B

***Introduction***

 anks, credit institutions, insurance

 companies, Tehran Stock Exchange,

 Ghardh-al-hasana (interest-free) funds, retirement funds, and investment companies comprise the financial institutions of the country. A short history of statistical activities and data collection methods of these institutions is as follows:

***1. Monetary and banking statistics:*** monetary and banking data collection dates back to 1307, when the Bank Melli Iran (The National Bank of Iran) was founded. From 1314 the activity was enhanced by the establishment of the Statistical and Economic Researches Bureau in the Bank. The Central Bank of the I. R. of Iran took the responsibility over as it was founded in 1339.

 At the time being, the Central Bank of the I.R. of Iran collects and releases the monetary and banking information based on the reports it regularly receives from the banks across the nation.

***2. Insurance:*** Iran Insurance Co. Ltd. was established in 1314. Insurance data collection, however, was started in 1339 after the foundation of the Bureau of Statistics and Information of the company. The Bureau

experienced reorganization in 1345 and resumed data collection with more improved facilities.

 The Central Insurance of Iran, which was founded in 1350 to lead and supervise insurance activities, entrusted production and release of statistical information to its statistics bureau. At present, the insurance-related data are collected and disseminated by the Central Insurance of Iran.

***3. Stock market:*** Tehran Stock Exchange Market

has been in charge of collecting register data of

securities exchanges since 1346.

***4. Other financial activities:*** in addition to the above activities, some other activities are carried out by credit cooperatives to meet the financial needs of members. The data on such activities have been received as register data from the Ministry of Cooperatives since 1370. Moreover, there are financial activities by Ghardh-al-hasana funds and some other credit institutions whose statistical data have not been collected so far in a comprehensive way.

 Information appeared in this chapter includes: number of banking units, amount of their assets and liabilities, changes in the banks resources and uses, non-public sector's cash assets, public and non-public sector's deposits with banks and their debts to the banks, the credits provided by banks to the non-public sector separately by economic sectors, banks exchanged shares, status of participation papers issued, government bonds in stock, premiums received and claims paid in the insurance market of Iran, exchange of shares in the stock market, and specifications of the credit cooperatives.

 Since 1381 figures relating to assets and liabilities of banking system have been revised on the basis of exchange rate unification by the Central Bank of the Islamic Republic of Iran.

***Definitions and concepts***

***Banking operations:*** activities such as accepting deposits, granting banking facilities, dealing in bills and drafts (promissory notes), exchange transactions, operations related to bonds and securities, transfers within the country, as stipulated by law.

***Banking unit:***any branch, agency, or counter of a bank.

***Banking system****:* the whole body of public and non-public banks as well as non-bank credit institutions and the Central Bank of the I. R. of Iran.

***Specialized banks:***banks engaged in certain economic activities that use their credits for special purposes. Banks of San'at va Ma'dan (Mining and Manufacturing Bank), Maskan (Bank of Housing), Keshavarzi (Agricultural Bank), and Towse-e-ye Saderat (Exports Development Bank) are specialized banks and the rest are commercial ones.

***Commercial banks:***banks whose credit activities are not restricted to certain economic areas.

***Public sector:***the government and affiliated corporations and institutions as well as municipalities.

***Non-public sector:***all private corporations and institutions beside the Islamic Revolution institutions and certain companies sponsored by the ministries.

***Banking facilities extended to the public sector:***facilities extended by the banking system to the government and affiliated corporations and institutions as well as municipalities. Facilities may be in the form of granting direct credits or purchasing government securities (treasury bonds and securities).

***Banking facilities extended to non-public sector:*** credits granted by the banking system to the private sector from the beginning of the year 1363 in the form of different Islamic contracts according to the act of usury - free banking operations and approved regulations. These contracts include legal partnership, civil partnership, installment sales, direct investment, Modharaba, Muzara'ah, Musaqat, Jo'ala, forward transactions, hire purchase, Ghardh-al-hasana, and debt purchase.

***Legal partnership:***to provide a part of the capital of a newly established company (ltd.) or to purchase some shares of an existing one.

***Civil partnership:***joining of the shares of several natural and legal persons in cash or in kind to form a joint venture to make profit, under a contract.

***Installment sale:***transferring the ownership of some visible item to another person at a certain price received wholly or partly by equal or

unequal installments at certain due dates.

***Direct* i*nvestment:***provision of funds for the implementation of manufacturing projects and profit-making development projects by the banking system without participation of any non-bank legal or natural persons.

***Modharaba:***a financing arrangement under which one party (owner) provides funds (cash) and the other party (agent) provides labour and expertise and does business and the two parties share in the profit.

***Mozara'ah:***a contract under which one party, the land owner (Zare) transfers a certain piece of land for a fixed term to the other party (agent) to be cultivated. The resulted benefit is divided between the two parties.

***Musaqat:***a financial arrangement between the owner of trees and the like and some agent. Each party would have a certain share of the products which may include fruits, leaves, flowers, and the like.

***Jo'ala:***under Jo'ala, one party, the employer (Ja'el) is committed to pay a certain amount of compensation (Ja'al) to another party, the agent, for a certain work, under a contract.

***Forward transaction:***forward cash purchase of various products at certain prices.

***Hire purchase:***a kind of leasing contract which stipulates that at the end of leasing time, the lessee would own the leased asset in case he has observed all conditions mentioned in the contract.

***Ghardh-al-hasana:***a financial arrangement in which the banks lend certain amounts to natural or legal persons according to the rules and regulations.

***Debt purchase:***purchase of time commercial

bills, such as bills and promissory notes, at a price less than their actual value before their due dates.

***Non-public sector deposits:***funds deposited with the banks according to certain arrangements by natural or legal persons.

***Public sector deposits:*** sum of funds deposited with the banking system by ministries,

government agencies and corporations.

***Administered funds:*** funds deposited with the

banks for private uses according to a certain

contract or law. The banks spend such funds on behalf of the depositors on cases agreed upon without supervision.

***Legal deposits:***a specified percentage of sight

and nonsight deposits of the public with the banks which should be kept according to the law with the Central Bank of the I. R. of Iran.

***Sight deposits:***deposit against which the bank ought to pay the amount of checks on behalf of the depositor upon receipt of them. Sight deposits are also called Ghardh-al-hasana current deposits.

***Non-sight deposits*:** a part of liquidity with a low rate of liquidation comparing with money, comprising Ghardh-al-hasana savings deposits and term investment deposits.

***Ghardh-al-hasana savings deposits:***such deposits are not entitled to any interest; but, in order to attract and encourage depositors, the banks may give prizes in cash or kind through drawing lots.

***Term investment deposits:***short-term or long-term investment deposits for which the bank acts as depositor's agent and the interest gained from them is shared between the bank and the depositor according to the Islamic contracts.

***Claims on the public sector:***sum of the balances of loans granted by the banking system to ministries or government corporations according to special legal permits.

***Claims on non-public sector:***sum of the balances of loans and credits granted by the banks to the private sector.

***Foreign assets of the banking system:***including gold and foreign exchanges as support of Iran's stocks in international institutions as well as gold and free market foreign exchange.

***Liquidity:*** private sector sight and non-sight deposits with the banks as well as notes and coins with the public.

***Money:***a part of liquidity with a high rate of liquidation which in Iran comprises the non-public sector sight deposits with banks and notes and coins with the public.

***Quasi money:***a portion of deposits of the private

sector with the banks that are less liquid than the non-public sector sight deposits. Quasi money presently includes term investment deposits, Ghardh-al-hasana savings deposits, and other deposits.

***Balance (outstanding) at the end of the year:*** the difference between payments and receipts of the year plus the stock at the beginning of the

year.

***Bank resources:***capital and liabilities of the bank.

***Uses of the bank:*** all assets of the bank.

***Blocked resources:***a part of the banks' resources with the Central Bank which have been blocked due to enforcement of monetary policies (determining the proportion of legal deposits, selling bonds to the banks, etc.) and are not allowed to be used by banks.

 ***Insurance:***a contract under which one party guarantees to compensate or pay a certain amount to the other party in case of an accident or loss incurred for an agreed sum supplied by the latter. The guarantor is the insurer; other party of the guarantee is the insured person. The sum which is paid by insured person to the insurer is insurance premium and the object which is insured is called insurance subject.

***Direct insurance premium:***a sum directly paid by the insured to the insurer within the country.

***Insurance premiums issued:***amount of direct insurance premiums received in the insurance market of the country during the year concerned (according to the system based on fiscal year) excluding indirect insurance premiums obtained through reinsurance arrangements.

***Insurance premium received:*** The difference between the insurance premium savings from the beginning to the end of period and the insurance premiums of the same period.

***Losses incurred:*** outstanding losses reserves at the beginning of the year - (losses paid at the same period + outstanding losses at the end of the year).

***Claims paid:***claims paid directly during the year

under consideration (according to the system based on fiscal year) excluding the share of the

reinsurers.

***Claims coefficient:*** ratio of claims paid to

insurance premiums received during a certain period of time.

***Reinsurance:*** a contract under which an insurance company (transferor) cedes whole or some of its guarantees to other acceptor insurance companies (reinsurer) in case of payment of its insurance premium to those companies. The reinsurer will pay its share of the claim.

***Fire insurance:***within the regulations approved by insurance high council, the insurer guarantees to pay the losses incurred to insured person's properties resulting from fire, explosion and lightening. In this type of insurance policy, other kinds of risk such as earthquake, flood, thunderstorm, water leaking, pipe bursting, glass breaking, theft by breaking the protections and plane crash on the properties and buildings can be covered by paying extra sum of insurance premium.

***Cargo insurance:*** within the regulations approved by insurance high council, the insurer guarantees to pay the losses incurred to insured person's properties during loading, transportation and unloading.

 ***Accident insurance:*** within the regulations approved by insurance high council, the insurer guarantees to pay out the life damages caused by accident (death, impairment, and disability) to the insured person or the beneficiary. In this type of insurance, medical expenses and daily losses can be covered by mutual agreement and receiving extra insurance premium.

***Car (body) insurance:***within the regulations approved by insurance high council, the insurer guarantees to pay out the incurred losses to the insured vehicle resulting from theft, fire, explosion, car accident, crash, overturning and totally car clash with any stable or moving object or clashing any other object with the insured car.

***Third party insurance:***within the regulations approved by insurance high council, the insurer guarantees to pay the life and financial losses incurred to third party on the basis of terms included in insurance policy if it is recognized that the owner of insured vehicle is liable for the compensation of the losses resulting from the car accidents.

***Health insurance:*** within the regulations approved by insurance high council, the insurer guarantees to pay out the insured person's medical expenses as amount as written in the insurance policy. This type of insurance is issued in group or family in the country.

***Ship insurance:*** within the insurance policy, the insurer guarantees the payment of indemnity for the damages caused on the ships body and equipment or its destruction which might result from the accidents such as collision, fire accident, sinking, stranding as well as rescue charges and owner's share from general damages as mentioned in the insurance policy.

***Airplane insurance:***within the insurance policy**,** the insurer guarantees the payment of indemnity for the damages caused on the plane or its destruction which might result fromthe accidents such as crashes, collision, fire accident, hijack as mentioned in the insurance policy**.**

***Engineering insurance:***within the insurance policy, the insurer guarantees the payment of indemnity which might result from designing, manufacturing, installation and maintenance of structures and machinery resulting from engineering responsibility. This insurance covers the losses caused from the breakdown of the machinery.

***Money insurance:*** within the insurance policy, the insurer guarantees to pay out the incurred losses caused by theft (armed) and accident (fire, explosion, flood, etc.) to the money existent in a safe (of banks, financial institutes, etc.) or on the way of transiting. Totally, scope of the money insurance cover, is divided into two sections: 1-Money in transit and 2- Money whilst in a locked safe.

