

**Table 1 Balance of Major Monetary and Credit Aggregates in June 2024**

		Balance (trillion rials)			Growth rate at the end of the period (percent)		Share in growth at the end of the period (percentage point)		
		June 2023	March 2024	June 2024	June 2024 compared with June 2023	June 2024 compared with March 2024	June 2024 compared with June 2023	June 2024 compared with March 2024	
Monetary Base <sup>1</sup>	<b>Monetary base (sources)</b>	<b>9,028.9</b>	<b>10,906.3</b>	<b>11,130.3</b>	<b>23.3</b>	<b>2.1</b>	<b>23.3</b>	<b>2.1</b>	
	Foreign assets of the CBI (net)	3,015.2	18,537.1	19,084.1	#	3.0	178.0	5.0	
	Public debt to the CBI (net)	-628.3	-1,786.8	-635.4	-1.1	64.4	-0.1	10.6	
	Public debt to the CBI	3,332.1	4,742.8	4,802.2	44.1	1.3	16.3	0.6	
	Public sector's deposits with the CBI	3,960.4	6,529.6	5,437.6	37.3	-16.7	-16.4	10.0	
	Banks' debt to the CBI	3,933.3	7,713.5	6,684.8	70.0	-13.3	30.5	-9.4	
	Other items of the CBI (net)	2,708.7	-13,557.5	-14,003.2	#	-3.3	-185.1	-4.1	
	Balance remaining upon implementation of monetary policy operations <sup>2</sup>	1,475.5	2,040.0	2,328.8	57.8	14.2	9.5	2.6	
	<b>Monetary base (uses)</b>	<b>9,028.9</b>	<b>10,906.3</b>	<b>11,130.3</b>	<b>23.3</b>	<b>2.1</b>			
	Notes and coins in circulation	1,414.1	1,660.7	1,655.3	17.1	-0.3			
	Deposits of banks and non-bank credit institutions with the CBI	7,614.8	9,245.6	9,475.0	24.4	2.5			
Money Multiplier	Ratio of notes and coins with the public to total deposits	0.0186	0.0190	0.0175	-5.9	-7.9			
	Ratio of reserve requirement to total deposits	0.1153	0.1186	0.1155	0.2	-2.6			
	Ratio of excess reserves to total deposits	0.0058	0.0035	0.0025	-56.9	-28.6			
	<b>Money multiplier</b>	<b>7.294</b>	<b>7.223</b>	<b>7.506</b>	<b>2.9</b>	<b>3.9</b>			
Broad Money (M2)	<b>Broad money by factors affecting broad money growth</b>	<b>65,859.7</b>	<b>78,774.5</b>	<b>83,539.9</b>	<b>26.8</b>	<b>6.0</b>	<b>26.8</b>	<b>6.0</b>	
	<b>Foreign assets (net)</b>	<b>6,344.7</b>	<b>21,911.5</b>	<b>24,480.3</b>	<b>285.8</b>	<b>11.7</b>	<b>27.5</b>	<b>3.2</b>	
	Central Bank	3,015.2	18,537.1	19,084.1	#	3.0	24.4	0.6	
	Banks and non-bank credit institutions	3,329.5	3,374.4	5,396.2	62.1	59.9	3.1	2.6	
	<b>Domestic assets (net)</b>	<b>59,515.0</b>	<b>56,863.0</b>	<b>59,059.6</b>	<b>-0.8</b>	<b>3.9</b>	<b>-0.7</b>	<b>2.8</b>	
	<b>Domestic claims</b>	<b>52,354.1</b>	<b>64,053.2</b>	<b>67,455.4</b>	<b>28.8</b>	<b>5.3</b>	<b>22.9</b>	<b>4.3</b>	
	<b>Claims on government (net)</b>	<b>5,179.4</b>	<b>5,171.8</b>	<b>5,835.9</b>	<b>12.7</b>	<b>12.8</b>	<b>1.0</b>	<b>0.8</b>	
	Central Bank	-1,915.3	-3,207.0	-2,037.2	-6.4	36.5	-0.2	1.5	
	Banks and non-bank credit institutions	7,094.7	8,378.8	7,873.1	11.0	-6.0	1.2	-0.7	
	<b>Claims on public corporations and institutions (net)</b>	<b>1,775.6</b>	<b>2,335.6</b>	<b>2,301.1</b>	<b>29.6</b>	<b>-1.5</b>	<b>0.8</b>	<b>0.0</b>	
	Central Bank	1,287.0	1,420.2	1,401.8	8.9	-1.3	0.2	0.0	
	Banks and non-bank credit institutions	488.6	915.4	899.3	84.1	-1.8	0.6	0.0	
	<b>Non-public debt to banks and non-bank credit institutions (excluding future profits)</b>	<b>45,399.1</b>	<b>56,545.8</b>	<b>59,318.4</b>	<b>30.7</b>	<b>4.9</b>	<b>21.1</b>	<b>3.5</b>	
	<b>Other items (net)</b>	<b>7,160.9</b>	<b>-7,190.2</b>	<b>-8,395.8</b>	<b>-217.2</b>	<b>-16.8</b>	<b>-23.6</b>	<b>-1.5</b>	
		<b>Broad money by components</b>	<b>65,859.7</b>	<b>78,774.5</b>	<b>83,539.9</b>	<b>26.8</b>	<b>6.0</b>	<b>Share of components in broad money balance</b>	
		<b>Money (M1)</b>	<b>16,947.2</b>	<b>19,146.4</b>	<b>20,536.6</b>	<b>21.2</b>	<b>7.3</b>	<b>24.3%</b>	<b>24.6%</b>
		Notes and coins with the public	1,199.6	1,468.8	1,435.9	19.7	-2.2	1.9%	1.7%
		Sight deposits	15,747.6	17,677.6	19,100.7	21.3	8.1	22.4%	22.9%
		<b>Quasi-money (non-sight deposits)</b>	<b>48,912.5</b>	<b>59,628.1</b>	<b>63,003.3</b>	<b>28.8</b>	<b>5.7</b>	<b>75.7%</b>	<b>75.4%</b>
		Gharz-al-hasaneh savings deposits	5,333.3	7,603.5	8,099.3	51.9	6.5	9.7%	9.7%
	Short-term deposits	16,080.8	16,865.4	17,632.2	9.6	4.5	21.4%	21.1%	
	One-year deposits	14,532.2	14,508.7	14,283.3	-1.7	-1.6	18.4%	17.1%	
	Two-year deposits	5,643.7	4,183.5	4,478.3	-20.6	7.0	5.3%	5.4%	
	Three-year deposits	5,640.3	14,382.9	16,342.7	189.7	13.6	18.3%	19.6%	
	Four-year deposits	3.6	3.6	8.6	138.9	138.9	0.0%	0.0%	
	Five-year deposits	63.9	65.2	67.3	5.3	3.2	0.1%	0.1%	
	Miscellaneous deposits	1,614.7	2,015.3	2,091.6	29.5	3.8	2.6%	2.5%	

# More than 500 percent increase/decrease

(footnotes on next sheet)

<sup>1</sup> Based on the stipulation of the CBI's General Meeting of 2022/23 regarding the revaluation of foreign assets (based on their quality) and liabilities, the financial statements on the assets and liabilities of the CBI for 2023/24 were revised in March 2024. Meanwhile, to ensure consistency with the international standards, the CBI has revised the classification of monetary base components in line with the IMF's Monetary and Financial Statistics Manual and Compilation Guide (MFSMCG, 2016) and the principle of economic territory. Accordingly, the figures related to the monetary base and its components have been revised as of 2021.

