notes and coins	73,219.1	89,247.5	159,473.7	207,346.7	220,360.1	117.8	38.2	78.7	6.3
With the public	59,539.7	79,909.2	117,919.7	157,764.2	141,556.0	98.1	20.0	47.6	-10.3
With banks	9,898.4	8,137.8	38,579.7	48,588.0	66,125.0	289.8	71.4	374.1	36.1
With the Central Bank	3,781.0	1,200.5	2,974.3	994.5	12,679.1	-21.3	326.3	147.8	#
Deposits of banks and credit institutions	260,429.8	277,452.0	280,500.5	333,053.7	283,790.4	7.7	1.2	1.1	-14.8
Legal	218,265.4	235,840.6	212,900.4	225,227.9	234,679.0	-2.5	10.2	-9.7	4.2
Sight ⁽¹⁾	42,164.4	41,611.4	67,600.1	107,825.8	49,111.4	60.3	-27.4	62.5	-54.5
Deposits of public sector	229,251.0	176,674.3	299,423.5	240,210.3	270,236.8	30.6	-9.7	69.5	12.5
Government	213,296.1	159,193.2	282,445.6	224,132.1	254,740.6	32.4	-9.8	77.4	13.7
Public corporations and institutions	15,954.9	17,481.1	16,977.9	16,078.2	15,496.2	6.4	-8.7	-2.9	-3.6
Capital account⁽²⁾	13,692.7	19,436.5	19,436.4	27,029.2	27,029.2	41.9	39.1	0.0	0.0
Foreign exchange liabilities	234,757.9	308,654.0	341,810.2	215,896.4	145,781.3	45.6	-57.4	10.7	-32.5
Import order registration deposits of non-public sector	2.0	2.0	2.0	2.0	2.0	0.0	0.0	0.0	0.0
Advance payments on letters of credit by public sector	1,342.3	549.8	610.0	662.7	558.1	-54.6	-8.5	10.9	-15.8
Others	162,056.3	156,583.3	170,588.6	136,748.2	181,028.7	5.3	6.1	8.9	32.4
Sub-total	974,751.1	1,028,599.4	1,271,844.9	1,160,949.2	1,128,786.6	30.5	-11.2	23.6	-2.8
Below the line items	12,034.5	12,757.0	14,442.5	17,984.6	8,668.5	20.0	-40.0	13.2	-51.8

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

(2) Includes legal and contingency reserves.

Data for Esfand 1387 are based on CBI balance sheet final revisions.

More than 500 percent increase

* Calculation of percentage change is not possible.

**Summary of the Assets and Liabilities of Banks
and Credit Institutions ⁽¹⁾**

Table 3

(billion rials)

