Table 1

Summary of the Assets and Liabilities of the Banking System [1]

(trillion rials)

	Balance at the end of the month					Percentage change			
	Mordad 1394	Esfand 1394	Mordad 1395	Esfand 1395	Mordad 1396	Mordad 1395 to Mordad 1394	Mordad 1396 to Mordad 1395	Mordad 1395 to Esfand 1394	Mordad 1396 to Esfand 1395
Assets									
Foreign assets	**5,689.2**	**5,823.0**	**5,711.2**	**5,823.5**	**6,055.2**	**0.4**	**6.0**	**-1.9**	**4.0**
Claims on public sector	**1,602.0**	**1,738.6**	**2,002.5**	**2,197.5**	**2,336.8**	**25.0**	**16.7**	**15.2**	**6.3**
Government [2]	1,312.3	1,435.4	1,682.1	1,857.9	2,047.8	28.2	21.7	17.2	10.2
Public corporations and institutions	289.7	303.2	320.4	339.6	289.0	10.6	-9.8	5.7	-14.9
Claims on non-public sector	**6,500.2**	**7,362.2**	**7,976.2**	**9,177.2**	**9,736.9**	**22.7**	**22.1**	**8.3**	**6.1**
Others	**5,927.7**	**7,667.9**	**7,479.2**	**8,298.4**	**8,569.9**	**26.2**	**14.6**	**-2.5**	**3.3**
Sub-total	**19,719.1**	**22,591.7**	**23,169.1**	**25,496.6**	**26,698.8**	**17.5**	**15.2**	**2.6**	**4.7**
Below the line items	**2,524.3**	**2,750.7**	**2,883.7**	**3,273.7**	**3,634.4**	**14.2**	**26.0**	**4.8**	**11.0**
Total assets = total liabilities	**22,243.4**	**25,342.4**	**26,052.8**	**28,770.3**	**30,333.2**	**17.1**	**16.4**	**2.8**	**5.4**
Liabilities									
Liquidity	**8,508.0**	**10,172.8**	**10,992.0**	**12,533.9**	**13,662.6**	**29.2**	**24.3**	**8.1**	**9.0**
Money	1,137.0	1,367.0	1,474.9	1,630.3	1,657.8	29.7	12.4	7.9	1.7
Quasi-money	7,371.0	8,805.8	9,517.1	10,903.6	12,004.8	29.1	26.1	8.1	10.1
Loans and deposits of public sector	**748.8**	**635.5**	**573.5**	**614.4**	**635.1**	**-23.4**	**10.7**	**-9.8**	**3.4**
Government	706.2	593.4	530.6	566.7	585.8	-24.9	10.4	-10.6	3.4
Public corporations and institutions	42.6	42.1	42.9	47.7	49.3	0.7	14.9	1.9	3.4
Capital account	**788.7**	**821.8**	**939.0**	**717.2**	**812.0**	**19.1**	**-13.5**	**14.3**	**13.2**
Foreign loans and credits and foreign exchange deposits	**3,440.7**	**3,358.7**	**3,328.7**	**3,310.9**	**3,584.6**	**-3.3**	**7.7**	**-0.9**	**8.3**
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	**3.6**	**2.5**	**0.4**	**0.4**	**0.3**	**-88.9**	**-25.0**	**-84.0**	**-25.0**
Others	**6,229.3**	**7,600.4**	**7,335.5**	**8,319.8**	**8,004.2**	**17.8**	**9.1**	**-3.5**	**-3.8**
Sub-total	**19,719.1**	**22,591.7**	**23,169.1**	**25,496.6**	**26,698.8**	**17.5**	**15.2**	**2.6**	**4.7**
Below the line items	**2,524.3**	**2,750.7**	**2,883.7**	**3,273.7**	**3,634.4**	**14.2**	**26.0**	**4.8**	**11.0**

[1] 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.