<sup>2</sup> Includes the outright purchase of government debt instruments as well as repurchase agreements (net), in accordance with the Islamic jurisprudence.

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Table 2	Summary of the Assets and Liabilities of the Banking System <sup>1, 2</sup>										(trillion rials)
	Balance					Percentage change					
	June 2022	March 2023	June 2023	March 2024	June 2024	June 2023 to June 2022	June 2024 to June 2023	June 2023 to March 2023	June 2024 to March 2024		
<b>Assets</b>											
Foreign assets	19,920.3	23,810.3	24,509.9	44,069.5	58,511.1	23.0	138.7	2.9	32.8		
Public debt <sup>3</sup>	7,934.8	11,225.0	11,408.4	14,492.2	15,608.4	43.8	36.8	1.6	7.7		
Government	6,315.5	9,336.1	9,472.9	11,962.6	13,125.4	50.0	38.6	1.5	9.7		
Public corporations and institutions	1,619.3	1,888.9	1,935.5	2,529.6	2,483.0	19.5	28.3	2.5	-1.8		
Non-public debt <sup>4</sup>	37,605.7	50,934.4	52,936.7	66,509.0	69,322.7	40.8	31.0	3.9	4.2		
Other	28,521.4	41,939.8	38,761.4	52,432.6	51,099.4	35.9	31.8	-7.6	-2.5		
Subtotal	93,982.2	127,909.5	127,616.4	177,503.3	194,541.6	35.8	52.4	-0.2	9.6		
Below-the-line items	18,666.5	26,028.9	27,226.9	39,433.9	44,203.1	45.9	62.4	4.6	12.1		
<b>Total assets = total liabilities</b>	<b>112,648.7</b>	<b>153,938.4</b>	<b>154,843.3</b>	<b>216,937.2</b>	<b>238,744.7</b>	<b>37.5</b>	<b>54.2</b>	<b>0.6</b>	<b>10.1</b>		
<b>Liabilities</b>											
Broad money (M2)	51,049.6	63,376.8	65,859.7	78,774.5	83,539.9	29.0	26.8	3.9	6.0		
Money (M1)	11,268.4	16,296.9	16,947.2	19,146.4	20,536.6	50.4	21.2	4.0	7.3		
Quasi-money (non-sight deposits)	39,781.2	47,079.9	48,912.5	59,628.1	63,003.3	23.0	28.8	3.9	5.7		
Deposits of public sector	2,925.3	5,605.3	4,444.5	6,921.6	7,425.2	51.9	67.1	-20.7	7.3		
Government	2,823.5	5,479.4	4,293.5	6,790.8	7,289.5	52.1	69.8	-21.6	7.3		
Public corporations and institutions	101.8	125.9	151.0	130.8	135.7	48.3	-10.1	19.9	3.7		
Capital account	121.1	2,606.3	2,118.7	2,928.4	3,231.9	#	52.5	-18.7	10.4		
Foreign liabilities	14,056.7	17,484.5	18,165.2	22,158.0	34,030.8	29.2	87.3	3.9	53.6		
Import order registration by non-public sector	0.0	0.0	0.0	0.0	0.0	0	0	0	0		
Advance payments on LCs by public sector	0.4	0.3	0.3	0.5	0.3	-25.0	0.0	0.0	-40.0		
Other	25,829.1	38,836.3	37,028.0	66,720.3	66,313.5	43.4	79.1	-4.7	-0.6		
Subtotal	93,982.2	127,909.5	127,616.4	177,503.3	194,541.6	35.8	52.4	-0.2	9.6		
Below-the-line items	18,666.5	26,028.9	27,226.9	39,433.9	44,203.1	45.9	62.4	4.6	12.1		

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

<sup>2</sup> Based on the stipulation of the CBI's General Meeting of 2022/23 regarding the revaluation of foreign assets (based on their quality) and liabilities, the financial statements on the assets and liabilities of the CBI for 2023/24 were revised in March 2024. Meanwhile, to ensure consistency with the international standards, the CBI has revised the classification of monetary base components in line with the IMF's Monetary and Financial Statistics Manual and Compilation Guide (MFSMCG, 2016) and the principle of economic territory. Accordingly, the figures related to the monetary base and its components have been revised as of 2021.

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

<sup>4</sup> Includes future profits and revenues.

