

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 1386	Esfand 1386	Bahman 1387	Esfand 1387	Bahman 1388	Bahman 1387 to Bahman 1386	Bahman 1388 to Bahman 1387	Bahman 1387 to Esfand 1386	Bahman 1388 to Esfand 1387
<b>Assets</b>									
<b>Foreign assets</b>	<b>1,150,893.6</b>	<b>1,184,385.1</b>	<b>1,211,420.6</b>	<b>1,216,237.0</b>	<b>1,308,041.5</b>	<b>5.3</b>	<b>8.0</b>	<b>2.3</b>	<b>7.5</b>
<b>Claims on public sector</b>	<b>286,902.3</b>	<b>280,636.7</b>	<b>294,924.8</b>	<b>291,539.4</b>	<b>340,340.3</b>	<b>2.8</b>	<b>15.4</b>	<b>5.1</b>	<b>16.7</b>
Government <sup>2</sup>	199,801.3	188,723.6	207,357.4	206,925.9	245,880.9	3.8	18.6	9.9	18.8
Public corporations and institutions	87,101.0	91,913.1	87,567.4	84,613.5	94,459.4	0.5	7.9	-4.7	11.6
<b>Claims on non-public sector</b>	<b>1,614,636.8</b>	<b>1,663,725.7</b>	<b>1,804,000.8</b>	<b>1,866,550.9</b>	<b>2,082,356.4</b>	<b>11.7</b>	<b>15.4</b>	<b>8.4</b>	<b>11.6</b>
<b>Others</b>	<b>917,492.5</b>	<b>952,428.0</b>	<b>1,209,027.9</b>	<b>1,208,160.7</b>	<b>1,325,444.2</b>	<b>31.8</b>	<b>9.6</b>	<b>26.9</b>	<b>9.7</b>
<b>Sub-total</b>	<b>3,969,925.2</b>	<b>4,081,175.5</b>	<b>4,519,374.1</b>	<b>4,582,488.0</b>	<b>5,056,182.4</b>	<b>13.8</b>	<b>11.9</b>	<b>10.7</b>	<b>10.3</b>
<b>Below the line items</b>	<b>749,080.9</b>	<b>767,501.1</b>	<b>893,166.4</b>	<b>810,382.2</b>	<b>890,538.5</b>	<b>19.2</b>	<b>-0.3</b>	<b>16.4</b>	<b>9.9</b>
<b>Total assets = total liabilities</b>	<b>4,719,006.1</b>	<b>4,848,676.6</b>	<b>5,412,540.5</b>	<b>5,392,870.2</b>	<b>5,946,720.9</b>	<b>14.7</b>	<b>9.9</b>	<b>11.6</b>	<b>10.3</b>
<b>Liabilities</b>									
<b>Liquidity</b>	<b>1,566,169.0</b>	<b>1,640,293.0</b>	<b>1,774,584.5</b>	<b>1,901,366.0</b>	<b>2,241,401.3</b>	<b>13.3</b>	<b>26.3</b>	<b>8.2</b>	<b>17.9</b>
Money	476,640.6	535,707.3	462,704.5	525,482.5	529,230.9	-2.9	14.4	-13.6	0.7
Quasi-money	1,089,528.4	1,104,585.7	1,311,880.0	1,375,883.5	1,712,170.4	20.4	30.5	18.8	24.4
<b>Loans and deposits of public sector</b>	<b>326,710.1</b>	<b>265,256.0</b>	<b>382,748.6</b>	<b>335,620.6</b>	<b>363,649.6</b>	<b>17.2</b>	<b>-5.0</b>	<b>44.3</b>	<b>8.4</b>
Government	308,920.7	247,774.9	367,251.4	319,542.4	346,722.3	18.9	-5.6	48.2	8.5
Public corporations and institutions	17,789.4	17,481.1	15,497.2	16,078.2	16,927.3	-12.9	9.2	-11.3	5.3
<b>Capital account</b>	<b>195,262.1</b>	<b>209,138.9</b>	<b>204,352.2</b>	<b>252,251.8</b>	<b>237,664.3</b>	<b>4.7</b>	<b>16.3</b>	<b>-2.3</b>	<b>-5.8</b>
<b>Foreign loans and credits and foreign exchange deposits</b>	<b>670,115.5</b>	<b>713,605.6</b>	<b>698,652.9</b>	<b>611,986.1</b>	<b>598,675.9</b>	<b>4.3</b>	<b>-14.3</b>	<b>-2.1</b>	<b>-2.2</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>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>Advance payments on letters of credit by public sector</b>	<b>607.2</b>	<b>549.8</b>	<b>702.4</b>	<b>662.7</b>	<b>678.0</b>	<b>15.7</b>	<b>-3.5</b>	<b>27.8</b>	<b>2.3</b>
<b>Others</b>	<b>1,211,059.3</b>	<b>1,252,330.2</b>	<b>1,458,331.5</b>	<b>1,480,598.8</b>	<b>1,614,111.3</b>	<b>20.4</b>	<b>10.7</b>	<b>16.4</b>	<b>9.0</b>
<b>Sub-total</b>	<b>3,969,925.2</b>	<b>4,081,175.5</b>	<b>4,519,374.1</b>	<b>4,582,488.0</b>	<b>5,056,182.4</b>	<b>13.8</b>	<b>11.9</b>	<b>10.7</b>	<b>10.3</b>
<b>Below the line items</b>	<b>749,080.9</b>	<b>767,501.1</b>	<b>893,166.4</b>	<b>810,382.2</b>	<b>890,538.5</b>	<b>19.2</b>	<b>-0.3</b>	<b>16.4</b>	<b>9.9</b>