[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			
	Mordad 1394	Esfand 1394	Mordad 1395	Esfand 1395	Mordad 1396	Mordad 1395 to Mordad 1394	Mordad 1396 to Mordad 1395	Mordad 1395 to Esfand 1394	Mordad 1396 to Esfand 1395
Assets									
Foreign assets	**3,382.2**	**3,517.5**	**3,406.6**	**3,394.1**	**3,510.8**	**0.7**	**3.1**	**-3.2**	**3.4**
Notes and coins	**53.1**	**30.6**	**59.1**	**50.1**	**73.5**	**11.3**	**24.4**	**93.1**	**46.7**
Claims on public sector	**507.8**	**520.3**	**629.4**	**576.1**	**620.7**	**23.9**	**-1.4**	**21.0**	**7.7**
Government	255.1	244.1	348.0	273.8	373.1	36.4	7.2	42.6	36.3
Public corporations and institutions	252.7	276.2	281.4	302.3	247.6	11.4	-12.0	1.9	-18.1
Claims on banks	**818.8**	**836.3**	**918.4**	**996.9**	**1,103.9**	**12.2**	**20.2**	**9.8**	**10.7**
Others	**62.3**	**22.2**	**83.5**	**29.7**	**148.2**	**34.0**	**77.5**	**276.1**	**399.0**
Sub-total	**4,824.2**	**4,926.9**	**5,097.0**	**5,046.9**	**5,457.1**	**5.7**	**7.1**	**3.5**	**8.1**
Below the line items	**11.7**	**12.7**	**8.6**	**10.3**	**15.1**	**-26.5**	**75.6**	**-32.3**	**46.6**
Total assets = total liabilities	**4,835.9**	**4,939.6**	**5,105.6**	**5,057.2**	**5,472.2**	**5.6**	**7.2**	**3.4**	**8.2**
Liabilities									
Notes and coins	**448.7**	**487.6**	**487.6**	**535.1**	**535.3**	**8.7**	**9.8**	**0.0**	**0.0**
With the public	304.7	371.9	323.4	393.3	339.9	6.1	5.1	-13.0	-13.6
With banks	90.9	85.1	105.1	91.7	121.9	15.6	16.0	23.5	32.9
With the Central Bank	53.1	30.6	59.1	50.1	73.5	11.3	24.4	93.1	46.7
Deposits of banks and credit institutions	**964.8**	**1,076.6**	**1,175.0**	**1,313.3**	**1,433.6**	**21.8**	**22.0**	**9.1**	**9.2**
Reserve requirement	918.4	1,019.6	1,128.9	1,253.9	1,377.0	22.9	22.0	10.7	9.8
Sight[2]	46.4	57.0	46.1	59.4	56.6	-0.6	22.8	-19.1	-4.7
Deposits of public sector	**425.5**	**338.1**	**331.0**	**373.5**	**385.7**	**-22.2**	**16.5**	**-2.1**	**3.3**
Government	382.9	296.0	288.1	325.8	336.4	-24.8	16.8	-2.7	3.3
Public corporations and institutions	42.6	42.1	42.9	47.7	49.3	0.7	14.9	1.9	3.4
Capital account[3]	**71.8**	**82.6**	**76.1**	**89.5**	**82.6**	**6.0**	**8.5**	**-7.9**	**-7.7**
Foreign exchange liabilities	**1,631.9**	**1,581.1**	**1,555.6**	**1,469.5**	**1,633.4**	**-4.7**	**5.0**	**-1.6**	**11.2**
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	**3.6**	**2.5**	**0.4**	**0.4**	**0.3**	**-88.9**	**-25.0**	**-84.0**	**-25.0**
Others	**1,277.9**	**1,358.4**	**1,471.3**	**1,265.6**	**1,386.2**	**15.1**	**-5.8**	**8.3**	**9.5**
Sub-total	**4,824.2**	**4,926.9**	**5,097.0**	**5,046.9**	**5,457.1**	**5.7**	**7.1**	**3.5**	**8.1**
Below the line items	**11.7**	**12.7**	**8.6**	**10.3**	**15.1**	**-26.5**	**75.6**	**-32.3**	**46.6**

[1] Data related to end-1394 were 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.

