

2.1 Central Bank Survey

Million Rupees

I T E M S	FY22	FY23	FY24	2023	2024				
				Oct	Jun	Jul	Aug	Sep ^a	Oct ^a
Net Foreign Assets	209,306	(881,053)	(71,160)	(470,784)	(71,160)	(37,986)	27,625	151,802	405,824
Claims on nonresidents	3,598,212	3,535,588	5,053,535	4,357,690	5,053,535	5,075,200	5,210,169	5,623,293	5,795,313
a) Monetary Gold, Coin and Bullion	773,637	1,136,974	1,349,449	1,168,553	1,349,449	1,406,702	1,456,666	1,519,731	1,581,088
b) Holdings of SDRs	43,863	5,424	206,221	140,788	206,221	126,247	81,482	175,425	124,782
c) Foreign currency	24,049	20,234	20,569	21,160	20,569	20,559	20,573	19,337	20,358
d) Deposits	2,137,625	1,587,831	2,725,338	2,239,366	2,725,338	2,690,909	2,838,290	3,118,762	3,031,291
e) Securities other than shares (Foreign)	67,793	8,567	8,309	36,441	8,309	77,507	41,509	13,776	286,330
f) Loans	-	-	-	-	-	-	-	-	-
g) Financial derivatives	92	-	-	-	-	1,136	9,752	11,121	-
h) Other	551,153	776,559	743,650	751,381	743,650	752,140	761,897	765,140	751,464
<i>Of which: Quota-IMF</i>	551,152	776,557	743,648	751,379	743,648	752,139	761,895	765,139	751,462
less: Liabilities to nonresidents	3,388,906	4,416,641	5,124,695	4,828,474	5,124,695	5,113,186	5,182,545	5,471,491	5,389,489
a) Deposits	559,614	782,871	1,057,395	1,054,466	1,057,395	1,037,090	1,039,568	1,040,161	1,046,241
b) Securities other than shares	1,104,972	1,279,131	1,818,649	1,506,229	1,818,649	1,818,728	1,842,322	2,109,056	2,062,740
c) Loans	..	..	..	..	..	..	..	..	..
d) Financial derivatives	926,914	1,225,197	1,166,640	1,185,934	1,166,640	1,173,117	1,198,195	1,211,105	1,196,382
e) Other	797,406	1,129,442	1,082,010	1,081,845	1,082,010	1,084,251	1,102,459	1,111,168	1,084,127
Claims on Other Depository Corporations	6,165,662	9,982,373	13,277,983	10,287,968	13,277,983	13,266,150	13,222,832	12,451,799	10,985,962
Net claims on General Government	5,154,157	5,215,056	4,492,923	4,417,120	4,492,923	4,602,345	4,531,026	3,049,070	4,782,326
Net claims on Central Government	5,745,839	5,897,339	5,395,565	5,063,437	5,395,565	5,450,569	5,212,977	4,027,865	5,642,922
Claims on Central Government	6,769,725	6,638,086	6,288,826	6,707,951	6,288,826	6,394,512	6,504,845	6,592,834	6,677,594
a) Securities other than Shares	6,237,905	5,886,301	5,568,455	5,980,309	5,568,455	5,665,332	5,761,067	5,853,103	5,949,133
b) Other claims	531,820	751,785	720,371	727,642	720,371	729,181	743,777	739,730	728,462
less: Liabilities to Central Government	1,023,886	740,747	893,261	1,644,514	893,261	943,943	1,291,868	2,564,969	1,034,672
a) Deposits	1,023,886	740,747	893,261	1,644,514	893,261	943,943	1,291,868	2,564,969	1,034,672
b) Other liabilities	-	-	-	-	-	-	-	-	-
Net claims on Provincial Governments	(591,682)	(682,283)	(902,642)	(646,317)	(902,642)	(848,224)	(681,951)	(978,795)	(860,596)
Claims on Provincial and Local Governments	17,130	-	-	-	-	-	-	-	-
a) Securities other than Shares	-	-	-	-	-	-	-	-	-
b) Other claims	17,130	-	-	-	-	-	-	-	-
less: Liabilities to Provincial and Local governments	608,812	682,283	902,642	646,317	902,642	848,224	681,951	978,795	860,596
a) Deposits	608,812	682,283	902,642	646,317	902,642	848,224	681,951	978,795	860,596
b) Other liabilities	-	-	-	-	-	-	-	-	-
Claims on other sectors	34,306	74,950	84,313	68,637	84,313	68,170	77,411	86,369	78,039
a) Other financial corporations	7,941	42,081	40,777	35,832	40,777	24,805	33,627	42,239	33,817
b) Public non-financial corporations	31	15	101	15	101	115	125	127	136
c) Other non-financial corporations	-	-	-	-	-	-	-	-	-
d) Other resident sectors	26,334	32,855	43,435	32,791	43,435	43,250	43,659	44,003	44,086
Monetary base	9,257,114	11,335,759	11,590,151	10,778,343	11,590,151	11,669,342	11,322,191	11,139,847	11,683,424
1) Currency in Circulation	7,992,592	9,664,290	9,698,211	8,890,043	9,698,211	9,498,679	9,404,441	9,373,244	9,481,144
2) Liabilities to Other Depository Corporations	1,250,385	1,667,872	1,889,186	1,877,541	1,889,186	2,167,403	1,915,007	1,763,585	2,194,987
Reserve deposits	1,250,385	1,667,872	1,889,186	1,877,541	1,889,186	2,167,403	1,915,007	1,763,585	2,194,987
Other liabilities	-	-	-	-	-	-	-	-	-

2.1 Central Bank Survey

Million Rupees

I T E M S	FY22	FY23	FY24	2023	2024				
				Oct	Jun	Jul	Aug	Sep ^R	Oct ^P
3) Deposits included in broad money	14,137	3,596	2,753	10,759	2,753	3,259	2,743	3,018	7,292
Transferable deposits	1,174	1,185	229	1,214	229	230	230	311	248
a) Other financial corporations	16	27	31	28	31	32	32	33	34
b) Public non-financial corporations	-	-	-	-	-	-	-	-	-
c) Other non-financial corporations	162	164	175	192	175	175	175	175	191
d) Other resident sectors	996	995	23	994	23	23	23	103	23
Other deposits	12,963	2,411	2,524	9,546	2,524	3,030	2,513	2,707	7,044
a) Other financial corporations	851	1,850	1,966	4,599	1,966	2,471	1,807	1,983	5,896
b) Public non-financial corporations	-	-	-	-	-	-	-	-	-
c) Other non-financial corporations	-	-	-	-	-	-	-	-	-
d) Other resident sectors	12,111	561	558	4,947	558	558	706	724	1,148
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	95,519	115,208	126,316	114,071	126,316	125,909	126,020	126,665	125,507
<i>Of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
Securities other than shares excluded from broad money	-	-	-	-	-	-	-	-	-
<i>Of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
Loans*	530,000	142,882	609,732	487,880	609,732	291,948	292,096	492,472	112,301
<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	1,651,325	2,761,045	5,448,106	2,987,017	5,448,106	5,802,116	6,111,055	3,977,512	4,326,578
a) Funds contributed by owners	100,000	100,000	100,000	100,000	100,000	100,000	100,000	100,000	100,000
b) Retained earnings	371,698	905,507	2,809,225	1,172,499	2,809,225	3,114,698	3,374,237	1,005,862	1,293,938
c) General & special reserves	214,813	441,275	977,632	373,811	977,632	977,632	977,632	1,103,070	1,103,070
d) Valuation adjustment	964,813	1,314,263	1,561,249	1,340,707	1,561,249	1,609,786	1,659,185	1,768,580	1,829,571
Other items (net)	29,472	36,432	9,754	(64,370)	9,754	9,365	7,532	2,544	4,341
Other liabilities	213,125	288,008	288,169	243,916	288,169	269,418	273,590	302,477	292,510
<i>Less: Other Assets</i>	<i>183,654</i>	<i>251,576</i>	<i>278,415</i>	<i>308,286</i>	<i>278,415</i>	<i>260,053</i>	<i>266,058</i>	<i>299,933</i>	<i>288,168</i>

Source: Statistics and Data Services Department

Note:

SDR allocations previously included as a component of shares and other equity of central bank is being reclassified as foreign liabilities of the central bank as per recommendation of IMF from June 2010.

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.

9. Accrued markup on reverse repo transactions previously added in Claims on Central Government, has been reclassified to Claims on Depository Corporations with effect from June 30, 2023.

10. Commission receivable against public debt management previously added in Claims on Central Government, has been reclassified to Other Assets with effect from June 30, 2023.

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

Archive link:

