

	Balance at the end of the month					Percentage change			
	Tir 1394	Esfand 1394	Tir 1395	Esfand 1395	Tir 1396	Tir 1395 to Tir 1394	Tir 1396 to Tir 1395	Tir 1395 to Esfand 1394	Tir 1396 to Esfand 1395
<b>Assets</b>									
<b>Foreign assets</b>	<b>5,521.1</b>	<b>5,823.0</b>	<b>5,675.3</b>	<b>5,823.5</b>	<b>5,962.2</b>	<b>2.8</b>	<b>5.1</b>	<b>-2.5</b>	<b>2.4</b>
<b>Claims on public sector</b>	<b>1,566.2</b>	<b>1,738.6</b>	<b>1,965.8</b>	<b>2,197.5</b>	<b>2,316.8</b>	<b>25.5</b>	<b>17.9</b>	<b>13.1</b>	<b>5.4</b>
Government <sup>2</sup>	1,281.3	1,435.4	1,650.7	1,857.9	2,018.0	28.8	22.3	15.0	8.6
Public corporations and institutions	284.9	303.2	315.1	339.6	298.8	10.6	-5.2	3.9	-12.0
<b>Claims on non-public sector</b>	<b>6,480.4</b>	<b>7,362.2</b>	<b>7,842.8</b>	<b>9,177.2</b>	<b>9,585.7</b>	<b>21.0</b>	<b>22.2</b>	<b>6.5</b>	<b>4.5</b>
<b>Others</b>	<b>5,648.1</b>	<b>7,667.9</b>	<b>7,242.8</b>	<b>8,298.4</b>	<b>8,126.8</b>	<b>28.2</b>	<b>12.2</b>	<b>-5.5</b>	<b>-2.1</b>
<b>Sub-total</b>	<b>19,215.9</b>	<b>22,591.7</b>	<b>22,726.7</b>	<b>25,496.6</b>	<b>25,991.5</b>	<b>18.3</b>	<b>14.4</b>	<b>0.6</b>	<b>1.9</b>
<b>Below the line items</b>	<b>2,503.4</b>	<b>2,750.7</b>	<b>2,696.4</b>	<b>3,273.7</b>	<b>3,433.5</b>	<b>7.7</b>	<b>27.3</b>	<b>-2.0</b>	<b>4.9</b>
<b>Total assets = total liabilities</b>	<b>21,719.2</b>	<b>25,342.4</b>	<b>25,423.1</b>	<b>28,770.3</b>	<b>29,425.0</b>	<b>17.1</b>	<b>15.7</b>	<b>0.3</b>	<b>2.3</b>
<b>Liabilities</b>									
<b>Liquidity</b>	<b>8,323.8</b>	<b>10,172.8</b>	<b>10,818.8</b>	<b>12,533.9</b>	<b>13,337.4</b>	<b>30.0</b>	<b>23.3</b>	<b>6.4</b>	<b>6.4</b>
Money	1,122.5	1,367.0	1,394.5	1,630.3	1,595.1	24.2	14.4	2.0	-2.2
Quasi-money	7,201.3	8,805.8	9,424.3	10,903.6	11,742.3	30.9	24.6	7.0	7.7
<b>Loans and deposits of public sector</b>	<b>705.7</b>	<b>635.5</b>	<b>648.8</b>	<b>614.4</b>	<b>601.1</b>	<b>-8.1</b>	<b>-7.4</b>	<b>2.1</b>	<b>-2.2</b>
Government	662.5	593.4	610.1	566.7	557.0	-7.9	-8.7	2.8	-1.7
Public corporations and institutions	43.2	42.1	38.7	47.7	44.1	-10.4	14.0	-8.1	-7.5
<b>Capital account</b>	<b>802.3</b>	<b>821.8</b>	<b>947.0</b>	<b>717.2</b>	<b>757.2</b>	<b>18.0</b>	<b>-20.0</b>	<b>15.2</b>	<b>5.6</b>
<b>Foreign loans and credits and foreign exchange deposits</b>	<b>3,382.3</b>	<b>3,358.7</b>	<b>3,245.6</b>	<b>3,310.9</b>	<b>3,539.9</b>	<b>-4.0</b>	<b>9.1</b>	<b>-3.4</b>	<b>6.9</b>
<b>Imports order registration deposit by non-public sector</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>*</b>	<b>*</b>	<b>*</b>	<b>*</b>
<b>Advance payments on Letters of Credit by public sector</b>	<b>4.4</b>	<b>2.5</b>	<b>0.4</b>	<b>0.4</b>	<b>0.3</b>	<b>-90.9</b>	<b>-25.0</b>	<b>-84.0</b>	<b>-25.0</b>
<b>Others</b>	<b>5,997.6</b>	<b>7,600.4</b>	<b>7,066.1</b>	<b>8,319.8</b>	<b>7,755.6</b>	<b>17.8</b>	<b>9.8</b>	<b>-7.0</b>	<b>-6.8</b>
<b>Sub-total</b>	<b>19,215.9</b>	<b>22,591.7</b>	<b>22,726.7</b>	<b>25,496.6</b>	<b>25,991.5</b>	<b>18.3</b>	<b>14.4</b>	<b>0.6</b>	<b>1.9</b>
<b>Below the line items</b>	<b>2,503.4</b>	<b>2,750.7</b>	<b>2,696.4</b>	<b>3,273.7</b>	<b>3,433.5</b>	<b>7.7</b>	<b>27.3</b>	<b>-2.0</b>	<b>4.9</b>

<sup>1</sup> Includes Central Bank, banks, and non-bank credit institutions while excludes commercial banks' branches abroad. Meanwhile, data related to end-1394 were revised based on the latest available data.

