

Table 1

Summary of the Assets and Liabilities of the Banking System¹

(trillion rials)

	Balance at the end of the month					Percentage change			
	Khordad 1395	Esfand 1395	Khordad 1396	Esfand 1396	Khordad 1397	Khordad 1396 to Khordad 1395	Khordad 1397 to Khordad 1396	Khordad 1396 to Esfand 1395	Khordad 1397 to Esfand 1396
Assets									
Foreign assets	5,679.4	5,823.5	5,804.8	7,321.5	8,188.4	2.2	41.1	-0.3	11.8
Claims on public sector	1,906.0	2,197.5	2,299.5	2,586.1	2,766.1	20.6	20.3	4.6	7.0
Government ²	1,618.2	1,857.9	2,004.9	2,294.0	2,452.0	23.9	22.3	7.9	6.9
Public corporations and institutions	287.8	339.6	294.6	292.1	314.1	2.4	6.6	-13.3	7.5
Claims on non-public sector	7,593.0	9,177.2	9,302.3	10,918.5	11,050.9	22.5	18.8	1.4	1.2
Others	7,131.5	8,298.4	7,808.2	10,304.7	9,531.0	9.5	22.1	-5.9	-7.5
Sub-total	22,309.9	25,496.6	25,214.8	31,130.8	31,536.4	13.0	25.1	-1.1	1.3
Below the line items	2,659.8	3,273.7	3,351.2	4,280.5	4,507.8	26.0	34.5	2.4	5.3
Total assets = total liabilities	24,969.7	28,770.3	28,566.0	35,411.3	36,044.2	14.4	26.2	-0.7	1.8
Liabilities									
Liquidity	10,595.0	12,533.9	13,149.1	15,299.8	15,827.5	24.1	20.4	4.9	3.4
Money	1,364.4	1,630.3	1,647.1	1,946.7	2,059.5	20.7	25.0	1.0	5.8
Quasi-money	9,230.6	10,903.6	11,502.0	13,353.1	13,768.0	24.6	19.7	5.5	3.1
Loans and deposits of public sector	643.7	614.4	582.5	742.4	809.0	-9.5	38.9	-5.2	9.0
Government	607.0	566.7	542.2	699.6	767.7	-10.7	41.6	-4.3	9.7
Public corporations and institutions	36.7	47.7	40.3	42.8	41.3	9.8	2.5	-15.5	-3.5
Capital account	929.5	717.2	659.7	640.8	359.8	-29.0	-45.5	-8.0	-43.9
Foreign loans and credits and foreign exchange deposits	3,266.3	3,310.9	3,396.4	4,466.5	5,066.6	4.0	49.2	2.6	13.4
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	0.5	0.4	0.3	0.5	0.6	-40.0	100.0	-25.0	20.0
Others	6,874.9	8,319.8	7,426.8	9,980.8	9,472.9	8.0	27.6	-10.7	-5.1
Sub-total	22,309.9	25,496.6	25,214.8	31,130.8	31,536.4	13.0	25.1	-1.1	1.3
Below the line items	2,659.8	3,273.7	3,351.2	4,280.5	4,507.8	26.0	34.5	2.4	5.3

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.

