

Table 1 **Summary of the Assets and Liabilities of the Banking System¹** (trillion rials)

	Balance at the end of the month					Percentage change			
	Tir 1395	Esfand 1395	Tir 1396	Esfand 1396	Tir 1397	Tir 1396 to Tir 1395	Tir1397 to Tir 1396	Tir 1396 to Esfand 1395	Tir 1397 to Esfand 1396
Assets									
Foreign assets	5,675.3	5,823.5	5,962.2	7,321.5	8,409.0	5.1	41.0	2.4	14.9
Claims on public sector	1,965.8	2,197.5	2,316.8	2,586.1	2,836.3	17.9	22.4	5.4	9.7
Government ²	1,650.7	1,857.9	2,018.0	2,294.0	2,513.3	22.3	24.5	8.6	9.6
Public corporations and institutions	315.1	339.6	298.8	292.1	323.0	-5.2	8.1	-12.0	10.6
Claims on non-public sector	7,842.8	9,177.2	9,585.7	10,918.5	11,271.8	22.2	17.6	4.5	3.2
Others	7,242.8	8,298.4	8,126.8	10,304.7	9,934.0	12.2	22.2	-2.1	-3.6
Sub-total	22,726.7	25,496.6	25,991.5	31,130.8	32,451.1	14.4	24.9	1.9	4.2
Below the line items	2,696.4	3,273.7	3,433.5	4,280.5	4,596.1	27.3	33.9	4.9	7.4
Total assets = total liabilities	25,423.1	28,770.3	29,425.0	35,411.3	37,047.2	15.7	25.9	2.3	4.6
Liabilities									
Liquidity	10,818.8	12,533.9	13,337.4	15,299.8	16,022.5	23.3	20.1	6.4	4.7
Money	1,394.5	1,630.3	1,595.1	1,946.7	2,149.1	14.4	34.7	-2.2	10.4
Quasi-money	9,424.3	10,903.6	11,742.3	13,353.1	13,873.4	24.6	18.1	7.7	3.9
Loans and deposits of public sector	648.8	614.4	601.1	742.4	890.8	-7.4	48.2	-2.2	20.0
Government	610.1	566.7	557.0	699.6	850.7	-8.7	52.7	-1.7	21.6
Public corporations and institutions	38.7	47.7	44.1	42.8	40.1	14.0	-9.1	-7.5	-6.3
Capital account	947.0	717.2	757.2	640.8	390.0	-20.0	-48.5	5.6	-39.1
Foreign loans and credits and foreign exchange deposits	3,245.6	3,310.9	3,539.9	4,466.5	5,241.3	9.1	48.1	6.9	17.3
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	0.4	0.4	0.3	0.5	0.7	-25.0	133.3	-25.0	40.0
Others	7,066.1	8,319.8	7,755.6	9,980.8	9,905.8	9.8	27.7	-6.8	-0.8
Sub-total	22,726.7	25,496.6	25,991.5	31,130.8	32,451.1	14.4	24.9	1.9	4.2
Below the line items	2,696.4	3,273.7	3,433.5	4,280.5	4,596.1	27.3	33.9	4.9	7.4

¹ Includes Central Bank, banks, and non-bank credit institutions while excludes commercial banks' branches abroad.

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 Iran**

Table 2

(trillion rials)

