Table 1 **Summary of the Assets and Liabilities of the Banking System**[1] (trillion rials)

	Balance at the end of the month					Percentage change			
	Farvardin 1394	Esfand 1394	Farvardin 1395	Esfand 1395	Farvardin 1396	Farvardin 1395 to Farvardin 1394	Farvardin 1396 to Farvardin 1395	Farvardin 1395 to Esfand 1394	Farvardin 1396 to Esfand 1395
Assets									
Foreign assets	**5,082.1**	**5,823.0**	**5,751.4**	**5,823.5**	**5,714.2**	**13.2**	**-0.6**	**-1.2**	**-1.9**
Claims on public sector	**1,521.3**	**1,738.6**	**1,857.2**	**2,197.5**	**2,252.2**	**22.1**	**21.3**	**6.8**	**2.5**
Government[2]	1,244.0	1,435.4	1,555.0	1,857.9	1,934.4	25.0	24.4	8.3	4.1
Public corporations and institutions	277.3	303.2	302.2	339.6	317.8	9.0	5.2	-0.3	-6.4
Claims on non-public sector	**6,300.9**	**7,362.2**	**7,358.5**	**9,177.2**	**9,131.3**	**16.8**	**24.1**	**-0.1**	**-0.5**
Others	**4,938.0**	**7,667.9**	**6,555.1**	**8,298.4**	**7,112.3**	**32.7**	**8.5**	**-14.5**	**-14.3**
Sub-total	**17,842.1**	**22,591.7**	**21,522.2**	**25,496.6**	**24,210.0**	**20.6**	**12.5**	**-4.7**	**-5.0**
Below the line items	**2,260.5**	**2,750.7**	**2,705.9**	**3,273.7**	**3,195.4**	**19.7**	**18.1**	**-1.6**	**-2.4**
Total assets = total liabilities	**20,102.6**	**25,342.4**	**24,228.1**	**28,770.3**	**27,405.4**	**20.5**	**13.1**	**-4.4**	**-4.7**
Liabilities									
Liquidity	**7,887.5**	**10,172.8**	**10,218.5**	**12,533.9**	**12,641.1**	**29.6**	**23.7**	**0.4**	**0.9**
Money	1,138.4	1,367.0	1,277.0	1,630.3	1,550.5	12.2	21.4	-6.6	-4.9
Quasi-money	6,749.1	8,805.8	8,941.5	10,903.6	11,090.6	32.5	24.0	1.5	1.7
Loans and deposits of public sector	**789.7**	**635.5**	**691.7**	**614.4**	**647.1**	**-12.4**	**-6.4**	**8.8**	**5.3**
Government	748.2	593.4	649.5	566.7	602.3	-13.2	-7.3	9.5	6.3
Public corporations and institutions	41.5	42.1	42.2	47.7	44.8	1.7	6.2	0.2	-6.1
Capital account	**480.4**	**821.8**	**814.4**	**717.2**	**738.3**	**69.5**	**-9.3**	**-0.9**	**2.9**
Foreign loans and credits and foreign exchange deposits	**3,058.1**	**3,358.7**	**3,275.6**	**3,310.9**	**3,296.5**	**7.1**	**0.6**	**-2.5**	**-0.4**
Imports order registration deposit by non-public sector	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	*	*	*	*
Advance payments on Letters of Credit by public sector	**5.0**	**2.5**	**0.9**	**0.4**	**0.5**	**-82.0**	**-44.4**	**-64.0**	**25.0**
Others	**5,621.3**	**7,600.4**	**6,521.1**	**8,319.8**	**6,886.5**	**16.0**	**5.6**	**-14.2**	**-17.2**
Sub-total	**17,842.1**	**22,591.7**	**21,522.2**	**25,496.6**	**24,210.0**	**20.6**	**12.5**	**-4.7**	**-5.0**
Below the line items	**2,260.5**	**2,750.7**	**2,705.9**	**3,273.7**	**3,195.4**	**19.7**	**18.1**	**-1.6**	**-2.4**

[1] Includes Central Bank, banks, and non-bank credit institutions while excludes commercial banks' branches abroad. Meanwhile, data related to end-1394 have been revised based on the latest available data.

[2] Includes public sector's participation papers.

* Calculation of percentage change is not possible.