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			
	Khordad 1395	Esfand 1395	Khordad 1396	Esfand 1396	Khordad 1397	Khordad 1396 to Khordad 1395	Khordad 1397 to Khordad 1396	Khordad 1396 to Esfand 1395	Khordad 1397 to Esfand 1396
Assets									
Foreign assets	3,398.5	3,394.1	3,409.9	4,070.1	4,594.4	0.3	34.7	0.5	12.9
Notes and coins	63.2	50.1	70.8	28.4	42.6	12.0	-39.8	41.3	50.0
Claims on public sector	590.2	576.1	627.6	528.0	614.5	6.3	-2.1	8.9	16.4
Government	333.5	273.8	361.8	269.0	344.4	8.5	-4.8	32.1	28.0
Public corporations and institutions	256.7	302.3	265.8	259.0	270.1	3.5	1.6	-12.1	4.3
Claims on banks	895.1	996.9	1,013.7	1,320.3	1,397.1	13.2	37.8	1.7	5.8
Others	77.6	29.7	112.7	203.4	249.2	45.2	121.1	279.5	22.5
Sub-total	5,024.6	5,046.9	5,234.7	6,150.2	6,897.8	4.2	31.8	3.7	12.2
Below the line items	8.3	10.3	12.0	26.1	21.8	44.6	81.7	16.5	-16.5
Total assets = total liabilities	5,032.9	5,057.2	5,246.7	6,176.3	6,919.6	4.2	31.9	3.7	12.0
Liabilities									
Notes and coins	492.7	535.1	535.2	562.9	562.9	8.6	5.2	0.0	0.0
With the public	311.6	393.3	340.1	442.7	406.0	9.1	19.4	-13.5	-8.3
With banks	117.9	91.7	124.3	91.8	114.3	5.4	-8.0	35.6	24.5
With the Central Bank	63.2	50.1	70.8	28.4	42.6	12.0	-39.8	41.3	50.0
Deposits of banks and credit institutions	1,155.7	1,313.3	1,387.5	1,605.3	1,666.3	20.1	20.1	5.6	3.8
Reserve requirement	1,085.3	1,253.9	1,320.2	1,543.4	1,613.5	21.6	22.2	5.3	4.5
Sight ²	70.4	59.4	67.3	61.9	52.8	-4.4	-21.5	13.3	-14.7
Deposits of public sector	351.3	373.5	345.6	470.1	531.7	-1.6	53.8	-7.5	13.1
Government	314.6	325.8	305.3	427.3	490.4	-3.0	60.6	-6.3	14.8
Public corporations and institutions	36.7	47.7	40.3	42.8	41.3	9.8	2.5	-15.5	-3.5
Capital account ³	76.1	89.5	82.6	98.4	89.5	8.5	8.4	-7.7	-9.0
Foreign exchange liabilities	1,521.9	1,469.5	1,556.0	1,910.3	2,217.4	2.2	42.5	5.9	16.1
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	0.5	0.4	0.3	0.5	0.6	-40.0	100.0	-25.0	20.0
Others	1,426.4	1,265.6	1,327.5	1,502.7	1,829.4	-6.9	37.8	4.9	21.7
Sub-total	5,024.6	5,046.9	5,234.7	6,150.2	6,897.8	4.2	31.8	3.7	12.2
Below the line items	8.3	10.3	12.0	26.1	21.8	44.6	81.7	16.5	-16.5

