

	Balance at the end of the month					Percentage change			
	Shahrivar 1394	Esfand 1394	Shahrivar 1395	Esfand 1395	Shahrivar 1396	Shahrivar 1395 to Shahrivar 1394	Shahrivar 1396 to Shahrivar 1395	Shahrivar 1395 to Esfand 1394	Shahrivar 1396 to Esfand 1395
Assets									
Foreign assets	5,669.0	5,823.0	5,752.8	5,823.5	6,170.9	1.5	7.3	-1.2	6.0
Claims on public sector	1,614.4	1,738.6	2,041.5	2,197.5	2,373.7	26.5	16.3	17.4	8.0
Government ²	1,335.0	1,435.4	1,722.2	1,857.9	2,089.1	29.0	21.3	20.0	12.4
Public corporations and institutions	279.4	303.2	319.3	339.6	284.6	14.3	-10.9	5.3	-16.2
Claims on non-public sector	6,603.9	7,362.2	8,427.3	9,177.2	9,915.7	27.6	17.7	14.5	8.0
Others	6,263.2	7,667.9	7,430.9	8,298.4	9,031.9	18.6	21.5	-3.1	8.8
Sub-total	20,150.5	22,591.7	23,652.5	25,496.6	27,492.2	17.4	16.2	4.7	7.8
Below the line items	2,553.9	2,750.7	2,998.8	3,273.7	3,617.0	17.4	20.6	9.0	10.5
Total assets = total liabilities	22,704.4	25,342.4	26,651.3	28,770.3	31,109.2	17.4	16.7	5.2	8.1
Liabilities									
Liquidity	8,727.5	10,172.8	11,227.1	12,533.9	13,899.5	28.6	23.8	10.4	10.9
Money	1,180.2	1,367.0	1,480.3	1,630.3	1,682.4	25.4	13.7	8.3	3.2
Quasi-money	7,547.3	8,805.8	9,746.8	10,903.6	12,217.1	29.1	25.3	10.7	12.0
Loans and deposits of public sector	701.7	635.5	548.5	614.4	575.3	-21.8	4.9	-13.7	-6.4
Government	659.1	593.4	508.6	566.7	529.9	-22.8	4.2	-14.3	-6.5
Public corporations and institutions	42.6	42.1	39.9	47.7	45.4	-6.3	13.8	-5.2	-4.8
Capital account	786.6	821.8	897.8	717.2	808.3	14.1	-10.0	9.2	12.7
Foreign loans and credits and foreign exchange deposits	3,392.4	3,358.7	3,371.4	3,310.9	3,673.1	-0.6	8.9	0.4	10.9
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	3.5	2.5	0.4	0.4	0.3	-88.6	-25.0	-84.0	-25.0
Others	6,538.8	7,600.4	7,607.3	8,319.8	8,535.7	16.3	12.2	0.1	2.6
Sub-total	20,150.5	22,591.7	23,652.5	25,496.6	27,492.2	17.4	16.2	4.7	7.8
Below the line items	2,553.9	2,750.7	2,998.8	3,273.7	3,617.0	17.4	20.6	9.0	10.5

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 Iran¹**

Table 2

(trillion rials)

