

Introduction

Banks, credit institutions, insurance companies, Tehran Stock Exchange, Ghardh-al-hasaneh (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 bank: monetary and banking data collection dates back to the year 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 the year 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 the year 1314. Insurance data collection, however, was started in the year 1339 after the foundation of the Bureau of Statistics and Information of the company. The Bureau experienced reorganization in the year 1345 and resumed data collection with more improved facilities.

The Central Insurance of Iran, which was founded in the year 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 through using the documents of different insurance companies.

3. Stock market: Tehran Stock Exchange Market

has been in charge of collecting register data of securities exchanges since the year 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 and disseminated as register data from the Ministry of Cooperatives since the year 1370. Moreover, there are financial activities by Ghardh-al-Hasaneh funds and some other credit institutions whose statistical data have not been collected so far in a comprehensive way.

Information and statistics appeared in this chapter includes: number of banking units, amount of their assets and liabilities, changes in the banks resources and uses, liquidity, 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.

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, money 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 private 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-hasaneh, and debt purchase.

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

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 investment: 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.

Mudarabah: 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.

Juala: 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-Hasaneh: 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 and funds: 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 non-sight 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-hasaneh current deposits.

Non-sight deposits: a part of liquidity with a low rate of liquidation comparing with money,

comprising Ghardh-al-hasaneh savings deposits and term investment deposits.

Ghardh-al-Hasaneh 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-hasaneh 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 and the end of the period with the insurance premiums of the same period.

Losses incurred: outstanding losses reserves at the beginning of the year minus (losses paid at the same period plus outstanding losses at the end of the year).

Claims paid: money paid by the insurer to the insured to compensate the losses incurred to the insured after occurrence of the accident.

Claims coefficient: ratio of claims paid to insurance premiums received (outstanding losses and premium savings are considered in its calculation).

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 lightning. In this type of insurance policy, other kinds of risks 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.

Accidents 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 the 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 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 from the accidents such as crashes, collision, fire accident and 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 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, cinema, 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 the 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 (L/C) 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 guarantees to pay a certain insurance sum (capital or pension) to the insured person or designated beneficiary by the insured person.

Other types of insurance: including insurances for oil exploration and discovery, health, honesty and fidelity, non-profit making, loans and credits, and properties against robber.

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: public joint stock companies which are accepted in the stock exchange organization, 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 1395, total amount of liquidity (money and quasi money) was about 12533.9 thousand billion rials which increased by 23.2 percent compared to the previous year.

Out of the total liquidity, 13 and 87 percent were money and quasi-money, respectively.

Balance of assets of banking system at the end of the year 1395 was more than 28770 thousand billion rials which increased by 13.5 percent compared to the previous year.

Over the same year, claims of the banking system on public sector were about 2197.5 thousand billion rials, showing a rise of 26.4 percent in comparison to the year 1395.

Also over the same year, claims of banks and non-bank credit institutions on non-public sectors were about 9177.2 thousand billion rials which increased by 24.7 percent compared to the previous year.

The outstanding balance of non-public sector's deposits with the banking system in the year 1395 was about 12141 thousand billion rials which rose by 23.9 percent compared to the previous year.

In the year 1395, value of sold participation papers was about 46.7 thousand billion rials, indicating a decrease of 5.9 percent compared to the previous year.

In the year 1395, the foreign outstanding of the country reached 8481 million dollars which increased by 13.4 percent compared to the previous year.

In the year 1395, average dollar rate in open market was 36440 rials (a 5.6 percent rise compared to the preceeding year), the rate of EURO was 40390 rials (a 5.7 percent increase in contrast to the previous year) the Pound rate was 48019 rials (a 7.8 decline compared to the preceeding year), 100 Japeness Yen was 34030 rials (a 18.2 percent increase compared to the preceeding year), the rate of swiss Franc was 37234 rials (a 4.8 percent growth compared to the previous rate)

In the year 1395, the highest amounts of premiums received in the insurance market of the country for three fields were as follows: third party and surplus (80.7 thousand billion rials), health (59.4 thousand billion rials) and car body insurance (13.9 thousand billion rials) showing 14.4, 16.1 and 0.2 percent increase, respectively compared to the previous year.

Over the same year, value of the transacted shares of the eligible companies on Tehran Stock Exchange was more than 490 thousand billion rials which increased by 14.9 percent compared to the previous year.

**14.2. BALANCE OF ASSETS AND LIABILITIES OF CENTRAL BANK OF THE ISLAMIC
REPUBLIC OF IRAN AT THE END OF THE YEAR** (bln rials)

Description	The year 1380	The year 1385	The year 1390	The year 1391	The year 1392	The year 1393	The year 1394	The year 1395
Assets	180729.0	780134.4	1896568.0	2167480.0	4025163.3	4472458.6	4939600.0	5057200.0
Foreign assets	31809.5	563869.5	1176641.5	1286224.9	3014228.4	3126205.2	3517500.0	3394100.0
Notes and coins in till	254.9	619.9	27489.5	18810.4	29044.0	25704.8	30600.0	50100.0
Claims on public sector	82357.7	131432.2	218908.7	314272.1	349930.1	425665.0	520300.0	576100.0
Claims on banks	12076.7	54887.3	418303.4	488313.8	602583.8	858048.8	836300.0	996900.0
Customers' undertakings re: letters of credit, guarantees and acceptances	4372.4	19402.5	7628.5	6431.7	13951.3	16415.6	12700.0	10300.0
Others	49857.8	9923.0	47596.4	53427.1	15425.7	20419.2	22200.0	29700.0
Liabilities.....	180729.0	780134.4	1896568	2167480.0	4025163.3	4472458.6	4939600.0	5057200.0
Notes and coins in circulation	31790.1	68109.0	338445.5	390420.2	420934.4	447496.4	487600.0	535100.0
With the public	29188.7	61451.6	263209.3	330164.2	334085.9	351673.4	371900.0	393300.0
With banks.....	2346.5	6037.5	47746.7	41445.6	57804.5	70118.2	85100.0	91700.0
With the Central Bank.....	254.9	619.9	27489.5	18810.4	29044.0	25704.8	30600.0	50100.0
Deposits of banks and credit institutions ⁽¹⁾	65649.6	212486	453612.5	604185.3	792987.3	889687.6	1076600.0	1313300.0
Public sector deposits	34132.3	149866.1	292027.5	268274.6	311208.9	392438.7	338100.0	373500.0
Capital account ⁽²⁾	683.3	13692.7	51462.8	66824.1	71783.8	76147.9	91400.0	89500.0
Foreign exchange liabilities	20068.7	192674.1	428023.3	517018.7	1335957.8	1541515.0	1581100.0	1469500.0
Import order registration deposits of non-public sector	2.0	2.0	2.0	2.0	2.0	2.0	0.0	0.0
Advance payments on letters of credit by the public sector.....	3021.9	1194.2	287.1	1501.6	3003.9	5302.6	2500.0	400.0
Contingent liabilities re: letters of credit, guarantees and acceptances	4372.4	19402.5	7628.5	6431.7	13951.3	16415.6	12700.0	10300.0
Others	21008.7	122707.8	325078.8	312821.8	1075333.9	1103452.8	1349600.0	1265600.0

1. Including banks' special term- deposits, and as of Esfand 1385, it includes banks foreign exchange sight deposits with the C.B.I.

2. Including precautionary and legal reserve.

Source: Central Bank of the Islamic Republic of Iran.

14.3. SUMMARY OF BALANCE OF ASSETS AND LIABILITIES OF COMMERCIAL BANKS⁽¹⁾ AT THE END OF THE YEAR

(bln rials)

Description	The year 1380	The year 1385	The year 1390	The year 1391	The year 1392 ⁽⁴⁾	The year 1393	The year 1394	The year 1395
Assets	421103.5	2093785.8	1651806.6	1928975.6	2298004.3	2637213.2	3448600.0	4071900.0
Foreign assets (gold and foreign exchange).....	10593.2	305021.5	172304.1	135811.0	207878.9	271600.1	344100.0	352500.0
Notes and coins	2023.5	4442.5	19659.6	13735.8	16380.0	21113.9	28300.0	27700.0
Deposits with the Central Bank ⁽²⁾	60773.1	165330.6	137969.2	183633.9	172392.3	161560.7	194600.0	257200.0
Claims on public sector ⁽³⁾	53505.3	109098.4	141741.1	188004.6	222672.6	297249.0	337000.0	436200.0
Claims on non-public sector ..	168932.7	775113	739715.6	782532.6	864010.2	963907.8	1142500.0	1405000.0
Customers' undertakings re: letters of credit, guarantees and acceptances.....	58354.7	466065.5	224595.2	187878.5	183835.3	189456.8	400700.0	352600.0
Others	66921.0	268714.3	215821.8	437379.2	630835.0	732324.9	1001400.0	1240700.0
Liabilities	421103.5	2093785.8	1651806.6	1928975.6	2298004.3	2637213.2	3448600.0	4071900.0
Deposits of non-public sector	255092.3	850729.2	781283.5	989246.5	1128759.8	1385993.1	1726300.0	2272200.0
Claims of the Central Bank ...	10116.8	37271.6	33496.6	17312.1	26633.2	59187.2	138800.0	120200.0
Deposits and loans of public sector	3725.1	52209.0	50585.0	51953.1	98027.2	119832.6	131400.0	81000.0
Capital account	9492.5	108270.7	35931.0	108422.8	166160.5	101814.6	99000.0	138800.0
Foreign exchange loans and deposits.....	13392.0	274342.2	139973.5	112760.0	149212.9	169665.7	194700.0	255800.0
Contingent liabilities re: letters of credit, guarantees and acceptances.....	58354.7	466065.5	224595.2	187878.5	183835.3	189456.8	400700.0	352600.0
Others	70930.1	304897.6	385941.8	461402.6	545375.4	611263.2	757700.0	851300.0

1. Excluding branches of commercial banks abroad as of the year 1380.

2. Including banks' special term- deposits, and as of the month of Esfand in the year 1385, it includes foreign exchange sight deposits of banks with the C.B.I.