	Balance at the end of the period					Percentage change			
	Azar 1386	Esfand 1386	Azar 1387	Esfand 1387	Azar 1388	Azar 1387 to Azar 1386	Azar 1388 to Azar 1387	Azar 1387 to Esfand 1386	Azar 1388 to Esfand 1387
Assets									
Foreign assets	416,996.0	437,100.9	474,488.5	437,676.9	549,935.0	13.8	15.9	8.6	25.6
Notes and coins	9,898.4	8,137.8	38,579.7	48,588.0	66,125.0	289.8	71.4	374.1	36.1
Deposits with the Central Bank	260,429.8	277,452.0	280,500.5	333,053.7	283,790.4	7.7	1.2	1.1	-14.8
Legal	218,265.4	235,840.6	212,900.4	225,227.9	234,679.0	-2.5	10.2	-9.7	4.2
Sight ⁽²⁾	42,164.4	41,611.4	67,600.1	107,825.8	49,111.4	60.3	-27.4	62.5	-54.5
Claims on public sector	149,151.7	148,876.8	150,015.3	161,280.1	190,260.4	0.6	26.8	0.8	18.0
Government ⁽³⁾	90,937.4	90,881.6	101,020.5	115,502.5	139,601.6	11.1	38.2	11.2	20.9
Public corporations and institutions	58,214.3	57,995.2	48,994.8	45,777.6	50,658.8	-15.8	3.4	-15.5	10.7
Claims on non-public sector	1,527,768.2	1,663,725.7	1,761,724.5	1,866,550.9	2,021,375.7	15.3	14.7	5.9	8.3
Others	415,132.5	517,282.9	612,742.5	574,389.2	699,482.4	47.6	14.2	18.5	21.8
Sub-total	2,779,376.6	3,052,576.1	3,318,051.0	3,421,538.8	3,810,968.9	19.4	14.9	8.7	11.4
Below the line items	709,204.1	754,744.1	922,491.7	792,397.6	895,840.9	30.1	-2.9	22.2	13.1
Total assets = total liabilities	3,488,580.7	3,807,320.2	4,240,542.7	4,213,936.4	4,706,809.8	21.6	11.0	11.4	11.7
Liabilities									
Deposits of non-public sector	1,463,626.9	1,560,383.8	1,587,024.1	1,743,601.8	2,030,366.8	8.4	27.9	1.7	16.4
Sight	401,617.9	455,798.1	352,575.2	367,718.3	365,759.7	-12.2	3.7	-22.6	-0.5
Term investment	878,780.2	915,984.5	1,058,374.2	1,177,644.1	1,450,791.6	20.4	37.1	15.5	23.2
Gharz-al-hasanah ⁽⁴⁾	149,372.2	152,305.0	135,366.8	153,946.7	165,228.3	-9.4	22.1	-11.1	7.3
Other	33,856.6	36,296.2	40,707.9	44,292.7	48,587.2	20.2	19.4	12.2	9.7
Claims of the Central Bank	135,116.7	137,694.0	216,275.6	239,696.4	188,041.8	60.1	-13.1	57.1	-21.6
Loans and deposits of public sector	83,026.3	88,581.7	98,420.0	95,410.3	118,507.2	18.5	20.4	11.1	24.2
Government	83,026.3	88,581.7	98,420.0	95,410.3	118,507.2	18.5	20.4	11.1	24.2
Public corporations and institutions	0.0	0.0	0.0	0.0	0.0	*	*	*	*
Capital account	182,882.9	189,702.4	187,455.1	225,222.6	210,225.7	2.5	12.1	-1.2	-6.7
Foreign exchange loans and deposits	377,758.5	404,951.6	478,239.7	396,089.7	446,593.3	26.6	-6.6	18.1	12.8
Others	536,965.3	671,262.6	750,636.5	721,518.0	817,234.1	39.8	8.9	11.8	13.3
Sub-total	2,779,376.6	3,052,576.1	3,318,051.0	3,421,538.8	3,810,968.9	19.4	14.9	8.7	11.4
Below the line items	709,204.1	754,744.1	922,491.7	792,397.6	895,840.9	30.1	-2.9	22.2	13.1

(1) Excludes commercial banks' branches abroad.

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

(3) Includes public sector participation papers.

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

* Calculation of percentage change is not possible.

Table 4

Summary of the Assets and Liabilities of Commercial Banks ⁽¹⁾

(billion rials)