***Civil responsibility Insurance:*** within the civil responsibility insurance policy, the insurer guarantees to pay out the insured person, as the person responsible for the indemnity payment for damages he/she has caused to third persons unintentionally. Professional responsibility insurance (physicians, paramedics, lawyers…), transportation operators' responsibility insurance, employer's responsibility to workers, builders' responsibility insurance, public and recreation places ( hotel, pool, park,…) responsibility insurance are among this insurance.

***Credit insurance:*** this type of insurance is divided into two sections: domestic and goods export credit. Within regulations approved by insurance high council, the domestic credit means customer's debt capacity which is offered to the clients by economic enterprises in lieu of providing goods and services and also by banks and credit and financial institutes with the central bank's permit as financial facilities; and the claims resulting from these activities will be exposed to the risk of payment default. According to regulations, domestic credit insurance contracts are concluded in group and just with legal persons provided that their economic activities guarantee the risk of default of the claims resulting of the credits granted to them. Paying the insured person's or beneficiary's claims in relation to selling exported goods in the form of Letter of Credit opening contracts and cession of documents in lieu of payment (D/P) and documents in lieu of assurance (D/A) are the subjects of export credit insurance.

***Life insurance:***a contract under which the insurer, for receiving insurance premium, guarantees to pay the insurance sum to the insured person or designated beneficiary upon the occurrence of the insured individual's or individuals' [death](http://en.wikipedia.org/wiki/Death) during the period of contract or his/her life at the expiration of insurance policy.

***Other types of insurance:***including insurances for oil exploration and discovery, health, fidelity, non-profit making, civil responsibility, plate glass, and properties against robbery and fire, etc.

***Stock exchange:*** a building or place where

bankers, brokers, and dealers of securities meet to exchange the securities to provide the financial resources required for manufacturing enterprises.

***Corporations accepted:*** open corporations

whose stocks are offered for sale to the public by the stock exchange mechanism.

***Credit cooperatives:***these cooperatives are responsible for meeting the financial requirements of their members by granting them a variety of loans. Included are employees credit cooperatives, labourers credit cooperatives, and open credit (other) cooperatives

***Selected information***

In the year 1388, liquidity (money and quasi money) was 2356 thousand billion rials which increased by 23.9 percent as compared to the previous year.

Over the same year, outstanding claims of the banking system on public sector were about 365 thousand billion rials, showing a rise of 25.1 percent in comparison with the year 1387.

Claims of banks and non-bank credit institutions on non-public sectors by type of facilities were 2137 thousand billion rials which increased by 14.5 percent as compared to the previous year.

Non-public sector deposits with the banking system outstanding at the end of 1388 were about 2164 thousand billion rials which rose by 24.1 percent as compared to the previous year.

Share of non-public economic sectors out of facilities extended by banks was 14.1 percent for agriculture, 16.1 percent for construction and housing, 22.3 percent for manufacturing and mining, and 47.5 percent for services, showing a drop of 1.8 and 7.2, and a rise of 1.3 and 7.7 percent respectively over the year 1386.

In 1387, value of sold participation papers was about 12 thousand billion rials, indicating an drop of 75.4 percent compared to the previous year.

In 1388, premiums received in the insurance market of the country were 42 thousand billion rials which increased 23.6 percent compared to the previous year. Moreover, claims paid in the insurance market was 74.7 percent showing an increase of 0.03 percent in contrast to the last year.

Over the same year, value of the shares transacted of the eligible companies on Tehran Stock Exchange was 184 thousand billion rials which increased by 34.1 percent compared to the previous year.

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| **12. 1. BANKING UNITS AND SUMMARY OF BALANCE OF ASSETS AND LIABILITIES OF**  **BANKING SYSTEM OUTSTANDING AT THE END OF THE YEAR (1) (bln rials)** |
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| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Description | 1370 | 1375 | 1380 | 1384 | 1385 | 1386(2) | 1387 | 1388 |
| ***Banking units***  | ***9935*** | ***13542*** | ***16476*** | ***17486*** | ***17904*** | ***000*** | ***000*** | ***000*** |
| ***Assets***  | ***57494.1*** | ***302533.6*** | ***702351.1*** | ***2804588*** | ***3682021.3*** | ***4848676.6*** | ***(2)5392870.2*** | ***6092926.4*** |
| Foreign assets  | 1625.7 | 27969.6 | 44397.9 | 770170.4 | 928552.5 | 1184385.1 | (2)1216237 | 1331223.8 |
| Claims on public sector(3)  | 17663.9 | 65916.0 | 138457.2 | 235607.7 | 256219.8 | 280636.7 | 291539.4 | 364633.9 |
| Claims on non-public sector  | 18297.3 | 61439.0 | 242542.6 | 865315.4 | 1226201.0 | 1663725.7 | 1866550.9 | 2137363.8 |
| Customers' undertakings re: letters of credit, guarantees and acceptances  | 3878.3 | 57720.6 | 69164.5 | 445191.6 | 599812.1 | 767501.1 | 810382.2 | 921688.9 |
| Others  | 16028.9 | 89488.4 | 207788.9 | 488302.9 | 671235.9 | 952428.0 | (2)1208160.7 | 1338016.0 |
| ***Liabilities***  | ***57494.1*** | ***302533.6*** | ***702351.1*** | ***2804588.0*** | ***3682021.3*** | ***4848676.6*** | ***(2)5392870.2*** | ***6092926.4*** |
| Liquidity  | 28628.4 | 116552.6 | 320957.2 | 921019.4 | 1284199.4 | 1640293.0 | 1901366.0 | 2355889.1 |
| Deposits and loans of public sector  | 3417.3 | 12848.2 | 37969.7 | 167667.4 | 220621.4 | 265256.0 | 335620.6 | 300025.1 |
| Capital account  | 690.1 | 5677.8 | 17522.3 | 120191.3 | (2)173603.7 | 209138.9 | (2)252251.8 | 263105.0 |
| Foreign loans and credits and foreign exchange deposits  | 442.7 | 9740.6 | 34322.8 | 471435.8 | 503521.7 | 713605.6 | (2)611986.1 | 606006.0 |
| Import order registration deposits of non-public sector  | 27.3 | 2.5 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 |
| Advance payments on letters of credit by public sector  | 459.8 | 9225.6 | 3021.9 | 1275.1 | 1194.2 | 549.8 | 662.7 | 578.0 |
| Contingent liabilities re: letters of credit, guarantees and acceptances  | 3878.3 | 57720.6 | 69164.5 | 445191.6 | 599812.1 | 767501.1 | 810382.2 | 921688.9 |
| Others  | 19950.2 | 90765.7 | 219390.7 | 677805.4 | (2)899066.8 | 1252330.2 | (2)1480598.8 | 1645632.3 |

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| *1. Excluding branches of commercial banks abroad as of 1380. As of Esfand 1388, four banks such as Saderat,*  *Mellat, Tejarat and Refah were classified as private banks.* |
| *2. Revised figures.* |
| *3. Including public sector participation papers.* |
| *Source: Central Bank of the Islamic Republic of Iran.* |

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| **12. 2. SUMMARY OF ASSETS AND LIABILITIES OF CENTRAL BANK OF THE ISLAMIC**  **REPUBLIC OF IRAN OUTSTANDING AT THE END OF THE YEAR (bln rials)** |
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| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Description | 1370 | 1375 | 1380 | 1384 | 1385 | 1386 | 1387 | 1388 |
| ***Assets***  | ***18806.6*** | ***108131.5*** | ***180729.0*** | ***607263.7*** | ***780134.4*** | ***1041356.4*** | ***1178933.8*** | ***1095487.6*** |
| Foreign assets  | 1373.6 | 19629.6 | 31809.5 | 428172.1 | 563869.5 | 747284.2 | (2)778560.1 | 764435.5 |
| Notes and coins in till  | 44.7 | 31.9 | 254.9 | 821.2 | 619.9 | 1200.5 | 994.5 | 7349.5 |
| Claims on public sector  | 15388.4 | 51906.6 | 82357.7 | 123212.3 | 131432.2 | 131759.9 | 130259.3 | 134959.0 |
| Claims on banks  | 1316.6 | 10190.0 | 12076.7 | 35916.2 | 54887.3 | 137694.0 | (2)239696.4 | 168932.7 |
| Customers' undertakings re: letters of credit, guarantees and acceptances  | 561.6 | 20287.2 | 4372.4 | 15949.3 | 19402.5 | 12757.0 | 17984.6 | 10572.8 |
| Others  | 121.7 | 6086.2 | 49857.8 | 3192.6 | 9923.0 | 10660.8 | 11438.9 | 9238.1 |
| ***Liabilities***  | ***18806.6*** | ***108131.5*** | ***180729.0*** | ***607263.7*** | ***780134.4*** | ***1041356.4*** | ***1178933.7*** | ***1095487.6*** |
| 1. Notes and coins in circulation  | 5008.6 | 14260.8 | 31790.1 | 56502.2 | 68109.0 | 89247.5 | 207346.7 | 238403.2 |
| 1.1. With the public  | 4579.9 | 13216.1 | 29188.7 | 50675.6 | 61451.6 | 79909.2 | 157764.2 | 192313.9 |
| 1.2. With banks  | 384.0 | 1012.8 | 2346.5 | 5005.4 | 6037.5 | 8137.8 | 48588.0 | 38739.8 |
| 1.3. With the Central Bank  | 44.7 | 31.9 | 254.9 | 821.2 | 619.9 | 1200.5 | 994.5 | 7349.5 |
| 2. Deposits of banks and credit institutions(1)  | 7354.0 | 33114.3 | 65649.6 | 164860.4 | 212486.0 | 277452.0 | (2)333053.7 | 372730.5 |
| 3. Public sector deposits  | 3126.2 | 12567.0 | 34132.3 | 114560.2 | 149866.1 | 176674.3 | 240210.3 | 183360.9 |
| 4. Capital account(3)  | 258.0 | 420.6 | 683.3 | 5173.2 | (2)13692.7 | 19436.5 | (2)27029.2 | 34554.6 |
| 5. Foreign exchange liabilities(2)  | 237.2 | 4369.2 | 20068.7 | 170605.1 | 192674.1 | 308654.0 | (2)215896.4 | 109135.4 |
| 6. Import order registration deposits of non-public sector  | 27.3 | 2.5 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 | 2.0 |
| 7. Advance payments on letters of credit by the public sector  | 459.8 | 9225.6 | 3021.9 | 1275.1 | 1194.2 | 549.8 | 662.7 | 578.0 |
| 8. Contingent liabilities re: letters of credit, guarantees and acceptances  | 561.6 | 20287.2 | 4372.4 | 15949.3 | 19402.5 | 12757.0 | 17984.6 | 10572.8 |
| 9. Others  | 1773.9 | 13884.3 | 21008.7 | 78336.2 | (2)122707.8 | 156583.3 | (2)136748.2 | 146150.2 |

