

2.1 Central Bank Survey

Million Rupees

I T E M S	FY22	FY23	FY24	2023	2024				
				Aug	Apr	May	Jun	Jul	Aug ^e
Net Foreign Assets	209,306	(881,053)	(71,219)	(524,611)	(208,559)	(206,948)	(71,219)	(37,982)	27,625
Claims on nonresidents	3,598,212	3,535,588	5,053,547	4,819,462	4,967,923	4,986,080	5,053,547	5,075,204	5,210,169
a) Monetary Gold, Coin and Bullion	773,637	1,136,974	1,349,449	1,233,775	1,335,173	1,359,106	1,349,449	1,406,702	1,456,666
b) Holdings of SDRs	43,863	5,424	206,235	269,282	313,014	271,128	206,235	126,247	81,482
c) Foreign currency	24,049	20,234	20,569	22,088	20,809	20,486	20,569	20,559	20,573
d) Deposits	2,137,625	1,587,831	2,725,338	2,459,680	2,534,459	2,578,728	2,725,338	2,690,914	2,838,290
e) Securities other than shares (Foreign)	67,793	8,567	8,307	9,130	19,396	8,316	8,307	77,507	41,509
f) Loans	-	-	-	-	-	-	-	-	-
g) Financial derivatives	92	-	-	-	-	-	-	1,136	9,752
h) Other	551,153	776,559	743,650	825,507	745,071	748,316	743,650	752,140	761,897
<i>Of which: Quota-IMF</i>	551,152	776,557	743,648	825,506	745,070	748,314	743,648	752,139	761,895
less: Liabilities to nonresidents	3,388,906	4,416,641	5,124,766	5,344,072	5,176,482	5,193,027	5,124,766	5,113,186	5,182,545
a) Deposits	559,614	782,871	1,057,395	1,138,598	1,047,971	1,053,688	1,057,395	1,037,090	1,039,568
b) Securities other than shares	1,104,972	1,279,131	1,818,649	1,718,265	1,867,736	1,875,870	1,818,649	1,818,728	1,842,322
c) Loans	..	..	..	0	..	..	..	..	..
d) Financial derivatives	926,914	1,225,197	1,166,640	1,298,643	1,183,572	1,182,115	1,166,640	1,173,117	1,198,195
e) Other	797,406	1,129,442	1,082,081	1,188,566	1,077,204	1,081,355	1,082,081	1,084,251	1,102,459
Claims on Other Depository Corporations	6,165,662	9,982,373	13,267,412	10,751,399	11,728,876	12,751,225	13,267,412	13,256,198	13,222,832
Net claims on General Government	5,154,157	5,215,056	4,490,725	4,527,005	4,786,243	4,125,187	4,490,725	4,597,517	4,531,026
Net claims on Central Government	5,745,839	5,897,339	5,393,367	5,179,559	5,885,733	5,191,362	5,393,367	5,445,741	5,212,977
Claims on Central Government	6,769,725	6,638,086	6,286,636	6,563,179	6,691,691	6,796,115	6,286,636	6,389,688	6,504,845
a) Securities other than Shares	6,237,905	5,886,301	5,566,218	5,769,473	5,967,312	6,066,461	5,566,218	5,660,507	5,761,067
b) Other claims	531,820	751,785	720,418	793,706	724,379	729,654	720,418	729,181	743,777
less: Liabilities to Central Government	1,023,886	740,747	893,269	1,383,620	805,958	1,604,754	893,269	943,947	1,291,868
a) Deposits	1,023,886	740,747	893,269	1,383,620	805,958	1,604,754	893,269	943,947	1,291,868
b) Other liabilities	-	-	-	-	-	-	-	-	-
Net claims on Provincial Governments	(591,682)	(682,283)	(902,642)	(652,554)	(1,099,489)	(1,066,174)	(902,642)	(848,224)	(681,951)
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	652,554	1,099,489	1,066,174	902,642	848,224	681,951
a) Deposits	608,812	682,283	902,642	652,554	1,099,489	1,066,174	902,642	848,224	681,951
b) Other liabilities	-	-	-	-	-	-	-	-	-
Claims on other sectors	34,306	74,950	86,257	60,278	64,911	66,969	86,257	70,218	77,411
a) Other financial corporations	7,941	42,081	42,715	27,376	22,498	23,658	42,715	26,743	33,627
b) Public non-financial corporations	31	15	106	23	61	68	106	115	125
c) Other non-financial corporations	-	-	-	-	-	-	-	-	-
d) Other resident sectors	26,334	32,855	43,436	32,879	42,353	43,243	43,436	43,361	43,659
Monetary base	9,257,114	11,335,759	11,621,903	10,597,414	11,268,944	11,242,294	11,621,903	11,701,097	11,322,191
1) Currency in Circulation	7,992,592	9,664,290	9,698,211	8,818,867	9,325,590	9,276,474	9,698,211	9,498,679	9,404,441
2) Liabilities to Other Depository Corporations	1,250,385	1,667,872	1,888,969	1,775,373	1,925,658	1,948,395	1,888,969	2,167,189	1,915,007
Reserve deposits	1,250,385	1,667,872	1,888,969	1,775,373	1,925,658	1,948,395	1,888,969	2,167,189	1,915,007
Other liabilities	-	-	-	-	-	-	-	-	-

2.1 Central Bank Survey

Million Rupees

I T E M S	FY22	FY23	FY24	2023	2024				
				Aug	Apr	May	Jun	Jul	Aug ^p
3) Deposits included in broad money	14,137	3,596	34,722	3,174	17,696	17,425	34,722	35,228	2,743
Transferable deposits	1,174	1,185	229	1,198	1,427	229	229	230	230
a) Other financial corporations	16	27	31	28	42	31	31	32	32
b) Public non-financial corporations	-	-	-	-	-	-	-	-	-
c) Other non-financial corporations	162	164	175	175	175	175	175	175	175
d) Other resident sectors	996	995	23	994	1,210	23	23	23	23
Other deposits	12,963	2,411	34,493	1,976	16,269	17,197	34,493	34,999	2,513
a) Other financial corporations	851	1,850	1,966	1,426	2,317	1,949	1,966	2,471	1,807
b) Public non-financial corporations	-	-	-	-	-	-	-	-	-
c) Other non-financial corporations	-	-	-	-	-	-	-	-	-
d) Other resident sectors	12,111	561	32,527	550	13,952	15,248	32,527	32,527	706
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	116,825	121,049	125,667	126,316	125,914	126,020
<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	802,496	168,344	255,197	609,732	291,948	292,096
<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	5,427,445	3,208,940	4,827,736	5,130,481	5,427,445	5,816,305	6,111,055
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	3,398,663	1,270,558	2,820,982	3,099,795	3,398,663	3,731,303	3,374,237
c) General & special reserves	214,813	441,275	374,388	441,275	374,388	374,388	374,388	374,388	977,632
d) Valuation adjustment	964,813	1,314,263	1,554,395	1,397,107	1,532,366	1,556,299	1,554,395	1,610,614	1,659,185
Other items (net)	29,472	36,432	(12,221)	88,397	(14,601)	(17,204)	(12,221)	(49,311)	7,532
Other liabilities	213,125	288,008	258,752	331,349	253,533	247,511	258,752	213,087	273,590
<i>Less: Other Assets</i>	<i>183,654</i>	<i>251,576</i>	<i>270,973</i>	<i>242,953</i>	<i>268,134</i>	<i>264,716</i>	<i>270,973</i>	<i>262,398</i>	<i>266,058</i>

Source: Statistics and Data Services Department

P: Provisional, R: Revised

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.

