

2.1 Central Bank Survey

Million Rupees

I T E M S	FY23	FY24	FY25	2024	2025				
				Jul	Mar	Apr	May	Jun	Jul ^P
Net Foreign Assets	(881,053)	(71,160)	1,455,447	(37,986)	590,253	559,459	590,777	1,455,447	1,468,016
Claims on nonresidents	3,535,588	5,053,535	7,231,978	5,075,200	5,906,917	5,958,132	6,312,603	7,231,978	7,147,940
a) Monetary Gold, Coin and Bullion	1,136,974	1,349,449	1,942,112	1,406,702	1,816,807	1,931,550	1,924,367	1,942,112	1,942,712
b) Holdings of SDRs	5,424	206,221	7,421	126,247	15,553	38,675	7,228	7,421	41,413
c) Foreign currency	20,234	20,569	21,489	20,559	21,161	20,731	20,793	21,489	20,573
d) Deposits	1,587,831	2,725,338	2,902,792	2,690,909	2,428,677	2,274,415	2,672,365	2,902,792	2,395,646
e) Securities other than shares (Foreign)	8,567	8,309	1,563,248	77,507	870,325	918,452	908,173	1,563,248	1,969,231
f) Loans	-	-	-	-	-	-	-	-	-
g) Financial derivatives	-	-	3,083	1,136	66	431	2,630	3,083	-
h) Other	776,559	743,650	791,833	752,140	754,328	773,878	777,046	791,833	778,365
<i>Of which: Quota-IMF</i>	776,557	743,648	791,831	752,139	754,326	773,876	777,044	791,831	778,364
less: Liabilities to nonresidents	4,416,641	5,124,695	5,776,531	5,113,186	5,316,663	5,398,672	5,721,826	5,776,531	5,679,924
a) Deposits	782,871	1,057,395	1,081,376	1,037,090	1,050,666	1,059,323	1,069,075	1,081,376	1,056,112
b) Securities other than shares	1,279,131	1,818,649	2,348,001	1,818,728	1,986,889	2,030,571	2,329,653	2,348,001	2,299,117
c) Loans	-
d) Financial derivatives	1,225,197	1,166,640	1,197,854	1,173,117	1,182,897	1,189,448	1,201,548	1,197,854	1,194,147
e) Other	1,129,442	1,082,010	1,149,300	1,084,251	1,096,210	1,119,330	1,121,550	1,149,300	1,130,548
Claims on Other Depository Corporations	9,982,373	13,277,983	13,843,027	13,266,150	13,682,529	13,794,002	14,400,535	13,843,027	14,767,845
Net claims on General Government	5,215,056	4,492,923	3,797,866	4,602,345	4,200,496	4,467,029	4,107,791	3,797,866	3,835,427
Net claims on Central Government	5,897,339	5,395,565	5,237,782	5,450,569	5,753,882	5,918,779	5,603,423	5,237,782	5,016,344
Claims on Central Government	6,638,086	6,288,826	5,860,134	6,394,512	6,476,395	6,552,485	6,615,831	5,860,134	5,903,427
a) Securities other than Shares	5,886,301	5,568,455	5,095,096	5,665,332	5,746,570	5,801,694	5,861,664	5,095,096	5,145,214
b) Other claims	751,785	720,371	765,038	729,181	729,825	750,791	754,167	765,038	758,213
less: Liabilities to Central Government	740,747	893,261	622,352	943,943	722,514	633,705	1,012,408	622,352	887,083
a) Deposits	740,747	893,261	622,352	943,943	722,514	633,705	1,012,408	622,352	887,083
b) Other liabilities	-	-	-	-	-	-	-	-	-
Net claims on Provincial Governments	(682,283)	(902,642)	(1,439,915)	(848,224)	(1,553,386)	(1,451,751)	(1,495,632)	(1,439,915)	(1,180,917)
Claims on Provincial and Local Governments	-	-	-	-	-	-	-	-	-
a) Securities other than Shares	-	-	-	-	-	-	-	-	-
b) Other claims	-	-	-	-	-	-	-	-	-
less: Liabilities to Provincial and Local governments	682,283	902,642	1,439,915	848,224	1,553,386	1,451,751	1,495,632	1,439,915	1,180,917
a) Deposits	682,283	902,642	1,439,915	848,224	1,553,386	1,451,751	1,495,632	1,439,915	1,180,917
b) Other liabilities	-	-	-	-	-	-	-	-	-
Claims on other sectors	74,950	84,313	75,787	68,170	75,988	72,263	81,222	75,787	77,167
a) Other financial corporations	42,081	40,777	30,691	24,805	30,875	27,258	35,800	30,691	32,190
b) Public non-financial corporations	15	101	47	115	189	197	207	47	63
c) Other non-financial corporations	-	-	-	-	-	-	-	-	-
d) Other resident sectors	32,855	43,435	45,049	43,250	44,925	44,808	45,216	45,049	44,913
Monetary base	11,335,759	11,590,151	12,942,841	11,669,342	12,643,835	12,856,847	12,859,112	12,942,841	13,458,261
1) Currency in Circulation	9,664,290	9,698,211	11,269,453	9,498,679	10,940,270	10,593,626	10,994,768	11,269,453	11,256,370
2) Liabilities to Other Depository Corporations	1,667,872	1,889,186	1,670,392	2,167,403	1,700,721	2,257,434	1,861,053	1,670,392	2,198,466
Reserve deposits	1,667,872	1,889,186	1,670,392	2,167,403	1,700,721	2,257,434	1,861,053	1,670,392	2,198,466
Other liabilities	-	-	-	-	-	-	-	-	-