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

Table 3 (trillion rials)

	Balance at the end of the month					Percentage change			
	Mordad 1394	Esfand 1394	Mordad 1395	Esfand 1395	Mordad 1396	Mordad 1395 to Mordad 1394	Mordad 1396 to Mordad 1395	Mordad 1395 to Esfand 1394	Mordad 1396 to Esfand 1395
Assets									
Foreign assets	**2,307.0**	**2,305.5**	**2,304.6**	**2,429.4**	**2,544.4**	**-0.1**	**10.4**	**0.0**	**4.7**
Notes and coins	**90.9**	**85.1**	**105.1**	**91.7**	**121.9**	**15.6**	**16.0**	**23.5**	**32.9**
Deposits with the Central Bank	**964.8**	**1,076.6**	**1,175.0**	**1,313.3**	**1,433.6**	**21.8**	**22.0**	**9.1**	**9.2**
Reserve requirement	918.4	1,019.6	1,128.9	1,253.9	1,377.0	22.9	22.0	10.7	9.8
Sight[2]	46.4	57.0	46.1	59.4	56.6	-0.6	22.8	-19.1	-4.7
Claims on public sector	**1,094.2**	**1,218.3**	**1,373.1**	**1,621.4**	**1,716.1**	**25.5**	**25.0**	**12.7**	**5.8**
Government[3]	1,057.2	1,191.3	1,334.1	1,584.1	1,674.7	26.2	25.5	12.0	5.7
Public corporations and institutions	37.0	27.0	39.0	37.3	41.4	5.4	6.2	44.4	11.0
Claims on non-public sector	**6,500.2**	**7,362.2**	**7,976.2**	**9,177.2**	**9,736.9**	**22.7**	**22.1**	**8.3**	**6.1**
Others	**3,937.8**	**5,617.1**	**5,138.1**	**5,816.7**	**5,688.8**	**30.5**	**10.7**	**-8.5**	**-2.2**
Sub-total	**14,894.9**	**17,664.8**	**18,072.1**	**20,449.7**	**21,241.7**	**21.3**	**17.5**	**2.3**	**3.9**
Below the line items	**2,512.6**	**2,738.0**	**2,875.1**	**3,263.4**	**3,619.3**	**14.4**	**25.9**	**5.0**	**10.9**
Total assets = total liabilities	**17,407.5**	**20,402.8**	**20,947.2**	**23,713.1**	**24,861.0**	**20.3**	**18.7**	**2.7**	**4.8**
Liabilities									
Deposits of non-public sector	**8,203.3**	**9,800.9**	**10,668.6**	**12,140.6**	**13,322.7**	**30.1**	**24.9**	**8.9**	**9.7**
Sight	832.3	995.1	1,151.5	1,237.0	1,317.9	38.4	14.5	15.7	6.5
Term investment	6,849.5	8,187.4	8,864.2	10,123.1	11,186.5	29.4	26.2	8.3	10.5
Gharz-al-hasaneh[4]	383.8	469.8	486.9	602.9	616.2	26.9	26.6	3.6	2.2
Other	137.7	148.6	166.0	177.6	202.1	20.6	21.7	11.7	13.8
Claims of the Central Bank	**818.8**	**836.3**	**918.4**	**996.9**	**1,103.9**	**12.2**	**20.2**	**9.8**	**10.7**
Loans and deposits of public sector[5]	**323.3**	**297.4**	**242.5**	**240.9**	**249.4**	**-25.0**	**2.8**	**-18.5**	**3.5**
Capital account	**716.9**	**739.2**	**862.9**	**627.7**	**729.4**	**20.4**	**-15.5**	**16.7**	**16.2**
Foreign exchange loans and deposits	**1,808.8**	**1,777.6**	**1,773.1**	**1,841.4**	**1,951.2**	**-2.0**	**10.0**	**-0.3**	**6.0**
Others	**3,023.8**	**4,213.4**	**3,606.6**	**4,602.2**	**3,885.1**	**19.3**	**7.7**	**-14.4**	**-15.6**
Sub-total	**14,894.9**	**17,664.8**	**18,072.1**	**20,449.7**	**21,241.7**	**21.3**	**17.5**	**2.3**	**3.9**
Below the line items	**2,512.6**	**2,738.0**	**2,875.1**	**3,263.4**	**3,619.3**	**14.4**	**25.9**	**5.0**	**10.9**

