

## 2.1 Central Bank Survey

Million Rupees

I T E M S	FY20	FY21	FY22	2022	2022	2023			
				Apr	Dec	Jan	Feb	Mar	Apr <sup>P</sup>
<b>Net Foreign Assets</b>	<b>443,767</b>	<b>1,503,419</b>	<b>209,306</b>	<b>303,669</b>	<b>(745,050)</b>	<b>(1,445,654)</b>	<b>(1,192,559)</b>	<b>(1,062,295)</b>	<b>(952,762)</b>
<b>Claims on nonresidents</b>	<b>3,407,727</b>	<b>3,982,287</b>	<b>3,598,212</b>	<b>3,461,844</b>	<b>2,865,773</b>	<b>2,893,225</b>	<b>2,965,823</b>	<b>3,452,761</b>	<b>3,555,885</b>
a) Monetary Gold, Coin and Bullion	617,495	577,356	773,637	737,672	853,031	1,071,319	991,822	1,167,848	1,169,727
b) Holdings of SDRs	29,540	60,776	43,863	409,311	10,056	38,635	4,445	4,966	43,670
c) Foreign currency	63,690	20,707	24,049	24,865	17,141	17,109	19,623	21,654	21,722
d) Deposits	2,036,193	2,597,112	2,137,625	1,358,334	1,153,033	995,509	1,238,703	1,464,240	1,536,738
e) Securities other than shares (Foreign)	178,688	270,081	67,793	424,709	214,890	21,730	5,092	17,245	8,765
f) Loans	-	-	-	-	-	-	-	-	-
g) Financial derivatives	272	516	92	10	7,543	15,104	-	1,545	-
h) Other	481,849	455,740	551,153	506,942	610,078	733,821	706,139	775,263	775,263
<i>Of which: Quota-IMF</i>	<i>469,863</i>	<i>455,739</i>	<i>551,152</i>	<i>506,941</i>	<i>610,077</i>	<i>733,820</i>	<i>706,138</i>	<i>775,262</i>	<i>775,262</i>
<b>less: Liabilities to nonresidents</b>	<b>2,963,960</b>	<b>2,478,869</b>	<b>3,388,906</b>	<b>3,158,175</b>	<b>3,610,823</b>	<b>4,338,880</b>	<b>4,158,382</b>	<b>4,515,056</b>	<b>4,508,646</b>
a) Deposits	971,458	429,304	559,614	504,758	620,606	726,779	709,720	771,228	773,559
b) Securities other than shares	1,286,378	1,077,724	1,104,972	1,067,206	1,114,755	1,336,682	1,286,258	1,357,078	1,352,591
c) Loans	..	-	..	-	-	..	-	..	..
d) Financial derivatives	476,723	748,494	926,914	853,583	989,165	1,209,050	1,152,964	1,262,038	1,259,497
e) Other	229,401	223,346	797,406	732,628	886,297	1,066,370	1,009,440	1,124,712	1,122,999
<b>Claims on Other Depository Corporations</b>	<b>1,834,014</b>	<b>3,126,762</b>	<b>6,165,662</b>	<b>5,632,705</b>	<b>6,840,329</b>	<b>8,057,965</b>	<b>7,825,939</b>	<b>8,921,840</b>	<b>9,662,312</b>
<b>Net claims on General Government</b>	<b>6,536,002</b>	<b>5,314,188</b>	<b>5,154,157</b>	<b>5,445,936</b>	<b>5,348,281</b>	<b>5,250,222</b>	<b>5,587,138</b>	<b>5,660,576</b>	<b>5,023,360</b>
<b>Net claims on Central Government</b>	<b>6,753,900</b>	<b>5,700,118</b>	<b>5,745,839</b>	<b>6,242,154</b>	<b>6,066,776</b>	<b>6,119,511</b>	<b>6,440,045</b>	<b>6,679,326</b>	<b>5,857,489</b>
<b>Claims on Central Government</b>	<b>7,318,853</b>	<b>6,730,115</b>	<b>6,769,725</b>	<b>6,891,248</b>	<b>6,568,674</b>	<b>6,727,266</b>	<b>6,742,641</b>	<b>7,000,905</b>	<b>7,050,207</b>
a) Securities other than Shares	7,276,775	6,687,707	6,237,905	6,402,310	5,976,511	6,010,547	6,067,088	6,250,625	6,294,741
b) Other claims	42,078	42,407	531,820	488,938	592,163	716,719	675,553	750,280	755,466
<b>less: Liabilities to Central Government</b>	<b>564,953</b>	<b>1,029,997</b>	<b>1,023,886</b>	<b>649,093</b>	<b>501,899</b>	<b>607,755</b>	<b>302,596</b>	<b>321,579</b>	<b>1,192,717</b>
a) Deposits	564,953	1,029,997	1,023,886	649,093	501,899	607,755	302,596	321,579	1,192,717
b) Other liabilities	-	-	-	-	-	-	-	-	-
<b>Net claims on Provincial Governments</b>	<b>(217,898)</b>	<b>(385,929)</b>	<b>(591,682)</b>	<b>(796,218)</b>	<b>(718,494)</b>	<b>(869,290)</b>	<b>(852,907)</b>	<b>(1,018,749)</b>	<b>(834,129)</b>
<b>Claims on Provincial and Local Governments</b>	<b>21,688</b>	<b>296</b>	<b>17,130</b>	<b>296</b>	<b>2,130</b>	<b>-</b>	<b>22,569</b>	<b>-</b>	<b>-</b>
a) Securities other than Shares	-	-	-	-	-	-	-	-	-
b) Other claims	21,688	296	17,130	296	2,130	-	22,569	-	-
<b>less: Liabilities to Provincial and Local governments</b>	<b>239,586</b>	<b>386,225</b>	<b>608,812</b>	<b>796,514</b>	<b>720,624</b>	<b>869,290</b>	<b>875,475</b>	<b>1,018,749</b>	<b>834,129</b>
a) Deposits	239,586	386,225	608,812	796,514	720,624	869,290	875,475	1,018,749	834,129
b) Other liabilities	-	-	-	-	-	-	-	-	-
<b>Claims on other sectors</b>	<b>25,663</b>	<b>29,556</b>	<b>34,306</b>	<b>30,545</b>	<b>51,817</b>	<b>45,791</b>	<b>51,360</b>	<b>62,666</b>	<b>70,858</b>
a) Other financial corporations	4,754	4,714	7,941	4,302	20,518	13,894	19,156	30,081	38,004
b) Public non-financial corporations	36	43	31	37	38	23	28	31	37
c) Other non-financial corporations	-	-	-	-	-	-	-	-	-
d) Other resident sectors	20,873	24,799	26,334	26,206	31,261	31,874	32,176	32,554	32,817
<b>Monetary base</b>	<b>7,651,864</b>	<b>8,609,080</b>	<b>9,257,114</b>	<b>9,770,183</b>	<b>9,233,632</b>	<b>9,727,691</b>	<b>9,998,770</b>	<b>10,076,535</b>	<b>11,256,363</b>
<b>1) Currency in Circulation</b>	<b>6,458,763</b>	<b>7,278,860</b>	<b>7,992,592</b>	<b>8,435,925</b>	<b>8,130,155</b>	<b>8,248,703</b>	<b>8,438,700</b>	<b>8,755,064</b>	<b>9,555,615</b>
<b>2) Liabilities to Other Depository Corporations</b>	<b>1,168,496</b>	<b>1,326,605</b>	<b>1,250,385</b>	<b>1,316,079</b>	<b>1,096,028</b>	<b>1,471,097</b>	<b>1,549,775</b>	<b>1,311,321</b>	<b>1,690,320</b>
Reserve deposits	1,168,496	1,326,605	1,250,385	1,316,079	1,096,028	1,471,097	1,549,775	1,311,321	1,690,320
Other liabilities	-	-	-	-	-	-	-	-	-