<sup>1</sup> Excludes commercial banks' branches abroad.<sup>2</sup> 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			
	Bahman	Esfand	Bahman	Esfand	Bahman	Bahman	Bahman	Bahman	
	1386	1386	1387	1387	1388	1387 to Bahman 1386	1388 to Bahman 1387	1387 to Esfand 1386	1388 to Esfand 1387
<b>Assets</b>									
<b>Foreign assets</b>	<b>729,734.1</b>	<b>747,284.2</b>	<b>767,486.9</b>	<b>778,560.1</b>	<b>755,482.0</b>	<b>5.2</b>	<b>-1.6</b>	<b>2.7</b>	<b>-3.0</b>
Notes and coins	3,192.8	1,200.5	3,332.0	994.5	9,830.4	4.4	195.0	177.6	#
<b>Claims on public sector</b>	<b>137,023.1</b>	<b>131,759.9</b>	<b>138,649.5</b>	<b>130,259.3</b>	<b>134,666.8</b>	<b>1.2</b>	<b>-2.9</b>	<b>5.2</b>	<b>3.4</b>
Government	107,346.2	97,842.0	99,193.7	91,423.4	92,719.2	-7.6	-6.5	1.4	1.4
Public corporations and institutions	29,676.9	33,917.9	39,455.8	38,835.9	41,947.6	33.0	6.3	16.3	8.0
<b>Claims on banks</b>	<b>172,641.5</b>	<b>137,694.0</b>	<b>243,369.2</b>	<b>239,696.4</b>	<b>190,541.8</b>	<b>41.0</b>	<b>-21.7</b>	<b>76.7</b>	<b>-20.5</b>
Government revolving funds payment	19,397.9	16,444.6	0.0	0.0	0.0	-100.0	*	-100.0	*
Others	153,243.6	121,249.4	243,369.2	239,696.4	190,541.8	58.8	-21.7	100.7	-20.5
<b>Others</b>	<b>10,772.7</b>	<b>10,660.8</b>	<b>11,266.5</b>	<b>11,438.9</b>	<b>12,221.9</b>	<b>4.6</b>	<b>8.5</b>	<b>5.7</b>	<b>6.8</b>
<b>Sub-total</b>	<b>1,053,364.2</b>	<b>1,028,599.4</b>	<b>1,164,104.1</b>	<b>1,160,949.2</b>	<b>1,102,742.9</b>	<b>10.5</b>	<b>-5.3</b>	<b>13.2</b>	<b>-5.0</b>
<b>Below the line items</b>	<b>10,685.4</b>	<b>12,757.0</b>	<b>11,684.3</b>	<b>17,984.6</b>	<b>8,012.7</b>	<b>9.3</b>	<b>-31.4</b>	<b>-8.4</b>	<b>-55.4</b>
<b>Total assets = total liabilities</b>	<b>1,064,049.6</b>	<b>1,041,356.4</b>	<b>1,175,788.4</b>	<b>1,178,933.8</b>	<b>1,110,755.6</b>	<b>10.5</b>	<b>-5.5</b>	<b>12.9</b>	<b>-5.8</b>
<b>Liabilities</b>									
<b>Notes and coins</b>	<b>77,247.5</b>	<b>89,247.5</b>	<b>175,747.3</b>	<b>207,346.7</b>	<b>223,114.1</b>	<b>127.5</b>	<b>27.0</b>	<b>96.9</b>	<b>7.6</b>
With the public	62,095.5	79,909.2	119,550.6	157,764.2	147,760.2	92.5	23.6	49.6	-6.3
With banks	11,959.2	8,137.8	52,864.7	48,588.0	65,523.5	342.0	23.9	#	34.9
With the Central Bank	3,192.8	1,200.5	3,332.0	994.5	9,830.4	4.4	195.0	177.6	#
<b>Deposits of banks and credit institutions</b>	<b>270,426.3</b>	<b>277,452.0</b>	<b>259,027.7</b>	<b>333,053.7</b>	<b>303,854.0</b>	<b>-4.2</b>	<b>17.3</b>	<b>-6.6</b>	<b>-8.8</b>
Legal	224,735.8	235,840.6	216,761.7	225,227.9	240,242.2	-3.5	10.8	-8.1	6.7
Sight <sup>1</sup>	45,690.5	41,611.4	42,266.0	107,825.8	63,611.8	-7.5	50.5	1.6	-41.0
<b>Deposits of public sector</b>	<b>240,032.2</b>	<b>176,674.3</b>	<b>290,984.9</b>	<b>240,210.3</b>	<b>246,094.1</b>	<b>21.2</b>	<b>-15.4</b>	<b>64.7</b>	<b>2.4</b>
Government	222,242.8	159,193.2	275,487.7	224,132.1	229,166.8	24.0	-16.8	73.1	2.2
Public corporations and institutions	17,789.4	17,481.1	15,497.2	16,078.2	16,927.3	-12.9	9.2	-11.3	5.3
<b>Capital account<sup>2</sup></b>	<b>13,692.7</b>	<b>19,436.5</b>	<b>19,436.4</b>	<b>27,029.2</b>	<b>27,029.2</b>	<b>41.9</b>	<b>39.1</b>	<b>0.0</b>	<b>0.0</b>
<b>Foreign exchange liabilities</b>	<b>281,851.6</b>	<b>308,654.0</b>	<b>274,800.9</b>	<b>215,896.4</b>	<b>134,579.1</b>	<b>-2.5</b>	<b>-51.0</b>	<b>-11.0</b>	<b>-37.7</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>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>Advance payments on letters of credit by public sector</b>	<b>607.2</b>	<b>549.8</b>	<b>702.4</b>	<b>662.7</b>	<b>678.0</b>	<b>15.7</b>	<b>-3.5</b>	<b>27.8</b>	<b>2.3</b>
Others	169,504.7	156,583.3	143,402.5	136,748.2	167,392.4	-15.4	16.7	-8.4	22.4
<b>Sub-total</b>	<b>1,053,364.2</b>	<b>1,028,599.4</b>	<b>1,164,104.1</b>	<b>1,160,949.2</b>	<b>1,102,742.9</b>	<b>10.5</b>	<b>-5.3</b>	<b>13.2</b>	<b>-5.0</b>
<b>Below the line items</b>	<b>10,685.4</b>	<b>12,757.0</b>	<b>11,684.3</b>	<b>17,984.6</b>	<b>8,012.7</b>	<b>9.3</b>	<b>-31.4</b>	<b>-8.4</b>	<b>-55.4</b>

<sup>1</sup> Includes banks' special term deposits and since Esfand 1385, it includes banks' foreign exchange sight deposits with the CBI.

