

	Balance at the end of the month					Percentage change			
	Ordibehesht 1395	Esfand 1395	Ordibehesht 1396	Esfand 1396	Ordibehesht 1397	Ordibehesht 1396 to Ordibehesht 1395	Ordibehesht 1397 to Ordibehesht 1396	Ordibehesht 1396 to Esfand 1395	Ordibehesht 1397 to Esfand 1396
Assets									
Foreign assets	5,698.9	5,823.5	5,782.7	7,321.5	8,172.5	1.5	41.3	-0.7	11.6
Claims on public sector	1,880.4	2,197.5	2,308.6	2,586.1	2,738.2	22.8	18.6	5.1	5.9
Government ²	1,583.5	1,857.9	2,000.1	2,294.0	2,427.4	26.3	21.4	7.7	5.8
Public corporations and institutions	296.9	339.6	308.5	292.1	310.8	3.9	0.7	-9.2	6.4
Claims on non-public sector	7,506.4	9,177.2	9,220.6	10,918.5	10,924.4	22.8	18.5	0.5	0.1
Others	6,769.6	8,298.4	7,428.4	10,304.7	9,156.8	9.7	23.3	-10.5	-11.1
Sub-total	21,855.3	25,496.6	24,740.3	31,130.8	30,991.9	13.2	25.3	-3.0	-0.4
Below the line items	2,699.4	3,273.7	3,284.1	4,280.5	4,567.2	21.7	39.1	0.3	6.7
Total assets = total liabilities	24,554.7	28,770.3	28,024.4	35,411.3	35,559.1	14.1	26.9	-2.6	0.4
Liabilities									
Liquidity	10,385.2	12,533.9	12,890.9	15,299.8	15,513.5	24.1	20.3	2.8	1.4
Money	1,275.9	1,630.3	1,618.5	1,946.7	1,940.7	26.9	19.9	-0.7	-0.3
Quasi-money	9,109.3	10,903.6	11,272.4	13,353.1	13,572.8	23.7	20.4	3.4	1.6
Loans and deposits of public sector	629.3	614.4	630.4	742.4	833.3	0.2	32.2	2.6	12.2
Government	590.1	566.7	578.3	699.6	791.5	-2.0	36.9	2.0	13.1
Public corporations and institutions	39.2	47.7	52.1	42.8	41.8	32.9	-19.8	9.2	-2.3
Capital account	865.7	717.2	732.3	640.8	366.8	-15.4	-49.9	2.1	-42.8
Foreign loans and credits and foreign exchange deposits	3,292.8	3,310.9	3,387.4	4,466.5	4,991.7	2.9	47.4	2.3	11.8
Imports order registration deposit by non-public sector	0.0	0.0	0.0	0.0	0.0	0	0	0	0
Advance payments on Letters of Credit by public sector	0.8	0.4	0.4	0.5	0.4	-50.0	0.0	0.0	-20.0
Others	6,681.5	8,319.8	7,098.9	9,980.8	9,286.2	6.2	30.8	-14.7	-7.0
Sub-total	21,855.3	25,496.6	24,740.3	31,130.8	30,991.9	13.2	25.3	-3.0	-0.4
Below the line items	2,699.4	3,273.7	3,284.1	4,280.5	4,567.2	21.7	39.1	0.3	6.7

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.

