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

	Balance at the end of the month					Percentage change			
	Mehr 1395	Esfand 1395	Mehr 1396	Esfand 1396	Mehr 1397	Mehr 1396 to Mehr 1395	Mehr 1397 to Mehr 1396	Mehr 1396 to Esfand 1395	Mehr 1397 to Esfand 1396
Assets									
Foreign assets	**5,761.6**	**5,823.5**	**6,279.0**	**7,321.5**	**8,303.2**	**9.0**	**32.2**	**7.8**	**13.4**
Claims on public sector	**2,039.5**	**2,197.5**	**2,456.8**	**2,586.1**	**2,970.1**	**20.5**	**20.9**	**11.8**	**14.8**
Government [2]	1,730.1	1,857.9	2,169.8	2,294.0	2,631.6	25.4	21.3	16.8	14.7
Public corporations and institutions	309.4	339.6	287.0	292.1	338.5	-7.2	17.9	-15.5	15.9
Claims on non-public sector	**8,519.1**	**9,177.2**	**9,967.5**	**10,918.5**	**11,763.0**	**17.0**	**18.0**	**8.6**	**7.7**
Others	**7,660.5**	**8,298.4**	**9,369.9**	**10,304.7**	**11,500.1**	**22.3**	**22.7**	**12.9**	**11.6**
Sub-total	**23,980.7**	**25,496.6**	**28,073.2**	**31,130.8**	**34,536.4**	**17.1**	**23.0**	**10.1**	**10.9**
Below the line items	**3,007.6**	**3,273.7**	**3,653.0**	**4,280.5**	**4,588.0**	**21.5**	**25.6**	**11.6**	**7.2**
Total assets = total liabilities	**26,988.3**	**28,770.3**	**31,726.2**	**35,411.3**	**39,124.4**	**17.6**	**23.3**	**10.3**	**10.5**
Liabilities									
Liquidity	**11,379.9**	**12,533.9**	**14,030.5**	**15,299.8**	**16,938.4**	**23.3**	**20.7**	**11.9**	**10.7**
Money	1,450.0	1,630.3	1,638.0	1,946.7	2,420.1	13.0	47.7	0.5	24.3
Quasi-money	9,929.9	10,903.6	12,392.5	13,353.1	14,518.3	24.8	17.2	13.7	8.7
Loans and deposits of public sector	**599.3**	**614.4**	**612.5**	**742.4**	**870.0**	**2.2**	**42.0**	**-0.3**	**17.2**
Government	553.0	566.7	561.4	699.6	816.5	1.5	45.4	-0.9	16.7
Public corporations and institutions	46.3	47.7	51.1	42.8	53.5	10.4	4.7	7.1	25.0
Capital account	**880.6**	**717.2**	**825.2**	**640.8**	**458.9**	**-6.3**	**-44.4**	**15.1**	**-28.4**
Foreign loans and credits and foreign exchange deposits	**3,360.9**	**3,310.9**	**3,785.7**	**4,466.5**	**5,244.0**	**12.6**	**38.5**	**14.3**	**17.4**
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	**0.5**	**0.4**	**0.5**	**0.5**	**0.3**	**0.0**	**-40.0**	**25.0**	**-40.0**
Others	**7,759.5**	**8,319.8**	**8,818.8**	**9,980.8**	**11,024.8**	**13.7**	**25.0**	**6.0**	**10.5**
Sub-total	**23,980.7**	**25,496.6**	**28,073.2**	**31,130.8**	**34,536.4**	**17.1**	**23.0**	**10.1**	**10.9**
Below the line items	**3,007.6**	**3,273.7**	**3,653.0**	**4,280.5**	**4,588.0**	**21.5**	**25.6**	**11.6**	**7.2**

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

[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

Table 2 (trillion rials)