2.1 Central Bank Survey

Million Rupees

I T E M S	FY23	FY24	FY25	2024	2025				
				Jul	Mar	Apr	May	Jun	Jul ¹
3) Deposits included in broad money	3,596	2,753	2,996	3,259	2,843	5,787	3,291	2,996	3,425
Transferable deposits	1,185	229	337	230	362	351	619	337	430
a) Other financial corporations	27	31	151	32	76	149	151	151	233
b) Public non-financial corporations	-	-	-	-	-	-	-	-	-
c) Other non-financial corporations	164	175	164	175	164	180	326	164	174
d) Other resident sectors	995	23	23	23	123	23	143	23	23
Other deposits	2,411	2,524	2,659	3,030	2,481	5,436	2,672	2,659	2,995
a) Other financial corporations	1,850	1,966	2,030	2,471	1,711	4,622	1,950	2,030	2,339
b) Public non-financial corporations	-	-	-	-	-	-	-	-	-
c) Other non-financial corporations	-	-	-	-	-	-	-	-	-
d) Other resident sectors	561	558	628	558	770	813	722	628	656
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	115,208	126,316	126,795	125,909	125,526	126,075	126,769	126,795	126,512
<i>Of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
Securities other than shares excluded from broad money	-	-	-	-	-	-	-	-	-
<i>Of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
Loans*	142,882	609,732	101,305	291,948	243,644	104,463	148,681	101,305	329,004
<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	2,761,045	5,448,106	5,928,144	5,802,116	5,495,280	5,768,985	5,913,733	5,928,144	6,239,764
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	905,507	2,809,225	2,516,644	3,114,698	2,208,936	2,368,047	2,519,978	2,516,644	2,775,856
c) General & special reserves	441,275	977,632	1,104,094	977,632	1,104,094	1,104,094	1,104,094	1,104,094	1,104,094
d) Valuation adjustment	1,314,263	1,561,249	2,207,406	1,609,786	2,082,250	2,196,845	2,189,662	2,207,406	2,259,814
Other items (net)	36,432	9,754	73,042	9,365	40,982	36,384	132,030	73,042	(5,086)
Other liabilities	288,008	288,169	336,862	269,418	309,489	294,574	382,006	336,862	284,728
<i>Less: Other Assets</i>	<i>251,576</i>	<i>278,415</i>	<i>263,819</i>	<i>260,053</i>	<i>268,508</i>	<i>258,190</i>	<i>249,977</i>	<i>263,819</i>	<i>289,814</i>

Source: Statistics and Data Services Department

Notes:

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/Ann_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/nth.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 Statistics