<https://www.sbp.org.pk/ecodata/CBArch.xls>

2.2 Other Depository Corporations Survey

Million Rupees

I T E M S	FY22	FY23	FY24	2023	2024				
				Oct	Jun	Jul	Aug	Sep	Oct ^P
Net Foreign Assets	(295,496)	(730,190)	(889,913)	(896,074)	(889,913)	(948,759)	(974,571)	(981,556)	(1,095,956)
Claims on nonresidents	874,257	1,123,691	1,153,266	999,099	1,153,266	1,058,462	1,067,572	991,924	933,271
a) Foreign currency	68,527	81,619	82,845	92,577	82,845	76,330	72,019	67,146	68,071
b) Deposits	286,825	448,940	470,384	299,152	470,384	367,188	368,983	295,700	225,402
c) Securities other than shares	258,300	239,576	249,517	266,800	249,517	255,663	266,739	281,084	291,953
d) Loans	7,289	15,402	9,054	7,342	9,054	18,472	17,371	6,495	6,467
e) Financial derivatives	1,069	1,204	2,456	5,489	2,456	2,541	3,210	3,419	3,040
f) Shares & other equity	243,797	325,736	334,835	316,754	334,835	334,088	335,068	333,929	334,194
g) Other	8,450	11,214	4,176	10,985	4,176	4,181	4,183	4,151	4,144
less: Liabilities to nonresidents	1,169,754	1,853,880	2,043,179	1,895,173	2,043,179	2,007,220	2,042,144	1,973,480	2,029,227
a) Deposits	612,902	742,851	855,735	736,320	855,735	846,603	878,964	854,529	869,869
b) Securities other than shares	-	-	-	-	-	-	-	-	-
c) Loans	543,023	1,065,877	1,158,895	1,093,560	1,158,895	1,132,639	1,142,339	1,089,711	1,129,503
d) Financial derivatives	2,067	736	1,578	7,269	1,578	1,006	737	822	1,452
e) Other	11,762	44,416	26,971	58,024	26,971	26,972	20,104	28,418	28,402
Claims on Central bank	2,178,580	2,385,935	3,153,931	2,847,113	3,153,931	3,030,402	2,764,437	2,934,079	2,977,783
a) Currency	436,373	533,281	566,553	487,753	566,553	550,388	513,857	577,232	552,914
b) Reserve deposits	1,236,569	1,706,275	1,990,669	1,862,005	1,990,669	2,185,440	1,956,662	1,862,046	2,307,587
c) Other claims	505,638	146,379	596,709	497,356	596,709	294,573	293,918	494,800	117,282
Net Claims on General Government	15,183,918	21,695,166	29,765,682	23,160,989	29,765,682	30,180,243	30,855,737	30,439,183	28,407,521
Net claims on Central Government	15,694,412	22,231,284	30,952,479	23,987,900	30,952,479	31,568,186	32,309,700	31,948,174	29,947,874
Claims on Central Government	17,769,271	24,697,880	33,800,795	26,511,311	33,800,795	34,432,365	35,127,544	34,822,020	32,834,906
a) Securities other than Shares	17,331,683	23,624,331	32,551,840	25,419,757	32,551,840	33,183,007	33,871,728	33,549,769	31,553,684
b) Other claims	437,588	1,073,549	1,248,956	1,091,554	1,248,956	1,249,359	1,255,816	1,272,251	1,281,221
less: Liabilities to Central Government	2,074,859	2,466,596	2,848,316	2,523,411	2,848,316	2,864,180	2,817,844	2,873,846	2,887,032
a) Deposits	2,074,859	2,466,596	2,848,316	2,523,411	2,848,316	2,864,180	2,817,844	2,873,846	2,887,032
b) Other liabilities	-	-	-	-	-	-	-	-	-
Net claims on Provincial Governments	(510,493)	(536,118)	(1,186,797)	(826,911)	(1,186,797)	(1,387,942)	(1,453,962)	(1,508,991)	(1,540,353)
Claims on Provincial Governments	797,289	887,820	610,638	706,779	610,638	408,196	358,055	361,931	360,416
a) Securities other than Shares	..	..	..	..	..	..	..	..	..
b) Other claims	797,289	887,819	610,637	706,779	610,637	408,196	358,055	361,931	360,416
less: Liabilities to Provincial Governments	1,307,782	1,423,938	1,797,435	1,533,689	1,797,435	1,796,138	1,812,018	1,870,923	1,900,769
a) Deposits	1,306,355	1,411,088	1,781,447	1,517,436	1,781,447	1,779,863	1,796,164	1,854,801	1,884,775
b) Other liabilities	1,427	12,850	15,988	16,253	15,988	16,275	15,854	16,122	15,994
Claims on other sectors	11,057,929	11,929,629	12,542,746	11,789,792	12,542,746	12,114,212	12,154,881	12,377,490	13,192,417
a) Other financial corporations	185,934	225,121	200,920	162,731	200,920	188,331	214,880	223,391	304,137
b) Public non-financial corporations	1,740,039	2,276,978	2,221,876	2,197,523	2,221,876	2,176,536	2,259,051	2,239,370	2,187,364
c) Other non-financial corporations	7,315,249	7,560,899	8,082,639	7,532,187	8,082,639	7,729,964	7,641,777	7,838,995	8,566,377
d) Other resident sectors	1,816,707	1,866,632	2,037,312	1,897,350	2,037,312	2,019,381	2,039,172	2,075,734	2,134,539

2.2 Other Depository Corporations Survey

Million Rupees

I T E M S	FY22	FY23	FY24	2023	2024				
				Oct	Jun	Jul	Aug	Sep	Oct
Liabilities to central bank	6,151,771	9,958,135	13,169,975	10,222,733	13,169,975	13,165,921	13,134,350	12,280,998	10,857,824
Deposits included in broad money (1+2)	19,219,033	22,131,794	27,348,201	23,300,129	27,348,201	27,077,255	27,412,187	27,933,229	27,826,818
1) Transferable deposits	14,599,162	17,024,458	21,407,816	17,999,778	21,407,816	21,151,369	21,485,903	21,966,567	21,990,181
a) Other financial corporations	569,937	451,141	709,309	549,901	709,309	713,383	824,644	918,726	780,834
b) Public non-financial corporations	644,922	712,128	1,118,876	843,861	1,118,876	1,118,191	1,111,566	951,852	1,152,390
c) Other non-financial corporations	4,439,247	5,346,197	6,756,386	5,567,234	6,756,386	6,528,191	6,540,978	6,842,408	6,645,388
d) Other resident sectors	8,945,057	10,514,993	12,823,245	11,038,782	12,823,245	12,791,604	13,008,716	13,253,581	13,411,569
2) Other deposits	4,619,870	5,107,336	5,940,385	5,300,351	5,940,385	5,925,886	5,926,284	5,966,663	5,836,637
a) Other financial corporations	145,521	157,590	228,239	166,312	228,239	275,881	216,105	183,437	180,232
b) Public non-financial corporations	804,664	833,767	917,726	792,276	917,726	896,357	963,451	989,491	862,247
c) Other non-financial corporations	1,430,618	1,562,722	2,312,619	1,737,318	2,312,619	2,235,952	2,223,579	2,283,023	2,268,917
d) Other resident sectors	2,239,067	2,553,257	2,481,801	2,604,445	2,481,801	2,517,696	2,523,149	2,510,712	2,525,240
Securities other than shares, included in broad money	18	-	-	-	-	-	-	-	-
a) Other financial corporations	15	-	-	-	-	-	-	-	-
b) Public non-financial corporations	-	-	-	-	-	-	-	-	-
c) Other non-financial corporations	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	43,550	59,479	58,256	59,948	58,256	58,270	56,762	57,043	57,434
<i>Of which: Other financial corporations</i>	<i>27,127</i>	<i>35,388</i>	<i>35,867</i>	<i>35,134</i>	<i>35,867</i>	<i>35,709</i>	<i>35,689</i>	<i>35,829</i>	<i>36,010</i>
Loans	56,119	102,213	76,064	113,690	76,064	84,368	76,810	78,118	138,387
<i>Of which: Other financial corporations</i>	<i>47,313</i>	<i>69,450</i>	<i>74,481</i>	<i>81,243</i>	<i>74,481</i>	<i>82,760</i>	<i>75,181</i>	<i>76,465</i>	<i>136,746</i>
Financial derivatives	11,280	21,891	23,883	34,606	23,883	22,885	24,054	24,574	25,117
<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	44	42	128	57	128	143	349	357	119
<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	2,216,686	2,693,590	3,358,340	3,035,068	3,358,340	3,474,539	3,507,656	3,765,859	3,798,016
a) Funds contributed by owners	691,207	776,192	837,978	817,192	837,978	838,696	841,170	839,914	842,553
b) Retained earnings	820,964	1,085,061	1,317,886	1,229,417	1,317,886	1,378,152	1,333,003	1,372,374	1,452,515
c) General and special reserves	621,961	684,031	851,266	720,727	851,266	875,773	914,843	1,014,708	1,000,248
d) Valuation adjustment	82,553	148,305	351,210	267,732	351,210	381,918	418,640	538,863	502,700
Other items (net)	426,519	313,481	537,855	135,705	537,855	493,003	589,013	629,729	778,289
Other liabilities	2,720,914	3,388,926	3,908,571	3,454,015	3,908,571	3,873,152	4,013,689	4,205,396	4,336,065
less: Other assets	2,332,179	3,098,766	3,524,830	3,321,967	3,524,830	3,490,501	3,518,735	3,685,000	3,692,511
plus: Consolidation adjustment	37,784	23,322	154,114	3,657	154,114	110,352	94,059	109,332	134,734

Source: Statistics and Data Services 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 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. 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.

7. Islamic Financials, 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

www.sbp.org.pk/departments/stats/Notice-27-Mar-2017.pdf

8. 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.

Archive link:

