Table 1

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

(trillion rials)

	Balance at the end of the month					Percentage change			
	Azar 1394	Esfand 1394	Azar 1395	Esfand 1395	Azar 1396	Azar 1395 to Azar 1394	Azar 1396 to Azar 1395	Azar 1395 to Esfand 1394	Azar 1396 to Esfand 1395
Assets									
Foreign assets	**5,665.8**	**5,823.0**	**5,614.6**	**5,823.5**	**6,609.3**	**-0.9**	**17.7**	**-3.6**	**13.5**
Claims on public sector	**1,666.4**	**1,738.6**	**2,095.1**	**2,197.5**	**2,551.0**	**25.7**	**21.8**	**20.5**	**16.1**
Government[2]	1,366.2	1,435.4	1,798.0	1,857.9	2,270.5	31.6	26.3	25.3	22.2
Public corporations and institutions	300.2	303.2	297.1	339.6	280.5	-1.0	-5.6	-2.0	-17.4
Claims on non-public sector	**6,823.2**	**7,362.2**	**8,688.2**	**9,177.2**	**10,161.8**	**27.3**	**17.0**	**18.0**	**10.7**
Others	**7,038.2**	**7,667.9**	**8,329.1**	**8,298.4**	**10,103.1**	**18.3**	**21.3**	**8.6**	**21.7**
Sub-total	**21,193.6**	**22,591.7**	**24,727.0**	**25,496.6**	**29,425.2**	**16.7**	**19.0**	**9.5**	**15.4**
Below the line items	**2,510.4**	**2,750.7**	**3,053.8**	**3,273.7**	**4,064.4**	**21.6**	**33.1**	**11.0**	**24.2**
Total assets = total liabilities	**23,704.0**	**25,342.4**	**27,780.8**	**28,770.3**	**33,489.6**	**17.2**	**20.5**	**9.6**	**16.4**
Liabilities									
Liquidity	**9,251.7**	**10,172.8**	**11,848.6**	**12,533.9**	**14,450.1**	**28.1**	**22.0**	**16.5**	**15.3**
Money	1,158.1	1,367.0	1,540.7	1,630.3	1,734.4	33.0	12.6	12.7	6.4
Quasi-money	8,093.6	8,805.8	10,307.9	10,903.6	12,715.7	27.4	23.4	17.1	16.6
Loans and deposits of public sector	**705.3**	**635.5**	**611.8**	**614.4**	**620.5**	**-13.3**	**1.4**	**-3.7**	**1.0**
Government	665.9	593.4	571.6	566.7	579.7	-14.2	1.4	-3.7	2.3
Public corporations and institutions	39.4	42.1	40.2	47.7	40.8	2.0	1.5	-4.5	-14.5
Capital account	**784.2**	**821.8**	**842.8**	**717.2**	**861.3**	**7.5**	**2.2**	**2.6**	**20.1**
Foreign loans and credits and foreign exchange deposits	**3,374.0**	**3,358.7**	**3,229.4**	**3,310.9**	**4,062.8**	**-4.3**	**25.8**	**-3.8**	**22.7**
Imports order registration deposit by non-public sector	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	θ	θ	θ	θ
Advance payments on Letters of Credit by public sector	**1.1**	**2.5**	**0.2**	**0.4**	**0.4**	**-81.8**	**100.0**	**-92.0**	**0.0**
Others	**7,077.3**	**7,600.4**	**8,194.2**	**8,319.8**	**9,430.1**	**15.8**	**15.1**	**7.8**	**13.3**
Sub-total	**21,193.6**	**22,591.7**	**24,727.0**	**25,496.6**	**29,425.2**	**16.7**	**19.0**	**9.5**	**15.4**
Below the line items	**2,510.4**	**2,750.7**	**3,053.8**	**3,273.7**	**4,064.4**	**21.6**	**33.1**	**11.0**	**24.2**

[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.

θ Calculation (of percentage change) is not possible.

