

	Balance at the end of the month					Percentage change			
	Azar 1395	Esfand 1395	Azar 1396	Esfand 1396	Azar 1397	Azar 1396 to Azar 1395	Azar 1397 to Azar 1396	Azar 1396 to Esfand 1395	Azar 1397 to Esfand 1396
Assets									
Foreign assets	5,614.6	5,823.5	6,609.3	7,321.5	8,812.3	17.7	33.3	13.5	20.4
Claims on public sector ²	2,095.1	2,197.5	2,551.0	2,586.1	3,028.4	21.8	18.7	16.1	17.1
Government	1,798.0	1,857.9	2,270.5	2,294.0	2,699.3	26.3	18.9	22.2	17.7
Public corporations and institutions	297.1	339.6	280.5	292.1	329.1	-5.6	17.3	-17.4	12.7
Claims on non-public sector	8,688.2	9,177.2	10,161.8	10,918.5	12,081.1	17.0	18.9	10.7	10.6
Others	8,329.1	8,298.4	10,103.1	10,304.7	12,446.5	21.3	23.2	21.7	20.8
Sub-total	24,727.0	25,496.6	29,425.2	31,130.8	36,368.3	19.0	23.6	15.4	16.8
Below the line items	3,053.8	3,273.7	4,064.4	4,280.5	4,520.7	33.1	11.2	24.2	5.6
Total assets = total liabilities	27,780.8	28,770.3	33,489.6	35,411.3	40,889.0	20.5	22.1	16.4	15.5
Liabilities									
M2	11,848.6	12,533.9	14,450.1	15,299.8	17,645.8	22.0	22.1	15.3	15.3
M1	1,540.7	1,630.3	1,734.4	1,946.7	2,446.2	12.6	41.0	6.4	25.7
Quasi-money	10,307.9	10,903.6	12,715.7	13,353.1	15,199.6	23.4	19.5	16.6	13.8
Loans and deposits of public sector	611.8	614.4	620.5	742.4	835.2	1.4	34.6	1.0	12.5
Government	571.6	566.7	579.7	699.6	782.0	1.4	34.9	2.3	11.8
Public corporations and institutions	40.2	47.7	40.8	42.8	53.2	1.5	30.4	-14.5	24.3
Capital account	842.8	717.2	861.3	640.8	442.8	2.2	-48.6	20.1	-30.9
Foreign loans and credits and foreign exchange deposits	3,229.4	3,310.9	4,062.8	4,466.5	5,688.7	25.8	40.0	22.7	27.4
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	0.2	0.4	0.4	0.5	0.3	100.0	-25.0	0.0	-40.0
Others	8,194.2	8,319.8	9,430.1	9,980.8	11,755.5	15.1	24.7	13.3	17.8
Sub-total	24,727.0	25,496.6	29,425.2	31,130.8	36,368.3	19.0	23.6	15.4	16.8
Below the line items	3,053.8	3,273.7	4,064.4	4,280.5	4,520.7	33.1	11.2	24.2	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. Figures related to banks' and credit institutions' claims on public sector have been prepared based on the data kept in the general ledgers of banks and credit institutions and are subject to change.