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

**Table 2**

(trillion rials)

	Balance at the end of the month					Percentage change			
	Tir 1394	Esfand 1394	Tir 1395	Esfand 1395	Tir 1396	Tir 1395 to Tir 1394	Tir 1396 to Tir 1395	Tir 1395 to Esfand 1394	Tir 1396 to Esfand 1395
<b>Assets</b>									
Foreign assets	3,267.0	3,517.5	3,346.0	3,394.1	3,465.0	2.4	3.6	-4.9	2.1
Notes and coins	37.9	30.6	57.0	50.1	69.9	50.4	22.6	86.3	39.5
Claims on public sector	481.6	520.3	622.7	576.1	620.8	29.3	-0.3	19.7	7.8
Government	233.5	244.1	345.0	273.8	349.3	47.8	1.2	41.3	27.6
Public corporations and institutions	248.1	276.2	277.7	302.3	271.5	11.9	-2.2	0.5	-10.2
Claims on banks	833.0	836.3	909.0	996.9	1,078.7	9.1	18.7	8.7	8.2
Others	60.0	22.2	80.8	29.7	130.4	34.7	61.4	264.0	339.1
Sub-total	4,679.5	4,926.9	5,015.5	5,046.9	5,364.8	7.2	7.0	1.8	6.3
Below the line items	11.8	12.7	8.4	10.3	14.5	-28.8	72.6	-33.9	40.8
<b>Total assets = total liabilities</b>	<b>4,691.2</b>	<b>4,939.6</b>	<b>5,023.9</b>	<b>5,057.2</b>	<b>5,379.3</b>	<b>7.1</b>	<b>7.1</b>	<b>1.7</b>	<b>6.4</b>
<b>Liabilities</b>									
Notes and coins	433.1	487.6	490.4	535.1	535.3	13.2	9.2	0.6	0.0
With the public	306.5	371.9	324.9	393.3	341.5	6.0	5.1	-12.6	-13.2
With banks	88.8	85.1	108.5	91.7	123.9	22.2	14.2	27.5	35.1
With the Central Bank	37.9	30.6	57.0	50.1	69.9	50.4	22.6	86.3	39.5
Deposits of banks and credit institutions	933.7	1,076.6	1,165.3	1,313.3	1,398.3	24.8	20.0	8.2	6.5
Reserve requirement	903.4	1,019.6	1,114.0	1,253.9	1,345.6	23.3	20.8	9.3	7.3
Sight <sup>2</sup>	30.4	57.0	51.3	59.4	52.7	68.8	2.7	-10.0	-11.3
Deposits of public sector	391.5	338.1	361.1	373.5	357.0	-7.8	-1.1	6.8	-4.4
Government	348.4	296.0	322.4	325.8	312.9	-7.5	-2.9	8.9	-4.0
Public corporations and institutions	43.2	42.1	38.7	47.7	44.1	-10.4	14.0	-8.1	-7.5
Capital account <sup>3</sup>	71.8	82.6	76.1	89.5	82.5	6.0	8.4	-7.9	-7.8
Foreign exchange liabilities	1,605.3	1,581.1	1,499.0	1,469.5	1,610.5	-6.6	7.4	-5.2	9.6
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	4.4	2.5	0.4	0.4	0.3	-90.9	-25.0	-84.0	-25.0
Others	1,239.6	1,358.4	1,423.2	1,265.6	1,380.9	14.8	-3.0	4.8	9.1
Sub-total	4,679.5	4,926.9	5,015.5	5,046.9	5,364.8	7.2	7.0	1.8	6.3
Below the line items	11.8	12.7	8.4	10.3	14.5	-28.8	72.6	-33.9	40.8

<sup>1</sup> Data related to end-1394 were revised based on the latest available data.

<sup>2</sup> Includes banks' foreign exchange sight deposits with the CBI.

<sup>3</sup> Includes legal reserve and contingency reserve.

\* Calculation of percentage change is not possible.