	Balance at the end of the month					Percentage change			
	Mehr 1395	Esfand 1395	Mehr 1396	Esfand 1396	Mehr 1397	Mehr 1396 to Mehr 1395	Mehr 1397 to Mehr 1396	Mehr 1396 to Esfand 1395	Mehr 1397 to Esfand 1396
Assets									
Foreign assets	**3,403.7**	**3,394.1**	**3,586.8**	**4,070.1**	**4,519.2**	**5.4**	**26.0**	**5.7**	**11.0**
Notes and coins	**51.9**	**50.1**	**76.8**	**28.4**	**40.0**	**48.0**	**-47.9**	**53.3**	**40.8**
Claims on public sector	**616.0**	**576.1**	**624.3**	**528.0**	**663.1**	**1.3**	**6.2**	**8.4**	**25.6**
Government	343.6	273.8	379.1	269.0	391.9	10.3	3.4	38.5	45.7
Public corporations and institutions	272.4	302.3	245.2	259.0	271.2	-10.0	10.6	-18.9	4.7
Claims on banks	**981.9**	**996.9**	**1,123.8**	**1,320.3**	**1,605.4**	**14.5**	**42.9**	**12.7**	**21.6**
Others	**92.9**	**29.7**	**180.9**	**203.4**	**321.4**	**94.7**	**77.7**	**#**	**58.0**
Sub-total	**5,146.4**	**5,046.9**	**5,592.6**	**6,150.2**	**7,149.1**	**8.7**	**27.8**	**10.8**	**16.2**
Below the line items	**8.1**	**10.3**	**16.2**	**26.1**	**19.7**	**100.0**	**21.6**	**57.3**	**-24.5**
Total assets = total liabilities	**5,154.5**	**5,057.2**	**5,608.8**	**6,176.3**	**7,168.8**	**8.8**	**27.8**	**10.9**	**16.1**
Liabilities									
Notes and coins	**482.1**	**535.1**	**535.5**	**562.9**	**582.9**	**11.1**	**8.9**	**0.1**	**3.6**
With the public	326.5	393.3	343.6	442.7	452.2	5.2	31.6	-12.6	2.1
With banks	103.7	91.7	115.1	91.8	90.7	11.0	-21.2	25.5	-1.2
With the Central Bank	51.9	50.1	76.8	28.4	40.0	48.0	-47.9	53.3	40.8
Deposits of banks and credit institutions	**1,229.6**	**1,313.3**	**1,504.8**	**1,605.3**	**1,822.6**	**22.4**	**21.1**	**14.6**	**13.5**
Reserve requirement	1,163.4	1,253.9	1,426.6	1,543.4	1,756.7	22.6	23.1	13.8	13.8
Sight [1]	66.2	59.4	78.2	61.9	65.9	18.1	-15.7	31.6	6.5
Deposits of public sector	**361.8**	**373.5**	**355.8**	**470.1**	**604.1**	**-1.7**	**69.8**	**-4.7**	**28.5**
Government	315.5	325.8	304.7	427.3	550.6	-3.4	80.7	-6.5	28.9
Public corporations and institutions	46.3	47.7	51.1	42.8	53.5	10.4	4.7	7.1	25.0
Capital account [2]	**76.1**	**89.5**	**82.5**	**98.4**	**89.5**	**8.4**	**8.5**	**-7.8**	**-9.0**
Foreign exchange liabilities	**1,506.3**	**1,469.5**	**1,723.0**	**1,910.3**	**2,225.9**	**14.4**	**29.2**	**17.3**	**16.5**
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	**0.5**	**0.4**	**0.5**	**0.5**	**0.3**	**0.0**	**-40.0**	**25.0**	**-40.0**
Others	**1,490.0**	**1,265.6**	**1,390.5**	**1,502.7**	**1,823.8**	**-6.7**	**31.2**	**9.9**	**21.4**
Sub-total	**5,146.4**	**5,046.9**	**5,592.6**	**6,150.2**	**7,149.1**	**8.7**	**27.8**	**10.8**	**16.2**
Below the line items	**8.1**	**10.3**	**16.2**	**26.1**	**19.7**	**100.0**	**21.6**	**57.3**	**-24.5**

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

[2] Includes legal reserve and contingency reserve.

θ Calculation of percentage change is not possible.

More than 500 percent increase.