Table 2

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

(trillion rials)

	Balance at the end of the month					Percentage change			
	Azar 1394	Esfand 1394	Azar 1395	Esfand 1395	Azar 1396	Azar 1395 to Azar 1394	Azar 1396 to Azar 1395	Azar 1395 to Esfand 1394	Azar 1396 to Esfand 1395
Assets									
Foreign assets	**3,410.7**	**3,517.5**	**3,352.9**	**3,394.1**	**3,701.4**	**-1.7**	**10.4**	**-4.7**	**9.1**
Notes and coins	**45.2**	**30.6**	**62.1**	**50.1**	**74.8**	**37.4**	**20.5**	**102.9**	**49.3**
Claims on public sector	**536.5**	**520.3**	**611.6**	**576.1**	**633.5**	**14.0**	**3.6**	**17.5**	**10.0**
Government	264.9	244.1	354.7	273.8	383.0	33.9	8.0	45.3	39.9
Public corporations and institutions	271.6	276.2	256.9	302.3	250.5	-5.4	-2.5	-7.0	-17.1
Claims on banks	**829.9**	**836.3**	**1,047.9**	**996.9**	**1,130.7**	**26.3**	**7.9**	**25.3**	**13.4**
Others	**71.6**	**22.2**	**99.6**	**29.7**	**213.2**	**39.1**	**114.1**	**348.6**	**#**
Sub-total	**4,893.9**	**4,926.9**	**5,174.1**	**5,046.9**	**5,753.6**	**5.7**	**11.2**	**5.0**	**14.0**
Below the line items	**10.5**	**12.7**	**7.3**	**10.3**	**15.4**	**-30.5**	**111.0**	**-42.5**	**49.5**
Total assets = total liabilities	**4,904.4**	**4,939.6**	**5,181.4**	**5,057.2**	**5,769.0**	**5.6**	**11.3**	**4.9**	**14.1**
Liabilities									
Notes and coins	**447.3**	**487.6**	**495.9**	**535.1**	**535.6**	**10.9**	**8.0**	**1.7**	**0.1**
With the public	301.2	371.9	327.7	393.3	348.6	8.8	6.4	-11.9	-11.4
With banks	100.9	85.1	106.1	91.7	112.2	5.2	5.7	24.7	22.4
With the Central Bank	45.2	30.6	62.1	50.1	74.8	37.4	20.5	102.9	49.3
Deposits of banks and credit institutions	**1,025.7**	**1,076.6**	**1,270.9**	**1,313.3**	**1,533.7**	**23.9**	**20.7**	**18.0**	**16.8**
Reserve requirement	945.5	1,019.6	1,206.8	1,253.9	1,465.5	27.6	21.4	18.4	16.9
Sight[2]	80.2	57.0	64.1	59.4	68.2	-20.1	6.4	12.5	14.8
Deposits of public sector	**416.5**	**338.1**	**378.5**	**373.5**	**353.6**	**-9.1**	**-6.6**	**11.9**	**-5.3**
Government	377.1	296.0	338.3	325.8	312.8	-10.3	-7.5	14.3	-4.0
Public corporations and institutions	39.4	42.1	40.2	47.7	40.8	2.0	1.5	-4.5	-14.5
Capital account[3]	**71.8**	**82.6**	**76.1**	**89.5**	**82.6**	**6.0**	**8.5**	**-7.9**	**-7.7**
Foreign exchange liabilities	**1,604.1**	**1,581.1**	**1,454.7**	**1,469.5**	**1,788.1**	**-9.3**	**22.9**	**-8.0**	**21.7**
Imports order registration deposit by non-public sector	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	θ	θ	θ	θ
Advance payments on Letters of Credit by public sector	**1.1**	**2.5**	**0.2**	**0.4**	**0.4**	**-81.8**	**100.0**	**-92.0**	**0.0**
Others	**1,327.4**	**1,358.4**	**1,497.8**	**1,265.6**	**1,459.6**	**12.8**	**-2.6**	**10.3**	**15.3**
Sub-total	**4,893.9**	**4,926.9**	**5,174.1**	**5,046.9**	**5,753.6**	**5.7**	**11.2**	**5.0**	**14.0**
Below the line items	**10.5**	**12.7**	**7.3**	**10.3**	**15.4**	**-30.5**	**111.0**	**-42.5**	**49.5**

[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.

θ Calculation (of percentage change) is not possible.

More than 500 percent increase.

