

2.1 Central Bank Survey

Million Rupees

I T E M S	FY20	FY21	FY22	2022					2023
				Jan	Sep	Oct	Nov	Dec	Jan ^P
Net Foreign Assets	443,767	1,503,419	209,306	1,192,376	(276,387)	(17,642)	(261,855)	(745,050)	(1,445,654)
Claims on nonresidents	3,407,727	3,982,287	3,598,212	4,329,503	3,352,396	3,468,401	3,360,884	2,865,773	2,893,225
a) Monetary Gold, Coin and Bullion	617,495	577,356	773,637	659,413	793,877	752,556	816,287	853,031	1,071,319
b) Holdings of SDRs	29,540	60,776	43,863	532,031	28,832	28,884	9,755	10,056	38,635
c) Foreign currency	63,690	20,707	24,049	11,523	24,938	23,705	23,959	17,141	17,109
d) Deposits	2,036,193	2,597,112	2,137,625	2,155,255	1,843,343	2,023,902	1,828,941	1,153,033	995,509
e) Securities other than shares (Foreign)	178,688	270,081	67,793	471,673	68,613	64,844	64,337	214,890	21,730
f) Loans	-	-	-	-	-	-	-	-	-
g) Financial derivatives	272	516	92	8	-	-	1,242	7,543	15,104
h) Other	481,849	455,740	551,153	499,600	592,793	574,509	616,363	610,078	733,821
<i>Of which: Quota-IMF</i>	<i>469,863</i>	<i>455,739</i>	<i>551,152</i>	<i>499,599</i>	<i>592,792</i>	<i>574,508</i>	<i>616,362</i>	<i>610,077</i>	<i>733,820</i>
less: Liabilities to nonresidents	2,963,960	2,478,869	3,388,906	3,137,127	3,628,784	3,486,043	3,622,739	3,610,823	4,338,880
a) Deposits	971,458	429,304	559,614	478,273	621,460	602,514	612,366	620,606	726,779
b) Securities other than shares	1,286,378	1,077,724	1,104,972	1,090,143	1,144,823	1,105,892	1,186,458	1,114,755	1,336,682
c) Loans	..	-	..	-	-	-	-	-	..
d) Financial derivatives	476,723	748,494	926,914	846,888	1,003,022	940,480	962,397	989,165	1,209,050
e) Other	229,401	223,346	797,406	721,823	859,478	837,157	861,518	886,297	1,066,370
Claims on Other Depository Corporations	1,834,014	3,126,762	6,165,662	3,938,654	5,932,060	6,918,271	7,191,058	6,840,329	8,057,965
Net claims on General Government	6,536,002	5,314,188	5,154,157	5,097,874	5,601,561	4,698,576	4,566,174	5,348,281	5,250,222
Net claims on Central Government	6,753,900	5,700,118	5,745,839	5,981,867	6,400,140	5,497,982	5,385,196	6,066,776	6,119,511
Claims on Central Government	7,318,853	6,730,115	6,769,725	6,703,647	6,696,904	6,767,895	6,871,511	6,568,674	6,727,266
a) Securities other than Shares	7,276,775	6,687,707	6,237,905	6,183,160	6,122,534	6,205,731	6,294,537	5,976,511	6,010,547
b) Other claims	42,078	42,407	531,820	520,486	574,371	562,164	576,974	592,163	716,719
less: Liabilities to Central Government	564,953	1,029,997	1,023,886	721,779	296,764	1,269,914	1,486,314	501,899	607,755
a) Deposits	564,953	1,029,997	1,023,886	721,779	296,764	1,269,914	1,486,314	501,899	607,755
b) Other liabilities	-	-	-	-	-	-	-	-	-
Net claims on Provincial Governments	(217,898)	(385,929)	(591,682)	-883,993	(798,579)	(799,405)	(819,022)	(718,494)	(869,290)
Claims on Provincial and Local Governments	21,688	296	17,130	296	21,831	24,390	24,692	2,130	-
a) Securities other than Shares	-	-	-	-	-	-	-	-	-
b) Other claims	21,688	296	17,130	296	21,831	24,390	24,692	2,130	-
less: Liabilities to Provincial and Local governments	239,586	386,225	608,812	884,289	820,410	823,795	843,714	720,624	869,290
a) Deposits	239,586	386,225	608,812	884,289	820,410	823,795	843,714	720,624	869,290
b) Other liabilities	-	-	-	-	-	-	-	-	-
Claims on other sectors	25,663	29,556	34,306	30,549	44,651	41,273	47,309	51,817	45,791
a) Other financial corporations	4,754	4,714	7,941	4,764	17,776	13,832	16,899	20,518	13,894
b) Public non-financial corporations	36	43	31	38	18	26	31	38	23
c) Other non-financial corporations	-	-	-	-	-	-	-	-	-
d) Other resident sectors	20,873	24,799	26,334	25,747	26,857	27,416	30,379	31,261	31,874
Monetary base	7,651,864	8,609,080	9,257,114	8,695,924	9,225,546	9,457,945	9,595,025	9,233,632	9,727,691
1) Currency in Circulation	6,458,763	7,278,860	7,992,592	7,391,728	8,060,350	8,044,826	7,988,383	8,130,155	8,248,703
2) Liabilities to Other Depository Corporations	1,168,496	1,326,605	1,250,385	1,287,464	1,147,983	1,406,889	1,598,733	1,096,028	1,471,097
Reserve deposits	1,168,496	1,326,605	1,250,385	1,287,464	1,147,983	1,406,889	1,598,733	1,096,028	1,471,097
Other liabilities	-	-	-	-	-	-	-	-	-

2.1 Central Bank Survey

Million Rupees

I T E M S	FY20	FY21	FY22	2022					2023
				Jan	Sep	Oct	Nov	Dec	Jan ^P
3) Deposits included in broad money	24,605	3,615	14,137	16,731	17,213	6,230	7,908	7,449	7,890
Transferable deposits	1,455	2,231	1,174	1,239	1,177	1,191	1,265	1,176	1,176
a) Other financial corporations	75	15	16	13	16	17	16	18	18
b) Public non-financial corporations	-	-	-	-	-	-	-	-	-
c) Other non-financial corporations	158	150	162	228	162	178	174	163	163
d) Other resident sectors	1,222	2,066	996	998	999	996	1,076	996	996
Other deposits	23,150	1,384	12,963	15,493	16,036	5,040	6,643	6,273	6,714
a) Other financial corporations	2,914	770	851	1,184	1,242	1,090	1,129	1,112	1,568
b) Public non-financial corporations	-	-	-	-	-	-	-	-	-
c) Other non-financial corporations	-	-	-	-	-	-	-	-	-
d) Other resident sectors	20,236	615	12,111	14,308	14,794	3,950	5,514	5,161	5,146
4) Securities other than shares included in broad money	-	-	-	-	-	-	-	-	-
a) Other financial corporations	-	-	-	-	-	-	-	-	-
b) Public non-financial corporations	-	-	-	-	-	-	-	-	-
c) Other non-financial corporations	-	-	-	-	-	-	-	-	-
d) Other resident sectors	-	-	-	-	-	-	-	-	-
Deposits excluded from broad money	74,886	82,076	95,519	83,423	96,673	96,052	96,407	96,661	100,566
<i>Of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
Securities other than shares excluded from broad money	-	-	-	-	-	-	-	-	-
<i>Of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
Loans*	-	135,051	530,000	-	-	-	-	83,800	-
<i>Of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
Financial derivatives	-	-	-	-	-	-	-	-	-
<i>Of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
Trade credit and advances	-	-	-	-	-	-	-	-	-
<i>Of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
Shares and Other equity	1,085,592	1,183,396	1,651,325	1,528,182	1,953,783	2,101,743	1,916,061	2,147,364	1,934,736
a) Funds contributed by owners	100	100	100,000	100	100,000	100,000	100,000	100,000	100,000
b) Retained earnings	152,767	161,721	371,698	427,730	656,986	911,480	596,854	795,095	364,179
c) General & special reserves	167,413	261,017	214,813	261,017	214,813	214,813	214,813	215,099	215,099
d) Valuation adjustment	765,311	760,559	964,813	839,336	981,984	875,449	1,004,393	1,037,170	1,255,458
Other items (net)	27,104	(35,679)	29,472	(48,076)	25,882	(15,261)	(64,806)	(66,080)	145,330
Other liabilities	207,740	192,122	213,125	375,039	262,706	218,589	196,766	192,916	387,652
<i>Less: Other Assets</i>	<i>180,636</i>	<i>227,801</i>	<i>183,654</i>	<i>423,115</i>	<i>236,824</i>	<i>233,850</i>	<i>261,573</i>	<i>258,996</i>	<i>242,322</i>

P: Provisional, R: Revised

Source: Core Statistics Department

Note:

1. The table shows monetary statistics of the Central Bank (State Bank of Pakistan) according to the guidelines of IMF Monetary and Financial Statistics Manual (MFSM 2000).
Compilation methodology is available at:

<http://www.sbp.org.pk/departments/Guidelines.htm>

2. General Government includes Central and Provincial Governments.

3. Provincial Governments includes Local & Provincial Governments.

4. The data may not tally with the table 2 at http://www.sbp.org.pk/ecodata/Ana_Acc_Sbp.pdf and table 2.2 of Statistical Bulletin due to difference in classification and Sectorization.

5. Note Explaining major changes is available at: <http://www.sbp.org.pk/departments/stats/ntb.htm>

6. Data from June 08 to Feb 08 has been revised due to recalculation of Monetary Base

7. The data from June 2008 to May 2009 has been revised. The explanatory notes on the revisions are available at SBP website on economic data page under Analytical Accounts - MFSM. The same are also available in Statistical Bulletin under "Notice" section.

8. The claims on Indian Government are reclassified as Other Assets in line with changes in SBP Statement of Affairs from July 2020.

* This includes amounts related to SBP's OMO mop up activities and financial institutions' placed of their excess reserves with SBP.