0 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			
	Ordibehesht 1395	Esfand 1395	Ordibehesht 1396	Esfand 1396	Ordibehesht 1397	Ordibehesht 1396 to Ordibehesht 1395	Ordibehesht 1397 to Ordibehesht 1396	Ordibehesht 1396 to Esfand 1395	Ordibehesht 1397 to Esfand 1396
Assets									
Foreign assets	3,372.2	3,394.1	3,385.4	4,070.1	4,636.5	0.4	37.0	-0.3	13.9
Notes and coins	45.3	50.1	67.1	28.4	40.4	48.1	-39.8	33.9	42.3
Claims on public sector	597.4	576.1	642.0	528.0	621.9	7.5	-3.1	11.4	17.8
Government	326.7	273.8	371.5	269.0	347.0	13.7	-6.6	35.7	29.0
Public corporations and institutions	270.7	302.3	270.5	259.0	274.9	-0.1	1.6	-10.5	6.1
Claims on banks	893.0	996.9	1,024.3	1,320.3	1,377.1	14.7	34.4	2.7	4.3
Others	53.4	29.7	73.5	203.4	238.3	37.6	224.2	147.5	17.2
Sub-total	4,961.3	5,046.9	5,192.3	6,150.2	6,914.2	4.7	33.2	2.9	12.4
Below the line items	8.7	10.3	7.5	26.1	31.5	-13.8	320.0	-27.2	20.7
Total assets = total liabilities	4,970.0	5,057.2	5,199.8	6,176.3	6,945.7	4.6	33.6	2.8	12.5
Liabilities									
Notes and coins	481.2	535.1	535.2	562.9	562.9	11.2	5.2	0.0	0.0
With the public	318.3	393.3	340.3	442.7	393.2	6.9	15.5	-13.5	-11.2
With banks	117.6	91.7	127.8	91.8	129.3	8.7	1.2	39.4	40.8
With the Central Bank	45.3	50.1	67.1	28.4	40.4	48.1	-39.8	33.9	42.3
Deposits of banks and credit institutions	1,152.9	1,313.3	1,350.3	1,605.3	1,639.4	17.1	21.4	2.8	2.1
Reserve requirement	1,063.3	1,253.9	1,292.6	1,543.4	1,561.4	21.6	20.8	3.1	1.2
Sight ²	89.6	59.4	57.7	61.9	78.0	-35.6	35.2	-2.9	26.0
Deposits of public sector	334.5	373.5	385.6	470.1	546.9	15.3	41.8	3.2	16.3
Government	295.3	325.8	333.5	427.3	505.1	12.9	51.5	2.4	18.2
Public corporations and institutions	39.2	47.7	52.1	42.8	41.8	32.9	-19.8	9.2	-2.3
Capital account ³	76.1	89.5	82.6	98.4	89.5	8.5	8.4	-7.7	-9.0
Foreign exchange liabilities	1,517.4	1,469.5	1,538.7	1,910.3	2,209.1	1.4	43.6	4.7	15.6
Imports order registration deposit by non-public sector	0.0	0.0	0.0	0.0	0.0	0	0	0	0
Advance payments on Letters of Credit by public sector	0.8	0.4	0.4	0.5	0.4	-50.0	0.0	0.0	-20.0
Others	1,398.4	1,265.6	1,299.5	1,502.7	1,866.0	-7.1	43.6	2.7	24.2
Sub-total	4,961.3	5,046.9	5,192.3	6,150.2	6,914.2	4.7	33.2	2.9	12.4
Below the line items	8.7	10.3	7.5	26.1	31.5	-13.8	320.0	-27.2	20.7

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.

