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

	Balance at the end of the month					Percentage change			
	Farvardin 1395	Esfand 1395	Farvardin 1396	Esfand 1396	Farvardin 1397	Farvardin 1396 to Farvardin 1395	Farvardin 1397 to Farvardin 1396	Farvardin 1396 to Esfand 1395	Farvardin 1397 to Esfand 1396
Assets									
Foreign assets	**5,751.4**	**5,823.5**	**5,714.2**	**7,321.5**	**8,228.4**	**-0.6**	**44.0**	**-1.9**	**12.4**
Claims on public sector	**1,857.2**	**2,197.5**	**2,252.2**	**2,586.1**	**2,756.1**	**21.3**	**22.4**	**2.5**	**6.6**
Government [2]	1,555.0	1,857.9	1,934.4	2,294.0	2,367.1	24.4	22.4	4.1	3.2
Public corporations and institutions	302.2	339.6	317.8	292.1	389.0	5.2	22.4	-6.4	33.2
Claims on non-public sector	**7,358.5**	**9,177.2**	**9,131.3**	**10,918.5**	**10,868.5**	**24.1**	**19.0**	**-0.5**	**-0.5**
Others	**6,555.1**	**8,298.4**	**7,112.3**	**10,304.7**	**8,892.9**	**8.5**	**25.0**	**-14.3**	**-13.7**
Sub-total	**21,522.2**	**25,496.6**	**24,210.0**	**31,130.8**	**30,745.9**	**12.5**	**27.0**	**-5.0**	**-1.2**
Below the line items	**2,705.9**	**3,273.7**	**3,195.4**	**4,280.5**	**4,591.2**	**18.1**	**43.7**	**-2.4**	**7.3**
Total assets = total liabilities	**24,228.1**	**28,770.3**	**27,405.4**	**35,411.3**	**35,337.1**	**13.1**	**28.9**	**-4.7**	**-0.2**
Liabilities									
Liquidity	**10,218.5**	**12,533.9**	**12,641.1**	**15,299.8**	**15,372.6**	**23.7**	**21.6**	**0.9**	**0.5**
Money	1,277.0	1,630.3	1,550.5	1,946.7	1,881.9	21.4	21.4	-4.9	-3.3
Quasi-money	8,941.5	10,903.6	11,090.6	13,353.1	13,490.7	24.0	21.6	1.7	1.0
Loans and deposits of public sector	**691.7**	**614.4**	**647.1**	**742.4**	**805.5**	**-6.4**	**24.5**	**5.3**	**8.5**
Government	649.5	566.7	602.3	699.6	758.0	-7.3	25.9	6.3	8.3
Public corporations and institutions	42.2	47.7	44.8	42.8	47.5	6.2	6.0	-6.1	11.0
Capital account	**814.4**	**717.2**	**738.3**	**640.8**	**452.7**	**-9.3**	**-38.7**	**2.9**	**-29.4**
Foreign loans and credits and foreign exchange deposits	**3,275.6**	**3,310.9**	**3,296.5**	**4,466.5**	**5,057.4**	**0.6**	**53.4**	**-0.4**	**13.2**
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	**0.9**	**0.4**	**0.5**	**0.5**	**0.5**	**-44.4**	**0.0**	**25.0**	**0.0**
Others	**6,521.1**	**8,319.8**	**6,886.5**	**9,980.8**	**9,057.2**	**5.6**	**31.5**	**-17.2**	**-9.3**
Sub-total	**21,522.2**	**25,496.6**	**24,210.0**	**31,130.8**	**30,745.9**	**12.5**	**27.0**	**-5.0**	**-1.2**
Below the line items	**2,705.9**	**3,273.7**	**3,195.4**	**4,280.5**	**4,591.2**	**18.1**	**43.7**	**-2.4**	**7.3**

[1] Includes Central Bank, banks, and non-bank credit institutions while excludes commercial banks' branches abroad. Meanwhile, data related to end-1396 were revised based on the latest available data.

[2] Includes public sector's participation papers.

θ Calculation of percentage change is not possible.

