

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

		Balance (trillion rials)			Growth rate at the end of the period (percent)		Share in growth at the end of the period (percentage point)	
		August 2023	March 2024	August 2024	August 2024 compared with August 2023	August 2024 compared with March 2024	August 2024 compared with August 2023	August 2024 compared with March 2024
<b>Monetary Base <sup>1</sup></b>	<b>Monetary base (sources)</b>	<b>9,438.4</b>	<b>10,921.3</b>	<b>11,835.0</b>	<b>25.4</b>	<b>8.4</b>	<b>25.4</b>	<b>8.4</b>
	Foreign assets of the CBI (net)	3,055.6	18,537.1	21,157.5	#	14.1	191.8	24.0
	Public debt to the CBI (net)	-623.3	-1,786.8	-690.3	-10.7	61.4	-0.7	10.0
	Public debt to the CBI	3,379.6	4,742.8	4,920.8	45.6	3.8	16.3	1.6
	Public sector's deposits with the CBI	4,002.9	6,529.6	5,611.1	40.2	-14.1	-17.0	8.4
	Banks' debt to the CBI	5,002.9	7,713.5	7,019.0	40.3	-9.0	21.4	-6.4
	Other items of the CBI (net)	2,003.2	-13,542.5	-15,651.2	#	-15.6	-187.0	-19.2
	Balance remaining upon implementation of monetary policy operations <sup>2</sup>	1,346.5	2,040.0	2,910.8	116.2	42.7	16.6	8.0
	<b>Monetary base (uses)</b>	<b>9,438.4</b>	<b>10,921.3</b>	<b>11,835.0</b>	<b>25.4</b>	<b>8.4</b>		
Notes and coins in circulation	1,431.6	1,660.7	1,663.6	16.2	0.2			
Deposits of banks and non-bank credit institutions with the CBI	8,006.8	9,260.6	10,171.4	27.0	9.8			
<b>Money Multiplier</b>	Ratio of notes and coins with the public to total deposits	0.0180	0.0190	0.0166	-7.8	-12.6		
	Ratio of reserve requirement to total deposits	0.1153	0.1186	0.1160	0.6	-2.2		
	Ratio of excess reserves to total deposits	0.0069	0.0037	0.0042	-39.1	13.5		
	<b>Money multiplier</b>	<b>7.261</b>	<b>7.213</b>	<b>7.434</b>	<b>2.4</b>	<b>3.1</b>		
<b>Broad Money</b>	<b>Broad money by factors affecting broad money growth</b>	<b>68,531.0</b>	<b>78,774.5</b>	<b>87,978.9</b>	<b>28.4</b>	<b>11.7</b>	<b>28.4</b>	<b>11.7</b>
	<b>Foreign assets (net)</b>	<b>6,299.7</b>	<b>21,911.5</b>	<b>27,144.2</b>	<b>330.9</b>	<b>23.9</b>	<b>30.4</b>	<b>6.6</b>
	Central Bank	3,055.6	18,537.1	21,157.5	#	14.1	26.4	3.3
	Banks and non-bank credit institutions	3,244.1	3,374.4	5,986.7	84.5	77.4	4.0	3.3
	<b>Domestic assets (net)</b>	<b>62,231.3</b>	<b>56,863.0</b>	<b>60,834.7</b>	<b>-2.2</b>	<b>7.0</b>	<b>-2.0</b>	<b>5.0</b>
	<b>Domestic claims</b>	<b>54,987.7</b>	<b>64,053.2</b>	<b>72,138.8</b>	<b>31.2</b>	<b>12.6</b>	<b>25.0</b>	<b>10.3</b>
	<b>  Claims on government (net)</b>	<b>5,474.6</b>	<b>5,171.8</b>	<b>7,825.5</b>	<b>42.9</b>	<b>51.3</b>	<b>3.4</b>	<b>3.4</b>
	Central Bank	-1,903.4	-3,207.0	-2,111.3	-10.9	34.2	-0.3	1.4
	Banks and non-bank credit institutions	7,378.0	8,378.8	9,936.8	34.7	18.6	3.7	2.0
	<b>  Claims on public corporations and institutions (net)</b>	<b>1,985.1</b>	<b>2,335.6</b>	<b>2,384.2</b>	<b>20.1</b>	<b>2.1</b>	<b>0.6</b>	<b>0.1</b>
	Central Bank	1,280.1	1,420.2	1,421.0	11.0	0.1	0.2	0.0
	Banks and non-bank credit institutions	705.0	915.4	963.2	36.6	5.2	0.4	0.1
	<b>  Non-public debt to banks and non-bank credit institutions (excluding future profits)</b>	<b>47,528.0</b>	<b>56,545.8</b>	<b>61,929.1</b>	<b>30.3</b>	<b>9.5</b>	<b>21.0</b>	<b>6.8</b>
	<b>  Other items (net)</b>	<b>7,243.6</b>	<b>-7,190.2</b>	<b>-11,304.1</b>	<b>-256.1</b>	<b>-57.2</b>	<b>-27.1</b>	<b>-5.2</b>
	<b>Broad money by components</b>	<b>68,531.0</b>	<b>78,774.5</b>	<b>87,978.9</b>	<b>28.4</b>	<b>11.7</b>	<b>Share of components in broad money balance</b>	
							<b>March 2024</b>	<b>August 2024</b>
	<b>Money</b>	<b>17,187.2</b>	<b>19,146.4</b>	<b>21,446.5</b>	<b>24.8</b>	<b>12.0</b>	<b>24.3%</b>	<b>24.4%</b>
	Notes and coins with the public	1,214.2	1,468.8	1,434.6	18.2	-2.3	1.9%	1.6%
	Sight deposits	15,973.0	17,677.6	20,011.9	25.3	13.2	22.4%	22.7%
	<b>Quasi-money (non-sight deposits)</b>	<b>51,343.8</b>	<b>59,628.1</b>	<b>66,532.4</b>	<b>29.6</b>	<b>11.6</b>	<b>75.7%</b>	<b>75.6%</b>
Gharz-al-hasaneh savings deposits	5,533.3	7,603.5	9,455.2	70.9	24.4	9.7%	10.7%	
Short-term deposits	16,234.7	16,865.4	18,626.2	14.7	10.4	21.4%	21.2%	
One-year deposits	14,457.2	14,508.7	13,833.6	-4.3	-4.7	18.4%	15.7%	
Two-year deposits	4,904.5	4,183.5	4,096.2	-16.5	-2.1	5.3%	4.7%	
Three-year deposits	8,476.7	14,382.9	18,090.2	113.4	25.8	18.3%	20.6%	
Four-year deposits	3.6	3.6	155.2	#	#	0.0%	0.2%	
Five-year deposits	66.2	65.2	67.5	2.0	3.5	0.1%	0.1%	
Miscellaneous deposits	1,667.6	2,015.3	2,208.3	32.4	9.6	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 March 2021.