3. Including public sector participation paper.

4. Since in the year 1392, the data related to the six banks of "Iran Zamin Bank", "Resalat Gharz-al-hasaneh Bank", "Middle East Bank", "Kish International Free Zone Bank (IFB)", "Iran-Venezuela Bi-National Bank (IVBB)", and "Ghavamin Bank" as well as four non-bank credit institutions of "Salehin Finance and Credit Institution", "Pishgaman Finance and Credit Institution (Ati)", "Kosar Finance and Credit Institution" and "Askariye Credit Institution" were added to money and banking data, therefore the data of the mentioned year were revised.

Source: Central Bank of I. R. Iran.

14.4. BALANCE OF ASSETS AND LIABILITIES OF SPECIALIZED BANKS⁽¹⁾ AT THE END OF THE YEAR (bln rials)

Description	The year 1380	The year 1385	The year 1390	The year 1391	The year 1392 ⁽⁵⁾	The year 1393	The year 1394	The year 1395
Assets	97530.7	476990.2	1884674.0	2239488.0	2992851.2	3432409.0	4028500.0	4679500.0
Foreign assets (gold and foreign exchange)	1971.1	44726.6	189884.1	260163.9	499679.5	394267.3	510600.0	630200.0
Notes and coins	310.6	673.9	5449.9	5033.5	6906.2	8151.9	10400.0	11500.0
Deposits with the Central Bank ⁽²⁾	4677.4	14590.0	35546.6	45807.7	63573.1	75149.5	77500.0	84700.0
Claims on public sector ⁽³⁾	1797.5	6643.1	98377.0	133388.4	193258.8	327679.3	385500.0	458400.0
Claims on non-public sector	72513.3	281621.6	1005647.6	1221862.0	1409947.9	1613492.0	1823100.0	2062400.0
Customers' undertakings re: letters of credit, guarantees and acceptances	6026.4	58053.1	314756.7	299398.4	429468.7	587856.6	688700.0	820100.0
Others	10234.4	70681.9	235012.1	273834.1	390017.0	425812.4	532700.0	612200.0
Liabilities	97530.7	476990.2	1884674.0	2239488.0	2992851.2	3432409.0	4028500.0	4679500.0
Deposits of non-public sector ⁽⁴⁾	34767.3	180656.1	401643.0	487478.2	586629.7	760821.5	999400.0	1189300.0
Claims of the Central Bank	1959.9	17615.7	362693.3	442104.5	547675.9	558977.5	572800.0	494400.0
Deposits and loans of public sector	112.3	18546.3	44334.5	74694.7	136206.4	150985.1	127400.0	121600.0
Capital account	7040.1	31820.8	125534.4	127891.6	125653.4	134667.3	138700.0	231300.0
Foreign exchange loans and deposits.....	855.0	21032.5	136463.4	210558.6	381559.9	270234.3	380000.0	440700.0
Contingent liabilities re: letters of credit, guarantees and acceptances.....	6026.4	58053.1	314756.7	299398.4	429468.7	587856.6	688700.0	820100.0
Other	46769.8	149265.7	499248.7	597362.0	785657.2	968866.7	1121500.0	1382100.0

1. As of the month of Esfand in the year 1387, it includes Gharz-al-Hasaneh Mehr Iran Bank. Also, since Shahrivar 1393, this bank has been separated from specialized public banks and classified as private banks.

2. Including banks' special term-deposits and as of the month of Esfand in the year 1385, it includes banks' foreign exchange sight deposits with the C.B.I.

3. Including public sector participation papers as of the year 1380.

4. Also, including the deposits of Bank Maskan savings account.

5. Since in the year 1392, the data related to the six banks of "Iran Zamin Bank", "Resalat Gharz-al-hasaneh Bank", "Middle East Bank", "Kish International Free Zone Bank (IFB)", "Iran-Venezuela Bi-National Bank (IVBB)", and "Ghavamin Bank" as well as four non-bank credit institutions of "Salehin Finance and Credit Institution", "Pishgaman Finance and Credit Institution (Ati)", "Kosar Finance and Credit Institution" and "Askariye Credit Institution" were added to money and banking data, therefore the data of the mentioned year were revised.

Source: Central Bank of the Islamic Republic of Iran.

**14.5. SUMMARY OF BALANCE OF ASSETS AND LIABILITIES OF PRIVATE BANKS⁽¹⁾ AND
NON-BANK CREDIT INSTITUTIONS AT THE END OF THE YEAR**
(bln rials)

Description	The year 1380	The year 1385	The year 1390	The year 1391
Assets	2987.9	331110.9	4466288.3	5324577.7
Foreign assets (gold and foreign exchange)	24.1	14934.9	606858.0	591370.8
Notes and coins	12.4	921.1	22637.2	22676.3
Deposits with the Central Bank ⁽¹⁾	199.1	32565.4	280096.7	374743.7
Claims on public sector ⁽²⁾	796.7	9046.1	179449.3	274689.3
Claims on non-public sector	1096.6	169466.4	1771482.8	2134580.1
Customers' undertakings re: letters of credit, guarantees and acceptances	411.0	56291.0	904414.9	851850.8
Others	448.0	47886.0	701349.4	1074666.7
Liabilities	2987.8	331110.9	4466288.3	5324577.7
Deposits of non-public sector ⁽³⁾	1908.9	191362.5	2096416.1	2800047
Claims of the Central Bank	0.0	0.0	22113.5	28897.2
Deposits and funds of public sector	0.0	0.0	12589.6	12856.9
Capital account	306.4	19819.5	238999.1	271505.2
Foreign exchange loans and deposits	7.1	15472.9	604413.3	533527.2
Contingent liabilities re: letters of credit, guarantees and acceptances	411.0	56291.0	904414.9	851850.8
Others	354.4	48165.0	587341.8	825893.4

14.5. SUMMARY OF BALANCE OF ASSETS AND LIABILITIES OF PRIVATE BANKS ⁽¹⁾ AND NON-BANK CREDIT INSTITUTIONS AT THE END OF THE YEAR (continued)(bln rials)

Description	The year 1392 ⁽⁴⁾	The year 1393	The year 1394	The year 1395
Assets	8629587.5	10230448.3	12925700.0	14961700.0
Foreign assets (gold and foreign exchange)	1335144.7	1243206.3	1450800.0	1446700.0
Notes and coins	34518.3	40852.4	46400.0	52500.0
Deposits with the Central Bank ⁽¹⁾	557021.9	652977.4	804500.0	971400.0
Claims on public sector ⁽²⁾	343644.7	415421.1	495800.0	726800.0
Claims on non-public sector	3134199.4	3731653.7	4396600.0	5709800.0
Customers' undertakings re: letters of credit, guarantees and acceptances	1264055.3	1460379.2	1648600.0	2090700.0
Others	1961003.2	2685958.2	4083000.0	3963800.0
Liabilities	8629587.5	10230448.3	12925700.0	14961700.0
Deposits of non-public sector ⁽³⁾	4346029.4	5325359.9	7075200.0	8679100.0
Claims of the Central Bank	28274.7	239884.1	124700.0	382300.0
Deposits and funds of public sector	80149.5	106928.4	38600.0	38300.0
Capital account	436530.9	455471.6	501500.0	257600.0
Foreign exchange loans and deposits	1156034.7	1027151	1202900.0	1144900.0
Contingent liabilities re: letters of credit, guarantees and acceptances	1264055.3	1460379.2	1648600.0	2090700.0
Others	1318513.0	1615274.1	2334200.0	2368800.0

1. Including banks' special term- deposits as of the month of Esfand in the year 1385, it includes banks' foreign exchange sight deposits with the C.B.I.

2. Including public sector participation papers.

3. Only includes temporary creditors in the credit institutes.

4. Since in the year 1392, the data related to the six banks of "Iran Zamin Bank", "Resalat Gharz-al-hasaneh Bank", "Middle East Bank", "Kish International Free Zone Bank (IFB)", "Iran-Venezuela Bi-National Bank (IVBB)", and "Ghavamin Bank" as well as four non-bank credit institutions of "Salehin Finance and Credit Institution", "Pishgaman Finance and Credit Institution (Ati)", "Kosar Finance and Credit Institution" and "Askariye Credit Institution" were added to money and banking data, therefore the data of the mentioned year were revised.

Source: Central Bank of the Islamic Republic of Iran.

14.6. OUTSTANDING BALANCE OF PUBLIC SECTOR'S DEPOSITS WITH THE BANKING SYSTEM AT THE END OF THE YEAR (bln rials)

Year	Total deposits			Government			Government corporations and institutions		
	Total	With the Central Bank	With other banks	Total	With the Central Bank	With other banks	Total	With the Central Bank	With other banks
1380.....	37969.7	34132.3	3837.4	33904.6	30067.2	3837.4	4065.1	4065.1	0.0
1385.....	220621.4	149866.1	70755.3	208532.4	137777.1	70755.3	12089.0	12089.0	0.0
1390.....	399536.6	292027.5	107509.1	379285.7	271776.6	107509.1	20250.9	20250.9	0.0
1391.....	407779.3	268274.6	139504.7	389635.8	250131.1	139504.7	18143.5	18143.5	0.0
1392.....	625592.0	311208.9	314383.1	594098.7	279715.6	314383.1	31493.3	31493.3	0.0
1393.....	770185.0	392438.7	377747.1	728555.5	350809.4	377746.1	41629.3	41629.3	0.0
1394.....	635500.0	338100.0	297400.0	593400.0	296000.0	297400.0	42100.0	42100.0	0.0
1395.....	614400.0	373500.0	240900.0	566700.0	325800.0	240900.0	47700.0	47700.0	0.0

Source: Central Bank of the Islamic Republic of Iran.