<https://www.sbp.org.pk/ecodata/ODCArch.xls>

2.3 Depository Corporations Survey

Million Rupees

I T E M S	FY22	FY23	FY24	2023	2024				
				Oct	Jun	Jul	Aug	Sep	Oct ¹
Net Foreign Assets	(86,190)	(1,611,243)	(961,072)	(1,366,858)	(961,072)	(986,745)	(946,947)	(829,754)	(690,131)
Claims on nonresidents	4,472,469	4,659,278	6,206,801	5,356,788	6,206,801	6,133,661	6,277,741	6,615,217	6,728,584
less: Liabilities to nonresidents	4,558,660	6,270,521	7,167,874	6,723,646	7,167,874	7,120,407	7,224,688	7,444,971	7,418,716
Domestic claims (a+b)	31,430,310	38,914,802	46,885,664	39,436,538	46,885,664	46,964,970	47,620,037	45,952,111	46,460,303
a. Net Claims on general government (1+2)	20,338,075	26,910,222	34,258,604	27,578,109	34,258,604	34,782,589	35,387,745	33,488,252	33,189,847
1- Net claims on central government	21,440,250	28,128,623	36,348,044	29,051,336	36,348,044	37,018,755	37,523,658	35,976,039	35,590,796
Claims on central government	24,538,996	31,335,966	40,089,621	33,219,262	40,089,621	40,826,877	41,633,370	41,414,853	39,512,500
less: Liabilities to central government	3,098,746	3,207,343	3,741,577	4,167,926	3,741,577	3,808,123	4,109,712	5,438,815	3,921,704
2-Net claims on provincial governments	(1,102,175)	(1,218,401)	(2,089,440)	(1,473,227)	(2,089,440)	(2,236,166)	(2,135,913)	(2,487,786)	(2,400,949)
Claims on provincial governments	814,419	887,820	610,638	706,779	610,638	408,196	358,055	361,931	360,416
less: Liabilities to provincial governments	1,916,594	2,106,221	2,700,077	2,180,006	2,700,077	2,644,362	2,493,969	2,849,717	2,761,365
b. Claims on other sectors	11,092,235	12,004,580	12,627,059	11,858,429	12,627,059	12,182,382	12,232,293	12,463,859	13,270,456
Other financial corporations	193,875	267,202	241,697	198,563	241,697	213,135	248,507	265,630	337,955
Public non-financial corporations	1,740,071	2,276,992	2,221,977	2,197,538	2,221,977	2,176,651	2,259,176	2,239,497	2,187,499
Other non-financial corporations	7,315,249	7,560,899	8,082,639	7,532,187	8,082,639	7,729,964	7,641,777	7,838,995	8,566,377
Other resident sectors	1,843,040	1,899,487	2,080,747	1,930,141	2,080,747	2,062,632	2,083,832	2,119,737	2,178,625
Broad money liabilities (a+b+c+d)	26,789,406	31,266,400	36,482,613	31,713,178	36,482,613	36,028,805	36,305,515	36,732,259	36,762,340
a. Currency outside depository corporations	7,556,219	9,131,010	9,131,658	8,402,290	9,131,658	8,948,291	8,890,585	8,796,011	8,928,230
b. Transferable deposits	14,600,337	17,025,643	21,408,045	18,000,992	21,408,045	21,151,599	21,486,133	21,966,877	21,990,428
Other financial corporations	569,952	451,168	709,340	549,929	709,340	713,415	824,676	918,759	780,868
Public non-financial corporations	644,922	712,128	1,118,876	843,861	1,118,876	1,118,191	1,111,566	951,852	1,152,390
Other non-financial corporations	4,439,410	5,346,360	6,756,561	5,567,426	6,756,561	6,528,366	6,541,153	6,842,583	6,645,579
Other resident sectors	8,946,053	10,515,988	12,823,268	11,039,777	12,823,268	12,791,626	13,008,739	13,253,683	13,411,591
less: Central bank float	-	-	-	-	-	-	-	-	-
c. Other Deposits	4,632,833	5,109,747	5,942,909	5,309,896	5,942,909	5,928,916	5,928,798	5,969,370	5,843,682
Other financial corporations	146,373	159,440	230,205	170,911	230,205	278,352	217,912	185,420	186,128
Public non-financial corporations	804,664	833,767	917,726	792,276	917,726	896,357	963,451	989,491	862,247
Other non-financial corporations	1,430,618	1,562,722	2,312,619	1,737,318	2,312,619	2,235,952	2,223,579	2,283,023	2,268,917
Other resident sectors	2,251,179	2,553,818	2,482,360	2,609,392	2,482,360	2,518,255	2,523,856	2,511,436	2,526,389
d. Securities other than shares included in broad money	18	-	-	-	-	-	-	-	-
Other financial corporations	15	-	-	-	-	-	-	-	-
Public non-financial corporations	-	-	-	-	-	-	-	-	-
Other non-financial corporations	3	-	-	-	-	-	-	-	-
Other resident sectors	-	-	-	-	-	-	-	-	-
Deposits excluded from broad money	95,519	115,208	126,316	114,071	126,316	125,909	125,966	126,847	125,507
<i>of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
Securities other than shares excluded from broad money	43,550	59,479	58,256	59,948	58,256	58,270	56,762	57,043	57,434
<i>of which: Other financial corporations</i>	27,127	35,388	35,867	35,134	35,867	35,709	35,689	35,829	36,010
Loans	56,119	102,213	76,064	113,690	76,064	84,368	76,810	78,118	138,387
<i>of which: Other financial corporations</i>	47,313	69,450	74,481	81,243	74,481	82,760	75,181	76,465	136,746
Financial Derivatives	11,280	21,891	23,883	34,606	23,883	22,885	24,054	24,574	25,117
<i>of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
Trade credit & advances	44	42	128	57	128	143	349	357	119
<i>of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
Shares & other equity	3,868,011	5,454,635	8,806,447	6,022,085	8,806,447	9,276,655	9,618,316	7,743,874	8,124,594
Other items (net)	480,278	283,775	351,141	12,160	351,141	381,476	466,016	359,999	536,910
Other liabilities (includes central bank float)	2,934,039	3,676,934	4,196,739	3,697,931	4,196,739	4,142,570	4,287,826	4,507,679	4,628,575
less: Other assets	2,515,832	3,350,342	3,803,245	3,630,253	3,803,245	3,750,554	3,781,723	3,984,932	3,980,679
plus: Consolidation adjustment	62,072	(42,816)	(42,353)	(55,518)	(42,353)	(10,539)	(40,087)	(162,747)	(110,986)

Source: Statistics and Data Services 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/nfb.htm>
<http://www.sbp.org.pk/departments/stats/Notice-27-Mar-2017.pdf>

2. From Dec, 2022 data on Central Government and Non Financial Public Sector deposits with scheduled banks have been revised. This revision is due to reclassification of some of the NFPEs to Central Government.

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

Archive link:

<https://www.sbp.org.pk/ecodata/DCsArch.xls>

2.4 Reserve Money

Million Rupees

Components	30 th June			2023	2024				
	FY22	FY23	FY24	Oct	Jun	Jul	Aug	Sep	Oct
A. Currency in Circulation	7,572,465	9,148,739	9,153,099	8,480,112	9,153,099	9,070,089	8,879,277	8,817,223	9,031,383
B. Cash in Tills	429,566	524,857	554,731	432,338	554,731	525,465	534,369	565,247	504,920
C. Other Deposits	95,319	112,092	135,411	103,185	135,411	116,120	120,877	119,328	113,982
D. Bank Deposits	1,229,198	1,634,092	1,842,108	1,790,109	1,842,108	1,796,141	1,884,722	1,736,022	1,828,898
Reserve Money (A+B+C+D)	9,326,549	11,419,779	11,685,349	10,805,745	11,685,349	11,507,815	11,419,246	11,237,820	11,479,184
Factor affecting Reserve Money (RM)									
A. Net Foreign Assets	(559,909)	(2,013,435)	(1,415,416)	(1,646,034)	(1,415,416)	(1,461,198)	(1,409,444)	(1,362,139)	(1,208,919)
B. Net Domestic Assets (1+2+3)	9,886,457	13,433,214	13,100,765	12,451,779	13,100,765	12,969,013	12,828,690	12,599,959	12,688,103
1. Net Govt Sector Borrowing (i+ii)	5,124,160	5,232,883	4,513,939	4,116,878	4,513,939	4,375,622	4,554,036	3,072,344	4,768,833
i. Borrowings for Budgetary Support ¹	5,141,433	5,250,087	4,537,331	4,134,675	4,537,331	4,400,032	4,579,163	3,098,197	4,794,208
a) Federal Government	5,726,667	5,922,566	5,428,802	4,689,649	5,428,802	5,250,655	5,249,881	4,065,261	5,895,881
of which deposits with SBP	(1,009,058)	(725,239)	(869,772)	(2,017,499)	(869,772)	(1,145,298)	(1,265,693)	(2,537,321)	(779,024)
b) Provincial Government	(547,818)	(637,329)	(840,494)	(505,684)	(840,494)	(795,287)	(594,154)	(887,856)	(1,027,096)
Balochistan	(16,552)	(13,301)	(41,987)	(30,228)	(41,987)	(59,456)	(65,393)	(75,179)	(75,027)
Khyber Pakhtunkhwa	(1,039)	(59,000)	(59,667)	(28,730)	(59,667)	(76,953)	(89,562)	(138,199)	(127,255)
Punjab	(440,053)	(466,096)	(627,553)	(358,512)	(627,553)	(501,012)	(332,903)	(452,526)	(604,353)
Sindh	(90,174)	(98,933)	(111,287)	(88,215)	(111,287)	(157,866)	(106,296)	(221,953)	(220,461)
c) AJK Government	(14,770)	(14,358)	(30,893)	(22,604)	(30,893)	(35,019)	(45,679)	(51,372)	(50,302)
d) Gilgit-Baltistan	(22,646)	(20,792)	(20,084)	(26,685)	(20,084)	(20,316)	(30,886)	(27,837)	(24,275)
ii. Others	(17,273)	(17,204)	(23,392)	(17,797)	(23,392)	(24,410)	(25,127)	(25,853)	(25,375)
2. Credit to Non-Govt. Sector (i+ii+iii)	1,664,224	1,604,022	1,458,252	1,550,272	1,458,252	1,448,354	1,384,206	1,450,945	1,441,980
i. Claims on Scheduled Banks (a+b+c+d+e)	1,603,049	1,542,157	1,409,836	1,489,377	1,409,836	1,400,305	1,336,257	1,403,263	1,394,630
a. Agriculture Sector	4,876	5,859	5,374	5,748	5,374	5,295	6,227	6,356	6,281
b. Industrial Sector	616,991	632,666	577,676	614,317	577,676	569,798	563,790	554,345	545,029
c. Export Sector	780,722	768,821	624,392	736,428	624,392	619,624	556,402	597,722	598,538
d. Housing Sector	-	-	-	-	-	-	-	-	-
e. Others	200,460	134,811	202,394	132,884	202,394	205,588	209,838	244,840	244,782
ii. Claims on NBFIs	85,419	86,109	72,660	85,139	72,660	72,293	72,193	71,926	71,594
iii. PSEs Special A/C Debt Repayment	(24,244)	(24,244)	(24,244)	(24,244)	(24,244)	(24,244)	(24,244)	(24,244)	(24,244)
3. Other Items (Net)	3,098,073	6,596,308	7,128,574	6,784,629	7,128,574	7,145,037	6,890,448	8,076,670	6,477,290
Reserve Money(RM) (A+B)	9,326,549	11,419,779	11,685,349	10,805,745	11,685,349	11,507,815	11,419,246	11,237,820	11,479,184

Source: Statistics and Data Services 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 ann

^{4/} Total may differ due to rounding off.

Archive link

https://www.sbp.org.pk/ecodata/ReserveMoney_Arch.xls

2.5 Currency in Circulation

Million Rupees

	30 th June			2023	2024				
	FY22	FY23	FY24	Oct	Jun	Jul	Aug	Sep	Oct ^P
1. Banknotes	7,992,592	9,664,290	9,698,211	8,902,989	9,698,211	9,585,898	9,404,441	9,373,243	9,527,051
2. One Rupee Coins and above	9,991	9,787	9,849	9,836	9,849	9,825	9,798	9,761	9,793
3. Total (1+2)	8,002,583	9,674,077	9,708,060	8,912,825	9,708,060	9,595,723	9,414,239	9,383,004	9,536,844
4. Held by Banking Department of SBP	146	131	190	177	190	166	140	102	134
5. Held by Issue Department of SBP	406	351	40	197	40	3	453	432	406
6. Currency in tills of Scheduled Banks	429,566	524,857	554,731	432,338	554,731	525,465	534,369	565,247	504,920
7. Currency in Circulation (3-4-5-6)	7,572,465	9,148,739	9,153,099	8,480,112	9,153,099	9,070,089	8,879,277	8,817,223	9,031,383

Notes:

Source: Statistics and Data Services 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.

