

	Balance at the end of the month					Percentage change			
	Mehr 1396	Esfand 1396	Mehr 1397	Esfand 1397	Mehr 1398	Mehr 1397 to Mehr 1396	Mehr 1398 to Mehr 1397	Mehr 1397 to Esfand 1396	Mehr 1398 to Esfand 1397
<b>Assets</b>									
Foreign assets	6,279.0	7,321.5	8,303.2	9,171.4	10,185.3	32.2	22.7	13.4	11.1
Claims on public sector <sup>2</sup>	2,456.8	2,586.1	2,970.1	3,325.5	3,774.0	20.9	27.1	14.8	13.5
Government	2,169.8	2,294.0	2,631.6	3,041.3	3,475.8	21.3	32.1	14.7	14.3
Public corporations and institutions	287.0	292.1	338.5	284.2	298.2	17.9	-11.9	15.9	4.9
Claims on non-public sector <sup>3</sup>	9,967.5	10,918.5	11,763.0	13,126.1	14,032.9	18.0	19.3	7.7	6.9
Others	9,369.9	10,304.7	11,500.1	13,163.0	13,990.5	22.7	21.7	11.6	6.3
Sub-total	28,073.2	31,130.8	34,536.4	38,786.0	41,982.7	23.0	21.6	10.9	8.2
Below the line items	3,653.0	4,280.5	4,588.0	4,748.7	6,153.5	25.6	34.1	7.2	29.6
<b>Total assets = total liabilities</b>	<b>31,726.2</b>	<b>35,411.3</b>	<b>39,124.4</b>	<b>43,534.7</b>	<b>48,136.2</b>	<b>23.3</b>	<b>23.0</b>	<b>10.5</b>	<b>10.6</b>
<b>Liabilities</b>									
M2	14,030.5	15,299.8	16,938.4	18,828.9	21,568.3	20.7	27.3	10.7	14.5
M1	1,638.0	1,946.7	2,420.1	2,852.3	3,257.6	47.7	34.6	24.3	14.2
Quasi-money	12,392.5	13,353.1	14,518.3	15,976.6	18,310.7	17.2	26.1	8.7	14.6
Loans and deposits of public sector	612.5	742.4	870.0	915.9	1,129.4	42.0	29.8	17.2	23.3
Government	561.4	699.6	816.5	861.8	1,064.9	45.4	30.4	16.7	23.6
Public corporations and institutions	51.1	42.8	53.5	54.1	64.5	4.7	20.6	25.0	19.2
Capital account	825.2	640.8	458.9	489.2	-383.9	-44.4	-183.7	-28.4	-178.5
Foreign loans and credits and foreign exchange deposits	3,785.7	4,466.5	5,244.0	5,918.8	6,453.0	38.5	23.1	17.4	9.0
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	0.5	0.3	1.7	1.8	-40.0	500.0	-40.0	5.9
Others	8,818.8	9,980.8	11,024.8	12,631.5	13,214.1	25.0	19.9	10.5	4.6
Sub-total	28,073.2	31,130.8	34,536.4	38,786.0	41,982.7	23.0	21.6	10.9	8.2
Below the line items	3,653.0	4,280.5	4,588.0	4,748.7	6,153.5	25.6	34.1	7.2	29.6

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

<sup>2</sup> Includes public sector's participation papers. Figures related to banks' and credit institutions' claims on public sector are prepared based on the data kept in the general ledgers of banks and credit institutions and are not audited.

<sup>3</sup> As of Mordad 1398, a sum of Rls. 454 trillion worth of facilities extended by Ayandeh Bank was transferred from "current claims" heading to "other assets" heading.