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			
	Azar 1394	Esfand 1394	Azar 1395	Esfand 1395	Azar 1396	Azar 1395 to Azar 1394	Azar 1396 to Azar 1395	Azar 1395 to Esfand 1394	Azar 1396 to Esfand 1395
Assets									
Foreign assets	**2,255.1**	**2,305.5**	**2,261.7**	**2,429.4**	**2,907.9**	**0.3**	**28.6**	**-1.9**	**19.7**
Notes and coins	**100.9**	**85.1**	**106.1**	**91.7**	**112.2**	**5.2**	**5.7**	**24.7**	**22.4**
Deposits with the Central Bank	**1,025.7**	**1,076.6**	**1,270.9**	**1,313.3**	**1,533.7**	**23.9**	**20.7**	**18.0**	**16.8**
Reserve requirement	945.5	1,019.6	1,206.8	1,253.9	1,465.5	27.6	21.4	18.4	16.9
Sight[2]	80.2	57.0	64.1	59.4	68.2	-20.1	6.4	12.5	14.8
Claims on public sector	**1,129.9**	**1,218.3**	**1,483.5**	**1,621.4**	**1,917.5**	**31.3**	**29.3**	**21.8**	**18.3**
Government[3]	1,101.3	1,191.3	1,443.3	1,584.1	1,887.5	31.1	30.8	21.2	19.2
Public corporations and institutions	28.6	27.0	40.2	37.3	30.0	40.6	-25.4	48.9	-19.6
Claims on non-public sector	**6,823.2**	**7,362.2**	**8,688.2**	**9,177.2**	**10,161.8**	**27.3**	**17.0**	**18.0**	**10.7**
Others	**4,964.9**	**5,617.1**	**5,742.5**	**5,816.7**	**7,038.5**	**15.7**	**22.6**	**2.2**	**21.0**
Sub-total	**16,299.7**	**17,664.8**	**19,552.9**	**20,449.7**	**23,671.6**	**20.0**	**21.1**	**10.7**	**15.8**
Below the line items	**2,499.9**	**2,738.0**	**3,046.5**	**3,263.4**	**4,049.0**	**21.9**	**32.9**	**11.3**	**24.1**
Total assets = total liabilities	**18,799.6**	**20,402.8**	**22,599.4**	**23,713.1**	**27,720.6**	**20.2**	**22.7**	**10.8**	**16.9**
Liabilities									
Deposits of non-public sector	**8,950.5**	**9,800.9**	**11,520.9**	**12,140.6**	**14,101.5**	**28.7**	**22.4**	**17.5**	**16.2**
Sight	856.9	995.1	1,213.0	1,237.0	1,385.8	41.6	14.2	21.9	12.0
Term investment	7,558.7	8,187.4	9,605.5	10,123.1	11,806.7	27.1	22.9	17.3	16.6
Gharz-al-hasaneh[4]	390.8	469.8	526.9	602.9	698.5	34.8	32.6	12.2	15.9
Other	144.1	148.6	175.5	177.6	210.5	21.8	19.9	18.1	18.5
Claims of the Central Bank	**829.9**	**836.3**	**1,047.9**	**996.9**	**1,130.7**	**26.3**	**7.9**	**25.3**	**13.4**
Loans and deposits of public sector[5]	**288.8**	**297.4**	**233.3**	**240.9**	**266.9**	**-19.2**	**14.4**	**-21.6**	**10.8**
Capital account	**712.4**	**739.2**	**766.7**	**627.7**	**778.7**	**7.6**	**1.6**	**3.7**	**24.1**
Foreign exchange loans and deposits	**1,769.9**	**1,777.6**	**1,774.7**	**1,841.4**	**2,274.7**	**0.3**	**28.2**	**-0.2**	**23.5**
Others	**3,748.2**	**4,213.4**	**4,209.4**	**4,602.2**	**5,119.1**	**12.3**	**21.6**	**-0.1**	**11.2**
Sub-total	**16,299.7**	**17,664.8**	**19,552.9**	**20,449.7**	**23,671.6**	**20.0**	**21.1**	**10.7**	**15.8**
Below the line items	**2,499.9**	**2,738.0**	**3,046.5**	**3,263.4**	**4,049.0**	**21.9**	**32.9**	**11.3**	**24.1**