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			
	Azar 1395	Esfand 1395	Azar 1396	Esfand 1396	Azar 1397	Azar 1396 to Azar 1395	Azar 1397 to Azar 1396	Azar 1396 to Esfand 1395	Azar 1397 to Esfand 1396
Assets									
Foreign assets	3,352.9	3,394.1	3,701.4	4,070.1	4,634.7	10.4	25.2	9.1	13.9
Notes and coins	62.1	50.1	74.8	28.4	48.4	20.5	-35.3	49.3	70.4
Claims on public sector	611.6	576.1	633.5	528.0	708.2	3.6	11.8	10.0	34.1
Government	354.7	273.8	383.0	269.0	437.9	8.0	14.3	39.9	62.8
Public corporations and institutions	256.9	302.3	250.5	259.0	270.3	-2.5	7.9	-17.1	4.4
Claims on banks	1,047.9	996.9	1,130.7	1,320.3	1,497.9	7.9	32.5	13.4	13.5
Others	99.6	29.7	213.2	203.4	448.5	114.1	110.4	#	120.5
Sub-total	5,174.1	5,046.9	5,753.6	6,150.2	7,337.7	11.2	27.5	14.0	19.3
Below the line items	7.3	10.3	15.4	26.1	22.4	111.0	45.5	49.5	-14.2
Total assets = total liabilities	5,181.4	5,057.2	5,769.0	6,176.3	7,360.1	11.3	27.6	14.1	19.2
Liabilities									
Notes and coins	495.9	535.1	535.6	562.9	602.9	8.0	12.6	0.1	7.1
With the public	327.7	393.3	348.6	442.7	455.0	6.4	30.5	-11.4	2.8
With banks	106.1	91.7	112.2	91.8	99.5	5.7	-11.3	22.4	8.4
With the Central Bank	62.1	50.1	74.8	28.4	48.4	20.5	-35.3	49.3	70.4
Deposits of banks and credit institutions	1,270.9	1,313.3	1,533.7	1,605.3	1,893.8	20.7	23.5	16.8	18.0
Reserve requirement	1,206.8	1,253.9	1,465.5	1,543.4	1,820.7	21.4	24.2	16.9	18.0
Sight ¹	64.1	59.4	68.2	61.9	73.1	6.4	7.2	14.8	18.1
Deposits of public sector	378.5	373.5	353.6	470.1	575.5	-6.6	62.8	-5.3	22.4
Government	338.3	325.8	312.8	427.3	522.3	-7.5	67.0	-4.0	22.2
Public corporations and institutions	40.2	47.7	40.8	42.8	53.2	1.5	30.4	-14.5	24.3
Capital account ²	76.1	89.5	82.6	98.4	89.5	8.5	8.4	-7.7	-9.0
Foreign exchange liabilities	1,454.7	1,469.5	1,788.1	1,910.3	2,250.6	22.9	25.9	21.7	17.8
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	0.2	0.4	0.4	0.5	0.3	100.0	-25.0	0.0	-40.0
Others	1,497.8	1,265.6	1,459.6	1,502.7	1,925.1	-2.6	31.9	15.3	28.1
Sub-total	5,174.1	5,046.9	5,753.6	6,150.2	7,337.7	11.2	27.5	14.0	19.3
Below the line items	7.3	10.3	15.4	26.1	22.4	111.0	45.5	49.5	-14.2

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.

More than 500 percent increase.

**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			
	Azar 1395	Esfand 1395	Azar 1396	Esfand 1396	Azar 1397	Azar 1396 to Azar 1395	Azar 1397 to Azar 1396	Azar 1396 to Esfand 1395	Azar 1397 to Esfand 1396
Assets									
Foreign assets	2,261.7	2,429.4	2,907.9	3,251.4	4,177.6	28.6	43.7	19.7	28.5
Notes and coins	106.1	91.7	112.2	91.8	99.5	5.7	-11.3	22.4	8.4
Deposits with the Central Bank	1,270.9	1,313.3	1,533.7	1,605.3	1,893.8	20.7	23.5	16.8	18.0
Reserve requirement	1,206.8	1,253.9	1,465.5	1,543.4	1,820.7	21.4	24.2	16.9	18.0
Sight ²	64.1	59.4	68.2	61.9	73.1	6.4	7.2	14.8	18.1
Claims on public sector ³	1,483.5	1,621.4	1,917.5	2,058.1	2,320.2	29.3	21.0	18.3	12.7
Government	1,443.3	1,584.1	1,887.5	2,025.0	2,261.4	30.8	19.8	19.2	11.7
Public corporations and institutions	40.2	37.3	30.0	33.1	58.8	-25.4	96.0	-19.6	77.6
Claims on non-public sector	8,688.2	9,177.2	10,161.8	10,918.5	12,081.1	17.0	18.9	10.7	10.6
Others	5,742.5	5,816.7	7,038.5	7,055.5	8,458.4	22.6	20.2	21.0	19.9
Sub-total	19,552.9	20,449.7	23,671.6	24,980.6	29,030.6	21.1	22.6	15.8	16.2
Below the line items	3,046.5	3,263.4	4,049.0	4,254.4	4,498.3	32.9	11.1	24.1	5.7
Total assets = total liabilities	22,599.4	23,713.1	27,720.6	29,235.0	33,528.9	22.7	21.0	16.9	14.7
Liabilities									
Deposits of non-public sector	11,520.9	12,140.6	14,101.5	14,857.1	17,190.8	22.4	21.9	16.2	15.7
Sight	1,213.0	1,237.0	1,385.8	1,504.0	1,991.2	14.2	43.7	12.0	32.4
Term investment	9,605.5	10,123.1	11,806.7	12,339.1	14,042.5	22.9	18.9	16.6	13.8
Gharz-al-hasaneh ⁴	526.9	602.9	698.5	801.9	888.3	32.6	27.2	15.9	10.8
Other	175.5	177.6	210.5	212.1	268.8	19.9	27.7	18.5	26.7
Claims of the Central Bank	1,047.9	996.9	1,130.7	1,320.3	1,497.9	7.9	32.5	13.4	13.5
Loans and deposits of public sector ⁵	233.3	240.9	266.9	272.3	259.7	14.4	-2.7	10.8	-4.6
Capital account	766.7	627.7	778.7	542.4	353.3	1.6	-54.6	24.1	-34.9
Foreign exchange loans and deposits	1,774.7	1,841.4	2,274.7	2,556.2	3,438.1	28.2	51.1	23.5	34.5
Others	4,209.4	4,602.2	5,119.1	5,432.3	6,290.8	21.6	22.9	11.2	15.8
Sub-total	19,552.9	20,449.7	23,671.6	24,980.6	29,030.6	21.1	22.6	15.8	16.2
Below the line items	3,046.5	3,263.4	4,049.0	4,254.4	4,498.3	32.9	11.1	24.1	5.7