	Balance at the end of the month					Percentage change			
	Tir 1395	Esfand 1395	Tir 1396	Esfand 1396	Tir 1397	Tir 1396 to Tir 1395	Tir1397 to Tir 1396	Tir 1396 to Esfand 1395	Tir 1397 to Esfand 1396
Assets									
Foreign assets	3,346.0	3,394.1	3,465.0	4,070.1	4,672.3	3.6	34.8	2.1	14.8
Notes and coins	57.0	50.1	69.9	28.4	45.2	22.6	-35.3	39.5	59.2
Claims on public sector	622.7	576.1	620.8	528.0	628.8	-0.3	1.3	7.8	19.1
Government	345.0	273.8	349.3	269.0	353.5	1.2	1.2	27.6	31.4
Public corporations and institutions	277.7	302.3	271.5	259.0	275.3	-2.2	1.4	-10.2	6.3
Claims on banks	909.0	996.9	1,078.7	1,320.3	1,470.9	18.7	36.4	8.2	11.4
Others	80.8	29.7	130.4	203.4	260.1	61.4	99.5	339.1	27.9
Sub-total	5,015.5	5,046.9	5,364.8	6,150.2	7,077.3	7.0	31.9	6.3	15.1
Below the line items	8.4	10.3	14.5	26.1	21.4	72.6	47.6	40.8	-18.0
Total assets = total liabilities	5,023.9	5,057.2	5,379.3	6,176.3	7,098.7	7.1	32.0	6.4	14.9
Liabilities									
Notes and coins	490.4	535.1	535.3	562.9	562.9	9.2	5.2	0.0	0.0
With the public	324.9	393.3	341.5	442.7	415.6	5.1	21.7	-13.2	-6.1
With banks	108.5	91.7	123.9	91.8	102.1	14.2	-17.6	35.1	11.2
With the Central Bank	57.0	50.1	69.9	28.4	45.2	22.6	-35.3	39.5	59.2
Deposits of banks and credit institutions	1,165.3	1,313.3	1,398.3	1,605.3	1,684.5	20.0	20.5	6.5	4.9
Reserve requirement	1,114.0	1,253.9	1,345.6	1,543.4	1,633.4	20.8	21.4	7.3	5.8
Sight ¹	51.3	59.4	52.7	61.9	51.1	2.7	-3.0	-11.3	-17.4
Deposits of public sector	361.1	373.5	357.0	470.1	605.3	-1.1	69.6	-4.4	28.8
Government	322.4	325.8	312.9	427.3	565.2	-2.9	80.6	-4.0	32.3
Public corporations and institutions	38.7	47.7	44.1	42.8	40.1	14.0	-9.1	-7.5	-6.3
Capital account ²	76.1	89.5	82.5	98.4	89.5	8.4	8.5	-7.8	-9.0
Foreign exchange liabilities	1,499.0	1,469.5	1,610.5	1,910.3	2,258.9	7.4	40.3	9.6	18.2
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	0.4	0.4	0.3	0.5	0.7	-25.0	133.3	-25.0	40.0
Others	1,423.2	1,265.6	1,380.9	1,502.7	1,875.5	-3.0	35.8	9.1	24.8
Sub-total	5,015.5	5,046.9	5,364.8	6,150.2	7,077.3	7.0	31.9	6.3	15.1
Below the line items	8.4	10.3	14.5	26.1	21.4	72.6	47.6	40.8	-18.0

¹ Includes banks' foreign exchange sight deposits with the CBI.