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

Table 2 (trillion rials)

	Balance at the end of the month					Percentage change			
	Farvardin 1395	Esfand 1395	Farvardin 1396	Esfand 1396	Farvardin 1397	Farvardin 1396 to Farvardin 1395	Farvardin 1397 to Farvardin 1396	Farvardin 1396 to Esfand 1395	Farvardin 1397 to Esfand 1396
Assets									
Foreign assets	**3,443.5**	**3,394.1**	**3,373.7**	**4,070.1**	**4,598.3**	**-2.0**	**36.3**	**-0.6**	**13.0**
Notes and coins	**43.0**	**50.1**	**61.0**	**28.4**	**34.0**	**41.9**	**-44.3**	**21.8**	**19.7**
Claims on public sector	**594.7**	**576.1**	**599.8**	**528.0**	**672.2**	**0.9**	**12.1**	**4.1**	**27.3**
Government	318.5	273.8	319.0	269.0	316.2	0.2	-0.9	16.5	17.5
Public corporations and institutions	276.2	302.3	280.8	259.0	356.0	1.7	26.8	-7.1	37.5
Claims on banks	**881.7**	**996.9**	**1,009.9**	**1,320.3**	**1,336.6**	**14.5**	**32.3**	**1.3**	**1.2**
Others	**49.8**	**29.7**	**66.8**	**203.4**	**228.0**	**34.1**	**241.3**	**124.9**	**12.1**
Sub-total	**5,012.7**	**5,046.9**	**5,111.2**	**6,150.2**	**6,869.1**	**2.0**	**34.4**	**1.3**	**11.7**
Below the line items	**11.6**	**10.3**	**10.0**	**26.1**	**31.6**	**-13.8**	**216.0**	**-2.9**	**21.1**
Total assets = total liabilities	**5,024.3**	**5,057.2**	**5,121.2**	**6,176.3**	**6,900.7**	**1.9**	**34.7**	**1.3**	**11.7**
Liabilities									
Notes and coins	**485.9**	**535.1**	**535.1**	**562.9**	**562.9**	**10.1**	**5.2**	**0.0**	**0.0**
With the public	324.5	393.3	343.5	442.7	401.7	5.9	16.9	-12.7	-9.3
With banks	118.4	91.7	130.6	91.8	127.2	10.3	-2.6	42.4	38.6
With the Central Bank	43.0	50.1	61.0	28.4	34.0	41.9	-44.3	21.8	19.7
Deposits of banks and credit institutions	**1,124.8**	**1,313.3**	**1,317.2**	**1,605.3**	**1,614.1**	**17.1**	**22.5**	**0.3**	**0.5**
Reserve requirement	1,034.4	1,253.9	1,255.9	1,543.4	1,554.0	21.4	23.7	0.2	0.7
Sight [2]	90.4	59.4	61.3	61.9	60.1	-32.2	-2.0	3.2	-2.9
Deposits of public sector	**395.1**	**373.5**	**406.9**	**470.1**	**508.4**	**3.0**	**24.9**	**8.9**	**8.1**
Government	352.9	325.8	362.1	427.3	460.9	2.6	27.3	11.1	7.9
Public corporations and institutions	42.2	47.7	44.8	42.8	47.5	6.2	6.0	-6.1	11.0
Capital account [3]	**76.1**	**89.5**	**82.6**	**98.4**	**89.5**	**8.5**	**8.4**	**-7.7**	**-9.0**
Foreign exchange liabilities	**1,533.7**	**1,469.5**	**1,481.7**	**1,910.3**	**2,190.7**	**-3.4**	**47.9**	**0.8**	**14.7**
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	**0.9**	**0.4**	**0.5**	**0.5**	**0.5**	**-44.4**	**0.0**	**25.0**	**0.0**
Others	**1,396.2**	**1,265.6**	**1,287.2**	**1,502.7**	**1,903.0**	**-7.8**	**47.8**	**1.7**	**26.6**
Sub-total	**5,012.7**	**5,046.9**	**5,111.2**	**6,150.2**	**6,869.1**	**2.0**	**34.4**	**1.3**	**11.7**
Below the line items	**11.6**	**10.3**	**10.0**	**26.1**	**31.6**	**-13.8**	**216.0**	**-2.9**	**21.1**

[1] Data related to end-1396 have been revised based on the latest available data.

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

[3] Includes legal reserve and contingency reserve.

θ Calculation of percentage change is not possible.