2.2 Other Depository Corporations Survey

Million Rupees

I T E M S	FY20	FY21	FY22	2022					2023
				Jan	Sep	Oct	Nov	Dec	Jan ^P
Net Foreign Assets	(208,786)	(186,246)	(295,496)	(187,117)	(355,337)	(453,804)	(429,751)	(404,631)	(532,775)
Claims on nonresidents	603,425	669,234	874,257	842,139	913,043	783,676	808,717	804,146	912,558
a) Foreign currency	67,102	56,997	68,527	50,922	72,986	67,668	67,467	52,154	62,399
b) Deposits	181,346	210,303	286,825	314,578	315,248	221,496	265,523	283,219	330,299
c) Securities other than shares	121,658	180,153	258,300	216,994	239,265	217,638	200,900	187,826	198,749
d) Loans	3,574	3,325	7,289	13,843	6,876	6,981	6,284	6,353	14,759
e) Financial derivatives	970	569	1,069	565	12,312	4,110	3,324	3,934	15,348
f) Shares & other equity	221,967	211,421	243,797	237,387	257,312	257,001	256,466	261,850	280,741
g) Other	6,808	6,466	8,450	7,852	9,044	8,781	8,753	8,811	10,263
less: Liabilities to nonresidents	812,211	855,480	1,169,754	1,029,256	1,268,380	1,237,480	1,238,468	1,208,777	1,445,333
a) Deposits	309,856	411,652	612,902	505,894	640,400	614,547	630,160	637,583	679,026
b) Securities other than shares	-	-	-	-	-	-	-	-	-
c) Loans	487,075	431,904	543,023	511,304	605,219	599,074	586,932	549,085	731,120
d) Financial derivatives	2,409	1,607	2,067	1,359	7,160	6,597	2,809	2,671	14,366
e) Other	12,871	10,317	11,762	10,699	15,601	17,262	18,567	19,437	20,820
Claims on Central bank	1,510,675	1,840,586	2,178,580	1,687,693	1,581,459	1,859,652	2,009,890	1,585,691	1,940,758
a) Currency	331,789	384,594	436,373	377,191	423,364	432,055	411,443	461,897	439,708
b) Reserve deposits	1,155,088	1,316,404	1,236,569	1,294,607	1,140,520	1,414,741	1,589,424	1,036,077	1,457,032
c) Other claims	23,799	139,588	505,638	15,895	17,575	12,856	9,022	87,717	44,019
Net Claims on General Government	8,649,304	11,554,162	15,183,918	12,101,527	15,723,289	16,795,946	17,114,151	16,385,376	17,653,351
Net claims on Central Government	9,079,627	12,012,537	15,694,412	12,709,097	16,286,723	17,319,450	17,680,021	17,006,149	18,315,853
Claims on Central Government	10,470,435	13,698,802	17,769,271	14,596,152	18,320,735	19,325,133	19,771,435	19,431,190	20,767,942
a) Securities other than Shares	10,190,150	13,403,715	17,331,683	14,238,850	17,833,927	18,805,998	19,257,936	18,853,206	20,174,161
b) Other claims	280,285	295,087	437,588	357,302	486,808	519,135	513,499	577,984	593,781
less: Liabilities to Central Government	1,390,808	1,686,265	2,074,859	1,887,055	2,034,012	2,005,682	2,091,414	2,425,041	2,452,089
a) Deposits	1,390,808	1,686,265	2,074,859	1,887,055	2,034,012	2,005,682	2,091,414	2,425,041	2,452,089
b) Other liabilities	-	-	-	-	-	-	-	-	-
Net claims on Provincial Governments	(430,323)	(458,375)	(510,493)	(607,570)	(563,434)	(523,504)	(565,870)	(620,773)	(662,502)
Claims on Provincial Governments	627,236	718,014	797,289	595,912	760,202	737,346	725,945	679,380	655,122
a) Securities other than Shares	..	..	..	..	..	..	..	..	..
b) Other claims	627,236	718,014	797,289	595,911	760,202	737,346	725,945	679,380	655,122
less: Liabilities to Provincial Governments	1,057,559	1,176,389	1,307,782	1,203,482	1,323,636	1,260,850	1,291,815	1,300,153	1,317,624
a) Deposits	1,050,685	1,169,521	1,306,355	1,202,249	1,322,148	1,259,358	1,290,302	1,296,624	1,313,972
b) Other liabilities	6,874	6,868	1,427	1,233	1,488	1,492	1,512	3,529	3,652
Claims on other sectors	8,602,896	9,257,033	11,057,929	10,292,730	11,398,035	11,333,320	11,437,663	11,978,577	11,739,220
a) Other financial corporations	91,901	115,302	185,934	139,876	176,691	170,872	174,502	197,478	199,550
b) Public non-financial corporations	1,727,878	1,666,059	1,740,039	1,764,906	1,913,599	1,885,483	1,896,990	1,921,456	1,946,288
c) Other non-financial corporations	5,374,610	5,933,575	7,315,249	6,746,133	7,464,625	7,420,270	7,494,278	7,965,929	7,698,164
d) Other resident sectors	1,408,507	1,542,098	1,816,707	1,641,816	1,843,121	1,856,695	1,871,893	1,893,714	1,895,218

2.2 Other Depository Corporations Survey

Million Rupees

I T E M S	FY20	FY21	FY22	2022					2023
				Jan	Sep	Oct	Nov	Dec	Jan ^F
Liabilities to central bank	1,771,900	3,081,857	6,151,771	3,919,012	5,963,803	6,970,049	7,222,010	6,807,970	8,084,303
Deposits included in broad money (1+2)	14,499,736	16,783,188	19,219,033	17,170,533	19,598,151	19,667,477	19,793,072	19,650,436	19,466,565
1) Transferable deposits	11,077,237	12,911,117	14,599,162	13,188,461	15,022,931	14,963,804	15,226,520	15,293,364	14,987,747
a) Other financial corporations	369,567	364,165	569,937	440,545	567,386	555,478	542,726	528,524	477,245
b) Public non-financial corporations	543,548	613,874	644,922	606,673	697,026	674,250	793,271	568,014	618,910
c) Other non-financial corporations	3,182,727	3,798,687	4,439,247	3,740,037	4,534,391	4,578,689	4,635,068	4,773,025	4,576,341
d) Other resident sectors	6,981,395	8,134,392	8,945,057	8,401,205	9,224,127	9,155,387	9,255,455	9,423,800	9,315,250
2) Other deposits	3,422,499	3,872,072	4,619,870	3,982,072	4,575,221	4,703,673	4,566,551	4,357,072	4,478,818
a) Other financial corporations	78,927	132,956	145,521	106,278	143,896	132,334	135,246	128,081	139,706
b) Public non-financial corporations	591,289	688,187	804,664	765,222	886,260	976,276	940,949	599,666	670,416
c) Other non-financial corporations	992,225	1,290,135	1,430,618	1,170,406	1,371,000	1,327,019	1,264,824	1,327,204	1,278,339
d) Other resident sectors	1,760,058	1,760,793	2,239,067	1,940,166	2,174,065	2,268,044	2,225,532	2,302,120	2,390,358
Securities other than shares, included in broad money	18	18	18	18	3	3	3	3	3
a) Other financial corporations	14	15	15	15	-	-	-	-	-
b) Public non-financial corporations	-	-	-	-	-	-	-	-	-
c) Other non-financial corporations	3	3	3	3	3	3	3	3	3
d) Other resident sectors	-	-	-	-	-	-	-	-	-
Deposits excluded from broad money	-	-	-	-	-	-	-	-	-
<i>Of which: Other financial corporations</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>
Securities other than shares, excluded from broad money	39,072	40,843	43,550	38,130	43,630	44,331	46,623	54,777	55,464
<i>Of which: Other financial corporations</i>	<i>20,306</i>	<i>22,014</i>	<i>27,127</i>	<i>24,159</i>	<i>27,281</i>	<i>27,450</i>	<i>27,611</i>	<i>33,451</i>	<i>30,651</i>
Loans	28,145	29,582	56,119	76,160	66,089	96,956	115,972	139,301	145,672
<i>Of which: Other financial corporations</i>	<i>19,990</i>	<i>21,609</i>	<i>47,313</i>	<i>68,187</i>	<i>57,248</i>	<i>88,104</i>	<i>88,471</i>	<i>111,858</i>	<i>118,216</i>
Financial derivatives	6,447	4,771	11,280	6,208	14,011	15,332	13,935	13,208	22,753
<i>Of which: Other financial corporations</i>	<i>-</i>	<i>..</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>
Trade credit and advances	27	35	44	91	52	53	52	21	21
<i>Of which: Other financial corporations</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>
Shares and other equity	2,059,473	2,104,518	2,216,686	2,223,239	2,297,114	2,301,159	2,360,793	2,400,525	2,465,573
a) Funds contributed by owners	651,811	666,580	691,207	677,089	685,764	684,897	744,272	750,109	759,282
b) Retained earnings	600,195	686,226	820,964	791,237	849,118	842,917	894,158	947,523	947,823
c) General and special reserves	484,743	532,032	621,961	590,327	640,812	633,522	626,614	612,363	636,187
d) Valuation adjustment	322,725	219,680	82,553	164,586	121,421	139,822	95,749	90,529	122,282
Other items (net)	149,325	420,793	426,519	461,625	364,695	439,860	579,596	478,813	560,242
Other liabilities	2,082,865	2,293,990	2,720,914	2,536,432	2,852,933	2,859,027	2,911,373	2,984,517	3,337,377
less: Other assets	1,809,106	1,910,138	2,332,179	2,105,564	2,461,106	2,380,958	2,388,594	2,491,738	2,725,318
plus: Consolidation adjustment	(124,433)	36,942	37,784	30,757	(27,132)	(38,209)	56,817	(13,966)	(51,816)

Source: Core Statistics Department

Note:

- Other Depository Corporations (ODCs) include the data of Banks, DFIs, MFBs, Deposit Accepting Non-Bank Financial Companies and Money Market Mutual Funds (MMMFs). The scope of ODCs survey has been enhanced with the inclusion of MMMFs with effect from April 2017. The archive of the ODCs including MMMFs has been prepared from July 2012. Therefore, the estimates are not comparable with Analytical Accounts of Banking Sector (up to June 2008 prepared under money & banking guide and up to June 2012 prepared under MFSM) and monetary aggregates of weekly monetary survey based on data of SBP and Scheduled Banks
- General Government includes Central and Provincial Government
- Provincial Governments includes Provincial and Local Governments
- The data may not tally with the table 3 at http://www.sbp.org.pk/ecodata/Ana_Acc_bkg.pdf and table 2.3 of Statistical Bulletin due to difference in classification and Sectorization.
- Note Explaining major changes is available at: <http://www.sbp.org.pk/departments/stats/ntb.htm>
- The data from June 2008 to May 2009 has been revised. The explanatory notes on the revisions are available at SBP website on economic data page under Analytical Accounts - MFSM. The same are also available in Statistical Bulletin under "Notice" section.
- Islamic Financings, Advances (against Murabaha etc) and Other related items previously reported under Other Assets has been reclassified as domestic claims / credit from June 2014. Details of reclassifications/revisions are available in revision study on SBP website at: www.sbp.org.pk/ecodata/Revision_Monetary_Stats.pdf and www.sbp.org.pk/departments/stats/Notice-27-Mar-2017.pdf
- From July, 2019 data on Central and Government Deposits with scheduled banks have been revised. This revision is due to reclassification of some of the PSEs, which were previously reported under Government deposits. The coverage of PSEs has been increased.