Summary of the Assets and Liabilities of Central Bank of the Islamic Republic of Iran[1]

Table 2 (trillion rials)

	Balance at the end of the month					Percentage change			
	Farvardin 1394	Esfand 1394	Farvardin 1395	Esfand 1395	Farvardin 1396	Farvardin 1395 to Farvardin 1394	Farvardin 1396 to Farvardin 1395	Farvardin 1395 to Esfand 1394	Farvardin 1396 to Esfand 1395
Assets									
Foreign assets	**3,120.5**	**3,517.5**	**3,443.5**	**3,394.1**	**3,373.7**	**10.4**	**-2.0**	**-2.1**	**-0.6**
Notes and coins	**37.1**	**30.6**	**43.0**	**50.1**	**61.0**	**15.9**	**41.9**	**40.5**	**21.8**
Claims on public sector	**467.4**	**520.3**	**594.7**	**576.1**	**599.8**	**27.2**	**0.9**	**14.3**	**4.1**
Government	225.2	244.1	318.5	273.8	319.0	41.4	0.2	30.5	16.5
Public corporations and institutions	242.2	276.2	276.2	302.3	280.8	14.0	1.7	0.0	-7.1
Claims on banks	**843.9**	**836.3**	**881.7**	**996.9**	**1,009.9**	**4.5**	**14.5**	**5.4**	**1.3**
Others	**51.1**	**22.2**	**49.8**	**29.7**	**66.8**	**-2.5**	**34.1**	**124.3**	**124.9**
Sub-total	**4,519.9**	**4,926.9**	**5,012.7**	**5,046.9**	**5,111.2**	**10.9**	**2.0**	**1.7**	**1.3**
Below the line items	**15.8**	**12.7**	**11.6**	**10.3**	**10.0**	**-26.6**	**-13.8**	**-8.7**	**-2.9**
Total assets = total liabilities	**4,535.7**	**4,939.6**	**5,024.3**	**5,057.2**	**5,121.2**	**10.8**	**1.9**	**1.7**	**1.3**
Liabilities									
Notes and coins	**447.5**	**487.6**	**485.9**	**535.1**	**535.1**	**8.6**	**10.1**	**-0.3**	**0.0**
With the public	303.1	371.9	324.5	393.3	343.5	7.1	5.9	-12.7	-12.7
With banks	107.4	85.1	118.4	91.7	130.6	10.2	10.3	39.1	42.4
With the Central Bank	37.1	30.6	43.0	50.1	61.0	15.9	41.9	40.5	21.8
Deposits of banks and credit institutions	**894.9**	**1,076.6**	**1,124.8**	**1,313.3**	**1,317.2**	**25.7**	**17.1**	**4.5**	**0.3**
Reserve requirement	857.3	1,019.6	1,034.4	1,253.9	1,255.9	20.7	21.4	1.5	0.2
Sight[2]	37.6	57.0	90.4	59.4	61.3	140.4	-32.2	58.6	3.2
Deposits of public sector	**402.5**	**338.1**	**395.1**	**373.5**	**406.9**	**-1.8**	**3.0**	**16.9**	**8.9**
Government	360.9	296.0	352.9	325.8	362.1	-2.2	2.6	19.2	11.1
Public corporations and institutions	41.5	42.1	42.2	47.7	44.8	1.7	6.2	0.2	-6.1
Capital account[3]	**71.8**	**82.6**	**76.1**	**89.5**	**82.6**	**6.0**	**8.5**	**-7.9**	**-7.7**
Foreign exchange liabilities	**1,543.9**	**1,581.1**	**1,533.7**	**1,469.5**	**1,481.7**	**-0.7**	**-3.4**	**-3.0**	**0.8**
Imports order registration deposit by non-public sector	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	*	*	*	*
Advance payments on Letters of Credit by public sector	**5.0**	**2.5**	**0.9**	**0.4**	**0.5**	**-82.0**	**-44.4**	**-64.0**	**25.0**
Others	**1,154.3**	**1,358.4**	**1,396.2**	**1,265.6**	**1,287.2**	**21.0**	**-7.8**	**2.8**	**1.7**
Sub-total	**4,519.9**	**4,926.9**	**5,012.7**	**5,046.9**	**5,111.2**	**10.9**	**2.0**	**1.7**	**1.3**
Below the line items	**15.8**	**12.7**	**11.6**	**10.3**	**10.0**	**-26.6**	**-13.8**	**-8.7**	**-2.9**

1 Data related to end-1394 have been revised based on the latest available data.
2 Includes banks' foreign exchange sight deposits with the CBI.
3 Includes legal reserve and contingency reserve.
* Calculation of percentage change is not possible.