² 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			
	Tir 1395	Esfand 1395	Tir 1396	Esfand 1396	Tir 1397	Tir 1396 to Tir 1395	Tir1397 to Tir 1396	Tir 1396 to Esfand 1395	Tir 1397 to Esfand 1396
Assets									
Foreign assets	2,329.3	2,429.4	2,497.2	3,251.4	3,736.7	7.2	49.6	2.8	14.9
Notes and coins	108.5	91.7	123.9	91.8	102.1	14.2	-17.6	35.1	11.2
Deposits with the Central Bank	1,165.3	1,313.3	1,398.3	1,605.3	1,684.5	20.0	20.5	6.5	4.9
Reserve requirement	1,114.0	1,253.9	1,345.6	1,543.4	1,633.4	20.8	21.4	7.3	5.8
Sight ²	51.3	59.4	52.7	61.9	51.1	2.7	-3.0	-11.3	-17.4
Claims on public sector	1,343.1	1,621.4	1,696.0	2,058.1	2,207.5	26.3	30.2	4.6	7.3
Government ³	1,305.7	1,584.1	1,668.7	2,025.0	2,159.8	27.8	29.4	5.3	6.7
Public corporations and institutions	37.4	37.3	27.3	33.1	47.7	-27.0	74.7	-26.8	44.1
Claims on non-public sector	7,842.8	9,177.2	9,585.7	10,918.5	11,271.8	22.2	17.6	4.5	3.2
Others	4,922.2	5,816.7	5,325.6	7,055.5	6,371.2	8.2	19.6	-8.4	-9.7
Sub-total	17,711.2	20,449.7	20,626.7	24,980.6	25,373.8	16.5	23.0	0.9	1.6
Below the line items	2,688.0	3,263.4	3,419.0	4,254.4	4,574.7	27.2	33.8	4.8	7.5
Total assets = total liabilities	20,399.2	23,713.1	24,045.7	29,235.0	29,948.5	17.9	24.5	1.4	2.4
Liabilities									
Deposits of non-public sector	10,493.9	12,140.6	12,995.9	14,857.1	15,606.9	23.8	20.1	7.0	5.0
Sight	1,069.6	1,237.0	1,253.6	1,504.0	1,733.5	17.2	38.3	1.3	15.3
Term investment	8,787.4	10,123.1	10,927.7	12,339.1	12,816.4	24.4	17.3	7.9	3.9
Gharz-al-hasaneh ⁴	473.2	602.9	614.7	801.9	828.6	29.9	34.8	2.0	3.3
Other	163.7	177.6	199.9	212.1	228.4	22.1	14.3	12.6	7.7
Claims of the Central Bank	909.0	996.9	1,078.7	1,320.3	1,470.9	18.7	36.4	8.2	11.4
Loans and deposits of public sector ⁵	287.7	240.9	244.1	272.3	285.5	-15.2	17.0	1.3	4.8
Capital account	870.9	627.7	674.7	542.4	300.5	-22.5	-55.5	7.5	-44.6
Foreign exchange loans and deposits	1,746.6	1,841.4	1,929.4	2,556.2	2,982.4	10.5	54.6	4.8	16.7
Others	3,403.1	4,602.2	3,703.9	5,432.3	4,727.6	8.8	27.6	-19.5	-13.0
Sub-total	17,711.2	20,449.7	20,626.7	24,980.6	25,373.8	16.5	23.0	0.9	1.6
Below the line items	2,688.0	3,263.4	3,419.0	4,254.4	4,574.7	27.2	33.8	4.8	7.5

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			
	Tir 1395	Esfand 1395	Tir 1396	Esfand 1396	Tir 1397	Tir 1396 to Tir 1395	Tir1397 to Tir 1396	Tir 1396 to Esfand 1395	Tir 1397 to Esfand 1396
Assets									
Foreign assets	359.2	352.5	367.6	501.5	567.5	2.3	54.4	4.3	13.2
Notes and coins	50.0	27.7	55.4	26.5	39.8	10.8	-28.2	100.0	50.2
Deposits with the Central Bank	197.6	257.2	284.1	341.4	353.9	43.8	24.6	10.5	3.7
Reserve requirement	182.4	224.3	257.5	309.0	320.5	41.2	24.5	14.8	3.7
Sight ²	15.2	32.9	26.6	32.4	33.4	75.0	25.6	-19.1	3.1
Claims on public sector	345.6	436.2	453.9	576.6	598.8	31.3	31.9	4.1	3.9
Government ³	333.4	423.5	443.9	558.0	574.4	33.1	29.4	4.8	2.9
Public corporations and institutions	12.2	12.7	10.0	18.6	24.4	-18.0	144.0	-21.3	31.2
Claims on non-public sector	1,199.9	1,405.0	1,462.7	1,746.6	1,828.6	21.9	25.0	4.1	4.7
Others	825.7	1,240.7	914.5	1,606.9	1,133.7	10.8	24.0	-26.3	-29.4
Sub-total	2,978.0	3,719.3	3,538.2	4,799.5	4,522.3	18.8	27.8	-4.9	-5.8
Below the line items	252.9	352.6	474.8	479.4	535.8	87.7	12.8	34.7	11.8
Total assets = total liabilities	3,230.9	4,071.9	4,013.0	5,278.9	5,058.1	24.2	26.0	-1.4	-4.2
Liabilities									
Deposits of non-public sector	1,855.9	2,272.2	2,565.2	3,021.8	3,159.1	38.2	23.2	12.9	4.5
Sight	247.6	266.4	280.6	334.6	428.3	13.3	52.6	5.3	28.0
Term investment	1,442.8	1,813.5	2,082.8	2,440.2	2,475.0	44.4	18.8	14.8	1.4
Gharz-al-hasaneh	116.0	138.4	140.7	183.5	188.5	21.3	34.0	1.7	2.7
Other	49.5	53.9	61.1	63.5	67.3	23.4	10.1	13.4	6.0
Claims of the Central Bank	180.0	120.2	79.4	45.1	46.2	-55.9	-41.8	-33.9	2.4
Loans and deposits of public sector⁴	129.8	81.0	86.0	99.7	109.1	-33.7	26.9	6.2	9.4
Capital account	150.4	138.8	85.0	138.0	22.6	-43.5	-73.4	-38.8	-83.6
Foreign exchange loans and deposits	191.7	255.8	257.1	376.7	439.2	34.1	70.8	0.5	16.6
Others	470.2	851.3	465.5	1,118.2	746.1	-1.0	60.3	-45.3	-33.3
Sub-total	2,978.0	3,719.3	3,538.2	4,799.5	4,522.3	18.8	27.8	-4.9	-5.8
Below the line items	252.9	352.6	474.8	479.4	535.8	87.7	12.8	34.7	11.8