## 2.1 Central Bank Survey

Million Rupees

I T E M S	FY20	FY21	FY22	2022	2022	2023			
				Apr	Dec	Jan	Feb	Mar	Apr <sup>P</sup>
<b>3) Deposits included in broad money</b>	<b>24,605</b>	<b>3,615</b>	<b>14,137</b>	<b>18,179</b>	<b>7,449</b>	<b>7,890</b>	<b>10,295</b>	<b>10,150</b>	<b>10,429</b>
<b>Transferable deposits</b>	<b>1,455</b>	<b>2,231</b>	<b>1,174</b>	<b>1,442</b>	<b>1,176</b>	<b>1,176</b>	<b>1,310</b>	<b>1,191</b>	<b>1,237</b>
a) Other financial corporations	75	15	16	16	18	18	19	29	29
b) Public non-financial corporations	-	-	-	-	-	-	-	-	-
c) Other non-financial corporations	158	150	162	245	163	163	176	164	163
d) Other resident sectors	1,222	2,066	996	1,180	996	996	1,115	998	1,046
<b>Other deposits</b>	<b>23,150</b>	<b>1,384</b>	<b>12,963</b>	<b>16,737</b>	<b>6,273</b>	<b>6,714</b>	<b>8,986</b>	<b>8,960</b>	<b>9,191</b>
a) Other financial corporations	2,914	770	851	1,123	1,112	1,568	1,302	1,189	1,332
b) Public non-financial corporations	-	-	-	-	-	-	-	-	-
c) Other non-financial corporations	-	-	-	-	-	-	-	-	-
d) Other resident sectors	20,236	615	12,111	15,614	5,161	5,146	7,684	7,770	7,859
<b>4) Securities other than shares included in broad money</b>	-	-	-	-	-	-	-	-	-
a) Other financial corporations	-	-	-	-	-	-	-	-	-
b) Public non-financial corporations	-	-	-	-	-	-	-	-	-
c) Other non-financial corporations	-	-	-	-	-	-	-	-	-
d) Other resident sectors	-	-	-	-	-	-	-	-	-
<b>Deposits excluded from broad money</b>	<b>74,886</b>	<b>82,076</b>	<b>95,519</b>	<b>91,593</b>	<b>96,661</b>	<b>100,566</b>	<b>99,650</b>	<b>101,781</b>	<b>107,794</b>
<i>Of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
<b>Securities other than shares excluded from broad money</b>	-	-	-	-	-	-	-	-	-
<i>Of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
<b>Loans*</b>	-	<b>135,051</b>	<b>530,000</b>	-	<b>83,800</b>	-	-	<b>1,028,450</b>	<b>20,900</b>
<i>Of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
<b>Financial derivatives</b>	-	-	-	-	-	-	-	-	-
<i>Of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
<b>Trade credit and advances</b>	-	-	-	-	-	-	-	-	-
<i>Of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
<b>Shares and Other equity</b>	<b>1,085,592</b>	<b>1,183,396</b>	<b>1,651,325</b>	<b>1,725,448</b>	<b>2,147,364</b>	<b>1,934,736</b>	<b>2,081,820</b>	<b>2,278,208</b>	<b>2,395,458</b>
a) Funds contributed by owners	100	100	100,000	100,000	100,000	100,000	100,000	100,000	100,000
b) Retained earnings	152,767	161,721	371,698	645,664	795,095	364,179	590,760	611,121	726,494
c) General & special reserves	167,413	261,017	214,813	67,517	215,099	215,099	215,099	215,099	215,099
d) Valuation adjustment	765,311	760,559	964,813	912,267	1,037,170	1,255,458	1,175,961	1,351,987	1,353,865
<b>Other items (net)</b>	<b>27,104</b>	<b>(35,679)</b>	<b>29,472</b>	<b>(174,369)</b>	<b>(66,080)</b>	<b>145,330</b>	<b>91,637</b>	<b>97,812</b>	<b>23,253</b>
Other liabilities	207,740	192,122	213,125	243,646	192,916	387,652	441,710	343,163	251,059
<i>Less: Other Assets</i>	<i>180,636</i>	<i>227,801</i>	<i>183,654</i>	<i>418,015</i>	<i>258,996</i>	<i>242,322</i>	<i>350,072</i>	<i>245,351</i>	<i>227,806</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](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>