2.3 Depository Corporations Survey

Million Rupees

I T E M S	FY20	FY21	FY22	2022					2023
				Jan	Sep	Oct	Nov	Dec	Jan
Net Foreign Assets	234,982	1,317,172	(86,190)	1,005,259	(631,725)	(471,446)	(691,606)	(1,149,681)	(1,978,429)
Claims on nonresidents	4,011,152	4,651,521	4,472,469	5,171,643	4,265,439	4,252,077	4,169,601	3,669,919	3,805,784
less: Liabilities to nonresidents	3,776,170	3,334,349	4,558,660	4,166,383	4,897,164	4,723,523	4,861,207	4,819,600	5,784,212
Domestic claims (a+b)	23,813,865	26,154,940	31,430,310	27,522,680	32,767,535	32,869,116	33,165,298	33,764,051	34,688,583
a. Net Claims on general government (1+2)	15,185,307	16,868,351	20,338,075	17,199,401	21,324,850	21,494,523	21,680,325	21,733,657	22,903,573
1- Net claims on central government	15,833,527	17,712,655	21,440,250	18,690,965	22,686,864	22,817,432	23,065,218	23,072,925	24,435,364
Claims on central government	17,789,288	20,428,916	24,538,996	21,299,799	25,017,640	26,093,028	26,642,946	25,999,865	27,495,208
less: Liabilities to central government	1,955,761	2,716,262	3,098,746	2,608,834	2,330,776	3,275,596	3,577,728	2,926,940	3,059,844
2-Net claims on provincial governments	(648,221)	(844,304)	(1,102,175)	(1,491,563)	(1,362,013)	(1,322,909)	(1,384,892)	(1,339,267)	(1,531,791)
Claims on provincial governments	648,924	718,310	814,419	596,207	782,032	761,736	750,636	681,510	655,122
less: Liabilities to provincial governments	1,297,145	1,562,614	1,916,594	2,087,771	2,144,046	2,084,645	2,135,529	2,020,777	2,186,913
b. Claims on other sectors	8,628,559	9,286,589	11,092,235	10,323,279	11,442,685	11,374,593	11,484,973	12,030,394	11,785,010
Other financial corporations	96,655	120,016	193,875	144,639	194,466	184,703	191,402	217,996	213,444
Public non-financial corporations	1,727,914	1,666,102	1,740,071	1,764,944	1,913,616	1,885,509	1,897,021	1,921,494	1,946,311
Other non-financial corporations	5,374,610	5,933,575	7,315,249	6,746,133	7,464,625	7,420,270	7,494,278	7,965,929	7,698,164
Other resident sectors	1,429,380	1,566,896	1,843,040	1,667,564	1,869,978	1,884,111	1,902,273	1,924,974	1,927,092
Broad money liabilities (a+b+c+d)	20,651,333	23,681,087	26,789,406	24,201,819	27,252,353	27,286,482	27,377,924	27,326,146	27,283,454
a. Currency outside depository corporations	6,126,974	6,894,266	7,556,219	7,014,537	7,636,986	7,612,771	7,576,940	7,668,258	7,808,996
b. Transferable deposits	11,078,692	12,913,348	14,600,337	13,189,700	15,024,108	14,964,994	15,227,786	15,294,540	14,988,923
Other financial corporations	369,642	364,179	569,952	440,559	567,402	555,495	542,742	528,542	477,263
Public non-financial corporations	543,548	613,874	644,922	606,673	697,026	674,250	793,271	568,014	618,910
Other non-financial corporations	3,182,885	3,798,837	4,439,410	3,740,265	4,534,553	4,578,867	4,635,241	4,773,188	4,576,504
Other resident sectors	6,982,617	8,136,458	8,946,053	8,402,203	9,225,125	9,156,383	9,256,531	9,424,796	9,316,245
less: Central bank float	-	-	-	-	-	-	-	-	-
c. Other Deposits	3,445,649	3,873,456	4,632,833	3,997,564	4,591,256	4,708,713	4,573,194	4,363,345	4,485,532
Other financial corporations	81,841	133,726	146,373	107,462	145,138	133,424	136,375	129,194	141,274
Public non-financial corporations	591,289	688,187	804,664	765,222	886,260	976,276	940,949	599,666	670,416
Other non-financial corporations	992,225	1,290,135	1,430,618	1,170,406	1,371,000	1,327,019	1,264,824	1,327,204	1,278,339
Other resident sectors	1,780,294	1,761,408	2,251,179	1,954,474	2,188,859	2,271,994	2,231,046	2,307,281	2,395,504
d. Securities other than shares included in broad money	18	18	18	18	3	3	3	3	3
Other financial corporations	14	15	15	15	-	-	-	-	-
Public non-financial corporations	-	-	-	-	-	-	-	-	-
Other non-financial corporations	3	3	3	3	3	3	3	3	3
Other resident sectors	-	-	-	-	-	-	-	-	0
Deposits excluded from broad money	74,886	82,076	95,519	83,423	96,673	96,052	96,407	96,661	100,566
<i>of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
Securities other than shares excluded from broad money	39,072	40,843	43,550	38,130	43,630	44,331	46,623	54,777	55,464
<i>of which: Other financial corporations</i>	20,306	22,014	27,127	24,159	27,281	27,450	27,611	33,451	30,651
Loans	28,145	29,582	56,119	76,160	66,089	96,956	115,972	139,301	145,672
<i>of which: Other financial corporations</i>	19,990	21,609	47,313	68,187	57,248	88,104	88,471	111,858	118,216
Financial Derivatives	6,447	4,771	11,280	6,208	14,011	15,332	13,935	13,208	22,753
<i>of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
Trade credit & advances	27	35	44	91	52	53	52	21	21
<i>of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
Shares & other equity	3,145,065	3,287,914	3,868,011	3,751,422	4,250,897	4,402,902	4,276,854	4,547,889	4,400,309
Other items (net)	103,925	345,873	480,278	370,869	412,209	455,669	546,029	436,408	701,957
Other liabilities (includes central bank float)	2,290,604	2,486,112	2,934,039	2,911,471	3,115,640	3,077,616	3,108,139	3,177,434	3,725,029
less: Other assets	1,989,742	2,137,940	2,515,832	2,528,679	2,697,930	2,614,808	2,650,167	2,750,734	2,967,640
plus: Consolidation adjustment	(196,938)	(2,299)	62,072	(11,923)	(5,500)	(7,139)	88,056	9,709	(55,431)

Source: Core Statistics Department

1. Depository Corporations include SBP, Banks, DFIs, MFBs and Deposit Accepting Non-Bank Financial Companies. Therefore, the estimates are not comparable with Analytical Accounts of Banking sector (published up to June 2008) and monetary aggregates of weekly monetary survey based on data of SBP and Scheduled banks. Methodological changes are given at the following link:

<http://www.sbp.org.pk/departments/stats/ntb.htm>

2. The data from June 2008 to May 2009 has been revised. The explanatory notes on the revisions are available at SBP website on economic data page under Analytical Accounts - MFSM. The same are also available in Statistical Bulletin under "Notice" section.

3. Islamic Financings, Advances (against Murabaha etc) and Other related items previously reported under Other Assets has been reclassified as domestic claims / credit from June 2014. Details of reclassifications/revisions are available in revision study on SBP website at :

www.sbp.org.pk/ecodata/Revision_Monetary_Stats.pdf

4. From July, 2019 data on Central and Government Deposits with scheduled banks have been revised. This revision is due to reclassification of some of the PSEs, which were previously reported under Government deposits. The coverage of PSEs has been increased.

5. The claims on Indian Government are reclassified as Other Assets in line with changes in SBP Statement of Affairs from July 2020.

2.4 Reserve Money

Million Rupees

Components	30 th June			2022					2023
	FY20	FY21	FY22	Jan	Sep	Oct	Nov	Dec	Jan ^P
A. Currency in Circulation	6,142,016	6,909,937	7,572,465	7,064,883	7,652,625	7,671,010	7,675,169	7,687,133	7,862,480
B. Cash in Tills	325,508	378,302	429,566	338,158	417,174	388,557	373,746	452,487	390,197
C. Other Deposits	41,218	68,004	95,666	84,160	98,411	84,803	96,768	102,508	88,314
D. Bank Deposits	1,171,104	1,307,242	1,228,687	1,235,939	1,128,088	1,278,646	1,363,774	1,060,984	1,270,682
Reserve Money (A+B+C+D)	7,679,845	8,663,485	9,326,385	8,723,141	9,296,298	9,423,016	9,509,457	9,303,112	9,611,673
Factor affecting Reserve Money (RM)									
A. Net Foreign Assets	(181,347)	930,509	(563,261)	369,122	(1,065,798)	(754,708)	(1,097,894)	(1,593,562)	(2,320,706)
B. Net Domestic Assets (1+2+3)	7,861,192	7,732,976	9,889,646	8,354,019	10,362,096	10,177,723	10,607,351	10,896,674	11,932,380
1. Net Govt Sector Borrowing (i+ii)	6,524,286	5,320,146	5,168,106	4,984,014	5,564,722	4,489,292	4,387,779	5,269,592	4,970,063
i. Borrowings for Budgetary Support ¹	6,538,797	5,332,490	5,185,379	4,995,021	5,583,340	4,507,834	4,406,664	5,288,803	4,989,365
a) Federal Government	6,750,123	5,712,275	5,770,613	5,818,102	6,375,109	5,268,504	5,263,552	6,000,912	5,813,159
of which deposits with SBP	(565,997)	(1,016,725)	(968,090)	(872,668)	(279,620)	(1,449,019)	(1,536,891)	(483,549)	(804,499)
b) Provincial Government	(192,737)	(346,850)	(547,818)	(764,583)	(744,155)	(718,146)	(804,445)	(667,796)	(782,823)
Balochistan	(39,105)	(37,307)	(16,552)	(83,711)	(36,364)	(28,982)	(40,479)	(26,761)	(22,475)
Khyber Pakhtunkhwa	(8,321)	(31,540)	(1,039)	(21,519)	(17,399)	(10,667)	(7,751)	(26,759)	(29,258)
Punjab	(81,570)	(207,104)	(440,053)	(507,947)	(578,677)	(576,168)	(624,929)	(482,426)	(574,525)
Sindh	(63,741)	(70,899)	(90,174)	(151,406)	(111,715)	(102,329)	(131,287)	(131,851)	(156,565)
c) AJK Government	(5,047)	(12,368)	(14,770)	(23,826)	(20,646)	(19,841)	(21,101)	(19,445)	(19,196)
d) Gilgit-Baltistan	(13,543)	(20,566)	(22,646)	(34,672)	(26,968)	(22,683)	(31,342)	(24,867)	(21,775)
ii. Others	(14,510)	(12,344)	(17,273)	(11,007)	(18,618)	(18,542)	(18,885)	(19,212)	(19,302)
2. Credit to Non-Govt. Sector (i+ii+iii)	895,663	1,313,779	1,675,461	1,504,854	1,475,635	1,603,442	1,606,455	1,630,452	1,585,691
i. Claims on Sch. Banks (a+b+c+d+e)	876,619	1,265,198	1,617,318	1,452,437	1,413,149	1,539,784	1,542,555	1,566,988	1,522,059
a. Agriculture Sector	1,972	3,865	4,875	4,529	5,320	5,356	5,333	5,570	5,658
b. Industrial Sector	191,951	413,636	692,456	608,732	640,556	640,743	644,733	642,084	640,423
c. Export Sector	528,035	589,340	781,291	669,904	597,954	742,338	744,107	776,647	744,363
d. Housing Sector	-	-	-	-	-	-	-	-	-
e. Others	154,661	258,357	138,696	169,272	169,319	151,347	148,382	142,687	131,615
ii. Claims on NBFIs	43,288	72,825	82,386	76,661	86,730	87,902	88,144	87,708	87,876
iii. PSEs Special A/C Debt Repayment with SBP/PSPC	(24,244)	(24,244)	(24,244)	(24,244)	(24,244)	(24,244)	(24,244)	(24,244)	(24,244)
3. Other Items (Net)	441,243	1,099,050	3,046,079	1,865,151	3,321,739	4,084,989	4,613,116	3,996,630	5,376,625
Reserve Money (RM) (A+B)	7,679,845	8,663,485	9,326,385	8,723,141	9,296,298	9,423,016	9,509,457	9,303,112	9,611,673