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			
	Tir 1395	Esfand 1395	Tir 1396	Esfand 1396	Tir 1397	Tir 1396 to Tir 1395	Tir1397 to Tir 1396	Tir 1396 to Esfand 1395	Tir 1397 to Esfand 1396
Assets									
Foreign assets	507.5	630.2	589.9	766.6	906.8	16.2	53.7	-6.4	18.3
Notes and coins	9.4	11.5	10.0	12.2	9.9	6.4	-1.0	-13.0	-18.9
Deposits with the Central Bank	80.3	84.7	93.6	114.5	122.3	16.6	30.7	10.5	6.8
Reserve requirement	77.9	78.0	88.6	108.0	120.4	13.7	35.9	13.6	11.5
Sight ¹	2.4	6.7	5.0	6.5	1.9	108.3	-62.0	-25.4	-70.8
Claims on public sector	430.0	458.4	496.4	545.7	561.7	15.4	13.2	8.3	2.9
Government ²	428.9	457.3	495.6	545.1	559.3	15.6	12.9	8.4	2.6
Public corporations and institutions	1.1	1.1	0.8	0.6	2.4	-27.3	200.0	-27.3	300.0
Claims on non-public sector	1,873.5	2,062.4	2,108.7	2,382.2	2,461.0	12.6	16.7	2.2	3.3
Others	426.4	612.2	446.9	707.5	522.7	4.8	17.0	-27.0	-26.1
Sub-total	3,327.1	3,859.4	3,745.5	4,528.7	4,584.4	12.6	22.4	-3.0	1.2
Below the line items	697.8	820.1	786.3	924.8	1,012.2	12.7	28.7	-4.1	9.5
Total assets = total liabilities	4,024.9	4,679.5	4,531.8	5,453.5	5,596.6	12.6	23.5	-3.2	2.6
Liabilities									
Deposits of non-public sector	1,068.5	1,189.3	1,287.4	1,579.2	1,670.8	20.5	29.8	8.2	5.8
Sight	107.8	130.3	143.8	165.5	180.5	33.4	25.5	10.4	9.1
Term investment	864.7	934.9	1,004.6	1,243.9	1,301.4	16.2	29.5	7.5	4.6
Gharz-al-hasaneh ³	82.9	111.3	124.4	156.5	173.9	50.1	39.8	11.8	11.1
Other	13.1	12.8	14.6	13.3	15.0	11.5	2.7	14.1	12.8
Claims of the Central Bank	578.3	494.4	505.2	472.1	455.4	-12.6	-9.9	2.2	-3.5
Loans and deposits of public sector⁴	119.8	121.6	117.5	124.7	123.6	-1.9	5.2	-3.4	-0.9
Capital account	173.1	231.3	274.7	287.8	283.4	58.7	3.2	18.8	-1.5
Foreign exchange loans and deposits	365.1	440.7	443.7	574.8	690.5	21.5	55.6	0.7	20.1
Others	1,022.3	1,382.1	1,117.0	1,490.1	1,360.7	9.3	21.8	-19.2	-8.7
Sub-total	3,327.1	3,859.4	3,745.5	4,528.7	4,584.4	12.6	22.4	-3.0	1.2
Below the line items	697.8	820.1	786.3	924.8	1,012.2	12.7	28.7	-4.1	9.5