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			
	Mehr 1395	Esfand 1395	Mehr 1396	Esfand 1396	Mehr 1397	Mehr 1396 to Mehr 1395	Mehr 1397 to Mehr 1396	Mehr 1396 to Esfand 1395	Mehr 1397 to Esfand 1396
Assets									
Foreign assets	**2,357.9**	**2,429.4**	**2,692.2**	**3,251.4**	**3,784.0**	**14.2**	**40.6**	**10.8**	**16.4**
Notes and coins	**103.7**	**91.7**	**115.1**	**91.8**	**90.7**	**11.0**	**-21.2**	**25.5**	**-1.2**
Deposits with the Central Bank	**1,229.6**	**1,313.3**	**1,504.8**	**1,605.3**	**1,822.6**	**22.4**	**21.1**	**14.6**	**13.5**
Reserve requirement	1,163.4	1,253.9	1,426.6	1,543.4	1,756.7	22.6	23.1	13.8	13.8
Sight[2]	66.2	59.4	78.2	61.9	65.9	18.1	-15.7	31.6	6.5
Claims on public sector	**1,423.5**	**1,621.4**	**1,832.5**	**2,058.1**	**2,307.0**	**28.7**	**25.9**	**13.0**	**12.1**
Government[3]	1,386.5	1,584.1	1,790.7	2,025.0	2,239.7	29.2	25.1	13.0	10.6
Public corporations and institutions	37.0	37.3	41.8	33.1	67.3	13.0	61.0	12.1	103.3
Claims on non-public sector	**8,519.1**	**9,177.2**	**9,967.5**	**10,918.5**	**11,763.0**	**17.0**	**18.0**	**8.6**	**7.7**
Others	**5,200.5**	**5,816.7**	**6,368.5**	**7,055.5**	**7,620.0**	**22.5**	**19.7**	**9.5**	**8.0**
Sub-total	**18,834.3**	**20,449.7**	**22,480.6**	**24,980.6**	**27,387.3**	**19.4**	**21.8**	**9.9**	**9.6**
Below the line items	**2,999.5**	**3,263.4**	**3,636.8**	**4,254.4**	**4,568.3**	**21.2**	**25.6**	**11.4**	**7.4**
Total assets = total liabilities	**21,833.8**	**23,713.1**	**26,117.4**	**29,235.0**	**31,955.6**	**19.6**	**22.4**	**10.1**	**9.3**
Liabilities									
Deposits of non-public sector	**11,053.4**	**12,140.6**	**13,686.9**	**14,857.1**	**16,486.2**	**23.8**	**20.5**	**12.7**	**11.0**
Sight	1,123.5	1,237.0	1,294.4	1,504.0	1,967.9	15.2	52.0	4.6	30.8
Term investment	9,233.7	10,123.1	11,522.7	12,339.1	13,383.8	24.8	16.2	13.8	8.5
Gharz-al-hasaneh[4]	525.7	602.9	662.7	801.9	879.8	26.1	32.8	9.9	9.7
Other	170.5	177.6	207.1	212.1	254.7	21.5	23.0	16.6	20.1
Claims of the Central Bank	**981.9**	**996.9**	**1,123.8**	**1,320.3**	**1,605.4**	**14.5**	**42.9**	**12.7**	**21.6**
Loans and deposits of public sector[5]	**237.5**	**240.9**	**256.7**	**272.3**	**265.9**	**8.1**	**3.6**	**6.6**	**-2.4**
Capital account	**804.5**	**627.7**	**742.7**	**542.4**	**369.4**	**-7.7**	**-50.3**	**18.3**	**-31.9**
Foreign exchange loans and deposits	**1,854.6**	**1,841.4**	**2,062.7**	**2,556.2**	**3,018.1**	**11.2**	**46.3**	**12.0**	**18.1**
Others	**3,902.4**	**4,602.2**	**4,607.8**	**5,432.3**	**5,642.3**	**18.1**	**22.5**	**0.1**	**3.9**
Sub-total	**18,834.3**	**20,449.7**	**22,480.6**	**24,980.6**	**27,387.3**	**19.4**	**21.8**	**9.9**	**9.6**
Below the line items	**2,999.5**	**3,263.4**	**3,636.8**	**4,254.4**	**4,568.3**	**21.2**	**25.6**	**11.4**	**7.4**