	Balance at the end of the month					Percentage change			
	Shahrivar 1394	Esfand 1394	Shahrivar 1395	Esfand 1395	Shahrivar 1396	Shahrivar 1395 to Shahrivar 1394	Shahrivar 1396 to Shahrivar 1395	Shahrivar 1395 to Esfand 1394	Shahrivar 1396 to Esfand 1395
Assets									
Foreign assets	3,389.9	3,517.5	3,407.0	3,394.1	3,542.6	0.5	4.0	-3.1	4.4
Notes and coins	44.1	30.6	51.8	50.1	74.3	17.5	43.4	69.3	48.3
Claims on public sector	513.8	520.3	636.0	576.1	613.7	23.8	-3.5	22.2	6.5
Government	263.8	244.1	354.6	273.8	370.0	34.4	4.3	45.3	35.1
Public corporations and institutions	250.0	276.2	281.4	302.3	243.7	12.6	-13.4	1.9	-19.4
Claims on banks	806.0	836.3	942.2	996.9	1,097.1	16.9	16.4	12.7	10.1
Others	64.4	22.2	90.0	29.7	157.4	39.8	74.9	305.4	430.0
Sub-total	4,818.2	4,926.9	5,127.0	5,046.9	5,485.1	6.4	7.0	4.1	8.7
Below the line items	11.7	12.7	7.9	10.3	15.3	-32.5	93.7	-37.8	48.5
Total assets = total liabilities	4,829.9	4,939.6	5,134.9	5,057.2	5,500.4	6.3	7.1	4.0	8.8
Liabilities									
Notes and coins	444.9	487.6	483.8	535.1	535.5	8.7	10.7	-0.8	0.1
With the public	306.4	371.9	329.2	393.3	344.7	7.4	4.7	-11.5	-12.4
With banks	94.4	85.1	102.8	91.7	116.5	8.9	13.3	20.8	27.0
With the Central Bank	44.1	30.6	51.8	50.1	74.3	17.5	43.4	69.3	48.3
Deposits of banks and credit institutions	974.2	1,076.6	1,223.1	1,313.3	1,503.7	25.5	22.9	13.6	14.5
Reserve requirement	939.1	1,019.6	1,159.8	1,253.9	1,415.2	23.5	22.0	13.8	12.9
Sight ²	35.1	57.0	63.3	59.4	88.5	80.3	39.8	11.1	49.0
Deposits of public sector	406.6	338.1	310.7	373.5	321.5	-23.6	3.5	-8.1	-13.9
Government	364.0	296.0	270.8	325.8	276.1	-25.6	2.0	-8.5	-15.3
Public corporations and institutions	42.6	42.1	39.9	47.7	45.4	-6.3	13.8	-5.2	-4.8
Capital account ³	71.8	82.6	76.1	89.5	82.6	6.0	8.5	-7.9	-7.7
Foreign exchange liabilities	1,620.1	1,581.1	1,547.6	1,469.5	1,668.2	-4.5	7.8	-2.1	13.5
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	3.5	2.5	0.4	0.4	0.3	-88.6	-25.0	-84.0	-25.0
Others	1,297.1	1,358.4	1,485.3	1,265.6	1,373.3	14.5	-7.5	9.3	8.5
Sub-total	4,818.2	4,926.9	5,127.0	5,046.9	5,485.1	6.4	7.0	4.1	8.7
Below the line items	11.7	12.7	7.9	10.3	15.3	-32.5	93.7	-37.8	48.5

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 Institutions¹**

Table 3

(trillion rials)

