

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

	Balance at the end of the month					Percentage change			
	Shahrivar 1395	Esfand 1395	Shahrivar 1396	Esfand 1396	Shahrivar 1397	Shahrivar 1396 to Shahrivar 1395	Shahrivar 1397 to Shahrivar 1396	Shahrivar 1396 to Esfand 1395	Shahrivar 1397 to Esfand 1396
Assets									
Foreign assets	5,752.8	5,823.5	6,170.9	7,321.5	8,199.2	7.3	32.9	6.0	12.0
Claims on public sector	2,041.5	2,197.5	2,373.7	2,586.1	2,939.4	16.3	23.8	8.0	13.7
Government ²	1,722.2	1,857.9	2,089.1	2,294.0	2,614.0	21.3	25.1	12.4	13.9
Public corporations and institutions	319.3	339.6	284.6	292.1	325.4	-10.9	14.3	-16.2	11.4
Claims on non-public sector	8,427.3	9,177.2	9,915.7	10,918.5	11,655.5	17.7	17.5	8.0	6.8
Others	7,430.9	8,298.4	9,031.9	10,304.7	11,029.4	21.5	22.1	8.8	7.0
Sub-total	23,652.5	25,496.6	27,492.2	31,130.8	33,823.5	16.2	23.0	7.8	8.6
Below the line items	2,998.8	3,273.7	3,617.0	4,280.5	4,520.8	20.6	25.0	10.5	5.6
Total assets = total liabilities	26,651.3	28,770.3	31,109.2	35,411.3	38,344.3	16.7	23.3	8.1	8.3
Liabilities									
Liquidity	11,227.1	12,533.9	13,899.5	15,299.8	16,723.7	23.8	20.3	10.9	9.3
Money	1,480.3	1,630.3	1,682.4	1,946.7	2,436.7	13.7	44.8	3.2	25.2
Quasi-money	9,746.8	10,903.6	12,217.1	13,353.1	14,287.0	25.3	16.9	12.0	7.0
Loans and deposits of public sector	548.5	614.4	575.3	742.4	837.5	4.9	45.6	-6.4	12.8
Government	508.6	566.7	529.9	699.6	786.3	4.2	48.4	-6.5	12.4
Public corporations and institutions	39.9	47.7	45.4	42.8	51.2	13.8	12.8	-4.8	19.6
Capital account	897.8	717.2	808.3	640.8	478.9	-10.0	-40.8	12.7	-25.3
Foreign loans and credits and foreign exchange deposits	3,371.4	3,310.9	3,673.1	4,466.5	5,097.4	8.9	38.8	10.9	14.1
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	0.4	0.4	0.3	0.5	0.4	-25.0	33.3	-25.0	-20.0
Others	7,607.3	8,319.8	8,535.7	9,980.8	10,685.6	12.2	25.2	2.6	7.1
Sub-total	23,652.5	25,496.6	27,492.2	31,130.8	33,823.5	16.2	23.0	7.8	8.6
Below the line items	2,998.8	3,273.7	3,617.0	4,280.5	4,520.8	20.6	25.0	10.5	5.6

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			
	Shahrivar 1395	Esfand 1395	Shahrivar 1396	Esfand 1396	Shahrivar 1397	Shahrivar 1396 to Shahrivar 1395	Shahrivar 1397 to Shahrivar 1396	Shahrivar 1396 to Esfand 1395	Shahrivar 1397 to Esfand 1396
Assets									
Foreign assets	3,407.0	3,394.1	3,542.6	4,070.1	4,592.0	4.0	29.6	4.4	12.8
Notes and coins	51.8	50.1	74.3	28.4	29.9	43.4	-59.8	48.3	5.3
Claims on public sector	636.0	576.1	613.7	528.0	641.7	-3.5	4.6	6.5	21.5
Government	354.6	273.8	370.0	269.0	368.5	4.3	-0.4	35.1	37.0
Public corporations and institutions	281.4	302.3	243.7	259.0	273.2	-13.4	12.1	-19.4	5.5
Claims on banks	942.2	996.9	1,097.1	1,320.3	1,506.5	16.4	37.3	10.1	14.1
Others	90.0	29.7	157.4	203.4	280.0	74.9	77.9	430.0	37.7
Sub-total	5,127.0	5,046.9	5,485.1	6,150.2	7,050.1	7.0	28.5	8.7	14.6
Below the line items	7.9	10.3	15.3	26.1	19.0	93.7	24.2	48.5	-27.2