**Summary of the Assets and Liabilities of Banks  
and Non-bank Credit Institutions<sup>1</sup>**

**Table 3**

(trillion rials)

	Balance at the end of the month					Percentage change			
	Tir 1394	Esfand 1394	Tir 1395	Esfand 1395	Tir 1396	Tir 1395 to Tir 1394	Tir 1396 to Tir 1395	Tir 1395 to Esfand 1394	Tir 1396 to Esfand 1395
<b>Assets</b>									
Foreign assets	2,254.3	2,305.5	2,329.3	2,429.4	2,497.2	3.3	7.2	1.0	2.8
Notes and coins	88.8	85.1	108.5	91.7	123.9	22.2	14.2	27.5	35.1
Deposits with the Central Bank	933.8	1,076.6	1,165.3	1,313.3	1,398.3	24.8	20.0	8.2	6.5
Reserve requirement	903.4	1,019.6	1,114.0	1,253.9	1,345.6	23.3	20.8	9.3	7.3
Sight <sup>2</sup>	30.4	57.0	51.3	59.4	52.7	68.8	2.7	-10.0	-11.3
Claims on public sector	1,084.6	1,218.3	1,343.1	1,621.4	1,696.0	23.8	26.3	10.2	4.6
Government <sup>3</sup>	1,047.8	1,191.3	1,305.7	1,584.1	1,668.7	24.6	27.8	9.6	5.3
Public corporations and institutions	36.8	27.0	37.4	37.3	27.3	1.6	-27.0	38.5	-26.8
Claims on non-public sector	6,480.4	7,362.2	7,842.8	9,177.2	9,585.7	21.0	22.2	6.5	4.5
Others	3,694.7	5,617.1	4,922.2	5,816.7	5,325.6	33.2	8.2	-12.4	-8.4
Sub-total	14,536.4	17,664.8	17,711.2	20,449.7	20,626.7	21.8	16.5	0.3	0.9
Below the line items	2,491.6	2,738.0	2,688.0	3,263.4	3,419.0	7.9	27.2	-1.8	4.8
<b>Total assets = total liabilities</b>	<b>17,028.0</b>	<b>20,402.8</b>	<b>20,399.2</b>	<b>23,713.1</b>	<b>24,045.7</b>	<b>19.8</b>	<b>17.9</b>	<b>0.0</b>	<b>1.4</b>
<b>Liabilities</b>									
Deposits of non-public sector	8,017.3	9,800.9	10,493.9	12,140.6	12,995.9	30.9	23.8	7.1	7.0
Sight	816.0	995.1	1,069.6	1,237.0	1,253.6	31.1	17.2	7.5	1.3
Term investment	6,683.2	8,187.4	8,787.4	10,123.1	10,927.7	31.5	24.4	7.3	7.9
Gharz-al-hasaneh <sup>4</sup>	381.6	469.8	473.2	602.9	614.7	24.0	29.9	0.7	2.0
Other	136.5	148.6	163.7	177.6	199.9	19.9	22.1	10.2	12.6
Claims of the Central Bank	833.0	836.3	909.0	996.9	1,078.7	9.1	18.7	8.7	8.2
Loans and deposits of public sector <sup>5</sup>	314.1	297.4	287.7	240.9	244.1	-8.4	-15.2	-3.3	1.3
Capital account	730.5	739.2	870.9	627.7	674.7	19.2	-22.5	17.8	7.5
Foreign exchange loans and deposits	1,777.0	1,777.6	1,746.6	1,841.4	1,929.4	-1.7	10.5	-1.7	4.8
Others	2,864.6	4,213.4	3,403.1	4,602.2	3,703.9	18.8	8.8	-19.2	-19.5
Sub-total	14,536.4	17,664.8	17,711.2	20,449.7	20,626.7	21.8	16.5	0.3	0.9
Below the line items	2,491.6	2,738.0	2,688.0	3,263.4	3,419.0	7.9	27.2	-1.8	4.8

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

<sup>2</sup> Includes banks' foreign exchange sight deposits with the CBI.

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

<sup>4</sup> 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.

<sup>5</sup> 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<sup>1</sup>** (trillion rials)