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

**Table 2** **Summary of the Assets and Liabilities of the Banking System**<sup>1, 2</sup> (trillion rials)

	Balance					Percentage change			
	August 2022	March 2023	August 2023	March 2024	August 2024	August 2023 to August 2022	August 2024 to August 2023	August 2023 to March 2023	August 2024 to March 2024
<b>Assets</b>									
<b>Foreign assets</b>	<b>19,917.9</b>	<b>23,810.3</b>	<b>24,359.3</b>	<b>44,069.5</b>	<b>61,511.0</b>	<b>22.3</b>	<b>152.5</b>	<b>2.3</b>	<b>39.6</b>
<b>Public debt</b> <sup>3</sup>	<b>8,216.5</b>	<b>11,225.0</b>	<b>11,937.4</b>	<b>14,492.2</b>	<b>16,543.2</b>	<b>45.3</b>	<b>38.6</b>	<b>6.3</b>	<b>14.2</b>
Government	6,612.0	9,336.1	9,809.3	11,962.6	13,946.4	48.4	42.2	5.1	16.6
Public corporations and institutions	1,604.5	1,888.9	2,128.1	2,529.6	2,596.8	32.6	22.0	12.7	2.7
<b>Non-public debt</b> <sup>4</sup>	<b>39,520.9</b>	<b>50,934.4</b>	<b>55,536.4</b>	<b>66,509.0</b>	<b>72,287.0</b>	<b>40.5</b>	<b>30.2</b>	<b>9.0</b>	<b>8.7</b>
<b>Other</b>	<b>31,892.2</b>	<b>41,939.8</b>	<b>42,726.2</b>	<b>52,432.6</b>	<b>57,692.6</b>	<b>34.0</b>	<b>35.0</b>	<b>1.9</b>	<b>10.0</b>
<b>Subtotal</b>	<b>99,547.5</b>	<b>127,909.5</b>	<b>134,559.3</b>	<b>177,503.3</b>	<b>208,033.8</b>	<b>35.2</b>	<b>54.6</b>	<b>5.2</b>	<b>17.2</b>
<b>Below-the-line items</b>	<b>19,802.5</b>	<b>26,028.9</b>	<b>31,774.0</b>	<b>39,433.9</b>	<b>45,049.0</b>	<b>60.5</b>	<b>41.8</b>	<b>22.1</b>	<b>14.2</b>
<b>Total assets = total liabilities</b>	<b>119,350.0</b>	<b>153,938.4</b>	<b>166,333.3</b>	<b>216,937.2</b>	<b>253,082.8</b>	<b>39.4</b>	<b>52.2</b>	<b>8.1</b>	<b>16.7</b>
<b>Liabilities</b>									
<b>Broad money</b>	<b>54,017.9</b>	<b>63,376.8</b>	<b>68,531.0</b>	<b>78,774.5</b>	<b>87,978.9</b>	<b>26.9</b>	<b>28.4</b>	<b>8.1</b>	<b>11.7</b>
Money	12,163.1	16,296.9	17,187.2	19,146.4	21,446.5	41.3	24.8	5.5	12.0
Quasi-money (non-sight deposits)	41,854.8	47,079.9	51,343.8	59,628.1	66,532.4	22.7	29.6	9.1	11.6
<b>Deposits of public sector</b>	<b>3,593.5</b>	<b>5,605.3</b>	<b>4,469.2</b>	<b>6,921.6</b>	<b>6,293.2</b>	<b>24.4</b>	<b>40.8</b>	<b>-20.3</b>	<b>-9.1</b>
Government	3,478.2	5,479.4	4,334.7	6,790.8	6,120.9	24.6	41.2	-20.9	-9.9
Public corporations and institutions	115.3	125.9	134.5	130.8	172.3	16.7	28.1	6.8	31.7
<b>Capital account</b>	<b>140.2</b>	<b>2,606.3</b>	<b>1,911.8</b>	<b>2,928.4</b>	<b>3,979.7</b>	<b>#</b>	<b>108.2</b>	<b>-26.6</b>	<b>35.9</b>
<b>Foreign liabilities</b>	<b>14,181.4</b>	<b>17,484.5</b>	<b>18,059.6</b>	<b>22,158.0</b>	<b>34,366.8</b>	<b>27.3</b>	<b>90.3</b>	<b>3.3</b>	<b>55.1</b>
<b>Advance payments on LCs by public sector</b>	<b>0.7</b>	<b>0.3</b>	<b>0.3</b>	<b>0.5</b>	<b>0.3</b>	<b>-57.1</b>	<b>0.0</b>	<b>0.0</b>	<b>-40.0</b>
<b>Other</b>	<b>27,613.8</b>	<b>38,836.3</b>	<b>41,587.4</b>	<b>66,720.3</b>	<b>75,414.9</b>	<b>50.6</b>	<b>81.3</b>	<b>7.1</b>	<b>13.0</b>
<b>Subtotal</b>	<b>99,547.5</b>	<b>127,909.5</b>	<b>134,559.3</b>	<b>177,503.3</b>	<b>208,033.8</b>	<b>35.2</b>	<b>54.6</b>	<b>5.2</b>	<b>17.2</b>
<b>Below-the-line items</b>	<b>19,802.5</b>	<b>26,028.9</b>	<b>31,774.0</b>	<b>39,433.9</b>	<b>45,049.0</b>	<b>60.5</b>	<b>41.8</b>	<b>22.1</b>	<b>14.2</b>

<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 March 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.