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 Institutions ¹**

Table 6

(trillion rials)

	Balance at the end of the month					Percentage change			
	Tir 1395	Esfand 1395	Tir 1396	Esfand 1396	Tir 1397	Tir 1396 to Tir 1395	Tir1397 to Tir 1396	Tir 1396 to Esfand 1395	Tir 1397 to Esfand 1396
Assets									
Foreign assets	1,462.6	1,446.7	1,539.7	1,983.3	2,262.4	5.3	46.9	6.4	14.1
Notes and coins	49.1	52.5	58.5	53.1	52.4	19.1	-10.4	11.4	-1.3
Deposits with the Central Bank	887.4	971.4	1,020.6	1,149.4	1,208.3	15.0	18.4	5.1	5.1
Reserve requirement	853.7	951.6	999.5	1,126.4	1,192.5	17.1	19.3	5.0	5.9
Sight ²	33.7	19.8	21.1	23.0	15.8	-37.4	-25.1	6.6	-31.3
Claims on public sector	567.5	726.8	745.7	935.8	1,047.0	31.4	40.4	2.6	11.9
Government ³	543.4	703.3	729.2	921.9	1,026.1	34.2	40.7	3.7	11.3
Public corporations and institutions	24.1	23.5	16.5	13.9	20.9	-31.5	26.7	-29.8	50.4
Claims on non-public sector	4,769.4	5,709.8	6,014.3	6,789.7	6,982.2	26.1	16.1	5.3	2.8
Others	3,670.1	3,963.8	3,964.2	4,741.1	4,714.8	8.0	18.9	0.0	-0.6
Sub-total	11,406.1	12,871.0	13,343.0	15,652.4	16,267.1	17.0	21.9	3.7	3.9
Below the line items	1,737.3	2,090.7	2,157.9	2,850.2	3,026.7	24.2	40.3	3.2	6.2
Total assets = total liabilities	13,143.4	14,961.7	15,500.9	18,502.6	19,293.8	17.9	24.5	3.6	4.3
Liabilities									
Deposits of non-public sector	7,569.5	8,679.1	9,143.3	10,256.1	10,777.0	20.8	17.9	5.3	5.1
Sight ⁴	714.2	840.3	829.2	1,003.9	1,124.7	16.1	35.6	-1.3	12.0
Term investment	6,479.9	7,374.7	7,840.3	8,655.0	9,040.0	21.0	15.3	6.3	4.4
Gharz-al-hasaneh	274.3	353.2	349.6	461.9	466.2	27.5	33.4	-1.0	0.9
Other	101.1	110.9	124.2	135.3	146.1	22.8	17.6	12.0	8.0
Claims of the Central Bank	150.7	382.3	494.1	803.1	969.3	227.9	96.2	29.2	20.7
Deposits and funds of public sector⁵	38.1	38.3	40.6	47.9	52.8	6.6	30.0	6.0	10.2
Capital account	547.4	257.6	315.0	116.6	-5.5	-42.5	-101.7	22.3	-104.7
Foreign exchange loans and deposits	1,189.8	1,144.9	1,228.6	1,604.7	1,852.7	3.3	50.8	7.3	15.5
Others	1,910.6	2,368.8	2,121.4	2,824.0	2,620.8	11.0	23.5	-10.4	-7.2
Sub-total	11,406.1	12,871.0	13,343.0	15,652.4	16,267.1	17.0	21.9	3.7	3.9
Below the line items	1,737.3	2,090.7	2,157.9	2,850.2	3,026.7	24.2	40.3	3.2	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.