14.7. OUTSTANDING BALANCE OF NON-PUBLIC SECTOR'S DEPOSITS WITH THE BANKING SYSTEM⁽¹⁾ AT THE END OF THE YEAR (bln rials)

Description	The year 1380	The year 1385	The year 1390	The year 1391	The year 1392 ⁽²⁾	The year 1393	The year 1394	The year 1395
Total deposits	291768.5	1222747.8	3307517.1	4276771.7	6061418.9	7472174.5	9800900.0	12140600.0
Commercial banks.....	255092.4	850729.2	781283.5	989246.5	1128759.8	1385993.1	1726300.0	2272200.0
Specialized banks.....	34767.2	180656.1	429817.5	487478.2	586629.7	760821.5	999400.0	1189300.0
Private banks and non-bank credit institutions.....	1908.9	191362.5	2096416.1	2800047.0	4346029.4	5325359.9	7075200.0	8679100.0
Sight deposits	113768.0	353093.3	662537.7	806553.5	861942.3	855885.8	995100.0	1237000.0
Commercial banks.....	106111.0	313771.4	193121.1	206341.1	210986.7	219391.5	232700.0	266400.0
Specialized banks.....	7649.1	27947.7	94389.8	79782.5	76526.4	90956.4	100000.0	130300.0
Private banks and non-bank credit institutions.....	7.9	11374.2	375026.8	520429.9	574429.2	545537.9	662400.0	840300.0
Non-sight deposits	178000.5	869654.5	2644979.4	3470218.2	5199476.6	6616288.7	8805800.0	10903600.0
Commercial banks.....	148981.4	536957.8	588162.4	782905.4	917773.1	1166601.6	1493600.0	2005800.0
Specialized banks.....	27118.2	152708.4	335427.7	407695.7	510103.3	669865.1	899400.0	1059000.0
Private banks and non-bank credit institutions.....	1901.0	179988.3	1721389.3	2279617.1	3771600.2	4779822	6412800.0	7838800.0

1. Excluding the data for abroad branches of the commercial banks as of the year 1380.

2. Since in the year 1392, the data related to the six banks of "Iran Zamin Bank", "Resalat Gharz-al-hasanah Bank", "Middle East Bank", "Kish International Free Zone Bank (IFB)", "Iran-Venezuela Bi-National Bank (IVBB)", and "Ghavamin Bank" as well as four non-bank credit institutions of "Salehin Finance and Credit Institution", "Pishgaman Finance and Credit Institution (Ati)", "Kosar Finance and Credit Institution" and "Askariye Credit Institution" were added to money and banking data, therefore the data of the mentioned year were revised.

Source: Central Bank of the Islamic Republic of Iran.

**14.8. OUTSTANDING BALANCE OF BANKS AND NON-BANK CREDIT INSTITUTIONS'
DEPOSITS WITH THE CENTRAL BANK OUTSTANDING AT THE END OF THE YEAR**

(bln rials)

Description	The year 1380	The year 1385	The year 1390	The year 1391	The year 1392 ⁽¹⁾	The year 1393	The year 1394	The year 1395
Total deposits	65649.6	212486.0	453612.6	604185.3	792987.3	889687.6	1076600.0	1313300.0
Commercial banks.....	60773.1	165330.6	138198.1	183633.9	172392.3	161560.7	194600.0	257200.0
Specialized banks	4677.4	14590.0	35773.9	45807.7	63573.1	75149.5	77500.0	84700.0
Private banks and non-bank credit institutions	199.1	32565.4	279640.6	374743.7	557021.9	652977.4	804500.0	971400.0
Legal deposits	50842.6	184827.7	357327.4	491534.5	677899.1	850360.2	1019600.0	1253900.0
Commercial banks.....	⁽²⁾ 47983.7	139253.8	88284.9	116565.5	132786.3	153169.9	169400.0	224300.0
Specialized banks	2665.7	13887.0	30225.2	39395.8	49729.9	65639.8	71700.0	78000.0
Private banks and non-bank credit institutions	193.2	31686.9	238817.3	335573.2	495382.9	631550.5	778500.0	951600.0
Sight and term investment deposits	14807.0	27658.3	96285.2	112650.8	115088.2	39327.4	57000.0	59400.0
Commercial banks.....	12789.4	26076.8	49913.2	67068.4	39606.0	8390.8	25200.0	32900.0
Specialized banks	2011.7	703.0	5548.7	6411.9	13843.2	9509.7	5800.0	6700.0
Private banks and non-bank credit institutions	5.9	878.5	40823.3	39170.5	61639.0	21426.9	26000.0	19800.0

1. Since in the year 1392, the data related to the six banks of "Iran Zamin Bank", "Resalat Gharz-al-hasaneh Bank", "Middle East Bank", "Kish International Free Zone Bank (IFB)", "Iran-Venezuela Bi-National Bank (IVBB)", and "Ghavamin Bank" as well as four non-bank credit institutions of "Salehin Finance and Credit Institution", "Pishgaman Finance and Credit Institution (Ati)", "Kosar Finance and Credit Institution" and "Askariye Credit Institution" were added to money and banking data, therefore the data of the mentioned year were revised.

2. Including adjustments made in advance payments on letters of credit.

Source: Central Bank of the Islamic Republic of Iran.

14.9. LIQUIDITY⁽¹⁾ AT THE END OF THE YEAR**(bln rials)**

Description	The year 1380	The year 1385	The year 1390	The year 1391	The year 1392 ⁽³⁾	The year 1393	The year 1394	The year 1395
Liquidity	320957.3	1284199.4	3542551.9	4606935.9	6395504.8	7823847.9	10172800.0	12533900.0
Money	142956.7	414544.9	897572.5	1136717.7	1196028.2	1207559.2	1367000.0	1630300.0
Notes and coins with the public.....	29188.7	61451.6	263209.3	330164.2	334085.9	351673.4	371900.0	393300.0
Sight deposits of non- public sector.....	113768.0	353093.3	634363.2	806553.5	861942.3	855885.8	995100.0	1237000.0
Quasi money	178000.6	869654.5	2644979.4	3470218.2	5199476.6	6616288.7	8805800.0	10903600.0
Ghardh-al-hasaneh savings account deposits.....	29847.5	133522.4	255756.2	310277.5	338478.4	390880.8	469800.0	602900.0
Term investment deposits	141066.5	707100.5	2297937.6	3059971.4	4756882.5	6100910.7	8187400.0	10123100.0
Short-term.....	66983.0	353666.8	869909.7	1327326.9	2296607.8	2692493.2	3700200.0	5286200.0
Long-term.....	74083.5	353433.7	1428027.9	1732644.5	2460274.7	3408417.5	4487200.0	4836900.0
Miscellaneous deposits ⁽²⁾	7086.6	29031.6	91285.6	99969.3	104115.7	124497.2	148600.0	177600.0

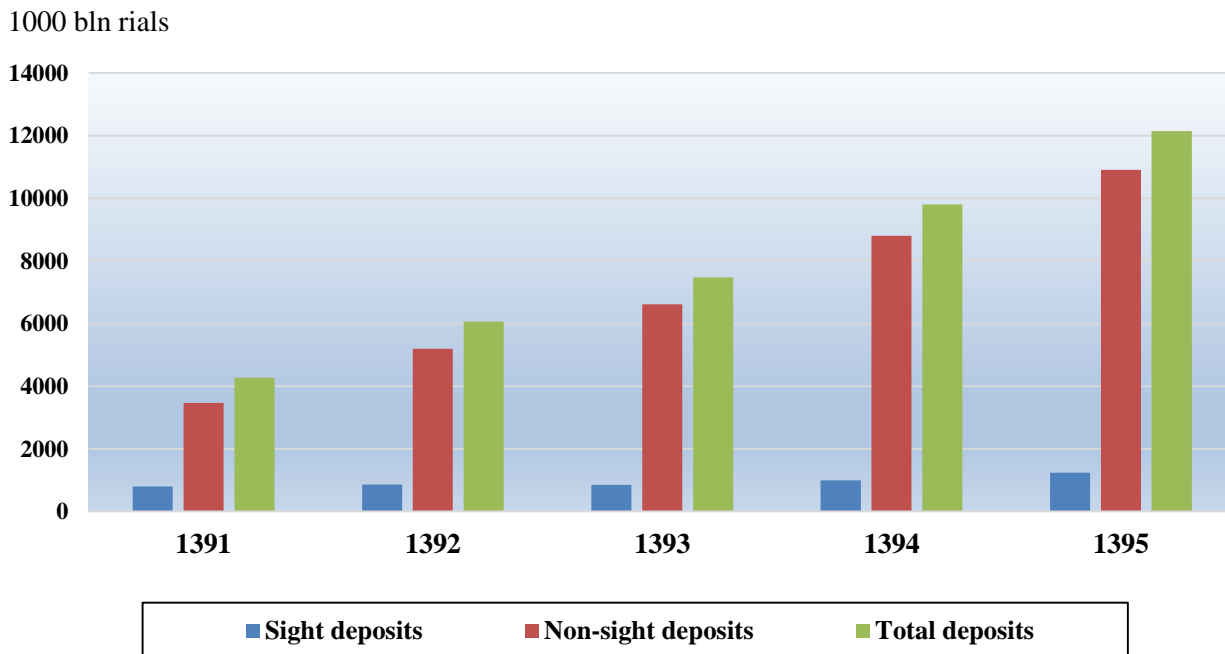
1. Including non-bank credit institutions.

2. Including L.C. advance payments, guarantees' deposits, advance payments for transaction, retirement and saving funds of banks' employees.

3. Since in the year 1392, the data related to the six banks of "Iran Zamin Bank", "Resalat Gharz-al-hasaneh Bank", "Middle East Bank", "Kish International Free Zone Bank (IFB)", "Iran-Venezuela Bi-National Bank (IVBB)", and "Ghavamin Bank" as well as four non-bank credit institutions of "Salehin Finance and Credit Institution", "Pishgaman Finance and Credit Institution (Ati)", "Kosar Finance and Credit Institution" and "Askariye Credit Institution" were added to money and banking data, therefore the data of the mentioned year were revised.