0 Calculation of percentage change is not possible.

# More than 500 percent increase

**Table 3** **Summary of the Assets and Liabilities of the Central Bank of Iran**<sup>1</sup> (trillion rials)

	Balance					Percentage change			
	June 2022	March 2023	June 2023	March 2024	June 2024	June 2023 to June 2022	June 2024 to June 2023	June 2023 to March 2023	June 2024 to March 2024
<b>Assets</b>									
<b>Foreign assets</b>	3,329.8	3,473.9	3,464.5	20,215.4	20,703.2	4.0	497.6	-0.3	2.4
<b>Notes and coins</b>	16.6	61.1	66.9	20.3	25.7	303.0	-61.6	9.5	26.6
<b>Public debt</b>	2,843.6	3,293.2	3,332.1	4,742.8	4,802.2	17.2	44.1	1.2	1.3
Government	1,504.2	1,839.0	1,894.1	3,191.8	3,264.7	25.9	72.4	3.0	2.3
Public corporations and institutions	1,339.4	1,454.2	1,438.0	1,551.0	1,537.5	7.4	6.9	-1.1	-0.9
<b>Claims on banks</b>	1,450.2	3,912.4	3,933.3	7,713.5	6,684.8	171.2	70.0	0.5	-13.3
<b>Other</b>	4,367.0	6,238.3	5,990.6	2,789.0	3,502.8	37.2	-41.5	-4.0	25.6
<b>Subtotal</b>	12,007.2	16,978.9	16,787.4	35,481.0	35,718.7	39.8	112.8	-1.1	0.7
<b>Below-the-line items</b>	19.5	25.5	17.9	240.0	157.8	-8.2	#	-29.8	-34.3
<b>Total assets = total liabilities</b>	12,026.7	17,004.4	16,805.3	35,721.0	35,876.5	39.7	113.5	-1.2	0.4
<b>Liabilities</b>									
<b>Notes and coins issued</b>	991.3	1,481.0	1,481.0	1,681.0	1,681.0	49.4	13.5	0.0	0.0
With the public	860.7	1,226.1	1,199.6	1,468.8	1,435.9	39.4	19.7	-2.2	-2.2
With banks	114.0	193.8	214.5	191.9	219.4	88.2	2.3	10.7	14.3
With the Central Bank	16.6	61.1	66.9	20.3	25.7	303.0	-61.6	9.5	26.6
<b>Deposits of banks and credit institutions</b>	5,382.9	7,128.1	7,614.8	9,245.6	9,475.0	41.5	24.4	6.8	2.5
Reserve requirement	5,345.0	7,082.3	7,454.2	9,167.5	9,486.6	39.5	27.3	5.3	3.5
Sight <sup>2,3</sup>	37.9	45.8	160.6	78.1	-11.6	323.7	-107.2	250.7	-114.9
<b>Deposits of public sector</b>	2,466.4	5,142.1	3,960.4	6,529.6	5,437.6	60.6	37.3	-23.0	-16.7
Government	2,364.6	5,016.2	3,809.4	6,398.8	5,301.9	61.1	39.2	-24.1	-17.1
Public corporations and institutions	101.8	125.9	151.0	130.8	135.7	48.3	-10.1	19.9	3.7
<b>Capital account</b> <sup>4</sup>	132.1	222.0	167.5	328.8	222.0	26.8	32.5	-24.5	-32.5
<b>Foreign liabilities</b>	472.6	449.0	449.3	1,678.3	1,619.1	-4.9	260.4	0.1	-3.5
<b>Import order registration by non-public sector</b>	0.0	0.0	0.0	0.0	0.0	0	0	0	0
<b>Advance payments on LCs by public sector</b>	0.4	0.3	0.3	0.5	0.3	-25.0	0.0	0.0	-40.0
<b>Other</b> <sup>2</sup>	2,561.5	2,556.4	3,114.1	16,017.2	17,283.7	21.6	455.0	21.8	7.9
<b>Subtotal</b>	12,007.2	16,978.9	16,787.4	35,481.0	35,718.7	39.8	112.8	-1.1	0.7
<b>Below-the-line items</b>	19.5	25.5	17.9	240.0	157.8	-8.2	#	-29.8	-34.3

<sup>1</sup> Based on the stipulation of the CBI's General Meeting of 2022/23 regarding the revaluation of foreign assets (based on their quality) and liabilities, the financial statements on the assets and liabilities of the CBI for 2023/24 were revised in March 2024. Meanwhile, to ensure consistency with the international standards, the CBI has revised the classification of monetary base components in line with the IMF's Monetary and Financial Statistics Manual and Compilation Guide (MFSMCG, 2016) and the principle of economic territory. Accordingly, the figures related to the monetary base and its components have been revised as of 2021.

<sup>2</sup> In line with the revision of the monetary base components, as of 2021 onward, the sight deposits of banks with the CBI include only deposits in Iranian rials and those in foreign exchange have been reclassified as "other liabilities of the CBI".

<sup>3</sup> The negative figure in June 2024 is due to the reduction of banks' debt to the CBI (in rials) for "obligations under Article (46), Law on Removing Obstacles to Competitive Production and Improving the Country's Financial System" and "CBI's buying and selling of foreign currency".

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

0 Calculation of percentage change is not possible.

# More than 500 percent increase

**Table 4** **Summary of the Assets and Liabilities of Banks and Non-bank Credit Institutions**<sup>1</sup> (trillion rials)

	Balance					Percentage change			
	June 2022	March 2023	June 2023	March 2024	June 2024	June 2023 to June 2022	June 2024 to June 2023	June 2023 to March 2023	June 2024 to March 2024
<b>Assets</b>									
<b>Foreign assets</b>	<b>16,590.5</b>	<b>20,336.4</b>	<b>21,045.4</b>	<b>23,854.1</b>	<b>37,807.9</b>	<b>26.9</b>	<b>79.6</b>	<b>3.5</b>	<b>58.5</b>
<b>Notes and coins</b>	<b>114.0</b>	<b>193.8</b>	<b>214.5</b>	<b>191.9</b>	<b>219.4</b>	<b>88.2</b>	<b>2.3</b>	<b>10.7</b>	<b>14.3</b>
<b>Deposits with the Central Bank</b>	<b>5,382.9</b>	<b>7,128.1</b>	<b>7,614.8</b>	<b>9,245.6</b>	<b>9,475.0</b>	<b>41.5</b>	<b>24.4</b>	<b>6.8</b>	<b>2.5</b>
Reserve requirement	5,345.0	7,082.3	7,454.2	9,167.5	9,486.6	39.5	27.3	5.3	3.5
Sight <sup>2,3</sup>	37.9	45.8	160.6	78.1	-11.6	323.7	-107.2	250.7	-114.9
<b>Public debt<sup>4</sup></b>	<b>5,091.2</b>	<b>7,931.8</b>	<b>8,076.3</b>	<b>9,749.4</b>	<b>10,806.2</b>	<b>58.6</b>	<b>33.8</b>	<b>1.8</b>	<b>10.8</b>
Government	4,811.3	7,497.1	7,578.8	8,770.8	9,860.7	57.5	30.1	1.1	12.4
Public corporations and institutions	279.9	434.7	497.5	978.6	945.5	77.7	90.1	14.4	-3.4
<b>Non-public debt<sup>5</sup></b>	<b>37,605.7</b>	<b>50,934.4</b>	<b>52,936.7</b>	<b>66,509.0</b>	<b>69,322.7</b>	<b>40.8</b>	<b>31.0</b>	<b>3.9</b>	<b>4.2</b>
<b>Other<sup>2</sup></b>	<b>17,190.7</b>	<b>24,406.1</b>	<b>20,941.3</b>	<b>32,472.3</b>	<b>31,191.7</b>	<b>21.8</b>	<b>48.9</b>	<b>-14.2</b>	<b>-3.9</b>
<b>Subtotal</b>	<b>81,975.0</b>	<b>110,930.6</b>	<b>110,829.0</b>	<b>142,022.3</b>	<b>158,822.9</b>	<b>35.2</b>	<b>43.3</b>	<b>-0.1</b>	<b>11.8</b>
<b>Below-the-line items</b>	<b>18,647.0</b>	<b>26,003.4</b>	<b>27,209.0</b>	<b>39,193.9</b>	<b>44,045.3</b>	<b>45.9</b>	<b>61.9</b>	<b>4.6</b>	<b>12.4</b>
<b>Total assets = total liabilities</b>	<b>100,622.0</b>	<b>136,934.0</b>	<b>138,038.0</b>	<b>181,216.2</b>	<b>202,868.2</b>	<b>37.2</b>	<b>47.0</b>	<b>0.8</b>	<b>11.9</b>
<b>Liabilities</b>									
<b>Deposits of non-public sector</b>	<b>50,188.9</b>	<b>62,150.7</b>	<b>64,660.1</b>	<b>77,305.7</b>	<b>82,104.0</b>	<b>28.8</b>	<b>27.0</b>	<b>4.0</b>	<b>6.2</b>
Sight	10,407.7	15,070.8	15,747.6	17,677.6	19,100.7	51.3	21.3	4.5	8.1
Term	35,011.4	39,953.2	41,964.5	50,009.3	52,812.4	19.9	25.9	5.0	5.6
Gharz-al-hasaneh <sup>6</sup>	3,338.8	5,497.3	5,333.3	7,603.5	8,099.3	59.7	51.9	-3.0	6.5
Other	1,431.0	1,629.4	1,614.7	2,015.3	2,091.6	12.8	29.5	-0.9	3.8
<b>Debt to the Central Bank</b>	<b>1,450.2</b>	<b>3,912.4</b>	<b>3,933.3</b>	<b>7,713.5</b>	<b>6,684.8</b>	<b>171.2</b>	<b>70.0</b>	<b>0.5</b>	<b>-13.3</b>
<b>Deposits of public sector</b>	<b>458.9</b>	<b>463.2</b>	<b>484.1</b>	<b>392.0</b>	<b>1,987.6</b>	<b>5.5</b>	<b>310.6</b>	<b>4.5</b>	<b>407.0</b>
<b>Capital account</b>	<b>-11.0</b>	<b>2,384.3</b>	<b>1,951.2</b>	<b>2,599.6</b>	<b>3,009.9</b>	<b>#</b>	<b>54.3</b>	<b>-18.2</b>	<b>15.8</b>
<b>Foreign liabilities</b>	<b>13,584.1</b>	<b>17,035.5</b>	<b>17,715.9</b>	<b>20,479.7</b>	<b>32,411.7</b>	<b>30.4</b>	<b>83.0</b>	<b>4.0</b>	<b>58.3</b>
<b>Other</b>	<b>16,303.9</b>	<b>24,984.5</b>	<b>22,084.4</b>	<b>33,531.8</b>	<b>32,624.9</b>	<b>35.5</b>	<b>47.7</b>	<b>-11.6</b>	<b>-2.7</b>
<b>Subtotal</b>	<b>81,975.0</b>	<b>110,930.6</b>	<b>110,829.0</b>	<b>142,022.3</b>	<b>158,822.9</b>	<b>35.2</b>	<b>43.3</b>	<b>-0.1</b>	<b>11.8</b>
<b>Below-the-line items</b>	<b>18,647.0</b>	<b>26,003.4</b>	<b>27,209.0</b>	<b>39,193.9</b>	<b>44,045.3</b>	<b>45.9</b>	<b>61.9</b>	<b>4.6</b>	<b>12.4</b>