2.6 Monetary Aggregates

Million Rupees

Assets / Liabilities	30 th June			2023	2024				
	FY22	FY23	FY24	Oct	Jun	Jul	Aug	Sep	Oct
A. Components of M2									
1. Currency in Circulation	7,572,465	9,148,739	9,153,099	8,480,112	9,153,099	9,070,089	8,879,277	8,817,223	9,031,383
2. Other Deposits with SBP	95,319	112,092	135,411	103,185	135,411	116,120	120,877	119,328	113,982
3. Total Private & PSE Deposits	19,934,849	22,262,423	27,264,506	22,540,718	27,264,506	25,872,012	26,691,109	27,327,527	26,715,792
<i>of which : RFCDs</i>	<i>1,212,791</i>	<i>1,527,268</i>	<i>1,376,812</i>	<i>1,480,347</i>	<i>1,376,812</i>	<i>1,418,996</i>	<i>1,380,861</i>	<i>1,397,784</i>	<i>1,364,981</i>
Money Supply (1+2+3)	27,602,634	31,523,253	36,553,016	31,124,016	36,553,016	35,058,220	35,691,264	36,264,078	35,861,158
B. Factors Affecting Money Supply (M2)									
ILNet Foreign Assets of the Banking System	(753,240)	(2,687,737)	(2,156,991)	(2,455,297)	(2,156,991)	(2,315,830)	(2,228,030)	(2,175,367)	(2,107,251)
a. State Bank of Pakistan	(559,909)	(2,013,435)	(1,415,416)	(1,646,034)	(1,415,416)	(1,461,198)	(1,409,444)	(1,362,139)	(1,208,919)
b. Scheduled Banks	(193,332)	(674,303)	(741,574)	(809,263)	(741,574)	(854,632)	(818,585)	(813,228)	(898,332)
ILNet Domestic Assets of Banking System (1+2+3)	28,355,874	34,210,991	38,710,006	33,579,313	38,710,006	37,374,050	37,919,293	38,439,445	37,968,409
a. State Bank of Pakistan	8,283,408	11,891,057	11,690,929	10,962,402	11,690,929	11,568,708	11,492,433	11,196,696	11,293,473
b. Scheduled Banks	20,072,466	22,319,934	27,019,077	22,616,911	27,019,077	25,805,342	26,426,860	27,242,749	26,674,936
1. Net Govt Sector Borrowing(a+b+c)	19,622,850	23,723,097	31,089,488	24,278,675	31,089,488	30,823,068	31,581,142	29,412,854	29,033,707
a. Borrowings for Budgetary support¹	18,506,467	22,254,392	29,734,559	23,007,599	29,734,559	29,665,202	30,467,492	28,299,226	27,887,214
(i) From SBP	5,141,433	5,250,087	4,537,331	4,134,675	4,537,331	4,400,032	4,579,163	3,098,197	4,794,208
a) Federal Government	5,726,667	5,922,566	5,428,802	4,689,649	5,428,802	5,250,655	5,249,881	4,065,261	5,895,881
<i>of which deposits with SBP</i>	<i>(1,009,058)</i>	<i>(725,239)</i>	<i>(869,772)</i>	<i>(2,017,499)</i>	<i>(869,772)</i>	<i>(1,145,298)</i>	<i>(1,265,693)</i>	<i>(2,537,321)</i>	<i>(779,024)</i>
b) Provincial Government	(547,818)	(637,329)	(840,494)	(505,684)	(840,494)	(795,287)	(594,154)	(887,856)	(1,027,096)
Balochistan Government	(16,552)	(13,301)	(41,987)	(30,228)	(41,987)	(59,456)	(65,393)	(75,179)	(75,027)
Khyber Pakhtunkhwa Government	(1,039)	(59,000)	(59,667)	(28,730)	(59,667)	(76,953)	(89,562)	(138,199)	(127,255)
Punjab Government	(440,053)	(466,096)	(627,553)	(358,512)	(627,553)	(501,012)	(332,903)	(452,526)	(604,353)
Sindh Government	(90,174)	(98,933)	(111,287)	(88,215)	(111,287)	(157,866)	(106,296)	(221,953)	(220,461)
c) AJK Government	(14,770)	(14,358)	(30,893)	(22,604)	(30,893)	(35,019)	(45,679)	(51,372)	(50,302)
d) Gilgit-Baltistan	(22,646)	(20,792)	(20,084)	(26,685)	(20,084)	(20,316)	(30,886)	(27,837)	(24,275)
(ii) From Scheduled banks (a+b)	13,365,035	17,004,305	25,197,229	18,872,924	25,197,229	25,265,169	25,888,329	25,201,029	23,093,006
a) Federal Government	14,630,114	18,346,722	26,866,638	20,299,718	26,866,638	26,958,092	27,584,424	26,954,895	24,859,827
<i>of which deposits with banks</i>	<i>(2,020,076)</i>	<i>(2,360,647)</i>	<i>(2,709,578)</i>	<i>(2,415,964)</i>	<i>(2,709,578)</i>	<i>(2,763,459)</i>	<i>(2,706,005)</i>	<i>(2,787,663)</i>	<i>(2,755,230)</i>
b) Provincial Government	(1,265,079)	(1,342,417)	(1,669,409)	(1,426,794)	(1,669,409)	(1,692,922)	(1,696,095)	(1,753,867)	(1,766,821)
<i>of which deposits with banks</i>	<i>(1,266,103)</i>	<i>(1,343,441)</i>	<i>(1,670,433)</i>	<i>(1,427,818)</i>	<i>(1,670,433)</i>	<i>(1,693,946)</i>	<i>(1,697,119)</i>	<i>(1,754,891)</i>	<i>(1,767,845)</i>
b. Commodity operations	1,133,655	1,485,909	1,378,320	1,288,873	1,378,320	1,182,277	1,138,777	1,139,481	1,171,869
c. Others	(17,273)	(17,204)	(23,392)	(17,797)	(23,392)	(24,410)	(25,127)	(25,853)	(25,375)
2. Credit to Non-Govt. Sector (a+b+c+d)	10,695,839	11,342,589	11,654,357	11,132,453	11,654,357	11,267,897	11,282,630	11,766,195	12,809,789
a. Credit to Private Sector*	8,958,809	9,167,094	9,531,308	9,013,580	9,531,308	9,204,889	9,222,092	9,403,724	9,978,455
Conventional Banking Branches	6,381,945	6,567,480	6,732,983	6,458,917	6,732,983	6,495,815	6,534,290	6,681,576	6,982,527
Islamic Banks	1,262,282	1,710,724	1,868,126	1,665,179	1,868,126	1,794,454	1,773,674	1,791,342	2,068,985
Islamic Banking Branches of Conventional Banks	1,314,582	888,890	930,199	889,484	930,199	914,620	914,129	930,805	926,942
b. Credit to PSEs	1,393,446	1,687,170	1,705,638	1,698,268	1,705,638	1,705,113	1,714,204	1,751,316	1,762,308
c. PSEs Special a/c-debt Repayment with BP/SPSC	(24,244)	(24,244)	(24,244)	(24,244)	(24,244)	(24,244)	(24,244)	(24,244)	(24,244)
d. Credit to NBFIs	367,828	512,569	441,655	444,849	441,655	382,139	370,577	635,399	1,093,270
3. Other Items (net) *	(1,962,815)	(854,695)	(4,033,839)	(1,831,815)	(4,033,839)	(4,716,915)	(4,944,478)	(2,739,604)	(3,875,088)
Broad Money M2 (A+B)	27,602,634	31,523,253	36,553,016	31,124,016	36,553,016	35,058,220	35,691,264	36,264,078	35,861,158
C. Memorandum Items									
Accrued Profit on SBP holdings of MRTBs/MTBs	104,314	309,818	262,536	670,117	262,536	356,137	475,757	562,766	635,087
Outstanding amount of MTBs (realized value in auction)	5,493,007	5,115,536	7,542,978	5,278,476	7,542,978	7,724,539	7,880,565	8,227,507	6,517,181
Net Government Budgetary Borrowing (Cash Basis)	18,330,776	21,863,082	29,086,458	22,237,742	29,086,458	28,911,737	29,525,379	27,211,502	26,848,964
<i>From SBP</i>	<i>5,037,119</i>	<i>4,940,269</i>	<i>4,274,794</i>	<i>3,464,558</i>	<i>4,274,794</i>	<i>4,043,896</i>	<i>4,103,406</i>	<i>2,535,431</i>	<i>4,159,121</i>
<i>From Scheduled Banks</i>	<i>13,293,657</i>	<i>16,922,813</i>	<i>24,811,664</i>	<i>18,773,184</i>	<i>24,811,664</i>	<i>24,867,841</i>	<i>25,421,973</i>	<i>24,676,070</i>	<i>22,689,844</i>

Source: Statistics and Data Services Department

Notes:-

1. Excluding IMF A/c Nos. 1 & 2, IMF outstanding credit, deposits of foreign central banks, foreign governments, international organizations and deposit money banks.

2 - 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 Financials, 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.