[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 NDFI 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			
	Mehr 1395	Esfand 1395	Mehr 1396	Esfand 1396	Mehr 1397	Mehr 1396 to Mehr 1395	Mehr 1397 to Mehr 1396	Mehr 1396 to Esfand 1395	Mehr 1397 to Esfand 1396
Assets									
Foreign assets	**312.4**	**352.5**	**401.2**	**501.5**	**574.3**	**28.4**	**43.1**	**13.8**	**14.5**
Notes and coins	**42.8**	**27.7**	**49.4**	**26.5**	**32.5**	**15.4**	**-34.2**	**78.3**	**22.6**
Deposits with the Central Bank	**211.5**	**257.2**	**309.0**	**341.4**	**392.6**	**46.1**	**27.1**	**20.1**	**15.0**
Reserve requirement	193.3	224.3	267.2	309.0	355.8	38.2	33.2	19.1	15.1
Sight [2]	18.2	32.9	41.8	32.4	36.8	129.7	-12.0	27.1	13.6
Claims on public sector	**371.7**	**436.2**	**503.3**	**576.6**	**648.6**	**35.4**	**28.9**	**15.4**	**12.5**
Government [3]	359.3	423.5	481.4	558.0	609.2	34.0	26.5	13.7	9.2
Public corporations and institutions	12.4	12.7	21.9	18.6	39.4	76.6	79.9	72.4	111.8
Claims on non-public sector	**1,279.1**	**1,405.0**	**1,581.6**	**1,746.6**	**1,932.7**	**23.6**	**22.2**	**12.6**	**10.7**
Others	**888.1**	**1,240.7**	**1,133.1**	**1,606.9**	**1,245.1**	**27.6**	**9.9**	**-8.7**	**-22.5**
Sub-total	**3,105.6**	**3,719.3**	**3,977.6**	**4,799.5**	**4,825.8**	**28.1**	**21.3**	**6.9**	**0.5**
Below the line items	**343.5**	**352.6**	**498.6**	**479.4**	**509.5**	**45.2**	**2.2**	**41.4**	**6.3**
Total assets = total liabilities	**3,449.1**	**4,071.9**	**4,476.2**	**5,278.9**	**5,335.3**	**29.8**	**19.2**	**9.9**	**1.1**
Liabilities									
Deposits of non-public sector	**1,949.3**	**2,272.2**	**2,649.6**	**3,021.8**	**3,343.0**	**35.9**	**26.2**	**16.6**	**10.6**
Sight	245.2	266.4	286.9	334.6	452.8	17.0	57.8	7.7	35.3
Term investment	1,529.9	1,813.5	2,155.4	2,440.2	2,609.5	40.9	21.1	18.9	6.9
Gharz-al-hasaneh	121.8	138.4	147.1	183.5	206.4	20.8	40.3	6.3	12.5
Other	52.4	53.9	60.2	63.5	74.3	14.9	23.4	11.7	17.0
Claims of the Central Bank	**180.6**	**120.2**	**113.0**	**45.1**	**39.4**	**-37.4**	**-65.1**	**-6.0**	**-12.6**
Loans and deposits of public sector [4]	**81.8**	**81.0**	**90.2**	**99.7**	**101.3**	**10.3**	**12.3**	**11.4**	**1.6**
Capital account	**148.6**	**138.8**	**126.6**	**138.0**	**-20.8**	**-14.8**	**-116.4**	**-8.8**	**-115.1**
Foreign exchange loans and deposits	**209.1**	**255.8**	**288.1**	**376.7**	**437.0**	**37.8**	**51.7**	**12.6**	**16.0**
Others	**536.2**	**851.3**	**710.1**	**1,118.2**	**925.9**	**32.4**	**30.4**	**-16.6**	**-17.2**
Sub-total	**3,105.6**	**3,719.3**	**3,977.6**	**4,799.5**	**4,825.8**	**28.1**	**21.3**	**6.9**	**0.5**
Below the line items	**343.5**	**352.6**	**498.6**	**479.4**	**509.5**	**45.2**	**2.2**	**41.4**	**6.3**

[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.