Table 3

Summary of the Assets and Liabilities of Banks and Non-bank Credit Institutions [1]

(trillion rials)

	Balance at the end of the month					Percentage change			
	Farvardin 1394	Esfand 1394	Farvardin 1395	Esfand 1395	Farvardin 1396	Farvardin 1395 to Farvardin 1394	Farvardin 1396 to Farvardin 1395	Farvardin 1395 to Esfand 1394	Farvardin 1396 to Esfand 1395
Assets									
Foreign assets	**1,961.6**	**2,305.5**	**2,307.9**	**2,429.4**	**2,340.5**	**17.7**	**1.4**	**0.1**	**-3.7**
Notes and coins	**107.4**	**85.1**	**118.4**	**91.7**	**130.6**	**10.2**	**10.3**	**39.1**	**42.4**
Deposits with the Central Bank	**894.9**	**1,076.6**	**1,124.8**	**1,313.3**	**1,317.2**	**25.7**	**17.1**	**4.5**	**0.3**
Reserve requirement	857.3	1,019.6	1,034.4	1,253.9	1,255.9	20.7	21.4	1.5	0.2
Sight [2]	37.6	57.0	90.4	59.4	61.3	140.4	-32.2	58.6	3.2
Claims on public sector	**1,053.9**	**1,218.3**	**1,262.5**	**1,621.4**	**1,652.4**	**19.8**	**30.9**	**3.6**	**1.9**
Government [3]	1,018.8	1,191.3	1,236.5	1,584.1	1,615.4	21.4	30.6	3.8	2.0
Public corporations and institutions	35.1	27.0	26.0	37.3	37.0	-25.9	42.3	-3.7	-0.8
Claims on non-public sector	**6,300.9**	**7,362.2**	**7,358.5**	**9,177.2**	**9,131.3**	**16.8**	**24.1**	**-0.1**	**-0.5**
Others	**3,003.6**	**5,617.1**	**4,337.4**	**5,816.7**	**4,526.8**	**44.4**	**4.4**	**-22.8**	**-22.2**
Sub-total	**13,322.2**	**17,664.8**	**16,509.5**	**20,449.7**	**19,098.8**	**23.9**	**15.7**	**-6.5**	**-6.6**
Below the line items	**2,244.7**	**2,738.0**	**2,694.3**	**3,263.4**	**3,185.4**	**20.0**	**18.2**	**-1.6**	**-2.4**
Total assets = total liabilities	**15,566.9**	**20,402.8**	**19,203.8**	**23,713.1**	**22,284.2**	**23.4**	**16.0**	**-5.9**	**-6.0**
Liabilities									
Deposits of non-public sector	**7,584.4**	**9,800.9**	**9,894.0**	**12,140.6**	**12,297.6**	**30.5**	**24.3**	**0.9**	**1.3**
Sight	835.3	995.1	952.5	1,237.0	1,207.0	14.0	26.7	-4.3	-2.4
Term investment	6,266.4	8,187.4	8,362.4	10,123.1	10,346.1	33.4	23.7	2.1	2.2
Gharz-al-hasaneh [4]	356.9	469.8	429.3	602.9	564.6	20.3	31.5	-8.6	-6.4
Other	125.8	148.6	149.8	177.6	179.9	19.1	20.1	0.8	1.3
Claims of the Central Bank	**843.9**	**836.3**	**881.7**	**996.9**	**1,009.9**	**4.5**	**14.5**	**5.4**	**1.3**
Loans and deposits of public sector [5]	**387.3**	**297.4**	**296.6**	**240.9**	**240.2**	**-23.4**	**-19.0**	**-0.3**	**-0.3**
Capital account	**408.6**	**739.2**	**738.3**	**627.7**	**655.7**	**80.7**	**-11.2**	**-0.1**	**4.5**
Foreign exchange loans and deposits	**1,514.2**	**1,777.6**	**1,741.9**	**1,841.4**	**1,814.8**	**15.0**	**4.2**	**-2.0**	**-1.4**
Others	**2,583.7**	**4,213.4**	**2,957.0**	**4,602.2**	**3,080.6**	**14.4**	**4.2**	**-29.8**	**-33.1**
Sub-total	**13,322.2**	**17,664.8**	**16,509.5**	**20,449.7**	**19,098.8**	**23.9**	**15.7**	**-6.5**	**-6.6**
Below the line items	**2,244.7**	**2,738.0**	**2,694.3**	**3,263.4**	**3,185.4**	**20.0**	**18.2**	**-1.6**	**-2.4**

[1] Excludes commercial banks' branches abroad.

[2] Includes banks' foreign exchange sight deposits with the CBI.

[3] Includes public sector's participation papers.

[4] Since Gharz-al-hasaneh deposits include the Gharz-al-hasaneh deposits of Housing Bank for housing mortgage loans related to housing deposit contracts and part of banks Gharz-al-hasaneh deposits is assigned for reserve requirements and other purposes, therefore the Gharz-al-hasaneh deposit uses should be assessed and judged after deduction of these special uses.

[5] OSF deposit balances and local currency (rial) deposits of NDF constitute a large proportion of government deposits in the banking system.