	Balance at the end of the month					Percentage change			
	Tir 1394	Esfand 1394	Tir 1395	Esfand 1395	Tir 1396	Tir 1395 to Tir 1394	Tir 1396 to Tir 1395	Tir 1395 to Esfand 1394	Tir 1396 to Esfand 1395
<b>Assets</b>									
<b>Foreign assets</b>	<b>297.3</b>	<b>344.1</b>	<b>359.2</b>	<b>352.5</b>	<b>367.6</b>	<b>20.8</b>	<b>2.3</b>	<b>4.4</b>	<b>4.3</b>
<b>Notes and coins</b>	<b>38.7</b>	<b>28.3</b>	<b>50.0</b>	<b>27.7</b>	<b>55.4</b>	<b>29.2</b>	<b>10.8</b>	<b>76.7</b>	<b>100.0</b>
<b>Deposits with the Central Bank</b>	<b>164.1</b>	<b>194.6</b>	<b>197.6</b>	<b>257.2</b>	<b>284.1</b>	<b>20.4</b>	<b>43.8</b>	<b>1.5</b>	<b>10.5</b>
Reserve requirement	155.1	169.4	182.4	224.3	257.5	17.6	41.2	7.7	14.8
Sight <sup>2</sup>	9.0	25.2	15.2	32.9	26.6	68.9	75.0	-39.7	-19.1
<b>Claims on public sector</b>	<b>287.2</b>	<b>337.0</b>	<b>345.6</b>	<b>436.2</b>	<b>453.9</b>	<b>20.3</b>	<b>31.3</b>	<b>2.6</b>	<b>4.1</b>
Government <sup>3</sup>	261.5	323.0	333.4	423.5	443.9	27.5	33.1	3.2	4.8
Public corporations and institutions	25.7	14.0	12.2	12.7	10.0	-52.5	-18.0	-12.9	-21.3
<b>Claims on non-public sector</b>	<b>978.6</b>	<b>1,142.5</b>	<b>1,199.9</b>	<b>1,405.0</b>	<b>1,462.7</b>	<b>22.6</b>	<b>21.9</b>	<b>5.0</b>	<b>4.1</b>
<b>Others</b>	<b>554.9</b>	<b>1,001.4</b>	<b>825.7</b>	<b>1,240.7</b>	<b>914.5</b>	<b>48.8</b>	<b>10.8</b>	<b>-17.5</b>	<b>-26.3</b>
<b>Sub-total</b>	<b>2,320.5</b>	<b>3,047.9</b>	<b>2,978.0</b>	<b>3,719.3</b>	<b>3,538.2</b>	<b>28.3</b>	<b>18.8</b>	<b>-2.3</b>	<b>-4.9</b>
<b>Below the line items</b>	<b>423.6</b>	<b>400.7</b>	<b>252.9</b>	<b>352.6</b>	<b>474.8</b>	<b>-40.3</b>	<b>87.7</b>	<b>-36.9</b>	<b>34.7</b>
<b>Total assets = total liabilities</b>	<b>2,744.1</b>	<b>3,448.6</b>	<b>3,230.9</b>	<b>4,071.9</b>	<b>4,013.0</b>	<b>17.7</b>	<b>24.2</b>	<b>-6.3</b>	<b>-1.4</b>
<b>Liabilities</b>									
<b>Deposits of non-public sector</b>	<b>1,426.2</b>	<b>1,726.3</b>	<b>1,855.9</b>	<b>2,272.2</b>	<b>2,565.2</b>	<b>30.1</b>	<b>38.2</b>	<b>7.5</b>	<b>12.9</b>
Sight	202.0	232.7	247.6	266.4	280.6	22.6	13.3	6.4	5.3
Term investment	1,089.4	1,334.0	1,442.8	1,813.5	2,082.8	32.4	44.4	8.2	14.8
Gharz-al-hasaneh	93.7	115.5	116.0	138.4	140.7	23.8	21.3	0.4	1.7
Other	41.1	44.1	49.5	53.9	61.1	20.4	23.4	12.2	13.4
<b>Claims of the Central Bank</b>	<b>156.4</b>	<b>138.8</b>	<b>180.0</b>	<b>120.2</b>	<b>79.4</b>	<b>15.1</b>	<b>-55.9</b>	<b>29.7</b>	<b>-33.9</b>
<b>Loans and deposits of public sector<sup>4</sup></b>	<b>129.0</b>	<b>131.4</b>	<b>129.8</b>	<b>81.0</b>	<b>86.0</b>	<b>0.6</b>	<b>-33.7</b>	<b>-1.2</b>	<b>6.2</b>
<b>Capital account</b>	<b>102.5</b>	<b>99.0</b>	<b>150.4</b>	<b>138.8</b>	<b>85.0</b>	<b>46.7</b>	<b>-43.5</b>	<b>51.9</b>	<b>-38.8</b>
<b>Foreign exchange loans and deposits</b>	<b>162.7</b>	<b>194.7</b>	<b>191.7</b>	<b>255.8</b>	<b>257.1</b>	<b>17.8</b>	<b>34.1</b>	<b>-1.5</b>	<b>0.5</b>
<b>Others</b>	<b>343.8</b>	<b>757.7</b>	<b>470.2</b>	<b>851.3</b>	<b>465.5</b>	<b>36.8</b>	<b>-1.0</b>	<b>-37.9</b>	<b>-45.3</b>
<b>Sub-total</b>	<b>2,320.5</b>	<b>3,047.9</b>	<b>2,978.0</b>	<b>3,719.3</b>	<b>3,538.2</b>	<b>28.3</b>	<b>18.8</b>	<b>-2.3</b>	<b>-4.9</b>
<b>Below the line items</b>	<b>423.6</b>	<b>400.7</b>	<b>252.9</b>	<b>352.6</b>	<b>474.8</b>	<b>-40.3</b>	<b>87.7</b>	<b>-36.9</b>	<b>34.7</b>

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

<sup>2</sup> Includes commercial banks' foreign exchange sight deposits with the CBI.