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

<sup>2</sup> In line with the revision of the monetary base components, as of 2021 onward, the sight deposits of banks with the CBI include only deposits in Iranian rials and those in foreign exchange have been reclassified as "other assets".

<sup>3</sup> The negative figure in June 2024 is due to the reduction of banks' debt to the CBI (in rials) for "obligations under Article (46), Law on Removing Obstacles to Competitive Production and Improving the Country's Financial System" and "CBI's buying and selling of foreign currency".

<sup>4</sup> Excludes the CBI. Includes the public sector's participation papers. Figures related to the public debt to banks and credit institutions are prepared based on the data kept in the general ledgers of banks and credit institutions and are not audited.

<sup>5</sup> Includes future profits and revenues.

<sup>6</sup> To avoid double counting in calculation of Gharz-al-hasaneh sources and uses, blocked sources must be excluded from the sum total of Gharz-al-hasaneh deposits. This is due to the fact that Gharz-al-hasaneh deposits include the Gharz-al-hasaneh deposits of Housing Bank and the uses related to this fund have already been assigned for housing purposes.

# More than 500 percent increase

**Table 5** **Summary of the Assets and Liabilities of Commercial Banks**<sup>1</sup> (trillion rials)

	Balance					Percentage change			
	June 2022	March 2023	June 2023	March 2024	June 2024	June 2023 to June 2022	June 2024 to June 2023	June 2023 to March 2023	June 2024 to March 2024
<b>Assets</b>									
Foreign assets	2,378.1	2,992.5	3,072.9	2,852.1	4,929.0	29.2	60.4	2.7	72.8
Notes and coins	41.4	77.9	85.9	63.4	81.2	107.5	-5.5	10.3	28.1
Deposits with the Central Bank	1,275.4	1,777.3	1,850.1	2,365.1	2,475.7	45.1	33.8	4.1	4.7
Reserve requirement	1,275.3	1,777.2	1,850.0	2,364.9	2,475.6	45.1	33.8	4.1	4.7
Sight <sup>2</sup>	0.1	0.1	0.1	0.2	0.1	0.0	0.0	0.0	-50.0
Public debt <sup>3</sup>	1,540.3	3,486.8	3,765.2	4,500.8	5,090.7	144.4	35.2	8.0	13.1
Government	1,371.7	3,265.8	3,602.3	4,314.9	4,896.1	162.6	35.9	10.3	13.5
Public corporations and institutions	168.6	221.0	162.9	185.9	194.6	-3.4	19.5	-26.3	4.7
Non-public debt <sup>4</sup>	7,889.5	9,976.9	10,259.3	13,789.3	14,348.9	30.0	39.9	2.8	4.1
Other <sup>2</sup>	4,932.7	7,909.6	6,060.4	9,403.9	8,772.2	22.9	44.7	-23.4	-6.7
<b>Subtotal</b>	<b>18,057.4</b>	<b>26,221.0</b>	<b>25,093.8</b>	<b>32,974.6</b>	<b>35,697.7</b>	<b>39.0</b>	<b>42.3</b>	<b>-4.3</b>	<b>8.3</b>
Below-the-line items	1,989.1	2,664.4	2,756.5	4,321.7	4,857.6	38.6	76.2	3.5	12.4
<b>Total assets = total liabilities</b>	<b>20,046.5</b>	<b>28,885.4</b>	<b>27,850.3</b>	<b>37,296.3</b>	<b>40,555.3</b>	<b>38.9</b>	<b>45.6</b>	<b>-3.6</b>	<b>8.7</b>
<b>Liabilities</b>									
Deposits of non-public sector	12,583.5	15,452.1	16,067.7	20,043.3	21,049.9	27.7	31.0	4.0	5.0
Sight	2,335.7	3,370.2	3,667.2	4,487.1	4,804.3	57.0	31.0	8.8	7.1
Term	9,054.6	10,205.8	10,718.5	12,938.2	13,550.1	18.4	26.4	5.0	4.7
Gharz-al-hasaneh	896.9	1,526.6	1,305.4	2,172.1	2,249.7	45.5	72.3	-14.5	3.6
Other	296.3	349.5	376.6	445.9	445.8	27.1	18.4	7.8	*
Debt to the Central Bank	449.5	1,117.8	1,157.6	2,358.8	2,335.7	157.5	101.8	3.6	-1.0
Deposits of public sector	233.3	231.9	227.1	211.9	289.4	-2.7	27.4	-2.1	36.6
Capital account	-1,432.5	343.5	-178.1	-464.4	-778.2	87.6	-336.9	-151.8	-67.6
Foreign liabilities	2,190.6	3,020.0	3,193.2	3,209.0	5,329.4	45.8	66.9	5.7	66.1
Other	4,033.0	6,055.7	4,626.3	7,616.0	7,471.5	14.7	61.5	-23.6	-1.9
<b>Subtotal</b>	<b>18,057.4</b>	<b>26,221.0</b>	<b>25,093.8</b>	<b>32,974.6</b>	<b>35,697.7</b>	<b>39.0</b>	<b>42.3</b>	<b>-4.3</b>	<b>8.3</b>
Below-the-line items	1,989.1	2,664.4	2,756.5	4,321.7	4,857.6	38.6	76.2	3.5	12.4