	Balance at the end of the month					Percentage change			
	Shahrivar 1394	Esfand 1394	Shahrivar 1395	Esfand 1395	Shahrivar 1396	Shahrivar 1395 to Shahrivar 1394	Shahrivar 1396 to Shahrivar 1395	Shahrivar 1395 to Esfand 1394	Shahrivar 1396 to Esfand 1395
Assets									
Foreign assets	2,279.1	2,305.5	2,345.8	2,429.4	2,628.3	2.9	12.0	1.7	8.2
Notes and coins	94.4	85.1	102.8	91.7	116.5	8.9	13.3	20.8	27.0
Deposits with the Central Bank	974.2	1,076.6	1,223.1	1,313.3	1,503.7	25.5	22.9	13.6	14.5
Reserve requirement	939.1	1,019.6	1,159.8	1,253.9	1,415.2	23.5	22.0	13.8	12.9
Sight ²	35.1	57.0	63.3	59.4	88.5	80.3	39.8	11.1	49.0
Claims on public sector	1,100.6	1,218.3	1,405.5	1,621.4	1,760.0	27.7	25.2	15.4	8.5
Government ³	1,071.2	1,191.3	1,367.6	1,584.1	1,719.1	27.7	25.7	14.8	8.5
Public corporations and institutions	29.4	27.0	37.9	37.3	40.9	28.9	7.9	40.4	9.7
Claims on non-public sector	6,603.9	7,362.2	8,427.3	9,177.2	9,915.7	27.6	17.7	14.5	8.0
Others	4,280.1	5,617.1	5,021.0	5,816.7	6,082.9	17.3	21.1	-10.6	4.6
Sub-total	15,332.3	17,664.8	18,525.5	20,449.7	22,007.1	20.8	18.8	4.9	7.6
Below the line items	2,542.2	2,738.0	2,990.9	3,263.4	3,601.7	17.7	20.4	9.2	10.4
Total assets = total liabilities	17,874.5	20,402.8	21,516.4	23,713.1	25,608.8	20.4	19.0	5.5	8.0
Liabilities									
Deposits of non-public sector	8,421.1	9,800.9	10,897.9	12,140.6	13,554.8	29.4	24.4	11.2	11.6
Sight	873.8	995.1	1,151.1	1,237.0	1,337.7	31.7	16.2	15.7	8.1
Term investment	7,008.6	8,187.4	9,056.8	10,123.1	11,362.2	29.2	25.5	10.6	12.2
Gharz-al-hasaneh ⁴	396.2	469.8	520.9	602.9	645.6	31.5	23.9	10.9	7.1
Other	142.5	148.6	169.1	177.6	209.3	18.7	23.8	13.8	17.8
Claims of the Central Bank	806.0	836.3	942.2	996.9	1,097.1	16.9	16.4	12.7	10.1
Loans and deposits of public sector ⁵	295.1	297.4	237.8	240.9	253.8	-19.4	6.7	-20.0	5.4
Capital account	714.8	739.2	821.7	627.7	725.7	15.0	-11.7	11.2	15.6
Foreign exchange loans and deposits	1,772.3	1,777.6	1,823.8	1,841.4	2,004.9	2.9	9.9	2.6	8.9
Others	3,323.0	4,213.4	3,802.1	4,602.2	4,370.8	14.4	15.0	-9.8	-5.0
Sub-total	15,332.3	17,664.8	18,525.5	20,449.7	22,007.1	20.8	18.8	4.9	7.6
Below the line items	2,542.2	2,738.0	2,990.9	3,263.4	3,601.7	17.7	20.4	9.2	10.4

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.

	Balance at the end of the month					Percentage change			
	Shahrivar 1394	Esfand 1394	Shahrivar 1395	Esfand 1395	Shahrivar 1396	Shahrivar 1395 to Shahrivar 1394	Shahrivar 1396 to Shahrivar 1395	Shahrivar 1395 to Esfand 1394	Shahrivar 1396 to Esfand 1395
Assets									
Foreign assets	308.7	344.1	319.9	352.5	384.4	3.6	20.2	-7.0	9.0
Notes and coins	40.5	28.3	42.3	27.7	51.5	4.4	21.7	49.5	85.9
Deposits with the Central Bank	167.5	194.6	204.9	257.2	321.2	22.3	56.8	5.3	24.9
Reserve requirement	158.8	169.4	190.5	224.3	265.9	20.0	39.6	12.5	18.5
Sight ²	8.7	25.2	14.4	32.9	55.3	65.5	284.0	-42.9	68.1
Claims on public sector	293.1	337.0	361.6	436.2	499.0	23.4	38.0	7.3	14.4
Government ³	274.9	323.0	349.4	423.5	478.1	27.1	36.8	8.2	12.9
Public corporations and institutions	18.2	14.0	12.2	12.7	20.9	-33.0	71.3	-12.9	64.6
Claims on non-public sector	1,009.9	1,142.5	1,262.3	1,405.0	1,548.6	25.0	22.7	10.5	10.2
Others	689.4	1,001.4	890.5	1,240.7	1,068.9	29.2	20.0	-11.1	-13.8
Sub-total	2,509.1	3,047.9	3,081.5	3,719.3	3,873.6	22.8	25.7	1.1	4.1
Below the line items	435.2	400.7	346.5	352.6	504.9	-20.4	45.7	-13.5	43.2
Total assets = total liabilities	2,944.3	3,448.6	3,428.0	4,071.9	4,378.5	16.4	27.7	-0.6	7.5
Liabilities									
Deposits of non-public sector	1,507.8	1,726.3	1,929.3	2,272.2	2,641.6	28.0	36.9	11.8	16.3
Sight	221.8	232.7	260.2	266.4	313.6	17.3	20.5	11.8	17.7
Term investment	1,143.2	1,334.0	1,496.9	1,813.5	2,113.6	30.9	41.2	12.2	16.5
Gharz-al-hasaneh	98.3	115.5	120.0	138.4	150.8	22.1	25.7	3.9	9.0
Other	44.5	44.1	52.2	53.9	63.6	17.3	21.8	18.4	18.0
Claims of the Central Bank	123.2	138.8	177.5	120.2	108.3	44.1	-39.0	27.9	-9.9
Loans and deposits of public sector ⁴	131.9	131.4	83.1	81.0	89.4	-37.0	7.6	-36.8	10.4
Capital account	103.0	99.0	148.6	138.8	115.1	44.3	-22.5	50.1	-17.1
Foreign exchange loans and deposits	157.4	194.7	208.6	255.8	270.2	32.5	29.5	7.1	5.6
Others	485.8	757.7	534.4	851.3	649.0	10.0	21.4	-29.5	-23.8
Sub-total	2,509.1	3,047.9	3,081.5	3,719.3	3,873.6	22.8	25.7	1.1	4.1
Below the line items	435.2	400.7	346.5	352.6	504.9	-20.4	45.7	-13.5	43.2