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			
	Khordad 1395	Esfand 1395	Khordad 1396	Esfand 1396	Khordad 1397	Khordad 1396 to Khordad 1395	Khordad 1397 to Khordad 1396	Khordad 1396 to Esfand 1395	Khordad 1397 to Esfand 1396
Assets									
Foreign assets	2,280.9	2,429.4	2,394.9	3,251.4	3,594.0	5.0	50.1	-1.4	10.5
Notes and coins	117.9	91.7	124.3	91.8	114.3	5.4	-8.0	35.6	24.5
Deposits with the Central Bank	1,155.7	1,313.3	1,387.5	1,605.3	1,666.3	20.1	20.1	5.6	3.8
Reserve requirement	1,085.3	1,253.9	1,320.2	1,543.4	1,613.5	21.6	22.2	5.3	4.5
Sight ²	70.4	59.4	67.3	61.9	52.8	-4.4	-21.5	13.3	-14.7
Claims on public sector	1,315.8	1,621.4	1,671.9	2,058.1	2,151.6	27.1	28.7	3.1	4.5
Government ³	1,284.7	1,584.1	1,643.1	2,025.0	2,107.6	27.9	28.3	3.7	4.1
Public corporations and institutions	31.1	37.3	28.8	33.1	44.0	-7.4	52.8	-22.8	32.9
Claims on non-public sector	7,593.0	9,177.2	9,302.3	10,918.5	11,050.9	22.5	18.8	1.4	1.2
Others	4,822.0	5,816.7	5,099.2	7,055.5	6,061.5	5.7	18.9	-12.3	-14.1
Sub-total	17,285.3	20,449.7	19,980.1	24,980.6	24,638.6	15.6	23.3	-2.3	-1.4
Below the line items	2,651.5	3,263.4	3,339.2	4,254.4	4,486.0	25.9	34.3	2.3	5.4
Total assets = total liabilities	19,936.8	23,713.1	23,319.3	29,235.0	29,124.6	17.0	24.9	-1.7	-0.4
Liabilities									
Deposits of non-public sector	10,283.4	12,140.6	12,809.0	14,857.1	15,421.5	24.6	20.4	5.5	3.8
Sight	1,052.8	1,237.0	1,307.0	1,504.0	1,653.5	24.1	26.5	5.7	9.9
Term investment	8,617.1	10,123.1	10,701.3	12,339.1	12,738.6	24.2	19.0	5.7	3.2
Gharz-al-hasaneh ⁴	452.3	602.9	607.3	801.9	806.8	34.3	32.9	0.7	0.6
Other	161.2	177.6	193.4	212.1	222.6	20.0	15.1	8.9	5.0
Claims of the Central Bank	895.1	996.9	1,013.7	1,320.3	1,397.1	13.2	37.8	1.7	5.8
Loans and deposits of public sector⁵	292.4	240.9	236.9	272.3	277.3	-19.0	17.1	-1.7	1.8
Capital account	853.4	627.7	577.1	542.4	270.3	-32.4	-53.2	-8.1	-50.2
Foreign exchange loans and deposits	1,744.4	1,841.4	1,840.4	2,556.2	2,849.2	5.5	54.8	-0.1	11.5
Others	3,216.6	4,602.2	3,503.0	5,432.3	4,423.2	8.9	26.3	-23.9	-18.6
Sub-total	17,285.3	20,449.7	19,980.1	24,980.6	24,638.6	15.6	23.3	-2.3	-1.4
Below the line items	2,651.5	3,263.4	3,339.2	4,254.4	4,486.0	25.9	34.3	2.3	5.4

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.

Table 4

Summary of the Assets and Liabilities of Commercial Banks¹

(trillion rials)

	Balance at the end of the month					Percentage change			
	Khordad 1395	Esfand 1395	Khordad 1396	Esfand 1396	Khordad 1397	Khordad 1396 to Khordad 1395	Khordad 1397 to Khordad 1396	Khordad 1396 to Esfand 1395	Khordad 1397 to Esfand 1396
Assets									
Foreign assets	349.3	352.5	359.0	501.5	555.9	2.8	54.8	1.8	10.8
Notes and coins	57.1	27.7	58.6	26.5	48.7	2.6	-16.9	111.6	83.8
Deposits with the Central Bank	202.3	257.2	279.2	341.4	346.9	38.0	24.2	8.6	1.6
Reserve requirement	175.2	224.3	244.9	309.0	315.5	39.8	28.8	9.2	2.1
Sight ²	27.1	32.9	34.3	32.4	31.4	26.6	-8.5	4.3	-3.1
Claims on public sector	342.9	436.2	442.2	576.6	593.7	29.0	34.3	1.4	3.0
Government ³	330.7	423.5	432.1	558.0	568.0	30.7	31.5	2.0	1.8
Public corporations and institutions	12.2	12.7	10.1	18.6	25.7	-17.2	154.5	-20.5	38.2
Claims on non-public sector	1,186.2	1,405.0	1,431.6	1,746.6	1,781.6	20.7	24.4	1.9	2.0
Others	781.7	1,240.7	929.4	1,606.9	1,048.9	18.9	12.9	-25.1	-34.7
Sub-total	2,919.5	3,719.3	3,500.0	4,799.5	4,375.7	19.9	25.0	-5.9	-8.8
Below the line items	242.4	352.6	454.5	479.4	539.3	87.5	18.7	28.9	12.5
Total assets = total liabilities	3,161.9	4,071.9	3,954.5	5,278.9	4,915.0	25.1	24.3	-2.9	-6.9
Liabilities									
Deposits of non-public sector	1,777.2	2,272.2	2,492.6	3,021.8	3,090.5	40.3	24.0	9.7	2.3
Sight	220.8	266.4	285.6	334.6	371.3	29.3	30.0	7.2	11.0
Term investment	1,398.1	1,813.5	2,007.3	2,440.2	2,473.9	43.6	23.2	10.7	1.4
Gharz-al-hasaneh	109.2	138.4	139.4	183.5	179.1	27.7	28.5	0.7	-2.4
Other	49.1	53.9	60.3	63.5	66.2	22.8	9.8	11.9	4.3
Claims of the Central Bank	191.7	120.2	85.3	45.1	65.7	-55.5	-23.0	-29.0	45.7
Loans and deposits of public sector⁴	131.5	81.0	82.7	99.7	105.6	-37.1	27.7	2.1	5.9
Capital account	150.4	138.8	135.6	138.0	22.7	-9.8	-83.3	-2.3	-83.6
Foreign exchange loans and deposits	204.4	255.8	259.1	376.7	417.9	26.8	61.3	1.3	10.9
Others	464.3	851.3	444.7	1,118.2	673.3	-4.2	51.4	-47.8	-39.8
Sub-total	2,919.5	3,719.3	3,500.0	4,799.5	4,375.7	19.9	25.0	-5.9	-8.8
Below the line items	242.4	352.6	454.5	479.4	539.3	87.5	18.7	28.9	12.5