Table 5 **Summary of the Assets and Liabilities of Specialized Banks** (trillion rials)

	Balance at the end of the month					Percentage change			
	Mehr 1395	Esfand 1395	Mehr 1396	Esfand 1396	Mehr 1397	Mehr 1396 to Mehr 1395	Mehr 1397 to Mehr 1396	Mehr 1396 to Esfand 1395	Mehr 1397 to Esfand 1396
Assets									
Foreign assets	**526.0**	**630.2**	**645.0**	**766.6**	**860.4**	**22.6**	**33.4**	**2.3**	**12.2**
Notes and coins	**9.5**	**11.5**	**10.4**	**12.2**	**10.1**	**9.5**	**-2.9**	**-9.6**	**-17.2**
Deposits with the Central Bank	**92.5**	**84.7**	**97.3**	**114.5**	**127.6**	**5.2**	**31.1**	**14.9**	**11.4**
Reserve requirement	79.2	78.0	91.2	108.0	125.9	15.2	38.0	16.9	16.6
Sight [1]	13.3	6.7	6.1	6.5	1.7	-54.1	-72.1	-9.0	-73.8
Claims on public sector	**451.1**	**458.4**	**507.4**	**545.7**	**566.8**	**12.5**	**11.7**	**10.7**	**3.9**
Government [2]	450.0	457.3	506.7	545.1	564.5	12.6	11.4	10.8	3.6
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	**1,955.1**	**2,062.4**	**2,192.5**	**2,382.2**	**2,572.8**	**12.1**	**17.3**	**6.3**	**8.0**
Others	**468.3**	**612.2**	**549.0**	**707.5**	**646.8**	**17.2**	**17.8**	**-10.3**	**-8.6**
Sub-total	**3,502.5**	**3,859.4**	**4,001.6**	**4,528.7**	**4,784.5**	**14.2**	**19.6**	**3.7**	**5.6**
Below the line items	**701.8**	**820.1**	**858.5**	**924.8**	**948.6**	**22.3**	**10.5**	**4.7**	**2.6**
Total assets = total liabilities	**4,204.3**	**4,679.5**	**4,860.1**	**5,453.5**	**5,733.1**	**15.6**	**18.0**	**3.9**	**5.1**
Liabilities									
Deposits of non-public sector	**1,130.0**	**1,189.3**	**1,362.9**	**1,579.2**	**1,758.2**	**20.6**	**29.0**	**14.6**	**11.3**
Sight	118.6	130.3	154.6	165.5	216.3	30.4	39.9	18.6	30.7
Term investment	897.6	934.9	1,058.1	1,243.9	1,338.3	17.9	26.5	13.2	7.6
Gharz-al-hasaneh [3]	100.7	111.3	134.4	156.5	187.9	33.5	39.8	20.8	20.1
Other	13.1	12.8	15.8	13.3	15.7	20.6	-0.6	23.4	18.0
Claims of the Central Bank	**577.7**	**494.4**	**483.5**	**472.1**	**468.6**	**-16.3**	**-3.1**	**-2.2**	**-0.7**
Loans and deposits of public sector [4]	**121.1**	**121.6**	**123.9**	**124.7**	**117.5**	**2.3**	**-5.2**	**1.9**	**-5.8**
Capital account	**151.0**	**231.3**	**304.1**	**287.8**	**262.2**	**101.4**	**-13.8**	**31.5**	**-8.9**
Foreign exchange loans and deposits	**398.5**	**440.7**	**479.1**	**574.8**	**638.8**	**20.2**	**33.3**	**8.7**	**11.1**
Others	**1,124.2**	**1,382.1**	**1,248.1**	**1,490.1**	**1,539.2**	**11.0**	**23.3**	**-9.7**	**3.3**
Sub-total	**3,502.5**	**3,859.4**	**4,001.6**	**4,528.7**	**4,784.5**	**14.2**	**19.6**	**3.7**	**5.6**
Below the line items	**701.8**	**820.1**	**858.5**	**924.8**	**948.6**	**22.3**	**10.5**	**4.7**	**2.6**

[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.