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| *1. Including banks' special term- deposits as of esfand1385,it includes banks foreign exchange sight deposits with*  *the C.B.I.* |
| *2. Revised figures.* |
| *3. Including precautionary and legal reserve.* |
| *Source: Central Bank of the Islamic Republic of Iran.* |
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| **12. 3. SUMMARY OF ASSETS AND LIABILITIES OF COMMERCIAL BANKS**  **OUTSTANDING AT THE END OF THE YEAR (1) (bln rials)** |
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| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Description | 1370 | 1375 | 1380 | 1384 | 1385 | 1386 | 1387 | 1388 |
|  ***Assets***  | ***33228.9*** | ***173788.0*** | ***421103.5*** | ***1629518.0*** | ***2093785.8*** | ***2658731.4*** | ***2772230.5*** | ***1199747.1*** |
| Foreign assets (gold and foreign exchange)  | 248.2 | 8084.8 | 10593.2 | 292133.2 | 305021.5 | 346677.8 | 324987.6 | 103323.2 |
| Notes and coins  | 371.5 | 930.9 | 2023.5 | 3885.6 | 4442.5 | 6219.3 | 39890.0 | 18288.9 |
| Deposits with the Central Bank(2)  | 7187.7 | 32353.8 | 60773.1 | 132949.6 | 165330.6 | (3)184353.1 | (3)244666.9 | 109539.7 |
| Claims on public sector (4)  | 2210.2 | 13843.6 | 53505.3 | 102728.6 | 109098.4 | 138220.8 | 138725.4 | 81561.1 |
| Claims on non-public sector  | 13598.9 | 46202.0 | 168932.7 | 556380.1 | 775113.0 | 1061536.0 | 1120155.9 | 519069.2 |
| Customers' undertakings re: letters of credit, guarantees and acceptances  | 3277.4 | 36806.4 | 58354.7 | 349777.2 | 466065.5 | 582793.1 | 572780.2 | 171087.1 |
|  ***Others***  | ***6335.0*** | ***35566.5*** | ***66921.0*** | ***191663.7*** | ***268714.3*** | ***(3)338931.3*** | ***(3)331024.5*** | ***196877.9*** |
| Liabilities  | 33228.9 | 173788.0 | 421103.5 | 1629518.0 | 2093785.8 | 2658731.4 | 2772230.5 | 1199747.1 |
| Deposits of non-public sector  | 22917.5 | 96938.2 | 255092.3 | 634890.0 | 850729.2 | 1062801.6 | 1117431.5 | 536974.1 |
| Claims of the Central Bank  | 1203.4 | 7677.5 | 10116.8 | 27965.0 | 37271.6 | (3)83479.6 | (3)157971.4 | 52453.9 |
| Deposits and loans of public sector  | 135.9 | 101.0 | 3725.1 | 37635.0 | 52209.0 | 63712.9 | 68625.7 | 37879.8 |
| Capital account  | 22.4 | 3326.7 | 9492.5 | 74732.2 | 108270.7 | 105673 | 99467.0 | 43461.5 |
| Foreign exchange loans and deposits  | 204.6 | 5240.3 | 13392.0 | 267498.2 | 274342.2 | 342044.2 | 315838.8 | 85737.3 |
| Contingent liabilities re: letters of credit, guarantees and acceptances  | 3277.4 | 36806.4 | 58354.7 | 349777.2 | 466065.5 | 582793.1 | 572780.2 | 171087.1 |
| Others  | 5467.7 | 23697.9 | 70930.1 | 237020.4 | 304897.6 | (3)418227 | (3)440115.9 | 272153.4 |

 |
| *1. Excluding branches of commercial banks abroad as of 1380. As of Esfand 1388, four banks such as Saderat,*  *Mellat, Tejarat and Refah were classified as private banks.* |
| *2. Including banks' special term- deposits, and as of Esfand 1385, it includes foreign exchange sight deposits of*  *banks with the C.B.I.* |
| *3. Revised figures.* |
| *4. Including public sector participation paper*  |
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| *Source: Central Bank of I. R. Iran.* |
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| **12. 4. SUMMARY OF ASSETS AND LIABILITIES OF SPECIALIZED BANKS OUTSTANDING**  **AT THE END OF THE YEAR (1) (bln rials)** |
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| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Description | 1370 | 1375 | 1380 | 1384 | 1385 | 1386 | 1387 | 1388 |
|  ***Assets***  | ***5458.6*** | ***20614.1*** | ***97530.7*** | ***374564.2*** | ***476990.2*** | ***669268.5*** | ***761336.7*** | ***931386.3*** |
| Foreign assets (gold and foreign exchange)  | 3.9 | 255.2 | 1971.1 | 31791.6 | 44726.6 | 67254.1 | 84842.2 | 101585.7 |
| Notes and coins  | 12.5 | 81.9 | 310.6 | 634.2 | 673.9 | 870.1 | 3316.0 | 3703.6 |
| Deposits with the Central Bank(2)  | 166.3 | 760.5 | 4677.4 | 14886.0 | 14590.0 | (3)43317.6 | (3)19063.4 | 36560.5 |
| Claims on public sector(4)  | 65.3 | 165.8 | 1797.5 | 4980.3 | 6643.1 | 9637.0 | 18050.1 | 23384.4 |
| Claims on non-public sector  | 4698.4 | 15237.0 | 72513.3 | 203760.0 | 281621.6 | 345364.4 | 399368.1 | 503405.7 |
| Customers' undertakings re: letters of credit, guarantees and acceptances  | 39.3 | 627.0 | 6026.4 | 55759.8 | 58053.1 | 104341.0 | 123376.6 | 148069.1 |
|  ***Others***  | ***472.9*** | ***3486.7*** | ***10234.4*** | ***62752.3*** | ***70681.9*** | ***(3)98484.3*** | ***(3)113320.3*** | ***114677.3*** |
| Liabilities  | 5458.6 | 20614.1 | 97530.7 | 374564.2 | 476990.2 | 669268.5 | 761336.7 | 931386.3 |
| Deposits of non-public sector  | 1131.0 | 6398.3 | 34767.3 | 131421.1 | 180656.1 | 201736.9 | 211768.8 | 276103.6 |
| Claims of the Central Bank  | 113.2 | 2512.5 | 1959.9 | 7951.2 | 17615.7 | (3)52390.7 | 74810.5 | 84585.7 |
| Deposits and loans of public sector  | 155.2 | 180.2 | 112.3 | 15472.2 | 18546.3 | 24868.8 | 26751.9 | 29961.1 |
| Capital account  | 409.7 | 1930.5 | 7040.1 | 27914.3 | 31820.8 | 59989.1 | 77304.4 | 81793.7 |
| Foreign exchange loans and deposits  | 0.9 | 131.1 | 855.0 | 16891.9 | 21032.5 | 30849.3 | 36252.8 | 51802.3 |
| Contingent liabilities re: letters of credit, guarantees and acceptances  | 39.3 | 627.0 | 6026.4 | 55759.8 | 58053.1 | 104341.0 | 123376.6 | 148069.1 |
| Others  | 3609.3 | 8834.5 | 46769.8 | 119153.7 | 149265.7 | (3)195092.7 | 211071.7 | 259070.8 |

 |
| *1. As of Esfand 1387,it includes Gharz-al-hasaneh Mehr Iran Bank.* |
| *2. Including banks' special term- deposits as of Esfand 1385, it includes banks' foreign exchange sight deposits*  *with the C.B.I.* |
| *3. Revised figures.* |
| *4. Including public sector participation papers as of 1380.* |
| *Source: Central Bank of the Islamic Republic of Iran.* |

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| **12. 5. ASSETS AND LIABILITIES OF NON-PUBLIC BANKS AND NON-BANK CREDIT**  **INSTITUTIONS OUTSTANDING AT THE END OF THE YEAR (1) (bln rials)** |
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| --- | --- | --- | --- | --- | --- | --- |
| Description | 1380 | 1384 | 1385 | 1386 | 1387 | 1388 |
|  ***Assets***  | ***2987.9*** | ***193242.1*** | ***331110.9*** | ***479320.3*** | ***680369.2*** | ***2866305.4*** |
| Foreign assets (gold and foreign exchange)  | 24.1 | 18073.5 | 14934.9 | 23169.0 | 27847.1 | 361879.4 |
| Notes and coins  | 12.4 | 485.6 | 921.1 | 1048.4 | 5382.0 | 16747.3 |
| Deposits with the Central Bank(2)  | 199.1 | 17024.8 | 32565.4 | (3)49781.3 | (3)69323.4 | 226630.3 |
| Claims on public sector(4)  | 796.7 | 4686.5 | 9046.1 | 1019.0 | 4504.6 | 124729.4 |
| Claims on non-public sector  | 1096.6 | 105175.3 | 169466.4 | 256825.3 | 347026.9 | 1114888.9 |
| Customers' undertakings re: letters of credit, guarantees and acceptances  | 411.0 | 23705.3 | 56291.0 | 67610.0 | 96240.8 | 591959.9 |
|  ***Others***  | ***448.0*** | ***24091.1*** | ***47886.0*** | ***(3)79867.3*** | ***(3)130044.4*** | ***429470.2*** |
| Liabilities  | 2987.8 | 193242.1 | 331110.9 | 479320.3 | 680369.2 | 2866305.4 |
| Deposits of non-public sector(5)  | 1908.9 | 104032.7 | 191362.5 | 295845.3 | 414401.5 | 1350497.5 |
| Claims of the Central Bank  | 0.0 | 0.0 | 0.0 | (3)1823.7 | 6914.5 | 31893.1 |
| Deposits and funds of public sector  | 0.0 | 0.0 | 0.0 | 0.0 | 32.7 | 48823.3 |
| Capital account  | 306.4 | 12371.6 | 19819.5 | 24040.3 | 48451.2 | 103295.2 |
| Foreign exchange loans and deposits  | 7.1 | 16440.6 | 15472.9 | 32058.1 | 43998.1 | 359331.0 |
| Contingent liabilities re: letters of credit, guarantees and acceptances  | 411.0 | 23705.3 | 56291.0 | 67610.0 | 96240.8 | 591959.9 |
| Others  | 354.4 | 36691.9 | 48165.0 | (3)57942.9 | 70330.4 | 380505.4 |

 |
| *1. Including private banks of Karafarin, Saman Eqtesad-e-Novin, Parsian, Sarmayeh, Sina (as of Shahrivar1385)*  *and Tose'e Non-bank Credit Institution. Moreover, as of Esfand 1388, Banks such as Saderat, Mellat, Tejarat*  *and Refah were classified as private banks.* |
|  |
| *2. Including banks' special term- deposits as of Esfand 1385, it includes banks' foreign exchange sight deposits*  *with the C.B.I.* |
| *3. Revised figures.* |
| *4. Including public sector participation papers.* |
| *5. Only includes miscellaneous creditors in credit institutions.* |
| *Source: Central Bank of the Islamic Republic of Iran.* |
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| **12. 6. CHANGE IN BALANCE OF RESOURCES AND USES OF COMMERCIAL BANKS**  |
|  **FUNDS OUTSTANDING AT THE END OF THE YEAR (bln rials)** |
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| --- | --- | --- | --- | --- | --- |
| Description  | 1381 | 1382 | 1383(1) | 1384 | 1385 |
| ***Non-public sector deposits***  | ***73446.7*** | ***79409.0*** | ***94749.7*** | ***132192.3*** | ***215839.2*** |
| Sight-deposits  | 29616.0 | 27871.9 | 23985.5 | 54949.3 | 71237.7 |
| Non-sight deposits  | 43830.7 | 51537.1 | 70764.2 | 77243 | 144601.5 |
| ***Blocked resources........***  | ***9865.9*** | ***12135.5*** | ***10767.8*** | ***22272.2*** | ***38647.3*** |
| Notes & coins  | 15.3 | 774.5 | 67.4 | 1004.9 | 556.9 |
| Legal deposits.  | 9850.6 | 11361 | 10700.8 | 21267.3 | 38090.4 |
| Government bonds  | 0.0 | 0.0 | -0.4 | 0.0 | 0.0 |
| ***Free resources available from non-public...........*** | ***63580.8*** | ***67273.5*** | ***83981.9*** | ***109920.1*** | ***177191.9*** |
| Other resources  | 12195.4 | 8019.7 | 20850.0 | 58084.5 | 48112.5 |
| Capital account  | -323.8 | 309.0 | 21131.4 | 44123.1 | 33538.5 |
| Deposits and funds of public sector  | 12519.2 | 7710.7 | -281.4 | 13961.4 | 14574.0 |
| ***Total free resources***  | ***75766.2*** | ***75293.6*** | ***104831.9*** | ***168004.6*** | ***225304.4*** |
| Uses  | 67458.9 | 88184.6 | 107956.0 | 131537.8 | 200875.5 |
| Claims on non-public sector(2)  | 54966.6 | 82524.1 | 98897.8 | 116382.6 | 199781.6 |
| Claims on public sector(3)  | 12492.3 | 5660.5 | 9058.2 | 15155.2 | 1093.9 |
| ***Change in deficit or surplus***  | ***8307.3*** | ***-12891.0*** | ***-3127.1*** | ***36466.8*** | ***24428.9*** |