\* 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		2022		2023		
				Apr	Dec	Jan	Feb	Mar	Apr <sup>P</sup>	
<b>Net Foreign Assets</b>	<b>(208,786)</b>	<b>(186,246)</b>	<b>(295,496)</b>	<b>(200,368)</b>	<b>(404,631)</b>	<b>(532,775)</b>	<b>(605,091)</b>	<b>(626,452)</b>	<b>(701,369)</b>	
<b>Claims on nonresidents</b>	<b>603,425</b>	<b>669,234</b>	<b>874,257</b>	<b>879,052</b>	<b>804,146</b>	<b>912,558</b>	<b>867,685</b>	<b>1,124,334</b>	<b>1,126,835</b>	
a) Foreign currency	67,102	56,997	68,527	63,720	52,154	62,399	67,065	79,413	79,299	
b) Deposits	181,346	210,303	286,825	327,663	283,219	330,299	290,893	456,983	484,295	
c) Securities other than shares	121,658	180,153	258,300	236,637	187,826	198,749	205,859	222,177	222,933	
d) Loans	3,574	3,325	7,289	6,500	6,353	14,759	12,582	27,280	12,788	
e) Financial derivatives	970	569	1,069	524	3,934	15,348	2,185	3,165	1,325	
f) Shares & other equity	221,967	211,421	243,797	236,172	261,850	280,741	278,854	307,795	315,132	
g) Other	6,808	6,466	8,450	7,837	8,811	10,263	10,247	27,520	11,062	
<b>less: Liabilities to nonresidents</b>	<b>812,211</b>	<b>855,480</b>	<b>1,169,754</b>	<b>1,079,420</b>	<b>1,208,777</b>	<b>1,445,333</b>	<b>1,472,776</b>	<b>1,750,786</b>	<b>1,828,204</b>	
a) Deposits	309,856	411,652	612,902	569,237	637,583	679,026	689,553	726,009	719,078	
b) Securities other than shares	-	-	-	-	-	-	-	-	-	
c) Loans	487,075	431,904	543,023	496,797	549,085	731,120	758,648	999,869	1,063,312	
d) Financial derivatives	2,409	1,607	2,067	2,683	2,671	14,366	2,829	2,386	1,306	
e) Other	12,871	10,317	11,762	10,703	19,437	20,820	21,747	22,522	44,508	
<b>Claims on Central bank</b>	<b>1,510,675</b>	<b>1,840,586</b>	<b>2,178,580</b>	<b>1,873,708</b>	<b>1,585,691</b>	<b>1,940,758</b>	<b>2,068,804</b>	<b>2,835,802</b>	<b>2,323,720</b>	
a) Currency	331,789	384,594	436,373	555,548	461,897	439,708	455,503	501,082	609,519	
b) Reserve deposits	1,155,088	1,316,404	1,236,569	1,304,115	1,036,077	1,457,032	1,536,425	1,302,779	1,686,832	
c) Other claims	23,799	139,588	505,638	14,046	87,717	44,019	76,876	1,031,941	27,369	
<b>Net Claims on General Government</b>	<b>8,649,304</b>	<b>11,554,162</b>	<b>15,183,918</b>	<b>13,123,620</b>	<b>16,385,376</b>	<b>17,653,351</b>	<b>17,419,166</b>	<b>18,211,804</b>	<b>19,637,703</b>	
<b>Net claims on Central Government</b>	<b>9,079,627</b>	<b>12,012,537</b>	<b>15,694,412</b>	<b>13,588,008</b>	<b>17,006,149</b>	<b>18,315,853</b>	<b>18,122,186</b>	<b>18,971,593</b>	<b>20,245,459</b>	
<b>Claims on Central Government</b>	<b>10,470,435</b>	<b>13,698,802</b>	<b>17,769,271</b>	<b>15,459,862</b>	<b>19,431,190</b>	<b>20,767,942</b>	<b>20,466,916</b>	<b>21,308,262</b>	<b>22,550,566</b>	
a) Securities other than Shares	10,190,150	13,403,715	17,331,683	15,036,886	18,853,206	20,174,161	19,885,533	20,416,247	21,487,565	
b) Other claims	280,285	295,087	437,588	422,976	577,984	593,781	581,383	892,015	1,063,001	
<b>less: Liabilities to Central Government</b>	<b>1,390,808</b>	<b>1,686,265</b>	<b>2,074,859</b>	<b>1,871,854</b>	<b>2,425,041</b>	<b>2,452,089</b>	<b>2,344,731</b>	<b>2,336,669</b>	<b>2,305,107</b>	
a) Deposits	1,390,808	1,686,265	2,074,859	1,871,854	2,425,041	2,452,089	2,344,731	2,336,669	2,305,107	
b) Other liabilities	-	-	-	-	-	-	-	-	-	
<b>Net claims on Provincial Governments</b>	<b>(430,323)</b>	<b>(458,375)</b>	<b>(510,493)</b>	<b>(464,388)</b>	<b>(620,773)</b>	<b>(662,502)</b>	<b>(703,019)</b>	<b>(759,789)</b>	<b>(607,756)</b>	
<b>Claims on Provincial Governments</b>	<b>627,236</b>	<b>718,014</b>	<b>797,289</b>	<b>761,444</b>	<b>679,380</b>	<b>655,122</b>	<b>637,632</b>	<b>595,680</b>	<b>731,246</b>	
a) Securities other than Shares	..	..	..	..	..	..	..	..	..	
b) Other claims	627,236	718,014	797,289	761,444	679,380	655,122	637,632	595,680	731,246	
<b>less: Liabilities to Provincial Governments</b>	<b>1,057,559</b>	<b>1,176,389</b>	<b>1,307,782</b>	<b>1,225,832</b>	<b>1,300,153</b>	<b>1,317,624</b>	<b>1,340,651</b>	<b>1,355,468</b>	<b>1,339,002</b>	
a) Deposits	1,050,685	1,169,521	1,306,355	1,224,572	1,296,624	1,313,972	1,336,975	1,351,671	1,330,052	
b) Other liabilities	6,874	6,868	1,427	1,260	3,529	3,652	3,676	3,797	8,949	
<b>Claims on other sectors</b>	<b>8,602,896</b>	<b>9,257,033</b>	<b>11,057,929</b>	<b>10,776,567</b>	<b>11,978,577</b>	<b>11,739,220</b>	<b>11,875,844</b>	<b>11,915,089</b>	<b>11,879,524</b>	
a) Other financial corporations	91,901	115,302	185,934	158,906	197,478	199,550	198,386	222,586	189,066	
b) Public non-financial corporations	1,727,878	1,666,059	1,740,039	1,799,100	1,921,456	1,946,288	2,054,658	2,104,562	2,194,013	
c) Other non-financial corporations	5,374,610	5,933,575	7,315,249	7,104,439	7,965,929	7,698,164	7,747,446	7,713,828	7,645,594	
d) Other resident sectors	1,408,507	1,542,098	1,816,707	1,714,123	1,893,714	1,895,218	1,875,355	1,874,112	1,850,851	

## 2.2 Other Depository Corporations Survey

Million Rupees

I T E M S	FY20	FY21	FY22	2022		2023		2023	
				Apr	Dec	Jan	Feb	Mar	Apr <sup>P</sup>
<b>Liabilities to central bank</b>	<b>1,771,900</b>	<b>3,081,857</b>	<b>6,151,771</b>	<b>5,570,212</b>	<b>6,807,970</b>	<b>8,084,303</b>	<b>7,805,075</b>	<b>8,913,670</b>	<b>9,699,907</b>
<b>Deposits included in broad money (1+2)</b>	<b>14,499,736</b>	<b>16,783,188</b>	<b>19,219,033</b>	<b>17,247,632</b>	<b>19,650,436</b>	<b>19,466,565</b>	<b>19,874,968</b>	<b>20,459,182</b>	<b>20,467,692</b>
<b>1) Transferable deposits</b>	<b>11,077,237</b>	<b>12,911,117</b>	<b>14,599,162</b>	<b>13,297,622</b>	<b>15,293,364</b>	<b>14,987,747</b>	<b>15,146,732</b>	<b>15,818,406</b>	<b>15,854,931</b>
a) Other financial corporations	369,567	364,165	569,937	455,352	528,524	477,245	430,402	545,543	479,158
b) Public non-financial corporations	543,548	613,874	644,922	632,123	568,014	618,910	595,777	634,434	708,910
c) Other non-financial corporations	3,182,727	3,798,687	4,439,247	3,673,833	4,773,025	4,576,341	4,705,026	4,893,391	4,728,171
d) Other resident sectors	6,981,395	8,134,392	8,945,057	8,536,315	9,423,800	9,315,250	9,415,527	9,745,039	9,938,692
<b>2) Other deposits</b>	<b>3,422,499</b>	<b>3,872,072</b>	<b>4,619,870</b>	<b>3,950,010</b>	<b>4,357,072</b>	<b>4,478,818</b>	<b>4,728,237</b>	<b>4,640,776</b>	<b>4,612,761</b>
a) Other financial corporations	78,927	132,956	145,521	89,720	128,081	139,706	128,007	137,250	137,181
b) Public non-financial corporations	591,289	688,187	804,664	704,837	599,666	670,416	761,325	723,227	709,766
c) Other non-financial corporations	992,225	1,290,135	1,430,618	1,160,081	1,327,204	1,278,339	1,381,581	1,260,696	1,329,937
d) Other resident sectors	1,760,058	1,760,793	2,239,067	1,995,371	2,302,120	2,390,358	2,457,324	2,519,603	2,435,876
<b>Securities other than shares, included in broad money</b>	<b>18</b>	<b>18</b>	<b>18</b>	<b>18</b>	<b>3</b>	<b>3</b>	<b>3</b>	<b>3</b>	<b>3</b>
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	-	-	-	-	-	-	-	-	-
<b>Deposits excluded from broad money</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<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>
<b>Securities other than shares, excluded from broad money</b>	<b>39,072</b>	<b>40,843</b>	<b>43,550</b>	<b>43,233</b>	<b>54,777</b>	<b>55,464</b>	<b>57,376</b>	<b>57,221</b>	<b>56,655</b>
<i>Of which: Other financial corporations</i>	<i>20,306</i>	<i>22,014</i>	<i>27,127</i>	<i>27,149</i>	<i>33,451</i>	<i>30,651</i>	<i>36,324</i>	<i>36,173</i>	<i>35,665</i>
<b>Loans</b>	<b>28,145</b>	<b>29,582</b>	<b>56,119</b>	<b>77,964</b>	<b>139,301</b>	<b>145,672</b>	<b>136,698</b>	<b>110,173</b>	<b>117,398</b>
<i>Of which: Other financial corporations</i>	<i>19,990</i>	<i>21,609</i>	<i>47,313</i>	<i>69,143</i>	<i>111,858</i>	<i>118,216</i>	<i>109,230</i>	<i>96,885</i>	<i>84,612</i>
<b>Financial derivatives</b>	<b>6,447</b>	<b>4,771</b>	<b>11,280</b>	<b>6,937</b>	<b>13,208</b>	<b>22,753</b>	<b>20,315</b>	<b>24,148</b>	<b>23,540</b>
<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>
<b>Trade credit and advances</b>	<b>27</b>	<b>35</b>	<b>44</b>	<b>43</b>	<b>21</b>	<b>21</b>	<b>21</b>	<b>24</b>	<b>68</b>
<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>
<b>Shares and other equity</b>	<b>2,059,473</b>	<b>2,104,518</b>	<b>2,216,686</b>	<b>2,167,516</b>	<b>2,400,525</b>	<b>2,465,573</b>	<b>2,391,105</b>	<b>2,426,039</b>	<b>2,477,974</b>
a) Funds contributed by owners	651,811	666,580	691,207	682,293	750,109	759,282	756,147	755,661	772,710
b) Retained earnings	600,195	686,226	820,964	782,774	947,523	947,823	951,327	946,346	962,483
c) General and special reserves	484,743	532,032	621,961	617,787	612,363	636,187	620,685	650,734	660,917
d) Valuation adjustment	322,725	219,680	82,553	84,661	90,529	122,282	62,946	73,298	81,863
<b>Other items (net)</b>	<b>149,325</b>	<b>420,793</b>	<b>426,519</b>	<b>460,060</b>	<b>478,813</b>	<b>560,242</b>	<b>473,202</b>	<b>345,830</b>	<b>296,478</b>
<b>Other liabilities</b>	<b>2,082,865</b>	<b>2,293,990</b>	<b>2,720,914</b>	<b>2,609,624</b>	<b>2,984,517</b>	<b>3,337,377</b>	<b>3,131,740</b>	<b>3,226,422</b>	<b>3,175,282</b>
<b>less: Other assets</b>	<b>1,809,106</b>	<b>1,910,138</b>	<b>2,332,179</b>	<b>2,203,587</b>	<b>2,491,738</b>	<b>2,725,318</b>	<b>2,656,107</b>	<b>2,865,474</b>	<b>2,841,136</b>
<b>plus: Consolidation adjustment</b>	<b>(124,433)</b>	<b>36,942</b>	<b>37,784</b>	<b>54,023</b>	<b>(13,966)</b>	<b>(51,816)</b>	<b>(2,431)</b>	<b>(15,118)</b>	<b>(37,669)</b>