Table 3

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

(trillion rials)

	Balance at the end of the month					Percentage change			
	Farvardin 1395	Esfand 1395	Farvardin 1396	Esfand 1396	Farvardin 1397	Farvardin 1396 to Farvardin 1395	Farvardin 1397 to Farvardin 1396	Farvardin 1396 to Esfand 1395	Farvardin 1397 to Esfand 1396
Assets									
Foreign assets	**2,307.9**	**2,429.4**	**2,340.5**	**3,251.4**	**3,630.1**	**1.4**	**55.1**	**-3.7**	**11.6**
Notes and coins	**118.4**	**91.7**	**130.6**	**91.8**	**127.2**	**10.3**	**-2.6**	**42.4**	**38.6**
Deposits with the Central Bank	**1,124.8**	**1,313.3**	**1,317.2**	**1,605.3**	**1,614.1**	**17.1**	**22.5**	**0.3**	**0.5**
Reserve requirement	1,034.4	1,253.9	1,255.9	1,543.4	1,554.0	21.4	23.7	0.2	0.7
Sight[2]	90.4	59.4	61.3	61.9	60.1	-32.2	-2.0	3.2	-2.9
Claims on public sector	**1,262.5**	**1,621.4**	**1,652.4**	**2,058.1**	**2,083.9**	**30.9**	**26.1**	**1.9**	**1.3**
Government[3]	1,236.5	1,584.1	1,615.4	2,025.0	2,050.9	30.6	27.0	2.0	1.3
Public corporations and institutions	26.0	37.3	37.0	33.1	33.0	42.3	-10.8	-0.8	-0.3
Claims on non-public sector	**7,358.5**	**9,177.2**	**9,131.3**	**10,918.5**	**10,868.5**	**24.1**	**19.0**	**-0.5**	**-0.5**
Others	**4,337.4**	**5,816.7**	**4,526.8**	**7,055.5**	**5,553.0**	**4.4**	**22.7**	**-22.2**	**-21.3**
Sub-total	**16,509.5**	**20,449.7**	**19,098.8**	**24,980.6**	**23,876.8**	**15.7**	**25.0**	**-6.6**	**-4.4**
Below the line items	**2,694.3**	**3,263.4**	**3,185.4**	**4,254.4**	**4,559.6**	**18.2**	**43.1**	**-2.4**	**7.2**
Total assets = total liabilities	**19,203.8**	**23,713.1**	**22,284.2**	**29,235.0**	**28,436.4**	**16.0**	**27.6**	**-6.0**	**-2.7**
Liabilities									
Deposits of non-public sector	**9,894.0**	**12,140.6**	**12,297.6**	**14,857.1**	**14,970.9**	**24.3**	**21.7**	**1.3**	**0.8**
Sight	952.5	1,237.0	1,207.0	1,504.0	1,480.2	26.7	22.6	-2.4	-1.6
Term investment	8,362.4	10,123.1	10,346.1	12,339.1	12,515.0	23.7	21.0	2.2	1.4
Gharz-al-hasaneh[4]	429.3	602.9	564.6	801.9	763.8	31.5	35.3	-6.4	-4.8
Other	149.8	177.6	179.9	212.1	211.9	20.1	17.8	1.3	-0.1
Claims of the Central Bank	**881.7**	**996.9**	**1,009.9**	**1,320.3**	**1,336.6**	**14.5**	**32.3**	**1.3**	**1.2**
Loans and deposits of public sector[5]	**296.6**	**240.9**	**240.2**	**272.3**	**297.1**	**-19.0**	**23.7**	**-0.3**	**9.1**
Capital account	**738.3**	**627.7**	**655.7**	**542.4**	**363.2**	**-11.2**	**-44.6**	**4.5**	**-33.0**
Foreign exchange loans and deposits	**1,741.9**	**1,841.4**	**1,814.8**	**2,556.2**	**2,866.7**	**4.2**	**58.0**	**-1.4**	**12.1**
Others	**2,957.0**	**4,602.2**	**3,080.6**	**5,432.3**	**4,042.3**	**4.2**	**31.2**	**-33.1**	**-25.6**
Sub-total	**16,509.5**	**20,449.7**	**19,098.8**	**24,980.6**	**23,876.8**	**15.7**	**25.0**	**-6.6**	**-4.4**
Below the line items	**2,694.3**	**3,263.4**	**3,185.4**	**4,254.4**	**4,559.6**	**18.2**	**43.1**	**-2.4**	**7.2**

[1] Excludes commercial banks' branches abroad.

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

[3] Includes public sector's participation papers.