2.2 Other Depository Corporations Survey

Million Rupees

I T E M S	FY22	FY23	FY24	2023	2024				
				Aug	Apr	May	Jun	Jul	Aug ^P
Net Foreign Assets	(295,496)	(730,190)	(889,913)	(767,031)	(899,304)	(940,780)	(889,913)	(948,759)	(974,571)
Claims on nonresidents	874,257	1,123,691	1,153,266	1,201,937	1,043,559	1,053,540	1,153,266	1,058,462	1,067,572
a) Foreign currency	68,527	81,619	82,845	81,273	82,525	83,342	82,845	76,330	72,019
b) Deposits	286,825	448,940	470,384	511,369	356,314	377,700	470,384	367,188	368,983
c) Securities other than shares	258,300	239,576	249,517	242,937	249,134	245,393	249,517	255,663	266,739
d) Loans	7,289	15,402	9,054	18,721	10,025	7,380	9,054	18,472	17,371
e) Financial derivatives	1,069	1,204	2,456	2,960	3,188	2,310	2,456	2,541	3,210
f) Shares & other equity	243,797	325,736	334,835	333,558	328,684	328,075	334,835	334,088	335,068
g) Other	8,450	11,214	4,176	11,118	13,690	9,339	4,176	4,181	4,183
less: Liabilities to nonresidents	1,169,754	1,853,880	2,043,179	1,968,968	1,942,863	1,994,320	2,043,179	2,007,220	2,042,144
a) Deposits	612,902	742,851	855,735	766,325	803,583	855,302	855,735	846,603	878,964
b) Securities other than shares	-	-	-	-	-	-	-	-	-
c) Loans	543,023	1,065,877	1,158,895	1,154,598	1,068,388	1,098,404	1,158,895	1,132,639	1,142,339
d) Financial derivatives	2,067	736	1,578	3,264	2,112	1,326	1,578	1,006	737
e) Other	11,762	44,416	26,971	44,781	68,780	39,288	26,971	26,972	20,104
Claims on Central bank	2,178,580	2,385,935	3,153,931	3,104,279	2,671,432	2,689,080	3,153,931	3,030,402	2,764,437
a) Currency	436,373	533,281	566,553	503,322	597,720	547,306	566,553	550,388	513,857
b) Reserve deposits	1,236,569	1,706,275	1,990,669	1,790,430	1,938,694	1,883,318	1,990,669	2,185,440	1,956,662
c) Other claims	505,638	146,379	596,709	810,527	135,018	258,455	596,709	294,573	293,918
Net Claims on General Government	15,183,918	21,695,166	29,765,682	22,656,148	26,991,924	28,688,690	29,765,682	30,180,243	30,855,737
Net claims on Central Government	15,694,412	22,231,284	30,952,479	23,356,220	28,040,426	29,829,518	30,952,479	31,568,186	32,309,700
Claims on Central Government	17,769,271	24,697,880	33,800,795	25,806,529	30,621,136	32,620,355	33,800,795	34,432,365	35,127,544
a) Securities other than Shares	17,331,683	23,624,331	32,551,840	24,693,927	29,523,878	31,394,668	32,551,840	33,183,007	33,871,728
b) Other claims	437,588	1,073,549	1,248,956	1,112,603	1,097,258	1,225,686	1,248,956	1,249,359	1,255,816
less: Liabilities to Central Government	2,074,859	2,466,596	2,848,316	2,450,310	2,580,710	2,790,837	2,848,316	2,864,180	2,817,844
a) Deposits	2,074,859	2,466,596	2,848,316	2,450,310	2,580,710	2,790,837	2,848,316	2,864,180	2,817,844
b) Other liabilities	-	-	-	-	-	-	-	-	-
Net claims on Provincial Governments	(510,493)	(536,118)	(1,186,797)	(700,071)	(1,048,502)	(1,140,828)	(1,186,797)	(1,387,942)	(1,453,962)
Claims on Provincial Governments	797,289	887,820	610,638	736,791	559,893	588,002	610,638	408,196	358,055
a) Securities other than Shares	..	..	..	..	..	..	..	..	..
b) Other claims	797,289	887,819	610,637	736,791	559,892	588,002	610,637	408,196	358,055
less: Liabilities to Provincial Governments	1,307,782	1,423,938	1,797,435	1,436,862	1,608,395	1,728,830	1,797,435	1,796,138	1,812,018
a) Deposits	1,306,355	1,411,088	1,781,447	1,421,502	1,592,512	1,712,913	1,781,447	1,779,863	1,796,164
b) Other liabilities	1,427	12,850	15,988	15,360	15,882	15,917	15,988	16,275	15,854
Claims on other sectors	11,057,929	11,929,629	12,542,746	11,665,530	12,172,361	12,287,917	12,542,746	12,114,212	12,154,881
a) Other financial corporations	185,934	225,121	200,920	196,426	174,816	171,763	200,920	188,331	214,880
b) Public non-financial corporations	1,740,039	2,276,978	2,221,876	2,197,474	2,181,019	2,224,622	2,221,876	2,176,536	2,259,051
c) Other non-financial corporations	7,315,249	7,560,899	8,082,639	7,394,069	7,874,283	7,928,253	8,082,639	7,729,964	7,641,777
d) Other resident sectors	1,816,707	1,866,632	2,037,312	1,877,562	1,942,243	1,963,279	2,037,312	2,019,381	2,039,172

2.2 Other Depository Corporations Survey

Million Rupees

I T E M S	FY22	FY23	FY24	2023	2024				
				Aug	Apr	May	Jun	Jul	Aug ¹
Liabilities to central bank	6,151,771	9,958,135	13,169,975	10,711,970	11,648,449	12,681,286	13,169,975	13,165,921	13,134,350
Deposits included in broad money (1+2)	19,219,033	22,131,794	27,348,201	22,880,948	25,374,824	26,086,942	27,348,201	27,077,255	27,412,187
1) Transferable deposits	14,599,162	17,024,458	21,407,816	17,647,228	19,775,445	20,404,306	21,407,816	21,151,369	21,485,903
a) Other financial corporations	569,937	451,141	709,309	470,365	605,433	628,561	709,309	713,383	824,644
b) Public non-financial corporations	644,922	712,128	1,118,876	862,601	988,811	1,007,138	1,118,876	1,118,191	1,111,566
c) Other non-financial corporations	4,439,247	5,346,197	6,756,386	5,524,966	6,149,289	6,336,846	6,756,386	6,528,191	6,540,978
d) Other resident sectors	8,945,057	10,514,993	12,823,245	10,789,296	12,031,911	12,431,761	12,823,245	12,791,604	13,008,716
2) Other deposits	4,619,870	5,107,336	5,940,385	5,233,720	5,599,379	5,682,636	5,940,385	5,925,886	5,926,284
a) Other financial corporations	145,521	157,590	228,239	160,746	194,397	221,320	228,239	275,881	216,105
b) Public non-financial corporations	804,664	833,767	917,726	830,373	870,000	850,269	917,726	896,357	963,451
c) Other non-financial corporations	1,430,618	1,562,722	2,312,619	1,572,344	2,180,572	2,199,301	2,312,619	2,235,952	2,223,579
d) Other resident sectors	2,239,067	2,553,257	2,481,801	2,670,257	2,354,410	2,411,747	2,481,801	2,517,696	2,523,149
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	59,239	65,162	65,922	58,256	58,270	56,762
<i>Of which: Other financial corporations</i>	<i>27,127</i>	<i>35,388</i>	<i>35,867</i>	<i>35,269</i>	<i>38,220</i>	<i>38,618</i>	<i>35,867</i>	<i>35,709</i>	<i>35,689</i>
Loans	56,119	102,213	76,064	115,344	74,017	84,044	76,064	84,368	76,810
<i>Of which: Other financial corporations</i>	<i>47,313</i>	<i>69,450</i>	<i>74,481</i>	<i>82,543</i>	<i>72,378</i>	<i>82,378</i>	<i>74,481</i>	<i>82,760</i>	<i>75,181</i>
Financial derivatives	11,280	21,891	23,883	24,962	24,447	24,566	23,883	22,885	24,054
<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	43	49	52	128	143	349
<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	2,772,527	3,224,605	3,257,106	3,358,340	3,474,539	3,507,656
a) Funds contributed by owners	691,207	776,192	837,978	823,747	829,655	835,468	837,978	838,696	841,170
b) Retained earnings	820,964	1,085,061	1,317,886	1,124,015	1,256,438	1,275,309	1,317,886	1,378,152	1,333,003
c) General and special reserves	621,961	684,031	851,266	644,894	850,282	842,990	851,266	875,773	914,843
d) Valuation adjustment	82,553	148,305	351,210	179,872	288,229	303,339	351,210	381,918	418,640
Other items (net)	426,519	313,481	537,855	93,980	524,959	525,094	537,855	493,003	589,013
Other liabilities	2,720,914	3,388,926	3,908,571	3,420,640	3,739,786	3,859,419	3,908,571	3,873,152	4,013,689
less: Other assets	2,332,179	3,098,766	3,524,830	3,278,979	3,271,034	3,516,523	3,524,830	3,490,501	3,518,735
plus: Consolidation adjustment	37,784	23,322	154,114	(47,681)	56,207	182,198	154,114	110,352	94,059

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.

2.3 Depository Corporations Survey

Million Rupees

I T E M S	FY22	FY23	FY24	2023	2024				
				Aug	Apr	May	Jun	Jul	P Aug
Net Foreign Assets	(86,190)	(1,611,243)	(961,131)	(1,291,641)	(1,107,863)	(1,147,728)	(961,131)	(986,740)	(946,947)
Claims on nonresidents	4,472,469	4,659,278	6,206,813	6,021,399	6,011,482	6,039,619	6,206,813	6,133,666	6,277,741
less: Liabilities to nonresidents	4,558,660	6,270,521	7,167,944	7,313,040	7,119,345	7,187,347	7,167,944	7,120,406	7,224,688
Domestic claims (a+b)	31,430,310	38,914,802	46,885,410	38,908,960	44,015,441	45,168,764	46,885,410	46,962,191	47,619,055
a. Net Claims on general government (1+2)	20,338,075	26,910,222	34,256,406	27,183,153	31,778,168	32,813,877	34,256,406	34,777,760	35,386,763
1- Net claims on central government	21,440,250	28,128,623	36,345,846	28,535,779	33,926,159	35,020,880	36,345,846	37,013,927	37,522,676
Claims on central government	24,538,996	31,335,966	40,087,431	32,369,709	37,312,827	39,416,470	40,087,431	40,822,053	41,632,389
less: Liabilities to central government	3,098,746	3,207,343	3,741,585	3,833,930	3,386,668	4,395,591	3,741,585	3,808,126	4,109,712
2-Net claims on provincial governments	(1,102,175)	(1,218,401)	(2,089,440)	(1,352,626)	(2,147,991)	(2,207,002)	(2,089,440)	(2,236,166)	(2,135,913)
Claims on provincial governments	814,419	887,820	610,638	736,791	559,893	588,002	610,638	408,196	358,055
less: Liabilities to provincial governments	1,916,594	2,106,221	2,700,077	2,089,417	2,707,884	2,795,004	2,700,077	2,644,362	2,493,969
b. Claims on other sectors	11,092,235	12,004,580	12,629,003	11,725,808	12,237,273	12,354,887	12,629,003	12,184,431	12,232,292
Other financial corporations	193,875	267,202	243,635	223,802	197,314	195,422	243,635	215,073	248,507
Public non-financial corporations	1,740,071	2,276,992	2,221,982	2,197,497	2,181,080	2,224,690	2,221,982	2,176,651	2,259,176
Other non-financial corporations	7,315,249	7,560,899	8,082,639	7,394,069	7,874,283	7,928,253	8,082,639	7,729,964	7,641,777
Other resident sectors	1,843,040	1,899,487	2,080,747	1,910,440	1,984,596	2,006,522	2,080,747	2,062,742	2,082,831
Broad money liabilities (a+b+c+d)	26,789,406	31,266,400	36,514,581	31,199,666	34,120,390	34,833,534	36,514,581	36,060,774	36,305,515
a. Currency outside depository corporations	7,556,219	9,131,010	9,131,658	8,315,544	8,727,870	8,729,167	9,131,658	8,948,291	8,890,585
b. Transferable deposits	14,600,337	17,025,643	21,408,045	17,648,426	19,776,872	20,404,534	21,408,045	21,151,599	21,486,133
Other financial corporations	569,952	451,168	709,340	470,393	605,475	628,592	709,340	713,415	824,676
Public non-financial corporations	644,922	712,128	1,118,876	862,601	988,811	1,007,138	1,118,876	1,118,191	1,111,566
Other non-financial corporations	4,439,410	5,346,360	6,756,561	5,525,142	6,149,464	6,337,021	6,756,561	6,528,366	6,541,153
Other resident sectors	8,946,053	10,515,988	12,823,268	10,790,291	12,033,122	12,431,783	12,823,268	12,791,626	13,008,739
less: Central bank float	-	-	-	-	-	-	-	-	-
c. Other Deposits	4,632,833	5,109,747	5,974,878	5,235,696	5,615,648	5,699,833	5,974,878	5,960,885	5,928,798
Other financial corporations	146,373	159,440	230,205	162,172	196,714	223,269	230,205	278,352	217,912
Public non-financial corporations	804,664	833,767	917,726	830,373	870,000	850,269	917,726	896,357	963,451
Other non-financial corporations	1,430,618	1,562,722	2,312,619	1,572,344	2,180,572	2,199,301	2,312,619	2,235,952	2,223,579
Other resident sectors	2,251,179	2,553,818	2,514,329	2,670,807	2,368,362	2,426,995	2,514,329	2,550,224	2,523,856
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	116,825	121,049	125,667	126,316	125,914	126,020
of which: Other financial corporations	-	-	-	-	-	-	-	-	-
Securities other than shares excluded from broad money	43,550	59,479	58,256	59,239	65,162	65,922	58,256	58,270	56,762
of which: Other financial corporations	27,127	35,388	35,867	35,269	38,220	38,618	35,867	35,709	35,689
Loans	56,119	102,213	76,064	115,344	74,017	84,044	76,064	84,368	76,810
of which: Other financial corporations	47,313	69,450	74,481	82,543	72,378	82,378	74,481	82,760	75,181
Financial Derivatives	11,280	21,891	23,883	24,962	24,447	24,566	23,883	22,885	24,054
of which: Other financial corporations	-	-	-	-	-	-	-	-	-
Trade credit & advances	44	42	128	43	49	52	128	143	349
of which: Other financial corporations	-	-	-	-	-	-	-	-	-
Shares & other equity	3,868,011	5,454,635	8,785,786	5,981,467	8,052,341	8,387,587	8,785,786	9,290,844	9,618,711
Other items (net)	480,278	283,775	339,520	119,859	450,220	499,769	339,520	332,539	464,585
Other liabilities (includes central bank float)	2,934,039	3,676,934	4,167,322	3,751,989	3,993,318	4,106,930	4,167,322	4,086,239	4,287,280
less: Other assets	2,515,832	3,350,342	3,795,803	3,521,932	3,539,168	3,781,238	3,795,803	3,752,899	3,784,794
plus: Consolidation adjustment	62,072	(42,816)	(32,000)	(110,199)	(3,931)	174,077	(32,000)	(801)	(37,901)