<sup>2</sup> 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<sup>1</sup>**

**Table 3**

(billion rials)

	Balance at the end of the period					Percentage change			
	Bahman 1386	Esfand 1386	Bahman 1387	Esfand 1387	Bahman 1388	Bahman 1387 to Bahman 1386	Bahman 1388 to Bahman 1387	Bahman 1387 to Esfand 1386	Bahman 1388 to Esfand 1387
<b>Assets</b>									
<b>Foreign assets</b>	<b>421,159.5</b>	<b>437,100.9</b>	<b>443,933.7</b>	<b>437,676.9</b>	<b>552,559.5</b>	<b>5.4</b>	<b>24.5</b>	<b>1.6</b>	<b>26.2</b>
<b>Notes and coins</b>	<b>11,959.2</b>	<b>8,137.8</b>	<b>52,864.7</b>	<b>48,588.0</b>	<b>65,523.5</b>	<b>342.0</b>	<b>23.9</b>	<b>#</b>	<b>34.9</b>
<b>Deposits with the Central Bank</b>	<b>270,426.3</b>	<b>277,452.0</b>	<b>259,027.7</b>	<b>333,053.7</b>	<b>303,854.0</b>	<b>-4.2</b>	<b>17.3</b>	<b>-6.6</b>	<b>-8.8</b>
Legal	224,735.8	235,840.6	216,761.7	225,227.9	240,242.2	-3.5	10.8	-8.1	6.7
Sight <sup>2</sup>	45,690.5	41,611.4	42,266.0	107,825.8	63,611.8	-7.5	50.5	1.6	-41.0
<b>Claims on public sector</b>	<b>149,879.2</b>	<b>148,876.8</b>	<b>156,275.3</b>	<b>161,280.1</b>	<b>205,673.5</b>	<b>4.3</b>	<b>31.6</b>	<b>5.0</b>	<b>27.5</b>
Government <sup>3</sup>	92,455.1	90,881.6	108,163.7	115,502.5	153,161.7	17.0	41.6	19.0	32.6
Public corporations and institutions	57,424.1	57,995.2	48,111.6	45,777.6	52,511.8	-16.2	9.1	-17.0	14.7
<b>Claims on non-public sector</b>	<b>1,614,636.8</b>	<b>1,663,725.7</b>	<b>1,804,000.8</b>	<b>1,866,550.9</b>	<b>2,082,356.4</b>	<b>11.7</b>	<b>15.4</b>	<b>8.4</b>	<b>11.6</b>
<b>Others</b>	<b>448,500.0</b>	<b>517,282.9</b>	<b>639,167.8</b>	<b>574,389.2</b>	<b>743,472.6</b>	<b>42.5</b>	<b>16.3</b>	<b>23.6</b>	<b>29.4</b>
<b>Sub-total</b>	<b>2,916,561.0</b>	<b>3,052,576.1</b>	<b>3,355,270.0</b>	<b>3,421,538.8</b>	<b>3,953,439.5</b>	<b>15.0</b>	<b>17.8</b>	<b>9.9</b>	<b>15.5</b>
<b>Below the line items</b>	<b>738,395.5</b>	<b>754,744.1</b>	<b>881,482.1</b>	<b>792,397.6</b>	<b>882,525.8</b>	<b>19.4</b>	<b>0.1</b>	<b>16.8</b>	<b>11.4</b>
<b>Total assets = total liabilities</b>	<b>3,654,956.5</b>	<b>3,807,320.2</b>	<b>4,236,752.1</b>	<b>4,213,936.4</b>	<b>4,835,965.3</b>	<b>15.9</b>	<b>14.1</b>	<b>11.3</b>	<b>14.8</b>
<b>Liabilities</b>									
<b>Deposits of non-public sector</b>	<b>1,504,073.5</b>	<b>1,560,383.8</b>	<b>1,655,033.9</b>	<b>1,743,601.8</b>	<b>2,093,641.1</b>	<b>10.0</b>	<b>26.5</b>	<b>6.1</b>	<b>20.1</b>
Sight	414,545.1	455,798.1	343,153.9	367,718.3	381,470.7	-17.2	11.2	-24.7	3.7
Term investment	906,692.3	915,984.5	1,131,388.7	1,177,644.1	1,493,562.9	24.8	32.0	23.5	26.8
Gharz-al-hasanah <sup>4</sup>	147,230.9	152,305.0	138,704.3	153,946.7	168,449.9	-5.8	21.4	-8.9	9.4
Other	35,605.2	36,296.2	41,787.0	44,292.7	50,157.6	17.4	20.0	15.1	13.2
<b>Claims of the Central Bank</b>	<b>172,641.5</b>	<b>137,694.0</b>	<b>243,369.2</b>	<b>239,696.4</b>	<b>190,541.8</b>	<b>41.0</b>	<b>-21.7</b>	<b>76.7</b>	<b>-20.5</b>
<b>Loans and deposits of public sector</b>	<b>86,677.9</b>	<b>88,581.7</b>	<b>91,763.7</b>	<b>95,410.3</b>	<b>117,555.5</b>	<b>5.9</b>	<b>28.1</b>	<b>3.6</b>	<b>23.2</b>
Government	86,677.9	88,581.7	91,763.7	95,410.3	117,555.5	5.9	28.1	3.6	23.2
Public corporations and institutions	0.0	0.0	0.0	0.0	0.0	*	*	*	*
<b>Capital account</b>	<b>181,569.4</b>	<b>189,702.4</b>	<b>184,915.8</b>	<b>225,222.6</b>	<b>210,635.1</b>	<b>1.8</b>	<b>13.9</b>	<b>-2.5</b>	<b>-6.5</b>
<b>Foreign exchange loans and deposits</b>	<b>388,263.9</b>	<b>404,951.6</b>	<b>423,852.0</b>	<b>396,089.7</b>	<b>464,096.8</b>	<b>9.2</b>	<b>9.5</b>	<b>4.7</b>	<b>17.2</b>
<b>Others</b>	<b>583,334.8</b>	<b>671,262.6</b>	<b>756,335.4</b>	<b>721,518.0</b>	<b>876,969.2</b>	<b>29.7</b>	<b>15.9</b>	<b>12.7</b>	<b>21.5</b>
<b>Sub-total</b>	<b>2,916,561.0</b>	<b>3,052,576.1</b>	<b>3,355,270.0</b>	<b>3,421,538.8</b>	<b>3,953,439.5</b>	<b>15.0</b>	<b>17.8</b>	<b>9.9</b>	<b>15.5</b>
<b>Below the line items</b>	<b>738,395.5</b>	<b>754,744.1</b>	<b>881,482.1</b>	<b>792,397.6</b>	<b>882,525.8</b>	<b>19.4</b>	<b>0.1</b>	<b>16.8</b>	<b>11.4</b>

<sup>1</sup> Excludes commercial banks' branches abroad.

<sup>2</sup> Includes banks' special term deposits and since Esfand 1385, it includes banks' foreign exchange sight deposits with the CBI.