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			
	Mehr 1396	Esfand 1396	Mehr 1397	Esfand 1397	Mehr 1398	Mehr 1397 to Mehr 1396	Mehr 1398 to Mehr 1397	Mehr 1397 to Esfand 1396	Mehr 1398 to Esfand 1397
<b>Assets</b>									
Foreign assets	3,586.8	4,070.1	4,519.2	4,651.3	4,776.5	26.0	5.7	11.0	2.7
Notes and coins	76.8	28.4	40.0	21.6	36.0	-47.9	-10.0	40.8	66.7
Claims on public sector	624.3	528.0	663.1	958.2	1,093.7	6.2	64.9	25.6	14.1
Government <sup>1</sup>	379.1	269.0	391.9	731.2	861.7	3.4	119.9	45.7	17.8
Public corporations and institutions	245.2	259.0	271.2	227.0	232.0	10.6	-14.5	4.7	2.2
Claims on banks	1,123.8	1,320.3	1,605.4	1,381.7	1,204.8	42.9	-25.0	21.6	-12.8
Others <sup>2</sup>	180.9	203.4	321.4	268.4	452.7	77.7	40.9	58.0	68.7
Sub-total	5,592.6	6,150.2	7,149.1	7,281.2	7,563.7	27.8	5.8	16.2	3.9
Below the line items	16.2	26.1	19.7	28.9	21.2	21.6	7.6	-24.5	-26.6
<b>Total assets = total liabilities</b>	<b>5,608.8</b>	<b>6,176.3</b>	<b>7,168.8</b>	<b>7,310.1</b>	<b>7,584.9</b>	<b>27.8</b>	<b>5.8</b>	<b>16.1</b>	<b>3.8</b>
<b>Liabilities</b>									
Notes and coins	535.5	562.9	582.9	657.5	657.5	8.9	12.8	3.6	0.0
With the public	343.6	442.7	452.2	547.5	510.4	31.6	12.9	2.1	-6.8
With banks	115.1	91.8	90.7	88.4	111.1	-21.2	22.5	-1.2	25.7
With the Central Bank	76.8	28.4	40.0	21.6	36.0	-47.9	-10.0	40.8	66.7
Deposits of banks and credit institutions	1,504.8	1,605.3	1,822.6	2,021.0	2,323.8	21.1	27.5	13.5	15.0
Reserve requirement	1,426.6	1,543.4	1,756.7	1,948.0	2,257.1	23.1	28.5	13.8	15.9
Sight <sup>3</sup>	78.2	61.9	65.9	73.0	66.7	-15.7	1.2	6.5	-8.6
Deposits of public sector	355.8	470.1	604.1	666.2	851.6	69.8	41.0	28.5	27.8
Government	304.7	427.3	550.6	612.1	787.1	80.7	43.0	28.9	28.6
Public corporations and institutions	51.1	42.8	53.5	54.1	64.5	4.7	20.6	25.0	19.2
Capital account <sup>4</sup>	82.5	98.4	89.5	118.6	95.8	8.5	7.0	-9.0	-19.2
Foreign exchange liabilities	1,723.0	1,910.3	2,225.9	2,234.8	1,993.3	29.2	-10.4	16.5	-10.8
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	0.5	0.5	0.3	1.7	1.8	-40.0	500.0	-40.0	5.9
Others	1,390.5	1,502.7	1,823.8	1,581.4	1,639.9	31.2	-10.1	21.4	3.7
Sub-total	5,592.6	6,150.2	7,149.1	7,281.2	7,563.7	27.8	5.8	16.2	3.9
Below the line items	16.2	26.1	19.7	28.9	21.2	21.6	7.6	-24.5	-26.6

<sup>1</sup> Increase in the CBI claims on government at the end of Mehr 1398 compared with the end of Mehr 1397 was mainly due to debt swap of part of the CBI claims on banks and credit institutions (subject to Paragraph F, Note 5 of the Budget Law for 1397), increase in the authorized ceiling of the Treasury revolving fund from 3.0 percent to 5.5 percent (Approval No. E567031/39787 of the Cabinet dated 05/04/1398) as well as debt swap of the CBI claims on public institutions (subject to Article 6 of the Law on Facilitation of Competitive Production and Financial Sector Reform approved in 1394) to the CBI claims on government.

<sup>2</sup> The rise in CBI's other assets at the end of Mehr 1398 compared with 1397 year-end was mainly due to advance payment of taxes and government's share of net profit for 1397.

<sup>3</sup> Includes banks' foreign exchange sight deposits with the CBI.

<sup>4</sup> Includes legal and contingency reserves.

0 Calculation of percentage change is not possible.

**Summary of the Assets and Liabilities of Banks  
and Non-bank Credit Institutions<sup>1</sup>**

**Table 3**

(trillion rials)