[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			
	Mordad 1394	Esfand 1394	Mordad 1395	Esfand 1395	Mordad 1396	Mordad 1395 to Mordad 1394	Mordad 1396 to Mordad 1395	Mordad 1395 to Esfand 1394	Mordad 1396 to Esfand 1395
Assets									
Foreign assets	**310.5**	**344.1**	**322.5**	**352.5**	**371.4**	**3.9**	**15.2**	**-6.3**	**5.4**
Notes and coins	**38.7**	**28.3**	**45.6**	**27.7**	**54.5**	**17.8**	**19.5**	**61.1**	**96.8**
Deposits with the Central Bank	**164.3**	**194.6**	**199.8**	**257.2**	**292.6**	**21.6**	**46.4**	**2.7**	**13.8**
Reserve requirement	155.8	169.4	186.9	224.3	264.2	20.0	41.4	10.3	17.8
Sight[2]	8.5	25.2	12.9	32.9	28.4	51.8	120.2	-48.8	-13.7
Claims on public sector	**289.9**	**337.0**	**350.2**	**436.2**	**467.4**	**20.8**	**33.5**	**3.9**	**7.2**
Government[3]	264.4	323.0	337.9	423.5	447.0	27.8	32.3	4.6	5.5
Public corporations and institutions	25.5	14.0	12.3	12.7	20.4	-51.8	65.9	-12.1	60.6
Claims on non-public sector	**989.1**	**1,142.5**	**1,233.1**	**1,405.0**	**1,514.4**	**24.7**	**22.8**	**7.9**	**7.8**
Others	**597.6**	**1,001.4**	**846.6**	**1,240.7**	**949.3**	**41.7**	**12.1**	**-15.5**	**-23.5**
Sub-total	**2,390.1**	**3,047.9**	**2,997.8**	**3,719.3**	**3,649.6**	**25.4**	**21.7**	**-1.6**	**-1.9**
Below the line items	**427.1**	**400.7**	**311.3**	**352.6**	**492.9**	**-27.1**	**58.3**	**-22.3**	**39.8**
Total assets = total liabilities	**2,817.2**	**3,448.6**	**3,309.1**	**4,071.9**	**4,142.5**	**17.5**	**25.2**	**-4.0**	**1.7**
Liabilities									
Deposits of non-public sector	**1,468.0**	**1,726.3**	**1,888.1**	**2,272.2**	**2,635.8**	**28.6**	**39.6**	**9.4**	**16.0**
Sight	218.4	232.7	255.6	266.4	306.8	17.0	20.0	9.8	15.2
Term investment	1,111.7	1,334.0	1,462.9	1,813.5	2,119.0	31.6	44.8	9.7	16.8
Gharz-al-hasaneh	95.7	115.5	119.7	138.4	148.4	25.1	24.0	3.6	7.2
Other	42.2	44.1	49.9	53.9	61.6	18.2	23.4	13.2	14.3
Claims of the Central Bank	**139.4**	**138.8**	**179.5**	**120.2**	**119.2**	**28.8**	**-33.6**	**29.3**	**-0.8**
Loans and deposits of public sector[4]	**134.0**	**131.4**	**87.0**	**81.0**	**86.8**	**-35.1**	**-0.2**	**-33.8**	**7.2**
Capital account	**103.3**	**99.0**	**150.3**	**138.8**	**84.1**	**45.5**	**-44.0**	**51.8**	**-39.4**
Foreign exchange loans and deposits	**169.0**	**194.7**	**203.8**	**255.8**	**263.5**	**20.6**	**29.3**	**4.7**	**3.0**
Others	**376.4**	**757.7**	**489.1**	**851.3**	**460.2**	**29.9**	**-5.9**	**-35.4**	**-45.9**
Sub-total	**2,390.1**	**3,047.9**	**2,997.8**	**3,719.3**	**3,649.6**	**25.4**	**21.7**	**-1.6**	**-1.9**
Below the line items	**427.1**	**400.7**	**311.3**	**352.6**	**492.9**	**-27.1**	**58.3**	**-22.3**	**39.8**