¹ Excludes commercial banks' branches abroad.

² Includes banks' foreign exchange sight deposits with the CBI.

³ Includes public sector's participation papers. Figures related to banks' and credit institutions' claims on public sector have been prepared based on the data kept in the general ledgers of banks and credit institutions and are subject to change.

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 Banks¹** (trillion rials)

	Balance at the end of the month					Percentage change			
	Azar 1395	Esfand 1395	Azar 1396	Esfand 1396	Azar 1397	Azar 1396 to Azar 1395	Azar 1397 to Azar 1396	Azar 1396 to Esfand 1395	Azar 1397 to Esfand 1396
Assets									
Foreign assets	319.4	352.5	448.3	501.5	567.2	40.4	26.5	27.2	13.1
Notes and coins	42.7	27.7	48.2	26.5	36.8	12.9	-23.7	74.0	38.9
Deposits with the Central Bank	226.9	257.2	316.7	341.4	403.4	39.6	27.4	23.1	18.2
Reserve requirement	204.8	224.3	279.1	309.0	366.9	36.3	31.5	24.4	18.7
Sight ²	22.1	32.9	37.6	32.4	36.5	70.1	-2.9	14.3	12.7
Claims on public sector³	380.5	436.2	504.5	576.6	649.5	32.6	28.7	15.7	12.6
Government	368.0	423.5	488.7	558.0	613.3	32.8	25.5	15.4	9.9
Public corporations and institutions	12.5	12.7	15.8	18.6	36.2	26.4	129.1	24.4	94.6
Claims on non-public sector	1,325.5	1,405.0	1,623.7	1,746.6	1,996.1	22.5	22.9	15.6	14.3
Others	1,006.9	1,240.7	1,344.9	1,606.9	1,398.7	33.6	4.0	8.4	-13.0
Sub-total	3,301.9	3,719.3	4,286.3	4,799.5	5,051.7	29.8	17.9	15.2	5.3
Below the line items	351.1	352.6	453.1	479.4	505.9	29.1	11.7	28.5	5.5
Total assets = total liabilities	3,653.0	4,071.9	4,739.4	5,278.9	5,557.6	29.7	17.3	16.4	5.3
Liabilities									
Deposits of non-public sector	2,068.1	2,272.2	2,792.9	3,021.8	3,456.4	35.0	23.8	22.9	14.4
Sight	269.4	266.4	318.8	334.6	441.8	18.3	38.6	19.7	32.0
Term investment	1,626.9	1,813.5	2,253.6	2,440.2	2,724.0	38.5	20.9	24.3	11.6
Gharz-al-hasaneh	119.7	138.4	158.2	183.5	214.1	32.2	35.3	14.3	16.7
Other	52.1	53.9	62.3	63.5	76.5	19.6	22.8	15.6	20.5
Claims of the Central Bank	202.1	120.2	111.2	45.1	35.5	-45.0	-68.1	-7.5	-21.3
Loans and deposits of public sector⁴	79.5	81.0	94.0	99.7	99.8	18.2	6.2	16.0	0.1
Capital account	148.1	138.8	135.6	138.0	-20.7	-8.4	-115.3	-2.3	-115.0
Foreign exchange loans and deposits	227.0	255.8	327.0	376.7	438.0	44.1	33.9	27.8	16.3
Others	577.1	851.3	825.6	1,118.2	1,042.7	43.1	26.3	-3.0	-6.8
Sub-total	3,301.9	3,719.3	4,286.3	4,799.5	5,051.7	29.8	17.9	15.2	5.3
Below the line items	351.1	352.6	453.1	479.4	505.9	29.1	11.7	28.5	5.5