	Balance at the end of the period					Percentage change			
	Azar 1386	Esfand 1386	Azar 1387	Esfand 1387	Azar 1388	Azar 1387 to Azar 1386	Azar 1388 to Azar 1387	Azar 1387 to Esfand 1386	Azar 1388 to Esfand 1387
Assets									
Foreign assets	332,351.8	346,677.8	350,218.7	324,987.6	417,037.6	5.4	19.1	1.0	28.3
Notes and coins	8,557.3	6,219.3	33,896.4	39,890.0	59,802.6	296.1	76.4	445.0	49.9
Deposits with the Central Bank	173,509.5	184,353.1	184,493.1	244,666.9	193,288.5	6.3	4.8	0.1	-21.0
Legal	157,372.4	170,310.2	139,580.7	148,908.8	154,392.4	-11.3	10.6	-18.0	3.7
Sight ⁽²⁾	16,137.1	14,042.9	44,912.4	95,758.1	38,896.1	178.3	-13.4	219.8	-59.4
Claims on public sector	129,211.1	138,220.8	134,012.5	138,725.4	154,762.1	3.7	15.5	-3.0	11.6
Government ⁽³⁾	71,702.4	83,042.7	87,203.7	95,395.4	108,797.5	21.6	24.8	5.0	14.0
Public corporations and institutions	57,508.7	55,178.1	46,808.8	43,330.0	45,964.6	-18.6	-1.8	-15.2	6.1
Claims on non-public sector	989,723.3	1,061,536.0	1,079,538.1	1,120,155.9	1,196,994.4	9.1	10.9	1.7	6.9
Others	266,648.5	338,931.3	347,298.4	331,024.5	433,885.9	30.2	24.9	2.5	31.1
Sub-total	1,900,001.5	2,075,938.3	2,129,457.2	2,199,450.3	2,455,771.1	12.1	15.3	2.6	11.7
Below the line items	565,311.8	582,793.1	589,326.8	572,780.2	647,308.5	4.2	9.8	1.1	13.0
Total assets = total liabilities	2,465,313.3	2,658,731.4	2,718,784.0	2,772,230.5	3,103,079.6	10.3	14.1	2.3	11.9
Liabilities									
Deposits of non-public sector	989,125.6	1,062,801.6	1,011,116.8	1,117,431.5	1,306,619.1	2.2	29.2	-4.9	16.9
Sight	351,364.8	402,584.4	300,450.5	313,971.9	317,415.0	-14.5	5.6	-25.4	1.1
Term investment	537,320.5	552,016.6	606,484.0	684,805.1	862,793.5	12.9	42.3	9.9	26.0
Gharz-al-hasaneh	77,453.1	83,765.1	76,869.9	89,575.6	93,477.5	-0.8	21.6	-8.2	4.4
Other	22,987.2	24,435.5	27,312.4	29,078.9	32,933.1	18.8	20.6	11.8	13.3
Claims of the Central Bank	97,326.8	83,479.6	149,686.8	157,971.4	114,831.3	53.8	-23.3	79.3	-27.3
Loans and deposits of public sector	60,403.3	63,712.9	70,825.3	68,625.7	87,426.7	17.3	23.4	11.2	27.4
Government	60,403.3	63,712.9	70,825.3	68,625.7	87,426.7	17.3	23.4	11.2	27.4
Public corporations and institutions	0.0	0.0	0.0	0.0	0.0	*	*	*	*
Capital account	102,339.8	105,673.0	95,499.8	99,467.0	96,660.7	-6.7	1.2	-9.6	-2.8
Foreign exchange loans and deposits	325,069.9	342,044.2	351,619.7	315,838.8	365,532.9	8.2	4.0	2.8	15.7
Others	325,736.1	418,227.0	450,708.8	440,115.9	484,700.4	38.4	7.5	7.8	10.1
Sub-total	1,900,001.5	2,075,938.3	2,129,457.2	2,199,450.3	2,455,771.1	12.1	15.3	2.6	11.7
Below the line items	565,311.8	582,793.1	589,326.8	572,780.2	647,308.5	4.2	9.8	1.1	13.0

(1) Excludes commercial banks' branches abroad.

(2) Includes banks' special term deposits and since 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 ⁽¹⁾

(billion rials)