 |
| *1. Revised figures.* |
| *2. Excluding profits and revenue of coming years and excluding participation papers.*  |
| *3. Excluding participation papers as of 1380.*  |
| *Source: Central Bank of the Islamic Republic of Iran.* |
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| **12. 7. CHANGE IN BALANCE OF RESOURCES AND USES OF SPECIALIZED BANKS FUNDS** |
|  **OUTSTANDING AT THE END OF THE YEAR (bln rials)** |
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| --- | --- | --- | --- | --- | --- |
| Description | 1381 | 1382 | 1383(1) | 1384 | 1385 |
| ***Non-public sector deposits***  | ***13306.4*** | ***15171.2*** | ***30441.9*** | ***37734.3*** | ***49235.0*** |
| Sight-deposits ......... .... | 3343.2 | 2301.2 | 3268.5 | 3023.9 | 8361.8 |
| Non-sight deposits.. ............ | 9963.2 | 12870.0 | 27173.4 | 34710.4 | 40873.2 |
| ***Blocked resources.... ..........*** | ***1301.2*** | ***1410.5*** | ***2489.7*** | ***2465.8*** | ***3917.0*** |
| Notes & coins ......... .... | 11.5 | 133.3 | 177.8 | 1.0 | 39.7 |
| Legal deposits ......... ..... | 1289.7 | 1277.2 | 2312.3 | 2464.8 | 3877.3 |
| Government bonds ....... ....... | 0.0 | 0.0 | -0.4 | 0.0 | 0.0 |
| ***Free resources available from non-public.... ..........*** | ***12005.2*** | ***13760.7*** | ***27952.2*** | ***35268.5*** | ***45318.0*** |
| Capital account........... ... | 644.6 | 2047.2 | 10972.5 | 7209.9 | 3906.5 |
| Claims of the Central Bank ....... ....... | 2101.9 | 296.4 | 179.6 | 3413.4 | 9664.5 |
| Claims of the Other Bank........ ...... | 7764.0 | 4472.6 | -3063.5 | 974.1 | -2195.6 |
| Foreign liabilities.... .......... | 2468.2 | 1359.3 | 12564.7 | -355.3 | 4140.6 |
| Deposits and funds of public sector. ............. | 1468.8 | 1984.3 | 4167.6 | 7739.2 | 3074.1 |
| Other funds ......... ..... | -8285.2 | -5348.6 | -22810.1 | -5007.0 | -3350.0 |
| Total free credit resources ...... ........ | 18259.5 | 18571.9 | 25795.4 | 49242.8 | 60558.1 |
| Claims on non-public sector (2) ...... ........ | 16384.5 | 18469.5 | 25149.8 | 48740.9 | 58886.7 |
| Claims on public sector (3) ...... ........ | 1875.0 | 102.4 | 645.6 | 501.9 | 1671.4 |

 |
| *1. Revised figures.* |
| *2. Excluding profits and revenue of coming years.* |
| *3. Excluding participation papers as of 1382.* |
| *Source: Central Bank of the Islamic Republic of Iran.* |
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| **12. 8. PUBLIC SECTOR DEPOSITS WITH THE BANKING SYSTEM OUTSTANDING AT THE**  **END OF THE YEAR (bln rials)** |
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| --- | --- | --- | --- |
| Year | Total deposits | Government | Government corporations and institutions  |
| Total | Central Bank | Other banks | Total | Central Bank | Other banks | Total | Central Bank | Other banks |
| 1370  | 3417.3 | 3126.2 | 291.1 | 2814.9 | 2523.8 | 291.1 | 602.4 | 602.4 | 0.0 |
| 1375  | 12848.2 | 12567.0 | 281.2 | 10485.9 | 10204.7 | 281.2 | 2362.3 | 2362.3 | 0.0 |
| 1380  | 37969.7 | 34132.3 | 3837.4 | 33904.6 | 30067.2 | 3837.4 | 4065.1 | 4065.1 | 0.0 |
| 1384  | 167667.4 | 114560.2 | 53107.2 | 156378.9 | 103271.7 | 53107.2 | 11288.5 | 11288.5 | 0.0 |
| 1385  | 220621.4 | 149866.1 | 70755.3 | 208532.4 | 137777.1 | 70755.3 | 12089.0 | 12089.0 | 0.0 |
| 1386  | 265256.0 | 176674.3 | 88581.7 | 247774.9 | 159193.2 | 88581.7 | 17481.1 | 17481.1 | 0.0 |
| 1387  | 335620.6 | 240210.3 | 95410.3 | 319542.4 | 224132.1 | 95410.3 | 16078.2 | 16078.2 | 0.0 |
| ***1388***  | ***300025.1*** | ***183360.9*** | ***116664.2*** | ***283130.4*** | ***166466.2*** | ***116664.2*** | ***16894.7*** | ***16894.7*** | ***0.0*** |

 |
| *Source: Central Bank of the Islamic Republic of Iran.* |
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| **12. 9. NON-PUBLIC SECTOR DEPOSITS WITH THE BANKING SYSTEM OUTSTANDING**  **AT THE END OF THE YEAR (1) (bln rials)**  |
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| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Description | 1370 | 1375 | 1380 | 1384 | 1385 | 1386 | 1387 | 1388 |
| ***Total deposits***  | 24048.5 | 103336.5 | 291768.5 | 870343.8 | 1222747.8 | 1560383.8 | 1743601.8 | 2163575.2 |
| Commercial banks ... ........... | 22917.5 | 96938.2 | 255092.4 | 634890.0 | 850729.2 | 1062801.6 | 1117431.5 | 536974.1 |
| Specialized banks... ............ | 1131 | 6398.3 | 34767.2 | 131421.1 | 180656.1 | 201736.9 | 211768.8 | 276103.6 |
| Non-bank credit institutions ... | × | × | 1908.9 | 104032.7 | 191362.5 | 295845.3 | 414401.5 | 1350497.5 |
| ***Sight deposits .......... ....*** | 9060.9 | 43055.8 | 113768.0 | 267243.8 | 353093.3 | 455798.1 | 367718.3 | 409383.1 |
| Commercial banks.... .......... | 8614.8 | 40439.4 | 106111.0 | 242533.7 | 313771.4 | 402584.4 | 313971.9 | 130330.9 |
| Specialized banks ...... ........ | 446.1 | 2616.4 | 7649.1 | 19585.9 | 27947.7 | 33937.1 | 31010.5 | 32789.9 |
| Non-bank credit institutions ... | × | × | 7.9 | 5124.2 | 11374.2 | 19276.6 | 22735.9 | 246262.3 |
| ***Non-sight deposits ......... .....*** | 14987.6 | 60280.7 | 178000.5 | 603100.0 | 869654.5 | 1104585.7 | 1375883.5 | 1754192.1 |
| Commercial banks........ ...... | 14302.7 | 56498.8 | 148981.4 | 392356.3 | 536957.8 | 660217.2 | 803459.6 | 406643.2 |
| Specialized banks........ ...... | 684.9 | 3781.9 | 27118.2 | 111835.2 | 152708.4 | 167799.8 | 180758.3 | 243313.7 |
| Non-bank credit institutions ... | × | × | 1901.0 | 98908.5 | 179988.3 | 276568.7 | 391665.6 | 1104235.0 |

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| *1. Excluding branches of commercial banks abroad as of 1380.* |
| *Source: Central Bank of the Islamic Republic of Iran.* |

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| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
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| **12. 10. BANKS AND NON - BANK CREDIT INSTITUTIONS DEPOSITS WITH THE**  **CENTRAL BANK OUTSTANDING AT THE END OF THE YEAR (bln rials)** |
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| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Description | 1370 | 1375 | 1380 | 1384 | 1385 | 1386(1) | 1387(1) | 1388 |
| ***1. Total deposits ...... ........*** | ***7354.0*** | ***33114.3*** | ***65649.6*** | ***164860.4*** | ***212486.0*** | ***277452.0*** | ***333053.7*** | ***372730.5*** |
| Commercial banks.... .......... | 7187.7 | 32353.8 | 60773.1 | 132949.6 | 165330.6 | 184353.1 | 244666.9 | 109539.7 |
| Specialized banks ... ........... | 166.3 | 760.5 | 4677.4 | 14886.0 | 14590.0 | 43317.6 | 19063.4 | 36560.5 |
| Non-bank credit institutions..  | × | × | 199.1 | 17024.8 | 32565.4 | 49781.3 | 69323.4 | 226630.3 |
| ***1. 1. Legal deposits........ ......*** | ***7076.9*** | ***31755.8*** | ***50842.6*** | ***128002.2*** | ***184827.7*** | ***235840.6*** | ***225227.9*** | ***243141.4*** |
| Commercial banks........ ...... | 6973.5 | (2)31392.2 | (2)47983.7 | 101163.4 | 139253.8 | 170310.2 | 148908.8 | 60489.0 |
| Specialized banks .......... .... | 103.4 | 363.6 | 2665.7 | 10009.7 | 13887.0 | 16456.5 | 14169.7 | 20435.4 |
| Non-bank credit institutions..  | × | × | 193.2 | 16829.1 | 31686.9 | 49073.9 | 62149.4 | 162217.0 |
| ***1. 2. Sight and term investment deposits ... ...........*** | ***277.1*** | ***1358.5*** | ***14807.0*** | ***36858.2*** | ***27658.3*** | ***41611.4*** | ***107825.8*** | ***129589.1*** |
| Commercial banks ...... ........ | 214.2 | 961.6 | 12789.4 | 31786.2 | 26076.8 | 14042.9 | 95758.1 | 49050.7 |
| Specialized banks ...... ........ | 62.9 | 396.9 | 2011.7 | 4876.3 | 703 | 26861.1 | 4893.7 | 16125.1 |
| Non-bank credit institutions..  | × | × | 5.9 | 195.7 | 878.5 | 707.4 | 7174.0 | 64413.3 |

 |
| *1. Revised figures.*  |
| *2. Including adjustments made in advance payments on letters of credit.* |
| *Source: Central Bank of the Islamic Republic of Iran.* |
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| **12. 11. LIQUIDITY AT THE END OF THE YEAR(1) (bln rials)** |
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| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Description | 1370 | 1375 | 1380 | 1384 | 1385 | 1386 | 1387 | 1388 |
| ***Liquidity***  | ***28628.4*** | ***116552.6*** | ***320957.3*** | ***921019.4*** | ***1284199.4*** | ***1640293.0*** | ***1901366.0*** | ***2355889.1*** |
| ***Money ..............***  | ***13640.8*** | ***56271.8*** | ***142956.7*** | ***317919.4*** | ***414544.9*** | ***535707.3*** | ***525482.5*** | ***601697.0*** |
| Notes and coins with the public ..............  | 4579.9 | 13216.0 | 29188.7 | 50675.6 | 61451.6 | 79909.2 | 157764.2 | 192313.9 |
| Sight deposits of non-public sector ..............  | 9060.9 | 43055.8 | 113768.0 | 267243.8 | 353093.3 | 455798.1 | 367718.3 | 409383.1 |
| ***Quasi money ..............***  | ***14987.6*** | ***60280.7*** | ***178000.6*** | ***603100.0*** | ***869654.5*** | ***1104585.7*** | ***1375883.5*** | ***1754192.1*** |
| Ghardh-al-hasana savings account deposits ..............  | 1868.6 | 6039.1 | 29847.5 | 93230.1 | 133522.4 | 152305.0 | 153946.7 | 180114.3 |
| Term investment deposits ....  | 11739.6 | 35847.1 | 141066.5 | 489693.2 | 707100.5 | 915984.5 | 1177644.1 | 1522321.8 |
| Short-term ..............  | 6809.9 | 19051.1 | 66983.0 | 223291.6 | 353666.8 | 495608.7 | 567458.6 | 673365.3 |
| Long-term ..............  | 4929.7 | 16796.0 | 74083.5 | 266401.6 | 353433.7 | 420375.8 | 610185.5 | 848956.5 |
| Miscellaneous deposits(2)  | 1379.4 | 18394.5 | 7086.6 | 20176.7 | 29031.6 | 36296.2 | 44292.7 | 51756.0 |

 |
| *1. Including non-bank credit institutions as of 1380.* |
| *2. Including L .C. advance payments, guarantees' deposits, advance payments for transaction, retirement and saving funds of banks' employees.* |
| *Source: Central Bank of the Islamic Republic of Iran.* |