Source: Core Statistics Department

### Note:

1. 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

2. General Government includes Central and Provincial Government

3. Provincial Governments includes Provincial and Local Governments

4. The data may not tally with the table 3 at [http://www.sbp.org.pk/ecodata/Ana\\_Acc\\_bkg.pdf](http://www.sbp.org.pk/ecodata/Ana_Acc_bkg.pdf) and table 2.3 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. 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. Details are available at: [http://www.sbp.org.pk/ecodata/MFSM\\_Other\\_Depository.pdf](http://www.sbp.org.pk/ecodata/MFSM_Other_Depository.pdf)



## 2.4 Reserve Money

Million Rupees

Components	30 <sup>th</sup> June			2022	2022	2023			
	FY20	FY21	FY22	Apr	Dec	Jan	Feb	Mar	Apr <sup>P</sup>
<b>A. Currency in Circulation</b>	6,142,016	6,909,937	7,572,465	7,901,646	7,687,133	7,862,480	8,059,997	8,271,312	8,936,340
<b>B. Cash in Tills</b>	325,508	378,302	429,566	543,770	452,487	390,197	394,497	493,218	644,258
<b>C. Other Deposits</b>	41,218	68,004	95,666	95,272	102,508	88,314	91,975	96,335	101,010
<b>D. Bank Deposits</b>	1,171,104	1,307,242	1,228,687	1,293,770	1,060,984	1,270,682	1,317,896	1,287,937	1,698,674
<b>Reserve Money (A+B+C+D)</b>	7,679,845	8,663,485	9,326,385	9,834,458	9,303,112	9,611,673	9,864,365	10,148,802	11,380,281
<b>Factor affecting Reserve Money (RM)</b>									
<b>A. Net Foreign Assets</b>	(181,347)	930,509	(563,261)	(429,569)	(1,593,562)	(2,320,706)	(2,219,059)	(2,225,684)	(2,117,749)
<b>B. Net Domestic Assets (1+2+3)</b>	7,861,192	7,732,976	9,889,646	10,264,026	10,896,674	11,932,380	12,083,424	12,374,486	13,498,030
<b>1. Net Govt Sector Borrowing (i+ii)</b>	6,524,286	5,320,146	5,168,106	5,451,587	5,269,592	4,970,063	5,360,873	5,532,724	4,967,420
i. Borrowings for Budgetary Support <sup>1</sup>	6,538,797	5,332,490	5,185,379	5,466,009	5,288,803	4,989,365	5,380,654	5,552,765	4,982,257
a) Federal Government	6,750,123	5,712,275	5,770,613	6,255,789	6,000,912	5,813,159	6,393,216	6,555,326	5,825,813
of which deposits with SBP	(565,997)	(1,016,725)	(968,090)	(637,858)	(483,549)	(804,499)	(314,272)	(309,877)	(1,127,760)
b) Provincial Government	(192,737)	(346,850)	(547,818)	(728,140)	(667,796)	(782,823)	(967,473)	(956,320)	(796,337)
Balochistan	(39,105)	(37,307)	(16,552)	(80,091)	(26,761)	(22,475)	(51,441)	(54,769)	(48,458)
Khyber Pakhtunkhwa	(8,321)	(31,540)	(1,039)	(20,868)	(26,759)	(29,258)	(44,019)	(48,109)	(49,178)
Punjab	(81,570)	(207,104)	(440,053)	(487,083)	(482,426)	(574,525)	(674,729)	(658,068)	(544,086)
Sindh	(63,741)	(70,899)	(90,174)	(140,099)	(131,851)	(156,565)	(197,284)	(195,374)	(154,615)
c) AJK Government	(5,047)	(12,368)	(14,770)	(26,241)	(19,445)	(19,196)	(20,239)	(20,586)	(18,780)
d) Gilgit-Baltistan	(13,543)	(20,566)	(22,646)	(35,399)	(24,867)	(21,775)	(24,851)	(25,656)	(28,440)
ii. Others	(14,510)	(12,344)	(17,273)	(14,422)	(19,212)	(19,302)	(19,781)	(20,041)	(14,837)
<b>2. Credit to Non-Govt. Sector (i+ii+iii)</b>	895,663	1,313,779	1,675,461	1,584,032	1,630,452	1,585,691	1,584,037	1,531,268	1,555,404
i. Claims on Sch. Banks (a+b+c+d+e)	876,619	1,265,198	1,617,318	1,528,731	1,566,988	1,522,059	1,520,549	1,467,996	1,492,422
a. Agriculture Sector	1,972	3,865	4,875	4,773	5,570	5,658	5,767	5,771	5,663
b. Industrial Sector	191,951	413,636	692,456	654,361	642,084	640,423	641,599	637,871	633,995
c. Export Sector	528,035	589,340	781,291	734,184	776,647	744,363	741,245	692,165	720,309
d. Housing Sector	-	-	-	-	-	-	-	-	-
e. Others	154,661	258,357	138,696	135,413	142,687	131,615	131,938	132,189	132,455
ii. Claims on NBFIs	43,288	72,825	82,386	79,545	87,708	87,876	87,732	87,516	87,226
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)
<b>3. Other Items (Net)</b>	441,243	1,099,050	3,046,079	3,228,406	3,996,630	5,376,625	5,138,513	5,310,493	6,975,205
<b>Reserve Money(RM) (A+B)</b>	7,679,845	8,663,485	9,326,385	9,834,458	9,303,112	9,611,673	9,864,365	10,148,802	11,380,281

R: Revised, P: Provisional

Source: Core Statistics Department

1/ Quarter end NFA of SBP includes interest accrued on Asian Clearing Union (ACU) balance, SDRs allocation, SDRs holdings, fund facilities and accrued expenses on portfolio investment account.