	Balance at the end of the period					Percentage change			
	Azar 1386	Esfand 1386	Azar 1387	Esfand 1387	Azar 1388	Azar 1387 to Azar 1386	Azar 1388 to Azar 1387	Azar 1387 to Esfand 1386	Azar 1388 to Esfand 1387
Assets									
Foreign assets	62,153.2	67,254.1	90,275.6	84,842.2	98,502.2	45.2	9.1	34.2	16.1
Notes and coins	709.5	870.1	2,828.6	3,316.0	2,770.7	298.7	-2.0	225.1	-16.4
Deposits with the Central Bank	40,865.6	43,317.6	33,308.5	19,063.4	26,270.2	-18.5	-21.1	-23.1	37.8
Legal	15,922.6	16,456.5	14,618.4	14,169.7	19,527.4	-8.2	33.6	-11.2	37.8
Sight ⁽²⁾	24,943.0	26,861.1	18,690.1	4,893.7	6,742.8	-25.1	-63.9	-30.4	37.8
Claims on public sector	8,049.3	9,637.0	8,940.6	18,050.1	20,474.8	11.1	129.0	-7.2	13.4
Government ⁽³⁾	7,343.7	6,819.9	6,754.6	15,602.5	15,780.6	-8.0	133.6	-1.0	1.1
Public corporations and institutions	705.6	2,817.1	2,186.0	2,447.6	4,694.2	209.8	114.7	-22.4	91.8
Claims on non-public sector	315,483.1	345,364.4	375,746.0	399,368.1	448,239.2	19.1	19.3	8.8	12.2
Others	80,780.7	98,484.3	109,208.9	113,320.3	104,810.1	35.2	-4.0	10.9	-7.5
Sub-total	508,041.4	564,927.5	620,308.2	637,960.1	701,067.2	22.1	13.0	9.8	9.9
Below the line items	87,134.8	104,341.0	106,344.3	123,376.6	144,134.6	22.0	35.5	1.9	16.8
Total assets = total liabilities	595,176.2	669,268.5	726,652.5	761,336.7	845,201.8	22.1	16.3	8.6	11.0
Liabilities									
Deposits of non-public sector	204,552.2	201,736.9	201,857.6	211,768.8	259,581.7	-1.3	28.6	0.1	22.6
Sight	31,316.9	33,937.1	30,715.7	31,010.5	31,156.1	-1.9	1.4	-9.5	0.5
Term investment	95,670.3	94,301.4	105,227.3	110,323.8	148,605.9	10.0	41.2	11.6	34.7
Gharz-al-hasaneh ⁽⁴⁾	70,226.1	65,151.9	56,845.1	60,549.6	69,151.5	-19.1	21.6	-12.7	14.2
Other	7,338.9	8,346.5	9,069.5	9,884.9	10,668.2	23.6	17.6	8.7	7.9
Claims of the Central Bank	37,789.9	52,390.7	62,164.8	74,810.5	72,217.9	64.5	16.2	18.7	-3.5
Loans and deposits of public sector	22,623.0	24,868.8	27,594.7	26,751.9	30,962.0	22.0	12.2	11.0	15.7
Government	22,623.0	24,868.8	27,594.7	26,751.9	30,962.0	22.0	12.2	11.0	15.7
Public corporations and institutions	0.0	0.0	0.0	0.0	0.0	*	*	*	*
Capital account	59,844.0	59,989.1	64,535.4	77,304.4	79,965.9	7.8	23.9	7.6	3.4
Foreign exchange loans and deposits	26,826.4	30,849.3	45,347.8	36,252.8	39,230.7	69.0	-13.5	47.0	8.2
Others	156,405.9	195,092.7	218,807.9	211,071.7	219,109.0	39.9	0.1	12.2	3.8
Sub-total	508,041.4	564,927.5	620,308.2	637,960.1	701,067.2	22.1	13.0	9.8	9.9
Below the line items	87,134.8	104,341.0	106,344.3	123,376.6	144,134.6	22.0	35.5	1.9	16.8

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

(2) Includes banks' special term deposits and since 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.

**Summary of the Assets and Liabilities of Private Banks
and Credit Institutions⁽¹⁾**

Table 6

(billion rials)