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			
	Shahrivar 1394	Esfand 1394	Shahrivar 1395	Esfand 1395	Shahrivar 1396	Shahrivar 1395 to Shahrivar 1394	Shahrivar 1396 to Shahrivar 1395	Shahrivar 1395 to Esfand 1394	Shahrivar 1396 to Esfand 1395
Assets									
Foreign assets	429.5	510.6	523.7	630.2	622.4	21.9	18.8	2.6	-1.2
Notes and coins	8.4	10.4	9.7	11.5	10.3	15.5	6.2	-6.7	-10.4
Deposits with the Central Bank	84.6	77.5	98.2	84.7	93.2	16.1	-5.1	26.7	10.0
Reserve requirement	75.8	71.7	80.3	78.0	88.8	5.9	10.6	12.0	13.8
Sight ¹	8.8	5.8	17.9	6.7	4.4	103.4	-75.4	208.6	-34.3
Claims on public sector	359.0	385.5	448.1	458.4	504.2	24.8	12.5	16.2	10.0
Government ²	357.6	384.3	447.0	457.3	503.5	25.0	12.6	16.3	10.1
Public corporations and institutions	1.4	1.2	1.1	1.1	0.7	-21.4	-36.4	-8.3	-36.4
Claims on non-public sector	1,689.2	1,823.1	1,932.3	2,062.4	2,171.9	14.4	12.4	6.0	5.3
Others	352.2	532.7	445.0	612.2	531.3	26.3	19.4	-16.5	-13.2
Sub-total	2,922.9	3,339.8	3,457.0	3,859.4	3,933.3	18.3	13.8	3.5	1.9
Below the line items	624.9	688.7	678.4	820.1	850.8	8.6	25.4	-1.5	3.7
Total assets = total liabilities	3,547.8	4,028.5	4,135.4	4,679.5	4,784.1	16.6	15.7	2.7	2.2
Liabilities									
Deposits of non-public sector	873.9	999.4	1,115.1	1,189.3	1,313.8	27.6	17.8	11.6	10.5
Sight	94.6	100.0	114.9	130.3	154.5	21.5	34.5	14.9	18.6
Term investment	696.3	811.4	888.7	934.9	1,011.0	27.6	13.8	9.5	8.1
Gharz-al-hasaneh ³	70.8	76.3	98.6	111.3	132.2	39.3	34.1	29.2	18.8
Other	12.2	11.7	12.9	12.8	16.1	5.7	24.8	10.3	25.8
Claims of the Central Bank	550.2	572.8	580.9	494.4	482.1	5.6	-17.0	1.4	-2.5
Loans and deposits of public sector ⁴	131.8	127.4	121.6	121.6	122.9	-7.7	1.1	-4.6	1.1
Capital account	133.4	138.7	165.6	231.3	294.0	24.1	77.5	19.4	27.1
Foreign exchange loans and deposits	303.4	380.0	390.9	440.7	465.6	28.8	19.1	2.9	5.7
Others	930.2	1,121.5	1,082.9	1,382.1	1,254.9	16.4	15.9	-3.4	-9.2
Sub-total	2,922.9	3,339.8	3,457.0	3,859.4	3,933.3	18.3	13.8	3.5	1.9
Below the line items	624.9	688.7	678.4	820.1	850.8	8.6	25.4	-1.5	3.7