Archive link:

https://www.sbp.org.pk/ecodata/BroadMoney_M2_Arch.xls

2.7 Government Budgetary Borrowing from Banks

Million Rupees

ITEMS	Stocks		Monetary Impact During	
	30-Jun-23	30-Jun-24 ^a	1 st July 23 to 27-Oct-23	1 st July 24 to 25-Oct-24
1. Central Government (a+b)	24,269,288	32,295,440	720,079	(1,539,733)
a. Scheduled Banks	18,346,722	26,866,638	1,952,996	(2,006,812)
T-Bills, Securities and Others	20,707,369	29,576,216	2,008,312	(1,961,160)
Less:				
Government Deposits	2,360,647	2,709,578	55,316	45,652
b. State Bank	5,922,566	5,428,802	(1,232,917)	467,079
T-bills and Securities etc.	5,893,854	5,576,163	89,711	369,896
Debtor Balances (Exc. Zakat Fund)	-	-	-	-
Less:				
Govt. Deposits (Ex. Zakat and Privatization Fund)	725,239	869,772	1,292,260	(90,749)
Others*	(753,951)	(722,412)	30,368	(6,433)
2. Provincial Governments (c+d)	(2,014,896)	(2,560,881)	33,128	(307,613)
c. Scheduled Banks	(1,342,417)	(1,669,409)	(84,377)	(97,411)
Government Securities and Others	1,024	1,024	-	-
Less:				
Government Deposits	1,343,441	1,670,433	84,377	97,411
d. State Bank	(672,479)	(891,472)	117,505	(210,201)
Government Securities	-	-	-	-
Debtor Balances (Excluding Zakat Fund)	-	-	-	-
Less:				
Government Deposits (Excluding Zakat Fund)	672,479	891,472	(117,505)	210,201
Net Budgetary Borrowing from the Banking System	22,254,392	29,734,559	753,207	(1,847,346)

Source: Statistics and Data Services Department

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 includes treasury currency and Rupee counterpart loan to GOP against SDRs allocation

2.8 Government Borrowing for Commodity Operations

ITEMS	Stocks		Monetary Impact During	
	30-Jun-23	30-Jun-24	1 st July 23 to 27-Oct-23	1 st July 24 to 25-Oct-23
Rice	133.6	-	14.1	184.5
Wheat	1,310,697.3	1,133,456.1	(261,151.9)	(228,370.3)
Sugar	107,241.8	107,772.4	18,236.5	11,642.9
Fertilizer	64,264.4	134,664.3	46,816.6	8,319.7
Seeds	1,748.0	2,427.6	(1,148.0)	(748.0)
Oil seeds				
Pulses				
Edible Oil				
Black Mash				
Chilies				
Seed Meal				
Gram				
Onion				
Potatoes				
Cotton	1,823.8	-	197.0	2,519.3
Total	1,485,909.0	1,378,320.5	(197,035.7)	(206,451.9)

Source: Statistics and Data Services Department

2.9 SBP Statement of Affairs

Million Rupees

LAST WEEK END	May-24			Jun-24			Jul-24		
	Issue	Banking	Total	Issue	Banking	Total	Issue	Banking	Total
ASSETS	9,276,646	14,833,892	24,110,538	9,716,701	14,420,996	24,137,697	9,586,064	14,578,850	24,164,914
International reserve assets	1,468,521	2,769,025	4,237,546	1,349,449	2,958,219	4,307,668	1,371,135	2,855,335	4,226,470
- Gold	1,359,106	-	1,359,106	1,349,449	-	1,349,449	1,349,449	-	1,349,449
- Foreign currency balances	109,415	2,471,887	2,581,302	-	2,722,257	2,722,257	21,686	2,703,728	2,725,414
- Balances with International Monetary Fund	-	-	-	-	-	-	-	-	-
- Special drawing rights holdings	-	271,128	271,128	-	204,459	204,459	-	126,454	126,454
- Reserve tranche position with International Monetary Fund	-	44	44	-	44	44	-	44	44
- Other foreign currency balances	-	25,966	25,966	-	31,459	31,459	-	25,109	25,109
Local currency financial assets	3,000,000	9,601,483	12,601,483	3,000,000	10,082,052	13,082,052	3,000,000	10,078,637	13,078,637
(i) Monetary policy assets	3,000,000	8,260,040	11,260,040	3,000,000	8,782,124	11,782,124	3,000,000	8,788,111	11,788,111
- Conventional- securities purchased under agreement to resell	3,000,000	8,057,671	11,057,671	3,000,000	8,607,466	11,607,466	3,000,000	8,685,466	11,685,466
- Shariah compliant financing facility	-	202,369	202,369	-	174,658	174,658	-	102,645	102,645
- Outright purchase of assets	-	-	-	-	-	-	-	-	-
- Conventional securities	-	-	-	-	-	-	-	-	-
- Shariah compliant securities	-	-	-	-	-	-	-	-	-
(ii) Credit to conventional banks & financial institutions	-	956,352	956,352	-	925,758	925,758	-	913,262	913,262
for purposes other than monetary policy	-	956,352	956,352	-	925,758	925,758	-	913,262	913,262
- Agriculture sector	-	3,991	3,991	-	4,161	4,161	-	4,060	4,060
- Industrial sector	-	438,558	438,558	-	434,507	434,507	-	426,452	426,452
- Export sector	-	459,097	459,097	-	431,359	431,359	-	424,515	424,515
- Housing sector	-	3	3	-	3	3	-	3	3
- Other	-	54,704	54,704	-	55,729	55,729	-	58,234	58,234
(iii) Credit to Islamic banks & financial institutions for	-	385,090	385,090	-	374,171	374,171	-	377,263	377,263
purpose other than monetary policy	-	385,090	385,090	-	374,171	374,171	-	377,263	377,263
- Agriculture sector	-	1,877	1,877	-	1,949	1,949	-	1,962	1,962
- Industrial sector	-	167,886	167,886	-	165,850	165,850	-	165,726	165,726
- Export sector	-	201,301	201,301	-	192,061	192,061	-	194,456	194,456
- Housing sector	-	-	-	-	-	-	-	-	-
- Other	-	14,027	14,027	-	14,311	14,311	-	15,119	15,119
Credit to general government account	4,782,922	1,933,249	6,716,171	5,342,212	865,176	6,207,388	5,190,053	1,112,508	6,302,561
- Federal government	4,782,922	1,933,249	6,716,171	5,342,212	865,176	6,207,388	5,190,053	1,112,508	6,302,561
- Perpetual loan to federal government	-	729,654	729,654	-	727,454	727,454	-	730,143	730,143
- Government securities	-	-	-	-	-	-	-	-	-
- Market related treasury bills	-	-	-	-	-	-	-	-	-
- Pakistan investment bonds	4,782,922	1,203,595	5,986,517	5,342,212	137,722	5,479,934	5,190,053	382,365	5,572,418
- Sukuks	-	-	-	-	-	-	-	-	-
- Government overdrafts	-	-	-	-	-	-	-	-	-
- Provincial & autonomous regions	-	-	-	-	-	-	-	-	-
- Long term loans	-	-	-	-	-	-	-	-	-
- Short term loans	-	-	-	-	-	-	-	-	-
- Government overdrafts	-	-	-	-	-	-	-	-	-
Equity investments	-	163,594	163,594	-	163,594	163,594	-	172,719	172,719
- Subsidiaries	-	-	-	-	-	-	-	-	-
- Banks	-	56,873	56,873	-	56,873	56,873	-	64,936	64,936
- Financial institutions	-	52,610	52,610	-	52,610	52,610	-	52,610	52,610
- Other	-	54,112	54,112	-	54,112	54,112	-	55,173	55,173
Property, plant & equipment	-	162,103	162,103	-	162,953	162,953	-	162,648	162,648
Rupee coins	41	-	41	40	-	40	3	-	3
Other assets	25,162	204,437	229,599	25,001	189,002	214,002	24,873	197,004	221,877
LIABILITIES	9,276,646	14,833,892	24,110,538	9,716,701	14,420,996	24,137,697	9,586,064	14,578,850	24,164,914
Equity & reserves	-	5,142,981	5,142,981	-	5,425,512	5,425,512	-	5,732,677	5,732,677
- Paid-up capital	-	100,000	100,000	-	100,000	100,000	-	100,000	100,000
- Statutory reserves	-	332,194	332,194	-	332,194	332,194	-	332,194	332,194
- Special reserves	-	891	891	-	891	891	-	891	891
- Unrealized appreciations	-	1,472,152	1,472,152	-	1,462,185	1,462,185	-	1,470,248	1,470,248
- Profit & loss appropriation account	-	3,237,744	3,237,744	-	3,530,243	3,530,243	-	3,829,344	3,829,344
Banknotes in circulation	9,276,646	(172)	9,276,474	9,716,701	(169)	9,716,532	9,586,064	(166)	9,585,897
- Banknotes in circulation	9,276,474	-	9,276,474	9,716,532	-	9,716,532	9,585,898	-	9,585,898
- Banknotes held in Banking Department	-	(172)	-	-	(169)	-	-	(166)	(0)
Monetary policy liabilities	-	255,197	255,197	-	295,358	295,358	-	290,765	290,765
- Securities sold under agreement to repurchase	-	255,197	255,197	-	295,358	295,358	-	290,765	290,765
- Shariah compliant facility	-	-	-	-	-	-	-	-	-
Local currency deposits	-	4,346,044	4,346,044	-	3,673,415	3,673,415	-	3,597,001	3,597,001
- Federal government	-	1,557,922	1,557,922	-	964,356	964,356	-	1,139,094	1,139,094
- Provincial governments & autonomous regions	-	1,066,174	1,066,174	-	770,502	770,502	-	861,876	861,876
- Bank deposits	-	1,534,906	1,534,906	-	1,736,606	1,736,606	-	1,410,749	1,410,749
- Other deposits	-	187,042	187,042	-	201,951	201,951	-	185,282	185,282
Foreign currency deposits	-	1,444,607	1,444,607	-	1,444,110	1,444,110	-	1,426,844	1,426,844
- Local banks	-	384,122	384,122	-	379,643	379,643	-	384,904	384,904
- Foreign central banks	-	126,809	126,809	-	125,553	125,553	-	126,152	126,152
- Foreign governments & sovereign wealth fund	-	926,547	926,547	-	931,195	931,195	-	908,672	908,672
- Others deposits	-	7,130	7,130	-	7,720	7,720	-	7,117	7,117
Foreign currency loans and liabilities	-	3,387,016	3,387,016	-	3,297,471	3,297,471	-	3,307,127	3,307,127
- International Monetary Fund facilities	-	1,127,599	1,127,599	-	1,062,261	1,062,261	-	1,054,593	1,054,593
- Allocations of special drawing rights of IMF	-	1,081,355	1,081,355	-	1,074,786	1,074,786	-	1,086,036	1,086,036
- Currency swap arrangements	-	1,178,062	1,178,062	-	1,160,424	1,160,424	-	1,166,498	1,166,498
- Overdraft from Asian Clearing Union	-	-	-	-	-	-	-	-	-
Other liabilities	-	258,219	258,219	-	285,298	285,298	-	224,603	224,603