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	FY23	FY24	FY25	2024	2025				
				Jul	Mar	Apr	May	Jun	Jul ^a
Net Foreign Assets	(730,190)	(889,913)	(771,903)	(948,759)	(556,771)	(529,255)	(525,371)	(771,903)	(803,059)
Claims on nonresidents	1,123,691	1,153,266	1,009,017	1,058,462	1,054,255	949,305	977,576	1,009,017	956,422
a) Foreign currency	81,619	82,845	58,529	76,330	70,765	66,932	63,556	58,529	55,485
b) Deposits	448,940	470,384	347,731	367,188	338,560	274,022	316,457	347,731	296,448
c) Securities other than shares	239,576	249,517	262,304	255,663	275,222	262,985	250,364	262,304	256,695
d) Loans	15,402	9,054	6,395	18,472	12,226	5,604	8,445	6,395	13,146
e) Financial derivatives	1,204	2,456	2,648	2,541	2,472	3,817	2,301	2,648	1,661
f) Shares & other equity	325,736	334,835	325,163	334,088	350,241	330,675	330,707	325,163	326,789
g) Other	11,214	4,176	6,248	4,181	4,769	5,270	5,746	6,248	6,198
less: Liabilities to nonresidents	1,853,880	2,043,179	1,780,921	2,007,220	1,611,026	1,478,560	1,502,947	1,780,921	1,759,481
a) Deposits	742,851	855,735	1,013,582	846,603	960,445	951,353	1,015,215	1,013,582	1,028,363
b) Securities other than shares	-	-	-	-	-	-	-	-	-
c) Loans	1,065,877	1,158,895	721,224	1,132,639	626,587	481,050	441,906	721,224	707,037
d) Financial derivatives	736	1,578	1,790	1,006	700	1,913	1,428	1,790	1,468
e) Other	44,416	26,971	44,325	26,972	23,295	44,245	44,398	44,325	22,613
Claims on Central bank	2,385,935	3,153,931	2,415,721	3,030,402	2,715,463	3,006,612	2,821,496	2,415,721	3,089,292
a) Currency	533,281	566,553	656,414	550,388	700,752	620,593	699,031	656,414	618,959
b) Reserve deposits	1,706,275	1,990,669	1,648,484	2,185,440	1,767,504	2,277,184	1,966,354	1,648,484	2,131,723
c) Other claims	146,379	596,709	110,823	294,573	247,207	108,836	156,111	110,823	338,610
Net Claims on General Government	21,695,166	29,765,682	34,351,628	30,180,243	31,196,764	31,203,312	32,492,622	34,351,628	34,501,526
Net claims on Central Government	22,231,284	30,952,479	36,267,912	31,568,186	32,886,769	33,118,340	34,403,202	36,267,912	36,420,010
Claims on Central Government	24,697,880	33,800,795	39,524,114	34,432,365	35,676,768	36,061,012	37,379,616	39,524,114	39,355,743
a) Securities other than Shares	23,624,331	32,551,840	38,242,490	33,183,007	34,681,765	35,195,349	36,591,269	38,242,490	38,074,530
b) Other claims	1,073,549	1,248,956	1,281,624	1,249,359	995,003	865,663	788,348	1,281,624	1,281,213
less: Liabilities to Central Government	2,466,596	2,848,316	3,256,202	2,864,180	2,789,999	2,942,672	2,976,415	3,256,202	2,935,733
a) Deposits	2,466,596	2,848,316	3,256,202	2,864,180	2,789,999	2,942,672	2,976,415	3,256,202	2,935,733
b) Other liabilities	-	-	-	-	-	-	-	-	-
Net claims on Provincial Governments	(536,118)	(1,186,797)	(1,916,285)	(1,387,942)	(1,690,005)	(1,915,028)	(1,910,579)	(1,916,285)	(1,918,484)
Claims on Provincial Governments	887,820	610,638	244,741	408,196	299,589	249,264	245,112	244,741	241,859
a) Securities other than Shares	0	0	0	0	0	0	0	0	0
b) Other claims	887,819	610,637	244,741	408,196	299,589	249,264	245,112	244,741	241,859
less: Liabilities to Provincial Governments	1,423,938	1,797,435	2,161,026	1,796,138	1,989,594	2,164,292	2,155,691	2,161,026	2,160,343
a) Deposits	1,411,088	1,781,447	2,145,550	1,779,863	1,973,785	2,148,494	2,139,718	2,145,550	2,144,699
b) Other liabilities	12,850	15,988	15,477	16,275	15,809	15,798	15,973	15,477	15,643
Claims on other sectors	11,929,629	12,542,746	13,488,011	12,114,212	13,348,816	13,358,404	13,537,426	13,488,011	13,271,511
a) Other financial corporations	225,121	200,920	318,234	188,331	318,412	323,804	344,461	318,234	257,368
b) Public non-financial corporations	2,276,978	2,221,876	2,144,527	2,176,536	2,236,385	2,268,485	2,356,325	2,144,527	2,157,302
c) Other non-financial corporations	7,560,899	8,082,639	8,707,607	7,729,964	8,549,950	8,504,383	8,534,743	8,707,607	8,463,854
d) Other resident sectors	1,866,632	2,037,312	2,317,643	2,019,381	2,244,070	2,261,731	2,301,897	2,317,643	2,392,987