0 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			
	Ordibehesht 1395	Esfand 1395	Ordibehesht 1396	Esfand 1396	Ordibehesht 1397	Ordibehesht 1396 to Ordibehesht 1395	Ordibehesht 1397 to Ordibehesht 1396	Ordibehesht 1396 to Esfand 1395	Ordibehesht 1397 to Esfand 1396
Assets									
Foreign assets	2,326.7	2,429.4	2,397.3	3,251.4	3,536.0	3.0	47.5	-1.3	8.8
Notes and coins	117.6	91.7	127.8	91.8	129.3	8.7	1.2	39.4	40.8
Deposits with the Central Bank	1,152.9	1,313.3	1,350.3	1,605.3	1,639.4	17.1	21.4	2.8	2.1
Reserve requirement	1,063.3	1,253.9	1,292.6	1,543.4	1,561.4	21.6	20.8	3.1	1.2
Sight ²	89.6	59.4	57.7	61.9	78.0	-35.6	35.2	-2.9	26.0
Claims on public sector	1,283.0	1,621.4	1,666.6	2,058.1	2,116.3	29.9	27.0	2.8	2.8
Government ³	1,256.8	1,584.1	1,628.6	2,025.0	2,080.4	29.6	27.7	2.8	2.7
Public corporations and institutions	26.2	37.3	38.0	33.1	35.9	45.0	-5.5	1.9	8.5
Claims on non-public sector	7,506.4	9,177.2	9,220.6	10,918.5	10,924.4	22.8	18.5	0.5	0.1
Others	4,507.4	5,816.7	4,785.4	7,055.5	5,732.3	6.2	19.8	-17.7	-18.8
Sub-total	16,894.0	20,449.7	19,548.0	24,980.6	24,077.7	15.7	23.2	-4.4	-3.6
Below the line items	2,690.7	3,263.4	3,276.6	4,254.4	4,535.7	21.8	38.4	0.4	6.6
Total assets = total liabilities	19,584.7	23,713.1	22,824.6	29,235.0	28,613.4	16.5	25.4	-3.7	-2.1
Liabilities									
Deposits of non-public sector	10,066.9	12,140.6	12,550.6	14,857.1	15,120.3	24.7	20.5	3.4	1.8
Sight	957.6	1,237.0	1,278.2	1,504.0	1,547.5	33.5	21.1	3.3	2.9
Term investment	8,511.9	10,123.1	10,512.4	12,339.1	12,580.3	23.5	19.7	3.8	2.0
Gharz-al-hasaneh ⁴	440.3	602.9	576.1	801.9	776.7	30.8	34.8	-4.4	-3.1
Other	157.1	177.6	183.9	212.1	215.8	17.1	17.3	3.5	1.7
Claims of the Central Bank	893.0	996.9	1,024.3	1,320.3	1,377.1	14.7	34.4	2.7	4.3
Loans and deposits of public sector ⁵	294.8	240.9	244.8	272.3	286.4	-17.0	17.0	1.6	5.2
Capital account	789.6	627.7	649.7	542.4	277.3	-17.7	-57.3	3.5	-48.9
Foreign exchange loans and deposits	1,775.4	1,841.4	1,848.7	2,556.2	2,782.6	4.1	50.5	0.4	8.9
Others	3,074.3	4,602.2	3,229.9	5,432.3	4,234.0	5.1	31.1	-29.8	-22.1
Sub-total	16,894.0	20,449.7	19,548.0	24,980.6	24,077.7	15.7	23.2	-4.4	-3.6
Below the line items	2,690.7	3,263.4	3,276.6	4,254.4	4,535.7	21.8	38.4	0.4	6.6

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 Banks¹** (trillion rials)

	Balance at the end of the month					Percentage change			
	Ordibehesht 1395	Esfand 1395	Ordibehesht 1396	Esfand 1396	Ordibehesht 1397	Ordibehesht 1396 to Ordibehesht 1395	Ordibehesht 1397 to Ordibehesht 1396	Ordibehesht 1396 to Esfand 1395	Ordibehesht 1397 to Esfand 1396
Assets									
Foreign assets	351.8	352.5	358.3	501.5	550.9	1.8	53.8	1.6	9.9
Notes and coins	55.8	27.7	61.0	26.5	56.4	9.3	-7.5	120.2	112.8
Deposits with the Central Bank	190.1	257.2	262.4	341.4	346.4	38.0	32.0	2.0	1.5
Reserve requirement	173.9	224.3	234.1	309.0	306.7	34.6	31.0	4.4	-0.7
Sight ²	16.2	32.9	28.3	32.4	39.7	74.7	40.3	-14.0	22.5
Claims on public sector	339.6	436.2	438.7	576.6	582.5	29.2	32.8	0.6	1.0
Government ³	327.2	423.5	425.9	558.0	563.8	30.2	32.4	0.6	1.0
Public corporations and institutions	12.4	12.7	12.8	18.6	18.7	3.2	46.1	0.8	0.5
Claims on non-public sector	1,170.1	1,405.0	1,404.0	1,746.6	1,744.1	20.0	24.2	-0.1	-0.1
Others	738.5	1,240.7	831.3	1,606.9	1,030.9	12.6	24.0	-33.0	-35.8
Sub-total	2,845.9	3,719.3	3,355.7	4,799.5	4,311.2	17.9	28.5	-9.8	-10.2
Below the line items	382.1	352.6	376.1	479.4	511.4	-1.6	36.0	6.7	6.7
Total assets = total liabilities	3,228.0	4,071.9	3,731.8	5,278.9	4,822.6	15.6	29.2	-8.4	-8.6
Liabilities									
Deposits of non-public sector	1,790.5	2,272.2	2,381.7	3,021.8	3,060.6	33.0	28.5	4.8	1.3
Sight	229.9	266.4	296.9	334.6	358.9	29.1	20.9	11.4	7.3
Term investment	1,407.3	1,813.5	1,898.5	2,440.2	2,467.3	34.9	30.0	4.7	1.1
Gharz-al-hasaneh	106.5	138.4	129.3	183.5	170.4	21.4	31.8	-6.6	-7.1
Other	46.8	53.9	57.0	63.5	64.0	21.8	12.3	5.8	0.8
Claims of the Central Bank	183.7	120.2	144.3	45.1	60.3	-21.4	-58.2	20.0	33.7
Loans and deposits of public sector ⁴	130.2	81.0	83.7	99.7	106.2	-35.7	26.9	3.3	6.5
Capital account	97.4	138.8	134.9	138.0	22.7	38.5	-83.2	-2.8	-83.6
Foreign exchange loans and deposits	191.3	255.8	259.7	376.7	416.2	35.8	60.3	1.5	10.5
Others	452.8	851.3	351.4	1,118.2	645.2	-22.4	83.6	-58.7	-42.3
Sub-total	2,845.9	3,719.3	3,355.7	4,799.5	4,311.2	17.9	28.5	-9.8	-10.2
Below the line items	382.1	352.6	376.1	479.4	511.4	-1.6	36.0	6.7	6.7