Source: Core Statistics Department

Note: -

i. Excluding IMF A/c Nos. 1 & 2, SAF loan account, counterpart funds, deposits of foreign central banks, foreign govts, international organizations and deposit money banks.

ii - Data is based on weekly returns. The quarterly data covers the period up to the last working day of the month and others months data up to the last working day of last week.

iii - Data from 30-June 2013 onward is revised on account of reclassification of SBP accounts

2.5 Currency in Circulation

Million Rupees

	30 th June			2022					2023
	FY20	FY21	FY22 ^P	Jan	Sep	Oct	Nov	Dec	Jan ^P
1 Banknotes	6,458,763	7,278,860	7,992,592	7,393,607	8,060,350	8,050,100	8,039,432	8,130,154	8,243,199
2 One Rupee Coins and above	9,962	9,947	9,991	9,930	9,965	9,998	9,929	9,948	9,891
3 Total (1+2)	6,468,725	7,288,807	8,002,583	7,403,537	8,070,315	8,060,098	8,049,361	8,140,102	8,253,090
4 Held by Banking Department of SBP	173	150	146	160	144	177	118	175	118
5 Held by Issue Department of SBP	1029	418	406	335	372	354	328	307	295
6 Currency in tills of Scheduled Banks	325,508	378,302	429,566	338,158	417,174	388,557	373,746	452,487	390,197
7 Currency in Circulation (3-4-5-6)	6,142,016	6,909,937	7,572,465	7,064,883	7,652,625	7,671,010	7,675,169	7,687,133	7,862,480

Notes:

i-From July, 2020 and onwards five rupee bills & above have been renamed as banknotes.

ii- The quarter end data relates to last working day whereas monthly data are of last Friday of the month.

iii- Totals may not tally due to separate rounding off.

iv- Data is based on weekly returns. Therefore, these estimates are not comparable with the monthly data given in table 2.1. The comparison of weekly and monthly compilation methodologies is available the link: <http://www.sbp.org.pk/ecodata.asp>

Source: Core Statistics Department

2.6 Monetary Aggregates

Million Rupees

Assets / Liabilities	30 th June			2022					2023
	FY20	FY21	FY22 ^P	Jan	Sep	Oct	Nov	Dec	Jan ^P
A. Components of M2									
1. Currency in Circulation	6,142,016	6,909,937	7,572,465	7,064,883	7,652,625	7,671,010	7,675,169	7,687,133	7,862,480
2. Other Deposits with SBP	41,218	68,004	95,666	84,160	98,411	84,803	96,768	102,508	88,314
3. Total Private & PSE Deposits	14,724,770	17,319,755	19,934,849	17,323,723	20,183,204	19,773,196	19,836,045	20,151,922	19,723,277
<i>of which: RFCDs</i>	<i>1,074,511</i>	<i>1,046,150</i>	<i>1,230,183</i>	<i>1,141,334</i>	<i>1,301,340</i>	<i>1,203,413</i>	<i>1,210,779</i>	<i>1,212,738</i>	<i>1,422,190</i>
Money Supply (1+2+3)	20,908,003	24,297,696	27,602,981	24,472,766	27,934,240	27,529,009	27,607,983	27,941,563	27,674,071
B. Factors Affecting Money Supply (M2)									
I. Net Foreign Assets of the Banking System	(516,153)	724,723	(756,593)	179,201	(1,314,958)	(1,108,282)	(1,433,552)	(1,903,623)	(2,820,896)
a. State Bank of Pakistan	(181,347)	930,509	(563,261)	369,121	(1,065,798)	(754,708)	(1,097,894)	(1,593,562)	(2,320,706)
b. Scheduled Banks	(334,806)	(205,786)	(193,332)	(189,920)	(249,160)	(353,574)	(335,658)	(310,061)	(500,189)
II. Net Domestic Assets of Banking System (1+2+3)	21,424,157	23,572,973	28,359,573	24,293,565	29,249,198	28,637,291	29,041,535	29,845,186	30,494,967
a. State Bank of Pakistan	6,984,573	6,467,778	8,272,328	6,901,582	8,948,947	8,637,939	9,064,796	9,329,686	10,410,321
b. Scheduled Banks	14,439,583	17,105,195	20,087,246	17,391,982	20,300,251	19,999,351	19,976,739	20,515,499	20,084,647
1. Net Govt Sector Borrowing(a+b+c)	14,547,233	16,265,119	19,666,796	16,395,318	20,166,204	20,056,166	20,031,191	20,083,258	21,215,965
a. Borrowings for Budgetary support¹	13,748,309	15,373,463	18,550,414	15,537,350	19,058,059	18,934,710	18,939,444	18,963,649	20,107,301
(i) From SBP	6,538,797	5,332,490	5,185,379	4,995,021	5,583,340	4,507,834	4,406,664	5,288,803	4,989,365
a) Federal Government	6,750,123	5,712,275	5,770,613	5,818,102	6,375,109	5,268,504	5,263,552	6,000,912	5,813,159
of which deposits with SBP	(565,997)	(1,016,725)	(968,090)	(872,668)	(279,620)	(1,449,019)	(1,536,891)	(483,549)	(804,499)
b) Provincial Government	(192,737)	(346,850)	(547,818)	(764,583)	(744,155)	(718,146)	(804,445)	(667,796)	(782,823)
Balochistan Government	(39,105)	(37,307)	(16,552)	(83,711)	(36,364)	(28,982)	(40,479)	(26,761)	(22,475)
Khyber Pakhtunkhwa Government	(8,321)	(31,540)	(1,039)	(21,519)	(17,399)	(10,667)	(7,751)	(26,759)	(29,258)
Punjab Government	(81,570)	(207,104)	(440,053)	(507,947)	(578,677)	(576,168)	(624,929)	(482,426)	(574,525)
Sindh Government	(63,741)	(70,899)	(90,174)	(151,406)	(111,715)	(102,329)	(131,287)	(131,851)	(156,565)
c) AJK Government	(5,047)	(12,368)	(14,770)	(23,826)	(20,646)	(19,841)	(21,101)	(19,445)	(19,196)
d) Gilgit-Baltistan	(13,543)	(20,566)	(22,646)	(34,672)	(26,968)	(22,683)	(31,342)	(24,867)	(21,775)
(ii) From Scheduled banks (a+b)	7,209,512	10,040,973	13,365,035	10,542,329	13,474,719	14,426,875	14,532,780	13,674,846	15,117,936
a) Federal Government	8,222,465	11,181,917	14,630,114	11,714,037	14,754,165	15,638,176	15,768,726	14,909,358	16,384,726
of which deposits with banks	(1,371,965)	(1,659,001)	(2,020,076)	(1,847,278)	(1,970,589)	(1,934,618)	(2,009,307)	(2,326,096)	(2,319,089)
b) Provincial Government	(1,012,953)	(1,140,944)	(1,265,079)	(1,171,707)	(1,279,445)	(1,211,301)	(1,235,946)	(1,234,512)	(1,266,790)
of which deposits with banks	(1,013,977)	(1,141,968)	(1,266,103)	(1,172,732)	(1,280,469)	(1,212,325)	(1,236,970)	(1,235,536)	(1,267,814)
b. Commodity operations	813,435	903,999	1,133,655	868,975	1,126,762	1,139,998	1,110,632	1,138,820	1,127,966
c. Others	(14,510)	(12,344)	(17,273)	(11,007)	(18,618)	(18,542)	(18,885)	(19,212)	(19,302)
2. Credit to Non-Govt. Sector (a+b+c+d)	8,372,428	9,114,395	10,692,806	9,963,813	10,860,247	10,776,889	10,793,498	11,692,416	11,444,389
a. Credit to Private Sector*	6,862,862	7,629,069	9,241,217	8,435,852	9,327,379	9,241,542	9,269,316	9,637,570	9,408,260
Conventional Banking Branches	5,305,518	5,685,109	6,656,744	6,224,277	6,858,640	6,763,759	6,784,381	7,096,429	6,879,989
Islamic Banks	868,473	1,030,612	1,269,892	1,132,940	1,288,451	1,306,630	1,316,020	1,304,560	1,323,395
Islamic Banking Branches of Conventional Banks	688,871	913,348	1,314,582	1,078,635	1,180,288	1,171,153	1,168,914	1,236,581	1,204,876
b. Credit to PSEs	1,490,522	1,436,745	1,393,446	1,475,544	1,470,382	1,471,689	1,460,282	1,474,265	1,482,587
c. PSEs Special a/c-debt Repayment with BP/PSPC	(24,244)	(24,244)	(24,244)	(24,244)	(24,244)	(24,244)	(24,244)	(24,244)	(24,244)
d. Credit to NBFIs[#]	43,288	72,825	82,386	76,661	86,730	87,902	88,144	604,825	577,787
3. Other Items (net) *	(1,495,505)	(1,806,541)	(2,000,029)	(2,065,566)	(1,777,253)	(2,195,764)	(1,783,154)	(1,930,488)	(2,165,387)
Broad Money M2 (A+B)	20,908,003	24,297,696	27,602,981	24,472,766	27,934,240	27,529,009	27,607,983	27,941,563	27,674,071
C. Memorandum Items									
Accrued Profit on SBP holdings of MRTBs/MTBs	83,618	58,537	108,301	72,000	332,317	393,542	476,469	152,145	285,339
Outstanding amount of MTBs (realized value in auction)	4,956,617	5,979,180	5,493,007	4,601,154	4,788,479	4,760,007	4,752,902	3,580,267	4,393,548
Net Government Budgetary Borrowing (Cash Basis)	13,471,051	15,247,857	18,370,734	15,429,210	18,629,167	18,437,366	18,344,091	18,724,618	19,727,367
<i>From SBP</i>	<i>6,455,179</i>	<i>5,273,953</i>	<i>5,077,078</i>	<i>4,923,020</i>	<i>5,251,023</i>	<i>4,114,292</i>	<i>3,930,195</i>	<i>5,136,659</i>	<i>4,704,027</i>
<i>From Scheduled Banks</i>	<i>7,015,872</i>	<i>9,973,904</i>	<i>13,293,657</i>	<i>10,506,190</i>	<i>13,378,144</i>	<i>14,323,074</i>	<i>14,413,896</i>	<i>13,587,959</i>	<i>15,023,340</i>

Source: Core Statistics Department

1. Excluding IMF A/c Nos. 1 & 2, SAF loan account, counterpart funds, deposits of foreign central banks, foreign governments, international organizations and deposit money banks.