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| **12. 12. CLAIMS OF BANKS ON THE PUBLIC SECTOR OUTSTANDING AT THE END OF**  |
|  **THE YEAR (1) (bln rials)** |
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| --- | --- | --- | --- |
| Year | Total liabilities | Government | Government corporations and institutions |
| Total | Central Bank | Other banks and non-bank credit institutions | Total | Central Bank | Other banks and non-bank credit institutions | Total | Central Bank | Other banks and non-bank credit institutions |
| 1370.............. | 17663.9 | 15388.4 | 2275.5 | 15052.9 | 13730.4 | 1322.5 | 2611.0 | 1658.0 | 953.0 |
| 1375.............. | 65916.0 | 51906.6 | 14009.4 | 42736.4 | 40911.8 | 1824.6 | 23179.6 | 10994.8 | 12184.8 |
| 1380.............. | 138457.2 | 82357.7 | 56099.5 | 72189.8 | 64636.3 | 7553.5 | 66267.4 | 17721.4 | 48546.0 |
| 1384.............. | 235607.7 | 123212.3 | 112395.4 | 135794.5 | 101254.9 | 34539.6 | 99813.2 | 21957.4 | 77855.8 |
| 1385.............. | 256219.8 | 131432.2 | 124787.6 | 160269.3 | 104094.8 | 56174.5 | 95950.5 | 27337.4 | 68613.1 |
| 1386.............. | 280636.5 | 131759.9 | 148876.8 | 188723.6 | 97842.0 | 90881.6 | 91913.1 | 33917.9 | 57995.2 |
| 1387.............. | 291539.4 | 130259.3 | 161280.1 | 206925.9 | 91423.4 | 115502.5 | 84613.5 | 38835.9 | 45777.6 |
| ***1388..............*** | ***364633.9*** | ***134959.0*** | ***229674.9*** | ***284906.4*** | ***92227.5*** | ***192678.9*** | ***79727.5*** | ***42731.5*** | ***36996.0*** |

 |
| *1. Including non-bank credit institutions as of 1380.* |
| *Source: Central Bank of the Islamic Republic of Iran.* |
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| **12. 13. CLAIMS OF BANKS AND NON-BANK CREDIT INSTITUTIONS ON NON-PUBLIC**  **SECTOR BY TYPE OF FACILITIES OUTSTANDING AT THE END OF THE YEAR (1)**  **(bln rials)** |
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| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Description | 1370 | 1375 | 1380 | 1384 | 1385 | 1386 | 1387 | 1388 |
| ***1. Banks and non-bank credit institutions ...... ........*** | ***18297.3*** | ***61439.0*** | ***242542.6*** | ***865315.4*** | ***1226201.0*** | ***1663725.7*** | ***1866550.9*** | ***2137363.8*** |
| Facilities extended(2) ....... ....... | 15428.2 | 54213.8 | 231353.8 | (3)832831.7 | 000 | 1579009.7 | 000 | 000 |
| Direct investment and legal partnership .......... .... | 996.8 | 3799.3 | 6096.1 | (3)0 | 000 | 36714.3 | 000 | 000 |
| Loans and credits extended(4) . | 1872.3 | 3425.9 | 5092.7 | 32483.7 | 000 | 48001.7 | 000 | 000 |
| ***1. 1. Commercial banks...........***  | ***13598.9*** | ***46202.0*** | ***168932.7*** | ***556380.1*** | ***775113.0*** | ***1061536*** | ***1120155.9*** | ***519069.2*** |
| Facilities extended(2) .. ............ | 11956.6 | 40107.4 | 159108 | (3)531084.2 | 000 | 995372.3 | 000 | 000 |
| Direct investment and legal partnership .... .......... | 349.2 | 2981 | 5102.9 | (3)0 | 000 | 27500.9 | 000 | 000 |
| Loans and credits extended(4)  | 1293.1 | 3113.6 | 4721.8 | 25295.9 | 000 | 38662.8 | 000 | 000 |
| ***1. 2. Specialized banks.... ..........*** | ***4698.4*** | ***15237.0*** | ***72513.3*** | ***203760.0*** | ***281621.6*** | ***345364.4*** | ***399368.1*** | ***503405.7*** |
| Facilities extended(2) ..... ......... | 3471.6 | 14106.4 | 71174.8 | (3)197661.2 | 000 | 339855.4 | 000 | 000 |
| Direct investment and legal partnership ......... ..... | 647.6 | 818.3 | 971.1 | (3)0 | 000 | 3826.1 | 000 | 000 |
| Loans and credits extended(4)  | 579.2 | 312.3 | 367.4 | 6098.8 | 000 | 1682.9 | 000 | 000 |
| ***1. 3. Non-bank credit institutions........... ...*** | ***×*** | ***×*** | ***1096.6*** | ***105175.3*** | ***169466.4*** | ***256825.3*** | ***347026.9*** | ***1114888.9*** |
| Facilities extended (2) ....... ....... | × | × | 1071.0 | (3)104086.3 | 000 | 243782 | 000 | 000 |
| Direct investment and legal partnership..... ......... | × | × | 22.1 | (3)0 | 000 | 5387.3 | 000 | 000 |
| Loans and credits extended(4)  | × | × | 3.5 | 1089 | 000 | 7656 | 000 | 000 |

 |
| *1. Including profits and revenues of coming years.* |
| *2. Referring to facilities extended by banks based upon the Usury-free Banking Law (excluding direct investment*  |
|  *and legal partnership), debt purchase and property transactions.*  |
| *3. The data for direct investment and legal partnership are included in the facilities extended in1384.* |
| *4. Including former housing loans, customers' indebtedness for letters of credits, paid guarantee, customers'*  *indebtedness for exchange rate differential, participation papers, former claims and protested promissory notes.*  |
| *Source: Central Bank of the Islamic Republic of Iran.* |
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| **12. 14. BANKS AND NON-BANK CREDIT INSTITUTIONS CLAIMS FOR FACILITIES**  **EXTENDED TO NON-PUBLIC SECTOR BY TYPE OF ISLAMIC CONTRACTS**  **OUTSTANDING AT THE END OF THE YEAR(1) (bln rials)** |
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| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Description | 1370 | 1375 | 1380 | 1384 | 1385 | 1386 | 1387 | 1388 |
| ***Banks and non-bank credit institutions........... ...*** | ***16425*** | ***58013.1*** | ***237450.2*** | ***832831.7*** | ***1179722.5*** | ***1615791.2*** | ***1813250.1*** | ***2103916.1*** |
| Installment sale.... .......... | 7668.3 | 25168.5 | 148370.3 | 415738.9 | 568070 | 784475.7 | 817676.5 | 771734.1 |
| Modharaba........ ...... | 1581.9 | 3912.6 | 13095.9 | 57299.3 | 90626.9 | 144801.5 | 122452.1 | 107095.2 |
| Civil partnership. ............. | 2900.7 | 11385 | 20394.5 | 93375.3 | 176432.4 | 258315.8 | 306311 | 577635.8 |
| Ghardh-al-hasana (interest-free loan) ......... ..... | 682 | 2603.3 | 10643.8 | 37002.5 | 40789 | 51012.6 | 63690 | 92813.3 |
| Hire purchase ........ ...... | 232.2(2) | 624 | 1580.1 | 31072.3 | 34806.4 | 29431.8 | 26162.8 | 21482.1 |
| Forward transactions ..... ......... | 809 | 2878.7 | 17755.6 | 43057.1 | 57189.1 | 63264.1 | 56901.1 | 27052.5 |
| Legal partnership ........ ...... | 785 | 2184.5 | 3867.6 | 20429 | 21396 | 22533.3 | 27921.3 | 32211.7 |
| Direct investment...... ........ | 211.8 | 1614.8 | 2228.5 | 8041.6 | 11483 | 14181 | 13122.7 | 14883.3 |
| Joala ...... ........ | 1142.9 | 3836 | 3748.7 | 52275.3 | 59639.9 | 70377.5 | 78225.5 | 74993.8 |
| Debt purchase ........ ...... | 16.6(2) | 10.3 | 19.9 | 1065 | 2001 | 0 | 0 | 0 |
| Other facilities (3) ...... ........ | 394.6 | 3795.4 | 15745.2 | 73475.4 | 117288.8 | 177397.9 | 300787.1 | 384014.3 |
| ***Commercial banks .. ............*** | ***12305.8*** | ***43088.4*** | ***164210.9*** | ***531084.2*** | ***737336.6*** | ***1022935.1*** | ***1082135.6*** | ***511823.3*** |
| Installment sale ...... ........ | 6078.6 | 18524.9 | 94962.4 | 246401.5 | 350191.8 | 517800.4 | 509435.8 | 180247.2 |
| Modharaba ....... ....... | 1472.6 | 3319.1 | 11230.6 | 39117.8 | 59425.2 | 72675.3 | 55044.8 | 31188.5 |
| Civil partnership ........ ...... | 2031.7 | 7090.5 | 15264.5 | 60937.2 | 90546 | 120583.8 | 130502 | 76874.5 |
| Ghardh-al-hasana(interest-free loan) ......... ..... | 453.5 | 2192.1 | 9517.8 | 31574.9 | 33938.8 | 42045.7 | 52002.5 | 30296.5 |
| Hire purchase..... ......... | 143(2) | 498.4 | 1087.5 | 6071.6 | 8106.1 | 9253.3 | 9957.1 | 1861.2 |
| Forward transactions .... .......... | 707.9 | 2497.8 | 14638.3 | 35468.6 | 49872.2 | 56285 | 48947.2 | 13187.9 |
| Legal partnership ........ ...... | 255.6 | 1730.1 | 3145.2 | 12395.2 | 12789.5 | 14106.5 | 17636.1 | 11363.7 |
| Direct investment....... ....... | 93.6 | 1250.9 | 1957.7 | 7471.5 | 9565 | 13394.4 | 9717.7 | 5711.5 |
| Joala ........ ...... | 855.7 | 3496.7 | 3390.6 | 38645 | 45288.4 | 58975 | 65407.1 | 38196.5 |
| Debt purchase .......... .... | 16.6(2) | 10.3 | 15.8 | 82.1 | 234.1 | 0 | 0 | 0 |
| Other facilities (3) ... ........... | 197 | 2477.6 | 9000.5 | 52918.8 | 77379.5 | 117815.7 | 183485.3 | 122895.8 |
| ***Specialized banks ..... .........*** | ***4119.2*** | ***14924.7*** | ***72146*** | ***197661.2*** | ***278439.8*** | ***343681.4*** | ***397210.2*** | ***500976.1*** |
| Installment sale ..... ......... | 1589.7 | 6643.6 | 52930.5 | 124947.4 | 183087.7 | 239737.3 | 282930.4 | 325848.8 |
| Modharaba ....... ....... | 109.3 | 593.5 | 1776.4 | 5406.5 | 2591.2 | 2471.3 | 2467.2 | 2947.4 |
| Civil partnership ..... ......... | 869 | 4294.5 | 5088.8 | 25368.4 | 36467.7 | 41564 | 42993.5 | 86776.8 |