2.9 SBP Statement of Affairs

Million Rupees

LAST WEEK END	Aug-24			Sep-24			Oct-24		
	Issue	Banking	Total	Issue	Banking	Total	Issue	Banking	Total
ASSETS	9,404,581	15,093,073	24,497,654	9,373,647	14,629,500	24,003,147	9,527,185	13,200,269	22,727,454
International reserve assets	1,484,338	2,953,990	4,438,328	1,484,478	3,287,250	4,771,728	1,547,412	3,418,584	4,965,996
- Gold	1,456,666	-	1,456,666	1,456,666	-	1,456,666	1,520,097	-	1,520,097
- Foreign currency balances	27,672	2,837,006	2,864,678	27,812	3,060,049	3,087,861	27,315	3,260,754	3,288,069
- Balances with International Monetary Fund	-	-	-	-	-	-	-	-	-
- Special drawing rights holdings	-	81,482	81,482	-	200,279	200,279	-	124,816	124,816
- Reserve tranche position with International Monetary Fund	-	45	45	-	45	45	-	44	44
- Other foreign currency balances	-	35,457	35,457	-	26,877	26,877	-	32,970	32,970
Local currency financial assets	3,000,000	10,073,031	13,073,031	3,000,000	9,145,426	12,145,426	3,000,000	7,568,201	10,568,201
(i) Monetary policy assets	3,000,000	8,838,874	11,838,874	3,000,000	7,880,600	10,880,600	3,000,000	6,311,861	9,311,861
- Conventional- securities purchased under agreement to resell	3,000,000	8,720,927	11,720,927	3,000,000	7,798,843	10,798,843	3,000,000	6,257,909	9,257,909
- Shariah compliant financing facility	-	117,947	117,947	-	81,757	81,757	-	53,952	53,952
- Outright purchase of assets	-	-	-	-	-	-	-	-	-
- Conventional securities	-	-	-	-	-	-	-	-	-
- Shariah compliant securities	-	-	-	-	-	-	-	-	-
(ii) Credit to conventional banks & financial institutions	-	870,945	870,945	-	888,617	888,617	-	883,905	883,905
for purposes other than monetary policy	-	870,945	870,945	-	888,617	888,617	-	883,905	883,905
- Agriculture sector	-	4,084	4,084	-	4,030	4,030	-	3,944	3,944
- Industrial sector	-	425,345	425,345	-	420,947	420,947	-	410,744	410,744
- Export sector	-	379,159	379,159	-	401,216	401,216	-	407,141	407,141
- Housing sector	-	3	3	-	3	3	-	3	3
- Other	-	62,354	62,354	-	62,422	62,422	-	62,073	62,073
(iii) Credit to Islamic banks & financial institutions for	-	363,212	363,212	-	376,209	376,209	-	372,436	372,436
purpose other than monetary policy	-	363,212	363,212	-	376,209	376,209	-	372,436	372,436
- Agriculture sector	-	2,902	2,902	-	3,118	3,118	-	3,045	3,045
- Industrial sector	-	167,412	167,412	-	165,424	165,424	-	162,695	162,695
- Export sector	-	177,243	177,243	-	192,140	192,140	-	191,397	191,397
- Housing sector	-	-	-	-	-	-	-	-	-
- #NAME?	-	15,655	15,655	-	15,527	15,527	-	15,299	15,299
Credit to general government account	4,893,194	1,528,057	6,421,251	4,862,154	1,643,975	6,506,130	4,951,754	1,627,614	6,579,368
- Federal government	4,893,194	1,528,057	6,421,251	4,862,154	1,643,975	6,506,130	4,951,754	1,627,614	6,579,368
- Perpetual loan to federal government	-	743,777	743,777	-	739,049	739,049	-	728,383	728,383
- Government securities	-	-	-	-	-	-	-	-	-
- Market related treasury bills	-	-	-	-	-	-	-	-	-
- Pakistan investment bonds	4,893,194	784,280	5,677,474	4,862,154	904,926	5,767,081	4,951,754	899,230	5,859,984
- Sukuks	-	-	-	-	-	-	-	-	-
- Government overdrafts	-	-	-	-	-	-	-	-	-
- Provincial & autonomous regions	-	-	-	-	-	-	-	-	-
- Long term loans	-	-	-	-	-	-	-	-	-
- Short term loans	-	-	-	-	-	-	-	-	-
- Government overdrafts	-	-	-	-	-	-	-	-	-
Equity investments	-	171,893	171,893	-	169,852	169,852	-	207,483	207,483
- Subsidiaries	-	-	-	-	0	0	-	0	0
- Banks	-	74,437	74,437	-	74,437	74,437	-	110,994	110,994
- Financial institutions	-	42,283	42,283	-	42,283	42,283	-	42,283	42,283
- Other	-	55,173	55,173	-	53,131	53,131	-	54,206	54,206
Property, plant & equipment	-	162,657	162,657	-	162,356	162,357	-	162,185	162,185
Rupee coins	453	-	453	419	-	419	406	-	406
Other assets	26,595	203,445	230,040	26,595	220,640	247,236	27,613	216,204	243,817
LIABILITIES	9,404,581	15,093,073	24,497,654	9,373,647	14,629,500	24,003,147	9,527,185	13,200,269	22,727,454
Equity & reserves	-	6,120,943	6,120,943	-	3,872,844	3,872,844	-	4,204,324	4,204,324
- Paid-up capital	-	100,000	100,000	-	100,000	100,000	-	100,000	100,000
- Statutory reserves	-	935,438	935,438	-	1,060,876	1,060,876	-	1,060,876	1,060,876
- Special reserves	-	891	891	-	891	891	-	891	891
- Unrealized appreciations	-	1,573,037	1,573,037	-	1,573,037	1,573,037	-	1,672,658	1,672,658
- Profit & loss appropriation account	-	3,511,577	3,511,577	-	1,138,040	1,138,040	-	1,369,899	1,369,899
Banknotes in circulation	9,404,581	(140)	9,404,441	9,373,647	(125)	9,373,522	9,527,185	(134)	9,527,051
- Banknotes in circulation	9,404,441	-	9,404,441	9,373,522	-	9,373,522	9,527,051	-	9,527,051
- Banknotes held in Banking Department	140	(140)	-	125	(125)	-	134	(134)	-
Monetary policy liabilities	-	292,096	292,096	-	312,673	312,673	-	170,481	170,481
- Securities sold under agreement to repurchase	-	292,096	292,096	-	312,673	312,673	-	170,481	170,481
- Shariah compliant facility	-	-	-	-	-	-	-	-	-
Local currency deposits	-	3,598,498	3,598,498	-	5,057,097	5,057,097	-	3,485,441	3,485,441
- Federal government	-	1,260,155	1,260,155	-	2,703,918	2,703,918	-	761,807	761,807
- Provincial governments & autonomous regions	-	681,951	681,951	-	780,733	780,733	-	1,124,955	1,124,955
- Bank deposits	-	1,499,471	1,499,471	-	1,416,577	1,416,577	-	1,447,198	1,447,198
- Other deposits	-	156,920	156,920	-	155,869	155,869	-	151,481	151,481
Foreign currency deposits	-	1,432,959	1,432,959	-	1,430,987	1,430,987	-	1,433,251	1,433,251
- Local banks	-	385,250	385,250	-	383,701	383,701	-	381,700	381,700
- Foreign central banks	-	126,924	126,924	-	125,253	125,253	-	125,772	125,772
- Foreign governments & sovereign wealth fund	-	912,435	912,435	-	914,210	914,210	-	918,778	918,778
- Others deposits	-	8,350	8,350	-	7,823	7,823	-	7,002	7,002
Foreign currency loans and liabilities	-	3,367,285	3,367,285	-	3,537,282	3,537,282	-	3,615,248	3,615,248
- International Monetary Fund facilities	-	1,066,635	1,066,635	-	1,223,022	1,223,022	-	1,335,187	1,335,187
- Allocations of special drawing rights of IMF	-	1,102,455	1,102,455	-	1,103,292	1,103,292	-	1,084,415	1,084,415
- Currency swap arrangements	-	1,198,195	1,198,195	-	1,210,968	1,210,968	-	1,195,646	1,195,646
- Overdraft from Asian Clearing Union	-	-	-	-	-	-	-	-	-
Other liabilities	-	281,432	281,432	-	418,742	418,742	-	291,659	291,659

Source: Finance Department SBP

2.10 Annual Accounts of SBP

End Jun: Million Rupees

	2020	2021	2022	2023	2024
ASSETS					
Gold reserves held by the Bank	617,495	577,356	773,637	1,136,974	1,349,449
Local Currency – Coins	1,029	418	406	351	40
Foreign Currency Reserves	2,206,980	2,858,845	2,178,557	1,590,147	2,722,811
Earmarked foreign currency balances	62,010	20,708	24,051	20,206	20,507
Special Drawing Rights of the International Monetary Fund	29,537	60,771	43,461	5,381	204,446
Reserve tranche with the IMF under quota arrangements	28	27	33	46	44
Securities purchased under agreement to resale	917,540	1,792,952	4,518,610	8,387,621	11,825,546
Current accounts of governments	30,157	33,794	-	-	-
Investments	7,508,359	6,949,850	6,404,018	6,070,879	5,779,835
Loans, Advances, Bills of Exchange and Commercial Papers	795,578	1,179,962	2,070,810	2,251,156	2,049,346
Assets held with the Reserve Bank of India	11,943	11,268	14,816	21,579	24,873
Balances due from the Govt. of India and Bangladesh	13,141	14,088	15,107	16,206	17,391
Property and Equipment	79,010	78,346	97,686	96,683	95,080
Intangible assets	106	98	170	155	755
Other assets	14,692	29,975	37,176	22,069	25,357
TOTAL ASSETS	12,287,605	13,608,457	16,178,538	19,619,452	24,115,479
LIABILITIES					
Bank notes in circulation	6,458,763	7,278,860	7,992,592	9,664,290	9,698,211
Bills Payable	1,226	1,796	1,251	1,619	1,227
Current accounts of governments	748,790	1,295,486	1,547,182	1,363,629	1,765,326
Current account with SBP-BSC - (a -Subsidiary)	52,125	51,241	10,512	8,590	374
Current account with NIBAF (Guarantee) Limited - a subsidiary	187	202	-	-	-
Payable to Islamic Banking Institution against Bai Muajjal transactions	19,513	-	197	216	129
Payable under bilateral currency swap agreement	476,723	748,494	926,914	1,209,984	1,160,666
Deposits of banks and Financial Institutions	1,171,104	1,327,525	1,254,854	1,676,644	1,900,228
Other deposits and accounts	1,093,622	629,053	737,432	957,386	1,207,794
Payable to the International Monetary Fund	1,045,944	845,359	1,351,259	1,632,062	2,157,055
Securities sold under agreement to repurchase	-	135,051	530,194	142,882	609,732
Other Liabilities	99,531	75,071	134,303	156,501	122,922
Deferred Liability - Unfunded Staff Retirement Benefits	34,736	36,697	41,058	45,715	53,527
TOTAL LIABILITIES	11,202,263	12,424,837	14,527,749	16,859,518	18,677,192
NET ASSETS	1,085,342	1,183,621	1,650,789	2,759,934	5,438,287
REPRESENTED BY					
Share Capital	100	100	100,000	100,000	100,000
Reserves	167,389	260,993	214,789	440,965	976,746
Unappropriated profit	152,542	161,974	371,186	904,705	2,807,974
Unrealized appreciation on gold reserves held by the Bank	613,004	572,780	769,061	1,132,158	1,344,042
Unrealised appreciation on remeasurement of Foreign currency accounts and investments	-	-	-	10	7
Unrealized appreciation on re-measurement of investment-Local	61,417	96,883	85,014	71,356	98,800
Surplus on revaluation of property and equipment	90,891	90,891	110,739	110,739	110,718
TOTAL EQUITY	1,085,342	1,183,621	1,650,789	2,759,934	5,438,287
PROFIT & LOSS ACCOUNT					
Mark-Up/ Return/Interest Earned	1,218,372	768,020	991,784	2,183,421	3,555,092
Mark-Up/ Return/Interest Expenses	73,343	52,694	60,595	147,665	281,825
Net Mark-Up / Interest Income	1,145,029	715,327	931,189	2,035,756	3,273,267
Fair valuation adjustment on COVID loans - net	-	-	(63,223)	231	23,820
Fees, Commission & Brokerage Income	4,648	5,245	6,690	9,194	10,862
Exchange gain/(loss)-net	66,410	135,349	(61,818)	(874,670)	186,077
Dividend Income	400	500	633	605	666
Other operating income / (loss)-net	7,905	2,199	(9,384)	(1,545)	5,146
Other Income/(Loss)	382	397	5,200	37,197	274
Total Non - Markup / Interest Income	1,220,580	813,285	809,286	1,206,769	3,500,112
Administrative/ Operating Expenses	60,722	56,353	62,857	66,372	86,188
Provisions for /(reversal of provision against)	(73)	(89)	378	1,109	(298)
Total Non-Markup/Interest Expenses	60,649	56,264	63,235	67,482	85,890
PROFIT/(LOSS) FOR THE YEAR	1,159,931	757,021	746,051	1,139,287	3,414,221
Net Cash Inflow / (Outflow) from Operating Activities	1,432,096	1,189,238	(31,841)	946,576	1,752,598
Net Cash Inflow / (Outflow) from Investing Activities	(753)	(645)	(325)	(130)	(366)
Net Cash Inflow / (Outflow) from Financing Activities	(1,050,123)	(829,800)	(82,663)	(276,010)	(397,313)