2.2 Other Depository Corporations Survey

Million Rupees

I T E M S	FY23	FY24	FY25	2024	2025				
				Jul	Mar	Apr	May	Jun	Jul*
Liabilities to central bank	9,958,135	13,169,975	13,687,908	13,165,921	13,447,766	13,748,538	14,381,683	13,687,908	14,522,904
Deposits included in broad money (1+2)	22,131,794	27,348,201	31,160,332	27,077,255	28,465,137	28,769,361	29,156,531	31,160,332	30,557,557
1) Transferable deposits	17,024,458	21,407,816	25,008,620	21,151,369	22,840,436	23,046,827	23,372,236	25,008,620	24,127,708
a) Other financial corporations	451,141	709,309	1,020,588	713,383	780,158	636,891	721,906	1,020,588	816,549
b) Public non-financial corporations	712,128	1,118,876	1,088,192	1,118,191	936,229	846,502	812,882	1,088,192	796,798
c) Other non-financial corporations	5,346,197	6,756,386	7,547,126	6,528,191	6,878,055	6,846,115	7,074,882	7,547,126	7,182,255
d) Other resident sectors	10,514,993	12,823,245	15,352,715	12,791,604	14,245,993	14,717,320	14,762,565	15,352,715	15,332,106
2) Other deposits	5,107,336	5,940,385	6,151,712	5,925,886	5,624,701	5,722,533	5,784,295	6,151,712	6,429,849
a) Other financial corporations	157,590	228,239	212,189	275,881	163,948	169,058	185,861	212,189	226,592
b) Public non-financial corporations	833,767	917,726	994,209	896,357	758,579	848,774	917,727	994,209	1,165,433
c) Other non-financial corporations	1,562,722	2,312,619	2,283,169	2,235,952	2,067,191	2,100,606	2,078,699	2,283,169	2,226,798
d) Other resident sectors	2,553,257	2,481,801	2,662,146	2,517,696	2,634,983	2,604,095	2,602,007	2,662,146	2,811,026
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	-	-	-	-	-	-	-	-	-
<i>Of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
Securities other than shares, excluded from broad money	59,479	58,256	52,958	58,270	55,498	55,973	55,951	52,958	50,603
<i>Of which: Other financial corporations</i>	35,388	35,867	25,865	35,709	34,034	34,240	34,066	25,865	23,422
Loans	102,213	76,064	112,790	84,368	206,814	205,408	165,440	112,790	150,896
<i>Of which: Other financial corporations</i>	69,450	74,481	110,813	82,760	204,769	203,391	163,402	110,813	148,899
Financial derivatives	21,891	23,883	14,106	22,885	15,218	15,942	15,210	14,106	14,748
<i>Of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
Trade credit and advances	42	128	129	143	139	140	132	129	115
<i>Of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
Shares and other equity	2,693,590	3,358,340	4,342,006	3,474,539	3,793,526	3,746,774	4,236,032	4,342,006	4,357,626
a) Funds contributed by owners	776,192	837,978	782,916	838,696	859,782	875,570	874,309	782,916	874,042
b) Retained earnings	1,085,061	1,317,886	1,621,386	1,378,152	1,481,261	1,462,911	1,533,447	1,621,386	1,552,886
c) General and special reserves	684,031	851,266	1,343,851	875,773	1,056,922	1,049,154	1,276,892	1,343,851	1,317,192
d) Valuation adjustment	148,305	351,210	593,854	381,918	395,561	359,139	551,384	593,854	613,506
Other items (net)	313,481	537,855	113,485	493,003	720,452	497,218	315,459	113,485	405,050
Other liabilities	3,388,926	3,908,571	4,827,106	3,873,152	4,882,259	4,589,823	4,570,127	4,827,106	4,814,503
less: Other assets	3,098,766	3,524,830	4,684,438	3,490,501	4,242,694	4,221,027	4,370,452	4,684,438	4,520,120
plus: Consolidation adjustment	23,322	154,114	(29,183)	110,352	80,887	128,423	115,784	(29,183)	110,667