# More than 500 percent increase

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

	Balance					Percentage change			
	August 2022	March 2023	August 2023	March 2024	August 2024	August 2023 to August 2022	August 2024 to August 2023	August 2023 to March 2023	August 2024 to March 2024
<b>Assets</b>									
<b>Foreign assets</b>	<b>3,340.1</b>	<b>3,473.9</b>	<b>3,494.5</b>	<b>20,215.4</b>	<b>23,083.2</b>	<b>4.6</b>	<b>#</b>	<b>0.6</b>	<b>14.2</b>
<b>Notes and coins</b>	<b>34.0</b>	<b>61.1</b>	<b>49.4</b>	<b>20.3</b>	<b>112.9</b>	<b>45.3</b>	<b>128.5</b>	<b>-19.1</b>	<b>456.2</b>
<b>Public debt</b>	<b>2,824.8</b>	<b>3,293.2</b>	<b>3,379.6</b>	<b>4,742.8</b>	<b>4,920.8</b>	<b>19.6</b>	<b>45.6</b>	<b>2.6</b>	<b>3.8</b>
Government	1,569.5	1,839.0	1,965.0	3,191.8	3,327.5	25.2	69.3	6.9	4.3
Public corporations and institutions	1,255.3	1,454.2	1,414.6	1,551.0	1,593.3	12.7	12.6	-2.7	2.7
<b>Claims on banks</b>	<b>1,709.5</b>	<b>3,912.4</b>	<b>5,002.9</b>	<b>7,713.5</b>	<b>7,019.0</b>	<b>192.7</b>	<b>40.3</b>	<b>27.9</b>	<b>-9.0</b>
Other	5,003.0	6,238.3	5,362.3	2,789.0	4,073.1	7.2	-24.0	-14.0	46.0
<b>Subtotal</b>	<b>12,911.4</b>	<b>16,978.9</b>	<b>17,288.7</b>	<b>35,481.0</b>	<b>39,209.0</b>	<b>33.9</b>	<b>126.8</b>	<b>1.8</b>	<b>10.5</b>
<b>Below-the-line items</b>	<b>19.7</b>	<b>25.5</b>	<b>17.9</b>	<b>240.0</b>	<b>155.1</b>	<b>-9.1</b>	<b>#</b>	<b>-29.8</b>	<b>-35.4</b>
<b>Total assets = total liabilities</b>	<b>12,931.1</b>	<b>17,004.4</b>	<b>17,306.6</b>	<b>35,721.0</b>	<b>39,364.1</b>	<b>33.8</b>	<b>127.5</b>	<b>1.8</b>	<b>10.2</b>
<b>Liabilities</b>									
<b>Notes and coins issued</b>	<b>1,036.5</b>	<b>1,481.0</b>	<b>1,481.0</b>	<b>1,681.0</b>	<b>1,776.5</b>	<b>42.9</b>	<b>20.0</b>	<b>0.0</b>	<b>5.7</b>
With the public	889.9	1,226.1	1,214.2	1,468.8	1,434.6	36.4	18.2	-1.0	-2.3
With banks	112.6	193.8	217.4	191.9	229.0	93.1	5.3	12.2	19.3
With the Central Bank	34.0	61.1	49.4	20.3	112.9	45.3	128.5	-19.1	456.2
<b>Deposits of banks and credit institutions</b>	<b>5,677.6</b>	<b>7,128.1</b>	<b>8,006.8</b>	<b>9,260.6</b>	<b>10,171.4</b>	<b>41.0</b>	<b>27.0</b>	<b>12.3</b>	<b>9.8</b>
Reserve requirement	5,663.0	7,082.3	7,759.0	9,167.5	10,039.3	37.0	29.4	9.6	9.5
Sight <sup>2</sup>	14.6	45.8	247.8	93.1	132.1	#	-46.7	441.0	41.9
<b>Deposits of public sector</b>	<b>3,140.5</b>	<b>5,142.1</b>	<b>4,002.9</b>	<b>6,529.6</b>	<b>5,611.1</b>	<b>27.5</b>	<b>40.2</b>	<b>-22.2</b>	<b>-14.1</b>
Government	3,025.2	5,016.2	3,868.4	6,398.8	5,438.8	27.9	40.6	-22.9	-15.0
Public corporations and institutions	115.3	125.9	134.5	130.8	172.3	16.7	28.1	6.8	31.7
<b>Capital account</b> <sup>3</sup>	<b>132.1</b>	<b>222.0</b>	<b>167.5</b>	<b>328.8</b>	<b>287.4</b>	<b>26.8</b>	<b>71.6</b>	<b>-24.5</b>	<b>-12.6</b>
<b>Foreign liabilities</b>	<b>454.8</b>	<b>449.0</b>	<b>438.9</b>	<b>1,678.3</b>	<b>1,925.7</b>	<b>-3.5</b>	<b>338.8</b>	<b>-2.2</b>	<b>14.7</b>
<b>Advance payments on LCs by public sector</b>	<b>0.7</b>	<b>0.3</b>	<b>0.3</b>	<b>0.5</b>	<b>0.3</b>	<b>-57.1</b>	<b>0.0</b>	<b>0.0</b>	<b>-40.0</b>
<b>Other</b> <sup>2</sup>	<b>2,469.2</b>	<b>2,556.4</b>	<b>3,191.3</b>	<b>16,002.2</b>	<b>19,436.6</b>	<b>29.2</b>	<b>#</b>	<b>24.8</b>	<b>21.5</b>
<b>Subtotal</b>	<b>12,911.4</b>	<b>16,978.9</b>	<b>17,288.7</b>	<b>35,481.0</b>	<b>39,209.0</b>	<b>33.9</b>	<b>126.8</b>	<b>1.8</b>	<b>10.5</b>
<b>Below-the-line items</b>	<b>19.7</b>	<b>25.5</b>	<b>17.9</b>	<b>240.0</b>	<b>155.1</b>	<b>-9.1</b>	<b>#</b>	<b>-29.8</b>	<b>-35.4</b>

<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 March 2021.