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			
	Khordad 1395	Esfand 1395	Khordad 1396	Esfand 1396	Khordad 1397	Khordad 1396 to Khordad 1395	Khordad 1397 to Khordad 1396	Khordad 1396 to Esfand 1395	Khordad 1397 to Esfand 1396
Assets									
Foreign assets	513.0	630.2	572.8	766.6	867.4	11.7	51.4	-9.1	13.1
Notes and coins	9.4	11.5	10.1	12.2	10.2	7.4	1.0	-12.2	-16.4
Deposits with the Central Bank	82.7	84.7	92.4	114.5	120.3	11.7	30.2	9.1	5.1
Reserve requirement	75.6	78.0	87.2	108.0	117.9	15.3	35.2	11.8	9.2
Sight ¹	7.1	6.7	5.2	6.5	2.4	-26.8	-53.8	-22.4	-63.1
Claims on public sector	426.9	458.4	491.2	545.7	558.0	15.1	13.6	7.2	2.3
Government ²	425.8	457.3	490.5	545.1	555.8	15.2	13.3	7.3	2.0
Public corporations and institutions	1.1	1.1	0.7	0.6	2.2	-36.4	214.3	-36.4	266.7
Claims on non-public sector	1,858.3	2,062.4	2,089.5	2,382.2	2,416.2	12.4	15.6	1.3	1.4
Others	382.7	612.2	452.8	707.5	506.5	18.3	11.9	-26.0	-28.4
Sub-total	3,273.0	3,859.4	3,708.8	4,528.7	4,478.6	13.3	20.8	-3.9	-1.1
Below the line items	703.3	820.1	791.5	924.8	994.3	12.5	25.6	-3.5	7.5
Total assets = total liabilities	3,976.3	4,679.5	4,500.3	5,453.5	5,472.9	13.2	21.6	-3.8	0.4
Liabilities									
Deposits of non-public sector	1,033.4	1,189.3	1,272.0	1,579.2	1,638.3	23.1	28.8	7.0	3.7
Sight	122.4	130.3	149.9	165.5	170.3	22.5	13.6	15.0	2.9
Term investment	819.6	934.9	985.7	1,243.9	1,286.0	20.3	30.5	5.4	3.4
Gharz-al-hasaneh ³	79.0	111.3	122.6	156.5	168.1	55.2	37.1	10.2	7.4
Other	12.4	12.8	13.8	13.3	13.9	11.3	0.7	7.8	4.5
Claims of the Central Bank	567.0	494.4	506.6	472.1	454.9	-10.7	-10.2	2.5	-3.6
Loans and deposits of public sector⁴	122.0	121.6	115.8	124.7	121.3	-5.1	4.7	-4.8	-2.7
Capital account	174.8	231.3	275.6	287.8	284.0	57.7	3.0	19.2	-1.3
Foreign exchange loans and deposits	365.8	440.7	423.5	574.8	650.5	15.8	53.6	-3.9	13.2
Others	1,010.0	1,382.1	1,115.3	1,490.1	1,329.6	10.4	19.2	-19.3	-10.8
Sub-total	3,273.0	3,859.4	3,708.8	4,528.7	4,478.6	13.3	20.8	-3.9	-1.1
Below the line items	703.3	820.1	791.5	924.8	994.3	12.5	25.6	-3.5	7.5