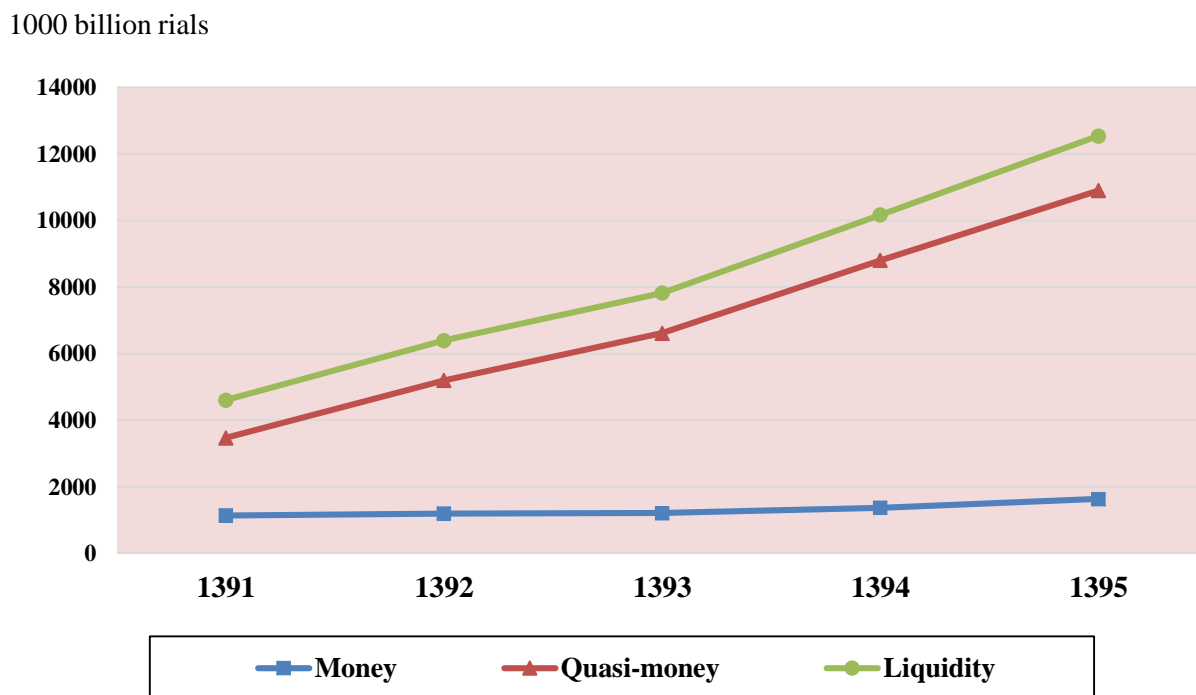
Source: Central Bank of the Islamic Republic of Iran.

14.2. OUTSTANDING BALANCE OF NON-PUBLIC SECTOR'S DEPOSITS WITH BANKING SYSTEM AT THE END OF THE YEAR



For data see Table 14.7.

14.3. LIQUIDITY AT THE END OF THE YEAR



For data see Table 14.9.

14.10. CLAIMS BALANCE OF BANKS⁽¹⁾ ON THE PUBLIC SECTOR OUTSTANDING AT THE END OF THE YEAR (bln rials)

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
1380.....	138457.2	82357.7	56099.5	72189.8	64636.3	7553.5	66267.4	17721.4	48546.0
1385.....	256219.8	131432.2	124787.6	160269.3	104094.8	56174.5	95950.5	27337.4	68613.1
1390.....	638476.1	218908.7	419567.4	488466.3	93868.0	394598.3	150009.8	125040.7	24969.1
1391.....	910354.4	314272.1	596082.3	698989.7	131614.7	567375.0	211364.7	182657.4	28707.3
1392 ⁽²⁾	1109506.2	349930.1	759576.1	886533.1	158271.3	728261.8	222973.1	191658.8	31314.3
1393.....	1466014.4	425665.0	1040349.4	1188386.6	183582.5	1004804.1	277627.8	242082.5	35545.3
1394.....	1738600.0	520300.0	1218300.0	1435400.0	244100.0	1191300.0	303200.0	276200.0	27000.0
1395.....	2197500.0	576100.0	1621400.0	1857900.0	273800.0	1584100.0	339600.0	302300.0	37300.0

1. Including non-bank credit institutions as of the year 1380.

2. Since in the year 1392, the data related to the six banks of "Iran Zamin Bank", "Resalat Gharz-al-hasanah Bank", "Middle East Bank", "Kish International Free Zone Bank (IFB)", "Iran-Venezuela Bi-National Bank (IVBB)", and "Ghavamin Bank" as well as four non-bank credit institutions of "Salehin Finance and Credit Institution", "Pishgaman Finance and Credit Institution (Ati)", "Kosar Finance and Credit Institution" and "Askariye Credit Institution" were added to money and banking data, therefore the data of the mentioned year were revised.

Source: Central Bank of the Islamic Republic of Iran.

**14.11. CLAIMS BALANCE OF BANKS⁽¹⁾ AND NON-BANK CREDIT INSTITUTIONS
ON NON-PUBLIC SECTOR BY TYPE OF FACILITIES AT THE END OF THE YEAR (bln rials)**

Description	The year 1380	The year 1385	The year 1390	The year 1391	The year 1392 ⁽⁴⁾	The year 1393	The year 1394	The year 1395
<i>Banks and non-bank credit institutions</i>	242542.6	1226201.0	3516846.0	4138974.7	5408157.5	6309053.5	7362200.0	9177200.0
Facilities extended ⁽²⁾	231353.8	000	3402991.0	3964449.9	5175317.3	6033347.8	6962100.0	8692300.0
Direct investment and legal partnership	6096.1	000	97802.3	147856.2	209572.7	250671.2	328200.0	412200.0
Loans and credits extended ⁽³⁾	5092.7	000	16052.7	26668.6	23267.5	25034.5	71900.0	72700.0
<i>Commercial banks</i>	168932.7	775113.0	739715.6	782532.6	864010.2	963907.8	1142500.0	1405000.0
Facilities extended ⁽²⁾	159108.0	000	726646.6	767015.3	849350.3	930856.1	1072700.0	1309100.0
Direct investment and legal partnership	5102.9	000	12954.2	14734.9	14569.2	25610.2	38700.0	65200.0
Loans and credits extended ⁽³⁾	4721.8	000	114.8	782.4	90.7	7441.5	31100.0	30700.0
<i>Specialized banks</i>	72513.3	281621.6	1005647.6	1221862.0	1409947.9	1613492.0	1823100.0	2062400.0
Facilities extended ⁽²⁾	71174.8	000	996278.5	1210240.2	1397614.6	1598793.0	1800000.0	2028300.0
Direct investment and legal partnership	971.1	000	9319.4	11585.9	12297.1	14671.3	18900.0	30900.0
Loans and credits extended ⁽³⁾	367.4	000	49.7	35.9	36.2	27.7	4200.0	3200.0
<i>Private banks and non-bank credit institutions</i>	1096.6	169466.4	1771482.8	2134580.1	3134199.4	3731653.7	4396600.0	5709800.0
Facilities extended ⁽²⁾	1071.0	000	1680065.9	1987194.4	2928352.4	3503698.7	4089400.0	5354900.0
Direct investment and legal partnership	22.1	000	75528.7	121535.4	182706.4	210389.7	270600.0	316100.0
Loans and credits extended ⁽³⁾	3.5	000	15888.2	25850.3	23140.6	17565.3	36600.0	38800.0

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. 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.

4. Since in the year 1392, the data related to the six banks of "Iran Zamin Bank", "Resalat Gharz-al-hasaneh Bank", "Middle East Bank", "Kish International Free Zone Bank (IFB)", "Iran-Venezuela Bi-National Bank (IVBB)", and "Ghavamin Bank" as well as four non-bank credit institutions of "Salehin Finance and Credit Institution", "Pishgaman Finance and Credit Institution (Ati)", "Kosar Finance and Credit Institution" and "Askariye Credit Institution" were added to money and banking data, .therefore the data of the mentioned year were revised.

Source: Central Bank of the Islamic Republic of Iran.

**14.12. CLAIMS BALANCE OF BANKS⁽¹⁾ AND NON-BANK CREDIT INSTITUTIONS ON
NON-PUBLIC SECTOR FOR EXTENDED FACILITIES⁽¹⁾ BY TYPE OF ISLAMIC
CONTRACTS AT THE END OF THE YEAR**

(bln rials)

Description	The year 1380	The year 1385	The year 1390	The year 1391	The year 1392 ⁽³⁾	The year 1393	The year 1394	The year 1395
<i>Banks and non-bank credit institutions</i>	237450.1	1179722.5	3456633.3	4067590.6	5347918.2	6240944.3	⁽⁴⁾7292800.0	9101100.0
Installment sale	148370.3	568070	1043079.8	1191296.2	1493631.1	1835853.2	1799900.0	2325900.0
Mudarabah	0.0	0.0	0.0	0.0	0.0	0.0	269500.0	478100.0
Istisna	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Mozarebah.....	13095.9	90626.9	126240.4	125732.2	147675.6	156058.9	171200.0	168700.0
Civil partnership.....	20394.5	176432.4	1268492.1	1581456.1	2251939.5	2615390.9	3206200.0	3851600.0
Ghardh-al-hasaneh (interest-free loan).....	10643.8	40789.0	178483.5	216129.7	281394.2	316861.3	365900.0	462700.0
Hire purchase.....	1580.1	34806.4	24603.0	27434.9	24633.7	27966.6	17600.0	30300.0
Forward transactions	17755.6	57189.1	20136.3	17652.6	17194.8	25856.4	25900.0	30500.0
Legal partnership.....	3867.6	21396.0	67765.2	103724.3	160125.8	192815.2	248500.0	332000.0
Direct investment	2228.5	11483.0	30037.1	44131.9	49446.9	57856.0	79700.0	80200.0
Jualah.....	3748.7	59639.9	149726.7	189525.7	251906.5	286379.7	305900.0	324500.0
Debt purchase.....	19.9	2001.0	0.0	0.0	0.0	0.0	0.0	0.0
Other facilities ⁽²⁾	15745.2	117288.8	548069.2	570507.0	669970.1	725906.1	802500.0	1016600.0
<i>Commercial banks</i>	164210.9	737336.6	727804.2	763972.9	848745.2	944742.3	⁽⁴⁾1110500.0	1367600.0
Installment sale	94962.4	350191.8	218164.5	220911.5	242532.9	315377.8	257200.0	296900.0
Mudarabah	0.0	0.0	0.0	0.0	0.0	0.0	58900.0	97600.0
Istisna	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Mozarebah.....	11230.6	59425.2	36143.9	35786.4	38670.5	37076.6	43900.0	52000.0
Civil partnership.....	15264.5	90546.0	141005.3	171666.7	224770.5	253117.7	373800.0	477400.0
Ghardh-al-hasaneh (interest-free loan).....	9517.8	33938.8	56404.6	60926.8	62812.9	69366.0	84400.0	462700.0
Hire purchase	1087.5	8106.1	6551.2	6977.0	7224.7	8700.9	4900.0	12700.0
Forward transactions	14638.3	49872.2	12213.5	9070.3	6659.5	10419.9	10100.0	15100.0
Legal partnership.....	3145.2	12789.5	7990.7	7598.1	5217.5	9369.4	13100.0	40500.0
Direct investment	1957.7	9565.0	4963.5	7136.8	9351.7	16240.8	25600.0	24700.0
Jualah	3390.6	45288.4	75822.8	86331.1	97065.6	103715.6	112900.0	108400.0
Debt purchase.....	15.8	234.1	0.0	0.0	0.0	0.0	0.0	0.0
Other facilities ⁽²⁾	9000.5	77379.5	168544.2	157568.2	154439.4	121357.6	125700.0	140000.0
<i>Specialized banks</i>	72145.9	278439.8	1004130.4	1225192.9	1409340.1	1612445.8	⁽⁴⁾1802400.0	2060900.0
Installment sale.....	52930.5	183087.7	533634.2	687729.2	832825.1	1020588.7	1126900.0	1241700.0
Mudarabah	0.0	0.0	0.0	0.0	0.0	0.0	1900.0	52800.0
Istisna	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Mozarebah.....	1776.4	2591.2	5618.3	6028.7	6702.8	6607.2	8600.0	9000.0
Civil partnership.....	5088.8	36467.7	326832.4	366163.2	377895.8	352752.1	387600.0	418900.0