<sup>3</sup> Includes public sector participation papers.

<sup>4</sup> 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 1386	Esfand 1386	Bahman 1387	Esfand 1387	Bahman 1388	Bahman 1387 to Bahman 1386	Bahman 1388 to Bahman 1387	Bahman 1387 to Esfand 1386	Bahman 1388 to Esfand 1387
<b>Assets</b>									
<b>Foreign assets</b>	<b>330,246.8</b>	<b>346,677.8</b>	<b>322,945.9</b>	<b>324,987.6</b>	<b>416,243.1</b>	<b>-2.2</b>	<b>28.9</b>	<b>-6.8</b>	<b>28.1</b>
<b>Notes and coins</b>	<b>10,174.7</b>	<b>6,219.3</b>	<b>47,061.4</b>	<b>39,890.0</b>	<b>59,359.2</b>	<b>362.5</b>	<b>26.1</b>	<b>#</b>	<b>48.8</b>
<b>Deposits with the Central Bank</b>	<b>173,359.7</b>	<b>184,353.1</b>	<b>178,913.3</b>	<b>244,666.9</b>	<b>215,464.7</b>	<b>3.2</b>	<b>20.4</b>	<b>-3.0</b>	<b>-11.9</b>
Legal	160,956.0	170,310.2	143,999.8	148,908.8	158,534.9	-10.5	10.1	-15.4	6.5
Sight <sup>2</sup>	12,403.7	14,042.9	34,913.5	95,758.1	56,929.8	181.5	63.1	148.6	-40.5
<b>Claims on public sector</b>	<b>138,149.4</b>	<b>138,220.8</b>	<b>140,329.7</b>	<b>138,725.4</b>	<b>161,264.6</b>	<b>1.6</b>	<b>14.9</b>	<b>1.5</b>	<b>16.2</b>
Government <sup>3</sup>	81,773.9	83,042.7	94,730.1	95,395.4	113,460.6	15.8	19.8	14.1	18.9
Public corporations and institutions	56,375.5	55,178.1	45,599.6	43,330.0	47,804.0	-19.1	4.8	-17.4	10.3
<b>Claims on non-public sector</b>	<b>1,037,307.0</b>	<b>1,061,536.0</b>	<b>1,098,749.0</b>	<b>1,120,155.9</b>	<b>1,221,718.1</b>	<b>5.9</b>	<b>11.2</b>	<b>3.5</b>	<b>9.1</b>
<b>Others</b>	<b>282,228.7</b>	<b>338,931.3</b>	<b>376,015.2</b>	<b>331,024.5</b>	<b>451,073.4</b>	<b>33.2</b>	<b>20.0</b>	<b>10.9</b>	<b>36.3</b>
<b>Sub-total</b>	<b>1,971,466.3</b>	<b>2,075,938.3</b>	<b>2,164,014.5</b>	<b>2,199,450.3</b>	<b>2,525,123.1</b>	<b>9.8</b>	<b>16.7</b>	<b>4.2</b>	<b>14.8</b>
<b>Below the line items</b>	<b>572,082.8</b>	<b>582,793.1</b>	<b>540,722.6</b>	<b>572,780.2</b>	<b>631,341.4</b>	<b>-5.5</b>	<b>16.8</b>	<b>-7.2</b>	<b>10.2</b>
<b>Total assets = total liabilities</b>	<b>2,543,549.1</b>	<b>2,658,731.4</b>	<b>2,704,737.1</b>	<b>2,772,230.5</b>	<b>3,156,464.5</b>	<b>6.3</b>	<b>16.7</b>	<b>1.7</b>	<b>13.9</b>
<b>Liabilities</b>									
<b>Deposits of non-public sector</b>	<b>1,013,472.7</b>	<b>1,062,801.6</b>	<b>1,075,310.5</b>	<b>1,117,431.5</b>	<b>1,342,659.5</b>	<b>6.1</b>	<b>24.9</b>	<b>1.2</b>	<b>20.2</b>
Sight	362,122.2	402,584.4	297,283.5	313,971.9	329,458.2	-17.9	10.8	-26.2	4.9
Term investment	548,056.9	552,016.6	668,878.6	684,805.1	880,452.1	22.0	31.6	21.2	28.6
Gharz-al-hasaneh	79,503.7	83,765.1	81,329.4	89,575.6	98,857.0	2.3	21.6	-2.9	10.4
Other	23,789.9	24,435.5	27,819.0	29,078.9	33,892.2	16.9	21.8	13.8	16.6
<b>Claims of the Central Bank</b>	<b>116,528.9</b>	<b>83,479.6</b>	<b>165,848.3</b>	<b>157,971.4</b>	<b>110,636.7</b>	<b>42.3</b>	<b>-33.3</b>	<b>98.7</b>	<b>-30.0</b>
<b>Loans and deposits of public sector</b>	<b>62,683.5</b>	<b>63,712.9</b>	<b>65,384.5</b>	<b>68,625.7</b>	<b>86,403.1</b>	<b>4.3</b>	<b>32.1</b>	<b>2.6</b>	<b>25.9</b>
Government	62,683.5	63,712.9	65,384.5	68,625.7	86,403.1	4.3	32.1	2.6	25.9
Public corporations and institutions	0.0	0.0	0.0	0.0	0.0	*	*	*	*
<b>Capital account</b>	<b>102,017.6</b>	<b>105,673.0</b>	<b>93,269.6</b>	<b>99,467.0</b>	<b>96,626.5</b>	<b>-8.6</b>	<b>3.6</b>	<b>-11.7</b>	<b>-2.9</b>
<b>Foreign exchange loans and deposits</b>	<b>328,802.1</b>	<b>342,044.2</b>	<b>304,756.6</b>	<b>315,838.8</b>	<b>380,814.8</b>	<b>-7.3</b>	<b>25.0</b>	<b>-10.9</b>	<b>20.6</b>
<b>Others</b>	<b>347,961.5</b>	<b>418,227.0</b>	<b>459,445.0</b>	<b>440,115.9</b>	<b>507,982.5</b>	<b>32.0</b>	<b>10.6</b>	<b>9.9</b>	<b>15.4</b>
<b>Sub-total</b>	<b>1,971,466.3</b>	<b>2,075,938.3</b>	<b>2,164,014.5</b>	<b>2,199,450.3</b>	<b>2,525,123.1</b>	<b>9.8</b>	<b>16.7</b>	<b>4.2</b>	<b>14.8</b>
<b>Below the line items</b>	<b>572,082.8</b>	<b>582,793.1</b>	<b>540,722.6</b>	<b>572,780.2</b>	<b>631,341.4</b>	<b>-5.5</b>	<b>16.8</b>	<b>-7.2</b>	<b>10.2</b>

<sup>1</sup> Excludes commercial banks' branches abroad.