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 Institutions¹**

Table 6

(trillion rials)

	Balance at the end of the month					Percentage change			
	Khordad 1395	Esfand 1395	Khordad 1396	Esfand 1396	Khordad 1397	Khordad 1396 to Khordad 1395	Khordad 1397 to Khordad 1396	Khordad 1396 to Esfand 1395	Khordad 1397 to Esfand 1396
Assets									
Foreign assets	1,418.6	1,446.7	1,463.1	1,983.3	2,170.7	3.1	48.4	1.1	9.4
Notes and coins	51.4	52.5	55.6	53.1	55.4	8.2	-0.4	5.9	4.3
Deposits with the Central Bank	870.7	971.4	1,015.9	1,149.4	1,199.1	16.7	18.0	4.6	4.3
Reserve requirement	834.5	951.6	988.1	1,126.4	1,180.1	18.4	19.4	3.8	4.8
Sight ²	36.2	19.8	27.8	23.0	19.0	-23.2	-31.7	40.4	-17.4
Claims on public sector	546.0	726.8	738.5	935.8	999.9	35.3	35.4	1.6	6.8
Government ³	528.2	703.3	720.5	921.9	983.8	36.4	36.5	2.4	6.7
Public corporations and institutions	17.8	23.5	18.0	13.9	16.1	1.1	-10.6	-23.4	15.8
Claims on non-public sector	4,548.5	5,709.8	5,781.2	6,789.7	6,853.1	27.1	18.5	1.3	0.9
Others	3,657.6	3,963.8	3,717.0	4,741.1	4,506.1	1.6	21.2	-6.2	-5.0
Sub-total	11,092.8	12,871.0	12,771.3	15,652.4	15,784.3	15.1	23.6	-0.8	0.8
Below the line items	1,705.8	2,090.7	2,093.2	2,850.2	2,952.4	22.7	41.0	0.1	3.6
Total assets = total liabilities	12,798.6	14,961.7	14,864.5	18,502.6	18,736.7	16.1	26.0	-0.6	1.3
Liabilities									
Deposits of non-public sector	7,472.8	8,679.1	9,044.4	10,256.1	10,692.7	21.0	18.2	4.2	4.3
Sight ⁴	709.6	840.3	871.5	1,003.9	1,111.9	22.8	27.6	3.7	10.8
Term investment	6,399.4	7,374.7	7,708.3	8,655.0	8,978.7	20.5	16.5	4.5	3.7
Gharz-al-hasaneh	264.1	353.2	345.3	461.9	459.6	30.7	33.1	-2.2	-0.5
Other	99.7	110.9	119.3	135.3	142.5	19.7	19.4	7.6	5.3
Claims of the Central Bank	136.4	382.3	421.8	803.1	876.5	209.2	107.8	10.3	9.1
Deposits and funds of public sector⁵	38.9	38.3	38.4	47.9	50.4	-1.3	31.3	0.3	5.2
Capital account	528.2	257.6	165.9	116.6	-36.4	-68.6	-121.9	-35.6	-131.2
Foreign exchange loans and deposits	1,174.2	1,144.9	1,157.8	1,604.7	1,780.8	-1.4	53.8	1.1	11.0
Others	1,742.3	2,368.8	1,943.0	2,824.0	2,420.3	11.5	24.6	-18.0	-14.3
Sub-total	11,092.8	12,871.0	12,771.3	15,652.4	15,784.3	15.1	23.6	-0.8	0.8
Below the line items	1,705.8	2,090.7	2,093.2	2,850.2	2,952.4	22.7	41.0	0.1	3.6