Table 4 — **Summary of the Assets and Liabilities of Commercial Banks** [1] (trillion rials)

	Balance at the end of the month					Percentage change			
	Farvardin 1394	Esfand 1394	Farvardin 1395	Esfand 1395	Farvardin 1396	Farvardin 1395 to Farvardin 1394	Farvardin 1396 to Farvardin 1395	Farvardin 1395 to Esfand 1394	Farvardin 1396 to Esfand 1395
Assets									
Foreign assets	**272.0**	**344.1**	**349.8**	**352.5**	**352.8**	**28.6**	**0.9**	**1.7**	**0.1**
Notes and coins	**42.4**	**28.3**	**50.7**	**27.7**	**55.0**	**19.6**	**8.5**	**79.2**	**98.6**
Deposits with the Central Bank	**159.9**	**194.6**	**194.1**	**257.2**	**254.0**	**21.4**	**30.9**	**-0.3**	**-1.2**
Reserve requirement	152.4	169.4	169.4	224.3	225.2	11.2	32.9	0.0	0.4
Sight [2]	7.5	25.2	24.7	32.9	28.8	229.3	16.6	-2.0	-12.5
Claims on public sector	**301.3**	**337.0**	**337.7**	**436.2**	**440.5**	**12.1**	**30.4**	**0.2**	**1.0**
Government [3]	277.3	323.0	324.0	423.5	427.9	16.8	32.1	0.3	1.0
Public corporations and institutions	24.0	14.0	13.7	12.7	12.6	-42.9	-8.0	-2.1	-0.8
Claims on non-public sector	**956.0**	**1,142.5**	**1,142.2**	**1,405.0**	**1,404.3**	19.5	22.9	0.0	0.0
Others	**490.4**	**1,001.4**	**638.1**	**1,240.7**	**846.6**	**30.1**	**32.7**	**-36.3**	**-31.8**
Sub-total	**2,221.6**	**3,047.9**	**2,712.6**	**3,719.3**	**3,353.2**	**22.1**	**23.6**	**-11.0**	**-9.8**
Below the line items	**188.0**	**400.7**	**398.9**	**352.6**	**367.6**	**112.2**	**-7.8**	**-0.4**	**4.3**
Total assets = total liabilities	**2,409.6**	**3,448.6**	**3,111.5**	**4,071.9**	**3,720.8**	**29.1**	**19.6**	**-9.8**	**-8.6**
Liabilities									
Deposits of non-public sector	**1,376.5**	**1,726.3**	**1,726.9**	**2,272.2**	**2,313.7**	**25.5**	**34.0**	**0.0**	**1.8**
Sight	213.3	232.7	228.8	266.4	281.4	7.3	23.0	-1.7	5.6
Term investment	1,040.4	1,334.0	1,350.0	1,813.5	1,852.9	29.8	37.3	1.2	2.2
Gharz-al-hasaneh	86.5	115.5	104.2	138.4	124.7	20.5	19.7	-9.8	-9.9
Other	36.3	44.1	43.9	53.9	54.7	20.9	24.6	-0.5	1.5
Claims of the Central Bank	**96.3**	**138.8**	**186.3**	**120.2**	**177.2**	**93.5**	**-4.9**	**34.2**	**47.4**
Loans and deposits of public sector [4]	**120.5**	**131.4**	**130.8**	**81.0**	**81.3**	**8.5**	**-37.8**	**-0.5**	**0.4**
Capital account	**88.5**	**99.0**	**74.7**	**138.8**	**156.4**	**-15.6**	**109.4**	**-24.5**	**12.7**
Foreign exchange loans and deposits	**165.6**	**194.7**	**193.0**	**255.8**	**254.0**	**16.5**	**31.6**	**-0.9**	**-0.7**
Others	**374.2**	**757.7**	**400.9**	**851.3**	**370.6**	**7.1**	**-7.6**	**-47.1**	**-56.5**
Sub-total	**2,221.6**	**3,047.9**	**2,712.6**	**3,719.3**	**3,353.2**	**22.1**	**23.6**	**-11.0**	**-9.8**
Below the line items	**188.0**	**400.7**	**398.9**	**352.6**	**367.6**	**112.2**	**-7.8**	**-0.4**	**4.3**

1 Excludes commercial banks' branches abroad.
2 Includes commercial banks' foreign exchange sight deposits with the CBI.
3 Includes public sector's participation papers.
4 OSF deposit balances and local currency (rial) deposits of NDF constitute a large proportion of government deposits in the banking system.