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

<sup>4</sup> 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			
	Tir 1394	Esfand 1394	Tir 1395	Esfand 1395	Tir 1396	Tir 1395 to Tir 1394	Tir 1396 to Tir 1395	Tir 1395 to Esfand 1394	Tir 1396 to Esfand 1395
<b>Assets</b>									
<b>Foreign assets</b>	<b>427.1</b>	<b>510.6</b>	<b>507.5</b>	<b>630.2</b>	<b>589.9</b>	<b>18.8</b>	<b>16.2</b>	<b>-0.6</b>	<b>-6.4</b>
<b>Notes and coins</b>	<b>7.7</b>	<b>10.4</b>	<b>9.4</b>	<b>11.5</b>	<b>10.0</b>	<b>22.1</b>	<b>6.4</b>	<b>-9.6</b>	<b>-13.0</b>
<b>Deposits with the Central Bank</b>	<b>77.7</b>	<b>77.5</b>	<b>80.3</b>	<b>84.7</b>	<b>93.6</b>	<b>3.3</b>	<b>16.6</b>	<b>3.6</b>	<b>10.5</b>
Reserve requirement	73.7	71.7	77.9	78.0	88.6	5.7	13.7	8.6	13.6
Sight <sup>1</sup>	4.0	5.8	2.4	6.7	5.0	-40.0	108.3	-58.6	-25.4
<b>Claims on public sector</b>	<b>347.9</b>	<b>385.5</b>	<b>430.0</b>	<b>458.4</b>	<b>496.4</b>	<b>23.6</b>	<b>15.4</b>	<b>11.5</b>	<b>8.3</b>
Government <sup>2</sup>	346.4	384.3	428.9	457.3	495.6	23.8	15.6	11.6	8.4
Public corporations and institutions	1.5	1.2	1.1	1.1	0.8	-26.7	-27.3	-8.3	-27.3
<b>Claims on non-public sector</b>	<b>1,656.6</b>	<b>1,823.1</b>	<b>1,873.5</b>	<b>2,062.4</b>	<b>2,108.7</b>	<b>13.1</b>	<b>12.6</b>	<b>2.8</b>	<b>2.2</b>
<b>Others</b>	<b>319.1</b>	<b>532.7</b>	<b>426.4</b>	<b>612.2</b>	<b>446.9</b>	<b>33.6</b>	<b>4.8</b>	<b>-20.0</b>	<b>-27.0</b>
<b>Sub-total</b>	<b>2,836.1</b>	<b>3,339.8</b>	<b>3,327.1</b>	<b>3,859.4</b>	<b>3,745.5</b>	<b>17.3</b>	<b>12.6</b>	<b>-0.4</b>	<b>-3.0</b>
<b>Below the line items</b>	<b>596.9</b>	<b>688.7</b>	<b>697.8</b>	<b>820.1</b>	<b>786.3</b>	<b>16.9</b>	<b>12.7</b>	<b>1.3</b>	<b>-4.1</b>
<b>Total assets = total liabilities</b>	<b>3,433.0</b>	<b>4,028.5</b>	<b>4,024.9</b>	<b>4,679.5</b>	<b>4,531.8</b>	<b>17.2</b>	<b>12.6</b>	<b>-0.1</b>	<b>-3.2</b>
<b>Liabilities</b>									
<b>Deposits of non-public sector</b>	<b>843.9</b>	<b>999.4</b>	<b>1,068.5</b>	<b>1,189.3</b>	<b>1,287.4</b>	<b>26.6</b>	<b>20.5</b>	<b>6.9</b>	<b>8.2</b>
Sight	95.7	100.0	107.8	130.3	143.8	12.6	33.4	7.8	10.4
Term investment	667.4	811.4	864.7	934.9	1,004.6	29.6	16.2	6.6	7.5
Gharz-al-hasaneh <sup>3</sup>	67.6	76.3	82.9	111.3	124.4	22.6	50.1	8.7	11.8
Other	13.2	11.7	13.1	12.8	14.6	-0.8	11.5	12.0	14.1
<b>Claims of the Central Bank</b>	<b>544.6</b>	<b>572.8</b>	<b>578.3</b>	<b>494.4</b>	<b>505.2</b>	<b>6.2</b>	<b>-12.6</b>	<b>1.0</b>	<b>2.2</b>
<b>Loans and deposits of public sector<sup>4</sup></b>	<b>130.9</b>	<b>127.4</b>	<b>119.8</b>	<b>121.6</b>	<b>117.5</b>	<b>-8.5</b>	<b>-1.9</b>	<b>-6.0</b>	<b>-3.4</b>
<b>Capital account</b>	<b>138.5</b>	<b>138.7</b>	<b>173.1</b>	<b>231.3</b>	<b>274.7</b>	<b>25.0</b>	<b>58.7</b>	<b>24.8</b>	<b>18.8</b>
<b>Foreign exchange loans and deposits</b>	<b>309.5</b>	<b>380.0</b>	<b>365.1</b>	<b>440.7</b>	<b>443.7</b>	<b>18.0</b>	<b>21.5</b>	<b>-3.9</b>	<b>0.7</b>
<b>Others</b>	<b>868.7</b>	<b>1,121.5</b>	<b>1,022.3</b>	<b>1,382.1</b>	<b>1,117.0</b>	<b>17.7</b>	<b>9.3</b>	<b>-8.8</b>	<b>-19.2</b>
<b>Sub-total</b>	<b>2,836.1</b>	<b>3,339.8</b>	<b>3,327.1</b>	<b>3,859.4</b>	<b>3,745.5</b>	<b>17.3</b>	<b>12.6</b>	<b>-0.4</b>	<b>-3.0</b>
<b>Below the line items</b>	<b>596.9</b>	<b>688.7</b>	<b>697.8</b>	<b>820.1</b>	<b>786.3</b>	<b>16.9</b>	<b>12.7</b>	<b>1.3</b>	<b>-4.1</b>