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

Description	The year 1380	The year 1385	The year 1390	The year 1391	The year 1392	The year 1393 ⁽³⁾	The year 1394	The year 1395
Ghardh-al-Hasaneh (interest-free loan)	1124.1	6261.9	37545.4	45676.3	28398.6	30638.9	37900.0	462700.0
Hire purchase	466.0	3818.1	4494.0	4482.3	4428.8	4757.0	4900.0	5000.0
Forward transactions	3039.2	7011.7	7205.6	7946.5	8704.1	11571.5	14600.0	13800.0
Legal partnership.....	700.3	6023.1	7066.7	9183.2	8956.3	10082.7	13600.0	25600.0
Direct investment	270.8	156.2	2252.7	2402.7	3340.8	4588.6	5300.0	5300.0
Jualah	25.2	3572.5	16354.9	23602.4	50908.4	67033.5	77300.0	88300.0
Debt purchase.....	1.9	78.2	0.0	0.0	0.0	0.0	0.0	0.0
Other facilities ⁽²⁾	6722.7	29371.5	63126.2	71978.4	87179.4	103825.6	123800	153200.0
Private banks and non-bank credit institutions.....	1093.3	163946.1	1724698.7	2078424.8	3089832.9	3683756.2	(4)4362800	5672600.0
Installment sale	477.4	34790.5	291281.1	282655.5	418273.1	499886.7	415800	787300.0
Mudarabah	0.0	0.0	0.0	0.0	0.0	0.0	191600	327700.0
Istisna	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Mozarebah.....	88.9	28610.5	84478.2	83917.1	102302.3	112375.1	118700.0	107700.0
Civil partnership.....	41.2	49418.7	800654.4	1043626.2	1649273.2	2009521.1	2444800.0	2955300.0
Ghardh-al-hasaneh (interest-free loan)	1.9	588.3	84533.5	109526.6	190182.7	216856.4	243600.0	462700.0
Hire purchase	26.6	22882.2	13557.8	15975.6	12980.2	14508.7	7800.0	12600.0
Forward transactions	78.1	305.2	717.2	635.8	1831.2	3865.0	1200.0	1600.0
Legal partnership.....	22.1	2583.4	52707.8	86943.0	145952.0	173363.1	221800.0	265900.0
Direct investment	0.0	1761.8	22820.9	34592.4	36754.4	37026.6	48800.0	50200.0
Jualah	332.9	10779.0	57549.0	79592.2	103932.5	115630.6	115700.0	127800.0
Debt purchase.....	2.2	1688.7	0.0	0.0	0.0	0.0	0.0	0.0
Other facilities ⁽²⁾	22.0	10537.8	316398.8	340960.4	428351.3	500722.9	553000.0	723400.0

1. Including profits and revenues of coming years.

2. Including property transactions outstanding, overdue debts, matured liabilities and debt purchase as of the year 1387.

3. Since in the year 1392, the data related to the six banks of "Iran Zamin Bank", "Resalat Gharz-al-hasaneh Bank", "Middle East Bank", "Kish International Free Zone Bank (IFB)", "Iran-Venezuela Bi-National Bank (IVBB)", and "Ghavamin Bank" as well as four non-bank credit institutions of "Salehin Finance and Credit Institution", "Pishgaman Finance and Credit Institution (Ati)", "Kosar Finance and Credit Institution" and "Askariye Credit Institution" were added to money and banking data, therefore the data of the mentioned year were revised.

4. With respect to the addition of Murabaha and Istisna'a facilities to the different types of the Islamic contracts, the statistics of the mentioned facilities have been included in the tota since the year 1394.

Source: Central Bank of the Islamic Republic of Iran.

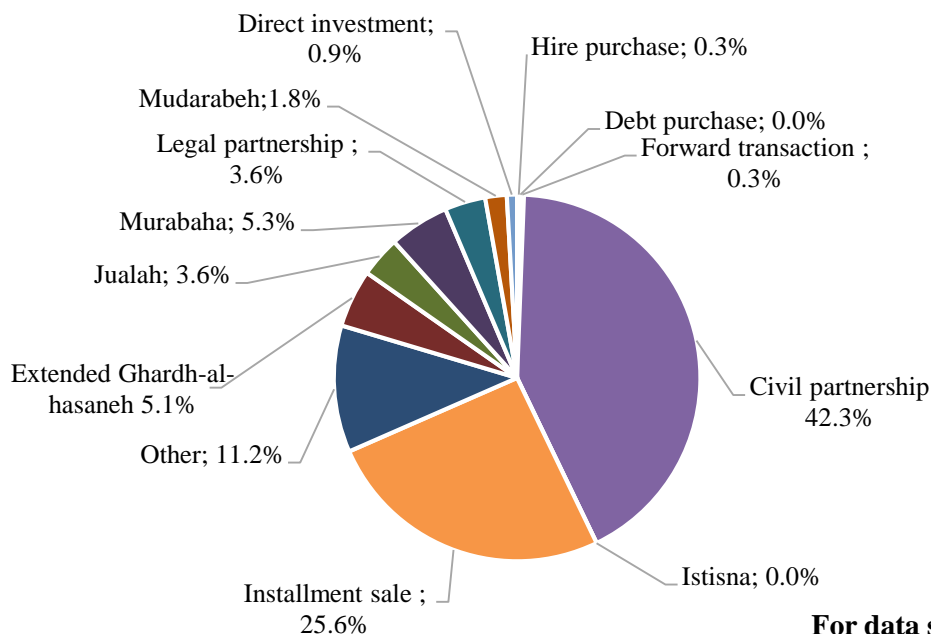
14.13. SHARE OF DIFFERENT ECONOMIC SECTORS FROM CHANGES IN THE FACILITIES EXTENDED BY BANKS (percent)

Description	Total	Agriculture	Construction and housing	Manufacturing and mining	Services
<i>Total</i>					
1380.....	100.0	17.6	24.7	36.7	21.0
1385 ⁽¹⁾	100.0	15.9	23.3	21.0	39.8
1390.....	100.0	7.3	38.0	15.3	39.4
1391.....	100.0	7.2	33.9	13.9	45.0
1392.....	100.0	10.7	27.6	18.3	43.4
1393.....	100.0	10.1	28.8	16.6	44.5
1394.....	000	000	000	000	000
1395.....	000	000	000	000	000
<i>Commercial banks</i>					
1380.....	100.0	8.6	18.8	47.2	25.4
1385.....	100.0	15.2	11.2	26.9	46.7
1390.....	100.0	4.1	28.1	26.4	41.4
1391.....	100.0	-15.7	77.1	-3.4	42.0
1392.....	100.0	16.8	56.2	0.8	26.2
1393.....	100.0	5.9	33.1	2.3	58.7
1394.....	000	000	000	000	000
1395.....	000	000	000	000	000
<i>Specialized banks</i>					
1380.....	100.0	49.1	45.0	-0.4	6.3
1385.....	100.0	33.0	69.2	4.5	-6.7
1390.....	100.0	15.2	74.0	4.3	6.5
1391.....	100.0	20.9	63.2	2.4	13.5
1392.....	100.0	29.5	52.7	5.3	12.5
1393.....	100.0	39.5	54.9	8.2	-2.6
1394.....	000	000	000	000	000
1395.....	000	000	000	000	000
<i>Private banks</i>					
1390.....	100.0	2.9	16.4	19.8	60.9
1391.....	100.0	2.1	15.0	21.3	61.6
1392.....	100.0	4.2	16.4	24.5	54.9
1393.....	100.0	4.1	21.1	22.8	52.0
1394.....	000	000	000	000	000
1395.....	000	000	000	000	000

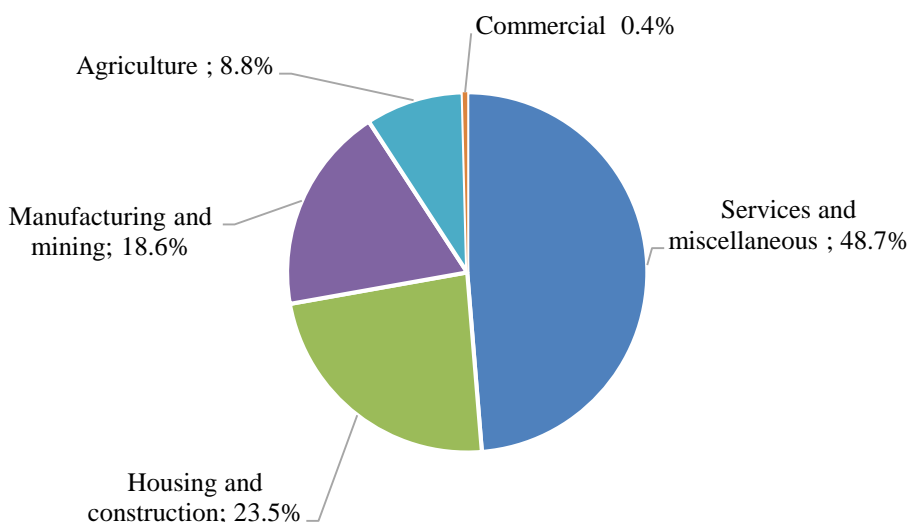
1. Including statistics on non-bank credit institutions as of the year 1385.