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			
	Shahrivar 1394	Esfand 1394	Shahrivar 1395	Esfand 1395	Shahrivar 1396	Shahrivar 1395 to Shahrivar 1394	Shahrivar 1396 to Shahrivar 1395	Shahrivar 1395 to Esfand 1394	Shahrivar 1396 to Esfand 1395
Assets									
Foreign assets	1,540.9	1,450.8	1,502.2	1,446.7	1,621.5	-2.5	7.9	3.5	12.1
Notes and coins	45.5	46.4	50.8	52.5	54.7	11.6	7.7	9.5	4.2
Deposits with the Central Bank	722.1	804.5	920.0	971.4	1,089.3	27.4	18.4	14.4	12.1
Reserve requirement	704.5	778.5	889.0	951.6	1,060.5	26.2	19.3	14.2	11.4
Sight ²	17.6	26.0	31.0	19.8	28.8	76.1	-7.1	19.2	45.5
Claims on public sector	448.5	495.8	595.8	726.8	756.8	32.8	27.0	20.2	4.1
Government ³	438.7	484.0	571.2	703.3	737.5	30.2	29.1	18.0	4.9
Public corporations and institutions	9.8	11.8	24.6	23.5	19.3	151.0	-21.5	108.5	-17.9
Claims on non-public sector	3,904.8	4,396.6	5,232.7	5,709.8	6,195.2	34.0	18.4	19.0	8.5
Others	3,238.5	4,083.0	3,685.5	3,963.8	4,482.7	13.8	21.6	-9.7	13.1
Sub-total	9,900.3	11,277.1	11,987.0	12,871.0	14,200.2	21.1	18.5	6.3	10.3
Below the line items	1,482.1	1,648.6	1,966.0	2,090.7	2,246.0	32.6	14.2	19.3	7.4
Total assets = total liabilities	11,382.4	12,925.7	13,953.0	14,961.7	16,446.2	22.6	17.9	7.9	9.9
Liabilities									
Deposits of non-public sector	6,039.4	7,075.2	7,853.5	8,679.1	9,599.4	30.0	22.2	11.0	10.6
Sight ⁴	557.4	662.4	776.0	840.3	869.6	39.2	12.1	17.1	3.5
Term investment	5,169.1	6,042.0	6,671.2	7,374.7	8,237.6	29.1	23.5	10.4	11.7
Gharz-al-hasaneh	227.1	278.0	302.3	353.2	362.6	33.1	19.9	8.7	2.7
Other	85.8	92.8	104.0	110.9	129.6	21.2	24.6	12.1	16.9
Claims of the Central Bank	132.6	124.7	183.8	382.3	506.7	38.6	175.7	47.4	32.5
Deposits and funds of public sector ⁵	31.4	38.6	33.1	38.3	41.5	5.4	25.4	-14.2	8.4
Capital account	478.4	501.5	507.5	257.6	316.6	6.1	-37.6	1.2	22.9
Foreign exchange loans and deposits	1,311.5	1,202.9	1,224.3	1,144.9	1,269.1	-6.6	3.7	1.8	10.8
Others	1,907.0	2,334.2	2,184.8	2,368.8	2,466.9	14.6	12.9	-6.4	4.1
Sub-total	9,900.3	11,277.1	11,987.0	12,871.0	14,200.2	21.1	18.5	6.3	10.3
Below the line items	1,482.1	1,648.6	1,966.0	2,090.7	2,246.0	32.6	14.2	19.3	7.4