Source: Statistics and Data Services Department

Notes:

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

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

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	FY23	FY24	FY25	2024	2025				
				Jul	Mar	Apr	May	Jun	Jul ^a
Net Foreign Assets	(1,611,243)	(961,072)	683,544	(986,745)	33,483	30,204	65,405	683,544	664,957
Claims on nonresidents	4,659,278	6,206,801	8,240,995	6,133,661	6,961,172	6,907,436	7,290,179	8,240,995	8,104,362
less: Liabilities to nonresidents	6,270,521	7,167,874	7,557,452	7,120,407	6,927,689	6,877,232	7,224,773	7,557,452	7,439,405
Domestic claims (a+b)	38,914,802	46,885,664	51,713,291	46,964,970	48,822,064	49,101,008	50,219,063	51,713,291	51,685,630
a. Net Claims on general government (1+2)	26,910,222	34,258,604	38,149,494	34,782,589	35,397,259	35,670,341	36,600,414	38,149,494	38,336,953
1- Net claims on central government	28,128,623	36,348,044	41,505,694	37,018,755	38,640,650	39,037,120	40,006,624	41,505,694	41,436,353
Claims on central government	31,335,966	40,089,621	45,384,248	40,826,877	42,153,163	42,613,497	43,995,448	45,384,248	45,259,170
less: Liabilities to central government	3,207,343	3,741,577	3,878,554	3,808,123	3,512,513	3,576,377	3,988,823	3,878,554	3,822,817
2-Net claims on provincial governments	(1,218,401)	(2,089,440)	(3,356,200)	(2,236,166)	(3,243,391)	(3,366,779)	(3,406,211)	(3,356,200)	(3,099,401)
Claims on provincial governments	887,820	610,638	244,741	408,196	299,589	249,264	245,112	244,741	241,859
less: Liabilities to provincial governments	2,106,221	2,700,077	3,600,941	2,644,362	3,542,980	3,616,043	3,651,323	3,600,941	3,341,259
b. Claims on other sectors	12,004,580	12,627,059	13,563,797	12,182,382	13,424,804	13,430,667	13,618,649	13,563,797	13,348,677
Other financial corporations	267,202	241,697	348,925	213,135	349,287	351,063	380,261	348,925	289,558
Public non-financial corporations	2,276,992	2,221,977	2,144,573	2,176,651	2,236,573	2,268,682	2,356,532	2,144,573	2,157,365
Other non-financial corporations	7,560,899	8,082,639	8,707,607	7,729,964	8,549,950	8,504,383	8,534,743	8,707,607	8,463,854
Other resident sectors	1,899,487	2,080,747	2,362,692	2,062,632	2,288,995	2,306,539	2,347,113	2,362,692	2,437,900
Broad money liabilities (a+b+c+d)	31,266,400	36,482,613	41,776,367	36,028,805	38,707,498	38,748,180	39,455,559	41,776,367	41,198,393
a. Currency outside depository corporations	9,131,010	9,131,658	10,613,039	8,948,291	10,239,519	9,973,033	10,295,737	10,613,039	10,637,411
b. Transferable deposits	17,025,643	21,408,045	25,008,957	21,151,599	22,840,798	23,047,178	23,372,855	25,008,957	24,128,138