Notes: -

i - Data is based on weekly returns. The quarterly data covers the period up to the last working day of the month and others months data up to the last working day of last week.

* Islamic Financings, Advances (against Murabaha etc), Inventories and any Other related item(s) pertaining to Islamic Financing previously reported under Other Assets has been reclassified as credit to private sector. Details of reclassifications/revisions are available in revision study on SBP website at: <http://www.sbp.org.pk/ecodata/RSMS.pdf>

W.e.f. December 16, 2022 scheduled banks' credit to NBFIs, earlier reported under Credit to Private Sector, is reclassified as Credit to NBFIs to harmonize this weekly report with Monthly Credit / Loans Classified by Borrower.

2.7 Government Budgetary Borrowing from Banks

Million Rupees

ITEMS	Stocks		Monetary Impact During	
	30-Jun-21	30-Jun-22 ^R	1st July 21 to 28-Jan-22	1st July 22 to 27-Jan-23
1. Central Government (a+b)	16,894,192	20,356,780	637,947	1,841,105
a. Scheduled Banks	11,181,917	14,630,114	532,120	1,754,612
T-Bills and Securities	12,840,918	16,650,189	720,396	2,053,625
Less:				
<i>Government Deposits</i>	<i>1,659,001</i>	<i>2,020,076</i>	<i>188,276</i>	<i>299,013</i>
b. State Bank	5,712,275	5,726,667	105,827	86,493
T-bills and Securities etc.	6,685,409	6,196,800	(514,870)	(248,487)
Debtor Balances (Exc. Zakat Fund)	33,794	-	(2,927)	-
Less:				
<i>Govt. Deposits (Ex. Zakat and Privatization Fund)</i>	<i>1,016,725</i>	<i>1,009,058</i>	<i>(144,058)</i>	<i>(204,559)</i>
<i>Others*</i>	<i>(9,797)</i>	<i>(538,925)</i>	<i>(479,566)</i>	<i>(130,420)</i>
2. Provincial Governments (c+d)	(1,520,728)	(1,850,313)	(474,060)	(240,271)
c. Scheduled Banks	(1,140,944)	(1,265,079)	(30,764)	(1,711)
Government Securities and Others	1,024	1,024	-	-
Less:				
<i>Government Deposits</i>	<i>1,141,968</i>	<i>1,266,103</i>	<i>30,764</i>	<i>1,711</i>
d. State Bank	(379,784)	(585,234)	(443,297)	(238,560)
Government Securities	-	-	-	-
Debtor Balances (Excluding Zakat Fund)	-	-	-	-
Less:				
<i>Government Deposits (Excluding Zakat Fund)</i>	<i>379,784</i>	<i>585,234</i>	<i>443,297</i>	<i>238,560</i>
Net Budgetary Borrowing from the Banking System	15,373,463	18,506,467	163,887	1,600,834

Note: - From July 2019, the data on Central and Provincial Government Deposits with Scheduled Banks have been revised. This revision is due to reclassification of some of the PSEs, which were previously reported under Government Institutions. The coverage of PSEs has been enhanced since July 2019. Detail of changes are available at:

<http://www.sbp.org.pk/departments/stats/Explanatory-Note.pdf>

* It include treasury currency and Rupee counterpart loan to GOP against SDRs allocation

2.8 Government Borrowing for Commodity Operations

Rice	129	117	(1)	13
Wheat	788,173	1,011,626	(20,710)	(60,398)
Sugar	67,510	67,302	2,002	29,008
Fertilizer	46,718	53,019	(16,397)	25,519
Seeds				
Oilseeds				
Pulses				
Edible Oil				
Black Mash				
Chilies				
Seed Meal				
Gram				
Onion				
Potatoes				
Cotton	1,470	1,592	82	170
Total	903,999	1,133,655	(35,025)	(5,689)

Source: Core Statistics Department

2.9 Statement of Affairs

Million Rupees

LAST WEEK END	Aug-22			Sep-22			Oct-22		
	Issue	Banking	Total	Issue	Banking	Total	Issue	Banking	Total
ASSETS	8,149,841	10,929,809	19,079,650	8,060,494	8,079,337	16,139,831	8,050,277	11,267,338	19,317,615
International reserve assets	1,599,067	1,137,552	2,736,619	1,525,527	1,233,574	2,759,101	1,300,677	1,678,684	2,979,361
- Gold	872,393	-	872,393	793,877	-	793,877	793,877	-	793,877
- Foreign currency balances	712,341	1,071,999	1,784,340	717,007	1,177,020	1,894,027	492,523	1,617,078	2,109,601
- Balances with International Monetary Fund	-	-	-	-	-	-	-	-	-
- Special drawing rights holdings	14,333	19,004	33,337	14,643	14,095	28,738	14,277	14,555	28,832
- Reserve tranche position with International Monetary Fund	-	26	26	-	27	27	-	26	26
- Other foreign currency balances	1,599,067	1,091,029	2,690,096	1,525,527	1,191,142	2,716,669	-	47,025	47,025
Local currency financial assets	1,000,000	6,116,983	7,116,983	1,000,000	4,793,676	5,793,676	1,000,000	5,803,639	6,803,639
(i) Monetary policy assets	1,000,000	4,621,894	5,621,894	1,000,000	3,447,567	4,447,567	1,000,000	4,329,723	5,329,723
- Conventional- securities purchased under agreement to resell	1,000,000	4,122,427	5,122,427	1,000,000	2,938,623	3,938,623	1,000,000	3,818,606	4,818,606
- Shariah compliant financing facility	-	499,467	499,467	-	508,944	508,944	-	511,117	511,117
- Outright purchase of assets	-	-	-	-	-	-	-	-	-
- Conventional securities	-	-	-	-	-	-	-	-	-
- Shariah compliant securities	-	-	-	-	-	-	-	-	-
(ii) Credit to conventional banks & financial institutions for purposes other than monetary policy	-	1,069,507	1,069,507	-	953,210	953,210	-	1,050,643	1,050,643
- Agriculture sector	-	3,929	3,929	-	4,209	4,209	-	4,237	4,237
- Industrial sector	-	496,862	496,862	-	497,684	497,684	-	497,184	497,184
- Export sector	-	515,202	515,202	-	398,565	398,565	-	511,671	511,671
- Housing sector	-	3	3	-	3	3	-	3	3
- Other	-	53,513	53,513	-	52,749	52,749	-	37,548	37,548
(iii) Credit to Islamic banks & financial institutions for purpose other than monetary policy	-	425,582	425,582	-	392,899	392,899	-	423,273	423,273
- Agriculture sector	-	1,245	1,245	-	1,287	1,287	-	1,415	1,415
- Industrial sector	-	174,042	174,042	-	175,958	175,958	-	177,693	177,693
- Export sector	-	232,574	232,574	-	199,389	199,389	-	230,667	230,667
- Housing sector	-	-	-	-	-	-	-	-	-
- Other	-	17,720	17,720	-	16,265	16,265	-	13,498	13,498
Credit to general government account	-	-	-	-	-	-	-	-	-
- Federal government	5,533,979	961,840	6,495,819	5,519,453	1,071,153	6,590,606	5,734,103	917,269	6,651,372
- Perpetual loan to federal government	-	558,421	558,421	-	574,371	574,371	-	561,118	561,118
- Government securities	-	-	-	-	-	-	-	-	-
- Market related treasury bills	-	-	-	-	-	-	-	-	-
- Pakistan investment bonds	5,533,979	403,419	5,937,398	5,519,453	496,782	6,016,235	5,734,103	356,151	6,090,254
- Sukuks	-	-	-	-	-	-	-	-	-
- Government overdrafts	-	-	-	-	574,371	574,371	-	-	-
- Provincial & autonomous regions	-	-	-	-	-	-	-	-	-
- Long term loans	-	-	-	-	-	-	-	-	-
- Short term loans	-	-	-	-	-	-	-	-	-
- Government overdrafts	-	-	-	-	-	-	-	-	-
Equity investments	-	157,749	157,749	-	153,770	153,770	-	153,770	153,770
- Subsidiaries	-	-	-	-	-	-	-	-	-
- Banks	-	49,585	49,585	-	46,577	46,577	-	46,577	46,577
- Financial institutions	-	53,350	53,350	-	53,350	53,350	-	53,350	53,350
- Other	-	54,814	54,814	-	53,843	53,843	-	53,843	53,843
Property, plant & equipment	-	165,165	165,165	-	164,735	164,735	-	164,819	164,819
Rupee coins	384	-	384	372	-	372	354	-	354
Other assets	16,411	2,390,520	2,406,931	15,142	662,429	677,571	15,143	2,549,157	2,564,300
LIABILITIES	8,149,841	10,929,809	19,079,650	8,060,494	8,079,337	16,139,831	8,050,277	11,267,338	19,317,615
Equity & reserves	-	1,864,365	1,864,365	-	1,941,054	1,941,054	-	2,156,905	2,156,905
- Paid-up capital	-	100,000	100,000	-	100,000	100,000	-	100,000	100,000
- Statutory reserves	-	147,296	147,296	-	147,296	147,296	-	147,296	147,296
- Special reserves	-	26,214	26,214	-	26,214	26,214	-	26,214	26,214
- Unrealized appreciations	-	987,915	987,915	-	906,315	906,315	-	906,315	906,315
- Profit & loss appropriation account	-	602,940	602,940	-	761,229	761,229	-	977,080	977,080
Banknotes in circulation	8,149,841	(194)	8,149,647	8,060,494	(144)	8,060,350	8,050,277	(177)	8,050,100
- Banknotes in circulation	8,149,647	-	8,149,647	8,060,350	-	8,060,350	8,050,100	-	8,050,100
- Banknotes held in Banking Department	194	(194)	-	144	(144)	-	177	(177)	-
Monetary policy liabilities	-	-	-	-	-	-	-	-	-
- Securities sold under agreement to repurchase	-	-	-	-	-	-	-	-	-
- Shariah compliant facility	-	-	-	-	-	-	-	-	-
Local currency deposits	-	3,363,730	3,363,730	-	2,150,824	2,150,824	-	3,395,710	3,395,710
- Federal government	-	1,268,290	1,268,290	-	229,627	229,627	-	1,400,411	1,400,411
- Provincial governments & autonomous regions	-	774,642	774,642	-	798,579	798,579	-	767,100	767,100
- Bank deposits	-	1,139,609	1,139,609	-	940,408	940,408	-	1,059,445	1,059,445
- Other deposits	-	181,189	181,189	-	182,210	182,210	-	168,754	168,754
Foreign currency deposits	-	779,023	779,023	-	811,606	811,606	-	827,355	827,355
- Local banks	-	178,572	178,572	-	187,680	187,680	-	219,201	219,201
- Foreign central banks	-	99,696	99,696	-	102,952	102,952	-	100,545	100,545
- Foreign governments & sovereign wealth fund	-	498,045	498,045	-	517,161	517,161	-	504,960	504,960
- Others deposits	-	2,710	2,710	-	3,813	3,813	-	2,649	2,649
Foreign currency loans and liabilities	-	2,460,639	2,460,639	-	2,396,145	2,396,145	-	2,325,845	2,325,845
- International Monetary Fund facilities	-	645,588	645,588	-	552,058	552,058	-	548,321	548,321
- Allocations of special drawing rights of IMF	-	834,788	834,788	-	859,478	859,478	-	835,645	835,645
- Currency swap arrangements	-	980,263	980,263	-	984,609	984,609	-	941,879	941,879
- Overdraft from Asian Clearing Union	-	-	-	-	-	-	-	-	-
Other liabilities	-	2,462,246	2,462,246	-	779,852	779,852	-	2,561,700	2,561,700