<sup>2</sup> In line with the revision of the monetary base components, as of March 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> Includes legal and contingency reserves.

# 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			
	August 2022	March 2023	August 2023	March 2024	August 2024	August 2023 to August 2022	August 2024 to August 2023	August 2023 to March 2023	August 2024 to March 2024
<b>Assets</b>									
<b>Foreign assets</b>	16,577.8	20,336.4	20,864.8	23,854.1	38,427.8	25.9	84.2	2.6	61.1
<b>Notes and coins</b>	112.6	193.8	217.4	191.9	229.0	93.1	5.3	12.2	19.3
<b>Deposits with the Central Bank</b>	5,677.6	7,128.1	8,006.8	9,260.6	10,171.4	41.0	27.0	12.3	9.8
Reserve requirement	5,663.0	7,082.3	7,759.0	9,167.5	10,039.3	37.0	29.4	9.6	9.5
Sight <sup>2</sup>	14.6	45.8	247.8	93.1	132.1	#	-46.7	441.0	41.9
<b>Public debt<sup>3</sup></b>	5,391.7	7,931.8	8,557.8	9,749.4	11,622.4	58.7	35.8	7.9	19.2
Government	5,042.5	7,497.1	7,844.3	8,770.8	10,618.9	55.6	35.4	4.6	21.1
Public corporations and institutions	349.2	434.7	713.5	978.6	1,003.5	104.3	40.6	64.1	2.5
<b>Non-public debt<sup>4</sup></b>	39,520.9	50,934.4	55,536.4	66,509.0	72,287.0	40.5	30.2	9.0	8.7
<b>Other<sup>2</sup></b>	19,355.5	24,406.1	24,087.4	32,457.3	36,087.2	24.4	49.8	-1.3	11.2
<b>Subtotal</b>	86,636.1	110,930.6	117,270.6	142,022.3	168,824.8	35.4	44.0	5.7	18.9
<b>Below-the-line items</b>	19,782.8	26,003.4	31,756.1	39,193.9	44,893.9	60.5	41.4	22.1	14.5
<b>Total assets = total liabilities</b>	106,418.9	136,934.0	149,026.7	181,216.2	213,718.7	40.0	43.4	8.8	17.9
<b>Liabilities</b>									
<b>Deposits of non-public sector</b>	53,128.0	62,150.7	67,316.8	77,305.7	86,544.3	26.7	28.6	8.3	12.0
Sight	11,273.2	15,070.8	15,973.0	17,677.6	20,011.9	41.7	25.3	6.0	13.2
Term	36,590.1	39,953.2	44,142.9	50,009.3	54,868.9	20.6	24.3	10.5	9.7
Gharz-al-hasaneh <sup>5</sup>	3,674.8	5,497.3	5,533.3	7,603.5	9,455.2	50.6	70.9	0.7	24.4
Other	1,589.9	1,629.4	1,667.6	2,015.3	2,208.3	4.9	32.4	2.3	9.6
<b>Debt to the Central Bank</b>	1,709.5	3,912.4	5,002.9	7,713.5	7,019.0	192.7	40.3	27.9	-9.0
<b>Deposits of public sector</b>	453.0	463.2	466.3	392.0	682.1	2.9	46.3	0.7	74.0
<b>Capital account</b>	8.1	2,384.3	1,744.3	2,599.6	3,692.3	#	111.7	-26.8	42.0
<b>Foreign liabilities</b>	13,726.6	17,035.5	17,620.7	20,479.7	32,441.1	28.4	84.1	3.4	58.4
<b>Other</b>	17,610.9	24,984.5	25,119.6	33,531.8	38,446.0	42.6	53.1	0.5	14.7
<b>Subtotal</b>	86,636.1	110,930.6	117,270.6	142,022.3	168,824.8	35.4	44.0	5.7	18.9
<b>Below-the-line items</b>	19,782.8	26,003.4	31,756.1	39,193.9	44,893.9	60.5	41.4	22.1	14.5

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

<sup>2</sup> In line with the revision of the monetary base components, as of March 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> 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>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 increase

Table 5

Summary of the Assets and Liabilities of Commercial Banks <sup>1</sup>

(trillion rials)