<sup>1</sup> Includes specialized banks' foreign exchange sight deposits with the CBI.<sup>2</sup> Includes public sector's participation papers.<sup>3</sup> 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.<sup>4</sup> 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 <sup>1</sup>**

**Table 6**

(trillion rials)

	Balance at the end of the month					Percentage change			
	Tir 1394	Esfand 1394	Tir 1395	Esfand 1395	Tir 1396	Tir 1395 to Tir 1394	Tir 1396 to Tir 1395	Tir 1395 to Esfand 1394	Tir 1396 to Esfand 1395
<b>Assets</b>									
Foreign assets	1,529.9	1,450.8	1,462.6	1,446.7	1,539.7	-4.4	5.3	0.8	6.4
Notes and coins	42.4	46.4	49.1	52.5	58.5	15.8	19.1	5.8	11.4
Deposits with the Central Bank	692.0	804.5	887.4	971.4	1,020.6	28.2	15.0	10.3	5.1
Reserve requirement	674.6	778.5	853.7	951.6	999.5	26.5	17.1	9.7	5.0
Sight <sup>2</sup>	17.4	26.0	33.7	19.8	21.1	93.7	-37.4	29.6	6.6
Claims on public sector	449.5	495.8	567.5	726.8	745.7	26.3	31.4	14.5	2.6
Government <sup>3</sup>	439.9	484.0	543.4	703.3	729.2	23.5	34.2	12.3	3.7
Public corporations and institutions	9.6	11.8	24.1	23.5	16.5	151.0	-31.5	104.2	-29.8
Claims on non-public sector	3,845.2	4,396.6	4,769.4	5,709.8	6,014.3	24.0	26.1	8.5	5.3
Others	2,820.7	4,083.0	3,670.1	3,963.8	3,964.2	30.1	8.0	-10.1	0.0
Sub-total	9,379.8	11,277.1	11,406.1	12,871.0	13,343.0	21.6	17.0	1.1	3.7
Below the line items	1,471.1	1,648.6	1,737.3	2,090.7	2,157.9	18.1	24.2	5.4	3.2
<b>Total assets = total liabilities</b>	<b>10,850.9</b>	<b>12,925.7</b>	<b>13,143.4</b>	<b>14,961.7</b>	<b>15,500.9</b>	<b>21.1</b>	<b>17.9</b>	<b>1.7</b>	<b>3.6</b>
<b>Liabilities</b>									
Deposits of non-public sector	5,747.2	7,075.2	7,569.5	8,679.1	9,143.3	31.7	20.8	7.0	5.3
Sight <sup>4</sup>	518.3	662.4	714.2	840.3	829.2	37.8	16.1	7.8	-1.3
Term investment	4,926.4	6,042.0	6,479.9	7,374.7	7,840.3	31.5	21.0	7.2	6.3
Gharz-al-hasaneh	220.3	278.0	274.3	353.2	349.6	24.5	27.5	-1.3	-1.0
Other	82.2	92.8	101.1	110.9	124.2	23.0	22.8	8.9	12.0
Claims of the Central Bank	132.0	124.7	150.7	382.3	494.1	14.2	227.9	20.9	29.2
Deposits and funds of public sector <sup>5</sup>	54.2	38.6	38.1	38.3	40.6	-29.7	6.6	-1.3	6.0
Capital account	489.5	501.5	547.4	257.6	315.0	11.8	-42.5	9.2	22.3
Foreign exchange loans and deposits	1,304.8	1,202.9	1,189.8	1,144.9	1,228.6	-8.8	3.3	-1.1	7.3
Others	1,652.1	2,334.2	1,910.6	2,368.8	2,121.4	15.6	11.0	-18.1	-10.4
Sub-total	9,379.8	11,277.1	11,406.1	12,871.0	13,343.0	21.6	17.0	1.1	3.7
Below the line items	1,471.1	1,648.6	1,737.3	2,090.7	2,157.9	18.1	24.2	5.4	3.2

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

<sup>2</sup> Includes foreign exchange sight deposits of private banks and non-bank credit institutions with the CBI.

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

<sup>4</sup> In credit institutions, it includes only temporary creditors.