2/ Government's borrowing net of Federal, Provincial, Azad Kashmir's and Gilgit-Baltistan's deposit with SBP. The (-) sign in govt. deposits shows a credit balance whereas (+) sign shows their debtor/withdrawal from the system

3/ An amount of Rs. 40,968 million for the payment of government letters of credit (LCs) payable in subsequent weeks after June 30, 2022 has been classified as 'government deposits' in the monetary data; this same amount was classified as 'other deposits' in SBP annual financial statements.

4/ Total may differ due to rounding off.

## 2.5 Currency in Circulation

Million Rupees

	30 <sup>th</sup> June			2022	2022	2023			
	FY20	FY21	FY22		Dec	Jan	Feb	Mar	Apr <sup>P</sup>
1 Banknotes	6,458,763	7,278,860	7,992,592	8,435,925	8,130,154	8,243,199	8,445,016	8,755,063	9,571,147
2 One Rupee Coins and above	9,962	9,947	9,991	9,838	9,948	9,891	9,926	9,813	9,796
<b>3 Total (1+2)</b>	<b>6,468,725</b>	<b>7,288,807</b>	<b>8,002,583</b>	<b>8,445,763</b>	<b>8,140,102</b>	<b>8,253,090</b>	<b>8,454,942</b>	<b>8,764,876</b>	<b>9,580,943</b>
4 Held by Banking Department of SBP	173	150	146	127	175	118	177	103	110
5 Held by Issue Department of SBP	1029	418	406	220	307	295	271	244	235
6 Currency in tills of Scheduled Banks	325,508	378,302	429,566	543,770	452,487	390,197	394,497	493,218	644,258
<b>7 Currency in Circulation (3-4-5-6)</b>	<b>6,142,016</b>	<b>6,909,937</b>	<b>7,572,465</b>	7,901,646	<b>7,687,133</b>	<b>7,862,480</b>	<b>8,059,997</b>	<b>8,271,312</b>	<b>8,936,340</b>

Notes: Source: Core Statistics Department

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

ii- Monthly data is of last Friday of the month.



## 2.7 Government Budgetary Borrowing from Banks

Million Rupees

ITEMS	Stocks		Monetary Impact During	
	30-Jun-21	30-Jun-22	1 <sup>st</sup> July 21 to 29-Apr-22	1 <sup>st</sup> July 22 to 28-Apr-23
<b>1. Central Government (a+b)</b>	<b>16,894,192</b>	<b>20,356,780</b>	<b>2,035,666</b>	<b>2,391,567</b>
a. Scheduled Banks	11,181,917	14,630,114	1,492,185	2,292,420
T-Bills and Securities	12,840,918	16,650,189	1,651,516	2,473,585
Less:				
<i>Government Deposits</i>	<i>1,659,001</i>	<i>2,020,076</i>	<i>159,331</i>	<i>181,165</i>
b. State Bank	5,712,275	5,726,667	543,481	99,147
T-bills and Securities etc.	6,685,409	6,196,800	(287,353)	684
Debtor Balances (Exc. Zakat Fund)	33,794	-	(33,794)	-
Less:				
<i>Govt. Deposits (Ex. Zakat and Privatization Fund)</i>	<i>1,016,725</i>	<i>1,009,058</i>	<i>(378,867)</i>	<i>118,702</i>
<i>Others*</i>	<i>(9,797)</i>	<i>(538,925)</i>	<i>(485,761)</i>	<i>(217,165)</i>
<b>2. Provincial Governments (c+d)</b>	<b>(1,520,728)</b>	<b>(1,850,313)</b>	<b>(456,846)</b>	<b>(258,318)</b>
c. Scheduled Banks	(1,140,944)	(1,265,079)	(46,851)	5
Government Securities and Others	1,024	1,024	-	-
Less:				
<i>Government Deposits</i>	<i>1,141,968</i>	<i>1,266,103</i>	<i>46,851</i>	<i>(5)</i>
d. State Bank	(379,784)	(585,234)	(409,995)	(258,322)
Government Securities	-	-	-	-
Debtor Balances (Excluding Zakat Fund)	-	-	-	-
Less:				
<i>Government Deposits (Excluding Zakat Fund)</i>	<i>379,784</i>	<i>585,234</i>	<i>409,995</i>	<i>258,322</i>
<b>Net Budgetary Borrowing from the Banking System</b>	<b>15,373,463</b>	<b>18,506,467</b>	<b>1,578,820</b>	<b>2,133,249</b>

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

## 2.8 Government Borrowing for Commodity Operations

Rice	129	117	(12)	17
Wheat	788,173	1,011,626	198,919	163,501
Sugar	67,510	67,302	15,598	31,887
Fertilizer	46,718	53,019	(3,748)	7,895
Seeds				
Oilseeds				
Pulses				
Edible Oil				
Black Mash				
Chilies				
Seed Meal				
Gram				
Onion				
Potatoes				
Cotton	1,470	1,592	122	232
<b>Total</b>	<b>903,999</b>	<b>1,133,655</b>	<b>210,879</b>	<b>203,532</b>

Source: Core Statistics Department







## 2.10 Annual Accounts of State Bank of Pakistan

End Jun: Million Rupees

	2018	2019	2020	2021	2022
<b>ASSETS</b>					
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
<b>TOTAL ASSETS</b>	<b>7,757,006</b>	<b>11,488,051</b>	<b>12,287,605</b>	<b>13,608,457</b>	<b>16,178,235</b>
<b>LIABILITIES</b>					
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
<b>TOTAL LIABILITIES</b>	<b>7,182,217</b>	<b>10,745,164</b>	<b>11,202,263</b>	<b>12,424,837</b>	<b>14,527,446</b>
<b>NET ASSETS</b>	<b>574,789</b>	<b>742,887</b>	<b>1,085,342</b>	<b>1,183,621</b>	<b>1,650,789</b>
<b>REPRESENTED BY</b>					
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
<b>TOTAL EQUITY</b>	<b>574,789</b>	<b>742,887</b>	<b>1,085,342</b>	<b>1,183,621</b>	<b>1,650,789</b>
<b>PROFIT &amp; LOSS ACCOUNT</b>					
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
<b>Net Mark-Up / Interest Income</b>	<b>291,458</b>	<b>545,709</b>	<b>1,145,029</b>	<b>715,327</b>	<b>931,189</b>
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
<b>Total Non - Markup / Interest Income</b>	<b>223,293</b>	<b>50,829</b>	<b>1,220,580</b>	<b>813,285</b>	<b>809,286</b>
Administrative/ Operating Expenses	49,706	51,180	60,722	56,353	62,857
Provisions for /(reversal of provision against)	37	496	(73)	(89)	378
<b>Total Non-Markup/Interest Expenses</b>	<b>49,742</b>	<b>51,675</b>	<b>60,649</b>	<b>56,264</b>	<b>63,235</b>
<b>PROFIT/ (LOSS) FOR THE YEAR</b>	<b>173,551</b>	<b>(846)</b>	<b>1,159,931</b>	<b>757,021</b>	<b>746,051</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>235,254</b>	<b>397,436</b>	<b>1,432,096</b>	<b>1,189,238</b>	<b>(31,841)</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>339</b>	<b>1,613</b>	<b>(753)</b>	<b>(645)</b>	<b>(325)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>107,993</b>	<b>224,962</b>	<b>(1,050,123)</b>	<b>(829,800)</b>	<b>(82,663)</b>