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 NFPSEs 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.

2.4 Reserve Money

Million Rupees

Components	30 th June			2023	2024				
	FY22	FY23	FY24	Aug	Apr	May	Jun	Jul	Aug ²
A. Currency in Circulation	7,572,465	9,148,739	9,153,099	8,466,069	8,822,968	8,748,996	9,153,099	9,070,089	8,879,277
B. Cash in Tills	429,566	524,857	554,731	462,468	542,148	537,095	554,731	525,465	534,369
C. Other Deposits	95,319	112,092	167,327	99,372	127,113	132,338	167,327	148,037	120,877
D. Bank Deposits	1,229,198	1,634,092	1,842,108	1,577,499	1,624,329	1,919,028	1,842,108	1,795,653	1,884,721
Reserve Money (A+B+C+D)	9,326,549	11,419,779	11,717,265	10,605,408	11,116,558	11,337,457	11,717,265	11,539,243	11,419,245
Factor affecting Reserve Money (RM)									
A. Net Foreign Assets	(559,909)	(2,013,435)	(1,415,474)	(1,677,756)	(1,550,202)	(1,561,169)	(1,415,474)	(1,461,192)	(1,409,439)
B. Net Domestic Assets (1+2+3)	9,886,457	13,433,214	13,132,739	12,283,164	12,666,760	12,898,626	13,132,739	13,000,436	12,828,684
1. Net Govt Sector Borrowing (i+ii)	5,124,160	5,232,883	4,511,734	3,813,630	4,495,025	4,145,111	4,511,734	4,369,897	4,554,133
i. Borrowings for Budgetary Support ¹	5,141,433	5,250,087	4,535,126	3,831,299	4,514,865	4,167,789	4,535,126	4,394,308	4,579,261
a) Federal Government	5,726,667	5,922,566	5,426,598	4,518,934	5,497,417	5,222,894	5,426,598	5,244,931	5,249,979
of which deposits with SBP	(1,009,058)	(725,239)	(869,781)	(2,028,646)	(1,197,479)	(1,582,963)	(869,781)	(1,145,307)	(1,265,693)
b) Provincial Government	(547,818)	(637,329)	(840,494)	(634,797)	(931,873)	(978,498)	(840,494)	(795,287)	(594,154)
Balochistan	(16,552)	(13,301)	(41,987)	(51,123)	(66,844)	(74,504)	(41,987)	(59,456)	(65,393)
Khyber Pakhtunkhwa	(1,039)	(59,000)	(59,667)	(54,812)	(82,301)	(94,637)	(59,667)	(76,953)	(89,562)
Punjab	(440,053)	(466,096)	(627,553)	(417,358)	(642,102)	(660,219)	(627,553)	(501,012)	(332,903)
Sindh	(90,174)	(98,933)	(111,287)	(111,504)	(140,626)	(149,138)	(111,287)	(157,866)	(106,296)
c) AJK Government	(14,770)	(14,358)	(30,893)	(26,742)	(32,245)	(50,452)	(30,893)	(35,019)	(45,679)
d) Gilgit-Baltistan	(22,646)	(20,792)	(20,084)	(26,095)	(18,433)	(26,155)	(20,084)	(20,316)	(30,886)
ii. Others	(17,273)	(17,204)	(23,392)	(17,669)	(19,840)	(22,678)	(23,392)	(24,410)	(25,127)
2. Credit to Non-Govt. Sector (i+ii+iii)	1,664,224	1,604,022	1,448,898	1,577,756	1,490,392	1,480,795	1,448,898	1,439,001	1,384,206
i. Claims on Scheduled Banks (a+b+c+d+e)	1,603,049	1,542,157	1,390,155	1,516,533	1,431,162	1,421,878	1,390,155	1,380,626	1,336,257
a. Agriculture Sector	4,876	5,859	5,376	5,732	5,117	5,152	5,376	5,296	6,227
b. Industrial Sector	616,991	632,666	570,959	623,313	582,776	576,789	570,959	563,082	563,790
c. Export Sector	780,722	768,821	623,737	754,181	669,650	660,398	623,737	618,970	556,402
d. Housing Sector	-	-	-	-	-	-	-	-	-
e. Others	200,460	134,811	190,083	133,307	173,619	179,539	190,083	193,278	209,838
ii. Claims on NBFIs	85,419	86,109	82,987	85,467	83,474	83,161	82,987	82,619	72,193
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	7,172,107	6,891,779	6,681,343	7,272,719	7,172,107	7,191,537	6,890,345
Reserve Money(RM) (A+B)	9,326,549	11,419,779	11,717,265	10,605,408	11,116,558	11,337,457	11,717,265	11,539,243	11,419,245

Source: Statistics and Data Services Department

R: Revised, P: Provisional

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 statement

4/ Total may differ due to rounding off.

2.5 Currency in Circulation

Million Rupees

	30 th June			2023	2024				
	FY22	FY23	FY24	Aug	Apr	May	Jun	Jul	Aug ⁱ
1. Banknotes	7,992,592	9,664,290	9,698,211	8,919,143	9,355,488	9,276,474	9,698,211	9,585,898	9,404,441
2. One Rupee Coins and above	9,991	9,787	9,849	9,847	9,853	9,830	9,849	9,825	9,798
3. Total (1+2)	8,002,583	9,674,077	9,708,060	8,928,990	9,365,341	9,286,304	9,708,060	9,595,723	9,414,239
4. Held by Banking Department of SBP	146	131	190	190	194	172	190	166	140
5. Held by Issue Department of SBP	406	351	40	263	31	41	40	3	453
6. Currency in tills of Scheduled Banks	429,566	524,857	554,731	462,468	542,148	537,095	554,731	525,465	534,369
7. Currency in Circulation (3-4-5-6)	7,572,465	9,148,739	9,153,099	8,466,069	8,822,968	8,748,996	9,153,099	9,070,089	8,879,277