	Balance at the end of the month					Change (Tir 1397 compared with Esfand 1396)	Percentage change			
	Tir 1395	Esfand 1395	Tir 1396	Esfand 1396	Tir 1397		Tir 1396 to Tir 1395	Tir1397 to Tir 1396	Tir 1396 to Esfand 1395	Tir 1397 to Esfand 1396
Banks' and credit institutions' claims on non-public sector (excluding profit receivables)	7,045.8	8,240.7	8,614.6	9,761.3	10,034.6	273.3	22.3	16.5	4.5	2.8
Commercial banks	1,081.3	1,270.3	1,315.6	1,532.2	1,595.0	62.8	21.7	21.2	3.6	4.1
Specialized banks	1,503.3	1,644.3	1,689.0	1,888.0	1,957.0	69.0	12.4	15.9	2.7	3.7
Private banks and non-bank credit institutions	4,461.2	5,326.1	5,610.0	6,341.1	6,482.6	141.5	25.8	15.6	5.3	2.2
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	15.3	15.4	15.3	15.7	15.9	0.2	0.0	0.6	-0.1	0.2
Specialized banks	21.3	20.0	19.6	19.3	19.5	0.2	-1.7	-0.1	-0.4	0.2
Private banks and non-bank credit institutions	63.3	64.6	65.1	65.0	64.6	-0.4	1.8	-0.5	0.5	-0.4
Profit and revenue receivables	797.0	936.5	971.1	1,157.2	1,237.2	80.0	21.8	27.4	3.7	6.9
Banks' and credit institutions' claims on non-public sector	7,842.8	9,177.2	9,585.7	10,918.5	11,271.8	353.3	22.2	17.6	4.5	3.2
Commercial banks	1,199.9	1,405.0	1,462.7	1,746.6	1,828.6	82.0	21.9	25.0	4.1	4.7
Specialized banks	1,873.5	2,062.4	2,108.7	2,382.2	2,461.0	78.8	12.6	16.7	2.2	3.3
Private banks and non-bank credit institutions	4,769.4	5,709.8	6,014.3	6,789.7	6,982.2	192.5	26.1	16.1	5.3	2.8
Deposits of non-public sector	10,493.9	12,140.6	12,995.9	14,857.1	15,606.9	749.8	23.8	20.1	7.0	5.0
Commercial banks	1,855.9	2,272.2	2,565.2	3,021.8	3,159.1	137.3	38.2	23.2	12.9	4.5
Specialized banks	1,068.5	1,189.3	1,287.4	1,579.2	1,670.8	91.6	20.5	29.8	8.2	5.8
Private banks and non-bank credit institutions	7,569.5	8,679.1	9,143.3	10,256.1	10,777.0	520.9	20.8	17.9	5.3	5.1
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	17.7	18.7	19.7	20.3	20.2	-0.1	2.0	0.5	1.0	-0.1
Specialized banks	10.2	9.8	9.9	10.6	10.7	0.1	-0.3	0.8	0.1	0.1
Private banks and non-bank credit institutions	72.1	71.5	70.4	69.0	69.1	0.1	-1.7	-1.3	-1.1	0.1
Sight	1,069.6	1,237.0	1,253.6	1,504.0	1,733.5	229.5	17.2	38.3	1.3	15.3
Current deposits	893.5	991.7	1,017.2	1,233.3	1,397.7	164.4	13.8	37.4	2.6	13.3
Checks (net)	12.7	10.0	26.1	36.4	67.9	31.5	105.5	160.2	161.0	86.5
Others	163.4	235.3	210.3	234.3	267.9	33.6	28.7	27.4	-10.6	14.3
Non-sight	9,424.3	10,903.6	11,742.3	13,353.1	13,873.4	520.3	24.6	18.1	7.7	3.9
Gharz-al-hasaneh savings	473.2	602.9	614.7	801.9	828.6	26.7	29.9	34.8	2.0	3.3
Housing Savings Fund	33.7	55.7	65.3	84.3	92.1	7.8	93.8	41.0	17.2	9.3
Other	439.5	547.2	549.4	717.6	736.5	18.9	25.0	34.1	0.4	2.6
Term investment	8,787.4	10,123.1	10,927.7	12,339.1	12,816.4	477.3	24.4	17.3	7.9	3.9
Short-term	3,910.3	5,286.2	5,868.0	3,935.5	4,507.3	571.8	50.1	-23.2	11.0	14.5
Long-term	4,877.1	4,836.9	5,059.7	8,403.6	8,309.1	-94.5	3.7	64.2	4.6	-1.1
Miscellaneous	163.7	177.6	199.9	212.1	228.4	16.3	22.1	14.3	12.6	7.7
Notes and coins with the public	324.9	393.3	341.5	442.7	415.6	-27.1	5.1	21.7	-13.2	-6.1
Money	1,394.5	1,630.3	1,595.1	1,946.7	2,149.1	202.4	14.4	34.7	-2.2	10.4
Quasi-money	9,424.3	10,903.6	11,742.3	13,353.1	13,873.4	520.3	24.6	18.1	7.7	3.9
Liquidity	10,818.8	12,533.9	13,337.4	15,299.8	16,022.5	722.7	23.3	20.1	6.4	4.7