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

<sup>2</sup>In line with the revision of the monetary base components, as of 2021 onward, the sight deposits of banks with the CBI include only deposits in Iranian rials and those in foreign exchange have been reclassified as "other assets".

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

<sup>4</sup>Includes future profits and revenues.

\* Figure is not a significant decimal fraction.

**Table 6** **Summary of the Assets and Liabilities of Specialized Banks** (trillion rials)

	Balance					Percentage change			
	June 2022	March 2023	June 2023	March 2024	June 2024	June 2023 to June 2022	June 2024 to June 2023	June 2023 to March 2023	June 2024 to March 2024
<b>Assets</b>									
<b>Foreign assets</b>	<b>3,955.4</b>	<b>4,605.8</b>	<b>4,885.1</b>	<b>5,444.8</b>	<b>9,070.8</b>	<b>23.5</b>	<b>85.7</b>	<b>6.1</b>	<b>66.6</b>
<b>Notes and coins</b>	<b>14.1</b>	<b>17.6</b>	<b>19.9</b>	<b>20.2</b>	<b>20.6</b>	<b>41.1</b>	<b>3.5</b>	<b>13.1</b>	<b>2.0</b>
<b>Deposits with the Central Bank</b>	<b>373.4</b>	<b>452.4</b>	<b>484.3</b>	<b>580.2</b>	<b>621.0</b>	<b>29.7</b>	<b>28.2</b>	<b>7.1</b>	<b>7.0</b>
Reserve requirement	373.1	441.7	484.1	581.5	622.4	29.8	28.6	9.6	7.0
Sight <sup>1,2</sup>	0.3	10.7	0.2	-1.3	-1.4	-33.3	#	-98.1	-7.7
<b>Public debt<sup>3</sup></b>	<b>923.3</b>	<b>1,035.4</b>	<b>1,149.0</b>	<b>1,708.1</b>	<b>1,860.1</b>	<b>24.4</b>	<b>61.9</b>	<b>11.0</b>	<b>8.9</b>
Government	892.1	966.6	1,043.8	1,281.7	1,479.4	17.0	41.7	8.0	15.4
Public corporations and institutions	31.2	68.8	105.2	426.4	380.7	237.2	261.9	52.9	-10.7
<b>Non-public debt<sup>4</sup></b>	<b>5,328.6</b>	<b>7,299.8</b>	<b>7,474.0</b>	<b>9,288.7</b>	<b>9,683.7</b>	<b>40.3</b>	<b>29.6</b>	<b>2.4</b>	<b>4.3</b>
<b>Other<sup>1</sup></b>	<b>1,647.5</b>	<b>2,343.6</b>	<b>1,758.6</b>	<b>3,189.6</b>	<b>2,428.5</b>	<b>6.7</b>	<b>38.1</b>	<b>-25.0</b>	<b>-23.9</b>
<b>Subtotal</b>	<b>12,242.3</b>	<b>15,754.6</b>	<b>15,770.9</b>	<b>20,231.6</b>	<b>23,684.7</b>	<b>28.8</b>	<b>50.2</b>	<b>0.1</b>	<b>17.1</b>
<b>Below-the-line items</b>	<b>3,120.6</b>	<b>3,942.0</b>	<b>3,989.0</b>	<b>4,877.5</b>	<b>5,838.0</b>	<b>27.8</b>	<b>46.4</b>	<b>1.2</b>	<b>19.7</b>
<b>Total assets = total liabilities</b>	<b>15,362.9</b>	<b>19,696.6</b>	<b>19,759.9</b>	<b>25,109.1</b>	<b>29,522.7</b>	<b>28.6</b>	<b>49.4</b>	<b>0.3</b>	<b>17.6</b>
<b>Liabilities</b>									
<b>Deposits of non-public sector</b>	<b>4,558.0</b>	<b>5,609.3</b>	<b>5,929.3</b>	<b>7,049.2</b>	<b>7,514.3</b>	<b>30.1</b>	<b>26.7</b>	<b>5.7</b>	<b>6.6</b>
Sight	779.7	1,087.7	1,149.8	1,396.1	1,520.8	47.5	32.3	5.7	8.9
Term	3,334.0	3,986.5	4,254.8	4,925.9	5,277.8	27.6	24.0	6.7	7.1
Gharz-al-hasaneh <sup>5</sup>	331.9	448.2	430.4	548.4	545.7	29.7	26.8	-4.0	-0.5
Other	112.4	86.9	94.3	178.8	170.0	-16.1	80.3	8.5	-4.9
<b>Debt to the Central Bank</b>	<b>479.0</b>	<b>1,047.6</b>	<b>937.6</b>	<b>1,631.2</b>	<b>1,419.8</b>	<b>95.7</b>	<b>51.4</b>	<b>-10.5</b>	<b>-13.0</b>
<b>Deposits of public sector</b>	<b>169.5</b>	<b>175.3</b>	<b>196.4</b>	<b>104.6</b>	<b>141.2</b>	<b>15.9</b>	<b>-28.1</b>	<b>12.0</b>	<b>35.0</b>
<b>Capital account</b>	<b>928.3</b>	<b>998.6</b>	<b>847.9</b>	<b>1,094.2</b>	<b>1,032.9</b>	<b>-8.7</b>	<b>21.8</b>	<b>-15.1</b>	<b>-5.6</b>
<b>Foreign liabilities</b>	<b>3,320.2</b>	<b>3,902.2</b>	<b>4,132.0</b>	<b>4,741.5</b>	<b>7,851.0</b>	<b>24.5</b>	<b>90.0</b>	<b>5.9</b>	<b>65.6</b>
<b>Other</b>	<b>2,787.3</b>	<b>4,021.6</b>	<b>3,727.7</b>	<b>5,610.9</b>	<b>5,725.5</b>	<b>33.7</b>	<b>53.6</b>	<b>-7.3</b>	<b>2.0</b>
<b>Subtotal</b>	<b>12,242.3</b>	<b>15,754.6</b>	<b>15,770.9</b>	<b>20,231.6</b>	<b>23,684.7</b>	<b>28.8</b>	<b>50.2</b>	<b>0.1</b>	<b>17.1</b>
<b>Below-the-line items</b>	<b>3,120.6</b>	<b>3,942.0</b>	<b>3,989.0</b>	<b>4,877.5</b>	<b>5,838.0</b>	<b>27.8</b>	<b>46.4</b>	<b>1.2</b>	<b>19.7</b>