	Balance at the end of the period					Percentage change			
	Azar 1386	Esfand 1386	Azar 1387	Esfand 1387	Azar 1388	Azar 1387 to Azar 1386	Azar 1388 to Azar 1387	Azar 1387 to Esfand 1386	Azar 1388 to Esfand 1387
Assets									
Foreign assets	22,491.0	23,169.0	33,994.2	27,847.1	34,395.2	51.1	1.2	46.7	23.5
Notes and coins	631.6	1,048.4	1,854.7	5,382.0	3,551.7	193.7	91.5	76.9	-34.0
Deposits with the Central Bank	46,054.7	49,781.3	62,698.9	69,323.4	64,231.7	36.1	2.4	25.9	-7.3
Legal	44,970.4	49,073.9	58,701.3	62,149.4	60,759.2	30.5	3.5	19.6	-2.2
Sight ⁽²⁾	1,084.3	707.4	3,997.6	7,174.0	3,472.5	268.7	-13.1	465.1	-51.6
Claims on public sector	11,891.3	1,019.0	7,062.2	4,504.6	15,023.5	-40.6	112.7	#	233.5
Government ⁽³⁾	11,891.3	1,019.0	7,062.2	4,504.6	15,023.5	-40.6	112.7	#	233.5
Public corporations and institutions	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Claims on non-public sector	222,561.8	256,825.3	306,440.4	347,026.9	376,142.1	37.7	22.7	19.3	8.4
Others	67,703.3	79,867.3	156,235.2	130,044.4	160,786.4	130.8	2.9	95.6	23.6
Sub-total	371,333.7	411,710.3	568,285.6	584,128.4	654,130.6	53.0	15.1	38.0	12.0
Below the line items	56,757.5	67,610.0	226,820.6	96,240.8	104,397.8	299.6	-54.0	235.5	8.5
Total assets = total liabilities	428,091.2	479,320.3	795,106.2	680,369.2	758,528.4	85.7	-4.6	65.9	11.5
Liabilities									
Deposits of non-public sector	269,949.1	295,845.3	374,049.7	414,401.5	464,166.0	38.6	24.1	26.4	12.0
Sight ⁽⁴⁾	18,936.2	19,276.6	21,409.0	22,735.9	17,188.6	13.1	-19.7	11.1	-24.4
Term investment	245,789.4	269,666.5	346,662.9	382,515.2	439,392.2	41.0	26.7	28.6	14.9
Gharz-al-hasaneh	1,693.0	3,388.0	1,651.8	3,821.5	2,599.3	-2.4	57.4	-51.2	-32.0
Other	3,530.5	3,514.2	4,326.0	5,328.9	4,985.9	22.5	15.3	23.1	-6.4
Claims of the Central Bank	0.0	1,823.7	4,424.0	6,914.5	992.6	*	-77.6	142.6	-85.6
Deposits and funds of public sector	0.0	0.0	0.0	32.7	118.5	*	*	*	262.4
Government	0.0	0.0	0.0	32.7	118.5	*	*	*	262.4
Public corporations and institutions	0.0	0.0	0.0	0.0	0.0	*	*	*	*
Capital account	20,699.1	24,040.3	27,419.9	48,451.2	33,599.1	32.5	22.5	14.1	-30.7
Foreign exchange loans and deposits	25,862.2	32,058.1	81,272.2	43,998.1	41,829.7	214.3	-48.5	153.5	-4.9
Others	54,823.3	57,942.9	81,119.8	70,330.4	113,424.7	48.0	39.8	40.0	61.3
Sub-total	371,333.7	411,710.3	568,285.6	584,128.4	654,130.6	53.0	15.1	38.0	12.0
Below the line items	56,757.5	67,610.0	226,820.6	96,240.8	104,397.8	299.6	-54.0	235.5	8.5

(1) As of Esfand 1387, it includes Sina Bank.