[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			
	Mordad 1394	Esfand 1394	Mordad 1395	Esfand 1395	Mordad 1396	Mordad 1395 to Mordad 1394	Mordad 1396 to Mordad 1395	Mordad 1395 to Esfand 1394	Mordad 1396 to Esfand 1395
Assets									
Foreign assets	**437.3**	**510.6**	**517.9**	**630.2**	**610.4**	**18.4**	**17.9**	**1.4**	**-3.1**
Notes and coins	**8.0**	**10.4**	**9.5**	**11.5**	**10.2**	**18.8**	**7.4**	**-8.7**	**-11.3**
Deposits with the Central Bank	**88.7**	**77.5**	**81.8**	**84.7**	**94.1**	**-7.8**	**15.0**	**5.5**	**11.1**
Reserve requirement	74.4	71.7	79.4	78.0	89.0	6.7	12.1	10.7	14.1
Sight[1]	14.3	5.8	2.4	6.7	5.1	-83.2	112.5	-58.6	-23.9
Claims on public sector	**353.5**	**385.5**	**442.7**	**458.4**	**499.4**	**25.2**	**12.8**	**14.8**	**8.9**
Government[2]	352.0	384.3	441.6	457.3	498.7	25.5	12.9	14.9	9.1
Public corporations and institutions	1.5	1.2	1.1	1.1	0.7	-26.7	-36.4	-8.3	-36.4
Claims on non-public sector	**1,674.2**	**1,823.1**	**1,905.3**	**2,062.4**	**2,143.8**	**13.8**	**12.5**	**4.5**	**3.9**
Others	**329.1**	**532.7**	**446.2**	**612.2**	**495.8**	**35.6**	**11.1**	**-16.2**	**-19.0**
Sub-total	**2,890.8**	**3,339.8**	**3,403.4**	**3,859.4**	**3,853.7**	**17.7**	**13.2**	**1.9**	**-0.1**
Below the line items	**632.0**	**688.7**	**680.8**	**820.1**	**895.1**	**7.7**	**31.5**	**-1.1**	**9.1**
Total assets = total liabilities	**3,522.8**	**4,028.5**	**4,084.2**	**4,679.5**	**4,748.8**	**15.9**	**16.3**	**1.4**	**1.5**
Liabilities									
Deposits of non-public sector	**866.5**	**999.4**	**1,101.4**	**1,189.3**	**1,317.5**	**27.1**	**19.6**	**10.2**	**10.8**
Sight	100.1	100.0	149.2	130.3	159.1	49.1	6.6	49.2	22.1
Term investment	685.3	811.4	852.4	934.9	1,012.1	24.4	18.7	5.1	8.3
Gharz-al-hasaneh[3]	68.6	76.3	86.9	111.3	130.8	26.7	50.5	13.9	17.5
Other	12.5	11.7	12.9	12.8	15.5	3.2	20.2	10.3	21.1
Claims of the Central Bank	**545.7**	**572.8**	**576.4**	**494.4**	**477.3**	**5.6**	**-17.2**	**0.6**	**-3.5**
Loans and deposits of public sector[4]	**133.3**	**127.4**	**121.8**	**121.6**	**121.3**	**-8.6**	**-0.4**	**-4.4**	**-0.2**
Capital account	**142.6**	**138.7**	**170.3**	**231.3**	**303.0**	**19.4**	**77.9**	**22.8**	**31.0**
Foreign exchange loans and deposits	**317.5**	**380.0**	**382.0**	**440.7**	**452.9**	**20.3**	**18.6**	**0.5**	**2.8**
Others	**885.2**	**1,121.5**	**1,051.5**	**1,382.1**	**1,181.7**	**18.8**	**12.4**	**-6.2**	**-14.5**
Sub-total	**2,890.8**	**3,339.8**	**3,403.4**	**3,859.4**	**3,853.7**	**17.7**	**13.2**	**1.9**	**-0.1**
Below the line items	**632.0**	**688.7**	**680.8**	**820.1**	**895.1**	**7.7**	**31.5**	**-1.1**	**9.1**

[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.

Table 6

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

(trillion rials)