Total assets = total liabilities	5,134.9	5,057.2	5,500.4	6,176.3	7,069.1	7.1	28.5	8.8	14.5
Liabilities									
Notes and coins	483.8	535.1	535.5	562.9	562.9	10.7	5.1	0.1	0.0
With the public	329.2	393.3	344.7	442.7	445.0	4.7	29.1	-12.4	0.5
With banks	102.8	91.7	116.5	91.8	88.0	13.3	-24.5	27.0	-4.1
With the Central Bank	51.8	50.1	74.3	28.4	29.9	43.4	-59.8	48.3	5.3
Deposits of banks and credit institutions	1,223.1	1,313.3	1,503.7	1,605.3	1,812.1	22.9	20.5	14.5	12.9
Reserve requirement	1,159.8	1,253.9	1,415.2	1,543.4	1,729.4	22.0	22.2	12.9	12.1
Sight ¹	63.3	59.4	88.5	61.9	82.7	39.8	-6.6	49.0	33.6
Deposits of public sector	310.7	373.5	321.5	470.1	559.3	3.5	74.0	-13.9	19.0
Government	270.8	325.8	276.1	427.3	508.1	2.0	84.0	-15.3	18.9
Public corporations and institutions	39.9	47.7	45.4	42.8	51.2	13.8	12.8	-4.8	19.6
Capital account ²	76.1	89.5	82.6	98.4	89.5	8.5	8.4	-7.7	-9.0
Foreign exchange liabilities	1,547.6	1,469.5	1,668.2	1,910.3	2,227.5	7.8	33.5	13.5	16.6
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	0.4	0.4	0.3	0.5	0.4	-25.0	33.3	-25.0	-20.0
Others	1,485.3	1,265.6	1,373.3	1,502.7	1,798.4	-7.5	31.0	8.5	19.7
Sub-total	5,127.0	5,046.9	5,485.1	6,150.2	7,050.1	7.0	28.5	8.7	14.6
Below the line items	7.9	10.3	15.3	26.1	19.0	93.7	24.2	48.5	-27.2

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			
	Shahrivar 1395	Esfand 1395	Shahrivar 1396	Esfand 1396	Shahrivar 1397	Shahrivar 1396 to Shahrivar 1395	Shahrivar 1397 to Shahrivar 1396	Shahrivar 1396 to Esfand 1395	Shahrivar 1397 to Esfand 1396
Assets									
Foreign assets	2,345.8	2,429.4	2,628.3	3,251.4	3,607.2	12.0	37.2	8.2	10.9
Notes and coins	102.8	91.7	116.5	91.8	88.0	13.3	-24.5	27.0	-4.1
Deposits with the Central Bank	1,223.1	1,313.3	1,503.7	1,605.3	1,812.1	22.9	20.5	14.5	12.9
Reserve requirement	1,159.8	1,253.9	1,415.2	1,543.4	1,729.4	22.0	22.2	12.9	12.1
Sight ²	63.3	59.4	88.5	61.9	82.7	39.8	-6.6	49.0	33.6
Claims on public sector	1,405.5	1,621.4	1,760.0	2,058.1	2,297.7	25.2	30.6	8.5	11.6
Government ³	1,367.6	1,584.1	1,719.1	2,025.0	2,245.5	25.7	30.6	8.5	10.9
Public corporations and institutions	37.9	37.3	40.9	33.1	52.2	7.9	27.6	9.7	57.7
Claims on non-public sector	8,427.3	9,177.2	9,915.7	10,918.5	11,655.5	17.7	17.5	8.0	6.8
Others	5,021.0	5,816.7	6,082.9	7,055.5	7,312.9	21.1	20.2	4.6	3.6
Sub-total	18,525.5	20,449.7	22,007.1	24,980.6	26,773.4	18.8	21.7	7.6	7.2
Below the line items	2,990.9	3,263.4	3,601.7	4,254.4	4,501.8	20.4	25.0	10.4	5.8
Total assets = total liabilities	21,516.4	23,713.1	25,608.8	29,235.0	31,275.2	19.0	22.1	8.0	7.0
Liabilities									
Deposits of non-public sector	10,897.9	12,140.6	13,554.8	14,857.1	16,278.7	24.4	20.1	11.6	9.6
Sight	1,151.1	1,237.0	1,337.7	1,504.0	1,991.7	16.2	48.9	8.1	32.4
Term investment	9,056.8	10,123.1	11,362.2	12,339.1	13,129.7	25.5	15.6	12.2	6.4
Gharz-al-hasaneh ⁴	520.9	602.9	645.6	801.9	913.0	23.9	41.4	7.1	13.9
Other	169.1	177.6	209.3	212.1	244.3	23.8	16.7	17.8	15.2