	Balance at the end of the month					Percentage change			
	Mehr 1396	Esfand 1396	Mehr 1397	Esfand 1397	Mehr 1398	Mehr 1397 to Mehr 1396	Mehr 1398 to Mehr 1397	Mehr 1397 to Esfand 1396	Mehr 1398 to Esfand 1397
<b>Assets</b>									
Foreign assets	2,692.2	3,251.4	3,784.0	4,520.1	5,408.8	40.6	42.9	16.4	19.7
Notes and coins	115.1	91.8	90.7	88.4	111.1	-21.2	22.5	-1.2	25.7
Deposits with the Central Bank	1,504.8	1,605.3	1,822.6	2,021.0	2,323.8	21.1	27.5	13.5	15.0
Reserve requirement	1,426.6	1,543.4	1,756.7	1,948.0	2,257.1	23.1	28.5	13.8	15.9
Sight <sup>2</sup>	78.2	61.9	65.9	73.0	66.7	-15.7	1.2	6.5	-8.6
Claims on public sector <sup>3</sup>	1,832.5	2,058.1	2,307.0	2,367.3	2,680.3	25.9	16.2	12.1	13.2
Government	1,790.7	2,025.0	2,239.7	2,310.1	2,614.1	25.1	16.7	10.6	13.2
Public corporations and institutions	41.8	33.1	67.3	57.2	66.2	61.0	-1.6	103.3	15.7
Claims on non-public sector <sup>4</sup>	9,967.5	10,918.5	11,763.0	13,126.1	14,032.9	18.0	19.3	7.7	6.9
Others	6,368.5	7,055.5	7,620.0	9,381.9	9,862.1	19.7	29.4	8.0	5.1
Sub-total	22,480.6	24,980.6	27,387.3	31,504.8	34,419.0	21.8	25.7	9.6	9.3
Below the line items	3,636.8	4,254.4	4,568.3	4,719.8	6,132.3	25.6	34.2	7.4	29.9
<b>Total assets = total liabilities</b>	<b>26,117.4</b>	<b>29,235.0</b>	<b>31,955.6</b>	<b>36,224.6</b>	<b>40,551.3</b>	<b>22.4</b>	<b>26.9</b>	<b>9.3</b>	<b>11.9</b>
<b>Liabilities</b>									
Deposits of non-public sector	13,686.9	14,857.1	16,486.2	18,281.4	21,057.9	20.5	27.7	11.0	15.2
Sight	1,294.4	1,504.0	1,967.9	2,304.8	2,747.2	52.0	39.6	30.8	19.2
Term investment	11,522.7	12,339.1	13,383.8	14,646.0	16,826.0	16.2	25.7	8.5	14.9
Gharz-al-hasaneh <sup>5</sup>	662.7	801.9	879.8	1,026.5	1,116.8	32.8	26.9	9.7	8.8
Other	207.1	212.1	254.7	304.1	367.9	23.0	44.4	20.1	21.0
Claims of the Central Bank	1,123.8	1,320.3	1,605.4	1,381.7	1,204.8	42.9	-25.0	21.6	-12.8
Loans and deposits of public sector <sup>6</sup>	256.7	272.3	265.9	249.7	277.8	3.6	4.5	-2.4	11.3
Capital account	742.7	542.4	369.4	370.6	-479.7	-50.3	-229.9	-31.9	-229.4
Foreign exchange loans and deposits	2,062.7	2,556.2	3,018.1	3,684.0	4,459.7	46.3	47.8	18.1	21.1
Others	4,607.8	5,432.3	5,642.3	7,537.4	7,898.5	22.5	40.0	3.9	4.8
Sub-total	22,480.6	24,980.6	27,387.3	31,504.8	34,419.0	21.8	25.7	9.6	9.3
Below the line items	3,636.8	4,254.4	4,568.3	4,719.8	6,132.3	25.6	34.2	7.4	29.9

<sup>1</sup> Excludes commercial banks' branches abroad.

<sup>2</sup> Includes banks' foreign exchange sight deposits with the CBI.

<sup>3</sup> Includes public sector's participation papers. Figures related to banks' and credit institutions' claims on public sector are prepared based on the data kept in the general ledgers of banks and credit institutions and are not audited.

<sup>4</sup> As of Mordad 1398, a sum of Rls. 454 trillion worth of facilities extended by Ayandeh Bank was transferred from "current claims" heading to "other assets" heading.

<sup>5</sup> 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.

<sup>6</sup> 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<sup>1</sup>

(trillion rials)