Other financial corporations	451,168	709,340	1,020,738	713,415	780,234	637,040	722,057	1,020,738	816,782
Public non-financial corporations	712,128	1,118,876	1,088,192	1,118,191	936,229	846,502	812,882	1,088,192	796,798
Other non-financial corporations	5,346,360	6,756,561	7,547,290	6,528,366	6,878,219	6,846,294	7,075,208	7,547,290	7,182,429
Other resident sectors	10,515,988	12,823,268	15,352,737	12,791,626	14,246,115	14,717,342	14,762,707	15,352,737	15,332,129
less: Central bank float	-	-	-	-	-	-	-	-	-
c. Other Deposits	5,109,747	5,942,909	6,154,370	5,928,916	5,627,182	5,727,969	5,786,967	6,154,370	6,432,844
Other financial corporations	159,440	230,205	214,219	278,352	165,659	173,681	187,811	214,219	228,931
Public non-financial corporations	833,767	917,726	994,209	896,357	758,579	848,774	917,727	994,209	1,165,433
Other non-financial corporations	1,562,722	2,312,619	2,283,169	2,235,952	2,067,191	2,100,606	2,078,699	2,283,169	2,226,798
Other resident sectors	2,553,818	2,482,360	2,662,774	2,518,255	2,635,753	2,604,908	2,602,730	2,662,774	2,811,681
d. Securities other than shares included in broad money	-	-	-	-	-	-	-	-	-
Other financial corporations	-	-	-	-	-	-	-	-	-
Public non-financial corporations	-	-	-	-	-	-	-	-	-
Other non-financial corporations	-	-	-	-	-	-	-	-	-
Other resident sectors	-	-	-	-	-	-	-	-	-
Deposits excluded from broad money	115,208	126,316	126,795	125,909	125,526	126,075	126,769	126,795	126,512
<i>of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
Securities other than shares excluded from broad money	59,479	58,256	52,958	58,270	55,498	55,973	55,951	52,958	50,603
<i>of which: Other financial corporations</i>	35,388	35,867	25,865	35,709	34,034	34,240	34,066	25,865	23,422
Loans	102,213	76,064	112,790	84,368	206,814	205,408	165,440	112,790	150,896
<i>of which: Other financial corporations</i>	69,450	74,481	110,813	82,760	204,769	203,391	163,402	110,813	148,899
Financial Derivatives	21,891	23,883	14,106	22,885	15,218	15,942	15,210	14,106	14,748
<i>of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
Trade credit & advances	42	128	129	143	139	140	132	129	115
<i>of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
Shares & other equity	5,454,635	8,806,447	10,270,150	9,276,655	9,288,806	9,515,759	10,149,766	10,270,150	10,597,390
Other items (net)	283,775	351,141	43,797	381,476	456,326	464,015	315,906	43,797	212,159
Other liabilities (includes central bank float)	3,676,934	4,196,739	5,163,967	4,142,570	5,191,749	4,884,397	4,952,133	5,163,967	5,099,231
less: Other assets	3,350,342	3,803,245	4,928,217	3,750,554	4,511,202	4,479,218	4,620,428	4,928,217	4,809,935
plus: Consolidation adjustment	(42,816)	(42,353)	(191,953)	(10,539)	(224,221)	58,836	(15,799)	(191,953)	(77,137)