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.

	Balance at the end of the month					Percentage change			
	Ordibehesht 1395	Esfand 1395	Ordibehesht 1396	Esfand 1396	Ordibehesht 1397	Ordibehesht 1396 to Ordibehesht 1395	Ordibehesht 1397 to Ordibehesht 1396	Ordibehesht 1396 to Esfand 1395	Ordibehesht 1397 to Esfand 1396
Assets									
Foreign assets	515.3	630.2	576.4	766.6	832.2	11.9	44.4	-8.5	8.6
Notes and coins	8.9	11.5	9.9	12.2	11.4	11.2	15.2	-13.9	-6.6
Deposits with the Central Bank	81.6	84.7	89.9	114.5	130.3	10.2	44.9	6.1	13.8
Reserve requirement	75.3	78.0	84.0	108.0	112.6	11.6	34.0	7.7	4.3
Sight ¹	6.3	6.7	5.9	6.5	17.7	-6.3	200.0	-11.9	172.3
Claims on public sector	423.7	458.4	484.5	545.7	553.4	14.3	14.2	5.7	1.4
Government ²	422.6	457.3	483.4	545.1	551.1	14.4	14.0	5.7	1.1
Public corporations and institutions	1.1	1.1	1.1	0.6	2.3	0.0	109.1	0.0	283.3
Claims on non-public sector	1,841.0	2,062.4	2,072.3	2,382.2	2,393.2	12.6	15.5	0.5	0.5
Others	350.8	612.2	437.6	707.5	493.3	24.7	12.7	-28.5	-30.3
Sub-total	3,221.3	3,859.4	3,670.6	4,528.7	4,413.8	13.9	20.2	-4.9	-2.5
Below the line items	683.3	820.1	791.1	924.8	996.6	15.8	26.0	-3.5	7.8
Total assets = total liabilities	3,904.6	4,679.5	4,461.7	5,453.5	5,410.4	14.3	21.3	-4.7	-0.8
Liabilities									
Deposits of non-public sector	1,007.4	1,189.3	1,247.8	1,579.2	1,615.9	23.9	29.5	4.9	2.3
Sight	96.9	130.3	157.3	165.5	160.4	62.3	2.0	20.7	-3.1
Term investment	821.1	934.9	962.0	1,243.9	1,280.4	17.2	33.1	2.9	2.9
Gharz-al-hasaneh ³	77.3	111.3	115.0	156.5	161.5	48.8	40.4	3.3	3.2
Other	12.1	12.8	13.5	13.3	13.6	11.6	0.7	5.5	2.3
Claims of the Central Bank	566.8	494.4	492.5	472.1	460.3	-13.1	-6.5	-0.4	-2.5
Loans and deposits of public sector⁴	126.4	121.6	122.0	124.7	130.2	-3.5	6.7	0.3	4.4
Capital account	176.6	231.3	272.6	287.8	287.0	54.4	5.3	17.9	-0.3
Foreign exchange loans and deposits	366.2	440.7	429.0	574.8	628.0	17.1	46.4	-2.7	9.3
Others	977.9	1,382.1	1,106.7	1,490.1	1,292.4	13.2	16.8	-19.9	-13.3
Sub-total	3,221.3	3,859.4	3,670.6	4,528.7	4,413.8	13.9	20.2	-4.9	-2.5
Below the line items	683.3	820.1	791.1	924.8	996.6	15.8	26.0	-3.5	7.8