<sup>2</sup> Includes banks' special term deposits and since Esfand 1385, it includes banks' foreign exchange sight deposits with the CBI.

<sup>3</sup> 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			
	Bahman 1386	Esfand 1386	Bahman 1387	Esfand 1387	Bahman 1388	Bahman 1387 to Bahman 1386	Bahman 1388 to Bahman 1387	Bahman 1387 to Esfand 1386	Bahman 1388 to Esfand 1387
<b>Assets</b>									
<b>Foreign assets</b>	<b>66,109.2</b>	<b>67,254.1</b>	<b>89,210.9</b>	<b>84,842.2</b>	<b>98,884.9</b>	<b>34.9</b>	<b>10.8</b>	<b>32.6</b>	<b>16.6</b>
<b>Notes and coins</b>	<b>960.6</b>	<b>870.1</b>	<b>3,202.2</b>	<b>3,316.0</b>	<b>2,796.2</b>	<b>233.4</b>	<b>-12.7</b>	<b>268.0</b>	<b>-15.7</b>
<b>Deposits with the Central Bank</b>	<b>49,271.8</b>	<b>43,317.6</b>	<b>19,545.9</b>	<b>19,063.4</b>	<b>24,980.8</b>	<b>-60.3</b>	<b>27.8</b>	<b>-54.9</b>	<b>31.0</b>
Legal	16,481.7	16,456.5	14,172.5	14,169.7	21,354.9	-14.0	50.7	-13.9	50.7
Sight <sup>2</sup>	32,790.1	26,861.1	5,373.4	4,893.7	3,625.9	-83.6	-32.5	-80.0	-25.9
<b>Claims on public sector</b>	<b>8,133.6</b>	<b>9,637.0</b>	<b>12,306.2</b>	<b>18,050.1</b>	<b>24,229.0</b>	<b>51.3</b>	<b>96.9</b>	<b>27.7</b>	<b>34.2</b>
Government <sup>3</sup>	7,085.0	6,819.9	9,794.2	15,602.5	19,521.2	38.2	99.3	43.6	25.1
Public corporations and institutions	1,048.6	2,817.1	2,512.0	2,447.6	4,707.8	139.6	87.4	-10.8	92.3
<b>Claims on non-public sector</b>	<b>330,856.1</b>	<b>345,364.4</b>	<b>388,225.7</b>	<b>399,368.1</b>	<b>472,613.4</b>	<b>17.3</b>	<b>21.7</b>	<b>12.4</b>	<b>18.3</b>
<b>Others</b>	<b>88,498.6</b>	<b>98,484.3</b>	<b>95,206.5</b>	<b>113,320.3</b>	<b>115,726.4</b>	<b>7.6</b>	<b>21.6</b>	<b>-3.3</b>	<b>2.1</b>
<b>Sub-total</b>	<b>543,829.9</b>	<b>564,927.5</b>	<b>607,697.4</b>	<b>637,960.1</b>	<b>739,230.7</b>	<b>11.7</b>	<b>21.6</b>	<b>7.6</b>	<b>15.9</b>
<b>Below the line items</b>	<b>101,925.5</b>	<b>104,341.0</b>	<b>114,824.5</b>	<b>123,376.6</b>	<b>143,804.5</b>	<b>12.7</b>	<b>25.2</b>	<b>10.0</b>	<b>16.6</b>
<b>Total assets = total liabilities</b>	<b>645,755.4</b>	<b>669,268.5</b>	<b>722,521.9</b>	<b>761,336.7</b>	<b>883,035.2</b>	<b>11.9</b>	<b>22.2</b>	<b>8.0</b>	<b>16.0</b>
<b>Liabilities</b>									
<b>Deposits of non-public sector</b>	<b>201,225.1</b>	<b>201,736.9</b>	<b>206,329.2</b>	<b>211,768.8</b>	<b>270,141.4</b>	<b>2.5</b>	<b>30.9</b>	<b>2.3</b>	<b>27.6</b>
Sight	32,485.4	33,937.1	27,347.9	31,010.5	31,419.1	-15.8	14.9	-19.4	1.3
Term investment	95,238.3	94,301.4	113,703.6	110,323.8	160,702.7	19.4	41.3	20.6	45.7
Gharz-al-hasaneh <sup>4</sup>	65,503.3	65,151.9	55,729.9	60,549.6	66,964.1	-14.9	20.2	-14.5	10.6
Other	7,998.1	8,346.5	9,547.8	9,884.9	11,055.5	19.4	15.8	14.4	11.8
<b>Claims of the Central Bank</b>	<b>55,160.7</b>	<b>52,390.7</b>	<b>73,110.0</b>	<b>74,810.5</b>	<b>78,918.1</b>	<b>32.5</b>	<b>7.9</b>	<b>39.5</b>	<b>5.5</b>
<b>Loans and deposits of public sector</b>	<b>23,994.4</b>	<b>24,868.8</b>	<b>26,379.2</b>	<b>26,751.9</b>	<b>30,779.0</b>	<b>9.9</b>	<b>16.7</b>	<b>6.1</b>	<b>15.1</b>
Government	23,994.4	24,868.8	26,379.2	26,751.9	30,779.0	9.9	16.7	6.1	15.1
Public corporations and institutions	0.0	0.0	0.0	0.0	0.0	*	*	*	*
<b>Capital account</b>	<b>59,847.9</b>	<b>59,989.1</b>	<b>64,253.6</b>	<b>77,304.4</b>	<b>79,522.9</b>	<b>7.4</b>	<b>23.8</b>	<b>7.1</b>	<b>2.9</b>
<b>Foreign exchange loans and deposits</b>	<b>30,251.9</b>	<b>30,849.3</b>	<b>41,424.2</b>	<b>36,252.8</b>	<b>41,965.3</b>	<b>36.9</b>	<b>1.3</b>	<b>34.3</b>	<b>15.8</b>
<b>Others</b>	<b>173,349.9</b>	<b>195,092.7</b>	<b>196,201.2</b>	<b>211,071.7</b>	<b>237,904.0</b>	<b>13.2</b>	<b>21.3</b>	<b>0.6</b>	<b>12.7</b>
<b>Sub-total</b>	<b>543,829.9</b>	<b>564,927.5</b>	<b>607,697.4</b>	<b>637,960.1</b>	<b>739,230.7</b>	<b>11.7</b>	<b>21.6</b>	<b>7.6</b>	<b>15.9</b>
<b>Below the line items</b>	<b>101,925.5</b>	<b>104,341.0</b>	<b>114,824.5</b>	<b>123,376.6</b>	<b>143,804.5</b>	<b>12.7</b>	<b>25.2</b>	<b>10.0</b>	<b>16.6</b>