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			
	Mehr 1395	Esfand 1395	Mehr 1396	Esfand 1396	Mehr 1397	Mehr 1396 to Mehr 1395	Mehr 1397 to Mehr 1396	Mehr 1396 to Esfand 1395	Mehr 1397 to Esfand 1396
Assets									
Foreign assets	**1,519.5**	**1,446.7**	**1,646.0**	**1,983.3**	**2,349.3**	**8.3**	**42.7**	**13.8**	**18.5**
Notes and coins	**51.4**	**52.5**	**55.3**	**53.1**	**48.1**	**7.6**	**-13.0**	**5.3**	**-9.4**
Deposits with the Central Bank	**925.6**	**971.4**	**1,098.5**	**1,149.4**	**1,302.4**	**18.7**	**18.6**	**13.1**	**13.3**
Reserve requirement	890.9	951.6	1,068.2	1,126.4	1,275.0	19.9	19.4	12.3	13.2
Sight [2]	34.7	19.8	30.3	23.0	27.4	-12.7	-9.6	53.0	19.1
Claims on public sector	**600.7**	**726.8**	**821.8**	**935.8**	**1,091.6**	**36.8**	**32.8**	**13.1**	**16.6**
Government [3]	577.2	703.3	802.6	921.9	1,066.0	39.1	32.8	14.1	15.6
Public corporations and institutions	23.5	23.5	19.2	13.9	25.6	-18.3	33.3	-18.3	84.2
Claims on non-public sector	**5,284.9**	**5,709.8**	**6,193.4**	**6,789.7**	**7,257.5**	**17.2**	**17.2**	**8.5**	**6.9**
Others	**3,844.1**	**3,963.8**	**4,686.4**	**4,741.1**	**5,728.1**	**21.9**	**22.2**	**18.2**	**20.8**
Sub-total	**12,226.2**	**12,871.0**	**14,501.4**	**15,652.4**	**17,777.0**	**18.6**	**22.6**	**12.7**	**13.6**
Below the line items	**1,954.2**	**2,090.7**	**2,279.7**	**2,850.2**	**3,110.2**	**16.7**	**36.4**	**9.0**	**9.1**
Total assets = total liabilities	**14,180.4**	**14,961.7**	**16,781.1**	**18,502.6**	**20,887.2**	**18.3**	**24.5**	**12.2**	**12.9**
Liabilities									
Deposits of non-public sector	**7,974.1**	**8,679.1**	**9,674.4**	**10,256.1**	**11,385.0**	**21.3**	**17.7**	**11.5**	**11.0**
Sight [4]	759.7	840.3	852.9	1,003.9	1,298.8	12.3	52.3	1.5	29.4
Term investment	6,806.2	7,374.7	8,309.2	8,655.0	9,436.0	22.1	13.6	12.7	9.0
Gharz-al-hasaneh	303.2	353.2	381.2	461.9	485.5	25.7	27.4	7.9	5.1
Other	105.0	110.9	131.1	135.3	164.7	24.9	25.6	18.2	21.7
Claims of the Central Bank	**223.6**	**382.3**	**527.3**	**803.1**	**1,097.4**	**135.8**	**108.1**	**37.9**	**36.6**
Deposits and funds of public sector [5]	**34.6**	**38.3**	**42.6**	**47.9**	**47.1**	**23.1**	**10.6**	**11.2**	**-1.7**
Capital account	**504.9**	**257.6**	**312.0**	**116.6**	**128.0**	**-38.2**	**-59.0**	**21.1**	**9.8**
Foreign exchange loans and deposits	**1,247.0**	**1,144.9**	**1,295.5**	**1,604.7**	**1,942.3**	**3.9**	**49.9**	**13.2**	**21.0**
Others	**2,242.0**	**2,368.8**	**2,649.6**	**2,824.0**	**3,177.2**	**18.2**	**19.9**	**11.9**	**12.5**
Sub-total	**12,226.2**	**12,871.0**	**14,501.4**	**15,652.4**	**17,777.0**	**18.6**	**22.6**	**12.7**	**13.6**
Below the line items	**1,954.2**	**2,090.7**	**2,279.7**	**2,850.2**	**3,110.2**	**16.7**	**36.4**	**9.0**	**9.1**