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

	Balance at the end of		Share of Tir 1397 in total balance	Percentage change Tir 1397 compared to Esfand 1396
	Esfand 1396	Tir 1397		
Banks and non-bank credit institutions	10,823.2	11,175.7	100.0	3.3
Gharz-al-hasaneh	595.2	637.1	5.7	7.0
Mudarabah	170.7	171.1	1.5	0.2
Forward transactions	64.1	73.7	0.7	15.0
Civil partnership	4,092.1	3,905.8	34.9	-4.6
Ju'alah	448.7	489.0	4.4	9.0
Installment sale	2,863.0	3,038.2	27.2	6.1
Murabaha ¹	872.9	941.0	8.4	7.8
Istisna'a ¹	1.3	1.3	0.0	0.0
Hire purchase	35.6	40.0	0.4	12.4
Legal partnership	317.6	313.3	2.8	-1.4
Direct investment	80.3	81.0	0.7	0.9
Other ²	1,281.7	1,484.2	13.3	15.8
Commercial banks	1,713.1	1,795.7	100.0	4.8
Gharz-al-hasaneh	127.9	137.4	7.7	7.4
Mudarabah	58.3	60.4	3.4	3.6
Forward transactions	21.0	24.7	1.4	17.6
Civil partnership	386.0	351.4	19.6	-9.0
Ju'alah	186.9	208.4	11.6	11.5
Installment sale	551.0	619.5	34.5	12.4
Murabaha	134.6	131.8	7.3	-2.1
Istisna'a	1.3	1.3	0.1	0.0
Hire purchase	13.6	13.8	0.8	1.5
Legal partnership	42.5	42.5	2.4	0.0
Direct investment	24.7	24.7	1.4	0.0
Other ²	165.3	179.8	10.0	8.8
Specialized banks	2,381.9	2,460.6	100.0	3.3
Gharz-al-hasaneh	59.5	64.2	2.6	7.9
Mudarabah	8.6	7.8	0.3	-9.3
Forward transactions	17.5	17.6	0.7	0.6
Civil partnership	427.1	410.9	16.7	-3.8
Ju'alah	105.9	116.9	4.8	10.4
Installment sale	1,363.2	1,368.3	55.6	0.4
Murabaha	129.5	145.9	5.9	12.7
Istisna'a	0.0	0.0	0.0	0
Hire purchase	9.8	13.7	0.6	39.8
Legal partnership	24.4	24.4	1.0	0.0
Direct investment	5.9	6.7	0.3	13.6
Other ²	230.5	284.2	11.6	23.3
Private banks and non-bank credit institutions	6,728.2	6,919.4	100.0	2.8
Gharz-al-hasaneh	407.8	435.5	6.3	6.8
Mudarabah	103.8	102.9	1.5	-0.9
Forward transactions	25.6	31.4	0.5	22.7
Civil partnership	3,279.0	3,143.5	45.4	-4.1
Ju'alah	155.9	163.7	2.4	5.0
Installment sale	948.8	1,050.4	15.2	10.7
Murabaha	608.8	663.3	9.6	9.0
Istisna'a	0.0	0.0	0.0	0
Hire purchase	12.2	12.5	0.2	2.5
Legal partnership	250.7	246.4	3.6	-1.7
Direct investment	49.7	49.6	0.7	-0.2
Other ²	885.9	1,020.2	14.7	15.2

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.