Table 5

Summary of the Assets and Liabilities of Specialized Banks

(trillion rials)

	Balance at the end of the month					Percentage change			
	Farvardin 1394	Esfand 1394	Farvardin 1395	Esfand 1395	Farvardin 1396	Farvardin 1395 to Farvardin 1394	Farvardin 1396 to Farvardin 1395	Farvardin 1395 to Esfand 1394	Farvardin 1396 to Esfand 1395
Assets									
Foreign assets	**411.5**	**510.6**	**518.5**	**630.2**	**550.0**	**26.0**	**6.1**	**1.5**	**-12.7**
Notes and coins	**8.1**	**10.4**	**10.2**	**11.5**	**11.6**	**25.9**	**13.7**	**-1.9**	**0.9**
Deposits with the Central Bank	**77.7**	**77.5**	**81.1**	**84.7**	**87.0**	**4.4**	**7.3**	**4.6**	**2.7**
Reserve requirement	64.1	71.7	73.0	78.0	80.1	13.9	9.7	1.8	2.7
Sight [1]	13.6	5.8	8.1	6.7	6.9	-40.4	-14.8	39.7	3.0
Claims on public sector	**331.2**	**385.5**	**420.4**	**458.4**	**477.3**	**26.9**	**13.5**	**9.1**	**4.1**
Government [2]	329.8	384.3	419.3	457.3	476.2	27.1	13.6	9.1	4.1
Public corporations and institutions	1.4	1.2	1.1	1.1	1.1	-21.4	0.0	-8.3	0.0
Claims on non-public sector	**1,613.9**	**1,823.1**	**1,832.5**	**2,062.4**	**2,055.0**	**13.5**	**12.1**	**0.5**	**-0.4**
Others	**269.1**	**532.7**	**338.5**	**612.2**	**350.7**	**25.8**	**3.6**	**-36.5**	**-42.7**
Sub-total	**2,711.8**	**3,339.8**	**3,201.2**	**3,859.4**	**3,531.6**	**18.0**	**10.3**	**-4.1**	**-8.5**
Below the line items	**588.8**	**688.7**	**687.7**	**820.1**	**740.6**	**16.8**	**7.7**	**-0.1**	**-9.7**
Total assets = total liabilities	**3,300.6**	**4,028.5**	**3,888.9**	**4,679.5**	**4,272.2**	**17.8**	**9.9**	**-3.5**	**-8.7**
Liabilities									
Deposits of non-public sector	**771.6**	**999.4**	**1,007.5**	**1,189.3**	**1,211.0**	**30.6**	**20.2**	**0.8**	**1.8**
Sight	83.8	100.0	92.7	130.3	132.3	10.6	42.7	-7.3	1.5
Term investment	615.8	811.4	830.3	934.9	957.4	34.8	15.3	2.3	2.4
Gharz-al-hasaneh [3]	60.3	76.3	72.7	111.3	108.6	20.6	49.4	-4.7	-2.4
Other	11.7	11.7	11.8	12.8	12.7	0.9	7.6	0.9	-0.8
Claims of the Central Bank	**548.2**	**572.8**	**564.5**	**494.4**	**484.9**	**3.0**	**-14.1**	**-1.4**	**-1.9**
Loans and deposits of public sector [4]	**154.4**	**127.4**	**127.6**	**121.6**	**120.6**	**-17.4**	**-5.5**	**0.2**	**-0.8**
Capital account	**140.4**	**138.7**	**164.3**	**231.3**	**265.6**	**17.0**	**61.7**	**18.5**	**14.8**
Foreign exchange loans and deposits	**290.4**	**380.0**	**361.1**	**440.7**	**417.0**	**24.3**	**15.5**	**-5.0**	**-5.4**
Others	**806.8**	**1,121.5**	**976.2**	**1,382.1**	**1,032.5**	**21.0**	**5.8**	**-13.0**	**-25.3**
Sub-total	**2,711.8**	**3,339.8**	**3,201.2**	**3,859.4**	**3,531.6**	**18.0**	**10.3**	**-4.1**	**-8.5**
Below the line items	**588.8**	**688.7**	**687.7**	**820.1**	**740.6**	**16.8**	**7.7**	**-0.1**	**-9.7**

[1] Includes specialized banks' foreign exchange sight deposits with the CBI.

[2] Includes public sector's participation papers.

[3] Since Gharz-al-hasaneh deposits include the Gharz-al-hasaneh deposits of Housing Bank for housing mortgage loans related to housing deposit contracts and part of banks Gharz-al-hasaneh deposits is assigned for reserve requirements and other purposes, therefore the Gharz-al-hasaneh deposit uses should be assessed and judged after deduction of these special uses.

[4] OSF deposit balances and local currency (rial) deposits of NDF constitute a large proportion of government deposits in the banking system.