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	Aug	Apr	May	Jun	Jul	Aug [*]
A. Components of M2									
1. Currency in Circulation	7,572,465	9,148,739	9,153,099	8,466,069	8,822,968	8,748,996	9,153,099	9,070,089	8,879,277
2. Other Deposits with SBP	95,319	112,092	167,327	99,372	127,113	132,338	167,327	148,037	120,877
3. Total Private & PSE Deposits	19,934,849	22,262,423	27,264,506	22,136,093	24,384,663	25,670,820	27,264,506	25,872,033	26,691,109
<i>of which : RFCDs</i>	<i>1,212,791</i>	<i>1,527,268</i>	<i>1,376,812</i>	<i>1,640,851</i>	<i>1,513,714</i>	<i>1,497,542</i>	<i>1,376,812</i>	<i>1,419,104</i>	<i>1,380,861</i>
Money Supply (1+2+3)	27,602,634	31,523,253	36,584,931	30,701,535	33,334,744	34,552,154	36,584,931	35,090,158	35,691,264
B. Factors Affecting Money Supply (M2)									
I.Net Foreign Assets of the Banking System	(753,240)	(2,687,737)	(2,157,049)	(2,453,174)	(2,318,302)	(2,348,116)	(2,157,049)	(2,315,803)	(2,228,025)
a. State Bank of Pakistan	(559,909)	(2,013,435)	(1,415,474)	(1,677,756)	(1,550,202)	(1,561,169)	(1,415,474)	(1,461,192)	(1,409,439)
b. Scheduled Banks	(193,332)	(674,303)	(741,574)	(775,418)	(768,101)	(786,947)	(741,574)	(854,611)	(818,585)
II.Net Domestic Assets of Banking System (1+2+3)	28,355,874	34,210,991	38,741,980	33,154,709	35,653,047	36,900,270	38,741,980	37,405,961	37,919,288
a. State Bank of Pakistan	8,283,408	11,891,057	11,742,584	10,766,631	11,235,598	11,476,748	11,742,584	11,619,810	11,492,427
b. Scheduled Banks	20,072,466	22,319,934	26,999,396	22,388,077	24,417,449	25,423,522	26,999,396	25,786,151	26,426,861
1. Net Govt Sector Borrowing(a+b+c)	19,622,850	23,723,097	31,087,283	23,870,691	28,502,573	29,615,017	31,087,283	30,817,343	31,581,240
a. Borrowings for Budgetary support ¹	18,506,467	22,254,392	29,732,355	22,567,893	27,320,078	28,287,169	29,732,355	29,659,477	30,467,590
(i) From SBP	5,141,433	5,250,087	4,535,126	3,831,299	4,514,865	4,167,789	4,535,126	4,394,308	4,579,261
a) Federal Government	5,726,667	5,922,566	5,426,598	4,518,934	5,497,417	5,222,894	5,426,598	5,244,931	5,249,979
of which deposits with SBP	(1,009,058)	(725,239)	(869,781)	(2,028,646)	(1,197,479)	(1,582,963)	(869,781)	(1,145,307)	(1,265,693)
b) Provincial Government	(547,818)	(637,329)	(840,494)	(634,797)	(931,873)	(978,498)	(840,494)	(795,287)	(594,154)
Balochistan Government	(16,552)	(13,301)	(41,987)	(51,123)	(66,844)	(74,504)	(41,987)	(59,456)	(65,393)
Khyber Pakhtunkhwa Government	(1,039)	(59,000)	(59,667)	(54,812)	(82,301)	(94,637)	(59,667)	(76,953)	(89,562)
Punjab Government	(440,053)	(466,096)	(627,553)	(417,358)	(642,102)	(660,219)	(627,553)	(501,012)	(332,903)
Sindh Government	(90,174)	(98,933)	(111,287)	(111,504)	(140,626)	(149,138)	(111,287)	(157,866)	(106,296)
c) AJK Government	(14,770)	(14,358)	(30,893)	(26,742)	(32,245)	(50,452)	(30,893)	(35,019)	(45,679)
d) Gilgit-Baltistan	(22,646)	(20,792)	(20,084)	(26,095)	(18,433)	(26,155)	(20,084)	(20,316)	(30,886)
(ii) From Scheduled banks (a+b)	13,365,035	17,004,305	25,197,229	18,736,594	22,805,214	24,119,380	25,197,229	25,265,169	25,888,329
a) Federal Government	14,630,114	18,346,722	26,866,638	20,089,984	24,299,116	25,723,064	26,866,638	26,958,092	27,584,424
of which deposits with banks	(2,020,076)	(2,360,647)	(2,709,578)	(2,355,835)	(2,453,087)	(2,643,437)	(2,709,578)	(2,763,459)	(2,706,005)
b) Provincial Government	(1,265,079)	(1,342,417)	(1,669,409)	(1,353,390)	(1,493,903)	(1,603,684)	(1,669,409)	(1,692,922)	(1,696,095)
of which deposits with banks	(1,266,103)	(1,343,441)	(1,670,433)	(1,354,414)	(1,494,927)	(1,604,708)	(1,670,433)	(1,693,946)	(1,697,119)
b. Commodity operations	1,133,655	1,485,909	1,378,320	1,320,468	1,202,334	1,350,526	1,378,320	1,182,277	1,138,777
c. Others	(17,273)	(17,204)	(23,392)	(17,669)	(19,840)	(22,678)	(23,392)	(24,410)	(25,127)
2. Credit to Non-Govt. Sector (a+b+c+d)	10,695,839	11,342,589	11,664,684	11,052,058	11,313,823	11,432,649	11,664,684	11,278,223	11,282,630
a. Credit to Private Sector*	8,958,809	9,167,094	9,531,308	9,015,254	9,214,265	9,351,423	9,531,308	9,204,889	9,222,092
Conventional Banking Branches	6,381,945	6,567,480	6,732,983	6,473,859	6,545,995	6,654,833	6,732,983	6,495,815	6,534,290
Islamic Banks	1,262,282	1,710,724	1,868,126	1,675,210	1,745,526	1,772,979	1,868,126	1,794,454	1,773,674
Islamic Banking Branches of Conventional Banks	1,314,582	888,890	930,199	866,184	922,743	923,611	930,199	914,620	914,129
b. Credit to PSEs	1,393,446	1,687,170	1,705,638	1,612,461	1,691,911	1,712,349	1,705,638	1,705,113	1,714,244
c. PSEs Special a/c-debt Repayment with BP/PSPC	(24,244)	(24,244)	(24,244)	(24,244)	(24,244)	(24,244)	(24,244)	(24,244)	(24,244)
d. Credit to NBFI's	367,828	512,569	451,982	448,587	431,891	393,121	451,982	392,465	370,577
3. Other Items (net) *	(1,962,815)	(854,695)	(4,009,987)	(1,768,041)	(4,163,349)	(4,147,397)	(4,009,987)	(4,689,605)	(4,944,581)
Broad Money M2 (A+B)	27,602,634	31,523,253	36,584,931	30,701,535	33,334,744	34,552,154	36,584,931	35,090,158	35,691,264
C. Memorandum Items									
Accrued Profit on SBP holdings of MRTBs/MTBs	104,314	309,818	261,243	517,355	658,109	770,223	261,243	355,103	475,855
Outstanding amount of MTBs (realized value in auction)	5,493,007	5,115,536	7,542,978	5,439,310	6,067,410	6,580,845	7,542,978	7,724,539	7,880,565
Net Government Budgetary Borrowing (Cash Basis)	18,330,776	21,863,082	29,085,546	21,936,006	26,377,061	27,163,060	29,085,546	28,907,046	29,525,379
<i>From SBP</i>	<i>5,037,119</i>	<i>4,940,269</i>	<i>4,273,883</i>	<i>3,313,944</i>	<i>3,856,755</i>	<i>3,397,567</i>	<i>4,273,883</i>	<i>4,039,205</i>	<i>4,103,406</i>
<i>From Scheduled Banks</i>	<i>13,293,657</i>	<i>16,922,813</i>	<i>24,811,664</i>	<i>18,622,063</i>	<i>22,520,305</i>	<i>23,765,493</i>	<i>24,811,664</i>	<i>24,867,841</i>	<i>25,421,973</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 Financings, Advances (against Murabaha etc), Inventories and any Other related item(s) pertaining to Islamic Financing previously reported under Other Assets has been reclassified as credit to private sector. Details of reclassifications/revisions are available in revision study on SBP website at: <http://www.sbp.org.pk/ecodata/BSMS.pdf>

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

2.7 Government Budgetary Borrowing from Banks

Million Rupees

ITEMS	Stocks		Monetary Impact During	
	30-Jun-23	30-Jun-24 ^R	1 st July 23 to 25-Aug-23	1 st July 24 to 30-Aug-24
1. Central Government (a+b)	23,897,500.3	31,931,392.1	320,113.5	540,911.6
a. Scheduled Banks	17,974,934.1	26,504,794.5	1,723,745.9	717,530.4
T-Bills and Securities	20,335,581.5	29,214,372.4	1,718,933.1	713,957.2
Less:				
<i>Government Deposits</i>	2,360,647.4	2,709,578.0	(4,812.8)	(3,573.2)
b. State Bank	5,922,566.2	5,426,597.6	(1,403,632.4)	(176,618.8)
T-bills and Securities etc.	5,893,853.8	5,573,919.1	(132,802.3)	200,943.8
Debtor Balances (Exc. Zakat Fund)	-	-	-	-
Less:				
<i>Govt. Deposits (Ex. Zakat and Privatization Fund)</i>	725,238.9	869,780.5	1,303,406.8	395,912.5
<i>Others*</i>	(753,951.3)	(722,459.0)	(32,576.7)	(18,349.9)
2. Provincial Governments (c+d)	(2,014,896.3)	(2,560,881.2)	(26,128.9)	194,068.2
c. Scheduled Banks	(1,342,417.3)	(1,669,409.4)	(10,973.1)	(26,685.3)
Government Securities and Others	1,024.0	1,024.0	-	-
Less:				
<i>Government Deposits</i>	1,343,441.3	1,670,433.4	10,973.1	26,685.3
d. State Bank	(672,479.0)	(891,471.7)	(15,155.9)	220,753.5
Government Securities	-	-	-	-
Debtor Balances (Excluding Zakat Fund)	-	-	-	-
Less:				
<i>Government Deposits (Excluding Zakat Fund)</i>	672,479.0	891,471.7	15,155.9	(220,753.5)
Net Budgetary Borrowing from the Banking System	21,882,604.0	29,370,511.0	293,984.5	734,979.8

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 25-Aug-23	1 st July 24 to 30-Aug-24
Rice	133.6	-	7.4	-
Wheat	1,310,697.3	1,133,456.1	(174,326.9)	(257,011.1)
Sugar	107,241.8	107,772.4	(12,449.7)	(772.6)
Fertilizer	64,264.4	134,664.3	21,226.0	18,239.8
Seeds	1,748.0	2,427.6	-	-
Oil seeds				
Pulses				
Edible Oil				
Black Mash				
Chilies				
Seed Meal				
Gram				
Onion				
Potatoes				
Cotton	1,823.8	-	102.3	-
Total	1,485,909.0	1,378,320.5	(165,440.9)	(239,543.9)