	Balance at the end of the month					Percentage change			
	Mehr 1396	Esfand 1396	Mehr 1397	Esfand 1397	Mehr 1398	Mehr 1397 to Mehr 1396	Mehr 1398 to Mehr 1397	Mehr 1397 to Esfand 1396	Mehr 1398 to Esfand 1397
<b>Assets</b>									
Foreign assets	401.2	501.5	574.3	573.4	521.3	43.1	-9.2	14.5	-9.1
Notes and coins	49.4	26.5	32.5	26.0	41.9	-34.2	28.9	22.6	61.2
Deposits with the Central Bank	309.0	341.4	392.6	439.1	493.9	27.1	25.8	15.0	12.5
Reserve requirement	267.2	309.0	355.8	410.7	460.3	33.2	29.4	15.1	12.1
Sight <sup>2</sup>	41.8	32.4	36.8	28.4	33.6	-12.0	-8.7	13.6	18.3
Claims on public sector <sup>3</sup>	503.3	576.6	648.6	691.6	753.7	28.9	16.2	12.5	9.0
Government	481.4	558.0	609.2	650.1	718.5	26.5	17.9	9.2	10.5
Public corporations and institutions	21.9	18.6	39.4	41.5	35.2	79.9	-10.7	111.8	-15.2
Claims on non-public sector	1,581.6	1,746.6	1,932.7	2,167.4	2,424.1	22.2	25.4	10.7	11.8
Others	1,133.1	1,606.9	1,245.1	1,922.6	1,755.7	9.9	41.0	-22.5	-8.7
Sub-total	3,977.6	4,799.5	4,825.8	5,820.1	5,990.6	21.3	24.1	0.5	2.9
Below the line items	498.6	479.4	509.5	497.8	507.8	2.2	-0.3	6.3	2.0
<b>Total assets = total liabilities</b>	<b>4,476.2</b>	<b>5,278.9</b>	<b>5,335.3</b>	<b>6,317.9</b>	<b>6,498.4</b>	<b>19.2</b>	<b>21.8</b>	<b>1.1</b>	<b>2.9</b>
<b>Liabilities</b>									
Deposits of non-public sector	2,649.6	3,021.8	3,343.0	3,789.5	4,298.7	26.2	28.6	10.6	13.4
Sight	286.9	334.6	452.8	514.1	602.8	57.8	33.1	35.3	17.3
Term investment	2,155.4	2,440.2	2,609.5	2,938.8	3,330.4	21.1	27.6	6.9	13.3
Gharz-al-hasaneh	147.1	183.5	206.4	255.2	272.1	40.3	31.8	12.5	6.6
Other	60.2	63.5	74.3	81.4	93.4	23.4	25.7	17.0	14.7
Claims of the Central Bank	113.0	45.1	39.4	29.2	47.7	-65.1	21.1	-12.6	63.4
Loans and deposits of public sector <sup>4</sup>	90.2	99.7	101.3	96.2	87.6	12.3	-13.5	1.6	-8.9
Capital account	126.6	138.0	-20.8	-25.1	-166.2	-116.4	-699.0	-115.1	-562.2
Foreign exchange loans and deposits	288.1	376.7	437.0	446.0	443.9	51.7	1.6	16.0	-0.5
Others	710.1	1,118.2	925.9	1,484.3	1,278.9	30.4	38.1	-17.2	-13.8
Sub-total	3,977.6	4,799.5	4,825.8	5,820.1	5,990.6	21.3	24.1	0.5	2.9
Below the line items	498.6	479.4	509.5	497.8	507.8	2.2	-0.3	6.3	2.0

<sup>1</sup> Excludes commercial banks' branches abroad.<sup>2</sup> Includes commercial banks' foreign exchange sight deposits with the CBI.<sup>3</sup> Includes public sector's participation papers. Figures related to banks' and credit institutions' claims on public sector are prepared based on the data kept in the general ledgers of banks and credit institutions and are not audited.<sup>4</sup> 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			
	Mehr 1396	Esfand 1396	Mehr 1397	Esfand 1397	Mehr 1398	Mehr 1397 to Mehr 1396	Mehr 1398 to Mehr 1397	Mehr 1397 to Esfand 1396	Mehr 1398 to Esfand 1397
<b>Assets</b>									
Foreign assets	645.0	766.6	860.4	1,113.4	1,464.5	33.4	70.2	12.2	31.5
Notes and coins	10.4	12.2	10.1	11.8	11.3	-2.9	11.9	-17.2	-4.2
Deposits with the Central Bank	97.3	114.5	127.6	138.5	156.6	31.1	22.7	11.4	13.1
Reserve requirement	91.2	108.0	125.9	131.3	154.9	38.0	23.0	16.6	18.0
Sight <sup>1</sup>	6.1	6.5	1.7	7.2	1.7	-72.1	0.0	-73.8	-76.4
Claims on public sector <sup>2</sup>	507.4	545.7	566.8	584.9	593.0	11.7	4.6	3.9	1.4
Government	506.7	545.1	564.5	581.0	589.0	11.4	4.3	3.6	1.4
Public corporations and institutions	0.7	0.6	2.3	3.9	4.0	228.6	73.9	283.3	2.6
Claims on non-public sector	2,192.5	2,382.2	2,572.8	2,732.7	2,924.7	17.3	13.7	8.0	7.0
Others	549.0	707.5	646.8	690.7	683.0	17.8	5.6	-8.6	-1.1
Sub-total	4,001.6	4,528.7	4,784.5	5,272.0	5,833.1	19.6	21.9	5.6	10.6
Below the line items	858.5	924.8	948.6	954.3	1,411.0	10.5	48.7	2.6	47.9
<b>Total assets = total liabilities</b>	<b>4,860.1</b>	<b>5,453.5</b>	<b>5,733.1</b>	<b>6,226.3</b>	<b>7,244.1</b>	<b>18.0</b>	<b>26.4</b>	<b>5.1</b>	<b>16.3</b>
<b>Liabilities</b>									
Deposits of non-public sector	1,362.9	1,579.2	1,758.2	1,880.7	2,081.0	29.0	18.4	11.3	10.7
Sight	154.6	165.5	216.3	244.9	284.2	39.9	31.4	30.7	16.0
Term investment	1,058.1	1,243.9	1,338.3	1,438.6	1,595.2	26.5	19.2	7.6	10.9
Gharz-al-hasaneh <sup>3</sup>	134.4	156.5	187.9	179.7	180.0	39.8	-4.2	20.1	0.2
Other	15.8	13.3	15.7	17.5	21.6	-0.6	37.6	18.0	23.4
Claims of the Central Bank	483.5	472.1	468.6	477.7	461.3	-3.1	-1.6	-0.7	-3.4
Loans and deposits of public sector <sup>4</sup>	123.9	124.7	117.5	112.1	136.2	-5.2	15.9	-5.8	21.5
Capital account	304.1	287.8	262.2	256.7	148.6	-13.8	-43.3	-8.9	-42.1
Foreign exchange loans and deposits	479.1	574.8	638.8	866.6	1,152.6	33.3	80.4	11.1	33.0
Others	1,248.1	1,490.1	1,539.2	1,678.2	1,853.4	23.3	20.4	3.3	10.4
Sub-total	4,001.6	4,528.7	4,784.5	5,272.0	5,833.1	19.6	21.9	5.6	10.6
Below the line items	858.5	924.8	948.6	954.3	1,411.0	10.5	48.7	2.6	47.9