	Balance					Percentage change			
	August 2022	March 2023	August 2023	March 2024	August 2024	August 2023 to August 2022	August 2024 to August 2023	August 2023 to March 2023	August 2024 to March 2024
<b>Assets</b>									
Foreign assets	2,385.8	2,992.5	3,017.5	2,852.1	5,315.2	26.5	76.1	0.8	86.4
Notes and coins	40.3	77.9	88.4	63.4	92.0	119.4	4.1	13.5	45.1
Deposits with the Central Bank	1,345.4	1,777.3	1,943.4	2,365.1	2,594.9	44.4	33.5	9.3	9.7
Reserve requirement	1,345.3	1,777.2	1,943.3	2,364.9	2,594.8	44.5	33.5	9.3	9.7
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>	1,710.1	3,486.8	3,789.9	4,500.8	5,277.4	121.6	39.2	8.7	17.3
Government	1,495.3	3,265.8	3,630.9	4,314.9	5,055.7	142.8	39.2	11.2	17.2
Public corporations and institutions	214.8	221.0	159.0	185.9	221.7	-26.0	39.4	-28.1	19.3
Non-public debt <sup>4</sup>	8,412.6	9,976.9	11,004.5	13,789.3	14,899.1	30.8	35.4	10.3	8.0
Other <sup>2</sup>	5,069.3	7,909.6	7,532.4	9,403.9	10,441.0	48.6	38.6	-4.8	11.0
<b>Subtotal</b>	<b>18,963.5</b>	<b>26,221.0</b>	<b>27,376.1</b>	<b>32,974.6</b>	<b>38,619.6</b>	<b>44.4</b>	<b>41.1</b>	<b>4.4</b>	<b>17.1</b>
Below-the-line items	2,088.7	2,664.4	2,998.0	4,321.7	4,972.7	43.5	65.9	12.5	15.1
<b>Total assets = total liabilities</b>	<b>21,052.2</b>	<b>28,885.4</b>	<b>30,374.1</b>	<b>37,296.3</b>	<b>43,592.3</b>	<b>44.3</b>	<b>43.5</b>	<b>5.2</b>	<b>16.9</b>
<b>Liabilities</b>									
Deposits of non-public sector	13,167.8	15,452.1	16,802.6	20,043.3	21,845.9	27.6	30.0	8.7	9.0
Sight	2,613.6	3,370.2	3,814.1	4,487.1	4,986.0	45.9	30.7	13.2	11.1
Term	9,281.2	10,205.8	11,283.3	12,938.2	13,905.2	21.6	23.2	10.6	7.5
Gharz-al-hasaneh	963.2	1,526.6	1,309.3	2,172.1	2,480.1	35.9	89.4	-14.2	14.2
Other	309.8	349.5	395.9	445.9	474.6	27.8	19.9	13.3	6.4
Debt to the Central Bank	453.6	1,117.8	1,571.9	2,358.8	2,676.3	246.5	70.3	40.6	13.5
Deposits of public sector	229.6	231.9	213.2	211.9	301.3	-7.1	41.3	-8.1	42.2
Capital account	-1,111.5	343.5	-166.2	-464.4	-334.4	85.0	-101.2	-148.4	28.0
Foreign liabilities	2,265.7	3,020.0	3,085.0	3,209.0	5,332.7	36.2	72.9	2.2	66.2
Other	3,958.3	6,055.7	5,869.6	7,616.0	8,797.8	48.3	49.9	-3.1	15.5
<b>Subtotal</b>	<b>18,963.5</b>	<b>26,221.0</b>	<b>27,376.1</b>	<b>32,974.6</b>	<b>38,619.6</b>	<b>44.4</b>	<b>41.1</b>	<b>4.4</b>	<b>17.1</b>
Below-the-line items	2,088.7	2,664.4	2,998.0	4,321.7	4,972.7	43.5	65.9	12.5	15.1

<sup>1</sup> Excludes commercial banks' branches abroad.<sup>2</sup> In line with the revision of the monetary base components, as of March 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.

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

	Balance					Percentage change			
	August 2022	March 2023	August 2023	March 2024	August 2024	August 2023 to August 2022	August 2024 to August 2023	August 2023 to March 2023	August 2024 to March 2024
<b>Assets</b>									
<b>Foreign assets</b>	<b>3,987.2</b>	<b>4,605.8</b>	<b>4,730.3</b>	<b>5,444.8</b>	<b>9,495.5</b>	<b>18.6</b>	<b>100.7</b>	<b>2.7</b>	<b>74.4</b>
<b>Notes and coins</b>	<b>13.5</b>	<b>17.6</b>	<b>18.4</b>	<b>20.2</b>	<b>21.2</b>	<b>36.3</b>	<b>15.2</b>	<b>4.5</b>	<b>5.0</b>
<b>Deposits with the Central Bank</b>	<b>393.8</b>	<b>452.4</b>	<b>523.7</b>	<b>581.6</b>	<b>677.9</b>	<b>33.0</b>	<b>29.4</b>	<b>15.8</b>	<b>16.6</b>
Reserve requirement	393.2	441.7	516.5	581.5	677.8	31.4	31.2	16.9	16.6
Sight <sup>1</sup>	0.6	10.7	7.2	0.1	0.1	#	-98.6	-32.7	0.0
<b>Public debt<sup>2</sup></b>	<b>927.9</b>	<b>1,035.4</b>	<b>1,370.6</b>	<b>1,708.1</b>	<b>2,295.3</b>	<b>47.7</b>	<b>67.5</b>	<b>32.4</b>	<b>34.4</b>
Government	896.6	966.6	1,049.9	1,281.7	1,889.5	17.1	80.0	8.6	47.4
Public corporations and institutions	31.3	68.8	320.7	426.4	405.8	#	26.5	366.1	-4.8
<b>Non-public debt<sup>3</sup></b>	<b>5,782.3</b>	<b>7,299.8</b>	<b>7,621.2</b>	<b>9,288.7</b>	<b>10,023.7</b>	<b>31.8</b>	<b>31.5</b>	<b>4.4</b>	<b>7.9</b>
<b>Other<sup>1</sup></b>	<b>1,838.0</b>	<b>2,343.6</b>	<b>2,145.7</b>	<b>3,188.2</b>	<b>2,605.9</b>	<b>16.7</b>	<b>21.4</b>	<b>-8.4</b>	<b>-18.3</b>
<b>Subtotal</b>	<b>12,942.7</b>	<b>15,754.6</b>	<b>16,409.9</b>	<b>20,231.6</b>	<b>25,119.5</b>	<b>26.8</b>	<b>53.1</b>	<b>4.2</b>	<b>24.2</b>
<b>Below-the-line items</b>	<b>3,270.0</b>	<b>3,942.0</b>	<b>3,999.2</b>	<b>4,877.5</b>	<b>5,551.4</b>	<b>22.3</b>	<b>38.8</b>	<b>1.5</b>	<b>13.8</b>
<b>Total assets = total liabilities</b>	<b>16,212.7</b>	<b>19,696.6</b>	<b>20,409.1</b>	<b>25,109.1</b>	<b>30,670.9</b>	<b>25.9</b>	<b>50.3</b>	<b>3.6</b>	<b>22.2</b>
<b>Liabilities</b>									
<b>Deposits of non-public sector</b>	<b>4,882.1</b>	<b>5,609.3</b>	<b>6,267.6</b>	<b>7,049.2</b>	<b>7,613.2</b>	<b>28.4</b>	<b>21.5</b>	<b>11.7</b>	<b>8.0</b>
Sight	875.4	1,087.7	1,187.2	1,396.1	1,483.4	35.6	24.9	9.1	6.3
Term	3,543.4	3,986.5	4,518.2	4,925.9	5,373.2	27.5	18.9	13.3	9.1
Gharz-al-hasaneh <sup>4</sup>	358.8	448.2	448.8	548.4	587.2	25.1	30.8	0.1	7.1
Other	104.5	86.9	113.4	178.8	169.4	8.5	49.4	30.5	-5.3
<b>Debt to the Central Bank</b>	<b>570.3</b>	<b>1,047.6</b>	<b>990.2</b>	<b>1,631.2</b>	<b>1,568.0</b>	<b>73.6</b>	<b>58.4</b>	<b>-5.5</b>	<b>-3.9</b>
<b>Deposits of public sector</b>	<b>167.2</b>	<b>175.3</b>	<b>188.7</b>	<b>104.6</b>	<b>278.8</b>	<b>12.9</b>	<b>47.7</b>	<b>7.6</b>	<b>166.5</b>
<b>Capital account</b>	<b>924.9</b>	<b>998.6</b>	<b>932.2</b>	<b>1,094.2</b>	<b>992.4</b>	<b>0.8</b>	<b>6.5</b>	<b>-6.6</b>	<b>-9.3</b>
<b>Foreign liabilities</b>	<b>3,308.9</b>	<b>3,902.2</b>	<b>4,008.0</b>	<b>4,741.5</b>	<b>8,081.4</b>	<b>21.1</b>	<b>101.6</b>	<b>2.7</b>	<b>70.4</b>
<b>Other</b>	<b>3,089.3</b>	<b>4,021.6</b>	<b>4,023.2</b>	<b>5,610.9</b>	<b>6,585.7</b>	<b>30.2</b>	<b>63.7</b>	<b>0.0</b>	<b>17.4</b>
<b>Subtotal</b>	<b>12,942.7</b>	<b>15,754.6</b>	<b>16,409.9</b>	<b>20,231.6</b>	<b>25,119.5</b>	<b>26.8</b>	<b>53.1</b>	<b>4.2</b>	<b>24.2</b>
<b>Below-the-line items</b>	<b>3,270.0</b>	<b>3,942.0</b>	<b>3,999.2</b>	<b>4,877.5</b>	<b>5,551.4</b>	<b>22.3</b>	<b>38.8</b>	<b>1.5</b>	<b>13.8</b>