<sup>1</sup> As of Esfand 1387, it includes Gharz-al-hasaneh Mehr Iran Bank.<sup>2</sup> Includes banks' special term deposits and since Esfand 1385, it includes banks' foreign exchange sight deposits with the CBI.<sup>3</sup> Includes public sector participation papers.<sup>4</sup> 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<sup>1</sup>**

**Table 6**

(billion rials)

	Balance at the end of the period					Percentage change			
	Bahman 1386	Esfand 1386	Bahman 1387	Esfand 1387	Bahman 1388	Bahman 1387 to Bahman 1386	Bahman 1388 to Bahman 1387	Bahman 1387 to Esfand 1386	Bahman 1388 to Esfand 1387
<b>Assets</b>									
<b>Foreign assets</b>	<b>24,803.5</b>	<b>23,169.0</b>	<b>31,776.9</b>	<b>27,847.1</b>	<b>37,431.5</b>	<b>28.1</b>	<b>17.8</b>	<b>37.2</b>	<b>34.4</b>
<b>Notes and coins</b>	<b>823.9</b>	<b>1,048.4</b>	<b>2,601.1</b>	<b>5,382.0</b>	<b>3,368.1</b>	<b>215.7</b>	<b>29.5</b>	<b>148.1</b>	<b>-37.4</b>
<b>Deposits with the Central Bank</b>	<b>47,794.8</b>	<b>49,781.3</b>	<b>60,568.5</b>	<b>69,323.4</b>	<b>63,408.5</b>	<b>26.7</b>	<b>4.7</b>	<b>21.7</b>	<b>-8.5</b>
Legal	47,298.1	49,073.9	58,589.4	62,149.4	60,352.4	23.9	3.0	19.4	-2.9
Sight <sup>2</sup>	496.7	707.4	1,979.1	7,174.0	3,056.1	298.4	54.4	179.8	-57.4
<b>Claims on public sector</b>	<b>3,596.2</b>	<b>1,019.0</b>	<b>3,639.4</b>	<b>4,504.6</b>	<b>20,179.9</b>	<b>1.2</b>	<b>454.5</b>	<b>257.2</b>	<b>348.0</b>
Government <sup>3</sup>	3,596.2	1,019.0	3,639.4	4,504.6	20,179.9	1.2	454.5	257.2	348.0
Public corporations and institutions	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>Claims on non-public sector</b>	<b>246,473.7</b>	<b>256,825.3</b>	<b>317,026.1</b>	<b>347,026.9</b>	<b>388,024.9</b>	<b>28.6</b>	<b>22.4</b>	<b>23.4</b>	<b>11.8</b>
<b>Others</b>	<b>77,772.7</b>	<b>79,867.3</b>	<b>167,946.1</b>	<b>130,044.4</b>	<b>176,672.8</b>	<b>115.9</b>	<b>5.2</b>	<b>110.3</b>	<b>35.9</b>
<b>Sub-total</b>	<b>401,264.8</b>	<b>411,710.3</b>	<b>583,558.1</b>	<b>584,128.4</b>	<b>689,085.7</b>	<b>45.4</b>	<b>18.1</b>	<b>41.7</b>	<b>18.0</b>
<b>Below the line items</b>	<b>64,387.2</b>	<b>67,610.0</b>	<b>225,935.0</b>	<b>96,240.8</b>	<b>107,379.9</b>	<b>250.9</b>	<b>-52.5</b>	<b>234.2</b>	<b>11.6</b>
<b>Total assets = total liabilities</b>	<b>465,652.0</b>	<b>479,320.3</b>	<b>809,493.1</b>	<b>680,369.2</b>	<b>796,465.6</b>	<b>73.8</b>	<b>-1.6</b>	<b>68.9</b>	<b>17.1</b>
<b>Liabilities</b>									
<b>Deposits of non-public sector</b>	<b>289,375.7</b>	<b>295,845.3</b>	<b>373,394.2</b>	<b>414,401.5</b>	<b>480,840.2</b>	<b>29.0</b>	<b>28.8</b>	<b>26.2</b>	<b>16.0</b>
Sight <sup>4</sup>	19,937.5	19,276.6	18,522.5	22,735.9	20,593.4	-7.1	11.2	-3.9	-9.4
Term investment	263,397.1	269,666.5	348,806.5	382,515.2	452,408.1	32.4	29.7	29.3	18.3
Gharz-al-hasaneh	2,223.9	3,388.0	1,645.0	3,821.5	2,628.8	-26.0	59.8	-51.4	-31.2
Other	3,817.2	3,514.2	4,420.2	5,328.9	5,209.9	15.8	17.9	25.8	-2.2
<b>Claims of the Central Bank</b>	<b>951.9</b>	<b>1,823.7</b>	<b>4,410.9</b>	<b>6,914.5</b>	<b>987.0</b>	<b>363.4</b>	<b>-77.6</b>	<b>141.9</b>	<b>-85.7</b>
<b>Deposits and funds of public sector</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>32.7</b>	<b>373.4</b>	<b>*</b>	<b>*</b>	<b>*</b>	<b>#</b>
Government	0.0	0.0	0.0	32.7	373.4	*	*	*	#
Public corporations and institutions	0.0	0.0	0.0	0.0	0.0	*	*	*	*
<b>Capital account</b>	<b>19,703.9</b>	<b>24,040.3</b>	<b>27,392.6</b>	<b>48,451.2</b>	<b>34,485.7</b>	<b>39.0</b>	<b>25.9</b>	<b>13.9</b>	<b>-28.8</b>
<b>Foreign exchange loans and deposits</b>	<b>29,209.9</b>	<b>32,058.1</b>	<b>77,671.2</b>	<b>43,998.1</b>	<b>41,316.7</b>	<b>165.9</b>	<b>-46.8</b>	<b>142.3</b>	<b>-6.1</b>
<b>Others</b>	<b>62,023.4</b>	<b>57,942.9</b>	<b>100,689.2</b>	<b>70,330.4</b>	<b>131,082.7</b>	<b>62.3</b>	<b>30.2</b>	<b>73.8</b>	<b>86.4</b>
<b>Sub-total</b>	<b>401,264.8</b>	<b>411,710.3</b>	<b>583,558.1</b>	<b>584,128.4</b>	<b>689,085.7</b>	<b>45.4</b>	<b>18.1</b>	<b>41.7</b>	<b>18.0</b>
<b>Below the line items</b>	<b>64,387.2</b>	<b>67,610.0</b>	<b>225,935.0</b>	<b>96,240.8</b>	<b>107,379.9</b>	<b>250.9</b>	<b>-52.5</b>	<b>234.2</b>	<b>11.6</b>