Source: Statistics and Data Services Department

Notes:

1. Depository Corporations include SBP, Banks, DFIs, MFIs 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.

Archive link:

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

2.4 Reserve Money

Million Rupees

Components	30 th June			2024	2025				
	FY23	FY24	FY25 ¹	Jul	Mar	Apr	May	Jun	Jul ²
A. Currency in Circulation	9,148,739	9,153,099	10,634,511	9,070,089	10,260,910	10,067,598	10,266,027	10,634,511	10,764,549
B. Cash in Tills	524,857	554,731	644,337	525,465	688,717	563,257	738,125	644,337	587,332
C. Other Deposits	49,469	62,892	57,267	43,623	69,105	52,385	47,664	57,267	48,043
D. Bank Deposits	1,634,092	1,842,108	1,634,519	1,796,141	1,651,447	2,024,447	1,833,673	1,634,519	2,033,263
Reserve Money (A+B+C+D)	11,357,156	11,612,829	12,970,634	11,435,318	12,670,180	12,707,687	12,885,490	12,970,634	13,433,187
Factor affecting Reserve Money (RM)									
A. Net Foreign Assets	(881,277)	(71,374)	1,455,227	(117,156)	590,039	460,899	588,459	1,455,227	1,418,182
B. Net Domestic Assets (1+2+3)	12,238,433	11,684,204	11,515,407	11,552,474	12,080,140	12,246,788	12,297,031	11,515,407	12,015,005
1. Net Govt Sector Borrowing (i+ii)	5,223,578	4,504,320	3,817,120	4,365,966	4,218,252	4,060,917	4,182,861	3,817,120	3,607,270
i. Borrowings for Budgetary Support ¹	5,240,782	4,527,712	3,842,155	4,390,377	4,240,325	4,085,919	4,207,166	3,842,155	3,633,292
a) Federal Government	5,913,261	5,419,184	5,268,813	5,241,000	5,779,510	5,549,448	5,745,496	5,268,813	4,782,107
of which deposits with SBP	(725,239)	(869,772)	(594,150)	(1,145,298)	(699,681)	(999,676)	(873,152)	(594,150)	(1,126,946)
b) Provincial Government	(637,329)	(840,494)	(1,367,561)	(795,287)	(1,438,442)	(1,372,328)	(1,457,637)	(1,367,561)	(1,067,525)
Balochistan	(13,301)	(41,987)	(102,272)	(59,456)	(66,550)	(68,699)	(120,418)	(102,272)	(86,216)
Khyber Pakhtunkhwa	(59,000)	(59,667)	(78,740)	(76,953)	(166,070)	(69,904)	(23,193)	(78,740)	(88,557)
Punjab	(466,096)	(627,553)	(846,228)	(501,012)	(813,989)	(819,695)	(898,214)	(846,228)	(577,277)
Sindh	(98,933)	(111,287)	(340,321)	(157,866)	(391,833)	(414,029)	(415,812)	(340,321)	(315,475)
c) AJK Government	(14,358)	(30,893)	(38,465)	(35,019)	(64,651)	(55,435)	(54,511)	(38,465)	(53,929)
d) Gilgit-Baltistan	(20,792)	(20,084)	(20,632)	(20,316)	(36,092)	(35,767)	(26,182)	(20,632)	(27,361)
ii. Others	(17,204)	(23,392)	(25,035)	(24,410)	(22,073)	(25,002)	(24,305)	(25,035)	(26,022)
2. Credit to Non-Govt. Sector (i+ii+iii)	1,661,459	1,525,930	1,361,446	1,516,447	1,446,890	1,416,504	1,384,235	1,361,446	1,397,158
i. Claims on Scheduled Banks (a+b+c+d+e)	1,542,157	1,409,836	1,249,087	1,400,305	1,332,184	1,302,187	1,271,252	1,249,087	1,284,627
a. Agriculture Sector	5,859	5,374	7,751	5,295	6,696	6,546	6,901	7,751	7,733
b. Industrial Sector	632,666	577,676	469,299	569,798	502,112	489,975	480,019	469,299	460,569
c. Export Sector	768,821	624,392	508,505	619,624	554,573	536,684	515,141	508,505	501,886
d. Housing Sector	-	-	-	-	-	-	-	-	-
e. Others	134,811	202,394	263,532	205,588	268,803	268,982	269,191	263,532	314,439
ii. Claims on NBFIs	119,302	116,094	112,359	116,142	114,706	114,317	112,983	112,359	112,531
iii. PSEs Special A/C Debt Repayment	-	-	-	-	-	-	-	-	-
3. Other Items (Net)	5,353,396	5,653,954	6,336,840	5,670,061	6,414,998	6,769,367	6,729,935	6,336,840	7,010,577
Reserve Money(RM) (A+B)	11,357,156	11,612,829	12,970,634	11,435,318	12,670,180	12,707,687	12,885,490	12,970,634	13,433,187

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 annual financial statements.

4. W.e.f. June 30, 2019, the data has been revised. For details, click here:

<https://www.sbp.org.pk/departments/state/Revisions-in-Reserve-Money-and-Broad-Money.pdf>

4/ Total may differ due to rounding off.

5. P: Provisional & R: Revised

Archive link

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

2.5 Currency in Circulation

Million Rupees

	30 th June			2024	2025				
	FY23	FY24	FY25	Jul	Mar	Apr	May	June	Jul
1. Banknotes	9,664,290	9,698,211	11,269,452	9,585,898	10,940,270	10,621,483	10,994,768	11,269,452	11,342,470
2. One Rupee Coins and above	9,787	9,849	9,880	9,825	9,901	9,822	9,852	9,880	9,947
3. Total (1+2)	9,674,077	9,708,060	11,279,332	9,595,723	10,950,171	10,631,305	11,004,620	11,279,332	11,352,417
4. Held by Banking Department of SBP	131	190	119	166	191	112	115	119	186
5. Held by Issue Department of SBP	351	40	365	3	353	338	353	365	350
6. Currency in tills of Scheduled Banks	524,857	554,731	644,337	525,465	688,717	563,257	738,125	644,337	587,332
7. Currency in Circulation (3-4-5-6)	9,148,739	9,153,099	10,634,511	9,070,089	10,260,910	10,067,598	10,266,027	10,634,511	10,764,549