<sup>5</sup> 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 (Tir 1396 compared with Esfand 1395)	Percentage change			
	Tir 1394	Esfand 1394	Tir 1395	Esfand 1395	Tir 1396		Tir 1395 to Tir 1394	Tir 1396 to Tir 1395	Tir 1395 to Esfand 1394	Tir 1396 to Esfand 1395
<b>Banks' and credit institutions' claims on non-public sector (excluding profit receivables)</b>	<b>5,844.9</b>	<b>6,655.3</b>	<b>7,045.8</b>	<b>8,240.7</b>	<b>8,614.6</b>	<b>373.9</b>	<b>20.5</b>	<b>22.3</b>	<b>5.9</b>	<b>4.5</b>
Commercial banks	870.2	1,026.6	1,081.3	1,270.3	1,315.6	45.3	24.3	21.7	5.3	3.6
Specialized banks	1,328.0	1,460.3	1,503.3	1,644.3	1,689.0	44.7	13.2	12.4	2.9	2.7
Private banks and non-bank credit institutions	3,646.7	4,168.4	4,461.2	5,326.1	5,610.0	283.9	22.3	25.8	7.0	5.3
<b>Banks' and credit institutions' claims on non-public sector (percentage of total)</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>		<b>Change in share (percentage points)</b>			
Commercial banks	14.9	15.4	15.3	15.4	15.3	-0.1	0.4	0.0	-0.1	-0.1
Specialized banks	22.7	21.9	21.3	20.0	19.6	-0.4	-1.4	-1.7	-0.6	-0.4
Private banks and non-bank credit institutions	62.4	62.6	63.3	64.6	65.1	0.5	0.9	1.8	0.7	0.5
<b>Profit and revenue receivables</b>	<b>635.5</b>	<b>706.9</b>	<b>797.0</b>	<b>936.5</b>	<b>971.1</b>	<b>34.6</b>	<b>25.4</b>	<b>21.8</b>	<b>12.7</b>	<b>3.7</b>
<b>Banks' and credit institutions' claims on non-public sector</b>	<b>6,480.4</b>	<b>7,362.2</b>	<b>7,842.8</b>	<b>9,177.2</b>	<b>9,585.7</b>	<b>408.5</b>	<b>21.0</b>	<b>22.2</b>	<b>6.5</b>	<b>4.5</b>
Commercial banks	978.6	1,142.5	1,199.9	1,405.0	1,462.7	57.7	22.6	21.9	5.0	4.1
Specialized banks	1,656.6	1,823.1	1,873.5	2,062.4	2,108.7	46.3	13.1	12.6	2.8	2.2
Private banks and non-bank credit institutions	3,845.2	4,396.6	4,769.4	5,709.8	6,014.3	304.5	24.0	26.1	8.5	5.3
<b>Deposits of non-public sector</b>	<b>8,017.3</b>	<b>9,800.9</b>	<b>10,493.9</b>	<b>12,140.6</b>	<b>12,995.9</b>	<b>855.3</b>	<b>30.9</b>	<b>23.8</b>	<b>7.1</b>	<b>7.0</b>
Commercial banks	1,426.2	1,726.3	1,855.9	2,272.2	2,565.2	293.0	30.1	38.2	7.5	12.9
Specialized banks	843.9	999.4	1,068.5	1,189.3	1,287.4	98.1	26.6	20.5	6.9	8.2
Private banks and non-bank credit institutions	5,747.2	7,075.2	7,569.5	8,679.1	9,143.3	464.2	31.7	20.8	7.0	5.3
<b>Deposits of non-public sector (percentage of total)</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>		<b>Change in share (percentage points)</b>			
Commercial banks	17.8	17.6	17.7	18.7	19.7	1.0	-0.1	2.0	0.1	1.0
Specialized banks	10.5	10.2	10.2	9.8	9.9	0.1	-0.3	-0.3	0.0	0.1
Private banks and non-bank credit institutions	71.7	72.2	72.1	71.5	70.4	-1.1	0.4	-1.7	-0.1	-1.1
<b>Sight</b>	<b>816.0</b>	<b>995.1</b>	<b>1,069.6</b>	<b>1,237.0</b>	<b>1,253.6</b>	<b>16.6</b>	<b>31.1</b>	<b>17.2</b>	<b>7.5</b>	<b>1.3</b>
Current deposits	693.6	811.4	893.5	991.7	1,017.2	25.5	28.8	13.8	10.1	2.6
Checks (net)	-7.5	21.3	12.7	10.0	26.1	16.1	269.3	105.5	-40.4	161.0
Others	129.9	162.4	163.4	235.3	210.3	-25.0	25.8	28.7	0.6	-10.6
<b>Non-sight</b>	<b>7,201.3</b>	<b>8,805.8</b>	<b>9,424.3</b>	<b>10,903.6</b>	<b>11,742.3</b>	<b>838.7</b>	<b>30.9</b>	<b>24.6</b>	<b>7.0</b>	<b>7.7</b>
<b>Gharz-al-hasaneh savings</b>	<b>381.6</b>	<b>469.8</b>	<b>473.2</b>	<b>602.9</b>	<b>614.7</b>	<b>11.8</b>	<b>24.0</b>	<b>29.9</b>	<b>0.7</b>	<b>2.0</b>
Housing Savings Fund	25.3	29.8	33.7	55.7	65.3	9.6	33.2	93.8	13.1	17.2
Other	356.3	440.0	439.5	547.2	549.4	2.2	23.4	25.0	-0.1	0.4
<b>Term investment</b>	<b>6,683.2</b>	<b>8,187.4</b>	<b>8,787.4</b>	<b>10,123.1</b>	<b>10,927.7</b>	<b>804.6</b>	<b>31.5</b>	<b>24.4</b>	<b>7.3</b>	<b>7.9</b>
Short-term	2,912.4	3,700.2	3,910.3	5,286.2	5,868.0	581.8	34.3	50.1	5.7	11.0
Long-term	3,770.8	4,487.2	4,877.1	4,836.9	5,059.7	222.8	29.3	3.7	8.7	4.6
<b>Miscellaneous</b>	<b>136.5</b>	<b>148.6</b>	<b>163.7</b>	<b>177.6</b>	<b>199.9</b>	<b>22.3</b>	<b>19.9</b>	<b>22.1</b>	<b>10.2</b>	<b>12.6</b>
<b>Notes and coins with the public</b>	<b>306.5</b>	<b>371.9</b>	<b>324.9</b>	<b>393.3</b>	<b>341.5</b>	<b>-51.8</b>	<b>6.0</b>	<b>5.1</b>	<b>-12.6</b>	<b>-13.2</b>
<b>Money</b>	<b>1,122.5</b>	<b>1,367.0</b>	<b>1,394.5</b>	<b>1,630.3</b>	<b>1,595.1</b>	<b>-35.2</b>	<b>24.2</b>	<b>14.4</b>	<b>2.0</b>	<b>-2.2</b>
<b>Quasi-money</b>	<b>7,201.3</b>	<b>8,805.8</b>	<b>9,424.3</b>	<b>10,903.6</b>	<b>11,742.3</b>	<b>838.7</b>	<b>30.9</b>	<b>24.6</b>	<b>7.0</b>	<b>7.7</b>
<b>Liquidity</b>	<b>8,323.8</b>	<b>10,172.8</b>	<b>10,818.8</b>	<b>12,533.9</b>	<b>13,337.4</b>	<b>803.5</b>	<b>30.0</b>	<b>23.3</b>	<b>6.4</b>	<b>6.4</b>