	Balance at the end of the month					Percentage change			
	Mordad 1394	Esfand 1394	Mordad 1395	Esfand 1395	Mordad 1396	Mordad 1395 to Mordad 1394	Mordad 1396 to Mordad 1395	Mordad 1395 to Esfand 1394	Mordad 1396 to Esfand 1395
Assets									
Foreign assets	**1,559.2**	**1,450.8**	**1,464.2**	**1,446.7**	**1,562.6**	**-6.1**	**6.7**	**0.9**	**8.0**
Notes and coins	**44.2**	**46.4**	**50.0**	**52.5**	**57.2**	**13.1**	**14.4**	**7.8**	**9.0**
Deposits with the Central Bank	**711.8**	**804.5**	**893.4**	**971.4**	**1,046.9**	**25.5**	**17.2**	**11.1**	**7.8**
Reserve requirement	688.2	778.5	862.6	951.6	1,023.8	25.3	18.7	10.8	7.6
Sight [2]	23.6	26.0	30.8	19.8	23.1	30.5	-25.0	18.5	16.7
Claims on public sector	**450.8**	**495.8**	**580.2**	**726.8**	**749.3**	**28.7**	**29.1**	**17.0**	**3.1**
Government [3]	440.8	484.0	554.6	703.3	729.0	25.8	31.4	14.6	3.7
Public corporations and institutions	10.0	11.8	25.6	23.5	20.3	156.0	-20.7	116.9	-13.6
Claims on non-public sector	**3,836.9**	**4,396.6**	**4,837.8**	**5,709.8**	**6,078.7**	**26.1**	**25.7**	**10.0**	**6.5**
Others	**3,011.1**	**4,083.0**	**3,845.3**	**3,963.8**	**4,243.7**	**27.7**	**10.4**	**-5.8**	**7.1**
Sub-total	**9,614.0**	**11,277.1**	**11,670.9**	**12,871.0**	**13,738.4**	**21.4**	**17.7**	**3.5**	**6.7**
Below the line items	**1,453.5**	**1,648.6**	**1,883.0**	**2,090.7**	**2,231.3**	**29.5**	**18.5**	**14.2**	**6.7**
Total assets = total liabilities	**11,067.5**	**12,925.7**	**13,553.9**	**14,961.7**	**15,969.7**	**22.5**	**17.8**	**4.9**	**6.7**
Liabilities									
Deposits of non-public sector	**5,868.8**	**7,075.2**	**7,679.1**	**8,679.1**	**9,369.4**	**30.8**	**22.0**	**8.5**	**8.0**
Sight [4]	513.8	662.4	746.7	840.3	852.0	45.3	14.1	12.7	1.4
Term investment	5,052.5	6,042.0	6,548.9	7,374.7	8,055.4	29.6	23.0	8.4	9.2
Gharz-al-hasaneh	219.5	278.0	280.3	353.2	337.0	27.7	20.2	0.8	-4.6
Other	83.0	92.8	103.2	110.9	125.0	24.3	21.1	11.2	12.7
Claims of the Central Bank	**133.7**	**124.7**	**162.5**	**382.3**	**507.4**	**21.5**	**212.2**	**30.3**	**32.7**
Deposits and funds of public sector [5]	**56.0**	**38.6**	**33.7**	**38.3**	**41.3**	**-39.8**	**22.6**	**-12.7**	**7.8**
Capital account	**471.0**	**501.5**	**542.3**	**257.6**	**342.3**	**15.1**	**-36.9**	**8.1**	**32.9**
Foreign exchange loans and deposits	**1,322.3**	**1,202.9**	**1,187.3**	**1,144.9**	**1,234.8**	**-10.2**	**4.0**	**-1.3**	**7.9**
Others	**1,762.2**	**2,334.2**	**2,066.0**	**2,368.8**	**2,243.2**	**17.2**	**8.6**	**-11.5**	**-5.3**
Sub-total	**9,614.0**	**11,277.1**	**11,670.9**	**12,871.0**	**13,738.4**	**21.4**	**17.7**	**3.5**	**6.7**
Below the line items	**1,453.5**	**1,648.6**	**1,883.0**	**2,090.7**	**2,231.3**	**29.5**	**18.5**	**14.2**	**6.7**