¹ Excludes commercial banks' branches abroad.

² Includes commercial banks' foreign exchange sight deposits with the CBI.

³ Includes public sector's participation papers. Figures related to banks' and credit institutions' claims on public sector have been prepared based on the data kept in the general ledgers of banks and credit institutions and are subject to change.

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			
	Azar 1395	Esfand 1395	Azar 1396	Esfand 1396	Azar 1397	Azar 1396 to Azar 1395	Azar 1397 to Azar 1396	Azar 1396 to Esfand 1395	Azar 1397 to Esfand 1396
Assets									
Foreign assets	514.0	630.2	688.0	766.6	1,190.5	33.9	73.0	9.2	55.3
Notes and coins	10.2	11.5	10.4	12.2	10.6	2.0	1.9	-9.6	-13.1
Deposits with the Central Bank	90.1	84.7	100.4	114.5	132.5	11.4	32.0	18.5	15.7
Reserve requirement	79.5	78.0	96.2	108.0	127.3	21.0	32.3	23.3	17.9
Sight ¹	10.6	6.7	4.2	6.5	5.2	-60.4	23.8	-37.3	-20.0
Claims on public sector ²	472.4	458.4	514.5	545.7	571.8	8.9	11.1	12.2	4.8
Government	471.3	457.3	513.7	545.1	569.5	9.0	10.9	12.3	4.5
Public corporations and institutions	1.1	1.1	0.8	0.6	2.3	-27.3	187.5	-27.3	283.3
Claims on non-public sector	1,996.5	2,062.4	2,237.0	2,382.2	2,611.4	12.0	16.7	8.5	9.6
Others	499.5	612.2	634.3	707.5	679.9	27.0	7.2	3.6	-3.9
Sub-total	3,582.7	3,859.4	4,184.6	4,528.7	5,196.7	16.8	24.2	8.4	14.8
Below the line items	721.6	820.1	921.9	924.8	932.4	27.8	1.1	12.4	0.8
Total assets = total liabilities	4,304.3	4,679.5	5,106.5	5,453.5	6,129.1	18.6	20.0	9.1	12.4
Liabilities									
Deposits of non-public sector	1,156.0	1,189.3	1,441.8	1,579.2	1,788.5	24.7	24.0	21.2	13.3
Sight	125.6	130.3	148.7	165.5	195.2	18.4	31.3	14.1	17.9
Term investment	915.5	934.9	1,136.8	1,243.9	1,400.8	24.2	23.2	21.6	12.6
Gharz-al-hasaneh ³	101.3	111.3	140.7	156.5	175.8	38.9	24.9	26.4	12.3
Other	13.6	12.8	15.6	13.3	16.7	14.7	7.1	21.9	25.6
Claims of the Central Bank	584.3	494.4	431.1	472.1	489.3	-26.2	13.5	-12.8	3.6
Loans and deposits of public sector ⁴	119.0	121.6	128.6	124.7	114.6	8.1	-10.9	5.8	-8.1
Capital account	150.8	231.3	287.5	287.8	235.4	90.6	-18.1	24.3	-18.2
Foreign exchange loans and deposits	388.8	440.7	524.0	574.8	978.5	34.8	86.7	18.9	70.2
Others	1,183.8	1,382.1	1,371.6	1,490.1	1,590.4	15.9	16.0	-0.8	6.7
Sub-total	3,582.7	3,859.4	4,184.6	4,528.7	5,196.7	16.8	24.2	8.4	14.8
Below the line items	721.6	820.1	921.9	924.8	932.4	27.8	1.1	12.4	0.8

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

² Includes public sector's participation papers. Figures related to banks' and credit institutions' claims on public sector have been prepared based on the data kept in the general ledgers of banks and credit institutions and are subject to change.