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			
	Ordibehesht 1395	Esfand 1395	Ordibehesht 1396	Esfand 1396	Ordibehesht 1397	Ordibehesht 1396 to Ordibehesht 1395	Ordibehesht 1397 to Ordibehesht 1396	Ordibehesht 1396 to Esfand 1395	Ordibehesht 1397 to Esfand 1396
Assets									
Foreign assets	1,459.6	1,446.7	1,462.6	1,983.3	2,152.9	0.2	47.2	1.1	8.6
Notes and coins	52.9	52.5	56.9	53.1	61.5	7.6	8.1	8.4	15.8
Deposits with the Central Bank	881.2	971.4	998.0	1,149.4	1,162.7	13.3	16.5	2.7	1.2
Reserve requirement	814.1	951.6	974.5	1,126.4	1,142.1	19.7	17.2	2.4	1.4
Sight ²	67.1	19.8	23.5	23.0	20.6	-65.0	-12.3	18.7	-10.4
Claims on public sector	519.7	726.8	743.4	935.8	980.4	43.0	31.9	2.3	4.8
Government ³	507.0	703.3	719.3	921.9	965.5	41.9	34.2	2.3	4.7
Public corporations and institutions	12.7	23.5	24.1	13.9	14.9	89.8	-38.2	2.6	7.2
Claims on non-public sector	4,495.3	5,709.8	5,744.3	6,789.7	6,787.1	27.8	18.2	0.6	0.0
Others	3,418.1	3,963.8	3,516.5	4,741.1	4,208.1	2.9	19.7	-11.3	-11.2
Sub-total	10,826.8	12,871.0	12,521.7	15,652.4	15,352.7	15.7	22.6	-2.7	-1.9
Below the line items	1,625.3	2,090.7	2,109.4	2,850.2	3,027.7	29.8	43.5	0.9	6.2
Total assets = total liabilities	12,452.1	14,961.7	14,631.1	18,502.6	18,380.4	17.5	25.6	-2.2	-0.7
Liabilities									
Deposits of non-public sector	7,269.0	8,679.1	8,921.1	10,256.1	10,443.8	22.7	17.1	2.8	1.8
Sight ⁴	630.8	840.3	824.0	1,003.9	1,028.2	30.6	24.8	-1.9	2.4
Term investment	6,283.5	7,374.7	7,651.9	8,655.0	8,832.6	21.8	15.4	3.8	2.1
Gharz-al-hasanah	256.5	353.2	331.8	461.9	444.8	29.4	34.1	-6.1	-3.7
Other	98.2	110.9	113.4	135.3	138.2	15.5	21.9	2.3	2.1
Claims of the Central Bank	142.5	382.3	387.5	803.1	856.5	171.9	121.0	1.4	6.6
Deposits and funds of public sector ⁵	38.2	38.3	39.1	47.9	50.0	2.4	27.9	2.1	4.4
Capital account	515.6	257.6	242.2	116.6	-32.4	-53.0	-113.4	-6.0	-127.8
Foreign exchange loans and deposits	1,217.9	1,144.9	1,160.0	1,604.7	1,738.4	-4.8	49.9	1.3	8.3
Others	1,643.6	2,368.8	1,771.8	2,824.0	2,296.4	7.8	29.6	-25.2	-18.7
Sub-total	10,826.8	12,871.0	12,521.7	15,652.4	15,352.7	15.7	22.6	-2.7	-1.9
Below the line items	1,625.3	2,090.7	2,109.4	2,850.2	3,027.7	29.8	43.5	0.9	6.2