[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 (Mordad 1396 compared with Esfand 1395)	Percentage change			
	Mordad 1394	Esfand 1394	Mordad 1395	Esfand 1395	Mordad 1396		Mordad 1395 to Mordad 1394	Mordad 1396 to Mordad 1395	Mordad 1395 to Esfand 1394	Mordad 1396 to Esfand 1395
Banks' and credit institutions' claims on non-public sector (excluding profit receivables)	**5,862.0**	**6,655.3**	**7,170.0**	**8,240.7**	**8,738.0**	**497.3**	**22.3**	**21.9**	**7.7**	**6.0**
Commercial banks	880.2	1,026.6	1,112.8	1,270.3	1,354.6	84.3	26.4	21.7	8.4	6.6
Specialized banks	1,341.9	1,460.3	1,530.6	1,644.3	1,716.7	72.4	14.1	12.2	4.8	4.4
Private banks and non-bank credit institutions	3,639.9	4,168.4	4,526.6	5,326.1	5,666.7	340.6	24.4	25.2	8.6	6.4
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	15.0	15.4	15.5	15.4	15.5	0.1	0.5	0.0	0.1	0.1
Specialized banks	22.9	21.9	21.3	20.0	19.6	-0.4	-1.6	-1.7	-0.6	-0.4
Private banks and non-bank credit institutions	62.1	62.6	63.1	64.6	64.9	0.3	1.0	1.8	0.5	0.3
Profit and revenue receivables	**638.2**	**706.9**	**806.2**	**936.5**	**998.9**	**62.4**	**26.3**	**23.9**	**14.0**	**6.7**
Banks' and credit institutions' claims on non-public sector	**6,500.2**	**7,362.2**	**7,976.2**	**9,177.2**	**9,736.9**	**559.7**	**22.7**	**22.1**	**8.3**	**6.1**
Commercial banks	989.1	1,142.5	1,233.1	1,405.0	1,514.4	109.4	24.7	22.8	7.9	7.8
Specialized banks	1,674.2	1,823.1	1,905.3	2,062.4	2,143.8	81.4	13.8	12.5	4.5	3.9
Private banks and non-bank credit institutions	3,836.9	4,396.6	4,837.8	5,709.8	6,078.7	368.9	26.1	25.7	10.0	6.5
Deposits of non-public sector	**8,203.3**	**9,800.9**	**10,668.6**	**12,140.6**	**13,322.7**	**1,182.1**	**30.1**	**24.9**	**8.9**	**9.7**
Commercial banks	1,468.0	1,726.3	1,888.1	2,272.2	2,635.8	363.6	28.6	39.6	9.4	16.0
Specialized banks	866.5	999.4	1,101.4	1,189.3	1,317.5	128.2	27.1	19.6	10.2	10.8
Private banks and non-bank credit institutions	5,868.8	7,075.2	7,679.1	8,679.1	9,369.4	690.3	30.8	22.0	8.5	8.0
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	17.9	17.6	17.7	18.7	19.8	1.1	-0.2	2.1	0.1	1.1
Specialized banks	10.6	10.2	10.3	9.8	9.9	0.1	-0.3	-0.4	0.1	0.1
Private banks and non-bank credit institutions	71.5	72.2	72.0	71.5	70.3	-1.2	0.5	-1.7	-0.2	-1.2
Sight	**832.3**	**995.1**	**1,151.5**	**1,237.0**	**1,317.9**	**80.9**	**38.4**	**14.5**	**15.7**	**6.5**
Current deposits	699.3	811.4	960.8	991.7	1,057.5	65.8	37.4	10.1	18.4	6.6
Checks (net)	12.7	21.3	21.6	10.0	30.0	20.0	70.1	38.9	1.4	200.0
Others	120.3	162.4	169.1	235.3	230.4	-4.9	40.6	36.3	4.1	-2.1
Non-sight	**7,371.0**	**8,805.8**	**9,517.1**	**10,903.6**	**12,004.8**	**1,101.2**	**29.1**	**26.1**	**8.1**	**10.1**
Gharz-al-hasaneh savings	**383.8**	**469.8**	**486.9**	**602.9**	**616.2**	**13.3**	**26.9**	**26.6**	**3.6**	**2.2**
Housing Savings Fund	25.9	29.8	35.6	55.7	68.4	12.7	37.5	92.1	19.5	22.8
Other	357.9	440.0	451.3	547.2	547.8	0.6	26.1	21.4	2.6	0.1
Term investment	**6,849.5**	**8,187.4**	**8,864.2**	**10,123.1**	**11,186.5**	**1,063.4**	**29.4**	**26.2**	**8.3**	**10.5**
Short-term	3,036.8	3,700.2	3,996.9	5,286.2	6,046.5	760.3	31.6	51.3	8.0	14.4
Long-term	3,812.7	4,487.2	4,867.3	4,836.9	5,140.0	303.1	27.7	5.6	8.5	6.3
Miscellaneous	**137.7**	**148.6**	**166.0**	**177.6**	**202.1**	**24.5**	**20.6**	**21.7**	**11.7**	**13.8**
Notes and coins with the public	**304.7**	**371.9**	**323.4**	**393.3**	**339.9**	**-53.4**	**6.1**	**5.1**	**-13.0**	**-13.6**
Money	**1,137.0**	**1,367.0**	**1,474.9**	**1,630.3**	**1,657.8**	**27.5**	**29.7**	**12.4**	**7.9**	**1.7**
Quasi-money	**7,371.0**	**8,805.8**	**9,517.1**	**10,903.6**	**12,004.8**	**1,101.2**	**29.1**	**26.1**	**8.1**	**10.1**
Liquidity	**8,508.0**	**10,172.8**	**10,992.0**	**12,533.9**	**13,662.6**	**1,128.7**	**29.2**	**24.3**	**8.1**	**9.0**