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
<b>ASSETS</b>					
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
<b>Total Assets</b>	<b>60,903</b>	<b>56,234</b>	<b>63,136</b>	<b>65,824</b>	<b>74,998</b>
<b>LIABILITIES</b>					
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
<b>Total Liabilities</b>	<b>59,903</b>	<b>55,234</b>	<b>62,136</b>	<b>64,824</b>	<b>73,712</b>
<b>NET ASSETS</b>	<b>1,000</b>	<b>1,000</b>	<b>1,000</b>	<b>1,000</b>	<b>1,286</b>
<b>REPRESENTED BY</b>					
Share capital	1,000	1,000	1,000	1,000	1,000
Unappropriated Profit	-	-	-	-	286
<b>PROFIT &amp; LOSS ACCOUNTS</b>					
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
<b>Balance Profit Transferred to the State Bank of Pakistan</b>	<b>36</b>	<b>54</b>	<b>69</b>	<b>50,474</b>	<b>-</b>
<b>Net Cash Inflow / (Outflow) from Operating Activities</b>	<b>304</b>	<b>275</b>	<b>588</b>	<b>1934</b>	<b>45,790</b>
<b>Net Cash Inflow / (Outflow) from Investing Activities</b>	<b>(304)</b>	<b>(275)</b>	<b>(588)</b>	<b>(1934)</b>	<b>(42,989)</b>
<b>Net Cash Inflow / (Outflow) from Financing Activities</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Cash &amp; Cash Equivalents at the end of the year</b>					<b>2,801</b>

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	2022	2022	2023				
				Apr	Dec	Jan	Feb	Mar	Apr	
<b>ASSETS</b>										
Cash & Balances with Treasury Banks	1,408,559	1,528,246	2,308,137	2,135,347	1,556,096	1,804,747	1,889,344	2,068,910	2,657,078	
Balances with other Banks	212,150	213,911	330,061	280,190	434,779	356,298	326,944	479,197	451,007	
Lending to Financial Institutions	843,513	966,673	858,227	594,480	1,045,328	709,814	585,827	1,578,872	661,567	
Investments	10,681,288	13,615,840	16,441,736	15,201,695	17,914,599	19,342,634	19,012,543	19,235,698	19,681,077	
Advances – Net of Provision	7,655,531	8,202,049	10,099,077	10,668,005	11,214,113	10,935,764	10,948,059	11,120,622	11,403,415	
Gross Advances	8,202,328	8,831,088	10,771,563	9,998,347	11,905,007	11,626,941	11,651,643	11,836,163	12,107,695	
Less: Provision for Non- Performing Advances	(546,797)	(629,039)	(672,486)	(669,659)	(690,894)	(691,177)	(703,584)	(715,541)	(704,280)	
Operating Fixed Assets	567,753	635,575	716,433	704,087	781,515	812,162	816,064	823,054	830,306	
Deferred Tax Assets	56,161	70,764	107,049	105,868	150,564	157,570	173,778	183,027	212,874	
Other Assets	950,083	908,754	1,202,385	1,030,241	1,421,081	1,575,656	1,602,160	1,945,820	1,751,157	
<b>TOTAL ASSETS</b>	<b>22,375,037</b>	<b>26,141,812</b>	<b>32,063,106</b>	<b>30,050,254</b>	<b>34,518,074</b>	<b>35,694,645</b>	<b>35,354,720</b>	<b>37,435,200</b>	<b>37,648,479</b>	
<b>LIABILITIES</b>										
Bills Payable	245,363	322,389	358,528	358,909	394,836	317,440	311,656	305,638	316,604	
Borrowings	2,865,768	4,097,113	6,725,049	6,417,802	7,655,959	8,931,973	8,549,187	9,333,948	9,652,695	
Deposits and other Accounts	16,229,036	18,695,178	21,490,459	20,018,949	22,416,402	22,439,444	22,516,777	23,562,304	23,399,798	
Sub-ordinated Loans	126,296	112,732	136,828	132,128	161,581	163,980	163,980	162,669	167,768	
Liabilities Against Assets Subject to Finance Lease	2,134	1,823	10,134	10,063	10,263	10,245	10,171	12,687	12,611	
Deferred Tax Liabilities	47,329	17,288	5,847	6,626	28,941	26,336	35,106	35,024	38,798	
Other Liabilities	964,493	997,101	1,300,389	1,175,901	1,695,980	1,592,645	1,628,781	1,843,164	1,836,260	
<b>TOTAL LIABILITIES</b>	<b>20,480,420</b>	<b>24,243,625</b>	<b>30,027,234</b>	<b>28,120,378</b>	<b>1,695,980</b>	<b>33,482,062</b>	<b>33,215,659</b>	<b>35,255,433</b>	<b>35,424,534</b>	
<b>NET ASSETS</b>	<b>1,894,617</b>	<b>1,898,187</b>	<b>2,035,872</b>	<b>1,929,876</b>	<b>2,154,114</b>	<b>2,212,583</b>	<b>2,139,061</b>	<b>2,179,767</b>	<b>2,223,945</b>	
<b>REPRESENTED BY:</b>										
Paid up Capital / Head Office Capital Account	556,465	561,451	584,837	572,639	594,889	602,662	602,139	606,789	618,981	
Reserves	357,675	379,965	440,578	438,831	474,647	480,028	483,457	519,689	535,417	
Un-appropriated / Un-remitted Profit	618,864	696,938	870,554	818,992	991,788	1,046,904	1,075,976	1,004,589	1,048,810	
Surplus/ (Deficit) on Revaluation of Assets	361,613	259,833	139,904	99,414	92,789	82,989	(22,511)	48,700	20,737	
<b>TOTAL</b>	<b>1,894,617</b>	<b>1,898,187</b>	<b>2,035,872</b>	<b>1,830,462</b>	<b>2,154,114</b>	<b>2,212,583</b>	<b>2,139,061</b>	<b>2,179,767</b>	<b>2,223,945</b>	

Note: Figures pertain to last week end of every month Source: Banking Supervision Department-1, SBP

## 2.13 Scheduled Banks' Consolidated Liquidity Position (All Banks)

Million Rupees

	FY20	FY21	FY22	2022	2022	2023				
				Mar	Nov	Dec	Jan	Feb	Mar	
Demand Liabilities	14,142,999	16,618,909	19,281,929	15,004,789	16,948,065	17,135,911	16,598,462	19,293,271	15,136,830	
Time Liabilities	1,791,929	1,875,316	2,074,337	2,053,122	2,540,510	2,561,201	2,687,200	2,747,897	4,523,997	
<b>TOTAL (Demand &amp; Time Liabilities)</b>	<b>15,934,928</b>	<b>18,494,226</b>	<b>21,356,266</b>	<b>17,057,911</b>	<b>19,488,575</b>	<b>19,697,112</b>	<b>19,285,662</b>	<b>19,296,019</b>	<b>19,660,827</b>	
<b>LIQUID ASSETS MAINTAINED IN PAKISTAN</b>										
Cash	374,689	418,418	415,712	388,237	441,314	441,082	434,346	456,254	472,408	
Balance with SBP	606,361	700,455	1,447,459	976,022	1,141,904	1,143,174	1,318,119	1,194,591	1,218,614	
Balance with agents of SBP	193,531	197,018	207,436	78,353	168,561	169,804	65,821	72,160	90,770	
Un-encumbered approved Securities	7,390,284	11,079,775	11,976,081	10,952,923	13,947,310	13,821,574	13,342,411	13,704,653	13,917,822	
Foreign Banks Deposits with SBP under section 13(3) of Banking Companies Ordinance	46,201	44,086	54,870	48,383	58,797	59,138	60,480	67,188	70,890	
Minimum of Assets required to be held under Section 29 of the Banking Companies Ordinance	3,270,049	3,791,605	4,612,478	4,020,836	4,648,530	4,693,596	4,594,430	4,595,229	4,687,637	
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	8,423,083	11,109,357	10,941,174	10,626,748	10,899,617	11,082,866	