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 (Ordibehesht 1397 compared with Esfand 1396)	Percentage change			
	Ordibehesht 1395	Esfand 1395	Ordibehesht 1396	Esfand 1396	Ordibehesht 1397		Ordibehesht 1396 to Ordibehesht 1395	Ordibehesht 1397 to Ordibehesht 1396	Ordibehesht 1396 to Esfand 1395	Ordibehesht 1397 to Esfand 1396
Banks' and credit institutions' claims on non-public sector (excluding profit receivables)	6,804.2	8,240.7	8,307.0	9,761.3	9,795.9	34.6	22.1	17.9	0.8	0.4
Commercial banks	1,052.3	1,270.3	1,271.8	1,532.2	1,527.6	-4.6	20.9	20.1	0.1	-0.3
Specialized banks	1,479.9	1,644.3	1,659.5	1,888.0	1,902.8	14.8	12.1	14.7	0.9	0.8
Private banks and non-bank credit institutions	4,272.0	5,326.1	5,375.7	6,341.1	6,365.5	24.4	25.8	18.4	0.9	0.4
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	15.5	15.4	15.3	15.7	15.6	-0.1	-0.2	0.3	-0.1	-0.1
Specialized banks	21.7	20.0	20.0	19.3	19.4	0.1	-1.7	-0.6	0.0	0.1
Private banks and non-bank credit institutions	62.8	64.6	64.7	65.0	65.0	0.0	1.9	0.3	0.1	0.0
Profit and revenue receivables	702.2	936.5	913.6	1,157.2	1,128.5	-28.7	30.1	23.5	-2.4	-2.5
Banks' and credit institutions' claims on non-public sector	7,506.4	9,177.2	9,220.6	10,918.5	10,924.4	5.9	22.8	18.5	0.5	0.1
Commercial banks	1,170.1	1,405.0	1,404.0	1,746.6	1,744.1	-2.5	20.0	24.2	-0.1	-0.1
Specialized banks	1,841.0	2,062.4	2,072.3	2,382.2	2,393.2	11.0	12.6	15.5	0.5	0.5
Private banks and non-bank credit institutions	4,495.3	5,709.8	5,744.3	6,789.7	6,787.1	-2.6	27.8	18.2	0.6	0.0
Deposits of non-public sector	10,066.9	12,140.6	12,550.6	14,857.1	15,120.3	263.2	24.7	20.5	3.4	1.8
Commercial banks	1,790.5	2,272.2	2,381.7	3,021.8	3,060.6	38.8	33.0	28.5	4.8	1.3
Specialized banks	1,007.4	1,189.3	1,247.8	1,579.2	1,615.9	36.7	23.9	29.5	4.9	2.3
Private banks and non-bank credit institutions	7,269.0	8,679.1	8,921.1	10,256.1	10,443.8	187.7	22.7	17.1	2.8	1.8
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	17.8	18.7	19.0	20.3	20.2	-0.1	1.2	1.2	0.3	-0.1
Specialized banks	10.0	9.8	9.9	10.6	10.7	0.1	-0.1	0.8	0.1	0.1
Private banks and non-bank credit institutions	72.2	71.5	71.1	69.0	69.1	0.1	-1.1	-2.0	-0.4	0.1
Sight	957.6	1,237.0	1,278.2	1,504.0	1,547.5	43.5	33.5	21.1	3.3	2.9
Current deposits	797.7	991.7	1,000.5	1,233.3	1,285.7	52.4	25.4	28.5	0.9	4.2
Checks (net)	21.4	10.0	32.3	36.4	41.4	5.0	50.9	28.2	223.0	13.7
Others	138.5	235.3	245.4	234.3	220.4	-13.9	77.2	-10.2	4.3	-5.9
Non-sight	9,109.3	10,903.6	11,272.4	13,353.1	13,572.8	219.7	23.7	20.4	3.4	1.6
Gharz-al-hasaneh savings	440.3	602.9	576.1	801.9	776.7	-25.2	30.8	34.8	-4.4	-3.1
Housing Savings Fund	31.5	55.7	59.7	84.3	88.7	4.4	89.5	48.6	7.2	5.2
Other	408.8	547.2	516.4	717.6	688.0	-29.6	26.3	33.2	-5.6	-4.1
Term investment	8,511.9	10,123.1	10,512.4	12,339.1	12,580.3	241.2	23.5	19.7	3.8	2.0
Short-term	3,926.0	5,286.2	5,637.4	3,935.5	4,182.9	247.4	43.6	-25.8	6.6	6.3
Long-term	4,585.9	4,836.9	4,875.0	8,403.6	8,397.4	-6.2	6.3	72.3	0.8	-0.1
Miscellaneous	157.1	177.6	183.9	212.1	215.8	3.7	17.1	17.3	3.5	1.7
Notes and coins with the public	318.3	393.3	340.3	442.7	393.2	-49.5	6.9	15.5	-13.5	-11.2
Money	1,275.9	1,630.3	1,618.5	1,946.7	1,940.7	-6.0	26.9	19.9	-0.7	-0.3
Quasi-money	9,109.3	10,903.6	11,272.4	13,353.1	13,572.8	219.7	23.7	20.4	3.4	1.6
Liquidity	10,385.2	12,533.9	12,890.9	15,299.8	15,513.5	213.7	24.1	20.3	2.8	1.4