(2) Includes banks' special term deposits and since 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 temporary 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					Nine-month changes	Percentage change			
	Azar 1386	Esfand 1386	Azar 1387	Esfand 1387	Azar 1388		Azar 1387 to Azar 1386	Azar 1388 to Azar 1387	Azar 1387 to Esfand 1386	Azar 1388 to Esfand 1387
Banks and credit institutions' claims on non-public sector (excluding profit receivables)	1,331,359.6	1,468,298.0	1,555,300.5	1,665,189.6	1,810,181.7	144,992.1	16.8	16.4	5.9	8.7
Commercial banks	889,673.1	957,826.6	975,724.3	1,017,612.5	1,098,005.8	80,393.3	9.7	12.5	1.9	7.9
Specialized banks	240,809.3	273,629.8	288,078.7	316,608.9	349,022.7	32,413.8	19.6	21.2	5.3	10.2
Private banks and credit institutions	200,877.2	236,841.6	291,497.5	330,968.2	363,153.2	32,185.0	45.1	24.6	23.1	9.7
Banks and credit institutions' claims on non-public sector (percent out of total)	100.0	100.0	100.0	100.0	100.0					
Commercial banks	66.8	65.2	62.7	61.1	60.7	-0.4	-6.1	-3.2	-3.8	-0.7
Specialized banks	18.1	18.6	18.5	19.0	19.3	0.3	2.2	4.3	-0.5	1.6
Private banks and credit institutions	15.1	16.1	18.7	19.9	20.1	0.2	23.8	7.5	16.1	1.0
Profit and revenue receivables	196,408.6	195,427.7	206,424.0	201,361.3	211,194.0	9,832.7	5.1	2.3	5.6	4.9
Banks and credit institutions' claims on non-public sector	1,527,768.2	1,663,725.7	1,761,724.5	1,866,550.9	2,021,375.7	154,824.8	15.3	14.7	5.9	8.3
Commercial banks	989,723.3	1,061,536.0	1,079,538.1	1,120,155.9	1,196,994.4	76,838.5	9.1	10.9	1.7	6.9
Specialized banks	315,483.1	345,364.4	375,746.0	399,368.1	448,239.2	48,871.1	19.1	19.3	8.8	12.2
Private banks and credit institutions	222,561.8	256,825.3	306,440.4	347,026.9	376,142.1	29,115.2	37.7	22.7	19.3	8.4
Deposits of non-public sector	1,463,626.9	1,560,383.8	1,587,024.1	1,743,601.8	2,030,366.8	286,765.0	8.4	27.9	1.7	16.4
Commercial banks	989,125.6	1,062,801.6	1,011,116.8	1,117,431.5	1,306,619.1	189,187.6	2.2	29.2	-4.9	16.9
Specialized banks	204,552.2	201,736.9	201,857.6	211,768.8	259,581.7	47,812.9	-1.3	28.6	0.1	22.6
Private banks and credit institutions	269,949.1	295,845.3	374,049.7	414,401.5	464,166.0	49,764.5	38.6	24.1	26.4	12.0
Deposits of non-public sector (percent out of total)	100.0	100.0	100.0	100.0	100.0					
Commercial banks	67.6	68.1	63.7	64.1	64.4	0.3	-5.8	1.1	-6.5	0.5
Specialized banks	14.0	12.9	12.7	12.1	12.8	0.7	-9.3	0.8	-1.6	5.8
Private banks and credit institutions	18.4	19.0	23.6	23.8	22.9	-0.9	28.3	-3.0	24.2	-3.8
Sight	401,617.9	455,798.1	352,575.2	367,718.3	365,759.7	-1,958.6	-12.2	3.7	-22.6	-0.5
Current deposits	267,606.2	268,237.6	273,826.4	272,224.2	296,288.0	24,063.8	2.3	8.2	2.1	8.8
Checks (net)	96,207.9	136,501.1	36,565.6	34,466.5	24,728.2	-9,738.3	-62.0	-32.4	-73.2	-28.3
Others	37,803.8	51,059.4	42,183.2	61,027.6	44,743.5	-16,284.1	11.6	6.1	-17.4	-26.7
Non-sight	1,062,009.0	1,104,585.7	1,234,448.9	1,375,883.5	1,664,607.1	288,723.6	16.2	34.8	11.8	21.0
Gharz-al-hasaneh savings	149,372.2	152,305.0	135,366.8	153,946.7	165,228.3	11,281.6	-9.4	22.1	-11.1	7.3
Housing Savings Fund	45,279.4	41,857.3	33,585.0	33,222.7	37,365.8	4,143.1	-25.8	11.3	-19.8	12.5
Other	104,092.8	110,447.7	101,781.8	120,724.0	127,862.5	7,138.5	-2.2	25.6	-7.8	5.9
Term investments	878,780.2	915,984.5	1,058,374.2	1,177,644.1	1,450,791.6	273,147.5	20.4	37.1	15.5	23.2
Short-term	459,273.4	495,608.7	592,004.3	567,458.6	663,049.0	95,590.4	28.9	12.0	19.4	16.8
Long-term	419,506.8	420,375.8	466,369.9	610,185.5	787,742.6	177,557.1	11.2	68.9	10.9	29.1
Miscellaneous	33,856.6	36,296.2	40,707.9	44,292.7	48,587.2	4,294.5	20.2	19.4	12.2	9.7
Notes and coins with the public	59,539.7	79,909.2	117,919.7	157,764.2	141,556.0	-16,208.2	98.1	20.0	47.6	-10.3
Money	461,157.6	535,707.3	470,494.9	525,482.5	507,315.7	-18,166.8	2.0	7.8	-12.2	-3.5
Quasi-money	1,062,009.0	1,104,585.7	1,234,448.9	1,375,883.5	1,664,607.1	288,723.6	16.2	34.8	11.8	21.0
Liquidity	1,523,166.6	1,640,293.0	1,704,943.8	1,901,366.0	2,171,922.8	270,556.8	11.9	27.4	3.9	14.2