<sup>1</sup> As of Esfand 1387, it includes Sina Bank.

<sup>2</sup> Includes banks' special term deposits and since Esfand 1385, it includes banks' foreign exchange sight deposits with the CBI.

<sup>3</sup> Includes public sector participation papers only.

<sup>4</sup> 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					Eleven-month changes	Percentage change			
	Bahman 1386	Esfand 1386	Bahman 1387	Esfand 1387	Bahman 1388		Bahman 1387 to Bahman 1386	Bahman 1388 to Bahman 1387	Bahman 1387 to Esfand 1386	Bahman 1388 to Esfand 1387
<b>Banks and credit institutions' claims on non-public sector (excluding profit receivables)</b>	<b>1,407,322.1</b>	<b>1,468,298.0</b>	<b>1,592,257.8</b>	<b>1,665,189.6</b>	<b>1,865,714.8</b>	<b>200,525.2</b>	<b>13.1</b>	<b>17.2</b>	<b>8.4</b>	<b>12.0</b>
Commercial banks	930,387.3	957,826.6	994,017.8	1,017,612.5	1,121,813.2	104,200.7	6.8	12.9	3.8	10.2
Specialized banks	251,360.6	273,629.8	295,407.4	316,608.9	368,364.9	51,756.0	17.5	24.7	8.0	16.3
Private banks and credit institutions	225,574.2	236,841.6	302,832.6	330,968.2	375,536.7	44,568.5	34.2	24.0	27.9	13.5
<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	66.1	65.2	62.4	61.1	60.1	-1.0	-5.6	-3.7	-4.3	-1.6
Specialized banks	17.9	18.6	18.6	19.0	19.7	0.7	3.9	5.9	0.0	3.7
Private banks and credit institutions	16.0	16.1	19.0	19.9	20.1	0.2	18.8	5.8	18.0	1.0
<b>Profit and revenue receivables</b>	<b>207,314.7</b>	<b>195,427.7</b>	<b>211,743.0</b>	<b>201,361.3</b>	<b>216,641.6</b>	<b>15,280.3</b>	<b>2.1</b>	<b>2.3</b>	<b>8.3</b>	<b>7.6</b>
<b>Banks and credit institutions' claims on non-public sector</b>	<b>1,614,636.8</b>	<b>1,663,725.7</b>	<b>1,804,000.8</b>	<b>1,866,550.9</b>	<b>2,082,356.4</b>	<b>215,805.5</b>	<b>11.7</b>	<b>15.4</b>	<b>8.4</b>	<b>11.6</b>
Commercial banks	1,037,307.0	1,061,536.0	1,098,749.0	1,120,155.9	1,221,718.1	101,562.2	5.9	11.2	3.5	9.1
Specialized banks	330,856.1	345,364.4	388,225.7	399,368.1	472,613.4	73,245.3	17.3	21.7	12.4	18.3
Private banks and credit institutions	246,473.7	256,825.3	317,026.1	347,026.9	388,024.9	40,998.0	28.6	22.4	23.4	11.8
<b>Deposits of non-public sector</b>	<b>1,504,073.5</b>	<b>1,560,383.8</b>	<b>1,655,033.9</b>	<b>1,743,601.8</b>	<b>2,093,641.1</b>	<b>350,039.3</b>	<b>10.0</b>	<b>26.5</b>	<b>6.1</b>	<b>20.1</b>
Commercial banks	1,013,472.7	1,062,801.6	1,075,310.5	1,117,431.5	1,342,659.5	225,228.0	6.1	24.9	1.2	20.2
Specialized banks	201,225.1	201,736.9	206,329.2	211,768.8	270,141.4	58,372.6	2.5	30.9	2.3	27.6
Private banks and credit institutions	289,375.7	295,845.3	373,394.2	414,401.5	480,840.2	66,438.7	29.0	28.8	26.2	16.0
<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	67.4	68.1	65.0	64.1	64.1	0.0	-3.6	-1.4	-4.6	0.0
Specialized banks	13.4	12.9	12.5	12.1	12.9	0.8	-6.7	3.2	-3.1	6.6
Private banks and credit institutions	19.2	19.0	22.6	23.8	23.0	-0.8	17.7	1.8	18.9	-3.4
<b>Sight</b>	<b>414,545.1</b>	<b>455,798.1</b>	<b>343,153.9</b>	<b>367,718.3</b>	<b>381,470.7</b>	<b>13,752.4</b>	<b>-17.2</b>	<b>11.2</b>	<b>-24.7</b>	<b>3.7</b>
Current deposits	275,706.3	268,237.6	268,658.2	272,224.2	316,963.5	44,739.3	-2.6	18.0	0.2	16.4
Checks (net)	99,494.4	136,501.1	27,631.3	34,466.5	21,252.6	-13,213.9	-72.2	-23.1	-79.8	-38.3
Others	39,344.4	51,059.4	46,864.4	61,027.6	43,254.6	-17,773.0	19.1	-7.7	-8.2	-29.1
<b>Non-sight</b>	<b>1,089,528.4</b>	<b>1,104,585.7</b>	<b>1,311,880.0</b>	<b>1,375,883.5</b>	<b>1,712,170.4</b>	<b>336,286.9</b>	<b>20.4</b>	<b>30.5</b>	<b>18.8</b>	<b>24.4</b>
<b>Gharz-al-hasaneh savings</b>	<b>147,230.9</b>	<b>152,305.0</b>	<b>138,704.3</b>	<b>153,946.7</b>	<b>168,449.9</b>	<b>14,503.2</b>	<b>-5.8</b>	<b>21.4</b>	<b>-8.9</b>	<b>9.4</b>
Housing Savings Fund	43,603.4	41,857.3	33,058.5	33,222.7	37,803.0	4,580.3	-24.2	14.4	-21.0	13.8
Other	103,627.5	110,447.7	105,645.8	120,724.0	130,646.9	9,922.9	1.9	23.7	-4.3	8.2
<b>Term investments</b>	<b>906,692.3</b>	<b>915,984.5</b>	<b>1,131,388.7</b>	<b>1,177,644.1</b>	<b>1,493,562.9</b>	<b>315,918.8</b>	<b>24.8</b>	<b>32.0</b>	<b>23.5</b>	<b>26.8</b>
Short-term	481,432.6	495,608.7	551,038.6	567,458.6	666,306.1	98,847.5	14.5	20.9	11.2	17.4
Long-term	425,259.7	420,375.8	580,350.1	610,185.5	827,256.8	217,071.3	36.5	42.5	38.1	35.6
<b>Miscellaneous</b>	<b>35,605.2</b>	<b>36,296.2</b>	<b>41,787.0</b>	<b>44,292.7</b>	<b>50,157.6</b>	<b>5,864.9</b>	<b>17.4</b>	<b>20.0</b>	<b>15.1</b>	<b>13.2</b>
<b>Notes and coins with the public</b>	<b>62,095.5</b>	<b>79,909.2</b>	<b>119,550.6</b>	<b>157,764.2</b>	<b>147,760.2</b>	<b>-10,004.0</b>	<b>92.5</b>	<b>23.6</b>	<b>49.6</b>	<b>-6.3</b>
<b>Money</b>	<b>476,640.6</b>	<b>535,707.3</b>	<b>462,704.5</b>	<b>525,482.5</b>	<b>529,230.9</b>	<b>3,748.4</b>	<b>-2.9</b>	<b>14.4</b>	<b>-13.6</b>	<b>0.7</b>
<b>Quasi-money</b>	<b>1,089,528.4</b>	<b>1,104,585.7</b>	<b>1,311,880.0</b>	<b>1,375,883.5</b>	<b>1,712,170.4</b>	<b>336,286.9</b>	<b>20.4</b>	<b>30.5</b>	<b>18.8</b>	<b>24.4</b>
<b>Liquidity</b>	<b>1,566,169.0</b>	<b>1,640,293.0</b>	<b>1,774,584.5</b>	<b>1,901,366.0</b>	<b>2,241,401.3</b>	<b>340,035.3</b>	<b>13.3</b>	<b>26.3</b>	<b>8.2</b>	<b>17.9</b>