Source: Banking Supervision Department-1, SBP

## 2.14 Financial Position of DFIs, MFBs and NBFCs

Million Rupees

ASSETS/ LIABILITIES	Sep-22				Dec-22			
	DFIs*	NBFCs	MFBs	Total	DFIs*	NBFCs	MFBs	Total
<b>1. Currency and Deposits</b>	<b>19,435</b>	<b>574,806</b>	<b>53,882</b>	<b>648,123</b>	<b>11,719</b>	<b>584,917</b>	<b>81,948</b>	<b>678,584</b>
a. Currency	15	4,912	6,598	11,524	12	3,957	9,641	13,611
b. Transferable Deposits	7,175	472,993	43,356	523,524	2,862	458,984	61,990	523,837
c. Restricted Deposits	-	20,334	3,440	23,774	-	32,313	5,813	38,126
d. Other Deposits	12,244	76,568	488	89,300	8,844	89,664	4,503	103,011
<b>2. Investment in securities other than shares</b>	<b>742,408</b>	<b>303,966</b>	<b>134,750</b>	<b>1,181,124</b>	<b>1,134,659</b>	<b>565,323</b>	<b>225,642</b>	<b>1,925,625</b>
a. Short-term	435,367	221,264	117,195	773,827	615,004	442,959	143,968	1,201,932
b. Long-term	307,040	82,701	17,555	407,297	519,655	122,364	81,674	723,693
<b>3. Loans extended (Advances)</b>	<b>193,619</b>	<b>110,923</b>	<b>394,740</b>	<b>699,281</b>	<b>233,417</b>	<b>137,174</b>	<b>419,050</b>	<b>789,640</b>
a. Short-term	28,311	37,454	263,799	329,565	54,495	63,228	269,907	387,630
b. Long-term	165,308	73,469	130,940	369,717	178,921	73,945	149,143	402,010
<b>4. Investment in shares</b>	<b>47,274</b>	<b>243,032</b>	<b>-</b>	<b>290,306</b>	<b>49,947</b>	<b>214,085</b>	<b>-</b>	<b>264,032</b>
a. Quoted	41,526	227,599	-	269,124	44,154	201,350	-	245,504
b. Non-quoted	5,749	15,433	-	21,182	5,793	12,735	-	18,528
<b>5. Insurance Technical Reserve</b>	<b>-</b>	<b>-</b>	<b>177</b>	<b>177</b>	<b>-</b>	<b>-</b>	<b>145</b>	<b>145</b>
a. Life	-	-	23	23	-	-	3	3
b. Non-life	-	-	154	154	-	-	142	142
<b>6. Financial Derivatives</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>7. Other accounts receivable</b>	<b>21,696</b>	<b>78,140</b>	<b>23,247</b>	<b>123,082</b>	<b>26,259</b>	<b>114,048</b>	<b>27,486</b>	<b>167,793</b>
<b>8. Non-financial assets</b>	<b>8,008</b>	<b>35,507</b>	<b>49,674</b>	<b>93,188</b>	<b>9,336</b>	<b>32,379</b>	<b>50,977</b>	<b>92,692</b>
<b>a. Produced assets</b>	<b>7,646</b>	<b>29,237</b>	<b>48,648</b>	<b>85,532</b>	<b>8,198</b>	<b>26,136</b>	<b>50,031</b>	<b>84,364</b>
i. Fixed assets	7,377	25,792	39,268	72,436	7,885	23,324	40,238	71,447
ii. Inventories	-	1,682	-	1,682	-	1,585	-	1,585
iii. Valuables	-	671	-	671	-	154	-	154
iv. Other produced assets	270	1,093	9,380	10,743	313	1,073	9,793	11,179
<b>b. Non-produced assets</b>	<b>361</b>	<b>6,269</b>	<b>1,026</b>	<b>7,656</b>	<b>1,138</b>	<b>6,244</b>	<b>946</b>	<b>8,328</b>
i. Land	308	2,261	334	2,903	308	2,299	170	2,777
ii. Other non-produced assets	53	4,009	692	4,754	830	3,945	776	5,551
<b>Total Assets/ Liabilities</b>	<b>1,032,439</b>	<b>1,346,373</b>	<b>656,469</b>	<b>3,035,281</b>	<b>1,465,335</b>	<b>1,647,926</b>	<b>805,248</b>	<b>3,918,510</b>
<b>1. Deposits</b>	<b>32,454</b>	<b>35,531</b>	<b>456,523</b>	<b>524,509</b>	<b>39,319</b>	<b>37,149</b>	<b>521,880</b>	<b>598,349</b>
a. Restricted deposits	132	24,369	-	24,502	126	26,014	-	26,140
b. Other deposits	32,322	11,162	456,523	500,007	39,194	11,135	521,880	572,209
<b>2. Securities other than shares (bonds/debentures etc)</b>	<b>-</b>	<b>2,715</b>	<b>8,228</b>	<b>10,943</b>	<b>-</b>	<b>940</b>	<b>9,104</b>	<b>10,044</b>
a. Short-term	-	1,780	-	1,780	-	5	-	5
b. long-term	-	934	8,228	9,163	-	934	9,104	10,039
<b>3. Loans (Borrowings)</b>	<b>812,996</b>	<b>62,410</b>	<b>62,003</b>	<b>937,409</b>	<b>1,235,535</b>	<b>65,981</b>	<b>141,809</b>	<b>1,443,325</b>
a. Short-term	690,518	20,591	13,276	724,384	1,033,986	22,097	12,076	1,068,159
b. Long-term	122,478	41,818	48,728	213,024	201,549	43,884	129,733	375,165
<b>4. Financial Derivatives</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>5. Other accounts payable</b>	<b>44,421</b>	<b>99,918</b>	<b>84,917</b>	<b>229,255</b>	<b>43,989</b>	<b>88,408</b>	<b>87,729</b>	<b>220,125</b>
<b>6. Shares and other equity</b>	<b>143,442</b>	<b>1,145,798</b>	<b>44,798</b>	<b>1,334,038</b>	<b>146,493</b>	<b>1,455,448</b>	<b>44,727</b>	<b>1,646,668</b>
a. Quoted	6,238	673,247	4,290	683,774	6,238	828,804	4,290	839,331
b. Non-quoted	78,333	360,410	30,133	468,876	78,333	473,368	34,490	586,191
c. Retained earnings	31,301	61,052	(25,769)	66,584	31,565	54,290	(27,510)	58,345
d. Current year result	6,578	36,454	(12,811)	30,221	11,633	87,599	(15,682)	83,549
e. General & special reserves	22,936	12,133	49,181	84,250	22,987	12,941	49,545	85,473
f. Valuation adjustments	(1,945)	2,502	(226)	332	(4,263)	(1,554)	(406)	(6,222)