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

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

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

	Balance at the end of the month					Percentage change			
	Farvardin 1395	Esfand 1395	Farvardin 1396	Esfand 1396	Farvardin 1397	Farvardin 1396 to Farvardin 1395	Farvardin 1397 to Farvardin 1396	Farvardin 1396 to Esfand 1395	Farvardin 1397 to Esfand 1396
Assets									
Foreign assets	**349.8**	**352.5**	**352.8**	**501.5**	**562.1**	**0.9**	**59.3**	**0.1**	**12.1**
Notes and coins	**50.7**	**27.7**	**55.0**	**26.5**	**51.8**	**8.5**	**-5.8**	**98.6**	**95.5**
Deposits with the Central Bank	**194.1**	**257.2**	**254.0**	**341.4**	**339.6**	**30.9**	**33.7**	**-1.2**	**-0.5**
Reserve requirement	169.4	224.3	225.2	309.0	307.3	32.9	36.5	0.4	-0.6
Sight[2]	24.7	32.9	28.8	32.4	32.3	16.6	12.2	-12.5	-0.3
Claims on public sector	**337.7**	**436.2**	**440.5**	**576.6**	**579.0**	**30.4**	**31.4**	**1.0**	**0.4**
Government[3]	324.0	423.5	427.9	558.0	560.4	32.1	31.0	1.0	0.4
Public corporations and institutions	13.7	12.7	12.6	18.6	18.6	-8.0	47.6	-0.8	0.0
Claims on non-public sector	**1,142.2**	**1,405.0**	**1,404.3**	**1,746.6**	**1,733.5**	**22.9**	**23.4**	**0.0**	**-0.8**
Others	**638.1**	**1,240.7**	**846.6**	**1,606.9**	**1,017.5**	**32.7**	**20.2**	**-31.8**	**-36.7**
Sub-total	**2,712.6**	**3,719.3**	**3,353.2**	**4,799.5**	**4,283.5**	**23.6**	**27.7**	**-9.8**	**-10.8**
Below the line items	**398.9**	**352.6**	**367.6**	**479.4**	**538.0**	**-7.8**	**46.4**	**4.3**	**12.2**
Total assets = total liabilities	**3,111.5**	**4,071.9**	**3,720.8**	**5,278.9**	**4,821.5**	**19.6**	**29.6**	**-8.6**	**-8.7**
Liabilities									
Deposits of non-public sector	**1,726.9**	**2,272.2**	**2,313.7**	**3,021.8**	**3,019.1**	**34.0**	**30.5**	**1.8**	**-0.1**
Sight	228.8	266.4	281.4	334.6	335.9	23.0	19.4	5.6	0.4
Term investment	1,350.0	1,813.5	1,852.9	2,440.2	2,453.5	37.3	32.4	2.2	0.5
Gharz-al-hasaneh	104.2	138.4	124.7	183.5	166.2	19.7	33.3	-9.9	-9.4
Other	43.9	53.9	54.7	63.5	63.5	24.6	16.1	1.5	0.0
Claims of the Central Bank	**186.3**	**120.2**	**177.2**	**45.1**	**43.4**	**-4.9**	**-75.5**	**47.4**	**-3.8**
Loans and deposits of public sector[4]	**130.8**	**81.0**	**81.3**	**99.7**	**110.7**	**-37.8**	**36.2**	**0.4**	**11.0**
Capital account	**74.7**	**138.8**	**156.4**	**138.0**	**28.6**	**109.4**	**-81.7**	**12.7**	**-79.3**
Foreign exchange loans and deposits	**193.0**	**255.8**	**254.0**	**376.7**	**426.7**	**31.6**	**68.0**	**-0.7**	**13.3**
Others	**400.9**	**851.3**	**370.6**	**1,118.2**	**655.0**	**-7.6**	**76.7**	**-56.5**	**-41.4**
Sub-total	**2,712.6**	**3,719.3**	**3,353.2**	**4,799.5**	**4,283.5**	**23.6**	**27.7**	**-9.8**	**-10.8**
Below the line items	**398.9**	**352.6**	**367.6**	**479.4**	**538.0**	**-7.8**	**46.4**	**4.3**	**12.2**