[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 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 (Mehr 1397 compared with Esfand 1396)	Percentage change			
	Mehr 1395	Esfand 1395	Mehr 1396	Esfand 1396	Mehr 1397		Mehr 1396 to Mehr 1395	Mehr 1397 to Mehr 1396	Mehr 1396 to Esfand 1395	Mehr 1397 to Esfand 1396
Banks' and credit institutions' claims on non-public sector (excluding profit receivables)	**7,689.0**	**8,240.7**	**8,941.9**	**9,761.3**	**10,457.0**	**695.7**	**16.3**	**16.9**	**8.5**	**7.1**
Commercial banks	1,156.6	1,270.3	1,404.5	1,532.2	1,669.1	136.9	21.4	18.8	10.6	8.9
Specialized banks	1,571.9	1,644.3	1,751.8	1,888.0	2,045.0	157.0	11.4	16.7	6.5	8.3
Private banks and non-bank credit institutions	4,960.5	5,326.1	5,785.6	6,341.1	6,742.9	401.8	16.6	16.5	8.6	6.3
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	15.7	15.7	16.0	0.3	0.7	0.3	0.3	0.3
Specialized banks	20.4	20.0	19.6	19.3	19.6	0.3	-0.8	0.0	-0.4	0.3
Private banks and non-bank credit institutions	64.5	64.6	64.7	65.0	64.5	-0.5	0.2	-0.2	0.1	-0.5
Profit and revenue receivables	**830.1**	**936.5**	**1,025.6**	**1,157.2**	**1,306.0**	**148.8**	**23.6**	**27.3**	**9.5**	**12.9**
Banks' and credit institutions' claims on non-public sector	**8,519.1**	**9,177.2**	**9,967.5**	**10,918.5**	**11,763.0**	**844.5**	**17.0**	**18.0**	**8.6**	**7.7**
Commercial banks	1,279.1	1,405.0	1,581.6	1,746.6	1,932.7	186.1	23.6	22.2	12.6	10.7
Specialized banks	1,955.1	2,062.4	2,192.5	2,382.2	2,572.8	190.6	12.1	17.3	6.3	8.0
Private banks and non-bank credit institutions	5,284.9	5,709.8	6,193.4	6,789.7	7,257.5	467.8	17.2	17.2	8.5	6.9
Deposits of non-public sector	**11,053.4**	**12,140.6**	**13,686.9**	**14,857.1**	**16,486.2**	**1,629.1**	**23.8**	**20.5**	**12.7**	**11.0**
Commercial banks	1,949.3	2,272.2	2,649.6	3,021.8	3,343.0	321.2	35.9	26.2	16.6	10.6
Specialized banks	1,130.0	1,189.3	1,362.9	1,579.2	1,758.2	179.0	20.6	29.0	14.6	11.3
Private banks and non-bank credit institutions	7,974.1	8,679.1	9,674.4	10,256.1	11,385.0	1,128.9	21.3	17.7	11.5	11.0
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	17.6	18.7	19.4	20.3	20.3	0.0	1.8	0.9	0.7	0.0
Specialized banks	10.2	9.8	10.0	10.6	10.7	0.1	-0.2	0.7	0.2	0.1
Private banks and non-bank credit institutions	72.1	71.5	70.7	69.0	69.1	0.1	-1.4	-1.6	-0.8	0.1
Sight	**1,123.5**	**1,237.0**	**1,294.4**	**1,504.0**	**1,967.9**	**463.9**	**15.2**	**52.0**	**4.6**	**30.8**
Current deposits	943.9	991.7	1,061.0	1,233.3	1,613.4	380.1	12.4	52.1	7.0	30.8
Checks (net)	20.2	10.0	25.4	36.4	76.7	40.3	25.7	202.0	154.0	110.7
Others	159.4	235.3	208.0	234.3	277.8	43.5	30.5	33.6	-11.6	18.6
Non-sight	**9,929.9**	**10,903.6**	**12,392.5**	**13,353.1**	**14,518.3**	**1,165.2**	**24.8**	**17.2**	**13.7**	**8.7**
Gharz-al-hasaneh savings	**525.7**	**602.9**	**662.7**	**801.9**	**879.8**	**77.9**	**26.1**	**32.8**	**9.9**	**9.7**
Housing Savings Fund	42.5	55.7	73.5	84.3	90.3	6.0	72.9	22.9	32.0	7.1
Other	483.2	547.2	589.2	717.6	789.5	71.9	21.9	34.0	7.7	10.0
Term investment	**9,233.7**	**10,123.1**	**11,522.7**	**12,339.1**	**13,383.8**	**1,044.7**	**24.8**	**16.2**	**13.8**	**8.5**
Short-term	4,330.8	5,286.2	4,649.9	3,935.5	5,066.1	1,130.6	7.4	9.0	-12.0	28.7
Long-term	4,902.9	4,836.9	6,872.8	8,403.6	8,317.7	-85.9	40.2	21.0	42.1	-1.0
Miscellaneous	**170.5**	**177.6**	**207.1**	**212.1**	**254.7**	**42.6**	**21.5**	**23.0**	**16.6**	**20.1**
Notes and coins with the public	**326.5**	**393.3**	**343.6**	**442.7**	**452.2**	**9.5**	**5.2**	**31.6**	**-12.6**	**2.1**
Money	**1,450.0**	**1,630.3**	**1,638.0**	**1,946.7**	**2,420.1**	**473.4**	**13.0**	**47.7**	**0.5**	**24.3**
Quasi-money	**9,929.9**	**10,903.6**	**12,392.5**	**13,353.1**	**14,518.3**	**1,165.2**	**24.8**	**17.2**	**13.7**	**8.7**
Liquidity	**11,379.9**	**12,533.9**	**14,030.5**	**15,299.8**	**16,938.4**	**1,638.6**	**23.3**	**20.7**	**11.9**	**10.7**