Source: Central Bank of the Islamic Republic of Iran.

14.4. SHARE OF ISLAMIC CONTRACTS FROM FACILITIES EXTENDED BY BANKS AND NON-BANK CREDIT INSTITUTIONS, THE YEAR 1395



14.5. NET BALANCE OF FACILITIES EXTENDED BY SPECIALIZED BANKS TO NON-



14.14. OUTSTANDING FACILITIES EXTENDED BY SPECIALIZED BANKS TO NON-PUBLIC SECTOR BY MAJOR ECONOMIC SECTORS

(bln rials)

Year	Total	Agriculture	Manufacturing and mining	Housing construction	Export	Services and miscellaneous
1380.....	000	000	000	000	000	000
1385.....	000	000	000	000	000	000
1390.....	833028.1	182378.8	57517.5	538806.5	9240.4	45084.9
1391.....	996488.3	216479.2	61392.6	642243.7	10031.1	66341.7
1392 ⁽¹⁾	2362238.0	222340.0	706033.0	287074.0	305423.0	841368.0
1393 ⁽²⁾	3414156.0	255838.0	1064924.0	404492.0	433080.0	1255822.0
1394.....	1412951.1	365399.5	93048.4	859631.0	9548.7	85323.5
1395.....	7679000.0	679400.0	1421800.0	1807800.0	31600	3738400.0

1. Since in the year 1392, the data related to the six banks of "Iran Zamin Bank", "Resalat Gharz-al-hasaneh Bank", "Middle East Bank", "Kish International Free Zone Bank (IFB)", "Iran-Venezuela Bi-National Bank (IVBB)", and "Ghavamin Bank" as well as four non-bank credit institutions of "Salehin Finance and Credit Institution", "Pishgaman Finance and Credit Institution (Ati)", "Kosar Finance and Credit Institution" and "Askariye Credit Institution" were added to money and banking data, therefore the data of the mentioned year were revised.

2. Ghardh-al-hasaneh Mehr Bank changed into a private bank as of Shahrivar of the year 1393.

Source: Central Bank of the Islamic Republic of Iran.

14. 15. NUMBER AND VALUE OF EXCHANGED AND RETURNED CHECKS IN TEHRAN BANKING CHECKS' CLEARING HOUSE

(1000 sheets- bln rials)

Year	Checks exchanged		Checks returned	
	Number	Value	Number	Value
1380.....	58819	832755	2935	36849
1385.....	78201	2998758	3599	109263
1390.....	51368	7367062	6374	356068
1391.....	50648	9045035	5975	430143
1392.....	46433	11121654	5082	517315
1393.....	000	000	000	000
1394.....	000	000	000	000
1395.....	000	000	000	000

Source: Central Bank of the Islamic Republic of Iran.

14.16. SUMMARY OF PARTICIPATION PAPERS ISSUED AT THE END OF THE YEAR**(bln rials)**

Year	Number of projects	Total issued amount	Sold amount	Matured amount	Not-matured amount	Provisional profit rate (percent)
1380.....	11	16100.0	15543.3	6233.5	19729.5	17.0
1385.....	18	45700.0	37962.1	19252.1	86877.6	15.5
1390.....	25	92167.0	47905.0	000	000	15.0-20
1391.....	38	222448.9	123218.1	000	000	20.0
1392.....	15	88916.9	43421.5	000	000	20.0-23.0
1393.....	000	32500.0	⁽¹⁾ 7131.0	000	000	22.0
1394.....	000	108239.0	49639.0	000	000	18.0-21.0
1395.....	000	145597.0	46734.0	000	000	15.0-21.0

1. The amount of 4870 billion rials of sold papers in the year 1393 is related to participation paper issued by municipalities in the year 1392.

Source: Central Bank of the Islamic Republic of Iran.

14.17. NATIONAL FOREIGN DEBTS AT THE END OF THE YEAR**(mln dollars)**

Year	Total	Short term	Mid-term and long term
1385.....	23514	9100	14414
1390.....	19185	10320	8865
1391.....	7682	943	6739
1392.....	6655	777	5878
1393.....	5107	432	4676
1394.....	7476	2019	5456
1395.....	8481	3311	5170

Source: Central Bank of the Islamic Republic of Iran.

14.18. AVERAGE RATES OF MAJOR EXCHANGE IN THE FORMAL EXCHANGE MARKET AND FREE MARKET (INTERBANK AND MAIN) (rials)

Year	Formal market				
	Dollar	Euro	Pound	100 JPY (100 Japanese Yen)	Swiss franc
1385	000	000	000	000	000
1390	10962	15120	17502	13898	12451
1391	12260	15809	19405	14893	13067
1392	21253	28552	33885	21213	23225
1393	26509	000	000	000	000
1394	29580	000	000	000	000
1395	31389	34485	41180	29018	31802

Year	Free market				
	Dollar	Euro	Pound	100 JPY (100 Japanese Yen)	Swiss franc
1385	9226	11839	17437	7865	7450
1390	13568	18679	21889	17053	15083
1391	26059	33960	41499	30909	27829
1392	31839	42637	50380	31945	34666
1393	32800	41980	52986	30163	35484
1394	34501	38215	52092	28780	35535
1395	36440	40390	48019	34030	37234

Source: Central Bank of the Islamic Republic of Iran.

14.19. PREMIUMS RECEIVED BY TYPE OF INSURANCE**(bln rials)**

Type of insurance	The year 1380	The year 1385	The year 1390	The year 1391	The year 1392	The year 1393	The year 1394 ⁽¹⁾	The year 1395
Insurance market	4827	23649	70870	100495	129954	159192.0	189819.7	213456.8
Fire	518	1787	3918	4393	5879	8769.0	10137.2	11768.0
Cargo	390	912	815	1076	1594	2559.2	2619.3	2623.7
Accident	152	446	1147	1477	1899	1887.3	2291.1	2556.5
Driver accidents.....	278	871	2089	5151	6088	7373.3	9049.0	10329.4
Car body	507	3387	6046	7174	10285	12626.0	13914.5	13947.3
Third party and surplus ..	1612	10722	30802	44742	51629	65979.2	70501.0	80682.2
Health	639	2104	15021	21387	30501	34773.0	51184.9	59420.8
Ship (hull).....	21	77	801	1103	2023	1283.9	1493.9	1190.8
Aircraft	53	323	606	741	1349	1694.4	1505.4	1941.9
Engineering	75	523	1451	1503	2004	4684.1	5277.3	5329.5
Money	5	27	74	87	103	68.0	78.1	78.0
Responsibility.....	166	1050	4082	5768	8318	10655.2	11021.6	12445.8
Credit.....	0	147	487	384	203	9.2	3.9	0.9
Oil and energy	0	616	1075	2028	2048	1156.0	1226.3	1777.4
Life	394	653	2424	3421	5964	5547.5	9471.5	8981.8
Other.....	17	4	32	60	69	126.5	44.5	382.9

1. Revised figures.

Source: Central Insurance of Iran.

14.20. CLAIMS INCURRED BY TYPE OF INSURANCE**(bln rials)**

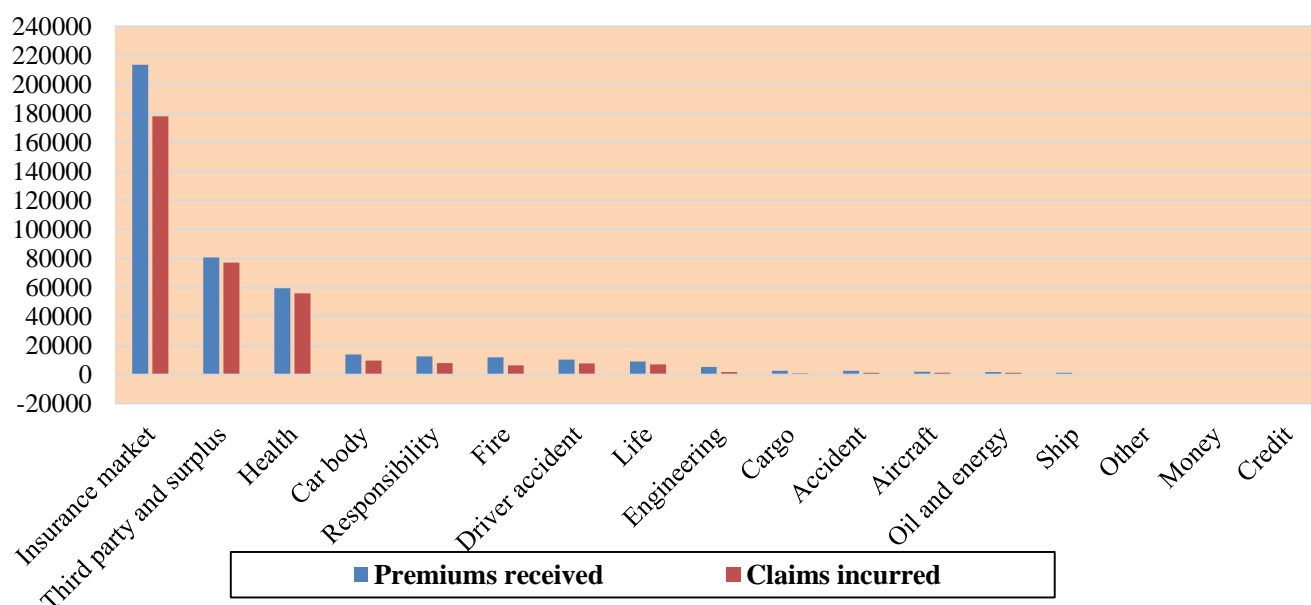
Type of insurance	The year 1380	The year 1385	The year 1390	The year 1391	The year 1392	The year 1393	The year 1394 ⁽¹⁾	The year 1395
Insurance market	3931	17620	54052	83027	116022	137666.6	157836.1	177921.9
Fire	135	331	1144	2031	2457	3315.4	4352.8	6231.2
Cargo	61	238	262	402	411	766.6	753.1	741.6
Accident	92	200	381	535	657	678.0	1057.2	1199.2
Driver accidents.....	121	332	720	2425	2780	6442.5	4730.9	7683.6
Car body	262	2657	4170	5305	6612	8220.3	8603.7	9700.7
Third party and surplus	2090	10764	27662	40335	53553	69878.2	73633	77231.8
Health	666	1378	15094	23051	35801	33775.5	46762.7	56026.8
Ship (hull).....	23	84	483	924	537	999.8	1300.3	249.4
Aircraft	19	189	120	149	69	572.8	680.7	1231.7
Engineering	12	-180	540	825	981	1890.4	2122.4	1652.8
Money	3	7	11	16	20	13.2	7.6	7.9
Responsibility.....	114	621	1653	4195	6835	6583.1	7857.1	7991.4
Credit.....	0	144	47	139	310	46.0	-103.6	6.8
Oil and energy	0	312	152	276	675	104.7	1027.4	1218.4
Life	313	540	1596	2374	4298	4338.2	5325.3	6925.5
Other.....	19	2	17	46	24	42.7	-274.5	-176.9