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

**Table 8**

(trillion rials)

	Balance at the end of		Share of Tir 1396 in total balance	Percentage change Tir 1396 compared to Esfand 1395
	Esfand 1395	Tir 1396		
<b>Banks and credit institutions</b>	<b>9,101.1</b>	<b>9,503.3</b>	<b>100.0</b>	<b>4.4</b>
Gharz-al-hasaneh	462.7	481.8	5.1	4.1
Mudarabah	168.7	152.9	1.6	-9.4
Forward transactions	30.5	29.8	0.3	-2.3
Civil partnership	3,851.6	3,855.4	40.6	0.1
Ju'alah	324.5	341.7	3.6	5.3
Installment sale	2,325.9	2,416.4	25.4	3.9
Murabaha <sup>1</sup>	478.1	524.2	5.5	9.6
Istisna'a <sup>1</sup>	0.0	0.5	0.0	*
Hire purchase	30.3	29.0	0.3	-4.3
Legal partnership	332.0	345.3	3.6	4.0
Direct investment	80.2	81.4	0.9	1.5
Other <sup>2</sup>	1,016.6	1,244.9	13.1	22.5
<b>Commercial banks</b>	<b>1,367.6</b>	<b>1,427.1</b>	<b>100.0</b>	<b>4.4</b>
Gharz-al-hasaneh	102.3	104.1	7.3	1.8
Mudarabah	52.0	51.7	3.6	-0.6
Forward transactions	15.1	15.5	1.1	2.6
Civil partnership	477.4	465.1	32.6	-2.6
Ju'alah	108.4	122.5	8.6	13.0
Installment sale	296.9	327.0	22.9	10.1
Murabaha <sup>1</sup>	97.6	99.5	7.0	1.9
Istisna'a <sup>1</sup>	0.0	0.5	0.0	*
Hire purchase	12.7	12.6	0.9	-0.8
Legal partnership	40.5	41.4	2.9	2.2
Direct investment	24.7	24.8	1.7	0.4
Other <sup>2</sup>	140.0	162.4	11.4	16.0
<b>Specialized banks</b>	<b>2,060.9</b>	<b>2,105.7</b>	<b>100.0</b>	<b>2.2</b>
Gharz-al-hasaneh	47.3	48.7	2.3	3.0
Mudarabah	9.0	8.2	0.4	-8.9
Forward transactions	13.8	12.2	0.6	-11.6
Civil partnership	418.9	413.6	19.6	-1.3
Ju'alah	88.3	87.4	4.2	-1.0
Installment sale	1,241.7	1,237.5	58.8	-0.3
Murabaha <sup>1</sup>	52.8	61.0	2.9	15.5
Istisna'a <sup>1</sup>	0.0	0.0	0.0	*
Hire purchase	5.0	4.9	0.2	-2.0
Legal partnership	25.6	25.7	1.2	0.4
Direct investment	5.3	5.3	0.3	0.0
Other <sup>2</sup>	153.2	201.2	9.6	31.3
<b>Private banks and credit institutions</b>	<b>5,672.6</b>	<b>5,970.5</b>	<b>100.0</b>	<b>5.3</b>
Gharz-al-hasaneh	313.1	329.0	5.5	5.1
Mudarabah	107.7	93.0	1.6	-13.6
Forward transactions	1.6	2.1	0.0	31.3
Civil partnership	2,955.3	2,976.7	49.9	0.7
Ju'alah	127.8	131.8	2.2	3.1
Installment sale	787.3	851.9	14.3	8.2
Murabaha <sup>1</sup>	327.7	363.7	6.1	11.0
Istisna'a <sup>1</sup>	0.0	0.0	0.0	*
Hire purchase	12.6	11.5	0.2	-8.7
Legal partnership	265.9	278.2	4.7	4.6
Direct investment	50.2	51.3	0.9	2.2
Other <sup>2</sup>	723.4	881.3	14.8	21.8

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