<sup>1</sup> In line with the revision of the monetary base components, as of March 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> 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>3</sup> Includes future profits and revenues.

<sup>4</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

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

Table 7

(trillion rials)

	Balance					Percentage change			
	August 2022	March 2023	August 2023	March 2024	August 2024	August 2023 to August 2022	August 2024 to August 2023	August 2023 to March 2023	August 2024 to March 2024
<b>Assets</b>									
Foreign assets	10,204.8	12,738.1	13,117.0	15,557.2	23,617.1	28.5	80.0	3.0	51.8
Notes and coins	58.8	98.3	110.6	108.3	115.8	88.1	4.7	12.5	6.9
Deposits with the Central Bank	3,938.4	4,898.4	5,539.7	6,313.9	6,898.6	40.7	24.5	13.1	9.3
Reserve requirement	3,924.5	4,863.4	5,299.2	6,221.1	6,766.7	35.0	27.7	9.0	8.8
Sight <sup>2</sup>	13.9	35.0	240.5	92.8	131.9	#	-45.2	#	42.1
Public debt <sup>3</sup>	2,753.7	3,409.6	3,397.3	3,540.5	4,049.7	23.4	19.2	-0.4	14.4
Government	2,650.6	3,264.7	3,163.5	3,174.2	3,673.7	19.4	16.1	-3.1	15.7
Public corporations and institutions	103.1	144.9	233.8	366.3	376.0	126.8	60.8	61.4	2.6
Non-public debt <sup>4</sup>	25,326.0	33,657.7	36,910.7	43,431.0	47,364.2	45.7	28.3	9.7	9.1
Other <sup>2</sup>	12,448.2	14,152.9	14,409.3	19,865.2	23,040.3	15.8	59.9	1.8	16.0
<b>Subtotal</b>	<b>54,729.9</b>	<b>68,955.0</b>	<b>73,484.6</b>	<b>88,816.1</b>	<b>105,085.7</b>	<b>34.3</b>	<b>43.0</b>	<b>6.6</b>	<b>18.3</b>
Below-the-line items	14,424.1	19,397.0	24,758.9	29,994.7	34,369.8	71.6	38.8	27.6	14.6
<b>Total assets = total liabilities</b>	<b>69,154.0</b>	<b>88,352.0</b>	<b>98,243.5</b>	<b>118,810.8</b>	<b>139,455.5</b>	<b>42.1</b>	<b>41.9</b>	<b>11.2</b>	<b>17.4</b>
<b>Liabilities</b>									
Deposits of non-public sector	35,078.1	41,089.3	44,246.6	50,213.2	57,085.2	26.1	29.0	7.7	13.7
Sight	7,784.2	10,612.9	10,971.7	11,794.4	13,542.5	40.9	23.4	3.4	14.8
Term	23,765.5	25,760.9	28,341.4	32,145.2	35,590.5	19.3	25.6	10.0	10.7
Gharz-al-hasaneh	2,352.8	3,522.5	3,775.2	4,883.0	6,387.9	60.5	69.2	7.2	30.8
Other	1,175.6	1,193.0	1,158.3	1,390.6	1,564.3	-1.5	35.1	-2.9	12.5
Debt to the Central Bank	685.6	1,747.0	2,440.8	3,723.5	2,774.7	256.0	13.7	39.7	-25.5
Deposits of public sector	56.2	56.0	64.4	75.5	102.0	14.6	58.4	15.0	35.1
Capital account	194.7	1,042.2	978.3	1,969.8	3,034.3	402.5	210.2	-6.1	54.0
Foreign liabilities	8,152.0	10,113.3	10,527.7	12,529.2	19,027.0	29.1	80.7	4.1	51.9
Other	10,563.3	14,907.2	15,226.8	20,304.9	23,062.5	44.1	51.5	2.1	13.6
<b>Subtotal</b>	<b>54,729.9</b>	<b>68,955.0</b>	<b>73,484.6</b>	<b>88,816.1</b>	<b>105,085.7</b>	<b>34.3</b>	<b>43.0</b>	<b>6.6</b>	<b>18.3</b>
Below-the-line items	14,424.1	19,397.0	24,758.9	29,994.7	34,369.8	71.6	38.8	27.6	14.6

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

<sup>2</sup> In line with the revision of the monetary base components, as of March 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.