[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			
	Farvardin 1395	Esfand 1395	Farvardin 1396	Esfand 1396	Farvardin 1397	Farvardin 1396 to Farvardin 1395	Farvardin 1397 to Farvardin 1396	Farvardin 1396 to Esfand 1395	Farvardin 1397 to Esfand 1396
Assets									
Foreign assets	**518.5**	**630.2**	**550.0**	**766.6**	**866.1**	**6.1**	**57.5**	**-12.7**	**13.0**
Notes and coins	**10.2**	**11.5**	**11.6**	**12.2**	**12.7**	**13.7**	**9.5**	**0.9**	**4.1**
Deposits with the Central Bank	**81.1**	**84.7**	**87.0**	**114.5**	**113.4**	**7.3**	**30.3**	**2.7**	**-1.0**
Reserve requirement	73.0	78.0	80.1	108.0	109.0	9.7	36.1	2.7	0.9
Sight [1]	8.1	6.7	6.9	6.5	4.4	-14.8	-36.2	3.0	-32.3
Claims on public sector	**420.4**	**458.4**	**477.3**	**545.7**	**547.8**	**13.5**	**14.8**	**4.1**	**0.4**
Government [2]	419.3	457.3	476.2	545.1	547.1	13.6	14.9	4.1	0.4
Public corporations and institutions	1.1	1.1	1.1	0.6	0.7	0.0	-36.4	0.0	16.7
Claims on non-public sector	**1,832.5**	**2,062.4**	**2,055.0**	**2,382.2**	**2,378.7**	**12.1**	**15.8**	**-0.4**	**-0.1**
Others	**338.5**	**612.2**	**350.7**	**707.5**	**471.2**	**3.6**	**34.4**	**-42.7**	**-33.4**
Sub-total	**3,201.2**	**3,859.4**	**3,531.6**	**4,528.7**	**4,389.9**	**10.3**	**24.3**	**-8.5**	**-3.1**
Below the line items	**687.7**	**820.1**	**740.6**	**924.8**	**1,025.3**	**7.7**	**38.4**	**-9.7**	**10.9**
Total assets = total liabilities	**3,888.9**	**4,679.5**	**4,272.2**	**5,453.5**	**5,415.2**	**9.9**	**26.8**	**-8.7**	**-0.7**
Liabilities									
Deposits of non-public sector	**1,007.5**	**1,189.3**	**1,211.0**	**1,579.2**	**1,599.5**	**20.2**	**32.1**	**1.8**	**1.3**
Sight	92.7	130.3	132.3	165.5	167.1	42.7	26.3	1.5	1.0
Term investment	830.3	934.9	957.4	1,243.9	1,265.8	15.3	32.2	2.4	1.8
Gharz-al-hasaneh [3]	72.7	111.3	108.6	156.5	153.3	49.4	41.2	-2.4	-2.0
Other	11.8	12.8	12.7	13.3	13.3	7.6	4.7	-0.8	0.0
Claims of the Central Bank	**564.5**	**494.4**	**484.9**	**472.1**	**467.4**	**-14.1**	**-3.6**	**-1.9**	**-1.0**
Loans and deposits of public sector [4]	**127.6**	**121.6**	**120.6**	**124.7**	**134.5**	**-5.5**	**11.5**	**-0.8**	**7.9**
Capital account	**164.3**	**231.3**	**265.6**	**287.8**	**297.7**	**61.7**	**12.1**	**14.8**	**3.4**
Foreign exchange loans and deposits	**361.1**	**440.7**	**417.0**	**574.8**	**651.1**	**15.5**	**56.1**	**-5.4**	**13.3**
Others	**976.2**	**1,382.1**	**1,032.5**	**1,490.1**	**1,239.7**	**5.8**	**20.1**	**-25.3**	**-16.8**
Sub-total	**3,201.2**	**3,859.4**	**3,531.6**	**4,528.7**	**4,389.9**	**10.3**	**24.3**	**-8.5**	**-3.1**
Below the line items	**687.7**	**820.1**	**740.6**	**924.8**	**1,025.3**	**7.7**	**38.4**	**-9.7**	**10.9**