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			
	Azar 1394	Esfand 1394	Azar 1395	Esfand 1395	Azar 1396	Azar 1395 to Azar 1394	Azar 1396 to Azar 1395	Azar 1395 to Esfand 1394	Azar 1396 to Esfand 1395
Assets									
Foreign assets	**310.0**	**344.1**	**319.4**	**352.5**	**448.3**	**3.0**	**40.4**	**-7.2**	**27.2**
Notes and coins	**42.4**	**28.3**	**42.7**	**27.7**	**48.2**	**0.7**	**12.9**	**50.9**	**74.0**
Deposits with the Central Bank	**167.8**	**194.6**	**226.9**	**257.2**	**316.7**	**35.2**	**39.6**	**16.6**	**23.1**
Reserve requirement	154.1	169.4	204.8	224.3	279.1	32.9	36.3	20.9	24.4
Sight[2]	13.7	25.2	22.1	32.9	37.6	61.3	70.1	-12.3	14.3
Claims on public sector	**305.9**	**337.0**	**380.5**	**436.2**	**504.5**	**24.4**	**32.6**	**12.9**	**15.7**
Government[3]	287.8	323.0	368.0	423.5	488.7	27.9	32.8	13.9	15.4
Public corporations and institutions	18.1	14.0	12.5	12.7	15.8	-30.9	26.4	-10.7	24.4
Claims on non-public sector	**1,057.0**	**1,142.5**	**1,325.5**	**1,405.0**	**1,623.7**	**25.4**	**22.5**	**16.0**	**15.6**
Others	**817.2**	**1,001.4**	**1,006.9**	**1,240.7**	**1,344.9**	**23.2**	**33.6**	**0.5**	**8.4**
Sub-total	**2,700.3**	**3,047.9**	**3,301.9**	**3,719.3**	**4,286.3**	**22.3**	**29.8**	**8.3**	**15.2**
Below the line items	**416.4**	**400.7**	**351.1**	**352.6**	**453.1**	**-15.7**	**29.1**	**-12.4**	**28.5**
Total assets = total liabilities	**3,116.7**	**3,448.6**	**3,653.0**	**4,071.9**	**4,739.4**	**17.2**	**29.7**	**5.9**	**16.4**
Liabilities									
Deposits of non-public sector	**1,564.6**	**1,726.3**	**2,068.1**	**2,272.2**	**2,792.9**	**32.2**	**35.0**	**19.8**	**22.9**
Sight	215.0	232.7	269.4	266.4	318.8	25.3	18.3	15.8	19.7
Term investment	1,212.6	1,334.0	1,626.9	1,813.5	2,253.6	34.2	38.5	22.0	24.3
Gharz-al-hasaneh	93.9	115.5	119.7	138.4	158.2	27.5	32.2	3.6	14.3
Other	43.1	44.1	52.1	53.9	62.3	20.9	19.6	18.1	15.6
Claims of the Central Bank	**155.6**	**138.8**	**202.1**	**120.2**	**111.2**	**29.9**	**-45.0**	**45.6**	**-7.5**
Loans and deposits of public sector[4]	**129.5**	**131.4**	**79.5**	**81.0**	**94.0**	**-38.6**	**18.2**	**-39.5**	**16.0**
Capital account	**101.6**	**99.0**	**148.1**	**138.8**	**135.6**	**45.8**	**-8.4**	**49.6**	**-2.3**
Foreign exchange loans and deposits	**170.5**	**194.7**	**227.0**	**255.8**	**327.0**	**33.1**	**44.1**	**16.6**	**27.8**
Others	**578.5**	**757.7**	**577.1**	**851.3**	**825.6**	**-0.2**	**43.1**	**-23.8**	**-3.0**
Sub-total	**2,700.3**	**3,047.9**	**3,301.9**	**3,719.3**	**4,286.3**	**22.3**	**29.8**	**8.3**	**15.2**
Below the line items	**416.4**	**400.7**	**351.1**	**352.6**	**453.1**	**-15.7**	**29.1**	**-12.4**	**28.5**