<sup>1</sup> Includes specialized banks' foreign exchange sight deposits with the CBI.

<sup>2</sup> Includes public sector's participation papers. Figures related to banks' and credit institutions' claims on public sector are prepared based on the data kept in the general ledgers of banks and credit institutions and are not audited.

<sup>3</sup> 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.

<sup>4</sup> 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 <sup>1</sup>**

**Table 6**

(trillion rials)

	Balance at the end of the month					Percentage change			
	Mehr 1396	Esfand 1396	Mehr 1397	Esfand 1397	Mehr 1398	Mehr 1397 to Mehr 1396	Mehr 1398 to Mehr 1397	Mehr 1397 to Esfand 1396	Mehr 1398 to Esfand 1397
<b>Assets</b>									
Foreign assets	1,646.0	1,983.3	2,349.3	2,833.3	3,423.0	42.7	45.7	18.5	20.8
Notes and coins	55.3	53.1	48.1	50.6	57.9	-13.0	20.4	-9.4	14.4
Deposits with the Central Bank	1,098.5	1,149.4	1,302.4	1,443.4	1,673.3	18.6	28.5	13.3	15.9
Reserve requirement	1,068.2	1,126.4	1,275.0	1,406.0	1,641.9	19.4	28.8	13.2	16.8
Sight <sup>2</sup>	30.3	23.0	27.4	37.4	31.4	-9.6	14.6	19.1	-16.0
Claims on public sector <sup>3</sup>	821.8	935.8	1,091.6	1,090.8	1,333.6	32.8	22.2	16.6	22.3
Government	802.6	921.9	1,066.0	1,079.0	1,306.6	32.8	22.6	15.6	21.1
Public corporations and institutions	19.2	13.9	25.6	11.8	27.0	33.3	5.5	84.2	128.8
Claims on non-public sector <sup>4</sup>	6,193.4	6,789.7	7,257.5	8,226.0	8,684.1	17.2	19.7	6.9	5.6
Others	4,686.4	4,741.1	5,728.1	6,768.6	7,423.4	22.2	29.6	20.8	9.7
Sub-total	14,501.4	15,652.4	17,777.0	20,412.7	22,595.3	22.6	27.1	13.6	10.7
Below the line items	2,279.7	2,850.2	3,110.2	3,267.7	4,213.5	36.4	35.5	9.1	28.9
<b>Total assets = total liabilities</b>	<b>16,781.1</b>	<b>18,502.6</b>	<b>20,887.2</b>	<b>23,680.4</b>	<b>26,808.8</b>	<b>24.5</b>	<b>28.4</b>	<b>12.9</b>	<b>13.2</b>
<b>Liabilities</b>									
Deposits of non-public sector	9,674.4	10,256.1	11,385.0	12,611.2	14,678.2	17.7	28.9	11.0	16.4
Sight <sup>5</sup>	852.9	1,003.9	1,298.8	1,545.8	1,860.2	52.3	43.2	29.4	20.3
Term investment	8,309.2	8,655.0	9,436.0	10,268.6	11,900.4	13.6	26.1	9.0	15.9
Gharz-al-hasanah	381.2	461.9	485.5	591.6	664.7	27.4	36.9	5.1	12.4
Other	131.1	135.3	164.7	205.2	252.9	25.6	53.6	21.7	23.2
Claims of the Central Bank	527.3	803.1	1,097.4	874.8	695.8	108.1	-36.6	36.6	-20.5
Deposits and funds of public sector <sup>6</sup>	42.6	47.9	47.1	41.4	54.0	10.6	14.6	-1.7	30.4
Capital account	312.0	116.6	128.0	139.0	-462.1	-59.0	-461.0	9.8	-432.4
Foreign exchange loans and deposits	1,295.5	1,604.7	1,942.3	2,371.4	2,863.2	49.9	47.4	21.0	20.7
Others	2,649.6	2,824.0	3,177.2	4,374.9	4,766.2	19.9	50.0	12.5	8.9
Sub-total	14,501.4	15,652.4	17,777.0	20,412.7	22,595.3	22.6	27.1	13.6	10.7
Below the line items	2,279.7	2,850.2	3,110.2	3,267.7	4,213.5	36.4	35.5	9.1	28.9