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			
	Azar 1395	Esfand 1395	Azar 1396	Esfand 1396	Azar 1397	Azar 1396 to Azar 1395	Azar 1397 to Azar 1396	Azar 1396 to Esfand 1395	Azar 1397 to Esfand 1396
Assets									
Foreign assets	1,428.3	1,446.7	1,771.6	1,983.3	2,419.9	24.0	36.6	22.5	22.0
Notes and coins	53.2	52.5	53.6	53.1	52.1	0.8	-2.8	2.1	-1.9
Deposits with the Central Bank	953.9	971.4	1,116.6	1,149.4	1,357.9	17.1	21.6	14.9	18.1
Reserve requirement	922.5	951.6	1,090.2	1,126.4	1,326.5	18.2	21.7	14.6	17.8
Sight ²	31.4	19.8	26.4	23.0	31.4	-15.9	18.9	33.3	36.5
Claims on public sector ³	630.6	726.8	898.5	935.8	1,098.9	42.5	22.3	23.6	17.4
Government	604.0	703.3	885.1	921.9	1,078.6	46.5	21.9	25.8	17.0
Public corporations and institutions	26.6	23.5	13.4	13.9	20.3	-49.6	51.5	-43.0	46.0
Claims on non-public sector	5,366.2	5,709.8	6,301.1	6,789.7	7,473.6	17.4	18.6	10.4	10.1
Others	4,236.1	3,963.8	5,059.3	4,741.1	6,379.8	19.4	26.1	27.6	34.6
Sub-total	12,668.3	12,871.0	15,200.7	15,652.4	18,782.2	20.0	23.6	18.1	20.0
Below the line items	1,973.8	2,090.7	2,674.0	2,850.2	3,060.0	35.5	14.4	27.9	7.4
Total assets = total liabilities	14,642.1	14,961.7	17,874.7	18,502.6	21,842.2	22.1	22.2	19.5	18.0
Liabilities									
Deposits of non-public sector	8,296.8	8,679.1	9,866.8	10,256.1	11,945.9	18.9	21.1	13.7	16.5
Sight ⁴	818.0	840.3	918.3	1,003.9	1,354.2	12.3	47.5	9.3	34.9
Term investment	7,063.1	7,374.7	8,416.3	8,655.0	9,917.7	19.2	17.8	14.1	14.6
Gharz-al-hasaneh	305.9	353.2	399.6	461.9	498.4	30.6	24.7	13.1	7.9
Other	109.8	110.9	132.6	135.3	175.6	20.8	32.4	19.6	29.8
Claims of the Central Bank	261.5	382.3	588.4	803.1	973.1	125.0	65.4	53.9	21.2
Deposits and funds of public sector ⁵	34.8	38.3	44.3	47.9	45.3	27.3	2.3	15.7	-5.4
Capital account	467.8	257.6	355.6	116.6	138.6	-24.0	-61.0	38.0	18.9
Foreign exchange loans and deposits	1,158.9	1,144.9	1,423.7	1,604.7	2,021.6	22.8	42.0	24.4	26.0
Others	2,448.5	2,368.8	2,921.9	2,824.0	3,657.7	19.3	25.2	23.3	29.5
Sub-total	12,668.3	12,871.0	15,200.7	15,652.4	18,782.2	20.0	23.6	18.1	20.0
Below the line items	1,973.8	2,090.7	2,674.0	2,850.2	3,060.0	35.5	14.4	27.9	7.4

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. Figures related to banks' and credit institutions' claims on public sector have been prepared based on the data kept in the general ledgers of banks and credit institutions and are subject to change.