[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			
	Azar 1394	Esfand 1394	Azar 1395	Esfand 1395	Azar 1396	Azar 1395 to Azar 1394	Azar 1396 to Azar 1395	Azar 1395 to Esfand 1394	Azar 1396 to Esfand 1395
Assets									
Foreign assets	**426.1**	**510.6**	**514.0**	**630.2**	**688.0**	**20.6**	**33.9**	**0.7**	**9.2**
Notes and coins	**9.4**	**10.4**	**10.2**	**11.5**	**10.4**	**8.5**	**2.0**	**-1.9**	**-9.6**
Deposits with the Central Bank	**115.6**	**77.5**	**90.1**	**84.7**	**100.4**	**-22.1**	**11.4**	**16.3**	**18.5**
Reserve requirement	69.8	71.7	79.5	78.0	96.2	13.9	21.0	10.9	23.3
Sight [1]	45.8	5.8	10.6	6.7	4.2	-76.9	-60.4	82.8	-37.3
Claims on public sector	**371.1**	**385.5**	**472.4**	**458.4**	**514.5**	**27.3**	**8.9**	**22.5**	**12.2**
Government [2]	369.7	384.3	471.3	457.3	513.7	27.5	9.0	22.6	12.3
Public corporations and institutions	1.4	1.2	1.1	1.1	0.8	-21.4	-27.3	-8.3	-27.3
Claims on non-public sector	**1,731.6**	**1,823.1**	**1,996.5**	**2,062.4**	**2,237.0**	**15.3**	**12.0**	**9.5**	**8.5**
Others	**391.7**	**532.7**	**499.5**	**612.2**	**634.3**	**27.5**	**27.0**	**-6.2**	**3.6**
Sub-total	**3,045.5**	**3,339.8**	**3,582.7**	**3,859.4**	**4,184.6**	**17.6**	**16.8**	**7.3**	**8.4**
Below the line items	**631.5**	**688.7**	**721.6**	**820.1**	**921.9**	**14.3**	**27.8**	**4.8**	**12.4**
Total assets = total liabilities	**3,677.0**	**4,028.5**	**4,304.3**	**4,679.5**	**5,106.5**	**17.1**	**18.6**	**6.8**	**9.1**
Liabilities									
Deposits of non-public sector	**927.0**	**999.4**	**1,156.0**	**1,189.3**	**1,441.8**	**24.7**	**24.7**	**15.7**	**21.2**
Sight	87.8	100.0	125.6	130.3	148.7	43.1	18.4	25.6	14.1
Term investment	750.0	811.4	915.5	934.9	1,136.8	22.1	24.2	12.8	21.6
Gharz-al-hasaneh [3]	76.6	76.3	101.3	111.3	140.7	32.2	38.9	32.8	26.4
Other	12.6	11.7	13.6	12.8	15.6	7.9	14.7	16.2	21.9
Claims of the Central Bank	**554.7**	**572.8**	**584.3**	**494.4**	**431.1**	**5.3**	**-26.2**	**2.0**	**-12.8**
Loans and deposits of public sector [4]	**127.0**	**127.4**	**119.0**	**121.6**	**128.6**	**-6.3**	**8.1**	**-6.6**	**5.8**
Capital account	**133.3**	**138.7**	**150.8**	**231.3**	**287.5**	**13.1**	**90.6**	**8.7**	**24.3**
Foreign exchange loans and deposits	**305.2**	**380.0**	**388.8**	**440.7**	**524.0**	**27.4**	**34.8**	**2.3**	**18.9**
Others	**998.3**	**1,121.5**	**1,183.8**	**1,382.1**	**1,371.6**	**18.6**	**15.9**	**5.6**	**-0.8**
Sub-total	**3,045.5**	**3,339.8**	**3,582.7**	**3,859.4**	**4,184.6**	**17.6**	**16.8**	**7.3**	**8.4**
Below the line items	**631.5**	**688.7**	**721.6**	**820.1**	**921.9**	**14.3**	**27.8**	**4.8**	**12.4**