Claims of the Central Bank	942.2	996.9	1,097.1	1,320.3	1,506.5	16.4	37.3	10.1	14.1
Loans and deposits of public sector ⁵	237.8	240.9	253.8	272.3	278.2	6.7	9.6	5.4	2.2
Capital account	821.7	627.7	725.7	542.4	389.4	-11.7	-46.3	15.6	-28.2
Foreign exchange loans and deposits	1,823.8	1,841.4	2,004.9	2,556.2	2,869.9	9.9	43.1	8.9	12.3
Others	3,802.1	4,602.2	4,370.8	5,432.3	5,450.7	15.0	24.7	-5.0	0.3
Sub-total	18,525.5	20,449.7	22,007.1	24,980.6	26,773.4	18.8	21.7	7.6	7.2
Below the line items	2,990.9	3,263.4	3,601.7	4,254.4	4,501.8	20.4	25.0	10.4	5.8

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 NDFI constitute a large proportion of government deposits in the banking system.

	Balance at the end of the month					Percentage change			
	Shahrivar 1395	Esfand 1395	Shahrivar 1396	Esfand 1396	Shahrivar 1397	Shahrivar 1396 to Shahrivar 1395	Shahrivar 1397 to Shahrivar 1396	Shahrivar 1396 to Esfand 1395	Shahrivar 1397 to Esfand 1396
Assets									
Foreign assets	319.9	352.5	384.4	501.5	568.8	20.2	48.0	9.0	13.4
Notes and coins	42.3	27.7	51.5	26.5	30.1	21.7	-41.6	85.9	13.6
Deposits with the Central Bank	204.9	257.2	321.2	341.4	387.2	56.8	20.5	24.9	13.4
Reserve requirement	190.5	224.3	265.9	309.0	351.9	39.6	32.3	18.5	13.9
Sight ²	14.4	32.9	55.3	32.4	35.3	284.0	-36.2	68.1	9.0
Claims on public sector	361.6	436.2	499.0	576.6	633.7	38.0	27.0	14.4	9.9
Government ³	349.4	423.5	478.1	558.0	603.9	36.8	26.3	12.9	8.2
Public corporations and institutions	12.2	12.7	20.9	18.6	29.8	71.3	42.6	64.6	60.2
Claims on non-public sector	1,262.3	1,405.0	1,548.6	1,746.6	1,917.2	22.7	23.8	10.2	9.8
Others	890.5	1,240.7	1,068.9	1,606.9	1,203.9	20.0	12.6	-13.8	-25.1
Sub-total	3,081.5	3,719.3	3,873.6	4,799.5	4,740.9	25.7	22.4	4.1	-1.2
Below the line items	346.5	352.6	504.9	479.4	513.1	45.7	1.6	43.2	7.0
Total assets = total liabilities	3,428.0	4,071.9	4,378.5	5,278.9	5,254.0	27.7	20.0	7.5	-0.5
Liabilities									
Deposits of non-public sector	1,929.3	2,272.2	2,641.6	3,021.8	3,288.1	36.9	24.5	16.3	8.8
Sight	260.2	266.4	313.6	334.6	454.2	20.5	44.8	17.7	35.7
Term investment	1,496.9	1,813.5	2,113.6	2,440.2	2,557.8	41.2	21.0	16.5	4.8
Gharz-al-hasaneh	120.0	138.4	150.8	183.5	205.2	25.7	36.1	9.0	11.8
Other	52.2	53.9	63.6	63.5	70.9	21.8	11.5	18.0	11.7
Claims of the Central Bank	177.5	120.2	108.3	45.1	39.0	-39.0	-64.0	-9.9	-13.5
Loans and deposits of public sector⁴	83.1	81.0	89.4	99.7	104.0	7.6	16.3	10.4	4.3
Capital account	148.6	138.8	115.1	138.0	-20.6	-22.5	-117.9	-17.1	-114.9
Foreign exchange loans and deposits	208.6	255.8	270.2	376.7	435.6	29.5	61.2	5.6	15.6
Others	534.4	851.3	649.0	1,118.2	894.8	21.4	37.9	-23.8	-20.0
Sub-total	3,081.5	3,719.3	3,873.6	4,799.5	4,740.9	25.7	22.4	4.1	-1.2
Below the line items	346.5	352.6	504.9	479.4	513.1	45.7	1.6	43.2	7.0

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 NDFI constitute a large proportion of government deposits in the banking system.