Source: Statistics and Data Services Department

2.9 Statement of Affairs

Million Rupees

LAST WEEK END	Mar-24			Apr-24			May-24		
	Issue	Banking	Total	Issue	Banking	Total	Issue	Banking	Total
ASSETS	9,175,295	13,031,028	22,206,323	9,355,682	13,271,918	22,627,600	9,276,646	14,833,892	24,110,538
International reserve assets	1,301,506	2,552,021	3,853,527	1,290,317	2,564,761	3,855,078	1,468,521	2,769,025	4,237,546
- Gold	1,279,862	-	1,279,862	1,279,862	-	1,279,862	1,359,106	-	1,359,106
- Foreign currency balances	21,644	2,467,547	2,489,191	10,455	2,522,606	2,533,061	109,415	2,471,887	2,581,302
- Balances with International Monetary Fund	-	-	-	-	-	-	-	-	-
- Special drawing rights holdings	-	57,050	57,050	-	10,283	10,283	-	271,128	271,128
- Reserve tranche position with International Monetary Fund	-	44	44	-	44	44	-	44	44
- Other foreign currency balances	-	27,380	27,380	-	31,828	31,828	-	25,966	25,966
Local currency financial assets	3,000,000	8,320,622	11,320,622	3,000,000	8,625,665	11,625,665	3,000,000	9,601,483	12,601,483
(i) Monetary policy assets	3,000,000	6,943,444	9,943,444	3,000,000	7,274,625	10,274,625	3,000,000	8,260,040	11,260,040
- Conventional- securities purchased under agreement to resell	3,000,000	6,530,464	9,530,464	3,000,000	6,919,676	9,919,676	3,000,000	8,057,671	11,057,671
- Shariah compliant financing facility	-	412,980	412,980	-	354,949	354,949	-	202,369	202,369
- Outright purchase of assets	-	-	-	-	-	-	-	-	-
- Conventional securities	-	-	-	-	-	-	-	-	-
- Shariah compliant securities	-	-	-	-	-	-	-	-	-
(ii) Credit to conventional banks & financial institutions	-	972,261	972,261	-	960,426	960,426	-	956,352	956,352
for purposes other than monetary policy	-	4,081	4,081	-	4,052	4,052	-	3,991	3,991
- Agriculture sector	-	4,081	4,081	-	4,052	4,052	-	3,991	3,991
- Industrial sector	-	446,715	446,715	-	442,628	442,628	-	438,558	438,558
- Export sector	-	471,115	471,115	-	463,064	463,064	-	459,097	459,097
- Housing sector	-	3	3	-	3	3	-	3	3
- Other	-	50,348	50,348	-	50,680	50,680	-	54,704	54,704
(iii) Credit to Islamic banks & financial institutions for	-	404,916	404,916	-	390,614	390,614	-	385,090	385,090
purpose other than monetary policy	-	1,874	1,874	-	1,795	1,795	-	1,877	1,877
- Agriculture sector	-	1,874	1,874	-	1,795	1,795	-	1,877	1,877
- Industrial sector	-	172,166	172,166	-	170,103	170,103	-	167,886	167,886
- Export sector	-	218,831	218,831	-	206,586	206,586	-	201,301	201,301
- Housing sector	-	-	-	-	-	-	-	-	-
- Other	-	12,045	12,045	-	12,130	12,130	-	14,027	14,027
Credit to general government account	4,849,863	1,657,959	6,507,822	5,041,452	1,563,616	6,605,068	4,782,922	1,933,249	6,716,171
- Federal government	4,849,863	1,657,959	6,507,822	5,041,452	1,563,616	6,605,068	4,782,922	1,933,249	6,716,171
- Perpetual loan to federal government	-	723,679	723,679	-	724,446	724,446	-	729,654	729,654
- Government securities	-	-	-	-	-	-	-	-	-
- Market related treasury bills	-	-	-	-	-	-	-	-	-
- Pakistan investment bonds	4,849,863	934,279	5,784,142	5,041,452	839,170	5,880,622	4,782,922	1,203,595	5,986,517
- Sukuks	-	-	-	-	-	-	-	-	-
- Government overdrafts	-	-	-	-	-	-	-	-	-
- Provincial & autonomous regions	-	-	-	-	-	-	-	-	-
- Long term loans	-	-	-	-	-	-	-	-	-
- Short term loans	-	-	-	-	-	-	-	-	-
- Government overdrafts	-	-	-	-	-	-	-	-	-
Equity investments	-	162,532	162,532	-	163,594	163,594	-	163,594	163,594
- Subsidiaries	-	-	-	-	-	-	-	-	-
- Banks	-	56,873	56,873	-	56,873	56,873	-	56,873	56,873
- Financial institutions	-	52,610	52,610	-	52,610	52,610	-	52,610	52,610
- Other	-	53,050	53,050	-	54,112	54,112	-	54,112	54,112
Property, plant & equipment	-	162,691	162,691	-	162,222	162,222	-	162,103	162,103
Rupee coins	44	-	44	31	-	31	41	-	41
Other assets	23,882	175,204	199,086	23,882	192,059	215,941	25,162	204,437	229,599
LIABILITIES	9,175,295	13,031,028	22,206,323	9,355,682	13,271,918	22,627,600	9,276,646	14,833,892	24,110,538
Equity & reserves	-	4,455,584	4,455,584	-	4,760,855	4,760,855	-	5,142,981	5,142,981
- 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	-	1,392,941	1,392,941	-	1,392,929	1,392,929	-	1,472,152	1,472,152
- Profit & loss appropriation account	-	2,629,557	2,629,557	-	2,934,841	2,934,841	-	3,237,744	3,237,744
Banknotes in circulation	9,175,295	(156)	9,175,139	9,355,682	(194)	9,355,488	9,276,646	(172)	9,276,474
- Banknotes in circulation	9,175,140	-	9,175,140	9,355,488	-	9,355,488	9,276,474	-	9,276,474
- Banknotes held in Banking Department	156	(156)	(0)	194	(194)	(0)	172	(172)	-
Monetary policy liabilities	-	150,436	150,436	-	160,426	160,426	-	255,197	255,197
- Securities sold under agreement to repurchase	-	150,436	150,436	-	160,426	160,426	-	255,197	255,197
- Shariah compliant facility	-	-	-	-	-	-	-	-	-
Local currency deposits	-	3,646,767	3,646,767	-	3,588,230	3,588,230	-	4,346,044	4,346,044
- Federal government	-	977,249	977,249	-	1,168,059	1,168,059	-	1,557,922	1,557,922
- Provincial governments & autonomous regions	-	1,017,845	1,017,845	-	993,594	993,594	-	1,066,174	1,066,174
- Bank deposits	-	1,472,833	1,472,833	-	1,243,316	1,243,316	-	1,534,906	1,534,906
- Other deposits	-	178,841	178,841	-	183,261	183,261	-	187,042	187,042
Foreign currency deposits	-	1,426,091	1,426,091	-	1,435,772	1,435,772	-	1,444,607	1,444,607
- Local banks	-	377,851	377,851	-	381,013	381,013	-	384,122	384,122
- Foreign central banks	-	125,376	125,376	-	126,176	126,176	-	126,809	126,809
- Foreign governments & sovereign wealth fund	-	914,954	914,954	-	921,334	921,334	-	926,547	926,547
- Others deposits	-	7,912	7,912	-	7,249	7,249	-	7,130	7,130
Foreign currency loans and liabilities	-	3,083,219	3,083,219	-	3,077,066	3,077,066	-	3,387,016	3,387,016
- International Monetary Fund facilities	-	827,507	827,507	-	821,557	821,557	-	1,127,599	1,127,599
- Allocations of special drawing rights of IMF	-	1,079,998	1,079,998	-	1,077,544	1,077,544	-	1,081,355	1,081,355
- Currency swap arrangements	-	1,175,714	1,175,714	-	1,177,965	1,177,965	-	1,178,062	1,178,062
- Overdraft from Asian Clearing Union	-	-	-	-	-	-	-	-	-
Other liabilities	-	269,085	269,085	-	249,764	249,764	-	258,219	258,219