2.9 Statement of Affairs

Million Rupees

LAST WEEK END	Nov-22			Dec-22			Jan-23		
	Issue	Banking	Total	Issue	Banking	Total	Issue	Banking	Total
ASSETS	8,039,550	11,356,846	19,396,396	8,099,331	8,471,186	16,570,517	8,243,317	9,917,241	18,160,558
International reserve assets	1,374,761	1,252,188	2,626,949	989,807	1,255,891	2,245,698	853,031	1,045,262	1,898,293
- Gold	752,556	-	752,556	853,031	-	853,031	853,031	-	853,031
- Foreign currency balances	622,205	1,211,191	1,833,396	136,776	1,219,515	1,356,291	-	984,737	984,737
- Balances with International Monetary Fund	-	-	-	-	-	-	-	-	-
- Special drawing rights holdings	-	9,714	9,714	-	9,989	9,989	-	35,949	35,949
- Reserve tranche position with International Monetary Fund	-	27	27	-	36	36	-	40	40
- Other foreign currency balances	-	31,256	31,256	-	26,351	26,351	-	24,536	24,536
Local currency financial assets	1,000,000	6,062,352	7,062,352	2,000,000	4,736,242	6,736,242	2,000,000	5,928,763	7,928,763
(i) Monetary policy assets	1,000,000	4,585,423	5,585,423	2,000,000	3,232,142	5,232,142	2,000,000	4,468,630	6,468,630
- Conventional- securities purchased under agreement to resell	1,000,000	4,067,331	5,067,331	2,000,000	2,788,635	4,788,635	2,000,000	3,877,032	5,877,032
- Shariah compliant financing facility	-	518,092	518,092	-	443,507	443,507	-	591,598	591,598
- Outright purchase of assets	-	-	-	-	-	-	-	-	-
- Conventional securities	-	-	-	-	-	-	-	-	-
- Shariah compliant securities	-	-	-	-	-	-	-	-	-
(ii) Credit to conventional banks & financial institutions for purposes other than monetary policy	-	1,052,166	1,052,166	-	1,059,973	1,059,973	-	1,036,851	1,036,851
- Agriculture sector	-	4,199	4,199	-	4,381	4,381	-	4,279	4,279
- Industrial sector	-	498,972	498,972	-	496,346	496,346	-	494,326	494,326
- Export sector	-	514,230	514,230	-	525,597	525,597	-	512,011	512,011
- Housing sector	-	3	3	-	1	1	-	3	3
- Other	-	34,762	34,762	-	33,648	33,648	-	26,233	26,233
(iii) Credit to Islamic banks & financial institutions for purpose other than monetary policy	-	424,763	424,763	-	444,127	444,127	-	423,282	423,282
- Agriculture sector	-	1,416	1,416	-	1,491	1,491	-	1,690	1,690
- Industrial sector	-	180,147	180,147	-	180,467	180,467	-	180,182	180,182
- Export sector	-	229,877	229,877	-	250,931	250,931	-	232,353	232,353
- Housing sector	-	-	-	-	-	-	-	-	-
- Other	-	13,323	13,323	-	11,238	11,238	-	9,057	9,057
Credit to general government account	-	-	-	-	-	-	-	-	-
- Federal government	5,649,986	1,083,787	6,733,773	5,093,117	1,313,543	6,406,660	5,373,893	1,168,432	6,542,325
- Perpetual loan to federal government	-	574,434	574,434	-	592,116	592,116	-	666,971	666,971
- Government securities	-	-	-	-	-	-	-	-	-
- Market related treasury bills	-	-	-	-	-	-	-	-	-
- Pakistan investment bonds	5,649,986	509,353	6,159,339	5,093,117	721,427	5,814,544	5,373,893	501,461	5,875,354
- Sukuks	-	-	-	-	-	-	-	-	-
- Government overdrafts	-	-	-	-	-	-	-	-	-
- Provincial & autonomous regions	-	-	-	-	-	-	-	-	-
- Long term loans	-	-	-	-	-	-	-	-	-
- Short term loans	-	-	-	-	-	-	-	-	-
- Government overdrafts	-	-	-	-	-	-	-	-	-
Equity investments	-	153,770	153,770	-	153,770	153,770	-	149,802	149,802
- Subsidiaries	-	-	-	-	-	-	-	-	-
- Banks	-	46,577	46,577	-	46,577	46,577	-	42,609	42,609
- Financial institutions	-	53,350	53,350	-	53,350	53,350	-	53,350	53,350
- Other	-	53,843	53,843	-	53,843	53,843	-	53,843	53,843
Property, plant & equipment	-	165,086	165,086	-	165,252	165,252	-	165,031	165,031
Rupee coins	328	-	328	309	-	309	295	-	295
Other assets	14,475	2,639,664	2,654,139	16,098	846,488	862,586	16,098	1,459,951	1,476,049
LIABILITIES	8,039,550	11,356,846	19,396,396	8,099,331	8,471,186	16,570,517	8,243,317	8,243,317	18,160,558
Equity & reserves	-	1,853,560	1,853,560	-	2,149,571	2,149,571	-	1,868,343	1,868,343
- Paid-up capital	-	100,000	100,000	-	100,000	100,000	-	100,000	100,000
- Statutory reserves	-	147,296	147,296	-	147,296	147,296	-	147,296	147,296
- Special reserves	-	26,214	26,214	-	26,500	26,500	-	26,500	26,500
- Unrealized appreciations	-	864,994	864,994	-	965,469	965,469	-	961,501	961,501
- Profit & loss appropriation account	-	715,056	715,056	-	910,306	910,306	-	633,046	633,046
Banknotes in circulation	8,039,550	(118)	8,039,432	8,099,331	(129)	8,099,202	8,243,317	(118)	8,243,199
- Banknotes in circulation	8,039,432	-	8,039,432	8,099,202	-	8,099,202	8,243,199	-	8,243,199
- Banknotes held in Banking Department	118	(118)	-	129	(129)	-	118	(118)	-
Monetary policy liabilities	-	-	-	-	-	-	-	-	-
- Securities sold under agreement to repurchase	-	-	-	-	-	-	-	-	-
- Shariah compliant facility	-	-	-	-	-	-	-	-	-
Local currency deposits	-	3,675,107	3,675,107	-	2,260,748	2,260,748	-	2,750,578	2,750,578
- Federal government	-	1,489,728	1,489,728	-	365,942	365,942	-	757,943	757,943
- Provincial governments & autonomous regions	-	863,294	863,294	-	798,050	798,050	-	830,145	830,145
- Bank deposits	-	1,142,731	1,142,731	-	912,690	912,690	-	992,701	992,701
- Other deposits	-	179,354	179,354	-	184,066	184,066	-	169,789	169,789
Foreign currency deposits	-	835,049	835,049	-	784,288	784,288	-	993,714	993,714
- Local banks	-	221,043	221,043	-	161,566	161,566	-	277,981	277,981
- Foreign central banks	-	101,484	101,484	-	102,092	102,092	-	118,860	118,860
- Foreign governments & sovereign wealth fund	-	509,580	509,580	-	516,756	516,756	-	592,939	592,939
- Others deposits	-	2,942	2,942	-	3,874	3,874	-	3,934	3,934
Foreign currency loans and liabilities	-	2,365,880	2,365,880	-	2,379,587	2,379,587	-	2,672,637	2,672,637
- International Monetary Fund facilities	-	548,322	548,322	-	508,292	508,292	-	501,242	501,242
- Allocations of special drawing rights of IMF	-	857,889	857,889	-	882,236	882,236	-	992,071	992,071
- Currency swap arrangements	-	959,669	959,669	-	989,059	989,059	-	1,179,324	1,179,324
- Overdraft from Asian Clearing Union	-	-	-	-	-	-	-	-	-
Other liabilities	-	2,627,368	2,627,368	-	897,121	897,121	-	1,632,087	1,632,087

Note: SBP revised its format of Statement of Affairs, effective from July 2020

Source: Finance Department SBP

2.10 Annual Accounts of State Bank of Pakistan

(End Jun: Million Rupees)