[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			
	Farvardin 1395	Esfand 1395	Farvardin 1396	Esfand 1396	Farvardin 1397	Farvardin 1396 to Farvardin 1395	Farvardin 1397 to Farvardin 1396	Farvardin 1396 to Esfand 1395	Farvardin 1397 to Esfand 1396
Assets									
Foreign assets	**1,439.6**	**1,446.7**	**1,437.7**	**1,983.3**	**2,201.9**	**-0.1**	**53.2**	**-0.6**	**11.0**
Notes and coins	**57.5**	**52.5**	**64.0**	**53.1**	**62.7**	**11.3**	**-2.0**	**21.9**	**18.1**
Deposits with the Central Bank	**849.6**	**971.4**	**976.2**	**1,149.4**	**1,161.1**	**14.9**	**18.9**	**0.5**	**1.0**
Reserve requirement	792.0	951.6	950.6	1,126.4	1,137.7	20.0	19.7	-0.1	1.0
Sight [2]	57.6	19.8	25.6	23.0	23.4	-55.6	-8.6	29.3	1.7
Claims on public sector	**504.4**	**726.8**	**734.6**	**935.8**	**957.1**	**45.6**	**30.3**	**1.1**	**2.3**
Government [3]	493.2	703.3	711.3	921.9	943.4	44.2	32.6	1.1	2.3
Public corporations and institutions	11.2	23.5	23.3	13.9	13.7	108.0	-41.2	-0.9	-1.4
Claims on non-public sector	**4,383.8**	**5,709.8**	**5,672.0**	**6,789.7**	**6,756.3**	**29.4**	**19.1**	**-0.7**	**-0.5**
Others	**3,360.8**	**3,963.8**	**3,329.5**	**4,741.1**	**4,064.3**	**-0.9**	**22.1**	**-16.0**	**-14.3**
Sub-total	**10,595.7**	**12,871.0**	**12,214.0**	**15,652.4**	**15,203.4**	**15.3**	**24.5**	**-5.1**	**-2.9**
Below the line items	**1,607.7**	**2,090.7**	**2,077.2**	**2,850.2**	**2,996.3**	**29.2**	**44.2**	**-0.6**	**5.1**
Total assets = total liabilities	**12,203.4**	**14,961.7**	**14,291.2**	**18,502.6**	**18,199.7**	**17.1**	**27.3**	**-4.5**	**-1.6**
Liabilities									
Deposits of non-public sector	**7,159.6**	**8,679.1**	**8,772.9**	**10,256.1**	**10,352.3**	**22.5**	**18.0**	**1.1**	**0.9**
Sight [4]	631.0	840.3	793.3	1,003.9	977.2	25.7	23.2	-5.6	-2.7
Term investment	6,182.1	7,374.7	7,535.8	8,655.0	8,795.7	21.9	16.7	2.2	1.6
Gharz-al-hasaneh	252.4	353.2	331.3	461.9	444.3	31.3	34.1	-6.2	-3.8
Other	94.1	110.9	112.5	135.3	135.1	19.6	20.1	1.4	-0.1
Claims of the Central Bank	**130.9**	**382.3**	**347.8**	**803.1**	**825.8**	**165.7**	**137.4**	**-9.0**	**2.8**
Deposits and funds of public sector [5]	**38.2**	**38.3**	**38.3**	**47.9**	**51.9**	**0.3**	**35.5**	**0.0**	**8.4**
Capital account	**499.3**	**257.6**	**233.7**	**116.6**	**36.9**	**-53.2**	**-84.2**	**-9.3**	**-68.4**
Foreign exchange loans and deposits	**1,187.8**	**1,144.9**	**1,143.8**	**1,604.7**	**1,788.9**	**-3.7**	**56.4**	**-0.1**	**11.5**
Others	**1,579.9**	**2,368.8**	**1,677.5**	**2,824.0**	**2,147.6**	**6.2**	**28.0**	**-29.2**	**-24.0**
Sub-total	**10,595.7**	**12,871.0**	**12,214.0**	**15,652.4**	**15,203.4**	**15.3**	**24.5**	**-5.1**	**-2.9**
Below the line items	**1,607.7**	**2,090.7**	**2,077.2**	**2,850.2**	**2,996.3**	**29.2**	**44.2**	**-0.6**	**5.1**

[1] Excludes private commercial banks' branches abroad.

[2] Includes foreign exchange sight deposits of private banks and non-bank credit institutions with the CBI.

[3] Includes public sector's participation papers.

[4] In credit institutions, it includes only temporary creditors.

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

Table 7 **Monetary and Credit Aggregates** (trillion rials)