# More than 500 percent increase



Table 8	Major Monetary and Credit Aggregates										(trillion rials)
	Balance					Change (March 2024 subtracted from August 2024)	Percentage change				
	August 2022	March 2023	August 2023	March 2024	August 2024		August 2023 to August 2022	August 2024 to August 2023	August 2023 to March 2023	August 2024 to March 2024	
<b>Non-public debt to banks and credit institutions (excluding future profits)</b>	<b>34,731.4</b>	<b>43,897.5</b>	<b>47,528.0</b>	<b>56,545.8</b>	<b>61,929.1</b>	<b>5,383.3</b>	<b>36.8</b>	<b>30.3</b>	<b>8.3</b>	<b>9.5</b>	
Commercial banks	7,242.6	8,355.3	9,200.5	11,445.0	12,418.4	973.4	27.0	35.0	10.1	8.5	
Specialized banks	4,715.8	5,957.2	6,157.6	7,273.2	7,836.8	563.6	30.6	27.3	3.4	7.7	
Private banks and non-bank credit institutions	22,773.0	29,585.0	32,169.9	37,827.6	41,673.9	3,846.3	41.3	29.5	8.7	10.2	
<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	20.9	19.0	19.4	20.2	20.1	-0.1	-1.5	0.7	0.4	-0.1	
Specialized banks	13.6	13.6	13.0	12.9	12.7	-0.2	-0.6	-0.3	-0.6	-0.2	
Private banks and non-bank credit institutions	65.6	67.4	67.7	66.9	67.3	0.4	2.1	-0.4	0.3	0.4	
<b>Future profits and revenues</b>	<b>4,789.5</b>	<b>7,036.9</b>	<b>8,008.4</b>	<b>9,963.2</b>	<b>10,357.9</b>	<b>394.7</b>	<b>67.2</b>	<b>29.3</b>	<b>13.8</b>	<b>4.0</b>	
<b>Non-public debt to banks and credit institutions</b>	<b>39,520.9</b>	<b>50,934.4</b>	<b>55,536.4</b>	<b>66,509.0</b>	<b>72,287.0</b>	<b>5,778.0</b>	<b>40.5</b>	<b>30.2</b>	<b>9.0</b>	<b>8.7</b>	
Commercial banks	8,412.6	9,976.9	11,004.5	13,789.3	14,899.1	1,109.8	30.8	35.4	10.3	8.0	
Specialized banks	5,782.3	7,299.8	7,621.2	9,288.7	10,023.7	735.0	31.8	31.5	4.4	7.9	
Private banks and non-bank credit institutions	25,326.0	33,657.7	36,910.7	43,431.0	47,364.2	3,933.2	45.7	28.3	9.7	9.1	
<b>Deposits of non-public sector</b>	<b>53,128.0</b>	<b>62,150.7</b>	<b>67,316.8</b>	<b>77,305.7</b>	<b>86,544.3</b>	<b>9,238.6</b>	<b>26.7</b>	<b>28.6</b>	<b>8.3</b>	<b>12.0</b>	
Commercial banks	13,167.8	15,452.1	16,802.6	20,043.3	21,845.9	1,802.6	27.6	30.0	8.7	9.0	
Specialized banks	4,882.1	5,609.3	6,267.6	7,049.2	7,613.2	564.0	28.4	21.5	11.7	8.0	
Private banks and non-bank credit institutions	35,078.1	41,089.3	44,246.6	50,213.2	57,085.2	6,872.0	26.1	29.0	7.7	13.7	
<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	24.8	24.9	25.0	25.9	25.2	-0.7	0.2	0.2	0.1	-0.7	
Specialized banks	9.2	9.0	9.3	9.1	8.8	-0.3	0.1	-0.5	0.3	-0.3	
Private banks and non-bank credit institutions	66.0	66.1	65.7	65.0	66.0	1.0	-0.3	0.3	-0.4	1.0	
<b>Sight deposits</b>	<b>11,273.2</b>	<b>15,070.8</b>	<b>15,973.0</b>	<b>17,677.6</b>	<b>20,011.9</b>	<b>2,334.3</b>	<b>41.7</b>	<b>25.3</b>	<b>6.0</b>	<b>13.2</b>	
Current deposits	10,500.2	14,177.9	14,834.7	15,991.5	17,845.7	1,854.2	41.3	20.3	4.6	11.6	
Checks (net)	129.3	201.1	252.8	522.6	522.4	-0.2	95.5	106.6	25.7	*	
Other	643.7	691.8	885.5	1,163.5	1,643.8	480.3	37.6	85.6	28.0	41.3	
<b>Non-sight deposits (quasi-money)</b>	<b>41,854.8</b>	<b>47,079.9</b>	<b>51,343.8</b>	<b>59,628.1</b>	<b>66,532.4</b>	<b>6,904.3</b>	<b>22.7</b>	<b>29.6</b>	<b>9.1</b>	<b>11.6</b>	
<b>Gharz-al-hasaneh savings</b>	<b>3,674.8</b>	<b>5,497.3</b>	<b>5,533.3</b>	<b>7,603.5</b>	<b>9,455.2</b>	<b>1,851.7</b>	<b>50.6</b>	<b>70.9</b>	<b>0.7</b>	<b>24.4</b>	
Housing Savings Fund	44.2	43.8	43.4	44.5	42.3	-2.2	-1.8	-2.5	-0.9	-4.9	
Other	3,630.6	5,453.5	5,489.9	7,559.0	9,412.9	1,853.9	51.2	71.5	0.7	24.5	
<b>Term deposits</b>	<b>36,590.1</b>	<b>39,953.2</b>	<b>44,142.9</b>	<b>50,009.3</b>	<b>54,868.9</b>	<b>4,859.6</b>	<b>20.6</b>	<b>24.3</b>	<b>10.5</b>	<b>9.7</b>	
Short-term	14,696.6	15,931.3	16,234.7	16,865.4	18,626.2	1,760.8	10.5	14.7	1.9	10.4	
Long-term	21,893.5	24,021.9	27,908.2	33,143.9	36,242.7	3,098.8	27.5	29.9	16.2	9.3	
<b>Miscellaneous deposits</b>	<b>1,589.9</b>	<b>1,629.4</b>	<b>1,667.6</b>	<b>2,015.3</b>	<b>2,208.3</b>	<b>193.0</b>	<b>4.9</b>	<b>32.4</b>	<b>2.3</b>	<b>9.6</b>	
<b>Notes and coins with the public</b>	<b>889.9</b>	<b>1,226.1</b>	<b>1,214.2</b>	<b>1,468.8</b>	<b>1,434.6</b>	<b>-34.2</b>	<b>36.4</b>	<b>18.2</b>	<b>-1.0</b>	<b>-2.3</b>	
<b>Money</b>	<b>12,163.1</b>	<b>16,296.9</b>	<b>17,187.2</b>	<b>19,146.4</b>	<b>21,446.5</b>	<b>2,300.1</b>	<b>41.3</b>	<b>24.8</b>	<b>5.5</b>	<b>12.0</b>	
<b>Quasi-money (non-sight deposits)</b>	<b>41,854.8</b>	<b>47,079.9</b>	<b>51,343.8</b>	<b>59,628.1</b>	<b>66,532.4</b>	<b>6,904.3</b>	<b>22.7</b>	<b>29.6</b>	<b>9.1</b>	<b>11.6</b>	
<b>Broad money</b>	<b>54,017.9</b>	<b>63,376.8</b>	<b>68,531.0</b>	<b>78,774.5</b>	<b>87,978.9</b>	<b>9,204.4</b>	<b>26.9</b>	<b>28.4</b>	<b>8.1</b>	<b>11.7</b>	