1. Revised figures.

Source: Central Insurance of Iran.

14.6. PREMIUMS RECEIVED AND CLAIMS INCURRED IN THE INSURANCE MARKET BY TYPE OF INSURANCE, THE YEAR 1395

Bln rials



For data see Table 14.19 , 14.20.

14.21. COEFFICIENT OF CLAIMS PAID BY TYPE OF INSURANCE (percent)

Type of insurance	The year 1380	The year 1385	The year 1390	The year 1391	The year 1392	The year 1393	The year 1394 ⁽¹⁾	The year 1395
Insurance market	81.4	74.5	76.3	82.6	89.3	86.4	83.2	83.4
Fire	26.1	18.5	29.2	46.2	41.8	37.8	42.9	53.0
Cargo	15.7	26.1	32.2	37.4	25.8	30.0	28.8	28.3
Accident	60.5	44.8	33.2	36.2	34.6	35.9	46.1	46.9
Driver accidents	43.4	38.2	34.4	47.1	45.7	87.4	52.3	74.4
Car body	51.7	78.5	69.0	73.9	64.3	65.1	61.8	69.6
Third party and surplus	129.7	100.4	89.8	90.1	103.7	105.9	104.4	95.7
Health	104.3	65.5	100.5	107.8	117.4	97.1	91.4	94.3
Ship (hull)	107.1	109.0	60.3	83.8	26.5	77.9	87.0	20.9
Aircraft	36.2	58.5	19.7	20.1	5.1	33.8	45.2	63.4
Engineering	15.6	-	37.2	54.9	49.0	40.4	40.2	31.0
Money	66.0	25.4	15.5	18.9	19.4	19.4	9.7	10.2
Responsibility	68.5	59.1	40.5	72.7	82.2	61.8	71.3	64.2
Credit	-	97.7	9.7	36.2	152.9	498.9	××	755.6
Oil and energy	-	50.6	14.1	13.6	33.0	9.1	83.8	68.6
Life.....	79.6	82.7	65.8	69.4	72.1	78.2	56.2	77.1
Other	110.5	68.3	52.0	76.8	35.2	33.8	××	××

1. Revised figures.

Source: Central Insurance of Iran.

**14.22. NUMBER OF CORPORATIONS ACCEPTED ON STOCK EXCHANGE,
THE NUMBER AND VALUE OF TRANSACTIONS (1000 shares; mln rials)**

Year	Number of corporations accepted	Transactions	
		Number	Value
1380.....	318	1705559	7830933
1385.....	416	14784391	55644206
1390.....	343	73188831	226447349
1391.....	322	80156154	257072476
1392.....	317	189688843	964198174
1393.....	314	165184447	542522060
1394.....	320	204698690	426849866
1395.....	325	⁽¹⁾232975344	⁽¹⁾490269277

1. The volume (number) and value (amount) of transactions in the year 1395 have been reported only on the basis of the normal stock market and the stock rights and excludes other markets.

Source: Tehran Stock Exchange.

14.23. CORPORATIONS ACCEPTED ON TEHRAN STOCK EXCHANGE BY INDUSTRIES

Industry	The year 1385	The year 1390	The year 1391	The year 1392	The year 1393	The year 1394	The year 1395
Total.....	416	343	322	317	314	320	325
Mining of coal, lignite and charcoal ..	1	1	1	1	1	1	1
Farming and related services activities	1	1	1	1	1	1	1
Mining of metallic mineral.....	8	8	8	8	9	9	9
Exploitation of other mines.....	2	1	1	1	1	1	1
Manufacture of textiles.....	22	3	3	3	2	2	2
Tanning, dressing of leather and manufacture of footwear	1	1	1	1	1	1	1
Wood and wood products	2	2	2	1	1	1	1
Paper and paper products	7	4	2	2	2	2	2
Publishing, printing and reproduction of media.....	1	1	1	1	1	1	1
Oil products, coke and nuclear fuels	4	6	6	6	7	7	8
Rubber and plastic products	15	10	8	6	7	7	7
Manufacture of basic metals	26	23	22	21	19	19	19
Manufacture of metal products	18	8	7	5	5	5	5
Machinery and equipment.....	33	16	14	12	11	11	11
Electrical apparatus	13	9	8	8	8	10	8
Manufacture of radio,television and communication equipment and apparatus	7	3	1	1	1	1	1
Medical, optical and measurement instruments	2	1	1	1	1	1	1
Motor vehicle and manufacture of accessories.....	31	31	31	31	31	31	30
Transport equipment	2	×	×	×	×	×	×
Manufacture of furniture and products.....	2	×	×	×	×	×	×

14.23. CORPORATIONS ACCEPTED ON TEHRAN STOCK EXCHANGE BY INDUSTRIES (continued)

Industry	The year 1385	The year 1390	The year 1391	The year 1392	The year 1393	The year 1394	The year 1395
Lump sugar and sugar	17	13	12	12	12	12	12
Multi -industry corporations.....	3	4	4	4	4	4	4
Food products and beverages, excluding lump sugar and sugar	33	22	20	20	20	20	20
Pharmaceutical products and materials	30	27	27	27	27	28	28
Chemical products.....	33	30	29	31	27	28	29
Industrial contract working	1	1	×	×	×	×	×
Computer and related activities.....	3	5	5	5	5	5	8
Technical and engineering services....	2	2	2	2	2	2	2
Real estates and properties, housing mass production.....	13	12	12	11	12	12	12
Tiles and ceramics	10	10	10	10	10	10	8
Cement, lime and gypsum	28	30	30	30	30	31	31
Other non-metallic mineral products..	22	19	12	11	11	11	11
Investments	12	14	15	16	16	16	16
Banks and credit institutes.....	3	10	10	10	11	11	11
Other financial intermediations	4	4	4	5	5	5	7
Transport, storage and communications... ..	4	5	5	5	5	5	5
Telecommunications.....	×	1	1	2	2	2	2
Extraction of oil, gas and related services except exploration.....	×	1	1	1	1	1	1
Insurance and retirement fund excluding social security	×	4	5	5	5	6	6
Electricity, gas, steam and warm water supply ⁽¹⁾	×	×	×	×	×	×	2
Support activities for intermediat financial institutions ⁽¹⁾	×	×	×	×	×	×	1

1. This line has been added due to the changes in industry sectors since the year 1395.

Source: Tehran Stock Exchange.

**14.24. SHARES TRANSACTED OF ACCEPTED CORPORATIONS ON TEHRAN STOCK
EXCHANGE BY INDUSTRIES**

(1000 shares)

Industry	The year 1385	The year 1390	The year 1391	The year 1392	The year 1393	The year 1394	The year 1395 ⁽¹⁾
Total.....	14784391	73188831	80156154	189688843	165184447	204698690	232975344
Mining of coal, lignite and charcoal	6859	70145	67019	101535	51872	106695	422341
Farming and related services activities	258	7294	2225	7056	5925	18094	28874
Mining of metallic mineral.....	1151038	2100537	4452168	18776251	5647276	3187164	12761838
Exploitation of other mines	3110	897	93	35683	55453	82327	785236
Manufacture of textiles	3868	4983	3046	6974	1521	2074	4107
Tanning, dressing of leather and manufacture of footwear	367	75	18766	1684	6241	4650	6997
Wood and wood products	59	1536	7910	34960	19995	13682	27999
Paper and paper products	5957	29842	18774	97320	148266	81402	361446
Publishing, printing and reproduction of media	861	4938	2317	11733	29263	121944	63837
Oil products, coke and nuclear fuels	75587	2634782	6759193	7529580	3959111	6125190	6963804
Rubber and plastic products	73062	550745	216579	725865	891620	1059158	1759076
Manufacture of basic metals	1733522	6764289	9069954	14785618	8274044	13497335	18469748
Manufacture of metal products	33133	1288799	1222221	2367691	2596603	3589810	7620805
Machinery and equipment.....	684142	383155	291349	1923967	3194156	3422469	3978161
Electrical apparatus	165387	814447	1415701	1636755	1827912	8196900	1613513
Manufacture of radio,television and communication equipment and apparatus.....	58413	52333	23142	59007	43122	99850	62038
Medical, optical and measurement instruments	8979	32397	13771	167305	125914	125958	102723
Motor vehicle and manufacture of accessories.....	2090636	7272402	8804470	24106806	38842994	52588190	77955078
Transport equipment	999	×	×	×	×	×	×
Manufacture of furniture and products.....	1548	×	×	×	×	×	×