<sup>1</sup> Excludes private commercial banks' branches abroad.

<sup>2</sup> Includes foreign exchange sight deposits of private banks and non-bank credit institutions with the CBI.

<sup>3</sup> Includes public sector's participation papers. Figures related to banks' and credit institutions' claims on public sector are prepared based on the data kept in the general ledgers of banks and credit institutions and are not audited.

<sup>4</sup> As of Mordad 1398, a sum of Rls. 454 trillion worth of facilities extended by Ayandeh Bank was transferred from "current claims" heading to "other assets" heading.

<sup>5</sup> In credit institutions, it includes only temporary creditors.

<sup>6</sup> 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					Change (Mehr 1398 compared with Esfand 1397)	Percentage change			
	Mehr 1396	Esfand 1396	Mehr 1397	Esfand 1397	Mehr 1398		Mehr 1397 to Mehr 1396	Mehr 1398 to Mehr 1397	Mehr 1397 to Esfand 1396	Mehr 1398 to Esfand 1397
<b>Banks' and credit institutions' claims on non-public sector (excluding profit receivables)</b>	<b>8,941.9</b>	<b>9,761.3</b>	<b>10,457.0</b>	<b>11,466.7</b>	<b>12,295.1</b>	<b>828.4</b>	<b>16.9</b>	<b>17.6</b>	<b>7.1</b>	<b>7.2</b>
Commercial banks	1,404.5	1,532.2	1,669.1	1,857.1	2,070.3	213.2	18.8	24.0	8.9	11.5
Specialized banks	1,751.8	1,888.0	2,045.0	2,165.3	2,332.2	166.9	16.7	14.0	8.3	7.7
Private banks and non-bank credit institutions <sup>1</sup>	5,785.6	6,341.1	6,742.9	7,444.3	7,892.6	448.3	16.5	17.1	6.3	6.0
<b>Banks' and credit institutions' claims on non-public sector (percentage of total)</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>		<b>Change in share (percentage points)</b>			
Commercial banks	15.7	15.7	16.0	16.2	16.8	0.6	0.3	0.8	0.3	0.6
Specialized banks	19.6	19.3	19.6	18.9	19.0	0.1	0.0	-0.6	0.3	0.1
Private banks and non-bank credit institutions	64.7	65.0	64.5	64.9	64.2	-0.7	-0.2	-0.3	-0.5	-0.7
<b>Profit and revenue receivables</b>	<b>1,025.6</b>	<b>1,157.2</b>	<b>1,306.0</b>	<b>1,659.4</b>	<b>1,737.8</b>	<b>78.4</b>	<b>27.3</b>	<b>33.1</b>	<b>12.9</b>	<b>4.7</b>
<b>Banks' and credit institutions' claims on non-public sector</b>	<b>9,967.5</b>	<b>10,918.5</b>	<b>11,763.0</b>	<b>13,126.1</b>	<b>14,032.9</b>	<b>906.8</b>	<b>18.0</b>	<b>19.3</b>	<b>7.7</b>	<b>6.9</b>
Commercial banks	1,581.6	1,746.6	1,932.7	2,167.4	2,424.1	256.7	22.2	25.4	10.7	11.8
Specialized banks	2,192.5	2,382.2	2,572.8	2,732.7	2,924.7	192.0	17.3	13.7	8.0	7.0
Private banks and non-bank credit institutions <sup>1</sup>	6,193.4	6,789.7	7,257.5	8,226.0	8,684.1	458.1	17.2	19.7	6.9	5.6
<b>Deposits of non-public sector</b>	<b>13,686.9</b>	<b>14,857.1</b>	<b>16,486.2</b>	<b>18,281.4</b>	<b>21,057.9</b>	<b>2,776.5</b>	<b>20.5</b>	<b>27.7</b>	<b>11.0</b>	<b>15.2</b>