	Balance at the end of the month					Percentage change			
	Shahrivar 1395	Esfand 1395	Shahrivar 1396	Esfand 1396	Shahrivar 1397	Shahrivar 1396 to Shahrivar 1395	Shahrivar 1397 to Shahrivar 1396	Shahrivar 1396 to Esfand 1395	Shahrivar 1397 to Esfand 1396
Assets									
Foreign assets	523.7	630.2	622.4	766.6	856.6	18.8	37.6	-1.2	11.7
Notes and coins	9.7	11.5	10.3	12.2	10.2	6.2	-1.0	-10.4	-16.4
Deposits with the Central Bank	98.2	84.7	93.2	114.5	126.0	-5.1	35.2	10.0	10.0
Reserve requirement	80.3	78.0	88.8	108.0	122.9	10.6	38.4	13.8	13.8
Sight ¹	17.9	6.7	4.4	6.5	3.1	-75.4	-29.5	-34.3	-52.3
Claims on public sector	448.1	458.4	504.2	545.7	573.9	12.5	13.8	10.0	5.2
Government ²	447.0	457.3	503.5	545.1	571.6	12.6	13.5	10.1	4.9
Public corporations and institutions	1.1	1.1	0.7	0.6	2.3	-36.4	228.6	-36.4	283.3
Claims on non-public sector	1,932.3	2,062.4	2,171.9	2,382.2	2,534.0	12.4	16.7	5.3	6.4
Others	445.0	612.2	531.3	707.5	608.5	19.4	14.5	-13.2	-14.0
Sub-total	3,457.0	3,859.4	3,933.3	4,528.7	4,709.2	13.8	19.7	1.9	4.0
Below the line items	678.4	820.1	850.8	924.8	962.8	25.4	13.2	3.7	4.1
Total assets = total liabilities	4,135.4	4,679.5	4,784.1	5,453.5	5,672.0	15.7	18.6	2.2	4.0
Liabilities									
Deposits of non-public sector	1,115.1	1,189.3	1,313.8	1,579.2	1,717.7	17.8	30.7	10.5	8.8
Sight	114.9	130.3	154.5	165.5	200.7	34.5	29.9	18.6	21.3
Term investment	888.7	934.9	1,011.0	1,243.9	1,316.9	13.8	30.3	8.1	5.9
Gharz-al-hasaneh ³	98.6	111.3	132.2	156.5	184.8	34.1	39.8	18.8	18.1
Other	12.9	12.8	16.1	13.3	15.3	24.8	-5.0	25.8	15.0
Claims of the Central Bank	580.9	494.4	482.1	472.1	453.7	-17.0	-5.9	-2.5	-3.9
Loans and deposits of public sector⁴	121.6	121.6	122.9	124.7	119.5	1.1	-2.8	1.1	-4.2
Capital account	165.6	231.3	294.0	287.8	281.8	77.5	-4.1	27.1	-2.1
Foreign exchange loans and deposits	390.9	440.7	465.6	574.8	643.2	19.1	38.1	5.7	11.9
Others	1,082.9	1,382.1	1,254.9	1,490.1	1,493.3	15.9	19.0	-9.2	0.2
Sub-total	3,457.0	3,859.4	3,933.3	4,528.7	4,709.2	13.8	19.7	1.9	4.0
Below the line items	678.4	820.1	850.8	924.8	962.8	25.4	13.2	3.7	4.1

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 NDFI 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			
	Shahrivar 1395	Esfand 1395	Shahrivar 1396	Esfand 1396	Shahrivar 1397	Shahrivar 1396 to Shahrivar 1395	Shahrivar 1397 to Shahrivar 1396	Shahrivar 1396 to Esfand 1395	Shahrivar 1397 to Esfand 1396
Assets									
Foreign assets	1,502.2	1,446.7	1,621.5	1,983.3	2,181.8	7.9	34.6	12.1	10.0