Summary of the Assets and Liabilities of Private Banks and Non-bank Credit Institutions [1]

Table 6 (trillion rials)

	Balance at the end of the month					Percentage change			
	Farvardin 1394	Esfand 1394	Farvardin 1395	Esfand 1395	Farvardin 1396	Farvardin 1395 to Farvardin 1394	Farvardin 1396 to Farvardin 1395	Farvardin 1395 to Esfand 1394	Farvardin 1396 to Esfand 1395
Assets									
Foreign assets	**1,278.1**	**1,450.8**	**1,439.6**	**1,446.7**	**1,437.7**	**12.6**	**-0.1**	**-0.8**	**-0.6**
Notes and coins	**56.9**	**46.4**	**57.5**	**52.5**	**64.0**	**1.1**	**11.3**	**23.9**	**21.9**
Deposits with the Central Bank	**657.3**	**804.5**	**849.6**	**971.4**	**976.2**	**29.3**	**14.9**	**5.6**	**0.5**
Reserve requirement	640.8	778.5	792.0	951.6	950.6	23.6	20.0	1.7	-0.1
Sight [2]	16.5	26.0	57.6	19.8	25.6	249.1	-55.6	121.5	29.3
Claims on public sector	**421.4**	**495.8**	**504.4**	**726.8**	**734.6**	**19.7**	**45.6**	**1.7**	**1.1**
Government [3]	411.7	484.0	493.2	703.3	711.3	19.8	44.2	1.9	1.1
Public corporations and institutions	9.7	11.8	11.2	23.5	23.3	15.5	108.0	-5.1	-0.9
Claims on non-public sector	**3,730.9**	**4,396.6**	**4,383.8**	**5,709.8**	**5,672.0**	**17.5**	**29.4**	**-0.3**	**-0.7**
Others	**2,244.1**	**4,083.0**	**3,360.8**	**3,963.8**	**3,329.5**	**49.8**	**-0.9**	**-17.7**	**-16.0**
Sub-total	**8,388.8**	**11,277.1**	**10,595.7**	**12,871.0**	**12,214.0**	**26.3**	**15.3**	**-6.0**	**-5.1**
Below the line items	**1,467.9**	**1,648.6**	**1,607.7**	**2,090.7**	**2,077.2**	**9.5**	**29.2**	**-2.5**	**-0.6**
Total assets = total liabilities	**9,856.7**	**12,925.7**	**12,203.4**	**14,961.7**	**14,291.2**	**23.8**	**17.1**	**-5.6**	**-4.5**
Liabilities									
Deposits of non-public sector	**5,436.3**	**7,075.2**	**7,159.6**	**8,679.1**	**8,772.9**	**31.7**	**22.5**	**1.2**	**1.1**
Sight [4]	538.2	662.4	631.0	840.3	793.3	17.2	25.7	-4.7	-5.6
Term investment	4,610.2	6,042.0	6,182.1	7,374.7	7,535.8	34.1	21.9	2.3	2.2
Gharz-al-hasaneh	210.1	278.0	252.4	353.2	331.3	20.1	31.3	-9.2	-6.2
Other	77.8	92.8	94.1	110.9	112.5	21.0	19.6	1.4	1.4
Claims of the Central Bank	**199.4**	**124.7**	**130.9**	**382.3**	**347.8**	**-34.4**	**165.7**	**5.0**	**-9.0**
Deposits and funds of public sector [5]	**112.4**	**38.6**	**38.2**	**38.3**	**38.3**	**-66.0**	**0.3**	**-1.0**	**0.0**
Capital account	**179.7**	**501.5**	**499.3**	**257.6**	**233.7**	**177.9**	**-53.2**	**-0.4**	**-9.3**
Foreign exchange loans and deposits	**1,058.2**	**1,202.9**	**1,187.8**	**1,144.9**	**1,143.8**	**12.2**	**-3.7**	**-1.3**	**-0.1**
Others	**1,402.7**	**2,334.2**	**1,579.9**	**2,368.8**	**1,677.5**	**12.6**	**6.2**	**-32.3**	**-29.2**
Sub-total	**8,388.8**	**11,277.1**	**10,595.7**	**12,871.0**	**12,214.0**	**26.3**	**15.3**	**-6.0**	**-5.1**
Below the line items	**1,467.9**	**1,648.6**	**1,607.7**	**2,090.7**	**2,077.2**	**9.5**	**29.2**	**-2.5**	**-0.6**

[1] Excludes private commercial banks' branches abroad.
[2] Includes foreign exchange sight deposits of private banks and non-bank credit institutions with the CBI.
[3] Includes public sector's participation papers.
[4] In credit institutions, it includes only temporary creditors.
[5] OSF deposit balances and local currency (rial) deposits of NDF constitute a large proportion of government deposits in the banking system.