<sup>1</sup> In line with the revision of the monetary base components, as of 2021 onward, the sight deposits of banks with the CBI include only deposits in Iranian rials and those in foreign exchange have been reclassified as "other assets".

<sup>2</sup> The negative figures in March and June 2024 are due to the reduction of banks' debt to the CBI (in rials) for "obligations under Article (46), Law on Removing Obstacles to Competitive Production and Improving the Country's Financial System" and "CBI's buying and selling of foreign currency".

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

<sup>4</sup> Includes future profits and revenues.

<sup>5</sup> To avoid double counting in calculation of Gharz-al-hasaneh sources and uses, blocked sources must be excluded from the sum total of Gharz-al-hasaneh deposits. This is due to the fact that Gharz-al-hasaneh deposits include the Gharz-al-hasaneh deposits of Housing Bank and the uses related to this fund have already been assigned for housing purposes.

# More than 500 percent decrease

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

**Table 7** (trillion rials)

	Balance					Percentage change			
	June 2022	March 2023	June 2023	March 2024	June 2024	June 2023 to June 2022	June 2024 to June 2023	June 2023 to March 2023	June 2024 to March 2024
<b>Assets</b>									
<b>Foreign assets</b>	<b>10,257.0</b>	<b>12,738.1</b>	<b>13,087.4</b>	<b>15,557.2</b>	<b>23,808.1</b>	<b>27.6</b>	<b>81.9</b>	<b>2.7</b>	<b>53.0</b>
<b>Notes and coins</b>	<b>58.5</b>	<b>98.3</b>	<b>108.7</b>	<b>108.3</b>	<b>117.6</b>	<b>85.8</b>	<b>8.2</b>	<b>10.6</b>	<b>8.6</b>
<b>Deposits with the Central Bank</b>	<b>3,734.1</b>	<b>4,898.4</b>	<b>5,280.4</b>	<b>6,300.3</b>	<b>6,378.3</b>	<b>41.4</b>	<b>20.8</b>	<b>7.8</b>	<b>1.2</b>
Reserve requirement	3,696.6	4,863.4	5,120.1	6,221.1	6,388.6	38.5	24.8	5.3	2.7
Sight <sup>2,3</sup>	37.5	35.0	160.3	79.2	-10.3	327.5	-106.4	358.0	-113.0
<b>Public debt<sup>4</sup></b>	<b>2,627.6</b>	<b>3,409.6</b>	<b>3,162.1</b>	<b>3,540.5</b>	<b>3,855.4</b>	<b>20.3</b>	<b>21.9</b>	<b>-7.3</b>	<b>8.9</b>
Government	2,547.5	3,264.7	2,932.7	3,174.2	3,485.2	15.1	18.8	-10.2	9.8
Public corporations and institutions	80.1	144.9	229.4	366.3	370.2	186.4	61.4	58.3	1.1
<b>Non-public debt<sup>5</sup></b>	<b>24,387.6</b>	<b>33,657.7</b>	<b>35,203.4</b>	<b>43,431.0</b>	<b>45,290.1</b>	<b>44.3</b>	<b>28.7</b>	<b>4.6</b>	<b>4.3</b>
<b>Other<sup>2</sup></b>	<b>10,610.5</b>	<b>14,152.9</b>	<b>13,122.3</b>	<b>19,878.8</b>	<b>19,991.0</b>	<b>23.7</b>	<b>52.3</b>	<b>-7.3</b>	<b>0.6</b>
<b>Subtotal</b>	<b>51,675.3</b>	<b>68,955.0</b>	<b>69,964.3</b>	<b>88,816.1</b>	<b>99,440.5</b>	<b>35.4</b>	<b>42.1</b>	<b>1.5</b>	<b>12.0</b>
<b>Below-the-line items</b>	<b>13,537.3</b>	<b>19,397.0</b>	<b>20,463.5</b>	<b>29,994.7</b>	<b>33,349.7</b>	<b>51.2</b>	<b>63.0</b>	<b>5.5</b>	<b>11.2</b>
<b>Total assets = total liabilities</b>	<b>65,212.6</b>	<b>88,352.0</b>	<b>90,427.8</b>	<b>118,810.8</b>	<b>132,790.2</b>	<b>38.7</b>	<b>46.8</b>	<b>2.3</b>	<b>11.8</b>
<b>Liabilities</b>									
<b>Deposits of non-public sector</b>	<b>33,047.4</b>	<b>41,089.3</b>	<b>42,663.1</b>	<b>50,213.2</b>	<b>53,539.8</b>	<b>29.1</b>	<b>25.5</b>	<b>3.8</b>	<b>6.6</b>
Sight	7,292.3	10,612.9	10,930.6	11,794.4	12,775.6	49.9	16.9	3.0	8.3
Term	22,622.8	25,760.9	26,991.2	32,145.2	33,984.5	19.3	25.9	4.8	5.7
Gharz-al-hasaneh	2,110.0	3,522.5	3,597.5	4,883.0	5,303.9	70.5	47.4	2.1	8.6
Other	1,022.3	1,193.0	1,143.8	1,390.6	1,475.8	11.9	29.0	-4.1	6.1
<b>Debt to the Central Bank</b>	<b>521.7</b>	<b>1,747.0</b>	<b>1,838.1</b>	<b>3,723.5</b>	<b>2,929.3</b>	<b>252.3</b>	<b>59.4</b>	<b>5.2</b>	<b>-21.3</b>
<b>Deposits of public sector</b>	<b>56.1</b>	<b>56.0</b>	<b>60.6</b>	<b>75.5</b>	<b>1,557.0</b>	<b>8.0</b>	<b>#</b>	<b>8.2</b>	<b>#</b>
<b>Capital account</b>	<b>493.2</b>	<b>1,042.2</b>	<b>1,281.4</b>	<b>1,969.8</b>	<b>2,755.2</b>	<b>159.8</b>	<b>115.0</b>	<b>23.0</b>	<b>39.9</b>
<b>Foreign liabilities</b>	<b>8,073.3</b>	<b>10,113.3</b>	<b>10,390.7</b>	<b>12,529.2</b>	<b>19,231.3</b>	<b>28.7</b>	<b>85.1</b>	<b>2.7</b>	<b>53.5</b>
<b>Other</b>	<b>9,483.6</b>	<b>14,907.2</b>	<b>13,730.4</b>	<b>20,304.9</b>	<b>19,427.9</b>	<b>44.8</b>	<b>41.5</b>	<b>-7.9</b>	<b>-4.3</b>
<b>Subtotal</b>	<b>51,675.3</b>	<b>68,955.0</b>	<b>69,964.3</b>	<b>88,816.1</b>	<b>99,440.5</b>	<b>35.4</b>	<b>42.1</b>	<b>1.5</b>	<b>12.0</b>
<b>Below-the-line items</b>	<b>13,537.3</b>	<b>19,397.0</b>	<b>20,463.5</b>	<b>29,994.7</b>	<b>33,349.7</b>	<b>51.2</b>	<b>63.0</b>	<b>5.5</b>	<b>11.2</b>