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 (Khordad 1397 compared with Esfand 1396)	Percentage change			
	Khordad 1395	Esfand 1395	Khordad 1396	Esfand 1396	Khordad 1397		Khordad 1396 to Khordad 1395	Khordad 1397 to Khordad 1396	Khordad 1396 to Esfand 1395	Khordad 1397 to Esfand 1396
Banks' and credit institutions' claims on non-public sector (excluding profit receivables)	6,885.2	8,240.7	8,374.9	9,761.3	9,906.1	144.8	21.6	18.3	1.6	1.5
Commercial banks	1,068.0	1,270.3	1,292.0	1,532.2	1,557.5	25.3	21.0	20.5	1.7	1.7
Specialized banks	1,491.7	1,644.3	1,673.1	1,888.0	1,921.8	33.8	12.2	14.9	1.8	1.8
Private banks and non-bank credit institutions	4,325.5	5,326.1	5,409.8	6,341.1	6,426.8	85.7	25.1	18.8	1.6	1.4
Banks' and credit institutions' claims on non-public sector (percentage of total)	100.0	100.0	100.0	100.0	100.0					
Commercial banks	15.5	15.4	15.4	15.7	15.7	0.0	-0.1	0.3	0.0	0.0
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	64.6	65.0	64.9	-0.1	1.8	0.3	0.0	-0.1
Profit and revenue receivables	707.8	936.5	927.4	1,157.2	1,144.8	-12.4	31.0	23.4	-1.0	-1.1
Banks' and credit institutions' claims on non-public sector	7,593.0	9,177.2	9,302.3	10,918.5	11,050.9	132.4	22.5	18.8	1.4	1.2
Commercial banks	1,186.2	1,405.0	1,431.6	1,746.6	1,781.6	35.0	20.7	24.4	1.9	2.0
Specialized banks	1,858.3	2,062.4	2,089.5	2,382.2	2,416.2	34.0	12.4	15.6	1.3	1.4
Private banks and non-bank credit institutions	4,548.5	5,709.8	5,781.2	6,789.7	6,853.1	63.4	27.1	18.5	1.3	0.9
Deposits of non-public sector	10,283.4	12,140.6	12,809.0	14,857.1	15,421.5	564.4	24.6	20.4	5.5	3.8
Commercial banks	1,777.2	2,272.2	2,492.6	3,021.8	3,090.5	68.7	40.3	24.0	9.7	2.3
Specialized banks	1,033.4	1,189.3	1,272.0	1,579.2	1,638.3	59.1	23.1	28.8	7.0	3.7
Private banks and non-bank credit institutions	7,472.8	8,679.1	9,044.4	10,256.1	10,692.7	436.6	21.0	18.2	4.2	4.3
Deposits of non-public sector (percentage of total)	100.0	100.0	100.0	100.0	100.0					
Commercial banks	17.3	18.7	19.5	20.3	20.0	-0.3	2.2	0.5	0.8	-0.3
Specialized banks	10.0	9.8	9.9	10.6	10.6	0.0	-0.1	0.7	0.1	0.0
Private banks and non-bank credit institutions	72.7	71.5	70.6	69.0	69.3	0.3	-2.1	-1.3	-0.9	0.3
Sight	1,052.8	1,237.0	1,307.0	1,504.0	1,653.5	149.5	24.1	26.5	5.7	9.9
Current deposits	876.4	991.7	1,049.3	1,233.3	1,367.3	134.0	19.7	30.3	5.8	10.9
Checks (net)	20.4	10.0	34.4	36.4	55.2	18.8	68.6	60.5	244.0	51.6
Others	156.0	235.3	223.3	234.3	231.0	-3.3	43.1	3.4	-5.1	-1.4
Non-sight	9,230.6	10,903.6	11,502.0	13,353.1	13,768.0	414.9	24.6	19.7	5.5	3.1
Gharz-al-hasaneh savings	452.3	602.9	607.3	801.9	806.8	4.9	34.3	32.9	0.7	0.6
Housing Savings Fund	32.4	55.7	62.6	84.3	91.0	6.7	93.2	45.4	12.4	7.9
Other	419.9	547.2	544.7	717.6	715.8	-1.8	29.7	31.4	-0.5	-0.3
Term investment	8,617.1	10,123.1	10,701.3	12,339.1	12,738.6	399.5	24.2	19.0	5.7	3.2
Short-term	3,767.0	5,286.2	5,802.3	3,935.5	4,379.7	444.2	54.0	-24.5	9.8	11.3
Long-term	4,850.1	4,836.9	4,899.0	8,403.6	8,358.9	-44.7	1.0	70.6	1.3	-0.5
Miscellaneous	161.2	177.6	193.4	212.1	222.6	10.5	20.0	15.1	8.9	5.0
Notes and coins with the public	311.6	393.3	340.1	442.7	406.0	-36.7	9.1	19.4	-13.5	-8.3
Money	1,364.4	1,630.3	1,647.1	1,946.7	2,059.5	112.8	20.7	25.0	1.0	5.8
Quasi-money	9,230.6	10,903.6	11,502.0	13,353.1	13,768.0	414.9	24.6	19.7	5.5	3.1
Liquidity	10,595.0	12,533.9	13,149.1	15,299.8	15,827.5	527.7	24.1	20.4	4.9	3.4