Source: Finance Department SBP

2.11 Annual Accounts of SBP Banking Services Corporation

End Jun: Million Rupees

	2020	2021	2022	2023	2024
ASSETS					
Deposit account with State Bank of Pakistan	-	-	2,801	2,532	201
Current account with State Bank of Pakistan	52,125	51,241	10,512	8,590	374
Investments	551	515	45,881	58,684	72,129
Employee loans and advances	8,900	10,780	11,525	14,713	19,877
Advances, deposits and payments	59	126	180	217	140
Medical and stationary consumable	311	316	346	195	209
Property and equipment	1,191	2,846	3,753	3,438	3,161
Total Assets	63,136	65,824	74,998	88,368	96,091
LIABILITIES					
Deferred liabilities - staff retirement benefits	56,659	59,246	67,187	5,662	6,221
Other liabilities	5,478	5,579	6,525	80,844	86,985
Total Liabilities	62,136	64,824	73,712	86,506	93,205
NET ASSETS	1,000	1,000	1,286	1,862	2,886
REPRESENTED BY					
Share capital	1,000	1,000	1,000	1,000	1,000
Reserves	-	-	-	286	862
Unappropriated Profit	-	-	286	576	1,024
PROFIT & LOSS ACCOUNTS			1,286	1,862	2,886
Discount and Interest earned	67	47	3,827	7,878	13,044
Net operating expenses	18,114	15,350	18,771	23,306	29,119
Total Expenses	18,114	15,350	23,306	23,306	29,119
Reimbursed by the State bank of Pakistan	8,249	8,283	15,194	15,919	16,990
Allocated to the State Bank of Pakistan	9,864	7,067	-	-	-
Operating Profit			249	492	915
Profit on disposal of fixed assets	67	47	3	5	6
Other income	3	3	34	80	104
Balance Profit Transferred to the State Bank of Pakistan	69	50	-	-	-
Net Cash Inflow / (Outflow) from Operating Activities	588	1,934	45,790	4,970	1,560
Net Cash Inflow / (Outflow) from Investing Activities	(588)	(1,934)	(39,594)	47,954	57,359
Net Cash Inflow / (Outflow) from Financing Activities	-	-	-	-	-
Cash and cash equivalents at beginning of the year	-	-	-	6,197	59,120
Cash & Cash Equivalents at the end of the year	-	-	6,197	59,120	201

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	FY22	FY23	FY24	2023	2024				
				Oct	Jun	Jul	Aug	Sep	Oct
ASSETS									
Cash & Balances with Treasury Banks	2,308,137	2,650,786	3,197,004	2,728,342	3,197,004	2,556,749	2,778,140	2,612,451	2,792,111
Balances with other Banks	330,061	517,695	558,314	392,581	558,314	442,633	473,730	442,822	366,114
Lending to Financial Institutions	858,227	892,010	1,025,211	1,479,173	1,025,211	835,425	944,615	1,177,984	1,040,052
Investments	16,441,736	20,895,614	30,149,408	23,232,046	30,149,408	30,371,987	31,015,724	30,694,465	28,536,205
Advances – Net of Provision	10,099,077	11,502,379	11,589,550	11,164,981	11,589,550	10,954,079	10,936,358	11,112,612	12,432,300
Gross Advances	10,771,563	12,202,125	12,447,146	11,897,509	12,447,146	11,808,663	11,805,017	12,069,382	13,393,345
Less: Provision for Non- Performing Advances	(672,486)	(699,746)	(857,595)	(732,528)	(857,595)	(854,583)	(868,659)	(956,770)	(961,045)
Operating Fixed Assets	716,433	872,579	1,012,671	903,314	1,012,671	1,023,603	1,039,081	1,049,899	1,063,201
Deferred Tax Assets	107,049	220,831	186,560	218,767	186,560	189,513	190,139	225,253	207,143
Other Assets	1,202,385	1,892,967	2,404,598	1,946,377	2,404,598	2,282,730	2,454,300	2,626,409	2,147,500
TOTAL ASSETS	32,063,106	39,444,861	50,123,316	42,065,582	50,123,316	48,656,720	49,832,087	49,941,896	48,584,625
LIABILITIES									
Bills Payable	358,528	424,912	459,192	312,684	459,192	354,375	311,469	322,476	333,953
Borrowings	6,725,049	8,916,845	13,071,191	10,060,495	13,071,191	12,888,970	13,032,779	12,638,057	11,576,332
Deposits and other Accounts	21,490,459	25,507,568	30,812,105	26,397,599	30,812,105	29,923,292	30,713,082	30,793,053	30,478,573
Sub-ordinated Loans	136,828	171,864	172,846	176,077	172,846	172,846	171,345	171,891	171,341
Liabilities Against Assets Subject to Finance Lease	10,134	12,518	11,106	12,283	11,106	11,033	11,047	13,711	13,645
Deferred Tax Liabilities	5,847	38,414	48,282	27,400	48,282	39,374	60,744	53,178	65,922
Other Liabilities	1,300,389	1,966,081	2,538,857	2,373,578	2,538,857	2,136,490	2,352,437	2,517,997	2,488,927
TOTAL LIABILITIES	30,027,234	37,038,203	47,113,577	39,360,117	47,113,577	45,526,380	46,652,903	46,510,363	45,128,692
NET ASSETS	2,035,872	2,406,658	3,009,739	2,705,465	3,009,739	3,130,341	3,179,184	3,431,533	3,455,932
REPRESENTED BY:									
Paid up Capital / Head Office Capital Account	584,837	614,275	631,074	626,197	631,074	628,385	628,399	628,265	628,635
Reserves	440,578	572,952	650,680	587,756	650,680	659,731	668,552	655,177	675,346
Un-appropriated / Un-remitted Profit	870,554	1,142,504	1,363,938	1,237,444	1,363,938	1,439,660	1,404,779	1,438,444	1,498,806
Surplus/ (Deficit) on Revaluation of Assets	139,904	76,926	364,046	254,068	364,046	402,565	477,454	709,648	653,146
TOTAL	2,035,872	2,406,658	3,009,739	2,705,465	3,009,739	3,130,341	3,179,184	3,431,533	3,455,932

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)

Million Rupees

	FY22	FY23	FY24	2023	2024				
				Sep	May	Jun	Jul	Aug	Sep
Demand Liabilities	19,281,929	18,358,468	25,661,036	18,275,353	24,787,583	25,661,036	26,061,081	26,671,948	27,111,069
Time Liabilities	2,074,337	4,279,847	5,007,027	4,351,501	4,963,972	5,007,027	5,058,475	5,017,584	5,028,811
TOTAL (Demand & Time Liabilities)	21,356,266	22,638,315	30,668,063	22,626,854	29,751,555	30,668,063	31,119,556	31,689,532	32,139,880
LIQUID ASSETS MAINTAINED IN PAKISTAN	14,101,558	17,790,896	20,912,972	17,198,776	20,366,935	20,912,972	21,601,817	22,488,500	22,573,389
Cash	415,712	602,904	684,550	513,917	574,256	684,550	617,637	569,448	579,606
Balance with SBP	1,447,459	1,388,023	1,509,768	1,557,155	1,457,059	1,509,768	1,536,424	1,673,435	1,415,180
Balance with agents of SBP	207,436	290,217	141,061	99,914	140,610	141,061	97,959	81,940	220,721
Un-encumbered approved Securities	11,976,081	15,435,676	18,505,476	14,951,578	18,122,954	18,505,476	19,277,758	20,091,690	20,285,953
Foreign Banks Deposits with SBP under section13(3) of Banking Companies Ordinance	54,870	74,076	72,116	76,212	72,056	72,116	72,039	71,987	71,928
Minimum of Assets required to be held under Section 29 of the Banking Companies Ordinance	4,612,478	5,393,662	6,092,810	5,380,829	5,888,284	6,092,810	6,183,875	6,330,332	6,440,436
Excess of Assets being held over the minimum required under Section 29 of the Banking Companies Ordinance	9,523,577	12,397,234	14,820,162	11,817,947	14,478,651	14,820,162	15,417,942	16,158,168	16,132,953