**12. 14. BANKS AND NON-BANK CREDIT INSTITUTIONS CLAIMS FOR FACILITIES**  **EXTENDED TO NON-PUBLIC SECTOR BY TYPE OF ISLAMIC CONTRACTS**  **OUTSTANDING AT THE END OF THE YEAR (1) (continued) (bln rials)**

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| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Description | 1370 | 1375 | 1380 | 1384 | 1385 | 1386 | 1387 | 1388 |
| Ghardh-al-hasana (interest-free loan) ....... ....... | 228.5 | 411.2 | 1124.1 | 5164.2 | 6261.9 | 7912.3 | 9288.9 | 13792.3 |
| Hire purchase ...... ........ | (2)89.2 | 125.6 | 466.0 | 3816.8 | 3818.1 | 3575.0 | 3583.7 | 3934.2 |
| Forward transactions ... ........... | 101.1 | 380.9 | 3039.2 | 6304.6 | 7011.7 | 6941.3 | 7949.9 | 7156.9 |
| Legal partnership ......... ..... | 529.4 | 454.4 | 700.3 | 6277.0 | 6023.1 | 3394.5 | 3814.1 | 4119.6 |
| Direct investment....... ....... | 118.2 | 363.9 | 270.8 | 155.3 | 156.2 | 431.6 | 480.2 | 1937.5 |
| Joala ....... ....... | 287.2 | 339.3 | 25.2 | 2900.3 | 3572.5 | 4181.9 | 4407.8 | 6839.9 |
| Debt purchase ......... ..... | 0.0 | 0.0 | 1.9 | 146.4 | 78.2 | 0.0 | 0.0 | 0.0 |
| ***Other facilities (3) ... ...........*** | ***197.6*** | ***1317.8*** | ***6722.7*** | ***17174.3*** | ***29371.5*** | ***33472.2*** | ***39294.5*** | ***47622.7*** |
| Non-public banks and non-bank credit institutions ........ ...... | × | × | 1093.3 | 104086.3 | 163946.1 | 249174.7 | 333904.3 | 1091116.7 |
| Installment sale ....... ....... | × | × | 477.4 | 44390.0 | 34790.5 | 26938.0 | 25310.3 | 265638.1 |
| Modharaba ....... ....... | × | × | 88.9 | 12775.0 | 28610.5 | 69654.9 | 64940.1 | 72959.3 |
| Civil partnership ..... ......... | × | × | 41.2 | 7069.7 | 49418.7 | 96168.0 | 132815.5 | 413984.5 |
| Ghardh-al-hasana(interest-free loan) ..... ......... | × | × | 1.9 | 263.4 | 588.3 | 1054.6 | 2398.6 | 48724.5 |
| Hire purchase...... ........ | × | × | 26.6 | 21183.9 | 22882.2 | 16603.5 | 12622.0 | 15686.7 |
| Forward transactions .. ............ | × | × | 78.1 | 1283.9 | 305.2 | 37.8 | 4.0 | 6707.7 |
| Legal partnership ........ ...... | × | × | 22.1 | 1756.8 | 2583.4 | 5032.3 | 6471.1 | 16728.4 |
| Direct investment...... ........ | × | × | 0.0 | 414.8 | 1761.8 | 355.0 | 2924.8 | 7234.3 |
| Joala ....... ....... | × | × | 332.9 | 10730.0 | 10779.0 | 7220.6 | 8410.6 | 29957.4 |
| Debt purchase ........... ... | × | × | 2.2 | 836.5 | 1688.7 | 0.0 | 0.0 | 0.0 |
| Other facilities (3) .... .......... | × | × | 22.0 | 3382.3 | 10537.8 | 26110 | 78007.3 | 213495.8 |

 |
| *1. Including profits and revenues of coming years. Moreover, including new non-public banks such as Saderat,*  *Mellat, Tejarat and Refah as of 1388.* |
| *2. Including properties under hire purchase contract.*  |
| *3. Including property transactions outstanding, overdue debts, matured liabilities and debt purchase from 1386 .* |
| *Source: Central Bank of the Islamic Republic of Iran.* |
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| **12. 15. SHARE OF NON-PUBLIC ECONOMIC SECTORS OUT OF FACILITIES EXTENDED**  **BY BANKS (1) (percent)** |
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| --- | --- | --- | --- | --- | --- |
| Description | Total | Agriculture | Construction andhousing | Manufacturing and mining | Services (2) |
| ***Total*** |  |  |  |  |  |
| 1375  | 100.0 | 19.9 | 20.5 | 40.5 | 19.1 |
| 1380(3)  | 100.0 | 17.6 | 24.7 | 36.7 | 21.0 |
| 1384(3)  | 100.0 | 14.3 | 23.1 | 27.0 | 35.6 |
| 1385(3)  | 100.0 | 15.9 | 23.3 | 21.0 | 39.8 |
| 1386  | 100.0 | 14.1 | 16.1 | 22.3 | 47.5 |
| 1387  | 000 | 000 | 000 | 000 | 000 |
| 1388  | 000 | 000 | 000 | 000 | 000 |
| ***Commercial banks*** |  |  |  |  |  |
| 1375  | 100.0 | 10.9 | 16.4 | 48.5 | 24.2 |
| 1380  | 100.0 | 8.6 | 18.8 | 47.2 | 25.4 |
| 1384  | 100.0 | 10.5 | 13.2 | 30.4 | 45.9 |
| 1385  | 100.0 | 15.2 | 11.2 | 26.9 | 46.7 |
| 1386  | 100.0 | 13.5 | 9.1 | 28.2 | 49.2 |
| 1387  | 000 | 000 | 000 | 000 | 000 |
| 1388  | 000 | 000 | 000 | 000 | 000 |
| ***Specialized banks*** |  |  |  |  |  |
| 1375  | 100.0 | 42.3 | 30.4 | 20.8 | 6.5 |
| 1380  | 100.0 | 49.1 | 45.0 | -0.4 | 6.3 |
| 1384  | 100.0 | 35.1 | 44.8 | 14.4 | 5.7 |
| 1385  | 100.0 | 33.0 | 69.2 | 4.5 | -6.7 |
| 1386  | 100.0 | 34.7 | 58.4 | 1.2 | 5.7 |
| 1387  | 000 | 000 | 000 | 000 | 000 |
| 1388  | 000 | 000 | 000 | 000 | 000 |

 |
| *1. Excluding profits and revenues of coming years.* |
| *2. Including Ghardh-al-Hasana and exports facilities.* |
| *3. Including statistics on non-bank credit institutions.* |
| *Source: Central Bank of the Islamic Republic of Iran.* |
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| **12. 16. FACILITIES EXTENDED BY SPECIALIZED BANKS TO MAJOR ECONOMIC**  **SECTORS (bln rials)** |
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| --- | --- | --- | --- | --- |
| Year | Total | Agriculture | Manufacturing and mining (1) | Housing Construction  |
| 1370  | 1918.4 | 956.9 | 111.3 | (2)850.2 |
| 1375  | 7147.4 | 3695.2 | 348.6 | (2)3103.6 |
| 1380  | 29225.4 | 16488.1 | 280.7 | (3)12456.6 |
| 1384  | 96670.4 | 49894.0 | 3329.6 | 43446.8 |
| 1385  | 133708.6 | 52920.7 | 7644.4 | 73143.5 |
| 1386  | 131725.3 | 55413.5 | 8041.4 | 68270.4 |
| 1387  | 000 | 000 | 000 | 000 |
| 1388  | 000 | 000 | 000 | 000 |

 |
| *1. Including facilities extended by the Manufacturing and Mining Bank out of domestic resources.* |
| *2. Including facilities extended by the Refah Kargaran Bank to the housing sector.* |
| *3. Including facilities extended by the Housing Bank only.* |
| *Source: Central Bank of the Islamic Republic of Iran.* |
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| **12. 17. OPERATIONS OF TEHRAN CLEARING HOUSE (1000 sheets- bln rials)** |
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| Year | Checks cleared | Checks returned |
| Number | Value | Number | Value |
| 1370  | 16916 | 50611 | 1124 | 2979 |
| 1375  | 32990 | 261097 | 2047 | 13264 |
| 1380  | 58819 | 832755 | 2935 | 36849 |
| 1384  | 71861 | 2090761 | 3546 | 88073 |
| 1385  | 78201 | 2998758 | 3599 | 109263 |
| 1386  | 79054 | 4157065 | 3925 | 147680 |
| 1387  | 63649 | 4663571 | 4944 | 209422 |
| 1388  | 47468 | 4629400 | 5087 | 234071 |

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| *Source: Central Bank of the Islamic Republic of Iran.* |
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| **12. 18. STATUS OF PARTICIPATION PAPERS PUBLISHED BY THE END OF THE YEAR**  |
|  **(bln rials)** |
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| --- | --- | --- | --- | --- | --- | --- |
| Year | Number of projects | Total value published | Value sold | Matured value | Not-matured value | Rate of part payment of interest (percent) |
| 1375  | 3 | 400.6 | 400.6 | (1)0 | (1)700.6 | (2)20 |
| 1380  | 9 | 16100.0 | 15543.3 | (1)6233.5 | (1)19729.5 | 17.0 |
| 1384  | 000 | 34800.0 | (1)28774.8 | (1)24649.7 | (1)68167.6 | (3)15.5 |
| 1385  | 000 | 45700.0 | (1)37962.1 | (1)19252.1 | (1)86877.6 | 15.5 |
| 1386  | 000 | 73800.0 | 47996.1 | 30387.0 | 104486.6 | 15.5 |
| 1387  | 000 | 11800.0 | 11799 | 000 | 000 | 18.0 |
| ***1388***  | ***000*** | ***000*** | ***000*** | ***000*** | ***000*** | ***000*** |

 |
| *1. Revised figure.*  |
| *2. Excluding the first round of Iran Khodro participation papers whose rate of part payment of interest was 24%.* |
| *3. The minimum and maximum part payment of interest was 15.5% and 17.0% respectively.* |
| *Source: Central Bank of the Islamic Republic of Iran.* |
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| **12. 19. OWNERS OF BONDS AT THE END OF THE YEAR (mln rials)** |
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| --- | --- | --- | --- | --- | --- |
| Year | Total | People and private sector | Public institutions | Central Bank of the I. R. Iran | Other banks |
| 1370  | 2813455 | 0 | 99169 | 1426299 | 1287987 |
| 1375  | 2701557 | 0 | 65854 | 836002 | 1799701 |
| 1380  | 2701557 | 0 | 65854 | 2635703 | 0 |
| 1384  | 2701557 | 0 | 0 | 2701557 | 0 |
| 1385  | 2701557 | 0 | 0 | 2701557 | 0 |
| 1386  | 2701557 | 0 | 0 | 2701557 | 0 |
| 1387  | 2701557 | 0 | 0 | 2701557 | 0 |
| ***1388***  | ***2701557*** | ***0*** | ***0*** | ***2701557*** | ***0*** |

