MONTHLY STATEMENT OF POSITION OF ALL SCHEDULED BANKS

DOMESTIC OPERATIONS ONLY

(Rupees in Millions)

	As at close of business on 31-JAN-2026	As at close of business on 31-DEC-2025	Variations
ASSETS			
Cash and Balances with Treasury Banks	2,691,846.485	3,098,512.899	(406,666.414)
Balances with other Banks	235,891.113	254,147.002	(18,255.889)
Lending to Financial Institutions	850,518.311	1,071,342.021	(220,823.710)
Investments	38,838,851.220	37,909,719.505	929,131.715
Gross Advances	14,291,280.140	14,880,111.620	(588,831.480)
Provisions	(869,442.044)	(873,790.803)	4,348.759
Advances- net of provision	13,421,838.096	14,006,320.817	(584,482.721)
Operating fixed assets	1,208,249.450	1,187,192.446	21,057.004
Deferred tax assets	285,293.877	266,144.705	19,149.172
Other assets	3,402,346.836	3,434,084.405	(31,737.569)
Right of Use Assets	213,746.013	208,820.958	4,925.055
Total Assets	**61,148,581.401**	**61,436,284.758**	**(287,703.357)**
LIABILITIES			
Bills payable	456,103.861	528,199.737	(72,095.876)
Borrowings	16,007,885.863	15,730,103.325	277,782.538
Deposits and other accounts	36,642,327.997	37,430,693.359	(788,365.362)
Sub-ordinated loans	158,880.014	158,880.014	-
Liabilities against assets subject to finance lease	165,868.461	160,285.859	5,582.602
Deferred tax liabilities	178,826.329	143,052.784	35,773.545
Other liabilities	2,829,045.607	2,856,565.034	(27,519.427)
Total Liabilities	**56,438,938.132**	**57,007,780.112**	**(568,841.980)**
NET ASSETS	**4,709,643.269**	**4,428,504.646**	**281,138.623**
REPRESENTED BY			
Paid-up capital/ Head office capital account	537,186.364	537,256.424	(70.060)
Reserves	885,583.537	872,188.946	13,394.591
Unappropriated/ Unremitted profit	2,074,731.248	1,947,205.004	127,526.244
Surplus/ (Deficit) on revaluation of assets	1,212,142.120	1,071,854.272	140,287.848
	4,709,643.269	**4,428,504.646**	**281,138.623**

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This complete dataset is also available at SBP's Easy Data Portal under **Monthly Statement of Position** *.*