Commercial banks	2,649.6	3,021.8	3,343.0	3,789.5	4,298.7	509.2	26.2	28.6	10.6	13.4
Specialized banks	1,362.9	1,579.2	1,758.2	1,880.7	2,081.0	200.3	29.0	18.4	11.3	10.7
Private banks and non-bank credit institutions	9,674.4	10,256.1	11,385.0	12,611.2	14,678.2	2,067.0	17.7	28.9	11.0	16.4
<b>Deposits of non-public sector (percentage of total)</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>		<b>Change in share (percentage points)</b>			
Commercial banks	19.4	20.3	20.3	20.7	20.4	-0.3	0.9	0.1	0.0	-0.3
Specialized banks	10.0	10.6	10.7	10.3	9.9	-0.4	0.7	-0.8	0.1	-0.4
Private banks and non-bank credit institutions	70.7	69.0	69.1	69.0	69.7	0.7	-1.6	0.6	0.1	0.7
<b>Sight</b>	<b>1,294.4</b>	<b>1,504.0</b>	<b>1,967.9</b>	<b>2,304.8</b>	<b>2,747.2</b>	<b>442.4</b>	<b>52.0</b>	<b>39.6</b>	<b>30.8</b>	<b>19.2</b>
Current deposits	1,061.0	1,233.3	1,613.4	1,929.2	2,427.1	497.9	52.1	50.4	30.8	25.8
Checks (net)	25.4	36.4	76.7	60.0	50.8	-9.2	202.0	-33.8	110.7	-15.3
Others	208.0	234.3	277.8	315.6	269.3	-46.3	33.6	-3.1	18.6	-14.7
<b>Non-sight</b>	<b>12,392.5</b>	<b>13,353.1</b>	<b>14,518.3</b>	<b>15,976.6</b>	<b>18,310.7</b>	<b>2,334.1</b>	<b>17.2</b>	<b>26.1</b>	<b>8.7</b>	<b>14.6</b>
<b>Gharz-al-hasaneh savings</b>	<b>662.7</b>	<b>801.9</b>	<b>879.8</b>	<b>1,026.5</b>	<b>1,116.8</b>	<b>90.3</b>	<b>32.8</b>	<b>26.9</b>	<b>9.7</b>	<b>8.8</b>
Housing Savings Fund	73.5	84.3	90.3	83.1	72.1	-11.0	22.9	-20.2	7.1	-13.2
Other	589.2	717.6	789.5	943.4	1,044.7	101.3	34.0	32.3	10.0	10.7
<b>Term investment</b>	<b>11,522.7</b>	<b>12,339.1</b>	<b>13,383.8</b>	<b>14,646.0</b>	<b>16,826.0</b>	<b>2,180.0</b>	<b>16.2</b>	<b>25.7</b>	<b>8.5</b>	<b>14.9</b>
Short-term	4,649.9	3,935.5	5,066.1	5,848.9	6,168.8	319.9	9.0	21.8	28.7	5.5
Long-term	6,872.8	8,403.6	8,317.7	8,797.1	10,657.2	1,860.1	21.0	28.1	-1.0	21.1
<b>Miscellaneous</b>	<b>207.1</b>	<b>212.1</b>	<b>254.7</b>	<b>304.1</b>	<b>367.9</b>	<b>63.8</b>	<b>23.0</b>	<b>44.4</b>	<b>20.1</b>	<b>21.0</b>
<b>Notes and coins with the public</b>	<b>343.6</b>	<b>442.7</b>	<b>452.2</b>	<b>547.5</b>	<b>510.4</b>	<b>-37.1</b>	<b>31.6</b>	<b>12.9</b>	<b>2.1</b>	<b>-6.8</b>
<b>M1</b>	<b>1,638.0</b>	<b>1,946.7</b>	<b>2,420.1</b>	<b>2,852.3</b>	<b>3,257.6</b>	<b>405.3</b>	<b>47.7</b>	<b>34.6</b>	<b>24.3</b>	<b>14.2</b>
<b>Quasi-money</b>	<b>12,392.5</b>	<b>13,353.1</b>	<b>14,518.3</b>	<b>15,976.6</b>	<b>18,310.7</b>	<b>2,334.1</b>	<b>17.2</b>	<b>26.1</b>	<b>8.7</b>	<b>14.6</b>
<b>M2</b>	<b>14,030.5</b>	<b>15,299.8</b>	<b>16,938.4</b>	<b>18,828.9</b>	<b>21,568.3</b>	<b>2,739.4</b>	<b>20.7</b>	<b>27.3</b>	<b>10.7</b>	<b>14.5</b>

<sup>1</sup> As of Mordad 1398, a sum of Rls. 454 trillion worth of facilities extended by Ayandeh Bank was transferred from "current claims" heading to "other assets" heading.