2.9 Statement of Affairs

Million Rupees

LAST WEEK END	Jun-24			Jul-24			Aug-24		
	Issue	Banking	Total	Issue	Banking	Total	Issue	Banking	Total
ASSETS	9,716,701	14,420,996	24,137,697	9,586,064	14,578,850	24,164,914	9,404,581	15,093,073	24,497,654
International reserve assets	1,349,449	2,958,219	4,307,668	1,371,135	2,855,335	4,226,470	1,484,338	2,953,990	4,438,328
- Gold	1,349,449	-	1,349,449	1,349,449	-	1,349,449	1,456,666	-	1,456,666
- Foreign currency balances	-	2,722,257	2,722,257	21,686	2,703,728	2,725,414	27,672	2,837,006	2,864,678
- Balances with International Monetary Fund	-	-	-	-	-	-	-	-	-
- Special drawing rights holdings	-	204,459	204,459	-	126,454	126,454	-	81,482	81,482
- Reserve tranche position with International Monetary Fund	-	44	44	-	44	44	-	45	45
- Other foreign currency balances	-	31,459	31,459	-	25,109	25,109	-	35,457	35,457
Local currency financial assets	3,000,000	10,082,052	13,082,052	3,000,000	10,078,637	13,078,637	3,000,000	10,073,031	13,073,031
(i) Monetary policy assets	3,000,000	8,782,124	11,782,124	3,000,000	8,788,111	11,788,111	3,000,000	8,838,874	11,838,874
- Conventional- securities purchased under agreement to resell	3,000,000	8,607,466	11,607,466	3,000,000	8,685,466	11,685,466	3,000,000	8,720,927	11,720,927
- Shariah compliant financing facility	-	174,658	174,658	-	102,645	102,645	-	117,947	117,947
- Outright purchase of assets	-	-	-	-	-	-	-	-	-
- Conventional securities	-	-	-	-	-	-	-	-	-
- Shariah compliant securities	-	-	-	-	-	-	-	-	-
(ii) Credit to conventional banks & financial institutions									
for purposes other than monetary policy	-	925,758	925,758	-	913,262	913,262	-	870,945	870,945
- Agriculture sector	-	4,161	4,161	-	4,060	4,060	-	4,084	4,084
- Industrial sector	-	434,507	434,507	-	426,452	426,452	-	425,345	425,345
- Export sector	-	431,359	431,359	-	424,515	424,515	-	379,159	379,159
- Housing sector	-	3	3	-	3	3	-	3	3
- Other	-	55,729	55,729	-	58,234	58,234	-	62,354	62,354
(iii) Credit to Islamic banks & financial institutions for									
purpose other than monetary policy	-	374,171	374,171	-	377,263	377,263	-	363,212	363,212
- Agriculture sector	-	1,949	1,949	-	1,962	1,962	-	2,902	2,902
- Industrial sector	-	165,850	165,850	-	165,726	165,726	-	167,412	167,412
- Export sector	-	192,061	192,061	-	194,456	194,456	-	177,243	177,243
- Housing sector	-	-	-	-	-	-	-	-	-
- #NAME?	-	14,311	14,311	-	15,119	15,119	-	15,655	15,655
Credit to general government account	5,342,212	865,176	6,207,388	5,190,053	1,112,508	6,302,561	4,893,194	1,528,057	6,421,251
- Federal government	5,342,212	865,176	6,207,388	5,190,053	1,112,508	6,302,561	4,893,194	1,528,057	6,421,251
- Perpetual loan to federal government	-	727,454	727,454	-	730,143	730,143	-	743,777	743,777
- Government securities	-	-	-	-	-	-	-	-	-
- Market related treasury bills	-	-	-	-	-	-	-	-	-
- Pakistan investment bonds	5,342,212	137,722	5,479,934	5,190,053	382,365	5,572,418	4,893,194	784,280	5,677,474
- Sukuks	-	-	-	-	-	-	-	-	-
- Government overdrafts	-	-	-	-	-	-	-	-	-
- Provincial & autonomous regions	-	-	-	-	-	-	-	-	-
- Long term loans	-	-	-	-	-	-	-	-	-
- Short term loans	-	-	-	-	-	-	-	-	-
- Government overdrafts	-	-	-	-	-	-	-	-	-
Equity investments	-	163,594	163,594	-	172,719	172,719	-	171,893	171,893
- Subsidiaries	-	-	-	-	-	-	-	-	-
- Banks	-	56,873	56,873	-	64,936	64,936	-	74,437	74,437
- Financial institutions	-	52,610	52,610	-	52,610	52,610	-	42,283	42,283
- Other	-	54,112	54,112	-	55,173	55,173	-	55,173	55,173
Property, plant & equipment	-	162,953	162,953	-	162,648	162,648	-	162,657	162,657
Rupee coins	40	-	40	3	-	3	453	-	453
Other assets	25,001	189,002	214,002	24,873	197,004	221,877	26,595	203,445	230,040
LIABILITIES	9,716,701	14,420,996	24,137,697	9,586,064	14,578,850	24,164,914	9,404,581	15,093,073	24,497,654
Equity & reserves	-	5,425,512	5,425,512	-	5,732,677	5,732,677	-	6,120,943	6,120,943
- 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	-	935,438	935,438
- Special reserves	-	891	891	-	891	891	-	891	891
- Unrealized appreciations	-	1,462,185	1,462,185	-	1,470,248	1,470,248	-	1,573,037	1,573,037
- Profit & loss appropriation account	-	3,530,243	3,530,243	-	3,829,344	3,829,344	-	3,511,577	3,511,577
Banknotes in circulation	9,716,701	(169)	9,716,532	9,586,064	(166)	9,585,897	9,404,581	(140)	9,404,441
- Banknotes in circulation	9,716,532	-	9,716,532	9,585,898	-	9,585,898	9,404,441	-	9,404,441
- Banknotes held in Banking Department	169	(169)	-	166	(166)	(0)	140	(140)	-
Monetary policy liabilities	-	295,358	295,358	-	290,765	290,765	-	292,096	292,096
- Securities sold under agreement to repurchase	-	295,358	295,358	-	290,765	290,765	-	292,096	292,096
- Shariah compliant facility	-	-	-	-	-	-	-	-	-
Local currency deposits	-	3,673,415	3,673,415	-	3,597,001	3,597,001	-	3,598,498	3,598,498
- Federal government	-	964,356	964,356	-	1,139,094	1,139,094	-	1,260,155	1,260,155
- Provincial governments & autonomous regions	-	770,502	770,502	-	861,876	861,876	-	681,951	681,951
- Bank deposits	-	1,736,606	1,736,606	-	1,410,749	1,410,749	-	1,499,471	1,499,471
- Other deposits	-	201,951	201,951	-	185,282	185,282	-	156,920	156,920
Foreign currency deposits	-	1,444,110	1,444,110	-	1,426,844	1,426,844	-	1,432,959	1,432,959
- Local banks	-	379,643	379,643	-	384,904	384,904	-	385,250	385,250
- Foreign central banks	-	125,553	125,553	-	126,152	126,152	-	126,924	126,924
- Foreign governments & sovereign wealth fund	-	931,195	931,195	-	908,672	908,672	-	912,435	912,435
- Others deposits	-	7,720	7,720	-	7,117	7,117	-	8,350	8,350
Foreign currency loans and liabilities	-	3,297,471	3,297,471	-	3,307,127	3,307,127	-	3,367,285	3,367,285
- International Monetary Fund facilities	-	1,062,261	1,062,261	-	1,054,593	1,054,593	-	1,066,635	1,066,635
- Allocations of special drawing rights of IMF	-	1,074,786	1,074,786	-	1,086,036	1,086,036	-	1,102,455	1,102,455
- Currency swap arrangements	-	1,160,424	1,160,424	-	1,166,498	1,166,498	-	1,198,195	1,198,195
- Overdraft from Asian Clearing Union	-	-	-	-	-	-	-	-	-
Other liabilities	-	285,298	285,298	-	224,603	224,603	-	281,432	281,432

Source: Finance Department SBP

2.10 Annual Accounts of State Bank of Pakistan

End Jun: Million Rupees

	2019	2020	2021	2022	2023
ASSETS					
Gold reserves held by the Bank	468,625	617,495	577,356	773,637	1,136,974
Local Currency – Coins	1,039	1,029	418	406	351
Foreign Currency Reserves	1,375,854	2,206,980	2,858,845	2,178,557	1,590,147
Earmarked foreign currency balances	72,703	62,010	20,708	24,051	20,206
Special Drawing Rights of the International Monetary Fund	55,461	29,537	60,771	43,461	5,381
Reserve tranche with the IMF under quota arrangements	27	28	27	33	46
Securities purchased under agreement to resale	782,918	917,540	1,792,952	4,518,610	8,387,621
Current accounts of governments	28,200	30,157	33,794		
Investments	8,003,637	7,508,359	6,949,850	6,404,018	6,065,519
Loans, Advances, Bills of Exchange and Commercial Papers	587,644	795,578	1,179,962	2,070,810	2,251,156
Assets held with the Reserve Bank of India	9,580	11,943	11,268	14,816	21,579
Balances due from the Govt. of India and Bangladesh	12,267	13,141	14,088	15,107	16,206
Property and Equipment	79,876	79,010	78,346	97,686	96,683
Intangible assets	199	106	98	170	155
Other assets	10,021	14,692	29,975	37,176	27,428
TOTAL ASSETS	11,488,051	12,287,605	13,608,457	16,178,538	19,619,452
LIABILITIES					
Bank notes in circulation	5,285,026	6,458,763	7,278,860	7,992,592	9,664,290
Bills Payable	1,147	1,226	1,796	1,251	1,619
Current accounts of governments	1,101,514	748,790	1,295,486	1,547,182	1,363,629
Current account with SBP-BSC -, (a -Subsidiary)	44,969	52,125	51,241	10,512	8,590
Current account with NIBAF (Guarantee) Limited - a subsidiary	105	187	202	-	-
Payable to Islamic Banking Institution against Bai Muajjal transactions	124,410	19,513	-	197	216
Payable under bilateral currency swap agreement	469,398	476,723	748,494	926,914	1,209,984
Deposits of banks and Financial Institutions	1,246,239	1,171,104	1,327,525	1,254,854	1,676,644
Other deposits and accounts	1,116,034	1,093,622	629,053	737,432	957,386
Payable to the International Monetary Fund	1,150,064	1,045,944	845,359	1,351,259	1,632,062
Securities sold under agreement to repurchase	-	-	135,051	530,194	142,882
Other Liabilities	176,875	99,531	75,071	134,303	156,501
Deferred Liability - Unfunded Staff Retirement Benefits	29,383	34,736	36,697	41,058	45,715
TOTAL LIABILITIES	10,745,164	11,202,263	12,424,837	14,527,749	16,859,518
NET ASSETS	742,887	1,085,342	1,183,621	1,650,789	2,759,934
REPRESENTED BY					
Share Capital	100	100	100	100,000	100,000
Reserves	112,706	167,389	260,993	214,789	440,965
Unappropriated profit	6,519	152,542	161,974	371,186	904,705
Unrealized appreciation on gold reserves held by the Bank	464,181	613,004	572,780	769,061	1,132,158
Unrealised appreciation on remeasurement of Foreign currency accounts and investments				-	10
Unrealized appreciation on re-measurement of investment-Local	68,491	61,417	96,883	85,014	71,356
Surplus on revaluation of property and equipment	90,891	90,891	90,891	110,739	110,739
TOTAL EQUITY	742,887	1,085,342	1,183,621	1,650,789	2,759,934
PROFIT & LOSS ACCOUNT					
Mark-Up/ Return/Interest Earned	656,468	1,218,372	768,020	991,784	2,183,421
Mark-Up/ Return/Interest Expenses	110,759	73,343	52,694	60,595	147,665
Net Mark-Up / Interest Income	545,709	1,145,029	715,327	931,189	2,035,756
Fair valuation adjustment on COVID loans - net	-	-	-	(63,223)	231
Fees, Commission & Brokerage Income	4,136	4,648	5,245	6,690	9,194
Exchange gain/(loss)-net	(505,911)	66,410	135,349	(61,818)	(874,670)
Dividend Income	2,390	400	500	633	605
Other operating income / (loss)-net	4,392	7,905	2,199	(9,384)	(1,545)
Other Income/(Loss)	113	382	397	5,200	37,197
Total Non - Markup / Interest Income	50,829	1,220,580	813,285	809,286	1,206,769
Administrative/ Operating Expenses	51,180	60,722	56,353	62,857	66,372
Provisions for /(reversal of provision against)	496	(73)	(89)	378	1,109
Total Non-Markup/Interest Expenses	51,675	60,649	56,264	63,235	67,482
PROFIT/(LOSS) FOR THE YEAR	(846)	1,159,931	757,021	746,051	1,139,287
Net Cash Inflow / (Outflow) from Operating Activities	397,436	1,432,096	1,189,238	(31,841)	972,468
Net Cash Inflow / (Outflow) from Investing Activities	1,613	(753)	(645)	(325)	(130)
Net Cash Inflow / (Outflow) from Financing Activities	224,962	(1,050,123)	(829,800)	(82,663)	(276,010)