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

<sup>2</sup> In line with the revision of the monetary base components, as of 2021 onward, the sight deposits of banks with the CBI include only deposits in Iranian rials and those in foreign exchange have been reclassified as "other assets".

<sup>3</sup> The negative figure in June 2024 is due to the reduction of banks' debt to the CBI (in rials) for "obligations under Article (46), Law on Removing Obstacles to Competitive Production and Improving the Country's Financial System" and "CBI's buying and selling of foreign currency".

<sup>4</sup> Includes the public sector's participation papers. Figures related to the public debt to banks and credit institutions are prepared based on the data kept in the general ledgers of banks and credit institutions and are not audited.

<sup>5</sup> Includes future profits and revenues.

# More than 500 percent increase



Table 8	Major Monetary and Credit Aggregates										(trillion rials)
	Balance					Change (March 2024 subtracted from June 2024)	Percentage change				
	June 2022	March 2023	June 2023	March 2024	June 2024		June 2023 to June 2022	June 2024 to June 2023	June 2023 to March 2023	June 2024 to March 2024	
<b>Non-public debt to banks and credit institutions (excluding future profits)</b>	<b>33,101.3</b>	<b>43,897.5</b>	<b>45,399.1</b>	<b>56,545.8</b>	<b>59,318.4</b>	<b>2,772.6</b>	<b>37.2</b>	<b>30.7</b>	<b>3.4</b>	<b>4.9</b>	
Commercial banks	6,803.4	8,355.3	8,621.8	11,445.0	11,965.8	520.8	26.7	38.8	3.2	4.6	
Specialized banks	4,302.3	5,957.2	6,107.1	7,273.2	7,602.5	329.3	41.9	24.5	2.5	4.5	
Private banks and non-bank credit institutions	21,995.6	29,585.0	30,670.2	37,827.6	39,750.1	1,922.5	39.4	29.6	3.7	5.1	
<b>Non-public debt to banks and credit institutions (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	20.6	19.0	19.0	20.2	20.2	0.0	-1.6	1.2	0.0	0.0	
Specialized banks	13.0	13.6	13.5	12.9	12.8	-0.1	0.5	-0.7	-0.1	-0.1	
Private banks and non-bank credit institutions	66.4	67.4	67.6	66.9	67.0	0.1	1.2	-0.6	0.2	0.1	
<b>Future profits and revenues</b>	<b>4,504.4</b>	<b>7,036.9</b>	<b>7,537.6</b>	<b>9,963.2</b>	<b>10,004.3</b>	<b>41.1</b>	<b>67.3</b>	<b>32.7</b>	<b>7.1</b>	<b>0.4</b>	
<b>Non-public debt to banks and credit institutions</b>	<b>37,605.7</b>	<b>50,934.4</b>	<b>52,936.7</b>	<b>66,509.0</b>	<b>69,322.7</b>	<b>2,813.7</b>	<b>40.8</b>	<b>31.0</b>	<b>3.9</b>	<b>4.2</b>	
Commercial banks	7,889.5	9,976.9	10,259.3	13,789.3	14,348.9	559.6	30.0	39.9	2.8	4.1	
Specialized banks	5,328.6	7,299.8	7,474.0	9,288.7	9,683.7	395.0	40.3	29.6	2.4	4.3	
Private banks and non-bank credit institutions	24,387.6	33,657.7	35,203.4	43,431.0	45,290.1	1,859.1	44.3	28.7	4.6	4.3	
<b>Deposits of non-public sector</b>	<b>50,188.9</b>	<b>62,150.7</b>	<b>64,660.1</b>	<b>77,305.7</b>	<b>82,104.0</b>	<b>4,798.3</b>	<b>28.8</b>	<b>27.0</b>	<b>4.0</b>	<b>6.2</b>	
Commercial banks	12,583.5	15,452.1	16,067.7	20,043.3	21,049.9	1,006.6	27.7	31.0	4.0	5.0	
Specialized banks	4,558.0	5,609.3	5,929.3	7,049.2	7,514.3	465.1	30.1	26.7	5.7	6.6	
Private banks and non-bank credit institutions	33,047.4	41,089.3	42,663.1	50,213.2	53,539.8	3,326.6	29.1	25.5	3.8	6.6	
<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	25.1	24.9	24.8	25.9	25.6	-0.3	-0.3	0.8	-0.1	-0.3	
Specialized banks	9.1	9.0	9.2	9.1	9.2	0.1	0.1	0.0	0.2	0.1	
Private banks and non-bank credit institutions	65.8	66.1	66.0	65.0	65.2	0.2	0.2	-0.8	-0.1	0.2	
<b>Sight deposits</b>	<b>10,407.7</b>	<b>15,070.8</b>	<b>15,747.6</b>	<b>17,677.6</b>	<b>19,100.7</b>	<b>1,423.1</b>	<b>51.3</b>	<b>21.3</b>	<b>4.5</b>	<b>8.1</b>	
Current deposits	9,731.6	14,177.9	14,846.2	15,991.5	17,291.8	1,300.3	52.6	16.5	4.7	8.1	
Checks (net)	139.2	201.1	254.1	522.6	546.0	23.4	82.5	114.9	26.4	4.5	
Other	536.9	691.8	647.3	1,163.5	1,262.9	99.4	20.6	95.1	-6.4	8.5	
<b>Non-sight deposits (quasi-money)</b>	<b>39,781.2</b>	<b>47,079.9</b>	<b>48,912.5</b>	<b>59,628.1</b>	<b>63,003.3</b>	<b>3,375.2</b>	<b>23.0</b>	<b>28.8</b>	<b>3.9</b>	<b>5.7</b>	
<b>Gharz-al-hasaneh savings</b>	<b>3,338.8</b>	<b>5,497.3</b>	<b>5,333.3</b>	<b>7,603.5</b>	<b>8,099.3</b>	<b>495.8</b>	<b>59.7</b>	<b>51.9</b>	<b>-3.0</b>	<b>6.5</b>	
Housing Savings Fund	44.6	43.8	43.2	44.5	42.9	-1.6	-3.1	-0.7	-1.4	-3.6	
Other	3,294.2	5,453.5	5,290.1	7,559.0	8,056.4	497.4	60.6	52.3	-3.0	6.6	
<b>Term deposits</b>	<b>35,011.4</b>	<b>39,953.2</b>	<b>41,964.5</b>	<b>50,009.3</b>	<b>52,812.4</b>	<b>2,803.1</b>	<b>19.9</b>	<b>25.9</b>	<b>5.0</b>	<b>5.6</b>	
Short-term	14,200.2	15,931.3	16,080.8	16,865.4	17,632.2	766.8	13.2	9.6	0.9	4.5	
Long-term	20,811.2	24,021.9	25,883.7	33,143.9	35,180.2	2,036.3	24.4	35.9	7.8	6.1	
<b>Miscellaneous deposits</b>	<b>1,431.0</b>	<b>1,629.4</b>	<b>1,614.7</b>	<b>2,015.3</b>	<b>2,091.6</b>	<b>76.3</b>	<b>12.8</b>	<b>29.5</b>	<b>-0.9</b>	<b>3.8</b>	
<b>Notes and coins with the public</b>	<b>860.7</b>	<b>1,226.1</b>	<b>1,199.6</b>	<b>1,468.8</b>	<b>1,435.9</b>	<b>-32.9</b>	<b>39.4</b>	<b>19.7</b>	<b>-2.2</b>	<b>-2.2</b>	
<b>Money (M1)</b>	<b>11,268.4</b>	<b>16,296.9</b>	<b>16,947.2</b>	<b>19,146.4</b>	<b>20,536.6</b>	<b>1,390.2</b>	<b>50.4</b>	<b>21.2</b>	<b>4.0</b>	<b>7.3</b>	
<b>Quasi-money (non-sight deposits)</b>	<b>39,781.2</b>	<b>47,079.9</b>	<b>48,912.5</b>	<b>59,628.1</b>	<b>63,003.3</b>	<b>3,375.2</b>	<b>23.0</b>	<b>28.8</b>	<b>3.9</b>	<b>5.7</b>	
<b>Broad money (M2)</b>	<b>51,049.6</b>	<b>63,376.8</b>	<b>65,859.7</b>	<b>78,774.5</b>	<b>83,539.9</b>	<b>4,765.4</b>	<b>29.0</b>	<b>26.8</b>	<b>3.9</b>	<b>6.0</b>	