Table 7

Monetary and Credit Aggregates

(trillion rials)

	Balance at the end of the month					Change (Farvardin 1396 compared with Esfand 1395)	Percentage change			
	Farvardin 1394	Esfand 1394	Farvardin 1395	Esfand 1395	Farvardin 1396		Farvardin 1395 to Farvardin 1394	Farvardin 1396 to Farvardin 1395	Farvardin 1395 to Esfand 1394	Farvardin 1396 to Esfand 1395
Banks' and credit institutions' claims on non-public sector (excluding profit receivables)	**5,676.2**	**6,655.3**	**6,657.7**	**8,240.7**	**8,210.2**	**-30.5**	**17.3**	**23.3**	**0.0**	**-0.4**
Commercial banks	846.6	1,026.6	1,025.8	1,270.3	1,270.5	0.2	21.2	23.9	-0.1	0.0
Specialized banks	1,296.6	1,460.3	1,472.5	1,644.3	1,640.8	-3.5	13.6	11.4	0.8	-0.2
Private banks and non-bank credit institutions	3,533.0	4,168.4	4,159.4	5,326.1	5,298.9	-27.2	17.7	27.4	-0.2	-0.5
Banks' and credit institutions' claims on non-public sector (percentage of total)	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**		**Change in share (percentage points)**			
Commercial banks	14.9	15.4	15.4	15.4	15.5	0.1	0.5	0.1	0.0	0.1
Specialized banks	22.8	21.9	22.1	20.0	20.0	0.0	-0.7	-2.1	0.2	0.0
Private banks and non-bank credit institutions	62.2	62.6	62.5	64.6	64.5	-0.1	0.3	2.0	-0.1	-0.1
Profit and revenue receivables	**624.5**	**706.9**	**700.8**	**936.5**	**921.1**	**-15.4**	**12.2**	**31.4**	**-0.9**	**-1.6**
Banks' and credit institutions' claims on non-public sector	**6,300.8**	**7,362.2**	**7,358.5**	**9,177.2**	**9,131.3**	**-45.9**	**16.8**	**24.1**	**-0.1**	**-0.5**
Commercial banks	956.0	1,142.5	1,142.2	1,405.0	1,404.3	-0.7	19.5	22.9	0.0	0.0
Specialized banks	1,613.9	1,823.1	1,832.5	2,062.4	2,055.0	-7.4	13.5	12.1	0.5	-0.4
Private banks and non-bank credit institutions	3,730.9	4,396.6	4,383.8	5,709.8	5,672.0	-37.8	17.5	29.4	-0.3	-0.7
Deposits of non-public sector	**7,584.4**	**9,800.9**	**9,894.0**	**12,140.6**	**12,297.6**	**157.0**	**30.5**	**24.3**	**0.9**	**1.3**
Commercial banks	1,376.6	1,726.3	1,726.9	2,272.2	2,313.7	41.5	25.4	34.0	0.0	1.8
Specialized banks	771.5	999.4	1,007.5	1,189.3	1,211.0	21.7	30.6	20.2	0.8	1.8
Private banks and non-bank credit institutions	5,436.3	7,075.2	7,159.6	8,679.1	8,772.9	93.8	31.7	22.5	1.2	1.1
Deposits of non-public sector (percentage of total)	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**		**Change in share (percentage points)**			
Commercial banks	18.2	17.6	17.5	18.7	18.8	0.1	-0.7	1.3	-0.1	0.1
Specialized banks	10.2	10.2	10.2	9.8	9.8	0.0	0.0	-0.4	0.0	0.0
Private banks and non-bank credit institutions	71.7	72.2	72.4	71.5	71.3	-0.2	0.7	-1.1	0.2	-0.2
Sight	**835.3**	**995.1**	**952.5**	**1,237.0**	**1,207.0**	**-30.0**	**14.0**	**26.7**	**-4.3**	**-2.4**
Current deposits	670.1	811.4	784.5	991.7	956.7	-35.0	17.1	22.0	-3.3	-3.5
Checks (net)	15.7	21.3	23.6	10.0	32.5	22.5	50.3	37.7	10.8	225.0
Others	149.5	162.4	144.4	235.3	217.8	-17.5	-3.4	50.8	-11.1	-7.4
Non-sight	**6,749.2**	**8,805.8**	**8,941.5**	**10,903.6**	**11,090.6**	**187.0**	**32.5**	**24.0**	**1.5**	**1.7**
Gharz-al-hasaneh savings	**356.9**	**469.8**	**429.3**	**602.9**	**564.6**	**-38.3**	**20.3**	**31.5**	**-8.6**	**-6.4**
Housing Savings Fund	24.0	29.8	30.7	55.7	57.5	1.8	27.9	87.3	3.0	3.2
Other	332.9	440.0	398.6	547.2	507.1	-40.1	19.7	27.2	-9.4	-7.3
Term investment	**6,266.5**	**8,187.4**	**8,362.4**	**10,123.1**	**10,346.1**	**223.0**	**33.4**	**23.7**	**2.1**	**2.2**
Short-term	2,750.7	3,700.2	3,803.9	5,286.2	5,481.9	195.7	38.3	44.1	2.8	3.7
Long-term	3,515.8	4,487.2	4,558.5	4,836.9	4,864.2	27.3	29.7	6.7	1.6	0.6
Miscellaneous	**125.8**	**148.6**	**149.8**	**177.6**	**179.9**	**2.3**	**19.1**	**20.1**	**0.8**	**1.3**
Notes and coins with the public	**303.1**	**371.9**	**324.5**	**393.3**	**343.5**	**-49.8**	**7.1**	**5.9**	**-12.7**	**-12.7**
Money	**1,138.4**	**1,367.0**	**1,277.0**	**1,630.3**	**1,550.5**	**-79.8**	**12.2**	**21.4**	**-6.6**	**-4.9**
Quasi-money	**6,749.2**	**8,805.8**	**8,941.5**	**10,903.6**	**11,090.6**	**187.0**	**32.5**	**24.0**	**1.5**	**1.7**
Liquidity	**7,887.7**	**10,172.8**	**10,218.5**	**12,533.9**	**12,641.1**	**107.2**	**29.5**	**23.7**	**0.4**	**0.9**