	2018	2019	2020	2021	2022
ASSETS					
Cash and bank balances held by subsidiaries					
Gold reserves held by the Bank	315,611	468,625	617,495	577,356	773,637
Local Currency – Coins	989	1,039	1,029	418	406
Foreign Currency Reserves	1,333,820	1,375,854	2,206,980	2,858,845	2,178,254
Earmarked foreign currency balances	12,277	72,703	62,010	20,708	24,051
Special Drawing Rights of the International Monetary Fund	59,273	55,461	29,537	60,771	43,461
Reserve tranche with the IMF under quota arrangements	20	27	28	27	33
Securities purchased under agreement to resale	1,562,310	782,918	917,540	1,792,952	4,518,610
Current accounts of governments	33,104	28,200	30,157	33,794	-
Investments	3,917,177	8,003,637	7,508,359	6,949,850	6,404,018
Loans, Advances, Bills of Exchange and Commercial Papers	444,266	587,644	795,578	1,179,962	2,070,810
Assets held with the Reserve Bank of India	6,653	9,580	11,943	11,268	14,816
Balances due from the Govt. of India and Bangladesh	10,674	12,267	13,141	14,088	15,107
Property and Equipment	56,471	79,876	79,010	78,346	97,686
Intangible assets	309	199	106	98	170
Other assets	4,051	10,021	14,692	29,975	37,176
TOTAL ASSETS	7,757,006	11,488,051	12,287,605	13,608,457	16,178,235
LIABILITIES					
Bank notes in circulation	4,635,147	5,285,026	6,458,763	7,278,860	7,992,592
Bills Payable	645	1,147	1,226	1,796	1,251
Current accounts of governments	89,829	1,101,514	748,790	1,295,486	1,547,182
Current account with SBP-BSC -. (a -Subsidiary)	50,043	44,969	52,125	51,241	10,512
Current account with NIBAF (Guarantee) Limited - a subsidiary	125	105	187	202	197
Payable to Islamic Banking Institution against Bai Muajjal transactions	-	124,410	19,513	-	-
Payable under bilateral currency swap agreement	370,409	469,398	476,723	748,494	926,914
Deposits of banks and Financial Institutions	813,949	1,246,239	1,171,104	1,327,525	1,254,854
Other deposits and accounts	200,157	1,116,034	1,093,622	629,053	737,432
Payable to the International Monetary Fund	912,585	1,150,064	1,045,944	845,359	1,351,259
Securities sold under agreement to repurchase	-	-	-	135,051	530,194
Other Liabilities	78,148	176,875	99,531	75,071	134,000
Deferred Liability - Unfunded Staff Retirement Benefits	31,181	29,383	34,736	36,697	41,058
TOTAL LIABILITIES	7,182,217	10,745,164	11,202,263	12,424,837	14,527,446
NET ASSETS	574,789	742,887	1,085,342	1,183,621	1,650,789
REPRESENTED BY					
Share Capital	100	100	100	100	100,000
Reserves	110,691	112,706	167,389	260,993	214,789
Unappropriated profit	12,517	6,519	152,542	161,974	371,186
Unrealized appreciation on gold reserves held by the Bank	311,314	464,181	613,004	572,780	769,061
Unrealized appreciation on re-measurement of investment-Local	74,684	68,491	61,417	96,883	85,014
Surplus on revaluation of property and equipment	65,484	90,891	90,891	90,891	110,739
TOTAL EQUITY	574,789	742,887	1,085,342	1,183,621	1,650,789
PROFIT & LOSS ACCOUNT					
Mark-Up/ Return/Interest Earned	323,295	656,468	1,218,372	768,020	991,784
Mark-Up/ Return/Interest Expenses	31,837	110,759	73,343	52,694	60,595
Net Mark-Up / Interest Income	291,458	545,709	1,145,029	715,327	931,189
Fair valuation adjustment on COVID loans - net					(63,223)
Fees, Commission & Brokerage Income	4,083	4,136	4,648	5,245	6,690
Exchange gain/(loss)-net	(72,278)	(505,911)	66,410	135,349	(61,818)
Dividend Income	415	2,390	400	500	633
Other operating income / (loss)-net	1,116	4,392	7,905	2,199	(9,384)
Other Income/(Loss)	732	113	382	397	5,200
Total Non - Markup / Interest Income	223,293	50,829	1,220,580	813,285	809,286
Administrative/ Operating Expenses	49,706	51,180	60,722	56,353	62,857
Provisions for /(reversal of provision against)	37	496	(73)	(89)	378
Total Non-Markup/Interest Expenses	49,742	51,675	60,649	56,264	63,235
PROFIT/ (LOSS) FOR THE YEAR	173,551	(846)	1,159,931	757,021	746,051
Net Cash Inflow / (Outflow) from Operating Activities	235,254	397,436	1,432,096	1,189,238	(31,841)
Net Cash Inflow / (Outflow) from Investing Activities	339	1,613	(753)	(645)	(325)
Net Cash Inflow / (Outflow) from Financing Activities	107,993	224,962	(1,050,123)	(829,800)	(82,663)

Source: Finance Department SBP

2.11 Annual Accounts of SBP Banking Services Corporation

(Subsidiary of State Bank of Pakistan)

(End Jun. : Million Rupees)

	2018	2019	2020	2021	2022
ASSETS					
Deposit account with State Bank of Pakistan	-	-	-	-	2,801
Current account with State Bank of Pakistan	50,043	44,969	52,125	51,241	10,512
Investments	521	518	551	515	45,881
Employee loans and advances	9,152	9,606	8,900	10,780	11,525
Advances, deposits and payments	101	60	59	126	180
Medical and stationary consumable	190	247	311	316	346
Property and equipment	895	834	1,191	2,846	3,753
Total Assets	60,903	56,234	63,136	65,824	74,998
LIABILITIES					
Deferred liabilities - staff retirement benefits	54,829	50,294	56,659	59,246	67,187
Other liabilities	5,074	4,940	5,478	5,579	6,525
Total Liabilities	59,903	55,234	62,136	64,824	73,712
NET ASSETS	1,000	1,000	1,000	1,000	1,286
REPRESENTED BY					
Share capital	1,000	1,000	1,000	1,000	1,000
Unappropriated Profit	-	-	-	-	286
PROFIT & LOSS ACCOUNTS					
Discount and Interest earned	31	45	67	47	3,827
Net operating expenses	14,918	14,548	18,114	15,350	18,771
Total Expenses	14,918	14,548	18,114	15,350	15,194
Reimbursed by the State bank of Pakistan	8,545	8,061	8,249	8,283	15,194
Allocated to the State Bank of Pakistan	6,373	6,488	9,864	7,067	-
Profit on disposal of fixed assets	5	45	67	47	3
Other income	-	9	3	3	34
Balance Profit Transferred to the State Bank of Pakistan	36	54	69	50,474	-
Net Cash Inflow / (Outflow) from Operating Activities	304	275	588	1934	45,790
Net Cash Inflow / (Outflow) from Investing Activities	(304)	(275)	(588)	(1934)	(42,989)
Net Cash Inflow / (Outflow) from Financing Activities	-	-	-	-	-
Cash & Cash Equivalents at the end of the year					2,801

Source: SBP BSC HOK

2.12 Scheduled Banks' Balance sheets Consolidated Position Based on Weekly Position of Liabilities and Assets (All Banks)

Million Rupees

FINANCIAL POSITION	FY20	FY21	FY22	2021						2022		2023	
				2021		2022		2023		2022		2023	
				Dec	Jan	Oct	Nov	Dec	Jan	Dec	Jan		
ASSETS													
Cash & Balances with Treasury Banks	1,408,559	1,528,246	2,308,137	2,132,291	1,778,911	1,954,681	1,971,574	1,556,096	1,804,747				
Balances with other Banks	212,150	213,911	330,061	316,849	303,837	274,545	306,728	434,779	356,298				
Lending to Financial Institutions	843,513	966,673	858,227	1,087,151	985,773	454,443	627,502	1,045,328	709,814				
Investments	10,681,288	13,615,840	16,441,736	14,123,867	14,432,953	18,325,123	18,538,150	17,914,599	19,342,634				
Advances – Net of Provision	7,655,531	8,202,049	10,099,077	9,479,464	9,234,292	10,313,076	10,308,584	11,214,113	10,935,764				
Gross Advances	8,202,328	8,831,088	10,771,563	10,149,170	9,906,804	11,004,004	10,997,192	11,905,007	11,626,941				
Less: Provision for Non- Performing Advances	(546,797)	(629,039)	(672,486)	(669,706)	(672,512)	(690,928)	(688,608)	(690,894)	(691,177)				
Operating Fixed Assets	567,753	635,575	716,433	681,454	697,783	763,625	766,977	781,515	812,162				
Deferred Tax Assets	56,161	70,764	107,049	88,300	93,137	138,390	148,221	150,564	157,570				
Other Assets	950,083	908,754	1,202,385	972,273	926,572	1,268,408	1,363,692	1,421,081	1,575,656				
TOTAL ASSETS	22,375,037	26,141,812	32,063,106	8,881,650	28,453,259	33,492,289	34,031,428	34,518,074	35,694,645				
LIABILITIES													
Bills Payable	245,363	322,389	358,528	321,523	337,841	368,595	301,369	394,836	317,440				
Borrowings	2,865,768	4,097,113	6,725,049	4,478,400	5,156,481	7,303,556	7,611,365	7,655,959	8,931,973				
Deposits and other Accounts	16,229,036	18,695,178	21,490,459	20,972,043	19,728,892	22,093,717	22,199,156	22,416,402	22,439,444				
Sub-ordinated Loans	126,296	112,732	136,828	121,815	122,815	136,824	136,824	161,581	163,980				
Liabilities Against Assets Subject to Finance Lease	2,134	1,823	10,134	1,848	9,852	10,329	10,299	10,263	10,245				
Deferred Tax Liabilities	47,329	17,288	5,847	16,738	7,694	12,571	26,270	28,941	26,336				
Other Liabilities	964,493	997,101	1,300,389	1,038,960	1,013,569	1,426,346	1,560,818	1,695,980	1,592,645				
TOTAL LIABILITIES	20,480,420	24,243,625	30,027,234	26,951,327	26,377,144	31,351,939	31,846,099	1,695,980	33,482,062				
NET ASSETS	1,894,617	1,898,187	2,035,872	1,930,322	2,076,115	2,140,351	2,185,329	2,154,114	2,212,583				
REPRESENTED BY:													
Paid up Capital / Head Office Capital Account	556,465	561,451	584,837	568,451	568,552	590,096	590,391	594,889	602,662				
Reserves	357,675	379,965	440,578	410,882	413,544	475,555	477,193	474,647	480,028				
Un-appropriated / Un-remitted Profit	618,864	696,938	870,554	775,695	834,467	909,643	944,785	991,788	1,046,904				
Surplus/ (Deficit) on Revaluation of Assets	361,613	259,833	139,904	175,295	259,552	165,057	172,960	92,789	82,989				
TOTAL	1,894,617	1,898,187	2,035,872	1,930,322	2,076,115	2,140,351	2,185,329	2,154,114	2,212,583				

Source: Banking Supervision Department-1, SBP

Note: Figures pertain to last week end of every month

2.13 Scheduled Banks' Consolidated Liquidity Position (All Banks)

	FY20	FY21	FY22	2021		2022				
				2021		2022		2023		
				Nov	Dec	Sep	Oct	Nov	Dec	
Demand Liabilities	14,142,999	16,618,909	19,281,929	14,773,255	15,640,093	16,946,829	19,470,510	16,948,065	17,135,911	
Time Liabilities	1,791,929	1,875,316	2,074,337	2,074,520	2,021,554	2,318,507	2,442,490	2,540,510	2,561,201	
TOTAL (Demand & Time Liabilities)	15,934,928	18,494,226	21,356,266	16,847,775	17,661,647	19,265,336	21,913,000	19,488,575	19,697,112	
LIQUID ASSETS MAINTAINED IN PAKISTAN	8,611,065	12,439,752	14,101,558	12,734,136	13,218,024	14,182,361	15,588,430	15,757,887	15,634,771	
Cash	374,689	418,418	415,712	393,586	386,493	446,332	419,160	441,314	441,082	
Balance with SBP	606,361	700,455	1,447,459	953,184	940,517	1,055,859	1,058,756	1,141,904	1,143,174	
Balance with agents of SBP	193,531	197,018	207,436	164,114	222,928	92,882	62,139	168,561	169,804	
Un-encumbered approved Securities	7,390,284	11,079,775	11,976,081	11,174,998	11,619,299	12,526,255	13,928,064	13,947,310	13,821,574	
Foreign Banks Deposits with SBP under section13(3) of Banking Companies Ordinance	46,201	44,086	54,870	48,253	48,787	61,033	58,393	58,797	59,138	
Share Capital of MFB	-	-	-	-	-	-	-	-	-	
Minimum of Assets required to be held under Section 29 of the Banking Companies Ordinance	3,270,049	3,791,605	4,612,478	4,006,783	4,201,000	4,610,785	4,644,758	4,648,530	4,693,596	
Excess of Assets being held over the minimum required under Section 29 of the Banking Companies Ordinance	5,341,017	8,648,147	9,523,577	8,727,352	9,017,025	9,571,577	10,943,672	11,109,357	10,941,174	