 |
| *Source: Central Bank of the Islamic Republic of Iran.* |
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| **12. 20. PREMIUMS RECEIVED IN THE INSURANCE MARKET OF IRAN BY TYPE OF** |
|  **INSURANCE (mln rials)** |
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| --- | --- | --- | --- | --- | --- | --- |
| Type of insurance | 1380 | 1384 | 1385 | 1386 | (1)1387 | 1388 |
|  ***Total***  | ***4826694*** | ***19587968*** | ***23754638*** | ***29972473*** | ***33825409*** | ***41807829*** |
| Fire  | 504973 | 1472909 | 1787217 | 2340686 | 2472280 | 2789954 |
| Cargo  | 390417 | 898676 | 912509 | 1033799 | 1056361 | 873415 |
| Accident  | 151829 | 386625 | 445528 | 555417 | 689132 | 837821 |
| Passenger accident  | 277793 | 674979 | 870550 | 1149307 | 1586697 | 2244154 |
| Car body  | 506530 | 2940418 | 3386727 | 3915626 | 4181455 | 5196999 |
| Third party  | 1612085 | 8394688 | 10721547 | 13683314 | 15715570 | 19379484 |
| Health  | 639181 | 1564440 | 2104212 | 2637542 | 3165840 | 4231833 |
| Ship (hull)  | 21102 | 79345 | 76975 | 116700 | 142258 | 130456 |
| Aircraft  | 53033 | 294834 | 323321 | 327170 | 445857 | 506015 |
| Engineering  | 65598 | 445983 | 522992 | 795876 | 769062 | 999853 |
| Money  | 5007 | 16640 | 27594 | 35607 | 32622 | 50061 |
| Responsibility  | 166331 | 794625 | 1050183 | 1567035 | 2136546 | 2423466 |
| Credit  | 14988 | 177503 | 147228 | 109386 | 76621 | 46676 |
| Oil and energy  | 21876 | 431808 | 615819 | 890194 | 876554 | 1006363 |
| Life  | 393589 | 1002179 | 758622 | 810357 | 473685 | 1078969 |
| Other  | 2364 | 12316 | 3616 | 4456 | 4868 | 12309 |

 |
| *1. Revised figures.*  |
| *Source: Central Insurance of Iran.* |
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| **12. 21. CLAIMS PAID IN THE INSURANCE MARKET OF IRAN BY TYPE OF INSURANCE**  |
|  **(mln rials)**  |
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| --- | --- | --- | --- | --- | --- | --- |
| Type of insurance | 1380 | 1384 | 1385 | 1386(1) | 1387(1) | 1388 |
| ***Total***  | 3930514 | 15378901 | 17824124 | 22080363 | 25248988 | 31223457 |
| Fire  | 134724 | 482654 | 330749 | 531814 | 1020167 | 687894 |
| Cargo  | 61300 | 115545 | 238402 | 177409 | 228386 | 177537 |
| Accident  | 91928 | 177319 | 199732 | 205572 | 272727 | 264671 |
| Passenger accident  | 120613 | 287080 | 332272 | 384448 | 372049 | 436379 |
| Car body  | 261697 | 1984536 | 2657084 | 2501845 | 2601190 | 3167394 |
| Third party  | 2090154 | 8460819 | 10764017 | 14211641 | 14830526 | 17626319 |
| Health  | 666390 | 1803954 | 1378008 | 1950648 | 3013087 | 5139236 |
| Ship (hull)  | 22591 | 117823 | 83928 | 99905 | 59021 | 183875 |
| Aircraft  | 19201 | 85046 | 189265 | 101127 | 223130 | 329679 |
| Engineering  | 11720 | 403799 | -179583 | 183845 | 247340 | 421566 |
| Money  | 3307 | 7139 | 6997 | 2273 | 4304 | 15474 |
| Responsibility  | 113989 | 465640 | 621318 | 676407 | 1236656 | 1218201 |
| Credit  | 18995 | 169372 | 143862 | 107960 | 88869 | 9457 |
| Oil and energy  | 556 | 123078 | 311594 | 233165 | 101606 | 198897 |
| Life  | 313168 | 691028 | 744062 | 708758 | 946611 | 1343080 |
| Other  | 183 | 4070 | 2416 | 3545 | 3318 | 3797 |

 |
| *1. Revised figures.*  |
| *Source: Central Insurance of Iran.* |
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| **12. 22. RATIO OF CLAIMS PAID TO PREMIUMS RECEIVED BY TYPE OF INSURANCE**  |
|  **(percent)** |
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| --- | --- | --- | --- | --- | --- | --- |
| Type of insurance | 1380 | 1384 | 1385 | 1386(1) | 1387(1) | 1388 |
|  ***Total***  | 81.43 | 78.51 | 75.03 | 73.67 | 74.65 | 74.68 |
| Fire  | 26.68 | 32.77 | 18.51 | 22.72 | 41.26 | 24.66 |
| Cargo  | 15.7 | 12.86 | 26.13 | 17.16 | 21.62 | 20.33 |
| Accident  | 60.55 | 45.86 | 44.83 | 37.01 | 39.58 | 31.59 |
| Passenger accident  | 43.42 | 42.53 | 38.17 | 33.45 | 23.45 | 19.45 |
| Car body  | 51.66 | 67.49 | 78.46 | 63.89 | 62.21 | 60.95 |
| Third party  | 129.66 | 100.79 | 100.40 | 103.86 | 94.37 | 90.95 |
| Health  | 104.26 | 115.31 | 65.49 | 73.96 | 95.17 | 121.44 |
| Ship (hull)  | 107.05 | 148.49 | 109.03 | 85.61 | 41.49 | 140.95 |
| Aircraft  | 36.21 | 28.85 | 58.54 | 30.91 | 50.05 | 65.15 |
| Engineering  | 17.87 | 90.54 | - | 23.10 | 32.16 | 42.16 |
| Money  | 66.04 | 42.9 | 25.36 | 6.38 | 13.19 | 30.91 |
| Responsibility  | 68.53 | 58.6 | 59.16 | 43.16 | 57.88 | 50.27 |
| Credit  | 126.73 | 95.42 | 97.71 | 98.70 | 115.99 | 20.26 |
| Oil and energy  | 2.54 | 28.5 | 50.60 | 26.19 | 11.59 | 19.76 |
| Life  | 79.57 | 68.95 | 98.08 | 87.46 | 199.84 | 124.48 |
| Other  | 7.72 | 33.04 | 66.83 | 79.55 | 68.16 | 30.85 |

 |
| *1. Revised figures.* |
| *Source: Central Insurance of Iran.* |
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| **12. 23. NUMBER OF CORPORATIONS ACCEPTED ON TEHRAN STOCK EXCHANGE**  |
| **AND THE NUMBER AND VALUE OF TRANSACTIONS (1000 shares;mln rials)** |
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|  |  |  |
| --- | --- | --- |
| Year | Number of corporations accepted | Transactions |
| Number | Value |
| 1370  | 108 | 6254 | 478326 |
| 1375  | 246 | 901768 | 4381597 |
| 1380  | 318 | 1705559 | 7830933 |
| 1384  | 414 | 14502910 | 56528773 |
| 1385  | 416 | 14784391 | 55644206 |
| 1386  | 317 | 23400881 | 73074274 |
| 1387  | 346 | 47975438 | 137385359 |
| ***1388***  | ***337*** | ***85625055*** | ***184166207*** |

 |
| *Source: Tehran Stock Exchange.* |
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| **12. 24. CORPORATIONS ACCEPTED ON TEHRAN STOCK EXCHANGE BY INDUSTRIES**  |
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| --- | --- | --- | --- | --- | --- |
| Industry | 1384 | 1385 | 1386 | 1387 | 1388 |
|  ***Total***  | 414 | 416 | 317 | 346 | 337 |
| Mining of coal, lignite and charcoal  | 1 | 1 | 1 | 1 | 1 |
| Farming and related services activities  | 1 | 1 | 1 | 1 | 1 |
| Mining of metallic mineral  | 8 | 8 | 8 | 8 | 8 |
| Exploitation of other mines  | 2 | 2 | 1 | 1 | 1 |
| Manufacture of textiles  | 22 | 22 | 3 | 3 | 3 |
| Tanning, dressing of leather and manufacture of footwear .. | 1 | 1 | 1 | 1 | 1 |
| Wood and wood products  | 2 | 2 | 2 | 2 | 2 |
| Paper and paper products  | 7 | 7 | 4 | 4 | 4 |
| Publishing, printing and reproduction of recorded media  | 1 | 1 | 1 | 1 | 1 |
| Oil refining and nuclear fuels  | 4 | 4 | 4 | 5 | 5 |
| Rubber and plastic products  | 15 | 15 | 12 | 12 | 10 |
| Basic metals  | 25 | 26 | 24 | 26 | 23 |
| Fabricated metal products  | 18 | 18 | 9 | 10 | 9 |
| Machinery and equipment  | 33 | 33 | 15 | 19 | 16 |
| Electrical apparatus  | 13 | 13 | 11 | 11 | 11 |
| Radio and television  | 7 | 7 | 2 | 5 | 4 |
| Medical, optical and measurement instruments  | 2 | 2 | 1 | 1 | 1 |
| Motor vehicle and manufacture of accessories  | 30 | 31 | 30 | 30 | 31 |
| Transport equipment  | 2 | 2 | 1 | 1 | x |
| Manufacture of furniture and products  | 2 | 2 | 1 | 1 | 1 |
| Lump sugar and sugar  | 17 | 17 | 17 | 17 | 14 |
| Multi industrial corporations  | 3 | 3 | 4 | 4 | 4 |
| Food products and beverages, excluding lump sugar and sugar  | 33 | 33 | 19 | 24 | 22 |
| Pharmaceutical products  | 30 | 30 | 26 | 27 | 27 |
| Chemical products  | 33 | 33 | 26 | 27 | 27 |
| Industrial contract working  | 1 | 1 | 1 | 1 | 1 |
| Computer and related activities  | 3 | 3 | 3 | 3 | 3 |
| Technical and engineering services  | 2 | 2 | 2 | 2 | 2 |
| Real estates and properties, housing mass production  | 13 | 13 | 12 | 12 | 12 |
| Tiles and ceramics  | 10 | 10 | 8 | 10 | 10 |
| Cement, lime and gypsum  | 28 | 28 | 28 | 29 | 30 |
| Other non-metallic products  | 22 | 22 | 16 | 20 | 20 |
| Investments  | 12 | 12 | 12 | 13 | 13 |
| Banks and credit institutes  | 3 | 3 | 4 | 5 | 7 |
| Other financial intermediation  | 4 | 4 | 4 | 4 | 4 |
| Transport, storage and communication  | 4 | 4 | 3 | 4 | 4 |
| Telecommunications  | × | × | × | 1 | 1 |