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

Table 8

(trillion rials)

	Balance at the end of		Share of Mehr 1397	Percentage change
	Esfand 1396	Mehr 1397	in total balance	Mehr 1397 compared to Esfand 1396
Banks and non-bank credit institutions	**10,823.2**	**11,667.4**	**100.0**	**7.8**
Gharz-al-hasaneh	595.2	710.3	6.1	19.3
Mudarabah	170.7	172.5	1.5	1.1
Forward transactions	64.1	86.3	0.7	34.6
Civil partnership	4,092.1	4,017.4	34.4	-1.8
Ju'alah	448.7	527.8	4.5	17.6
Installment sale	2,863.0	3,134.4	26.9	9.5
Murabaha [1]	872.9	1,057.8	9.1	21.2
Istisna'a [1]	1.3	1.6	0.0	23.1
Hire purchase	35.6	47.1	0.4	32.3
Legal partnership	317.6	313.9	2.7	-1.2
Direct investment	80.3	76.0	0.7	-5.4
Other [2]	1,281.7	1,522.3	13.0	18.8
Commercial banks	**1,713.1**	**1,896.3**	**100.0**	**10.7**
Gharz-al-hasaneh	127.9	153.1	8.1	19.7
Mudarabah	58.3	63.5	3.3	8.9
Forward transactions	21.0	26.9	1.4	28.1
Civil partnership	386.0	333.4	17.6	-13.6
Ju'alah	186.9	221.7	11.7	18.6
Installment sale	551.0	689.9	36.4	25.2
Murabaha	134.6	138.7	7.3	3.0
Istisna'a	1.3	1.6	0.1	23.1
Hire purchase	13.6	14.2	0.7	4.4
Legal partnership	42.5	42.8	2.3	0.7
Direct investment	24.7	24.7	1.3	0.0
Other [2]	165.3	185.8	9.8	12.4
Specialized banks	**2,381.9**	**2,572.1**	**100.0**	**8.0**
Gharz-al-hasaneh	59.5	72.0	2.8	21.0
Mudarabah	8.6	7.2	0.3	-16.3
Forward transactions	17.5	20.2	0.8	15.4
Civil partnership	427.1	417.0	16.2	-2.4
Ju'alah	105.9	121.6	4.7	14.8
Installment sale	1,363.2	1,406.9	54.7	3.2
Murabaha	129.5	171.3	6.7	32.3
Istisna'a	0.0	0.0	0.0	θ
Hire purchase	9.8	20.9	0.8	113.3
Legal partnership	24.4	24.4	0.9	0.0
Direct investment	5.9	7.0	0.3	18.6
Other [2]	230.5	303.6	11.8	31.7
Private banks and non-bank credit institutions	**6,728.2**	**7,199.0**	**100.0**	**7.0**
Gharz-al-hasaneh	407.8	485.2	6.7	19.0
Mudarabah	103.8	101.8	1.4	-1.9
Forward transactions	25.6	39.2	0.5	53.1
Civil partnership	3,279.0	3,267.0	45.4	-0.4
Ju'alah	155.9	184.5	2.6	18.3
Installment sale	948.8	1,037.6	14.4	9.4
Murabaha	608.8	747.8	10.4	22.8
Istisna'a	0.0	0.0	0.0	θ
Hire purchase	12.2	12.0	0.2	-1.6
Legal partnership	250.7	246.7	3.4	-1.6
Direct investment	49.7	44.3	0.6	-10.9
Other [2]	885.9	1,032.9	14.3	16.6

[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.