Source: Banking Supervision Department-1, SBP

2.14 Financial Position of DFIs, MFBs and NBFCs

Million Rupees

ASSETS/ LIABILITIES	Jun-22				Sep-22			
	DFIs*	NBFCs	MFBs	Total	DFIs*	NBFCs	MFBs	Total
1. Currency and Deposits	24,203	671,753	76,507	772,463	19,435	574,806	53,882	648,123
a. Currency	20	4,323	6,899	11,242	15	4,912	6,598	11,524
b. Transferable Deposits	4,424	527,438	57,120	588,982	7,175	472,993	43,356	523,524
c. Restricted Deposits	-	11,399	3,993	15,392	-	20,334	3,440	23,774
d. Other Deposits	19,760	128,593	8,495	156,847	12,244	76,568	488	89,300
2. Investment in securities other than shares	546,187	150,289	127,102	823,578	742,408	303,966	134,750	1,181,124
a. Short-term	283,295	62,541	110,834	456,670	435,367	221,264	117,195	773,827
b. Long-term	262,891	87,748	16,268	366,908	307,040	82,701	17,555	407,297
3. Loans extended (Advances)	187,893	80,915	352,162	620,970	193,619	110,923	394,740	699,281
a. Short-term	33,202	37,721	217,730	288,653	28,311	37,454	263,799	329,565
b. Long-term	154,691	43,193	134,432	332,316	165,308	73,469	130,940	369,717
4. Investment in shares	47,585	270,840	-	318,425	47,274	243,032	-	290,306
a. Quoted	41,175	256,601	-	297,775	41,526	227,599	-	269,124
b. Non-quoted	6,410	14,239	-	20,650	5,749	15,433	-	21,182
5. Insurance Technical Reserve	-	-	199	199	-	-	177	177
a. Life	-	-	44	44	-	-	23	23
b. Non-life	-	-	156	156	-	-	154	154
6. Financial Derivatives	-	-	-	-	-	-	-	-
7. Other accounts receivable	27,600	37,652	43,727	108,979	21,696	78,140	23,247	123,082
8. Non-financial assets	8,712	25,258	47,731	81,701	8,008	35,507	49,674	93,188
a. Produced assets	7,476	22,089	46,701	76,266	7,646	29,237	48,648	85,532
i. Fixed assets	7,204	20,632	37,489	65,326	7,377	25,792	39,268	72,436
ii. Inventories	-	810	-	810	-	1,682	-	1,682
iii. Valuables	-	124	-	124	-	671	-	671
iv. Other produced assets	272	524	9,212	10,007	270	1,093	9,380	10,743
b. Non-produced assets	1,236	3,169	1,030	5,434	361	6,269	1,026	7,656
i. Land	432	1,966	279	2,678	308	2,261	334	2,903
ii. Other-non-produced assets	804	1,203	750	2,756	53	4,009	692	4,754
Total Assets/ Liabilities	842,180	1,236,706	647,428	2,726,314	1,032,439	1,346,373	656,469	3,035,281
1. Deposits	31,171	37,848	450,137	519,156	32,454	35,531	456,523	524,509
a. Restricted deposits	132	26,663	-	26,795	132	24,369	-	24,502
b. Other deposits	31,040	11,185	450,137	492,361	32,322	11,162	456,523	500,007
2. Securities other than shares (bonds/debentures etc)	-	956	7,148	8,104	-	2,715	8,228	10,943
a. Short-term	-	19	-	19	-	1,780	-	1,780
b. long-term	-	937	7,148	8,085	-	934	8,228	9,163
3. Loans (Borrowings)	627,318	38,003	64,266	729,587	812,996	62,410	62,003	937,409
a. Short-term	508,813	18,300	14,881	541,995	690,518	20,591	13,276	724,384
b. Long-term	118,504	19,703	49,384	187,592	122,478	41,818	48,728	213,024
4. Financial Derivatives	-	-	-	-	-	-	-	-
5. Other accounts payable	45,040	56,990	75,441	177,471	44,421	99,918	84,917	229,255
6. Shares and other equity	138,651	1,102,909	50,436	1,291,997	143,442	1,145,798	44,798	1,334,038
a. Quoted	6,238	637,750	4,290	648,278	6,238	673,247	4,290	683,774
b. Non-quoted	78,228	351,660	29,133	459,021	78,333	360,410	30,133	468,876
c. Retained earnings	30,780	50,287	(25,393)	55,674	31,301	61,052	(25,769)	66,584
d. Current year result	3,711	48,075	(6,419)	45,367	6,578	36,454	(12,811)	30,221
e. General & special reserves	22,547	11,854	49,116	83,516	22,936	12,133	49,181	84,250
f. Valuation adjustments	(2,852)	3,282	(289)	141	(1,945)	2,502	(226)	332

* DFIs also includes HBFC & PMRC data.

Source: Core Statistics Department

2.15 Classification of Deposits with DFIs, MFBs and NBFCs

SECTOR	Million Rupees					
	Jun-21	Sep-21	Dec-21	Mar-22	Jun-22	Sep-22
1 Non-financial Corporations	131,429	122,922	133,675	129,679	95,920	136,388
i Public	14,276	33,973	33,183	34,176	37,160	37,553
ii Private	117,153	88,949	100,492	95,504	58,761	98,835
2 Financial Corporations	57,606	54,544	73,252	105,915	151,218	104,583
i Deposit money institutions	6,828	7,037	3,404	1,152	41,404	1,570
ii Other deposit accepting institutions	43,800	41,838	62,385	58,690	50,867	36,364
iii Financial intermediaries	3,959	3,506	5,126	34,857	45,057	50,366
iv Financial auxiliaries	1	17	170	8,461	12,241	14,645
v Insurance and pension funds	3,018	2,145	2,167	2,756	1,648	1,638
3 Central Government	1,090	14,655	22,775	18,967	16,048	21,671
4 Provincial Governments	2,484	6,601	9,137	9,552	9,810	9,531
5 Local Governments	86	746	791	1,212	339	1,588
6 Household	187,273	212,957	213,345	202,155	213,745	217,654
7 Non-profit Institutions (NPIs) Serving Households	32,191	32,424	43,416	30,875	31,123	32,109
8 Non-residents	-	807	837	856	952	984
9 Foreign Currency	..	..	..	..	..	..
Total	412,159	445,658	497,228	499,211	519,156	524,509

Source: Core Statistics Department

2.16 Classification of Loans Extended (Advances) by DFIs, MFBs and NBFCs

SECTOR	Million Rupees					
	Jun-22			Sep-22		
	Depository*	Non-Depository**	Total	Depository*	Non-Depository**	Total
1 Non-financial corporations	216,473	3,509	219,982	222,808	5,817	228,625
i Public	5,238	264	5,501	5,036	498	5,534
ii Private	211,235	3,245	214,480	217,772	5,319	223,091
2 Financial Corporations	14,339	32,482	46,821	6,187	59,179	65,367
i Deposit money institutions	-	-	-	1,016	22,855	23,870
ii Other deposit accepting institutions	6,768	23,264	30,032	2,355	8,349	10,704
iii Financial intermediaries	4,845	8,479	13,323	2,699	27,786	30,484
iv Financial auxiliaries	2,685	604	3,289	118	189	307
v Insurance and pension funds	42	-	42	..	1	1
3 Central Government	-	-	-	-	-	-
4 Provincial Governments	-	-	-	-	-	-
5 Local Governments	-	-	-	-	-	-
6 Household	62,115	18,885	81,000	63,617	19,438	83,056
7 Non-profit Institutions (NPIs) Serving Households	41	-	41	36	-	36
8 Non-Residents	-	-	-	-	-	-
9 Bills purchased and discounted (inland bills)	1,273	-	1,273	1,312	-	1,312
10 Other Advances and Financial Leases	254,559	17,294	271,853	302,604	18,282	320,886
Total	548,800	72,169	620,970	596,564	102,717	699,281

Source: Core Statistics Department

* This includes Depository NBFCs, DFIs and MFIs.

** This includes Non-Depository NBFCs, PMRCL and HBFC.

2.17 Classification of Investments in Securities and Shares by DFIs, MFBs and NBFCs

Million Rupees

SECURITIES	Jun-22			Sep-22		
	Depository*	Non-Depository**	Total	Depository*	Non-Depository**	Total
A. Securities	670,513	153,065	823,578	1,013,734	167,390	1,181,124
1 Non-financial Corporations	19,317	31,160	50,477	18,193	41,538	59,731
i Public	3,166	12,254	15,420	2,743	7,361	10,104
ii Private	16,151	18,906	35,057	15,450	34,177	49,627
2 Financial Corporations	57,668	44,630	102,298	73,176	51,847	125,023
i Deposit money institutions	21,129	12,588	33,716	35,570	12,650	48,220
ii Other deposit accepting institutions	12,475	14,571	27,046	13,664	20,334	33,999
iii Financial intermediaries	23,873	17,440	41,313	23,942	18,795	42,736
iv Financial auxiliaries	-	-	-	-	-	-
v Insurance and pension funds	192	31	223	-	68	68
3 Central Government	593,528	77,207	670,735	922,365	74,004	996,369
4 Provincial Governments	-	-	-	-	-	-
5 Local Governments	-	-	-	-	-	-
6 Household	-	-	-	-	-	-
7 Non-profit institutions (NPIs) Serving Households	-	-	-	-	-	-
8 Non-Residents	-	68	68	-	-	-
9 Foreign Currency	-	-	-	-	-	-
B. Shares	51,895	266,530	318,425	50,937	239,369	290,306
1 Non-financial Corporations	11,929	251,583	263,511	11,231	222,547	233,778
i Public	1,622	156,371	157,992	1,412	141,265	142,677
ii Private	10,307	95,212	105,519	9,819	81,281	91,101
2 Financial Corporations	38,759	14,626	53,385	38,403	16,377	54,780
i Deposit money institutions	29,598	4,655	34,253	30,617	2,607	33,224
ii Other deposit accepting institutions	965	876	1,841	965	2,518	3,483
iii Financial intermediaries	6,980	8,665	15,644	5,614	10,843	16,457
iv Financial auxiliaries	989	-	989	994	-	994
v Insurance and pension funds	227	431	658	212	410	623
3 Central Government	-	-	-	-	-	-
4 Provincial Governments	-	-	-	-	-	-
5 Local Governments	-	-	-	-	-	-
6 Household	-	-	-	-	-	-
7 Non-profit institutions (NPIs) Serving Households	-	-	-	-	-	-
8 Non-residents	1,208	321	1,529	1,302	445	1,748
Total (A+B)	722,408	419,595	1,142,003	1,064,671	406,759	1,471,430

Source: Core Statistics Department

* This includes Depository NBFCs, DFIs and MFIs.

** This includes Non-Depository NBFCs, PMRCL and HBFC.