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

**Table 9**

(trillion rials)

	Balance		Share of June 2024 in total balance	Percentage change June 2024 compared with March 2024
	March 2024	June 2024		
<b>Banks and non-bank credit institutions</b>	<b>61,518.6</b>	<b>67,559.7</b>	<b>100.0</b>	<b>9.8</b>
Gharz-al-hasaneh	8,091.9	10,488.3	15.5	29.6
Mudarabah	3,057.7	391.2	0.6	-87.2
Forward transactions	1,657.1	1,626.9	2.4	-1.8
Partnership	6,176.6	5,003.9	7.4	-19.0
Ju'alah	1,127.0	2,315.5	3.4	105.5
Installment sale	5,023.3	9,099.5	13.5	81.1
Murabaha <sup>1</sup>	29,430.2	26,583.3	39.3	-9.7
Istisna'a <sup>1</sup>	85.0	0.1	*	-99.9
Hire purchase	2,202.9	438.9	0.6	-80.1
Legal partnership	66.8	4,574.8	6.8	#
Direct investment	4,214.5	139.4	0.2	-96.7
Other <sup>2</sup>	385.6	6,897.9	10.2	#
<b>Commercial banks</b>	<b>12,845.0</b>	<b>13,874.1</b>	<b>100.0</b>	<b>8.0</b>
Gharz-al-hasaneh	1,305.1	2,517.0	18.1	92.9
Mudarabah	1,477.5	276.8	2.0	-81.3
Forward transactions	368.6	317.0	2.3	-14.0
Partnership	844.3	533.7	3.8	-36.8
Ju'alah	347.7	574.7	4.1	65.3
Installment sale	1,181.9	1,592.0	11.5	34.7
Murabaha	6,686.2	6,440.7	46.4	-3.7
Istisna'a	23.0	0.1	*	-99.6
Hire purchase	226.6	48.5	0.3	-78.6
Legal partnership	36.8	252.5	1.8	#
Direct investment	222.3	87.6	0.6	-60.6
Other <sup>2</sup>	125.0	1,233.5	8.9	#
<b>Specialized banks</b>	<b>8,623.8</b>	<b>9,592.6</b>	<b>100.0</b>	<b>11.2</b>
Gharz-al-hasaneh	1,042.3	682.9	7.1	-34.5
Mudarabah	39.3	10.7	0.1	-72.8
Forward transactions	56.3	55.9	0.6	-0.7
Partnership	794.8	1,412.0	14.7	77.7
Ju'alah	341.7	776.3	8.1	127.2
Installment sale	466.2	3,089.2	32.2	#
Murabaha	4,330.1	2,338.2	24.4	-46.0
Istisna'a	8.1	0.0	0.0	-100.0
Hire purchase	1,206.4	268.8	2.8	-77.7
Legal partnership	5.6	273.7	2.9	#
Direct investment	273.0	9.9	0.1	-96.4
Other <sup>2</sup>	60.0	675.0	7.0	#
<b>Private banks and non-bank credit institutions</b>	<b>40,049.8</b>	<b>44,093.0</b>	<b>100.0</b>	<b>10.1</b>
Gharz-al-hasaneh	5,744.5	7,288.4	16.5	26.9
Mudarabah	1,540.9	103.7	0.2	-93.3
Forward transactions	1,232.2	1,254.0	2.8	1.8
Partnership	4,537.5	3,058.2	6.9	-32.6
Ju'alah	437.6	964.5	2.2	120.4
Installment sale	3,375.2	4,418.3	10.0	30.9
Murabaha	18,413.9	17,804.4	40.4	-3.3
Istisna'a	53.9	0.0	0.0	-100.0
Hire purchase	769.9	121.6	0.3	-84.2
Legal partnership	24.4	4,048.6	9.2	#
Direct investment	3,719.2	41.9	0.1	-98.9
Other <sup>2</sup>	200.6	4,989.4	11.3	#

<sup>1</sup> As of July 2015, 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.

# More than 500 percent increase

\* Figure is not a significant decimal fraction.