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

Table 8

(billion rials)

	Esfand 1387	Azar 1388	Share in balance Azar 1388	Percentage change Azar 1388 to Esfand 1387
Banks and credit institutions	1,813,250.1	1,978,518.0	100.0	9.1
Gharz-al-hasaneh	63,690.0	85,744.8	4.3	34.6
Mozarebeh	122,452.1	98,405.8	5.0	-19.6
Forward transactions	56,901.1	24,324.5	1.2	-57.3
Civil partnership	306,311.0	450,061.0	22.7	46.9
Joaleh	78,225.5	73,553.1	3.7	-6.0
Installment sale	817,676.5	751,248.9	38.0	-8.1
Hire purchase	26,162.8	22,639.2	1.1	-13.5
Legal partnership	27,921.3	30,452.6	1.5	9.1
Direct investment	13,122.7	12,891.7	0.7	-1.8
Other ⁽¹⁾	300,787.1	429,196.4	21.7	42.7
Commercial banks	1,082,135.6	1,164,983.5	100.0	7.7
Gharz-al-hasaneh	52,002.5	68,710.1	5.9	32.1
Mozarebeh	55,044.8	49,452.5	4.2	-10.2
Forward transactions	48,947.2	18,518.8	1.6	-62.2
Civil partnership	130,502.0	232,559.6	20.0	78.2
Joaleh	65,407.1	60,256.2	5.2	-7.9
Installment sale	509,435.8	425,265.6	36.5	-16.5
Hire purchase	9,957.1	9,548.7	0.8	-4.1
Legal partnership	17,636.1	17,460.5	1.5	-1.0
Direct investment	9,717.7	8,606.4	0.7	-11.4
Other ⁽¹⁾	183,485.3	274,605.1	23.6	49.7
Specialized banks	397,210.2	447,510.4	100.0	12.7
Gharz-al-hasaneh	9,288.9	12,964.4	2.9	39.6
Mozarebeh	2,467.2	2,277.2	0.5	-7.7
Forward transactions	7,949.9	5,803.4	1.3	-27.0
Civil partnership	42,993.5	56,181.9	12.6	30.7
Joaleh	4,407.8	6,473.8	1.4	46.9
Installment sale	282,930.4	303,908.7	67.9	7.4
Hire purchase	3,583.7	3,855.9	0.9	7.6
Legal partnership	3,814.1	4,149.0	0.9	8.8
Direct investment	480.2	514.5	0.1	7.1
Other ⁽¹⁾	39,294.5	51,381.6	11.5	30.8
Private banks and credit institutions	333,904.3	366,024.1	100.0	9.6
Gharz-al-hasaneh	2,398.6	4,070.3	1.1	69.7
Mozarebeh	64,940.1	46,676.1	12.8	-28.1
Forward transactions	4.0	2.3	0.0	-42.5
Civil partnership	132,815.5	161,319.5	44.1	21.5
Joaleh	8,410.6	6,823.1	1.9	-18.9
Installment sale	25,310.3	22,074.6	6.0	-12.8
Hire purchase	12,622.0	9,234.6	2.5	-26.8
Legal partnership	6,471.1	8,843.1	2.4	36.7
Direct investment	2,924.8	3,770.8	1.0	28.9
Other ⁽¹⁾	78,007.3	103,209.7	28.2	32.3

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