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

	Balance at the end of		Share of Ordibehesht 1397 in total balance	Percentage change Ordibehesht 1397 compared to Esfand 1396
	Esfand 1396	Ordibehesht 1397		
Banks and non-bank credit institutions	10,823.2	10,836.5	100.0	0.1
Gharz-al-hasaneh	595.2	592.4	5.5	-0.5
Mudarabah	170.7	171.2	1.6	0.3
Forward transactions	64.1	67.8	0.6	5.8
Civil partnership	4,092.1	3,913.1	36.1	-4.4
Ju'alah	448.7	453.6	4.2	1.1
Installment sale	2,863.0	2,862.7	26.4	0.0
Murabaha ¹	872.9	882.0	8.1	1.0
Istisna'a ¹	1.3	1.3	0.0	0.0
Hire purchase	35.6	36.6	0.3	2.8
Legal partnership	317.6	317.2	2.9	-0.1
Direct investment	80.3	81.2	0.7	1.1
Other ²	1,281.7	1,457.4	13.4	13.7
Commercial banks	1,713.1	1,715.4	100.0	0.1
Gharz-al-hasaneh	127.9	128.7	7.5	0.6
Mudarabah	58.3	56.6	3.3	-2.9
Forward transactions	21.0	21.7	1.3	3.3
Civil partnership	386.0	356.9	20.8	-7.5
Ju'alah	186.9	190.1	11.1	1.7
Installment sale	551.0	565.3	33.0	2.6
Murabaha	134.6	131.4	7.7	-2.4
Istisna'a	1.3	1.3	0.1	0.0
Hire purchase	13.6	13.5	0.8	-0.7
Legal partnership	42.5	42.5	2.5	0.0
Direct investment	24.7	24.7	1.4	0.0
Other ²	165.3	182.7	10.7	10.5
Specialized banks	2,381.9	2,392.3	100.0	0.4
Gharz-al-hasaneh	59.5	59.3	2.5	-0.3
Mudarabah	8.6	8.0	0.3	-7.0
Forward transactions	17.5	17.3	0.7	-1.1
Civil partnership	427.1	398.3	16.6	-6.7
Ju'alah	105.9	106.6	4.5	0.7
Installment sale	1,363.2	1,349.3	56.4	-1.0
Murabaha	129.5	132.4	5.5	2.2
Istisna'a	0.0	0.0	0.0	0
Hire purchase	9.8	10.9	0.5	11.2
Legal partnership	24.4	24.4	1.0	0.0
Direct investment	5.9	6.7	0.3	13.6
Other ²	230.5	279.1	11.7	21.1
Private banks and non-bank credit institutions	6,728.2	6,728.8	100.0	0.0
Gharz-al-hasaneh	407.8	404.4	6.0	-0.8
Mudarabah	103.8	106.6	1.6	2.7
Forward transactions	25.6	28.8	0.4	12.5
Civil partnership	3,279.0	3,157.9	46.9	-3.7
Ju'alah	155.9	156.9	2.3	0.6
Installment sale	948.8	948.1	14.1	-0.1
Murabaha	608.8	618.2	9.2	1.5
Istisna'a	0.0	0.0	0.0	0
Hire purchase	12.2	12.2	0.2	0.0
Legal partnership	250.7	250.3	3.7	-0.2
Direct investment	49.7	49.8	0.7	0.2
Other ²	885.9	995.6	14.8	12.4

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. 0 Calculation of percentage change is not possible.