[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			
	Azar 1394	Esfand 1394	Azar 1395	Esfand 1395	Azar 1396	Azar 1395 to Azar 1394	Azar 1396 to Azar 1395	Azar 1395 to Esfand 1394	Azar 1396 to Esfand 1395
Assets									
Foreign assets	**1,519.0**	**1,450.8**	**1,428.3**	**1,446.7**	**1,771.6**	**-6.0**	**24.0**	**-1.6**	**22.5**
Notes and coins	**49.1**	**46.4**	**53.2**	**52.5**	**53.6**	**8.4**	**0.8**	**14.7**	**2.1**
Deposits with the Central Bank	**742.3**	**804.5**	**953.9**	**971.4**	**1,116.6**	**28.5**	**17.1**	**18.6**	**14.9**
Reserve requirement	721.6	778.5	922.5	951.6	1,090.2	27.8	18.2	18.5	14.6
Sight[2]	20.7	26.0	31.4	19.8	26.4	51.7	-15.9	20.8	33.3
Claims on public sector	**452.9**	**495.8**	**630.6**	**726.8**	**898.5**	**39.2**	**42.5**	**27.2**	**23.6**
Government[3]	443.8	484.0	604.0	703.3	885.1	36.1	46.5	24.8	25.8
Public corporations and institutions	9.1	11.8	26.6	23.5	13.4	192.3	-49.6	125.4	-43.0
Claims on non-public sector	**4,034.6**	**4,396.6**	**5,366.2**	**5,709.8**	**6,301.1**	**33.0**	**17.4**	**22.1**	**10.4**
Others	**3,756.0**	**4,083.0**	**4,236.1**	**3,963.8**	**5,059.3**	**12.8**	**19.4**	**3.7**	**27.6**
Sub-total	**10,553.9**	**11,277.1**	**12,668.3**	**12,871.0**	**15,200.7**	**20.0**	**20.0**	**12.3**	**18.1**
Below the line items	**1,452.0**	**1,648.6**	**1,973.8**	**2,090.7**	**2,674.0**	**35.9**	**35.5**	**19.7**	**27.9**
Total assets = total liabilities	**12,005.9**	**12,925.7**	**14,642.1**	**14,961.7**	**17,874.7**	**22.0**	**22.1**	**13.3**	**19.5**
Liabilities									
Deposits of non-public sector	**6,458.9**	**7,075.2**	**8,296.8**	**8,679.1**	**9,866.8**	**28.5**	**18.9**	**17.3**	**13.7**
Sight[4]	554.1	662.4	818.0	840.3	918.3	47.6	12.3	23.5	9.3
Term investment	5,596.1	6,042.0	7,063.1	7,374.7	8,416.3	26.2	19.2	16.9	14.1
Gharz-al-hasaneh	220.3	278.0	305.9	353.2	399.6	38.9	30.6	10.0	13.1
Other	88.4	92.8	109.8	110.9	132.6	24.2	20.8	18.3	19.6
Claims of the Central Bank	**119.6**	**124.7**	**261.5**	**382.3**	**588.4**	**118.6**	**125.0**	**109.7**	**53.9**
Deposits and funds of public sector[5]	**32.3**	**38.6**	**34.8**	**38.3**	**44.3**	**7.7**	**27.3**	**-9.8**	**15.7**
Capital account	**477.5**	**501.5**	**467.8**	**257.6**	**355.6**	**-2.0**	**-24.0**	**-6.7**	**38.0**
Foreign exchange loans and deposits	**1,294.2**	**1,202.9**	**1,158.9**	**1,144.9**	**1,423.7**	**-10.5**	**22.8**	**-3.7**	**24.4**
Others	**2,171.4**	**2,334.2**	**2,448.5**	**2,368.8**	**2,921.9**	**12.8**	**19.3**	**4.9**	**23.3**
Sub-total	**10,553.9**	**11,277.1**	**12,668.3**	**12,871.0**	**15,200.7**	**20.0**	**20.0**	**12.3**	**18.1**
Below the line items	**1,452.0**	**1,648.6**	**1,973.8**	**2,090.7**	**2,674.0**	**35.9**	**35.5**	**19.7**	**27.9**