Source: Banking Supervision Department-I, SBP

2.14 Financial Position of DFIs, MFBs and NBFCs

Million Rupees

ASSETS/ LIABILITIES	Mar-24				Jun-24			
	DFIs*	NBFCs	MFBs	Total	DFIs*	NBFCs	MFBs	Total
1. Currency and Deposits	9,424	1,099,335	88,569	1,197,328	12,871	1,156,414	101,478	1,270,763
a. Currency	13	1,273	10,168	11,455	13	1,338	11,419	12,770
b. Transferable Deposits	4,822	796,449	60,318	861,588	7,911	822,125	80,847	910,883
c. Restricted Deposits	-	554	455	1,009	-	812	924	1,735
d. Other Deposits	4,589	301,059	17,628	323,276	4,947	332,139	8,289	345,375
2. Investment in securities other than shares	2,053,313	864,829	171,693	3,089,836	2,158,735	954,338	165,298	3,278,371
a. Short-term	826,355	614,640	96,963	1,537,957	786,603	656,729	93,398	1,536,731
b. Long-term	1,226,959	250,189	74,731	1,551,878	1,372,132	297,608	71,900	1,741,640
3. Loans extended (Advances)	225,676	117,126	506,504	849,306	236,186	124,152	529,208	889,546
a. Short-term	48,558	42,793	341,037	432,387	59,829	52,204	346,529	458,561
b. Long-term	177,118	74,333	165,468	416,919	176,358	71,948	182,679	430,985
4. Investment in shares	18,391	250,696	-	269,087	18,313	274,599	164	293,076
a. Quoted	11,424	233,018	-	244,442	10,948	256,837	164	267,949
b. Non-quoted	6,967	17,678	-	24,645	7,364	17,762	-	25,127
5. Insurance Technical Reserve	-	-	148	148	-	-	174	174
a. Life	-	-	17	17	-	-	36	36
b. Non-life	-	-	130	130	-	-	138	138
6. Financial Derivatives	-	-	-	-	-	-	-	-
7. Other accounts receivable	64,376	96,831	54,722	215,929	62,310	110,033	53,789	226,133
8. Non-financial assets	11,376	21,201	60,649	93,226	11,759	20,940	63,490	96,189
a. Produced assets	11,226	15,105	59,016	85,347	11,609	15,005	61,465	88,079
i. Fixed assets	10,889	11,422	47,190	69,501	11,265	11,426	49,054	71,746
ii. Inventories	-	359	-	359	-	378	-	378
iii. Valuables	-	1,827	-	1,827	-	1,934	-	1,934
iv. Other produced assets	337	1,497	11,826	13,660	344	1,267	12,411	14,021
b. Non-produced assets	150	6,096	1,633	7,878	150	5,935	2,025	8,109
i. Land	150	2,245	343	2,738	150	2,150	343	2,643
ii. Other non-produced assets	-	3,851	1,290	5,140	-	3,785	1,682	5,467
Total Assets/ Liabilities	2,382,555	2,450,018	882,286	5,714,859	2,500,174	2,640,476	913,601	6,054,252
1. Deposits	61,187	44,704	649,544	755,435	60,551	50,284	652,679	763,514
a. Restricted deposits	105	29,010	-	29,115	80	34,168	-	34,248
b. Other deposits	61,082	15,694	649,544	726,320	60,471	16,115	652,679	729,266
2. Securities other than shares (bonds/debentures etc)	-	2,339	8,409	10,747	-	2,353	7,643	9,996
a. Short-term	-	1,486	-	1,486	-	1,517	-	1,517
b. Long-term	-	853	8,409	9,262	-	836	7,643	8,479
3. Loans (Borrowings)	2,126,849	63,839	55,568	2,246,256	2,243,101	76,770	54,750	2,374,622
a. Short-term	2,005,182	21,976	12,437	2,039,595	2,124,549	26,676	14,531	2,165,756
b. Long-term	121,667	41,863	43,131	206,661	118,553	50,094	40,219	208,866
4. Financial Derivatives	-	-	-	-	-	-	-	-
5. Other accounts payable	55,860	121,583	139,420	316,863	51,016	146,797	167,961	365,773
6. Shares and other equity	138,659	2,217,553	29,345	2,385,557	145,506	2,364,272	30,568	2,540,347
a. Quoted	6,238	1,065,509	13,003	1,084,750	6,238	1,141,475	19,003	1,166,716
b. Non-quoted	78,343	837,005	26,959	942,307	78,443	861,260	30,859	970,563
c. Retained earnings	25,258	84,918	(63,301)	46,876	23,514	73,121	(68,759)	27,876
d. Current year result	1,021	233,504	(5,330)	229,195	1,900	288,741	(9,769)	280,872
e. General & special reserves	25,824	11,886	57,849	95,560	27,160	11,328	58,638	97,126
f. Valuation adjustments	1,975	(15,269)	164	(13,130)	8,252	(11,653)	596	(2,805)

* DFIs also includes HBFC & PMRC data.

Source: Statistics and Data Services Department

2.15 Classification of Deposits with DFIs, MFBs and NBFCs

Million Rupees						
SECTOR	Mar-23	Jun-23	Sep-23	Dec-23	Mar-24	Jun-24
1 Non-financial Corporations	83,639	85,102	90,147	106,133	125,859	116,075
i Public	28,020	33,083	36,902	39,290	40,280	26,455
ii Private	55,619	52,019	53,245	66,843	85,579	89,620
2 Financial Corporations	156,942	167,795	103,112	95,514	108,806	88,864
i Deposit money institutions	49,607	77,062	4,601	5,994	6,297	968
ii Other deposit accepting institutions	58,588	53,743	53,197	43,694	54,832	43,693
iii Financial intermediaries	46,825	35,659	43,412	44,010	45,670	42,137
iv Financial auxiliaries	683	147	1,038	721	753	854
v Insurance and pension funds	1,238	1,184	864	1,095	1,254	1,212
3 Central Government	32,568	29,828	25,394	26,682	31,987	30,583
4 Provincial Governments	13,650	15,740	24,178	22,413	18,044	17,578
5 Local Governments	1,423	1,614	3,293	27,809	2,391	3,102
6 Household	232,824	265,905	329,411	358,762	396,681	437,437
7 Non-profit Institutions (NPIs) Serving Households	34,072	35,181	45,609	56,870	69,957	68,086
8 Non-residents	2,461	1,284	1,348	1,415	1,708	1,788
9 Foreign Currency	..	..	..	..	0	0
Total	557,579	602,449	622,492	695,599	755,435	763,514

Source: Statistics and Data Services Department

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

Million Rupees

SECTOR	Mar-24			Jun-24		
	Depository*	Non-Depository**	Total	Depository*	Non-Depository**	Total
1 Non-financial corporations	259,361	5,279	264,640	252,286	5,385	257,671
i Public	4,169	397	4,566	4,444	421	4,865
ii Private	255,192	4,882	260,074	247,842	4,965	252,807
2 Financial Corporations	25,783	72,404	98,187	17,131	78,685	95,816
i Deposit money institutions	20,001	37,737	57,738	14,552	32,356	46,908
ii Other deposit accepting institutions	4,781	5,299	10,079	915	19,593	20,508
iii Financial intermediaries	870	29,368	30,238	1,537	26,736	28,272
iv Financial auxiliaries	132	-	132	128	-	128
v Insurance and pension funds	0	-	0	0	-	0
3 Central Government	-	-	-	-	-	-
4 Provincial Governments	-	-	-	-	-	-
5 Local Governments	-	-	-	-	-	-
6 Household	68,657	17,272	85,929	91,176	17,007	108,183
7 Non-profit Institutions (NPIs) Serving Households	15	-	15	15	-	15
8 Non-Residents	-	-	-	-	-	-
9 Bills purchased and discounted (inland bills)	174	-	174	-	-	-
10 Other Advances and Financial Leases	375,337	25,023	400,360	400,600	27,261	427,860
Total	729,328	119,978	849,306	761,208	128,338	889,546

Source: Statistics and Data Services 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	Mar-24			Jun-24		
	Depository*	Non-Depository**	Total	Depository*	Non-Depository**	Total
A. Securities	2,676,256	413,580	3,089,836	2,851,268	427,103	3,278,371
1 Non-financial Corporations	113,668	52,172	165,840	125,598	57,326	182,924
i Public	3,184	18,709	21,892	5,859	17,355	23,214
ii Private	110,485	33,463	143,948	119,739	39,971	159,709
2 Financial Corporations	26,185	47,731	73,915	35,066	53,848	88,915
i Deposit money institutions	20,619	18,996	39,615	21,548	18,298	39,846
ii Other deposit accepting institutions	5,064	6,952	12,016	12,998	6,949	19,947
iii Financial intermediaries	502	20,896	21,397	520	28,067	28,587
iv Financial auxiliaries	-	-	-	-	-	-
v Insurance and pension funds	-	887	887	-	535	535
3 Central Government	2,536,403	313,677	2,850,080	2,690,604	315,929	3,006,532
4 Provincial Governments	-	-	-	-	-	-
5 Local Governments	-	-	-	-	-	-
6 Household	-	-	-	-	-	-
7 Non-profit institutions (NPIs) Serving Households	-	-	-	-	-	-
8 Non-Residents	-	-	-	-	-	-
9 Foreign Currency	-	-	-	-	-	-
B. Shares	22,099	246,989	269,087	23,607	269,469	293,076
1 Non-financial Corporations	10,039	229,046	239,085	11,224	253,113	264,338
i Public	2,047	142,383	144,430	3,143	148,806	151,949
ii Private	7,993	86,663	94,655	8,082	104,307	112,388
2 Financial Corporations	10,296	17,410	27,706	10,679	15,820	26,499
i Deposit money institutions	3,946	3,508	7,455	3,450	3,562	7,012
ii Other deposit accepting institutions	2,291	2,832	5,123	2,652	1,146	3,798
iii Financial intermediaries	2,709	10,522	13,231	3,178	10,701	13,879
iv Financial auxiliaries	1,189	-	1,189	1,251	-	1,251
v Insurance and pension funds	160	548	709	149	410	559
3 Central Government	-	-	-	-	-	-
4 Provincial Governments	-	-	-	-	-	-
5 Local Governments	-	-	-	-	-	-
6 Household	-	-	-	-	-	-
7 Non-profit institutions (NPIs) Serving Households	-	-	-	-	-	-
8 Non-residents	1,764	532	2,296	1,704	536	2,239
Total (A+B)	2,698,355	660,568	3,358,923	2,874,875	696,572	3,571,447

* This includes Depository NBFCs, DFIs and MFIs.

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

Source: Statistics and Data Services Department