\* Figure is not a significant decimal fraction.

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

**Table 9**

(trillion rials)

	Balance		Share of August 2024 in total balance	Percentage change August 2024 compared with March 2024
	March 2024	August 2024		
<b>Banks and non-bank credit institutions</b>	<b>61,518.6</b>	<b>70,383.9</b>	<b>100.0</b>	<b>14.4</b>
Gharz-al-hasaneh	8,091.9	11,694.1	16.6	44.5
Mudarabah	3,057.7	370.5	0.5	-87.9
Forward transactions	1,657.1	1,677.9	2.4	1.3
Partnership	6,176.6	5,025.8	7.1	-18.6
Ju'alah	1,127.0	2,290.9	3.3	103.3
Installment sale	5,023.3	9,330.9	13.3	85.8
Murabaha <sup>1</sup>	29,430.2	27,380.4	38.9	-7.0
Istisna'a <sup>1</sup>	85.0	0.1	*	-99.9
Hire purchase	2,202.9	453.5	0.6	-79.4
Legal partnership	66.8	4,567.6	6.5	#
Direct investment	4,214.5	142.5	0.2	-96.6
Other <sup>2</sup>	385.6	7,449.7	10.6	#
<b>Commercial banks</b>	<b>12,845.0</b>	<b>14,438.5</b>	<b>100.0</b>	<b>12.4</b>
Gharz-al-hasaneh	1,305.1	2,676.6	18.5	105.1
Mudarabah	1,477.5	261.9	1.8	-82.3
Forward transactions	368.6	349.8	2.4	-5.1
Partnership	844.3	558.2	3.9	-33.9
Ju'alah	347.7	569.4	3.9	63.8
Installment sale	1,181.9	1,593.8	11.0	34.9
Murabaha	6,686.2	6,746.6	46.7	0.9
Istisna'a	23.0	0.1	*	-99.6
Hire purchase	226.6	49.2	0.3	-78.3
Legal partnership	36.8	261.4	1.8	#
Direct investment	222.3	87.3	0.6	-60.7
Other <sup>2</sup>	125.0	1,284.2	8.9	#
<b>Specialized banks</b>	<b>8,623.8</b>	<b>9,896.2</b>	<b>100.0</b>	<b>14.8</b>
Gharz-al-hasaneh	1,042.3	719.8	7.3	-30.9
Mudarabah	39.3	9.9	0.1	-74.8
Forward transactions	56.3	61.0	0.6	8.3
Partnership	794.8	1,318.3	13.3	65.9
Ju'alah	341.7	752.3	7.6	120.2
Installment sale	466.2	3,281.6	33.2	#
Murabaha	4,330.1	2,377.2	24.0	-45.1
Istisna'a	8.1	0.0	0.0	-100.0
Hire purchase	1,206.4	270.7	2.7	-77.6
Legal partnership	5.6	284.4	2.9	#
Direct investment	273.0	10.7	0.1	-96.1
Other <sup>2</sup>	60.0	810.3	8.2	#
<b>Private banks and non-bank credit institutions</b>	<b>40,049.8</b>	<b>46,049.2</b>	<b>100.0</b>	<b>15.0</b>
Gharz-al-hasaneh	5,744.5	8,297.7	18.0	44.4
Mudarabah	1,540.9	98.7	0.2	-93.6
Forward transactions	1,232.2	1,267.1	2.8	2.8
Partnership	4,537.5	3,149.3	6.8	-30.6
Ju'alah	437.6	969.2	2.1	121.5
Installment sale	3,375.2	4,455.5	9.7	32.0
Murabaha	18,413.9	18,256.6	39.6	-0.9
Istisna'a	53.9	0.0	0.0	-100.0
Hire purchase	769.9	133.6	0.3	-82.6
Legal partnership	24.4	4,021.8	8.7	#
Direct investment	3,719.2	44.5	0.1	-98.8
Other <sup>2</sup>	200.6	5,355.2	11.6	#

<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.