	Balance at the end of the month					Change (Farvardin 1397 compared with Esfand 1396)	Percentage change			
	Farvardin 1395	Esfand 1395	Farvardin 1396	Esfand 1396	Farvardin 1397		Farvardin 1396 to Farvardin 1395	Farvardin 1397 to Farvardin 1396	Farvardin 1396 to Esfand 1395	Farvardin 1397 to Esfand 1396
Banks' and credit institutions' claims on non-public sector (excluding profit receivables)	**6,657.7**	**8,240.7**	**8,210.2**	**9,761.3**	**9,735.7**	**-25.6**	**23.3**	**18.6**	**-0.4**	**-0.3**
Commercial banks	1,025.8	1,270.3	1,270.5	1,532.2	1,520.7	-11.5	23.9	19.7	0.0	-0.8
Specialized banks	1,472.5	1,644.3	1,640.8	1,888.0	1,889.7	1.7	11.4	15.2	-0.2	0.1
Private banks and non-bank credit institutions	4,159.4	5,326.1	5,298.9	6,341.1	6,325.3	-15.8	27.4	19.4	-0.5	-0.2
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	15.5	15.7	15.6	-0.1	0.1	0.1	0.1	-0.1
Specialized banks	22.1	20.0	20.0	19.3	19.4	0.1	-2.1	-0.6	0.0	0.1
Private banks and non-bank credit institutions	62.5	64.6	64.5	65.0	65.0	0.0	2.0	0.5	-0.1	0.0
Profit and revenue receivables	**700.8**	**936.5**	**921.1**	**1,157.2**	**1,132.8**	**-24.4**	**31.4**	**23.0**	**-1.6**	**-2.1**
Banks' and credit institutions' claims on non-public sector	**7,358.5**	**9,177.2**	**9,131.3**	**10,918.5**	**10,868.5**	**-50.0**	**24.1**	**19.0**	**-0.5**	**-0.5**
Commercial banks	1,142.2	1,405.0	1,404.3	1,746.6	1,733.5	-13.1	22.9	23.4	0.0	-0.8
Specialized banks	1,832.5	2,062.4	2,055.0	2,382.2	2,378.7	-3.5	12.1	15.8	-0.4	-0.1
Private banks and non-bank credit institutions	4,383.8	5,709.8	5,672.0	6,789.7	6,756.3	-33.4	29.4	19.1	-0.7	-0.5
Deposits of non-public sector	**9,894.0**	**12,140.6**	**12,297.6**	**14,857.1**	**14,970.9**	**113.8**	**24.3**	**21.7**	**1.3**	**0.8**
Commercial banks	1,726.9	2,272.2	2,313.7	3,021.8	3,019.1	-2.7	34.0	30.5	1.8	-0.1
Specialized banks	1,007.5	1,189.3	1,211.0	1,579.2	1,599.5	20.3	20.2	32.1	1.8	1.3
Private banks and non-bank credit institutions	7,159.6	8,679.1	8,772.9	10,256.1	10,352.3	96.2	22.5	18.0	1.1	0.9
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	18.7	18.8	20.3	20.2	-0.1	1.3	1.4	0.1	-0.1
Specialized banks	10.2	9.8	9.8	10.6	10.7	0.1	-0.4	0.9	0.0	0.1
Private banks and non-bank credit institutions	72.4	71.5	71.3	69.0	69.1	0.1	-1.1	-2.2	-0.2	0.1
Sight	**952.5**	**1,237.0**	**1,207.0**	**1,504.0**	**1,480.2**	**-23.8**	**26.7**	**22.6**	**-2.4**	**-1.6**
Current deposits	784.5	991.7	956.7	1,233.3	1,224.2	-9.1	22.0	28.0	-3.5	-0.7
Checks (net)	23.6	10.0	32.5	36.4	49.1	12.7	37.7	51.1	225.0	34.9
Others	144.4	235.3	217.8	234.3	206.9	-27.4	50.8	-5.0	-7.4	-11.7
Non-sight	**8,941.5**	**10,903.6**	**11,090.6**	**13,353.1**	**13,490.7**	**137.6**	**24.0**	**21.6**	**1.7**	**1.0**
Gharz-al-hasaneh savings	**429.3**	**602.9**	**564.6**	**801.9**	**763.8**	**-38.1**	**31.5**	**35.3**	**-6.4**	**-4.8**
Housing Savings Fund	30.7	55.7	57.5	84.3	86.1	1.8	87.3	49.7	3.2	2.1
Other	398.6	547.2	507.1	717.6	677.7	-39.9	27.2	33.6	-7.3	-5.6
Term investment	**8,362.4**	**10,123.1**	**10,346.1**	**12,339.1**	**12,515.0**	**175.9**	**23.7**	**21.0**	**2.2**	**1.4**
Short-term	3,803.9	5,286.2	5,481.9	3,935.5	4,097.5	162.0	44.1	-25.3	3.7	4.1
Long-term	4,558.5	4,836.9	4,864.2	8,403.6	8,417.5	13.9	6.7	73.1	0.6	0.2
Miscellaneous	**149.8**	**177.6**	**179.9**	**212.1**	**211.9**	**-0.2**	**20.1**	**17.8**	**1.3**	**-0.1**
Notes and coins with the public	**324.5**	**393.3**	**343.5**	**442.7**	**401.7**	**-41.0**	**5.9**	**16.9**	**-12.7**	**-9.3**
Money	**1,277.0**	**1,630.3**	**1,550.5**	**1,946.7**	**1,881.9**	**-64.8**	**21.4**	**21.4**	**-4.9**	**-3.3**
Quasi-money	**8,941.5**	**10,903.6**	**11,090.6**	**13,353.1**	**13,490.7**	**137.6**	**24.0**	**21.6**	**1.7**	**1.0**
Liquidity	**10,218.5**	**12,533.9**	**12,641.1**	**15,299.8**	**15,372.6**	**72.8**	**23.7**	**21.6**	**0.9**	**0.5**