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

**Table 8**

(billion rials)

	Esfand 1387	Bahman 1388	Share in balance Bahman 1388	Percentage change Bahman 1388 to Esfand 1387
<b>Banks and credit institutions</b>	<b>1,813,250.1</b>	<b>2,044,214.2</b>	<b>100.0</b>	<b>12.7</b>
Gharz-al-hasaneh	63,690.0	91,697.1	4.5	44.0
Mozarebeh	122,452.1	98,418.7	4.8	-19.6
Forward transactions	56,901.1	22,667.1	1.1	-60.2
Civil partnership	306,311.0	496,198.6	24.3	62.0
Joaleh	78,225.5	69,744.1	3.4	-10.8
Installment sale	817,676.5	748,513.1	36.6	-8.5
Hire purchase	26,162.8	22,048.4	1.1	-15.7
Legal partnership	27,921.3	31,588.1	1.5	13.1
Direct investment	13,122.7	13,230.5	0.6	0.8
Other <sup>1</sup>	300,787.1	450,108.5	22.0	49.6
<b>Commercial banks</b>	<b>1,082,135.6</b>	<b>1,193,690.1</b>	<b>100.0</b>	<b>10.3</b>
Gharz-al-hasaneh	52,002.5	73,508.0	6.2	41.4
Mozarebeh	55,044.8	52,666.9	4.4	-4.3
Forward transactions	48,947.2	16,370.9	1.4	-66.6
Civil partnership	130,502.0	265,445.3	22.2	103.4
Joaleh	65,407.1	57,116.9	4.8	-12.7
Installment sale	509,435.8	414,944.9	34.8	-18.5
Hire purchase	9,957.1	9,532.6	0.8	-4.3
Legal partnership	17,636.1	18,597.4	1.6	5.5
Direct investment	9,717.7	8,932.3	0.7	-8.1
Other <sup>1</sup>	183,485.3	276,574.9	23.2	50.7
<b>Specialized banks</b>	<b>397,210.2</b>	<b>471,581.6</b>	<b>100.0</b>	<b>18.7</b>
Gharz-al-hasaneh	9,288.9	13,842.6	2.9	49.0
Mozarebeh	2,467.2	2,469.8	0.5	0.1
Forward transactions	7,949.9	6,294.7	1.3	-20.8
Civil partnership	42,993.5	69,213.8	14.7	61.0
Joaleh	4,407.8	5,949.7	1.3	35.0
Installment sale	282,930.4	312,044.6	66.2	10.3
Hire purchase	3,583.7	3,906.4	0.8	9.0
Legal partnership	3,814.1	4,109.7	0.9	7.8
Direct investment	480.2	514.5	0.1	7.1
Other <sup>1</sup>	39,294.5	53,235.8	11.3	35.5
<b>Private banks and credit institutions</b>	<b>333,904.3</b>	<b>378,942.5</b>	<b>100.0</b>	<b>13.5</b>
Gharz-al-hasaneh	2,398.6	4,346.5	1.1	81.2
Mozarebeh	64,940.1	43,282.0	11.4	-33.4
Forward transactions	4.0	1.5	0.0	-62.5
Civil partnership	132,815.5	161,539.5	42.6	21.6
Joaleh	8,410.6	6,677.5	1.8	-20.6
Installment sale	25,310.3	21,523.6	5.7	-15.0
Hire purchase	12,622.0	8,609.4	2.3	-31.8
Legal partnership	6,471.1	8,881.0	2.3	37.2
Direct investment	2,924.8	3,783.7	1.0	29.4
Other <sup>1</sup>	78,007.3	120,297.8	31.7	54.2

<sup>1</sup> Other includes debt purchase, machinery and housing units transacted under Islamic contracts, and matured and non-performing claims.