Facilities Extended by Banks and Non-bank Credit Institutions according to Islamic Contracts

Table 8 (trillion rials)

	Balance at the end of		Share of Farvardin 1396	Percentage change
	Esfand 1395	Farvardin 1396	in total balance	Farvardin 1396 compared to Esfand 1395
Banks and non-bank credit institutions	**9,101.1**	**9,056.7**	**100.0**	**-0.5**
Gharz-al-hasaneh	462.7	453.7	5.0	-1.9
Mudarabah	168.7	158.9	1.8	-5.8
Forward transactions	30.5	29.1	0.3	-4.6
Civil partnership	3,851.6	3,787.4	41.8	-1.7
Ju'alah	324.5	325.0	3.6	0.2
Installment sale	2,325.9	2,295.6	25.3	-1.3
Murabaha [1]	478.1	471.5	5.2	-1.4
Istisna'a [1]	0.0	0.0	0.0	*
Hire purchase	30.3	30.3	0.3	0.0
Legal partnership	332.0	328.9	3.6	-0.9
Direct investment	80.2	80.8	0.9	0.7
Other [2]	1,016.6	1,095.5	12.1	7.8
Commercial banks	**1,367.6**	**1,369.8**	**100.0**	**0.2**
Gharz-al-hasaneh	102.3	102.0	7.4	-0.3
Mudarabah	52.0	50.6	3.7	-2.7
Forward transactions	15.1	14.6	1.1	-3.3
Civil partnership	477.4	471.8	34.4	-1.2
Ju'alah	108.4	112.2	8.2	3.5
Installment sale	296.9	295.1	21.5	-0.6
Murabaha [1]	97.6	95.9	7.0	-1.7
Istisna'a [1]	0.0	0.0	0.0	*
Hire purchase	12.7	12.7	0.9	0.0
Legal partnership	40.5	40.5	3.0	0.0
Direct investment	24.7	24.7	1.8	0.0
Other [2]	140.0	149.7	10.9	6.9
Specialized banks	**2,060.9**	**2,053.3**	**100.0**	**-0.4**
Gharz-al-hasaneh	47.3	47.0	2.3	-0.6
Mudarabah	9.0	8.6	0.4	-4.4
Forward transactions	13.8	12.9	0.6	-6.5
Civil partnership	418.9	410.3	20.0	-2.1
Ju'alah	88.3	86.8	4.2	-1.7
Installment sale	1,241.7	1,230.7	59.9	-0.9
Murabaha [1]	52.8	52.2	2.5	-1.1
Istisna'a [1]	0.0	0.0	0.0	*
Hire purchase	5.0	5.0	0.2	0.0
Legal partnership	25.6	25.6	1.2	0.0
Direct investment	5.3	5.3	0.3	0.0
Other [2]	153.2	168.9	8.2	10.2
Private banks and non-bank credit institutions	**5,672.6**	**5,633.6**	**100.0**	**-0.7**
Gharz-al-hasaneh	313.1	304.7	5.4	-2.7
Mudarabah	107.7	99.7	1.8	-7.4
Forward transactions	1.6	1.6	0.0	0.0
Civil partnership	2,955.3	2,905.3	51.6	-1.7
Ju'alah	127.8	126.0	2.2	-1.4
Installment sale	787.3	769.8	13.7	-2.2
Murabaha [1]	327.7	323.4	5.7	-1.3
Istisna'a [1]	0.0	0.0	0.0	*
Hire purchase	12.6	12.6	0.2	0.0
Legal partnership	265.9	262.8	4.7	-1.2
Direct investment	50.2	50.8	0.9	1.2
Other [2]	723.4	776.9	13.8	7.4

[1] As of Tir 1394, facilities extended according to Murabaha and Istisna'a contracts have been added to facilities extended according to Islamic contracts. [2] Includes debt purchase, machinery and housing units transacted under Islamic contracts, and overdue and non-performing loans. * Calculation of percentage change is not possible.