Source: Finance Department SBP

2.11 Annual Accounts of SBP Banking Services Corporation
(Subsidiary of State Bank of Pakistan)

End Jun: Million Rupees

	2019	2020	2021	2022	2023
ASSETS					
Deposit account with State Bank of Pakistan	-	-	-	2,801	2,532
Current account with State Bank of Pakistan	44,969	52,125	51,241	10,512	8,590
Investments	518	551	515	45,881	58,684
Employee loans and advances	9,606	8,900	10,780	11,525	14,713
Advances, deposits and payments	60	59	126	180	217
Medical and stationary consumable	247	311	316	346	195
Property and equipment	834	1,191	2,846	3,753	3,438
Total Assets	56,234	63,136	65,824	74,998	88,368
LIABILITIES					
Deferred liabilities - staff retirement benefits	50,294	56,659	59,246	67,187	5,662
Other liabilities	4,940	5,478	5,579	6,525	80,844
Total Liabilities	55,234	62,136	64,824	73,712	86,506
NET ASSETS	1,000	1,000	1,000	1,286	1,862
REPRESENTED BY					
Share capital	1,000	1,000	1,000	1,000	1,000
Reserves	-	-	-	-	286
Unappropriated Profit	-	-	-	286	576
PROFIT & LOSS ACCOUNTS					
Discount and Interest earned	45	67	47	3,827	7,878
Net operating expenses	14,548	18,114	15,350	18,771	23,306
Total Expenses	14,548	18,114	15,350	23,306	23,306
Reimbursed by the State bank of Pakistan	8,061	8,249	8,283	15,194	15,919
Allocated to the State Bank of Pakistan	6,488	9,864	7,067	-	-
Operating Profit				249	492
Profit on disposal of fixed assets	45	67	47	3	5
Other income	9	3	3	34	80
Balance Profit Transferred to the State Bank of Pakistan	54	69	50	-	-
Net Cash Inflow / (Outflow) from Operating Activities	275	588	1,934	45,790	4,970
Net Cash Inflow / (Outflow) from Investing Activities	(275)	(588)	(1,934)	(39,594)	47,954
Net Cash Inflow / (Outflow) from Financing Activities	-	-	-	-	-
Cash and cash equivalents at beginning of the year	-	-	-	-	6,197
Cash & Cash Equivalents at the end of the year	-	-	-	6,197	59,120

Source: SBP BSC HOK

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

Million Rupees

Union Rupees										
FINANCIAL POSITION	FY22	FY23	FY24	2023	2024					
				Aug	Apr	May	Jun	Jul	Aug	
ASSETS										
Cash & Balances with Treasury Banks	2,308,137	2,650,786	3,197,004	2,711,703	2,434,036	2,755,152	3,197,004	2,556,749	2,778,140	
Balances with other Banks	330,061	517,695	558,314	540,659	450,297	470,039	558,314	442,633	473,730	
Lending to Financial Institutions	858,227	892,010	1,025,211	1,581,250	905,924	827,139	1,025,211	835,425	944,615	
Investments	16,441,736	20,895,614	30,149,408	22,016,318	27,278,338	28,923,088	30,149,408	30,371,987	31,015,724	
Advances – Net of Provision	10,099,077	11,502,379	11,589,550	11,061,953	11,100,624	11,308,355	11,589,550	10,954,079	10,936,358	
Gross Advances	10,771,563	12,202,125	12,447,146	11,775,252	11,907,678	12,169,162	12,447,146	11,808,663	11,805,017	
Less: Provision for Non- Performing Advances	(672,486)	(699,746)	(857,595)	-713,299	(807,054)	(860,808)	(857,595)	(854,583)	(868,659)	
Operating Fixed Assets	716,433	872,579	1,012,671	884,365	990,481	1,001,801	1,012,671	1,023,603	1,039,081	
Deferred Tax Assets	107,049	220,831	186,560	221,214	166,175	185,897	186,560	189,513	190,139	
Other Assets	1,202,385	1,892,967	2,404,598	2,122,885	2,164,461	2,502,483	2,404,598	2,282,730	2,454,300	
TOTAL ASSETS	32,063,106	39,444,861	50,123,316	41,140,348	45,490,336	47,973,953	50,123,316	48,656,720	49,832,087	
LIABILITIES										
Bills Payable	358,528	424,912	459,192	330,900	301,429	292,330	459,192	354,375	311,469	
Borrowings	6,725,049	8,916,845	13,071,191	9,949,300	11,997,359	12,673,778	13,071,191	12,888,970	13,032,779	
Deposits and other Accounts	21,490,459	25,507,568	30,812,105	26,110,114	27,719,480	29,348,503	30,812,105	29,923,292	30,713,082	
Sub-ordinated Loans	136,828	171,864	172,846	175,368	176,700	176,700	172,846	172,846	171,345	
Liabilities Against Assets Subject to Finance Lease	10,134	12,518	11,106	12,374	11,157	11,132	11,106	11,033	11,047	
Deferred Tax Liabilities	5,847	38,414	48,282	42,824	43,977	39,912	48,282	39,374	60,744	
Other Liabilities	1,300,389	1,966,081	2,538,857	2,045,908	2,269,638	2,520,369	2,538,857	2,136,490	2,352,437	
TOTAL LIABILITIES	30,027,234	37,038,203	47,113,577	38,666,788	42,519,740	45,062,724	47,113,577	45,526,380	46,652,903	
NET ASSETS	2,035,872	2,406,658	3,009,739	2,473,560	2,970,596	2,911,229	3,009,739	3,130,341	3,179,184	
REPRESENTED BY:										
Paid up Capital / Head Office Capital Account	584,837	614,275	631,074	620,520	630,532	628,616	631,074	628,385	628,399	
Reserves	440,578	572,952	650,680	587,651	670,738	650,565	650,680	659,731	668,552	
Un-appropriated / Un-remitted Profit	870,554	1,142,504	1,363,938	1,208,922	1,336,444	1,301,254	1,363,938	1,439,660	1,404,779	
Surplus/ (Deficit) on Revaluation of Assets	139,904	76,926	364,046	56,467	332,882	330,793	364,046	402,565	477,454	
TOTAL	2,035,872	2,406,658	3,009,739	2,473,560	2,970,596	2,911,229	3,009,739	3,130,341	3,179,184	

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				
				Jul	Mar	Apr	May	Jun	Jul
Demand Liabilities	19,281,929	18,358,468	25,661,036	17,949,432	18,775,434	19,303,528	24,787,583	25,661,036	26,061,081
Time Liabilities	2,074,337	4,279,847	5,007,027	4,251,976	4,960,534	4,911,720	4,963,972	5,007,027	5,058,475
TOTAL (Demand & Time Liabilities)	21,356,266	22,638,315	30,668,063	22,201,407	23,735,968	24,215,248	29,751,555	30,668,063	31,119,556
LIQUID ASSETS MAINTAINED IN PAKISTAN	14,101,558	17,790,896	20,912,972	16,881,783	19,013,361	19,785,790	20,366,935	20,912,972	21,601,817
Cash	415,712	602,904	684,550	544,422	611,115	624,026	574,256	684,550	617,637
Balance with SBP	1,447,459	1,388,023	1,509,768	1,429,530	1,454,317	1,240,340	1,457,059	1,509,768	1,536,424
Balance with agents of SBP	207,436	290,217	141,061	176,946	79,903	181,661	140,610	141,061	97,959
Un-encumbered approved Securities	11,976,081	15,435,676	18,505,476	14,656,680	16,795,480	17,667,671	18,122,954	18,505,476	19,277,758
Foreign Banks Deposits with SBP under section13(3) of Banking Companies Ordinance	54,870	74,076	72,116	74,205	72,545	72,092	72,056	72,116	72,039
Minimum of Assets required to be held under Section 29 of the Banking Companies Ordinance	4,612,478	5,393,662	6,092,810	5,283,721	5,637,430	5,748,923	5,888,284	6,092,810	6,183,875
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	11,598,062	13,375,931	14,036,867	14,478,651	14,820,162	15,417,942