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 (Shahrivar 1396 compared with Esfand 1395)	Percentage change			
	Shahrivar 1394	Esfand 1394	Shahrivar 1395	Esfand 1395	Shahrivar 1396		Shahrivar 1395 to Shahrivar 1394	Shahrivar 1396 to Shahrivar 1395	Shahrivar 1395 to Esfand 1394	Shahrivar 1396 to Esfand 1395
Banks' and credit institutions' claims on non-public sector (excluding profit receivables)	5,960.0	6,655.3	7,609.5	8,240.7	8,892.5	651.8	27.7	16.9	14.3	7.9
Commercial banks	902.3	1,026.6	1,140.6	1,270.3	1,379.9	109.6	26.4	21.0	11.1	8.6
Specialized banks	1,352.5	1,460.3	1,553.4	1,644.3	1,737.2	92.9	14.9	11.8	6.4	5.6
Private banks and non-bank credit institutions	3,705.2	4,168.4	4,915.5	5,326.1	5,775.4	449.3	32.7	17.5	17.9	8.4
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	15.1	15.4	15.0	15.4	15.5	0.1	-0.1	0.5	-0.4	0.1
Specialized banks	22.7	21.9	20.4	20.0	19.5	-0.5	-2.3	-0.9	-1.5	-0.5
Private banks and non-bank credit institutions	62.2	62.6	64.6	64.6	64.9	0.3	2.4	0.3	2.0	0.3
Profit and revenue receivables	643.9	706.9	817.8	936.5	1,023.2	86.7	27.0	25.1	15.7	9.3
Banks' and credit institutions' claims on non-public sector	6,603.9	7,362.2	8,427.3	9,177.2	9,915.7	738.5	27.6	17.7	14.5	8.0
Commercial banks	1,009.9	1,142.5	1,262.3	1,405.0	1,548.6	143.6	25.0	22.7	10.5	10.2
Specialized banks	1,689.2	1,823.1	1,932.3	2,062.4	2,171.9	109.5	14.4	12.4	6.0	5.3
Private banks and non-bank credit institutions	3,904.8	4,396.6	5,232.7	5,709.8	6,195.2	485.4	34.0	18.4	19.0	8.5
Deposits of non-public sector	8,421.1	9,800.9	10,897.9	12,140.6	13,554.8	1,414.2	29.4	24.4	11.2	11.6
Commercial banks	1,507.8	1,726.3	1,929.3	2,272.2	2,641.6	369.4	28.0	36.9	11.8	16.3
Specialized banks	873.9	999.4	1,115.1	1,189.3	1,313.8	124.5	27.6	17.8	11.6	10.5
Private banks and non-bank credit institutions	6,039.4	7,075.2	7,853.5	8,679.1	9,599.4	920.3	30.0	22.2	11.0	10.6
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	19.5	0.8	-0.2	1.8	0.1	0.8
Specialized banks	10.4	10.2	10.2	9.8	9.7	-0.1	-0.2	-0.5	0.0	-0.1
Private banks and non-bank credit institutions	71.7	72.2	72.1	71.5	70.8	-0.7	0.4	-1.3	-0.1	-0.7
Sight	873.8	995.1	1,151.1	1,237.0	1,337.7	100.7	31.7	16.2	15.7	8.1
Current deposits	739.4	811.4	961.1	991.7	1,079.5	87.8	30.0	12.3	18.4	8.9
Checks (net)	13.8	21.3	12.5	10.0	26.0	16.0	-9.4	108.0	-41.3	160.0
Others	120.6	162.4	177.5	235.3	232.2	-3.1	47.2	30.8	9.3	-1.3
Non-sight	7,547.3	8,805.8	9,746.8	10,903.6	12,217.1	1,313.5	29.1	25.3	10.7	12.0
Gharz-al-hasaneh savings	396.2	469.8	520.9	602.9	645.6	42.7	31.5	23.9	10.9	7.1
Housing Savings Fund	26.3	29.8	39.1	55.7	71.2	15.5	48.7	82.1	31.2	27.8
Other	369.9	440.0	481.8	547.2	574.4	27.2	30.3	19.2	9.5	5.0
Term investment	7,008.6	8,187.4	9,056.8	10,123.1	11,362.2	1,239.1	29.2	25.5	10.6	12.2
Short-term	3,153.7	3,700.2	4,169.1	5,286.2	4,813.9	-472.3	32.2	15.5	12.7	-8.9
Long-term	3,854.9	4,487.2	4,887.7	4,836.9	6,548.3	1,711.4	26.8	34.0	8.9	35.4
Miscellaneous	142.5	148.6	169.1	177.6	209.3	31.7	18.7	23.8	13.8	17.8
Notes and coins with the public	306.4	371.9	329.2	393.3	344.7	-48.6	7.4	4.7	-11.5	-12.4
Money	1,180.2	1,367.0	1,480.3	1,630.3	1,682.4	52.1	25.4	13.7	8.3	3.2
Quasi-money	7,547.3	8,805.8	9,746.8	10,903.6	12,217.1	1,313.5	29.1	25.3	10.7	12.0
Liquidity	8,727.5	10,172.8	11,227.1	12,533.9	13,899.5	1,365.6	28.6	23.8	10.4	10.9