Notes and coins	50.8	52.5	54.7	53.1	47.7	7.7	-12.8	4.2	-10.2
Deposits with the Central Bank	920.0	971.4	1,089.3	1,149.4	1,298.9	18.4	19.2	12.1	13.0
Reserve requirement	889.0	951.6	1,060.5	1,126.4	1,254.6	19.3	18.3	11.4	11.4
Sight ²	31.0	19.8	28.8	23.0	44.3	-7.1	53.8	45.5	92.6
Claims on public sector	595.8	726.8	756.8	935.8	1,090.1	27.0	44.0	4.1	16.5
Government ³	571.2	703.3	737.5	921.9	1,070.0	29.1	45.1	4.9	16.1
Public corporations and institutions	24.6	23.5	19.3	13.9	20.1	-21.5	4.1	-17.9	44.6
Claims on non-public sector	5,232.7	5,709.8	6,195.2	6,789.7	7,204.3	18.4	16.3	8.5	6.1
Others	3,685.5	3,963.8	4,482.7	4,741.1	5,500.5	21.6	22.7	13.1	16.0
Sub-total	11,987.0	12,871.0	14,200.2	15,652.4	17,323.3	18.5	22.0	10.3	10.7
Below the line items	1,966.0	2,090.7	2,246.0	2,850.2	3,025.9	14.2	34.7	7.4	6.2
Total assets = total liabilities	13,953.0	14,961.7	16,446.2	18,502.6	20,349.2	17.9	23.7	9.9	10.0
Liabilities									
Deposits of non-public sector	7,853.5	8,679.1	9,599.4	10,256.1	11,272.9	22.2	17.4	10.6	9.9
Sight ⁴	776.0	840.3	869.6	1,003.9	1,336.8	12.1	53.7	3.5	33.2
Term investment	6,671.2	7,374.7	8,237.6	8,655.0	9,255.0	23.5	12.4	11.7	6.9
Gharz-al-hasaneh	302.3	353.2	362.6	461.9	523.0	19.9	44.2	2.7	13.2
Other	104.0	110.9	129.6	135.3	158.1	24.6	22.0	16.9	16.9
Claims of the Central Bank	183.8	382.3	506.7	803.1	1,013.8	175.7	100.1	32.5	26.2
Deposits and funds of public sector⁵	33.1	38.3	41.5	47.9	54.7	25.4	31.8	8.4	14.2
Capital account	507.5	257.6	316.6	116.6	128.2	-37.6	-59.5	22.9	9.9
Foreign exchange loans and deposits	1,224.3	1,144.9	1,269.1	1,604.7	1,791.1	3.7	41.1	10.8	11.6
Others	2,184.8	2,368.8	2,466.9	2,824.0	3,062.6	12.9	24.1	4.1	8.4
Sub-total	11,987.0	12,871.0	14,200.2	15,652.4	17,323.3	18.5	22.0	10.3	10.7
Below the line items	1,966.0	2,090.7	2,246.0	2,850.2	3,025.9	14.2	34.7	7.4	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 NDFI 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 (Shahrivar 1397 compared with Esfand 1396)	Percentage change			
	Shahrivar 1395	Esfand 1395	Shahrivar 1396	Esfand 1396	Shahrivar 1397		Shahrivar 1396 to Shahrivar 1395	Shahrivar 1397 to Shahrivar 1396	Shahrivar 1396 to Esfand 1395	Shahrivar 1397 to Esfand 1396
Banks' and credit institutions' claims on non-public sector (excluding profit receivables)	7,609.5	8,240.7	8,892.5	9,761.3	10,364.2	602.9	16.9	16.5	7.9	6.2
Commercial banks	1,140.6	1,270.3	1,379.9	1,532.2	1,663.1	130.9	21.0	20.5	8.6	8.5
Specialized banks	1,553.4	1,644.3	1,737.2	1,888.0	2,013.1	125.1	11.8	15.9	5.6	6.6