Facilities Extended by Banks and Credit Institutions according to Islamic Contracts

Table 8 (trillion rials)

	Balance at the end of Esfand 1395	Balance at the end of Mordad 1396	Share of Mordad 1396 in total balance	Percentage change Mordad 1396 compared to Esfand 1395
Banks and credit institutions	**9,101.1**	**9,648.7**	**100.0**	**6.0**
Gharz-al-hasaneh	462.7	508.8	5.3	10.0
Mudarabah	168.7	153.3	1.6	-9.1
Forward transactions	30.5	30.9	0.3	1.3
Civil partnership	3,851.6	3,879.5	40.2	0.7
Ju'alah	324.5	356.9	3.7	10.0
Installment sale	2,325.9	2,462.7	25.5	5.9
Murabaha[1]	478.1	564.3	5.8	18.0
Istisna'a[1]	0.0	1.1	0.0	*
Hire purchase	30.3	29.5	0.3	-2.6
Legal partnership	332.0	314.2	3.3	-5.4
Direct investment	80.2	81.9	0.8	2.1
Other[2]	1,016.6	1,265.6	13.1	24.5
Commercial banks	**1,367.6**	**1,479.8**	**100.0**	**8.2**
Gharz-al-hasaneh	102.3	108.0	7.3	5.6
Mudarabah	52.0	53.1	3.6	2.1
Forward transactions	15.1	16.4	1.1	8.6
Civil partnership	477.4	456.3	30.8	-4.4
Ju'alah	108.4	133.2	9.0	22.9
Installment sale	296.9	352.3	23.8	18.7
Murabaha[1]	97.6	113.0	7.6	15.8
Istisna'a[1]	0.0	1.1	0.1	*
Hire purchase	12.7	12.5	0.8	-1.6
Legal partnership	40.5	41.4	2.8	2.2
Direct investment	24.7	25.0	1.7	1.2
Other[2]	140.0	167.5	11.3	19.6
Specialized banks	**2,060.9**	**2,141.2**	**100.0**	**3.9**
Gharz-al-hasaneh	47.3	53.8	2.5	13.7
Mudarabah	9.0	8.3	0.4	-7.8
Forward transactions	13.8	12.2	0.6	-11.6
Civil partnership	418.9	421.0	19.7	0.5
Ju'alah	88.3	89.0	4.2	0.8
Installment sale	1,241.7	1,248.7	58.3	0.6
Murabaha[1]	52.8	66.5	3.1	25.9
Istisna'a[1]	0.0	0.0	0.0	*
Hire purchase	5.0	5.1	0.2	2.0
Legal partnership	25.6	25.5	1.2	-0.4
Direct investment	5.3	5.4	0.3	1.9
Other[2]	153.2	205.7	9.6	34.3
Private banks and credit institutions	**5,672.6**	**6,027.7**	**100.0**	**6.3**
Gharz-al-hasaneh	313.1	347.0	5.8	10.8
Mudarabah	107.7	91.9	1.5	-14.7
Forward transactions	1.6	2.3	0.0	43.8
Civil partnership	2,955.3	3,002.2	49.8	1.6
Ju'alah	127.8	134.7	2.2	5.4
Installment sale	787.3	861.7	14.3	9.5
Murabaha[1]	327.7	384.8	6.4	17.4
Istisna'a[1]	0.0	0.0	0.0	*
Hire purchase	12.6	11.9	0.2	-5.6
Legal partnership	265.9	247.3	4.1	-7.0
Direct investment	50.2	51.5	0.9	2.6
Other[2]	723.4	892.4	14.8	23.4

[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.