Source: Banking Supervision Department-1, SBP

2.14 Financial Position of DFIs, MFBs and NBFCs

Million Rupees

ASSETS/ LIABILITIES	Sep-23				Dec-23			
	DFIs*	NBFCs	MFBs	Total	DFIs*	NBFCs	MFBs	Total
1. Currency and Deposits	10,926	808,015	81,936	900,877	18,837	1,080,893	85,758	1,185,488
a. Currency	21	3,988	8,847	12,855	16	1,377	11,096	12,488
b. Transferable Deposits	5,819	598,668	56,258	660,746	7,945	890,930	68,246	967,121
c. Restricted Deposits	-	99	375	474	-	552	372	924
d. Other Deposits	5,086	205,260	16,457	226,802	10,876	188,034	6,044	204,955
2. Investment in securities other than shares	2,281,506	683,191	137,929	3,102,626	2,057,343	566,395	164,017	2,787,754
a. Short-term	1,691,211	396,371	48,914	2,136,496	845,765	337,580	96,415	1,279,760
b. Long-term	590,294	286,820	89,016	966,130	1,211,578	228,815	67,601	1,507,994
3. Loans extended (Advances)	220,410	170,463	466,690	857,563	224,085	115,205	492,120	831,410
a. Short-term	43,596	43,598	305,154	392,347	45,458	42,918	327,409	415,785
b. Long-term	176,814	126,865	161,536	465,216	178,627	72,286	164,710	415,624
4. Investment in shares	58,946	203,934	-	262,880	17,201	249,052	-	266,253
a. Quoted	51,948	174,345	-	226,293	11,580	231,475	-	243,055
b. Non-quoted	6,998	29,589	-	36,587	5,622	17,577	-	23,198
5. Insurance Technical Reserve	-	768	154	922	-	-	135	135
a. Life	-	-	23	23	-	-	6	6
b. Non-life	-	768	131	899	-	-	129	129
6. Financial Derivatives	-	-	-	-	-	-	-	-
7. Other accounts receivable	43,301	101,749	35,691	180,741	48,894	174,678	43,852	267,425
8. Non-financial assets	11,076	33,215	56,933	101,224	11,118	20,214	58,934	90,266
a. Produced assets	10,926	27,026	55,053	93,005	10,968	14,128	57,295	82,391
i. Fixed assets	10,600	23,163	44,148	77,911	10,630	10,695	45,929	67,254
ii. Inventories	-	1,023	-	1,023	-	607	-	607
iii. Valuables	-	1,498	-	1,498	-	1,572	-	1,572
iv. Other produced assets	326	1,342	10,905	12,573	338	1,254	11,366	12,958
b. Non-produced assets	150	6,189	1,880	8,219	150	6,086	1,639	7,875
i. Land	150	2,215	343	2,708	150	2,234	343	2,727
ii. Other non-produced assets	-	3,974	1,536	5,511	-	3,852	1,296	5,147
Total Assets/ Liabilities	2,626,164	2,001,334	779,333	5,406,832	2,377,479	2,206,437	844,815	5,428,731
1. Deposits	39,423	37,138	545,931	622,492	46,986	40,885	607,728	695,599
a. Restricted deposits	112	26,127	-	26,239	110	28,972	-	29,082
b. Other deposits	39,310	11,011	545,931	596,253	46,876	11,914	607,728	666,518
2. Securities other than shares (bonds/debentures etc)	-	854	8,033	8,886	-	854	8,673	9,526
a. Short-term	-	1	-	1	-	1	-	1
b. Long-term	-	853	8,033	8,886	-	853	8,673	9,526
3. Loans (Borrowings)	2,365,836	160,220	71,501	2,597,557	2,137,656	63,807	64,991	2,266,455
a. Short-term	2,231,253	98,108	7,411	2,336,772	1,992,291	21,955	8,608	2,022,855
b. Long-term	134,583	62,112	64,091	260,786	145,365	41,852	56,383	243,600
4. Financial Derivatives	-	-	-	-	-	-	-	-
5. Other accounts payable	51,938	105,003	111,211	268,152	47,055	139,908	126,040	313,002
6. Shares and other equity	168,968	1,698,120	42,657	1,909,745	145,781	1,960,983	37,384	2,144,148
a. Quoted	6,238	910,150	13,003	929,392	6,238	953,206	13,003	972,447
b. Non-quoted	78,343	580,916	24,312	683,571	78,343	721,492	26,959	826,794
c. Retained earnings	40,326	90,560	(48,939)	81,948	11,236	80,283	(52,133)	39,386
d. Current year result	16,583	99,078	(3,229)	112,433	17,178	197,110	(8,128)	206,160
e. General & special reserves	25,333	15,916	57,224	98,474	24,659	11,163	57,375	93,197
f. Valuation adjustments	2,144	1,499	285	3,928	8,128	(2,271)	307	6,165

* 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	Sep-22	Dec-22	Mar-23	Jun-23	Sep-23	Dec-23
1 Non-financial Corporations	136,388	99,307	83,639	85,102	90,147	106,133
i Public	37,553	32,830	28,020	33,083	36,902	39,290
ii Private	98,835	66,477	55,619	52,019	53,245	66,843
2 Financial Corporations	104,583	181,142	156,942	167,795	103,112	95,514
i Deposit money institutions	1,570	47,837	49,607	77,062	4,601	5,994
ii Other deposit accepting institutions	36,364	74,915	58,588	53,743	53,197	43,694
iii Financial intermediaries	50,366	55,850	46,825	35,659	43,412	44,010
iv Financial auxiliaries	14,645	1,239	683	147	1,038	721
v Insurance and pension funds	1,638	1,301	1,238	1,184	864	1,095
3 Central Government	21,671	31,827	32,568	29,828	25,394	26,682
4 Provincial Governments	9,531	13,083	13,650	15,740	24,178	22,413
5 Local Governments	1,588	1,366	1,423	1,614	3,293	27,809
6 Household	217,654	234,745	232,824	265,905	329,411	358,762
7 Non-profit Institutions (NPIs) Serving Households	32,109	35,860	34,072	35,181	45,609	56,870
8 Non-residents	984	1,018	2,461	1,284	1,348	1,415
9 Foreign Currency	..	..	..	..	..	..
Total	519,156	524,509	557,579	602,449	622,492	695,599

Source: Statistics and Data Services Department

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

Million Rupees

SECTOR	Sep-23			Dec-23		
	Depository*	Non-Depository**	Total	Depository*	Non-Depository**	Total
1 Non-financial corporations	253,176	4,375	257,550	259,228	4,458	263,686
i Public	4,592	447	5,039	4,330	450	4,781
ii Private	248,584	3,928	252,512	254,897	4,008	258,905
2 Financial Corporations	14,723	110,001	124,724	24,156	67,512	91,668
i Deposit money institutions	5,292	65,485	70,776	13,040	31,195	44,235
ii Other deposit accepting institutions	8,631	15,913	24,545	9,996	7,234	17,230
iii Financial intermediaries	710	28,603	29,313	1,010	29,083	30,092
iv Financial auxiliaries	90	-	90	110	-	110
v Insurance and pension funds	-	-	-	-	-	-
3 Central Government	-	-	-	-	-	-
4 Provincial Governments	-	-	-	-	-	-
5 Local Governments	-	-	-	-	-	-
6 Household	67,194	36,252	103,446	67,370	17,742	85,112
7 Non-profit Institutions (NPIs) Serving Households	21	-	21	15	-	15
8 Non-Residents	-	-	-	-	-	-
9 Bills purchased and discounted (inland bills)	-	-	-	-	-	-
10 Other Advances and Financial Leases	347,310	21,261	368,572	367,912	23,017	390,929
Total	682,424	171,889	854,313	718,680	112,729	831,410

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	Sep-23			Dec-23		
	Depository*	Non-Depository**	Total	Depository*	Non-Depository**	Total
A. Securities	2,784,173	318,453	3,102,626	2,435,697	352,058	2,787,754
1 Non-financial Corporations	37,704	33,721	71,425	78,331	44,834	123,164
i Public	339	10,570	10,909	5,836	16,758	22,594
ii Private	37,365	23,151	60,516	72,494	28,076	100,571
2 Financial Corporations	38,416	44,146	82,562	33,021	40,567	73,588
i Deposit money institutions	20,880	17,996	38,876	21,021	17,248	38,269
ii Other deposit accepting institutions	9,902	4,399	14,301	10,531	5,490	16,021
iii Financial intermediaries	7,634	21,679	29,312	1,469	17,773	19,243
iv Financial auxiliaries	-	-	-	-	-	-
v Insurance and pension funds	-	73	73	-	56	56
3 Central Government	2,708,053	240,586	2,948,639	2,324,345	266,657	2,591,002
4 Provincial Governments	-	-	-	-	-	-
5 Local Governments	-	-	-	-	-	-
6 Household	-	-	-	-	-	-
7 Non-profit institutions (NPIs) Serving Households	-	-	-	-	-	-
8 Non-Residents	-	-	-	-	-	-
9 Foreign Currency	-	-	-	-	-	-
B. Shares	77,035	185,845	262,880	20,443	245,811	266,253
1 Non-financial Corporations	10,138	168,240	178,378	9,723	224,522	234,244
i Public	1,228	100,670	101,897	1,430	139,918	141,348
ii Private	8,910	67,571	76,481	8,293	84,603	92,896
2 Financial Corporations	65,141	17,061	82,202	8,953	20,748	29,701
i Deposit money institutions	43,410	2,337	45,748	3,920	2,825	6,745
ii Other deposit accepting institutions	15,791	2,913	18,705	971	3,149	4,120
iii Financial intermediaries	3,148	11,316	14,464	2,717	14,306	17,023
iv Financial auxiliaries	2,578	-	2,578	1,189	-	1,189
v Insurance and pension funds	214	494	708	156	468	624
3 Central Government	-	-	-	-	-	-
4 Provincial Governments	-	-	-	-	-	-
5 Local Governments	-	-	-	-	-	-
6 Household	-	-	-	-	-	-
7 Non-profit institutions (NPIs) Serving Households	-	-	-	-	-	-
8 Non-residents	1,756	544	2,300	1,767	541	2,308
Total (A+B)	2,861,208	504,298	3,365,506	2,456,140	597,868	3,054,008

* This includes Depository NBFCs, DFIs and MFIs.

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

Source: Statistics and Data Services Department