 |
| *Source: Tehran Stock Exchange.* |
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| **12. 25. SHARES TRANSACTED ON TEHRAN STOCK EXCHANGE BY MAJOR INDUSTRIES**  |
|  **(1000 shares)** |
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| --- | --- | --- | --- | --- | --- |
| Industry  | 1384 | 1385 | 1386 | 1387 | 1388 |
|  ***Total***  | 14502910 | 14784391 | 23400881 | 47975438 | 85625055 |
| Mining of coal, lignite and charcoal  | 377 | 6859 | 6640 | 12145 | 7817 |
| Farming and related services activities  | 103 | 258 | 530 | 360 | 400 |
| Mining of metallic mineral  | 402076 | 1151038 | 1082821 | 1306662 | 906663 |
| Exploitation of other mines  | 2943 | 3110 | 946 | 34678 | 62 |
| Manufacture of textiles  | 14467 | 3868 | 45425 | 1339 | 3065 |
| Tanning, dressing of leather and manufacture of footwear  | 3653 | 367 | 325 | 1098 | 2103 |
| Wood and wood products  | 961 | 59 | 2296 | 801 | 3264 |
| Paper and paper products  | 12481 | 5957 | 4465 | 8464 | 5757 |
| Publishing, printing and reproduction of recorded media  | 472 | 861 | 227 | 479 | 302 |
| Oil refining and nuclear fuels  | 46673 | 75587 | 70171 | 1302402 | 2248674 |
| Rubber and plastic products  | 155699 | 73062 | 66451 | 32683 | 106587 |
| Basic metals  | 322849 | 1733522 | 10576770 | 9177177 | 3225483 |
| Fabricated metal products  | 98483 | 33133 | 74948 | 77726 | 605681 |
| Machinery and equipment  | 446946 | 684142 | 305373 | 791272 | 391414 |
| Electrical apparatus  | 105172 | 165387 | 133350 | 190463 | 473727 |
| Radio and television  | 227542 | 58413 | 42818 | 68051 | 49028 |
| Medical, optical and measurement instruments  | 16984 | 8979 | 29378 | 116619 | 40103 |
| Motor vehicle and manufacture of accessories  | 2731966 | 2090636 | 2438076 | 2671147 | 3800355 |
| Transport equipment  | 27437 | 999 | 290 | 3164001 | x |
| Manufacture of furniture and products  | 8 | 1548 | 2118 | 4121 | 5337 |
| Lump sugar and sugar  | 67519 | 38851 | 31373 | 39446 | 34050 |
| Multi industrial corporations  | 1680586 | 1625691 | 888181 | 4536173 | 1695154 |
| Food products and beverages, excluding lump sugar and sugar  | 200356 | 270641 | 114982 | 131300 | 254714 |
| Pharmaceutical products  | 324467 | 226697 | 267350 | 540440 | 280950 |
| Chemical products  | 758639 | 561139 | 904118 | 659363 | 606356 |
| Industrial contract working  | 105279 | 45269 | 156149 | 167557 | 2072830 |
| Computer and related activities  | 105552 | 81498 | 46313 | 41035 | 96332 |
| Technical and engineering services  | 1942 | 1872 | 1030850 | 2239770 | 2439794 |
| Real estates and properties, housing mass production  | 1613912 | 1372170 | 1367562 | 342661 | 448354 |
| Tiles and ceramics  | 50328 | 25440 | 65130 | 48692 | 134785 |
| Cement, lime and gypsum  | 387081 | 797138 | 1045073 | 496362 | 874726 |
| Other non-metallic products  | 128785 | 83562 | 133216 | 99036 | 536719 |
| Investments  | 3010987 | 1381345 | 856321 | 1019666 | 1095243 |
| Banks and credit institutes  | 785305 | 1959825 | 1392335 | 2,574,830 | 34361173 |
| Other financial intermediation  | 625457 | 177355 | 184597 | 198025 | 385559 |
| Transport, storage and communication  | 39423 | 38113 | 33912 | 12059 | 516075 |
| Telecommunications  | × | × | × | 15867337 | 25048701 |
| Extraction of oil, gas and lateral services for exploration  | × | × | × | × | 2044066 |
| Insurance and retirement fund excluding social security  | × | × | × | × | 823652 |

 |
| *Source: Tehran Stock Exchange.* |

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| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
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| **12.26. VALUE OF SHARES TRANSACTED ON TEHRAN STOCK EXCHANGE BY**  **INDUSTRIES (mln rials)** |
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| --- | --- | --- | --- | --- | --- |
| Industry  | 1384 | 1385 | 1386 | 1387 | 1388 |
|  ***Total***  | 56528773 | 55644206 | 73074274 | 137385359 | 184166207 |
| Mining of coal, lignite and charcoal  | 4940 | 101350 | 37606 | 85321 | 30236 |
| Farming and related services activities  | 611 | 1697 | 4283 | 3221 | 3830 |
| Mining of metallic mineral  | 2070883 | 8479110 | 10168435 | 14106408 | 4454481 |
| Exploitation of other mines  | 34632 | 38827 | 2885 | 94343 | 140 |
| Manufacture of textiles  | 13550 | 7743 | 29615 | 5511 | 6221 |
| Tanning, dressing of leather and manufacture of footwear  | 2147 | 254 | 255 | 664 | 2997 |
| Wood and wood products  | 2958 | 149 | 4111 | 1277 | 6416 |
| Paper and paper products  | 56404 | 23148 | 13193 | 42058 | 16888 |
| Publishing, printing and reproduction of recorded media  | 7523 | 7892 | 1457 | 2344 | 833 |
| Oil refining and nuclear fuels  | 240732 | 494681 | 522804 | 7835806 | 10541437 |
| Rubber and plastic products  | 719699 | 216578 | 83650 | 30874 | 74134 |
| Basic metals  | 2174261 | 9117561 | 31262031 | 51893566 | 7502386 |
| Fabricated metal products  | 252996 | 48191 | 55796 | 41606 | 821749 |
| Machinery and equipment  | 887732 | 2529693 | 811934 | 2532833 | 611714 |
| Electrical apparatus  | 497526 | 315783 | 190399 | 533887 | 3545757 |
| Radio and television  | 546620 | 200290 | 65926 | 178843 | 51763 |
| Medical, optical and measurement instruments  | 50001 | 12153 | 21620 | 270393 | 413054 |
| Motor vehicle and manufacture of accessories  | 10264042 | 6215714 | 4097309 | 3441721 | 4994469 |
| Transport equipment  | 2752 | 1006 | 291 | 9496710 | x |
| Manufacture of furniture and products  | 16 | 1924 | 2364 | 4564 | 4587 |
| Lump sugar and sugar  | 208084 | 130587 | 77120 | 215408 | 126160 |
| Multi industrial corporations  | 6954443 | 5966485 | 2381060 | 12783351 | 3560830 |
| Food products and beverages, excluding lump sugar and sugar  | 855600 | 750580 | 222784 | 206762 | 506206 |
| Pharmaceutical products  | 2607499 | 1510772 | 1584071 | 1258345 | 1207113 |
| Chemical products  | 4430473 | 4290634 | 5952274 | 3075293 | 2018110 |
| Industrial contract working  | 608021 | 153341 | 167892 | 103409 | 3107250 |
| Computer and related activities  | 479708 | 442628 | 208723 | 196985 | 538573 |
| Technical and engineering services  | 20131 | 15980 | 1427452 | 1609554 | 6659270 |
| Real estates and properties, housing mass production  | 7873542 | 4988741 | 4396724 | 899423 | 799133 |
| Tiles and ceramics  | 152425 | 50875 | 111216 | 86416 | 354067 |
| Cement, lime and gypsum  | 5466583 | 4129252 | 5067154 | 2569843 | 2431796 |
| Other non-metallic products  | 419175 | 118308 | 180903 | 153536 | 847473 |
| Investments  | 4114652 | 1343766 | 602060 | 765273 | 888621 |
| Banks and credit institutes  | 2225335 | 3448425 | 2845764 | 4575330 | 35824651 |
| Other financial intermediation  | 1876768 | 228231 | 268830 | 291849 | 771393 |
| Transport, storage and communication  | 406309 | 261857 | 204285 | 8102 | 1244102 |
| Telecommunications  | × | × | × | 17984531 | 81882577 |
| Extraction of oil, gas and lateral services of exploration  | × | × | × | × | 4292176 |
| Insurance and retirement fund excluding social security  | × | × | × | × | 4023613 |

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| *Source: Tehran Stock Exchange.* |
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| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
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| **12. 27. GENERAL CHARACTERISTICS OF CREDIT COOPERATIVES AT THE END OF**  **THE YEAR (mln rials)** |
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|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Description | Number | Member | Employees | Capital  |
| ***Registered cooperatives(1)*** |  |  |  |  |
| 1370  | 439 | 224887 | 927 | 344658 |
| 1375  | 804 | 304761 | 2600 | 4099793 |
| 1380  | 1646 | 455606 | 12457 | 5443928 |
| 1384  | 1978 | 505915 | 13763 | 6562980 |
| 1385  | 1981 | 505995 | 13786 | 6563079 |
| 1386  | 1985 | 506895 | 13805 | 6589430 |
| 1387  | 1995 | 508678 | 14061 | 6594858 |
| 1388  | 2016 | 510971 | 14362 | 6602243 |
| ***Cooperatives under establishments*** |  |  |  |  |
| 1370  | 0 | 0 | 0 | 0 |
| 1375  | 7 | 1584 | 0 | 38 |
| 1380  | 6 | 696 | 29 | 379 |
| 1384  | 43 | 6748 | 129 | 2318 |
| 1385  | 44 | 6798 | 146 | 2393 |
| 1386  | 48 | 7698 | 165 | 28744 |
| 1387  | 55 | 9089 | 392 | 32960 |
| 1388  | 63 | 10001 | 637 | 36017 |
| ***Cooperatives in operation*** |  |  |  |  |
| 1370  | 213 | 178226 | 801 | 349508 |
| 1375  | 462 | 241652 | 2308 | 4083431 |
| 1380  | 1065 | 374546 | 11331 | 5419732 |
| 1384  | 1285 | 415468 | 12233 | 6532544 |
| 1385  | 1286 | 415478 | 12239 | 6532557 |
| 1386  | 1286 | 415478 | 12239 | 6532557 |
| 1387  | 1289 | 415870 | 12268 | 6533770 |
| 1388  | 1302 | 417244 | 12327 | 6538097 |

**12. 27. GENERAL CHARACTERISTICS OF CREDIT COOPERATIVES AT THE END OF**  **THE YEAR (continued) (mln rials)**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Description | Number | Member | Employees | Capital  |
| East Azarbayejan  | 76 | 27828 | 234 | 25649 |
| West Azarbayejan Ardebil  | 105 | 37884 | 625 | 216586 |
| Ardebil  | 17 | 2469 | 23 | 1650 |
| Esfahan  | 66 | 17084 | 220 | 1533291 |
| Ilam  | 17 | 2140 | 60 | 1609 |
| Bushehr  | 10 | 1356 | 19 | 1030 |
| Tehran  | 253 | 111209 | 1374 | 1157681 |
| Chaharmahal & Bakhtiyari  | 37 | 4477 | 183 | 3820 |
| South Khorasan  | 6 | 3461 | 41 | 1232 |
| Khorasan-e-Razavi  | 77 | 48630 | 7313 | 1016670 |
| North Khorasan  | 8 | 893 | 17 | 460 |
| Khuzestan  | 27 | 7274 | 80 | 1248402 |
| Zanjan  | 49 | 12368 | 95 | 43750 |
| Semnan  | 29 | 5470 | 82 | 2182 |
| Sistan & Baluchestan  | 14 | 1211 | 38 | 1177 |
| Fars  | 76 | 11754 | 215 | 31390 |
| Qazvin  | 26 | 11619 | 66 | 5694 |
| Qom  | 19 | 7592 | 26 | 2524 |
| Kordestan  | 66 | 10231 | 111 | 41439 |
| Kerman  | 22 | 1047 | 102 | 3721 |
| Kermanshah  | 44 | 15537 | 106 | 17944 |
| Kohgiluyeh & Boyerahmad  | 6 | 320 | 7 | 720 |
| Golestan  | 32 | 23233 | 301 | 13257 |
| Gilan  | 39 | 5024 | 230 | 9935 |
| Lorestan  | 16 | 3348 | 145 | 3019 |
| Mazandaran  | 38 | 25484 | 281 | 24654 |
| Markazi  | 34 | 3841 | 71 | 8244 |
| Hormozgan  | 13 | 1524 | 52 | 1269 |
| Hamedan  | 31 | 4923 | 42 | 22295 |
| Yazd  | 49 | 8013 | 168 | 1096803 |

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| *1. Including cooperatives in operation, out of operation and under establishment.* |
|  |
| *Source: Ministry of Cooperatives.* |
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