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 (Azar 1397 compared with Esfand 1396)	Percentage change			
	Azar 1395	Esfand 1395	Azar 1396	Esfand 1396	Azar 1397		Azar 1396 to Azar 1395	Azar 1397 to Azar 1396	Azar 1396 to Esfand 1395	Azar 1397 to Esfand 1396
Banks' and credit institutions' claims on non-public sector (excluding profit receivables)	7,864.5	8,240.7	9,105.9	9,761.3	10,734.2	972.9	15.8	17.9	10.5	10.0
Commercial banks	1,199.3	1,270.3	1,437.3	1,532.2	1,718.0	185.8	19.8	19.5	13.1	12.1
Specialized banks	1,604.3	1,644.3	1,782.2	1,888.0	2,076.6	188.6	11.1	16.5	8.4	10.0
Private banks and non-bank credit institutions	5,060.9	5,326.1	5,886.4	6,341.1	6,939.6	598.5	16.3	17.9	10.5	9.4
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	15.2	15.4	15.8	15.7	16.0	0.3	0.6	0.2	0.4	0.3
Specialized banks	20.4	20.0	19.6	19.3	19.3	0.0	-0.8	-0.3	-0.4	0.0
Private banks and non-bank credit institutions	64.4	64.6	64.6	65.0	64.6	-0.4	0.2	0.0	0.0	-0.4
Profit and revenue receivables	823.7	936.5	1,055.9	1,157.2	1,346.9	189.7	28.2	27.6	12.7	16.4
Banks' and credit institutions' claims on non-public sector	8,688.2	9,177.2	10,161.8	10,918.5	12,081.1	1,162.6	17.0	18.9	10.7	10.6
Commercial banks	1,325.5	1,405.0	1,623.7	1,746.6	1,996.1	249.5	22.5	22.9	15.6	14.3
Specialized banks	1,996.5	2,062.4	2,237.0	2,382.2	2,611.4	229.2	12.0	16.7	8.5	9.6
Private banks and non-bank credit institutions	5,366.2	5,709.8	6,301.1	6,789.7	7,473.6	683.9	17.4	18.6	10.4	10.1
Deposits of non-public sector	11,520.9	12,140.6	14,101.5	14,857.1	17,190.8	2,333.7	22.4	21.9	16.2	15.7
Commercial banks	2,068.1	2,272.2	2,792.9	3,021.8	3,456.4	434.6	35.0	23.8	22.9	14.4
Specialized banks	1,156.0	1,189.3	1,441.8	1,579.2	1,788.5	209.3	24.7	24.0	21.2	13.3
Private banks and non-bank credit institutions	8,296.8	8,679.1	9,866.8	10,256.1	11,945.9	1,689.8	18.9	21.1	13.7	16.5
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	18.0	18.7	19.8	20.3	20.1	-0.2	1.8	0.3	1.1	-0.2
Specialized banks	10.0	9.8	10.2	10.6	10.4	-0.2	0.2	0.2	0.4	-0.2
Private banks and non-bank credit institutions	72.0	71.5	70.0	69.0	69.5	0.5	-2.0	-0.5	-1.5	0.5
Sight	1,213.0	1,237.0	1,385.8	1,504.0	1,991.2	487.2	14.2	43.7	12.0	32.4
Current deposits	983.3	991.7	1,133.4	1,233.3	1,690.0	456.7	15.3	49.1	14.3	37.0
Checks (net)	11.6	10.0	49.1	36.4	46.2	9.8	323.3	-5.9	391.0	26.9
Others	218.1	235.3	203.3	234.3	255.0	20.7	-6.8	25.4	-13.6	8.8
Non-sight	10,307.9	10,903.6	12,715.7	13,353.1	15,199.6	1,846.5	23.4	19.5	16.6	13.8
Gharz-al-hasaneh savings	526.9	602.9	698.5	801.9	888.3	86.4	32.6	27.2	15.9	10.8
Housing Savings Fund	48.2	55.7	78.7	84.3	88.6	4.3	63.3	12.6	41.3	5.1
Other	478.7	547.2	619.8	717.6	799.7	82.1	29.5	29.0	13.3	11.4
Term investment	9,605.5	10,123.1	11,806.7	12,339.1	14,042.5	1,703.4	22.9	18.9	16.6	13.8
Short-term	4,729.0	5,286.2	4,602.5	3,935.5	5,351.4	1,415.9	-2.7	16.3	-12.9	36.0
Long-term	4,876.5	4,836.9	7,204.2	8,403.6	8,691.1	287.5	47.7	20.6	48.9	3.4
Miscellaneous	175.5	177.6	210.5	212.1	268.8	56.7	19.9	27.7	18.5	26.7
Notes and coins with the public	327.7	393.3	348.6	442.7	455.0	12.3	6.4	30.5	-11.4	2.8
M1	1,540.7	1,630.3	1,734.4	1,946.7	2,446.2	499.5	12.6	41.0	6.4	25.7
Quasi-money	10,307.9	10,903.6	12,715.7	13,353.1	15,199.6	1,846.5	23.4	19.5	16.6	13.8
M2	11,848.6	12,533.9	14,450.1	15,299.8	17,645.8	2,346.0	22.0	22.1	15.3	15.3