Private banks and non-bank credit institutions	4,915.5	5,326.1	5,775.4	6,341.1	6,688.0	346.9	17.5	15.8	8.4	5.5
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	15.0	15.4	15.5	15.7	16.0	0.3	0.5	0.5	0.1	0.3
Specialized banks	20.4	20.0	19.5	19.3	19.4	0.1	-0.9	-0.1	-0.5	0.1
Private banks and non-bank credit institutions	64.6	64.6	64.9	65.0	64.5	-0.5	0.3	-0.4	0.3	-0.5
Profit and revenue receivables	817.8	936.5	1,023.2	1,157.2	1,291.3	134.1	25.1	26.2	9.3	11.6
Banks' and credit institutions' claims on non-public sector	8,427.3	9,177.2	9,915.7	10,918.5	11,655.5	737.0	17.7	17.5	8.0	6.8
Commercial banks	1,262.3	1,405.0	1,548.6	1,746.6	1,917.2	170.6	22.7	23.8	10.2	9.8
Specialized banks	1,932.3	2,062.4	2,171.9	2,382.2	2,534.0	151.8	12.4	16.7	5.3	6.4
Private banks and non-bank credit institutions	5,232.7	5,709.8	6,195.2	6,789.7	7,204.3	414.6	18.4	16.3	8.5	6.1
Deposits of non-public sector	10,897.9	12,140.6	13,554.8	14,857.1	16,278.7	1,421.6	24.4	20.1	11.6	9.6
Commercial banks	1,929.3	2,272.2	2,641.6	3,021.8	3,288.1	266.3	36.9	24.5	16.3	8.8
Specialized banks	1,115.1	1,189.3	1,313.8	1,579.2	1,717.7	138.5	17.8	30.7	10.5	8.8
Private banks and non-bank credit institutions	7,853.5	8,679.1	9,599.4	10,256.1	11,272.9	1,016.8	22.2	17.4	10.6	9.9
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	17.7	18.7	19.5	20.3	20.2	-0.1	1.8	0.7	0.8	-0.1
Specialized banks	10.2	9.8	9.7	10.6	10.6	0.0	-0.5	0.9	-0.1	0.0
Private banks and non-bank credit institutions	72.1	71.5	70.8	69.0	69.2	0.2	-1.3	-1.6	-0.7	0.2
Sight	1,151.1	1,237.0	1,337.7	1,504.0	1,991.7	487.7	16.2	48.9	8.1	32.4
Current deposits	961.1	991.7	1,079.5	1,233.3	1,606.1	372.8	12.3	48.8	8.9	30.2
Checks (net)	12.5	10.0	26.0	36.4	75.3	38.9	108.0	189.6	160.0	106.9
Others	177.5	235.3	232.2	234.3	310.3	76.0	30.8	33.6	-1.3	32.4
Non-sight	9,746.8	10,903.6	12,217.1	13,353.1	14,287.0	933.9	25.3	16.9	12.0	7.0
Gharz-al-hasaneh savings	520.9	602.9	645.6	801.9	913.0	111.1	23.9	41.4	7.1	13.9
Housing Savings Fund	39.1	55.7	71.2	84.3	91.3	7.0	82.1	28.2	27.8	8.3
Other	481.8	547.2	574.4	717.6	821.7	104.1	19.2	43.1	5.0	14.5
Term investment	9,056.8	10,123.1	11,362.2	12,339.1	13,129.7	790.6	25.5	15.6	12.2	6.4
Short-term	4,169.1	5,286.2	4,813.9	3,935.5	4,903.5	968.0	15.5	1.9	-8.9	24.6
Long-term	4,887.7	4,836.9	6,548.3	8,403.6	8,226.2	-177.4	34.0	25.6	35.4	-2.1
Miscellaneous	169.1	177.6	209.3	212.1	244.3	32.2	23.8	16.7	17.8	15.2
Notes and coins with the public	329.2	393.3	344.7	442.7	445.0	2.3	4.7	29.1	-12.4	0.5