Table 8

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

(trillion rials)

	Balance at the end of		Share of Farvardin 1397 in total balance	Percentage change
	Esfand 1396	Farvardin 1397		Farvardin 1397 compared to Esfand 1396
Banks and non-bank credit institutions	**10,823.2**	**10,775.8**	**100.0**	**-0.4**
Gharz-al-hasaneh	595.2	582.0	5.4	-2.2
Mudarabah	170.7	172.9	1.6	1.3
Forward transactions	64.1	65.4	0.6	2.0
Civil partnership	4,092.1	4,006.1	37.2	-2.1
Ju'alah	448.7	440.9	4.1	-1.7
Installment sale	2,863.0	2,846.6	26.4	-0.6
Murabaha [1]	872.9	863.1	8.0	-1.1
Istisna'a [1]	1.3	1.3	0.0	0.0
Hire purchase	35.6	35.9	0.3	0.8
Legal partnership	317.6	317.6	2.9	0.0
Direct investment	80.3	80.3	0.7	0.0
Other [2]	1,281.7	1,363.7	12.7	6.4
Commercial banks	**1,713.1**	**1,703.1**	**100.0**	**-0.6**
Gharz-al-hasaneh	127.9	125.9	7.4	-1.6
Mudarabah	58.3	56.3	3.3	-3.4
Forward transactions	21.0	21.0	1.2	0.0
Civil partnership	386.0	372.6	21.9	-3.5
Ju'alah	186.9	185.9	10.9	-0.5
Installment sale	551.0	549.0	32.2	-0.4
Murabaha	134.6	133.2	7.8	-1.0
Istisna'a	1.3	1.3	0.1	0.0
Hire purchase	13.6	13.7	0.8	0.7
Legal partnership	42.5	42.5	2.5	0.0
Direct investment	24.7	24.7	1.5	0.0
Other [2]	165.3	177.0	10.4	7.1
Specialized banks	**2,381.9**	**2,377.9**	**100.0**	**-0.2**
Gharz-al-hasaneh	59.5	59.0	2.5	-0.8
Mudarabah	8.6	8.2	0.3	-4.7
Forward transactions	17.5	17.5	0.7	0.0
Civil partnership	427.1	407.8	17.1	-4.5
Ju'alah	105.9	104.6	4.4	-1.2
Installment sale	1,363.2	1,352.6	56.9	-0.8
Murabaha	129.5	128.8	5.4	-0.5
Istisna'a	0.0	0.0	0.0	θ
Hire purchase	9.8	10.0	0.4	2.0
Legal partnership	24.4	24.4	1.0	0.0
Direct investment	5.9	5.9	0.2	0.0
Other [2]	230.5	259.1	10.9	12.4
Private banks and non-bank credit institutions	**6,728.2**	**6,694.8**	**100.0**	**-0.5**
Gharz-al-hasaneh	407.8	397.1	5.9	-2.6
Mudarabah	103.8	108.4	1.6	4.4
Forward transactions	25.6	26.9	0.4	5.1
Civil partnership	3,279.0	3,225.7	48.2	-1.6
Ju'alah	155.9	150.4	2.2	-3.5
Installment sale	948.8	945.0	14.1	-0.4
Murabaha	608.8	601.1	9.0	-1.3
Istisna'a	0.0	0.0	0.0	θ
Hire purchase	12.2	12.2	0.2	0.0
Legal partnership	250.7	250.7	3.7	0.0
Direct investment	49.7	49.7	0.7	0.0
Other [2]	885.9	927.6	13.9	4.7

[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.