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

(trillion rials)

Table 8	Balance at the end of		Share of Shahrivar 1396 in total balance	Percentage change Shahrivar 1396 compared to Esfand 1395
	Esfand 1395	Shahrivar 1396		
Banks and credit institutions	9,101.1	9,826.3	100.0	8.0
Gharz-al-hasaneh	462.7	531.4	5.4	14.8
Mudarabah	168.7	153.3	1.6	-9.1
Forward transactions	30.5	31.9	0.3	4.6
Civil partnership	3,851.6	3,940.7	40.1	2.3
Ju'alah	324.5	367.2	3.7	13.2
Installment sale	2,325.9	2,512.1	25.6	8.0
Murabaha ¹	478.1	593.1	6.0	24.1
Istisna'a ¹	0.0	1.3	0.0	*
Hire purchase	30.3	30.0	0.3	-1.0
Legal partnership	332.0	327.2	3.3	-1.4
Direct investment	80.2	82.0	0.8	2.2
Other ²	1,016.6	1,256.1	12.8	23.6
Commercial banks	1,367.6	1,516.8	100.0	10.9
Gharz-al-hasaneh	102.3	113.8	7.5	11.2
Mudarabah	52.0	54.3	3.6	4.4
Forward transactions	15.1	16.7	1.1	10.6
Civil partnership	477.4	450.2	29.7	-5.7
Ju'alah	108.4	139.2	9.2	28.4
Installment sale	296.9	377.6	24.9	27.2
Murabaha ¹	97.6	119.4	7.9	22.3
Istisna'a ¹	0.0	1.3	0.1	*
Hire purchase	12.7	12.7	0.8	0.0
Legal partnership	40.5	41.4	2.7	2.2
Direct investment	24.7	25.0	1.6	1.2
Other ²	140.0	165.2	10.9	18.0
Specialized banks	2,060.9	2,169.4	100.0	5.3
Gharz-al-hasaneh	47.3	56.6	2.6	19.7
Mudarabah	9.0	8.3	0.4	-7.8
Forward transactions	13.8	12.4	0.6	-10.1
Civil partnership	418.9	426.8	19.7	1.9
Ju'alah	88.3	91.0	4.2	3.1
Installment sale	1,241.7	1,262.1	58.2	1.6
Murabaha ¹	52.8	71.7	3.3	35.8
Istisna'a ¹	0.0	0.0	0.0	*
Hire purchase	5.0	5.1	0.2	2.0
Legal partnership	25.6	25.3	1.2	-1.2
Direct investment	5.3	5.5	0.3	3.8
Other ²	153.2	204.6	9.4	33.6
Private banks and credit institutions	5,672.6	6,140.1	100.0	8.2
Gharz-al-hasaneh	313.1	361.0	5.9	15.3
Mudarabah	107.7	90.7	1.5	-15.8
Forward transactions	1.6	2.8	0.0	75.0
Civil partnership	2,955.3	3,063.7	49.9	3.7
Ju'alah	127.8	137.0	2.2	7.2
Installment sale	787.3	872.4	14.2	10.8
Murabaha ¹	327.7	402.0	6.5	22.7
Istisna'a ¹	0.0	0.0	0.0	*
Hire purchase	12.6	12.2	0.2	-3.2
Legal partnership	265.9	260.5	4.2	-2.0
Direct investment	50.2	51.5	0.8	2.6
Other ²	723.4	886.3	14.4	22.5

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.