[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 (Azar 1396 compared with Esfand 1395)	Percentage change			
	Azar 1394	Esfand 1394	Azar 1395	Esfand 1395	Azar 1396		Azar 1395 to Azar 1394	Azar 1396 to Azar 1395	Azar 1395 to Esfand 1394	Azar 1396 to Esfand 1395
Banks' and credit institutions' claims on non-public sector (excluding profit receivables)	**6,158.0**	**6,655.3**	**7,864.5**	**8,240.7**	**9,105.9**	**865.2**	**27.7**	**15.8**	**18.2**	**10.5**
Commercial banks	947.8	1,026.6	1,199.3	1,270.3	1,437.3	167.0	26.5	19.8	16.8	13.1
Specialized banks	1,386.1	1,460.3	1,604.3	1,644.3	1,782.2	137.9	15.7	11.1	9.9	8.4
Private banks and non-bank credit institutions	3,824.1	4,168.4	5,060.9	5,326.1	5,886.4	560.3	32.3	16.3	21.4	10.5
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	15.4	15.4	15.2	15.4	15.8	0.4	-0.2	0.6	-0.2	0.4
Specialized banks	22.5	21.9	20.4	20.0	19.6	-0.4	-2.1	-0.8	-1.5	-0.4
Private banks and non-bank credit institutions	62.1	62.6	64.4	64.6	64.6	0.0	2.3	0.2	1.8	0.0
Profit and revenue receivables	**665.2**	**706.9**	**823.7**	**936.5**	**1,055.9**	**119.4**	**23.8**	**28.2**	**16.5**	**12.7**
Banks' and credit institutions' claims on non-public sector	**6,823.2**	**7,362.2**	**8,688.2**	**9,177.2**	**10,161.8**	**984.6**	**27.3**	**17.0**	**18.0**	**10.7**
Commercial banks	1,057.0	1,142.5	1,325.5	1,405.0	1,623.7	218.7	25.4	22.5	16.0	15.6
Specialized banks	1,731.6	1,823.1	1,996.5	2,062.4	2,237.0	174.6	15.3	12.0	9.5	8.5
Private banks and non-bank credit institutions	4,034.6	4,396.6	5,366.2	5,709.8	6,301.1	591.3	33.0	17.4	22.1	10.4
Deposits of non-public sector	**8,950.5**	**9,800.9**	**11,520.9**	**12,140.6**	**14,101.5**	**1,960.9**	**28.7**	**22.4**	**17.5**	**16.2**
Commercial banks	1,564.6	1,726.3	2,068.1	2,272.2	2,792.9	520.7	32.2	35.0	19.8	22.9
Specialized banks	927.0	999.4	1,156.0	1,189.3	1,441.8	252.5	24.7	24.7	15.7	21.2
Private banks and non-bank credit institutions	6,458.9	7,075.2	8,296.8	8,679.1	9,866.8	1,187.7	28.5	18.9	17.3	13.7
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	17.5	17.6	18.0	18.7	19.8	1.1	0.5	1.8	0.4	1.1
Specialized banks	10.4	10.2	10.0	9.8	10.2	0.4	-0.4	0.2	-0.2	0.4
Private banks and non-bank credit institutions	72.2	72.2	72.0	71.5	70.0	-1.5	-0.2	-2.0	-0.2	-1.5
Sight	**856.9**	**995.1**	**1,213.0**	**1,237.0**	**1,385.8**	**148.8**	**41.6**	**14.2**	**21.9**	**12.0**
Current deposits	724.7	811.4	983.3	991.7	1,133.4	141.7	35.7	15.3	21.2	14.3
Checks (net)	11.2	21.3	11.6	10.0	49.1	39.1	3.6	323.3	-45.5	391.0
Others	121.0	162.4	218.1	235.3	203.3	-32.0	80.2	-6.8	34.3	-13.6
Non-sight	**8,093.6**	**8,805.8**	**10,307.9**	**10,903.6**	**12,715.7**	**1,812.1**	**27.4**	**23.4**	**17.1**	**16.6**
Gharz-al-hasaneh savings	**390.8**	**469.8**	**526.9**	**602.9**	**698.5**	**95.6**	**34.8**	**32.6**	**12.2**	**15.9**
Housing Savings Fund	27.9	29.8	48.2	55.7	78.7	23.0	72.8	63.3	61.7	41.3
Other	362.9	440.0	478.7	547.2	619.8	72.6	31.9	29.5	8.8	13.3
Term investment	**7,558.7**	**8,187.4**	**9,605.5**	**10,123.1**	**11,806.7**	**1,683.6**	**27.1**	**22.9**	**17.3**	**16.6**
Short-term	3,476.2	3,700.2	4,729.0	5,286.2	4,602.5	-683.7	36.0	-2.7	27.8	-12.9
Long-term	4,082.5	4,487.2	4,876.5	4,836.9	7,204.2	2,367.3	19.4	47.7	8.7	48.9
Miscellaneous	**144.1**	**148.6**	**175.5**	**177.6**	**210.5**	**32.9**	**21.8**	**19.9**	**18.1**	**18.5**
Notes and coins with the public	**301.2**	**371.9**	**327.7**	**393.3**	**348.6**	**-44.7**	**8.8**	**6.4**	**-11.9**	**-11.4**
Money	**1,158.1**	**1,367.0**	**1,540.7**	**1,630.3**	**1,734.4**	**104.1**	**33.0**	**12.6**	**12.7**	**6.4**
Quasi-money	**8,093.6**	**8,805.8**	**10,307.9**	**10,903.6**	**12,715.7**	**1,812.1**	**27.4**	**23.4**	**17.1**	**16.6**
Liquidity	**9,251.7**	**10,172.8**	**11,848.6**	**12,533.9**	**14,450.1**	**1,916.2**	**28.1**	**22.0**	**16.5**	**15.3**