14.24. SHARES TRANSACTED OF ACCEPTED CORPORATIONS ON TEHRAN STOCK EXCHANGE BY INDUSTRIES (CONTINUED)
(1000 shares)

Industry	The year 1385	The year 1390	The year 1391	The year 1392	The year 1393	The year 1394	The year 1395 ⁽¹⁾
Lump sugar and sugar	38851	619933	694532	499673	746955	2742689	2359437
Multi -industry corporations.	1625691	4536431	7630222	6337030	8139911	4822247	8010302
Food products and beverages, excluding lump sugar and sugar.....	270641	1594750	1031966	3252205	2358179	2769905	2345402
Pharmaceutical products and materials	226697	1008938	318363	2187088	1484310	1507864	2773341
Chemical products.....	561139	3595858	6635298	38395452	13418953	9794111	11801045
Industrial contract working	45269	1765705	×	×	×	×	×
Computer and related activities.....	81498	574149	481878	2061844	1507031	1079407	1787181
Technical and engineering services.....	1872	1069163	1052824	4124729	1352144	1745882	637001
Real estates and properties, housing mass production.....	1372170	1660939	2387301	4237743	4905967	6264975	5118725
Tiles and ceramics.....	25440	488271	643000	738939	393812	713230	842417
Cement, lime and gypsum.....	797138	1175902	1706043	4532785	4065944	2377610	6783265
Other non-metallic mineral products.....	83562	443116	581140	1145580	863481	1158485	2143232
Investments	1381345	9089267	5531621	1737421	13693623	13276279	21687089
Banks and credit institutes	1959825	17887315	13993028	36440310	36190113	54738208	21656239
Other financial intermediations.....	177355	567989	1447919	3469367	4683653	4264907	3224971
Transport, storage and communications	38113	759204	452468	827655	1097298	1566160	1049872
Telecommunications	×	1390423	1120921	3090821	1931642	1292029	2809414
Extraction of oil, gas and related services except exploration	×	1979091	967624	625709	497730	557567	764324
Insurance and retirement fund excluding social security	×	968791	1091308	3608702	2132413	1704243	2884125
Eelectricity, gas, steam and warm water supply ⁽²⁾	×	×	×	×	×	×	1264257
Support activities for intermediat financial institutions ⁽²⁾	×	×	×	×	×	×	46082

1. Statistics of the transactions in the year 1395 have been reported only on the basis of the normal stock market and the stock rights and excludes other markets.

2. This line has been added due to the change in industry sectors since the year 1395.

Source: Tehran Stock Exchange.

14.25. VALUE OF SHARES TRANSACTED OF ACCEPTED CORPORATIONS ON TEHRAN STOCK EXCHANGE BY INDUSTRIES
(mln rials)

Industry	The year 1385	The year 1390	The year 1391	The year 1392	The year 1393	The year 1394	The year 1395 ⁽¹⁾
Total	55644206	226447349	257072476	964198174	542522060	426849866	490269277
Mining of coal, lignite and charcoal	101350	404038	242092	470974	188542	180831	1160714
Farming and related services activities	1697	119003	45362	198391	179187	473773	313191
Mining of metallic mineral.....	8479110	12357684	23519249	24580910	19297717	5178822	25424170
Exploitation of other mines	38827	2867	268	282330	398078	435664	1787269
Manufacture of textiles.....	7743	18788	9526	80001	17054	21635	31759
Tanning, dressing of leather and manufacture of footwear	254	542	33033	5720	37097	29521	61767
Wood and wood products.....	149	9540	24677	158264	87980	36285	192349
Paper and paper products	23148	72405	60625	719046	593195	208887	1239767
Publishing, printing and reproduction of media	7892	16696	9310	112091	385503	472350	401974
Oil products, coke and nuclear fuels	494681	8556053	24418499	122682701	24307186	24283911	25969534
Rubber and plastic products	216578	836478	469852	3909334	2779068	2407181	3731647
Manufacture of basic metals	9117561	26314850	46896056	95039639	26896642	16414538	35971894
Manufacture of metal products	48191	3001595	2051676	10938535	9123770	13664435	29697972
Machinery and equipment	2529693	700687	474213	4867768	9334848	5424507	8221281
Electrical apparatus	315783	3668238	4093694	8568702	9113733	37298280	16023485
Manufacture of radio, television and communication equipment and apparatus	200290	50836	26431	291519	159417	734704	352038
Medical, optical and measurement instruments	12153	456178	171767	2240926	1352626	1976522	6195618
Motor vehicle and manufacture of accessories	6215714	19394188	10581421	50563655	74926999	89931697	109572773
Transport equipment	1006	×	×	×	×	×	×

14.25. VALUE OF SHARES TRANSACTED OF ACCEPTED CORPORATIONS ON TEHRAN STOCK EXCHANGE BY INDUSTRIES (Continued) (Mln.rials)

Industry	The year 1385	The year 1390	The year 1391	The year 1392	The year 1393	The year 1394	The year 1395 ⁽¹⁾
Manufacture of furniture and products	1924	×	24677	×	×	×	×
Lump sugar and sugar	130587	4811647	6770702	5269127	2251619	5395163	5711609
Multi -industry corporations.....	5966485	16544454	32650293	34844182	28176247	12151197	14006903
Food products and beverages, excluding lump sugar and sugar	750580	4400590	4004816	17411533	10536253	6529986	6288373
Pharmaceutical products and materials	1510772	4492362	1363608	16887594	10430679	9454187	13835656
Chemical products.....	4290634	20298107	41799059	332105205	161965621	36037700	42080821
Industrial contract working	153341	3612880	×	×	×	×	×
Computer and related activities.....	442628	5037288	3830583	12226921	6053232	3643016	10322304
Technical and engineering services	15980	3880361	2296506	23603814	10157997	14081702	5571364
Real estates and properties, housing mass production.....	4988741	3117366	4695120	12485161	12931665	11692225	10185777
Tiles and ceramics.....	50875	1424957	1639788	3436496	1303564	979185	1345870
Cement, lime and gypsum.....	4129252	2720322	3859636	21404954	12020725	4851827	7577033
Other non-metallic mineral products	118308	1145779	1112609	10006239	5550231	4299269	10276174
Investments	1343766	14869374	5786188	37299946	19574511	15539480	32918963
Banks and credit institutes.....	3448425	42332137	24394264	79677088	51807400	73761582	29248401
Other financial intermediations.....	228231	1432189	1381348	6252169	8729763	8779677	5243966
Transport, storage and communications	261857	3024319	928000	3821940	4147729	7492579	3905283
Telecommunications	×	4813930	2728070	12754580	11766051	8291686	10320151
Extraction of oil, gas and related services except exploration.....	×	9105450	2719905	3410517	2881276	2050308	2867788
Insurance and retirement fund excluding social security	×	3403170	1959553	5590199	3058853	2645554	4972614
Electricity, gas, steam and hot water supply ⁽²⁾	×	×	×	×	×	×	7009450
Assistance activities to intermediary financial institutions ⁽²⁾	×	×	×	×	×	×	231576

1. Statistics of the transactions in the year 1395 have been reported only on the basis of the normal stock market and the stock rights and excludes other markets.

2. This line has been added due to the change in industry sectors since the year 1395.

Source: Tehran Stock Exchange.

**14.26. GENERAL CHARACTERISTICS OF CREDIT COOPERATIVES AT THE END OF
THE YEAR**
(mln rials)

Description	Number	Members	Employees	Capital
<i>Registered cooperatives⁽¹⁾</i>				
1380.....	1646	455606	12457	5443928
1385.....	1981	505995	13786	6563079
1390.....	2026	269585	29268	6268037
1391.....	2026	583713	54952	6731567
1392.....	2028	598715	38737	8746512
1393.....	2026	580595	40834	33051347
1394.....	2022	617367	38980	18713991
1395.....	2029	623953	65731	11437377
<i>Cooperatives under establishments</i>				
1380.....	6	696	29	379
1385.....	44	6798	146	2393
1390.....	3	431	55	703
1391.....	2	381	5	503
1392.....	000	000	000	000
1393.....	000	000	000	000
1394.....	000	000	000	000
1395.....	000	000	000	000
<i>Cooperatives in operation</i>				
1380.....	1065	374546	11331	5419732
1385.....	1286	415478	12239	6532557
1390.....	1060	391959	26132	6128484
1391.....	984	418367	44113	6101600
1392.....	918	415949	31938	8078009
1393.....	852	424598	32682	31429864
1394.....	813	436803	29198	16923893
1395.....	767	409462	49404	8540870

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

Ostan	Number	Members	Employees	Capital
East Azarbayejan.....	37	25490	3162	76869
West Azarbayejan	63	40096	1358	759370
Ardebil	4	811	53	612
Esfahan	41	19293	553	1574023
Alborz.....	9	8286	1696	43739
Ilam	8	1784	41	6538
Bushehr	7	581	18	792
Tehran	145	133937	15891	3481134
Chaharmahal&Bakhtiyari.....	32	3413	525	15053
South Khorasan	3	2833	15	1708
Khorasan-e-Razavi	44	39452	815	255850
North Khorasan	3	397	555	8213
Khuzestan	20	7999	1369	68979
Zanjan.....	27	12207	137	63462
Semnan.....	12	4256	29	17103
Sistan&Baluchestan	10	3128	33	27912
Fars	34	11483	1183	76261
Qazvin	15	10570	27	38670
Qom	5	768	370	13997
Kordestan	52	10632	57	285942
Kerman	9	4937	69	2633
Kermanshah	37	12535	1499	4344
Kohgiluyeh&Boyerahmad	7	1054	179	1010
Golestan.....	8	3808	210	17622
Gilan.....	19	2271	567	1450220
Lorestan.....	11	775	112	977
Mazandaran	26	24799	17772	151882
Markazi	21	3753	56	12982
Hormozgan.....	4	783	218	3359
Hamedan	18	3540	23	23150
Yazd	36	13791	812	56451

1. Including cooperatives in operation, out of operation and under establishment.

Source: Ministry of Cooperatives, Labor and Social Welfare.