**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 1398 in total balance	Percentage change Mehr 1398 compared to Esfand 1397
	Esfand 1397	Mehr 1398		
<b>Banks and non-bank credit institutions</b>	<b>13,001.7</b>	<b>13,891.9</b>	<b>100.0</b>	<b>6.8</b>
Gharz-al-hasaneh	784.9	984.0	7.1	25.4
Mudarabah	163.3	160.2	1.2	-1.9
Forward transactions	115.7	150.1	1.1	29.7
Civil partnership	4,070.7	3,976.8	28.6	-2.3
Ju'alah	605.6	669.8	4.8	10.6
Installment sale	3,842.1	3,888.5	28.0	1.2
Murabaha <sup>1</sup>	1,376.2	1,806.9	13.0	31.3
Istisna'a <sup>1</sup>	1.8	1.3	0.0	-27.8
Hire purchase	72.5	88.6	0.6	22.2
Legal partnership	393.9	410.9	3.0	4.3
Direct investment	73.3	74.5	0.5	1.6
Other <sup>2</sup>	1,501.7	1,680.3	12.1	11.9
<b>Commercial banks</b>	<b>2,127.0</b>	<b>2,377.9</b>	<b>100.0</b>	<b>11.8</b>
Gharz-al-hasaneh	167.9	219.5	9.2	30.7
Mudarabah	71.4	75.8	3.2	6.2
Forward transactions	33.4	42.7	1.8	27.8
Civil partnership	314.0	283.4	11.9	-9.7
Ju'alah	244.7	270.0	11.4	10.3
Installment sale	858.8	988.2	41.6	15.1
Murabaha	159.7	195.2	8.2	22.2
Istisna'a	1.8	1.3	0.1	-27.8
Hire purchase	17.6	18.3	0.8	4.0
Legal partnership	43.1	43.0	1.8	-0.2
Direct investment	23.4	23.4	1.0	0.0
Other <sup>2</sup>	191.2	217.1	9.1	13.5
<b>Specialized banks</b>	<b>2,727.5</b>	<b>2,921.1</b>	<b>100.0</b>	<b>7.1</b>
Gharz-al-hasaneh	80.3	110.7	3.8	37.9
Mudarabah	7.4	6.4	0.2	-13.5
Forward transactions	25.5	23.2	0.8	-9.0
Civil partnership	403.3	390.0	13.4	-3.3
Ju'alah	147.0	174.3	6.0	18.6
Installment sale	1,475.5	1,496.0	51.2	1.4
Murabaha	226.9	302.3	10.3	33.2
Istisna'a	0.0	0.0	0.0	0
Hire purchase	40.7	54.9	1.9	34.9
Legal partnership	25.3	25.5	0.9	0.8
Direct investment	7.0	8.2	0.3	17.1
Other <sup>2</sup>	288.6	329.6	11.3	14.2
<b>Private banks and non-bank credit institutions</b>	<b>8,147.2</b>	<b>8,592.9</b>	<b>100.0</b>	<b>5.5</b>
Gharz-al-hasaneh	536.7	653.8	7.6	21.8
Mudarabah	84.5	78.0	0.9	-7.7
Forward transactions	56.8	84.2	1.0	48.2
Civil partnership	3,353.4	3,303.4	38.4	-1.5
Ju'alah	213.9	225.5	2.6	5.4
Installment sale	1,507.8	1,404.3	16.3	-6.9
Murabaha	989.6	1,309.4	15.2	32.3
Istisna'a	0.0	0.0	0.0	0
Hire purchase	14.2	15.4	0.2	8.5
Legal partnership	325.5	342.4	4.0	5.2
Direct investment	42.9	42.9	0.5	0.0
Other <sup>2</sup>	1,021.9	1,133.6	13.2	10.9

<sup>1</sup> As of Tir 1394, facilities extended according to Murabaha and Istisna'a contracts have been added to facilities extended according to Islamic contracts. <sup>2</sup> Includes debt purchase, machinery and housing units transacted under Islamic contracts, and overdue and non-performing loans. <sup>0</sup> Calculation of percentage change is not possible.