Money	1,480.3	1,630.3	1,682.4	1,946.7	2,436.7	490.0	13.7	44.8	3.2	25.2
Quasi-money	9,746.8	10,903.6	12,217.1	13,353.1	14,287.0	933.9	25.3	16.9	12.0	7.0
Liquidity	11,227.1	12,533.9	13,899.5	15,299.8	16,723.7	1,423.9	23.8	20.3	10.9	9.3

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

	Balance at the end of		Share of Shahrivar 1397 in total balance	Percentage change Shahrivar 1397 compared to Esfand 1396
	Esfand 1396	Shahrivar 1397		
Banks and non-bank credit institutions	10,823.2	11,561.0	100.0	6.8
Gharz-al-hasaneh	595.2	682.9	5.9	14.7
Mudarabah	170.7	171.5	1.5	0.5
Forward transactions	64.1	82.3	0.7	28.4
Civil partnership	4,092.1	4,019.5	34.8	-1.8
Ju'alah	448.7	516.8	4.5	15.2
Installment sale	2,863.0	3,140.8	27.2	9.7
Murabaha ¹	872.9	1,014.9	8.8	16.3
Istisna'a ¹	1.3	1.6	0.0	23.1
Hire purchase	35.6	45.4	0.4	27.5
Legal partnership	317.6	309.1	2.7	-2.7
Direct investment	80.3	75.8	0.7	-5.6
Other ²	1,281.7	1,500.4	13.0	17.1
Commercial banks	1,713.1	1,881.7	100.0	9.8
Gharz-al-hasaneh	127.9	147.8	7.9	15.6
Mudarabah	58.3	62.3	3.3	6.9
Forward transactions	21.0	26.2	1.4	24.8
Civil partnership	386.0	338.1	18.0	-12.4
Ju'alah	186.9	222.1	11.8	18.8
Installment sale	551.0	683.3	36.3	24.0
Murabaha	134.6	135.6	7.2	0.7
Istisna'a	1.3	1.6	0.1	23.1
Hire purchase	13.6	14.0	0.7	2.9
Legal partnership	42.5	42.8	2.3	0.7
Direct investment	24.7	24.7	1.3	0.0
Other ²	165.3	183.2	9.7	10.8
Specialized banks	2,381.9	2,534.7	100.0	6.4
Gharz-al-hasaneh	59.5	68.9	2.7	15.8
Mudarabah	8.6	7.2	0.3	-16.3
Forward transactions	17.5	19.5	0.8	11.4
Civil partnership	427.1	421.5	16.6	-1.3
Ju'alah	105.9	119.0	4.7	12.4
Installment sale	1,363.2	1,392.5	54.9	2.1
Murabaha	129.5	163.2	6.4	26.0
Istisna'a	0.0	0.0	0.0	0
Hire purchase	9.8	19.6	0.8	100.0
Legal partnership	24.4	24.4	1.0	0.0
Direct investment	5.9	7.0	0.3	18.6
Other ²	230.5	291.9	11.5	26.6
Private banks and non-bank credit institutions	6,728.2	7,144.6	100.0	6.2
Gharz-al-hasaneh	407.8	466.2	6.5	14.3
Mudarabah	103.8	102.0	1.4	-1.7
Forward transactions	25.6	36.6	0.5	43.0
Civil partnership	3,279.0	3,259.9	45.6	-0.6
Ju'alah	155.9	175.7	2.5	12.7
Installment sale	948.8	1,065.0	14.9	12.2
Murabaha	608.8	716.1	10.0	17.6
Istisna'a	0.0	0.0	0.0	0
Hire purchase	12.2	11.8	0.2	-3.3
Legal partnership	250.7	241.9	3.4	-3.5
Direct investment	49.7	44.1	0.6	-11.3
Other ²	885.9	1,025.3	14.4	15.7

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. 0 Calculation of percentage change is not possible.