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

Table 8

(trillion rials)

	Balance at the end of		Share of Khordad 1397 in total balance	Percentage change Khordad 1397 compared to Esfand 1396
	Esfand 1396	Khordad 1397		
Banks and non-bank credit institutions	10,823.2	10,953.1	100.0	1.2
Gharz-al-hasaneh	595.2	612.6	5.6	2.9
Mudarabah	170.7	169.7	1.5	-0.6
Forward transactions	64.1	71.1	0.6	10.9
Civil partnership	4,092.1	3,942.3	36.0	-3.7
Ju'alah	448.7	467.4	4.3	4.2
Installment sale	2,863.0	2,906.3	26.5	1.5
Murabaha ¹	872.9	907.8	8.3	4.0
Istisna'a ¹	1.3	1.3	0.0	0.0
Hire purchase	35.6	38.4	0.4	7.9
Legal partnership	317.6	314.8	2.9	-0.9
Direct investment	80.3	80.9	0.7	0.7
Other ²	1,281.7	1,440.5	13.2	12.4
Commercial banks	1,713.1	1,748.1	100.0	2.0
Gharz-al-hasaneh	127.9	132.6	7.6	3.7
Mudarabah	58.3	58.7	3.4	0.7
Forward transactions	21.0	23.2	1.3	10.5
Civil partnership	386.0	355.6	20.3	-7.9
Ju'alah	186.9	199.4	11.4	6.7
Installment sale	551.0	590.2	33.8	7.1
Murabaha	134.6	131.0	7.5	-2.7
Istisna'a	1.3	1.3	0.1	0.0
Hire purchase	13.6	13.6	0.8	0.0
Legal partnership	42.5	42.5	2.4	0.0
Direct investment	24.7	24.6	1.4	-0.4
Other ²	165.3	175.4	10.0	6.1
Specialized banks	2,381.9	2,415.7	100.0	1.4
Gharz-al-hasaneh	59.5	61.0	2.5	2.5
Mudarabah	8.6	7.8	0.3	-9.3
Forward transactions	17.5	17.8	0.7	1.7
Civil partnership	427.1	397.4	16.5	-7.0
Ju'alah	105.9	109.0	4.5	2.9
Installment sale	1,363.2	1,353.8	56.0	-0.7
Murabaha	129.5	138.1	5.7	6.6
Istisna'a	0.0	0.0	0.0	0
Hire purchase	9.8	12.4	0.5	26.5
Legal partnership	24.4	24.4	1.0	0.0
Direct investment	5.9	6.7	0.3	13.6
Other ²	230.5	287.3	11.9	24.6
Private banks and non-bank credit institutions	6,728.2	6,789.3	100.0	0.9
Gharz-al-hasaneh	407.8	419.0	6.2	2.7
Mudarabah	103.8	103.2	1.5	-0.6
Forward transactions	25.6	30.1	0.4	17.6
Civil partnership	3,279.0	3,189.3	47.0	-2.7
Ju'alah	155.9	159.0	2.3	2.0
Installment sale	948.8	962.3	14.2	1.4
Murabaha	608.8	638.7	9.4	4.9
Istisna'a	0.0	0.0	0.0	0
Hire purchase	12.2	12.4	0.2	1.6
Legal partnership	250.7	247.9	3.7	-1.1
Direct investment	49.7	49.6	0.7	-0.2
Other ²	885.9	977.8	14.4	10.4

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.