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

	Balance at the end of		Share of Azar 1397 in total balance	Percentage change Azar 1397 compared to Esfand 1396
	Esfand 1396	Azar 1397		
Banks and non-bank credit institutions	10,823.2	11,972.3	100.0	10.6
Gharz-al-hasaneh	595.2	737.5	6.2	23.9
Mudarabah	170.7	167.6	1.4	-1.8
Forward transactions	64.1	98.2	0.8	53.2
Civil partnership	4,092.1	4,028.7	33.7	-1.5
Ju'alah	448.7	551.9	4.6	23.0
Installment sale	2,863.0	3,228.6	27.0	12.8
Murabaha ¹	872.9	1,131.1	9.4	29.6
Istisna'a ¹	1.3	1.5	0.0	15.4
Hire purchase	35.6	55.7	0.5	56.5
Legal partnership	317.6	315.8	2.6	-0.6
Direct investment	80.3	75.1	0.6	-6.5
Other ²	1,281.7	1,580.6	13.2	23.3
Commercial banks	1,713.1	1,960.7	100.0	14.5
Gharz-al-hasaneh	127.9	160.4	8.2	25.4
Mudarabah	58.3	65.3	3.3	12.0
Forward transactions	21.0	27.2	1.4	29.5
Civil partnership	386.0	319.5	16.3	-17.2
Ju'alah	186.9	230.6	11.8	23.4
Installment sale	551.0	734.9	37.5	33.4
Murabaha	134.6	147.8	7.5	9.8
Istisna'a	1.3	1.5	0.1	15.4
Hire purchase	13.6	16.9	0.9	24.3
Legal partnership	42.5	42.8	2.2	0.7
Direct investment	24.7	23.5	1.2	-4.9
Other ²	165.3	190.3	9.7	15.1
Specialized banks	2,381.9	2,611.8	100.0	9.7
Gharz-al-hasaneh	59.5	76.0	2.9	27.7
Mudarabah	8.6	6.4	0.2	-25.6
Forward transactions	17.5	22.9	0.9	30.9
Civil partnership	427.1	400.2	15.3	-6.3
Ju'alah	105.9	124.4	4.8	17.5
Installment sale	1,363.2	1,419.2	54.3	4.1
Murabaha	129.5	182.8	7.0	41.2
Istisna'a	0.0	0.0	0.0	0
Hire purchase	9.8	24.4	0.9	149.0
Legal partnership	24.4	25.1	1.0	2.9
Direct investment	5.9	7.0	0.3	18.6
Other ²	230.5	323.4	12.4	40.3
Private banks and non-bank credit institutions	6,728.2	7,399.8	100.0	10.0
Gharz-al-hasaneh	407.8	501.1	6.8	22.9
Mudarabah	103.8	95.9	1.3	-7.6
Forward transactions	25.6	48.1	0.7	87.9
Civil partnership	3,279.0	3,309.0	44.7	0.9
Ju'alah	155.9	196.9	2.7	26.3
Installment sale	948.8	1,074.5	14.5	13.2
Murabaha	608.8	800.5	10.8	31.5
Istisna'a	0.0	0.0	0.0	0
Hire purchase	12.2	14.4	0.2	18.0
Legal partnership	250.7	247.9	3.4	-1.1
Direct investment	49.7	44.6	0.6	-10.3
Other ²	885.9	1,066.9	14.4	20.4

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.