Facilities Extended by Banks and Credit Institutions according to Islamic Contracts

Table 8 (trillion rials)

	Balance at the end of		Share of Azar 1396 in total balance	Percentage change
	Esfand 1395	Azar 1396		Azar 1396 compared to Esfand 1395
Banks and credit institutions	**9,101.1**	**10,073.1**	**100.0**	**10.7**
Gharz-al-hasaneh	462.7	558.9	5.5	20.8
Mudarabah	168.7	151.1	1.5	-10.4
Forward transactions	30.5	48.2	0.5	58.0
Civil partnership	3,851.6	3,879.3	38.5	0.7
Ju'alah	324.5	393.3	3.9	21.2
Installment sale	2,325.9	2,583.8	25.7	11.1
Murabaha [1]	478.1	738.9	7.3	54.5
Istisna'a [1]	0.0	1.3	0.0	θ
Hire purchase	30.3	30.9	0.3	2.0
Legal partnership	332.0	321.8	3.2	-3.1
Direct investment	80.2	84.1	0.8	4.9
Other [2]	1,016.6	1,281.5	12.7	26.1
Commercial banks	**1,367.6**	**1,594.9**	**100.0**	**16.6**
Gharz-al-hasaneh	102.3	120.6	7.6	17.9
Mudarabah	52.0	56.6	3.5	8.8
Forward transactions	15.1	16.5	1.0	9.3
Civil partnership	477.4	420.1	26.3	-12.0
Ju'alah	108.4	155.6	9.8	43.5
Installment sale	296.9	447.7	28.1	50.8
Murabaha [1]	97.6	126.1	7.9	29.2
Istisna'a [1]	0.0	1.3	0.1	θ
Hire purchase	12.7	12.9	0.8	1.6
Legal partnership	40.5	41.9	2.6	3.5
Direct investment	24.7	25.0	1.6	1.2
Other [2]	140.0	170.6	10.7	21.9
Specialized banks	**2,060.9**	**2,236.0**	**100.0**	**8.5**
Gharz-al-hasaneh	47.3	57.4	2.6	21.4
Mudarabah	9.0	8.0	0.4	-11.1
Forward transactions	13.8	13.4	0.6	-2.9
Civil partnership	418.9	419.0	18.7	0.0
Ju'alah	88.3	93.5	4.2	5.9
Installment sale	1,241.7	1,295.3	57.9	4.3
Murabaha [1]	52.8	88.5	4.0	67.6
Istisna'a [1]	0.0	0.0	0.0	θ
Hire purchase	5.0	5.8	0.3	16.0
Legal partnership	25.6	25.4	1.1	-0.8
Direct investment	5.3	5.9	0.3	11.3
Other [2]	153.2	223.8	10.0	46.1
Private banks and credit institutions	**5,672.6**	**6,242.2**	**100.0**	**10.0**
Gharz-al-hasaneh	313.1	380.9	6.1	21.7
Mudarabah	107.7	86.5	1.4	-19.7
Forward transactions	1.6	18.3	0.3	#
Civil partnership	2,955.3	3,040.2	48.7	2.9
Ju'alah	127.8	144.2	2.3	12.8
Installment sale	787.3	840.8	13.5	6.8
Murabaha [1]	327.7	524.3	8.4	60.0
Istisna'a [1]	0.0	0.0	0.0	θ
Hire purchase	12.6	12.2	0.2	-3.2
Legal partnership	265.9	254.5	4.1	-4.3
Direct investment	50.2	53.2	0.9	6.0
Other [2]	723.4	887.1	14.2	22.6

[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. θ Calculation (of percentage change) is not possible. # More than 500 percent increase.