\* DFIs also includes HBFC & PMRC data. Source: Core Statistics Department

## 2.15 Classification of Deposits with DFIs, MFBs and NBFCs

SECTOR	Million Rupees					
	Sep-21	Dec-21	Mar-22	Jun-22	Sep-22	Dec-22
<b>1 Non-financial Corporations</b>	<b>122,922</b>	<b>133,675</b>	<b>129,679</b>	<b>95,920</b>	<b>136,388</b>	<b>99,307</b>
i Public	33,973	33,183	34,176	37,160	37,553	32,830
ii Private	88,949	100,492	95,504	58,761	98,835	66,477
<b>2 Financial Corporations</b>	<b>54,544</b>	<b>73,252</b>	<b>105,915</b>	<b>151,218</b>	<b>104,583</b>	<b>181,142</b>
i Deposit money institutions	7,037	3,404	1,152	41,404	1,570	47,837
ii Other deposit accepting institutions	41,838	62,385	58,690	50,867	36,364	74,915
iii Financial intermediaries	3,506	5,126	34,857	45,057	50,366	55,850
iv Financial auxiliaries	17	170	8,461	12,241	14,645	1,239
v Insurance and pension funds	2,145	2,167	2,756	1,648	1,638	1,301
<b>3 Central Government</b>	<b>14,655</b>	<b>22,775</b>	<b>18,967</b>	<b>16,048</b>	<b>21,671</b>	<b>31,827</b>
<b>4 Provincial Governments</b>	<b>6,601</b>	<b>9,137</b>	<b>9,552</b>	<b>9,810</b>	<b>9,531</b>	<b>13,083</b>
<b>5 Local Governments</b>	<b>746</b>	<b>791</b>	<b>1,212</b>	<b>339</b>	<b>1,588</b>	<b>1,366</b>
<b>6 Household</b>	<b>212,957</b>	<b>213,345</b>	<b>202,155</b>	<b>213,745</b>	<b>217,654</b>	<b>234,745</b>
<b>7 Non-profit Institutions (NPIs) Serving Households</b>	<b>32,424</b>	<b>43,416</b>	<b>30,875</b>	<b>31,123</b>	<b>32,109</b>	<b>35,860</b>
<b>8 Non-residents</b>	<b>807</b>	<b>837</b>	<b>856</b>	<b>952</b>	<b>984</b>	<b>1,018</b>
<b>9 Foreign Currency</b>	<b>..</b>	<b>..</b>	<b>..</b>	<b>..</b>	<b>..</b>	<b>..</b>
<b>Total</b>	<b>445,658</b>	<b>497,228</b>	<b>499,211</b>	<b>519,156</b>	<b>524,509</b>	<b>598,349</b>

Source: Core Statistics Department

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

SECTOR	Million Rupees					
	Sep-22			Dec-22		
	Depository*	Non-Depository**	Total	Depository*	Non-Depository**	Total
<b>1 Non-financial corporations</b>	<b>222,808</b>	<b>5,817</b>	<b>228,625</b>	<b>242,079</b>	<b>5,145</b>	<b>247,224</b>
i Public	5,036	498	5,534	5,415	554	5,969
ii Private	217,772	5,319	223,091	236,663	4,591	241,254
<b>2 Financial Corporations</b>	<b>6,187</b>	<b>59,179</b>	<b>65,367</b>	<b>29,862</b>	<b>74,995</b>	<b>104,857</b>
i Deposit money institutions	1,016	22,855	23,870	18,216	28,187	46,402
ii Other deposit accepting institutions	2,355	8,349	10,704	9,005	18,807	27,812
iii Financial intermediaries	2,699	27,786	30,484	2,500	27,941	30,441
iv Financial auxiliaries	118	189	307	142	61	202
v Insurance and pension funds	..	1	1	..	1	1
<b>3 Central Government</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>4 Provincial Governments</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>5 Local Governments</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>6 Household</b>	<b>63,617</b>	<b>19,438</b>	<b>83,056</b>	<b>69,476</b>	<b>20,125</b>	<b>89,601</b>
<b>7 Non-profit Institutions (NPIs) Serving Households</b>	<b>36</b>	<b>-</b>	<b>36</b>	<b>31</b>	<b>-</b>	<b>31</b>
<b>8 Non-Residents</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9 Bills purchased and discounted (inland bills)</b>	<b>1,312</b>	<b>-</b>	<b>1,312</b>	<b>1,078</b>	<b>-</b>	<b>1,078</b>
<b>10 Other Advances and Financial Leases</b>	<b>302,604</b>	<b>18,282</b>	<b>320,886</b>	<b>327,390</b>	<b>19,460</b>	<b>346,850</b>
<b>Total</b>	<b>596,564</b>	<b>102,717</b>	<b>699,281</b>	<b>669,915</b>	<b>119,725</b>	<b>789,640</b>

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

\* This includes Depository NBFCs, DFIs and MFIs. Source: Core Statistics Department

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

Million Rupees

SECURITIES	Sep-22			Dec-22		
	Depository*	Non-Depository**	Total	Depository*	Non-Depository**	Total
<b>A. Securities</b>	<b>1,013,734</b>	<b>167,390</b>	<b>1,181,124</b>	<b>1,651,523</b>	<b>274,101</b>	<b>1,925,625</b>
<b>1 Non-financial Corporations</b>	<b>18,193</b>	<b>41,538</b>	<b>59,731</b>	<b>17,487</b>	<b>75,621</b>	<b>93,107</b>
i Public	2,743	7,361	10,104	1,791	12,038	13,829
ii Private	15,450	34,177	49,627	15,695	63,583	79,278
<b>2 Financial Corporations</b>	<b>73,176</b>	<b>51,847</b>	<b>125,023</b>	<b>96,816</b>	<b>76,659</b>	<b>173,475</b>
i Deposit money institutions	35,570	12,650	48,220	58,093	30,048	88,141
ii Other deposit accepting institutions	13,664	20,334	33,999	9,552	24,172	33,724
iii Financial intermediaries	23,942	18,795	42,736	29,171	22,320	51,490
iv Financial auxiliaries	-	-	-	-	-	-
v Insurance and pension funds	-	68	68	-	120	120
<b>3 Central Government</b>	<b>922,365</b>	<b>74,004</b>	<b>996,369</b>	<b>1,537,171</b>	<b>121,822</b>	<b>1,658,993</b>
<b>4 Provincial Governments</b>	-	-	-	-	-	-
<b>5 Local Governments</b>	-	-	-	<b>50</b>	-	<b>50</b>
<b>6 Household</b>	-	-	-	-	-	-
<b>7 Non-profit institutions (NPIs) Serving Households</b>	-	-	-	-	-	-
<b>8 Non-Residents</b>	-	-	-	-	-	-
<b>9 Foreign Currency</b>	-	-	-	-	-	-
<b>B. Shares</b>	<b>50,937</b>	<b>239,369</b>	<b>290,306</b>	<b>53,086</b>	<b>210,946</b>	<b>264,032</b>
<b>1 Non-financial Corporations</b>	<b>11,231</b>	<b>222,547</b>	<b>233,778</b>	<b>10,902</b>	<b>182,975</b>	<b>193,877</b>
i Public	1,412	141,265	142,677	1,438	108,949	110,386
ii Private	9,819	81,281	91,101	9,464	74,027	83,491
<b>2 Financial Corporations</b>	<b>38,403</b>	<b>16,377</b>	<b>54,780</b>	<b>40,829</b>	<b>27,529</b>	<b>68,358</b>
i Deposit money institutions	30,617	2,607	33,224	33,575	2,945	36,520
ii Other deposit accepting institutions	965	2,518	3,483	965	1,839	2,804
iii Financial intermediaries	5,614	10,843	16,457	5,072	22,340	27,412
iv Financial auxiliaries	994	-	994	986	2	988
v Insurance and pension funds	212	410	623	231	403	634
<b>3 Central Government</b>	-	-	-	-	-	-
<b>4 Provincial Governments</b>	-	-	-	-	-	-
<b>5 Local Governments</b>	-	-	-	-	-	-
<b>6 Household</b>	-	-	-	-	-	-
<b>7 Non-profit institutions (NPIs) Serving Households</b>	-	-	-	-	-	-
<b>8 Non-residents</b>	<b>1,302</b>	<b>445</b>	<b>1,748</b>	<b>1,356</b>	<b>442</b>	<b>1,797</b>
<b>Total (A+B)</b>	<b>1,064,671</b>	<b>406,759</b>	<b>1,471,430</b>	<b>1,704,609</b>	<b>485,047</b>	<b>2,189,657</b>

\* This includes Depository NBFCs, DFIs and MFIs. Source: Core Statistics Department

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