Notes:

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.

iii. P: provisional & R: Revised

2.6 Monetary Aggregates

Million Rupees

Assets / Liabilities	30 th June			2024	2025				
	FY23	FY24	FY25*	Jul	Mar	Apr	May	Jun	Jul
A. Components of M2									
1. Currency in Circulation	9,148,739	9,153,099	10,634,511	9,070,089	10,260,910	10,067,598	10,266,027	10,634,511	10,764,549
2. Other Deposits with SBP	49,469	62,892	57,267	43,623	69,105	52,385	47,664	57,267	48,043
3. Total Private & PSE Deposits	21,744,840	26,665,840	30,046,378	25,287,280	27,155,927	26,548,594	27,769,869	30,046,378	28,410,700
<i>of which : RFCDs</i>	1,601,062	1,604,935	1,762,228	1,657,684	1,595,405	1,750,861	1,739,522	1,762,228	1,646,591
Money Supply (1+2+3)	30,943,048	35,881,830	40,738,156	34,400,992	37,485,943	36,668,577	38,083,561	40,738,156	39,223,291
B. Factors Affecting Money Supply (M2)									
ILNet Foreign Assets of the Banking System	(1,797,146)	(1,137,968)	733,797	(1,273,259)	24,723	(83,393)	88,870	733,797	655,596
a. State Bank of Pakistan	(881,277)	(71,374)	1,455,227	(117,156)	590,039	460,899	588,459	1,455,227	1,418,182
b. Scheduled Banks	(915,869)	(1,066,594)	(721,430)	(1,156,102)	(565,316)	(544,293)	(499,589)	(721,430)	(762,586)
ILNet Domestic Assets of Banking System (1+2+3)	32,740,194	37,019,799	40,004,359	35,674,250	37,461,219	36,751,970	37,994,690	40,004,359	38,567,695
a. State Bank of Pakistan	10,696,276	10,274,368	10,266,320	10,152,169	10,747,956	10,944,601	11,025,779	10,266,320	10,730,378
b. Scheduled Banks	22,043,918	26,745,431	29,738,039	25,522,081	26,713,263	25,807,369	26,968,912	29,738,039	27,837,317
1. Net Govt Sector Borrowing(a+b+c)	23,712,768	31,078,845	35,118,137	30,812,388	32,097,721	32,230,298	33,475,984	35,118,137	34,782,063
a. Borrowings for Budgetary support¹	22,244,063	29,723,917	34,076,652	29,654,522	31,044,843	31,206,270	32,423,773	34,076,652	33,744,490
(i) From SBP	5,240,782	4,527,712	3,842,155	4,390,377	4,240,325	4,085,919	4,207,166	3,842,155	3,633,292
a) Federal Government	5,913,261	5,419,184	5,268,813	5,241,000	5,779,510	5,549,448	5,745,496	5,268,813	4,782,107
of which deposits with SBP	(725,239)	(869,772)	(594,150)	(1,145,298)	(699,681)	(999,676)	(873,152)	(594,150)	(1,126,946)
b) Provincial Government	(637,329)	(840,494)	(1,367,561)	(795,287)	(1,438,442)	(1,372,328)	(1,457,637)	(1,367,561)	(1,067,525)
Balochistan Government	(13,301)	(41,987)	(102,272)	(59,456)	(66,550)	(68,699)	(120,418)	(102,272)	(86,216)
Khyber Pakhtunkhwa Government	(59,000)	(59,667)	(78,740)	(76,953)	(166,070)	(69,904)	(23,193)	(78,740)	(88,557)
Punjab Government	(466,096)	(627,553)	(846,228)	(501,012)	(813,989)	(819,695)	(898,214)	(846,228)	(577,277)
Sindh Government	(98,933)	(111,287)	(340,321)	(157,866)	(391,833)	(414,029)	(415,812)	(340,321)	(315,475)
c) AJK Government	(14,358)	(30,893)	(38,465)	(35,019)	(64,651)	(55,435)	(54,511)	(38,465)	(53,929)
d) Gilgit-Baltistan	(20,792)	(20,084)	(20,632)	(20,316)	(36,092)	(35,767)	(26,182)	(20,632)	(27,361)
(ii) From Scheduled banks (a+b)	17,003,281	25,196,205	30,234,497	25,264,145	26,804,519	27,120,351	28,216,607	30,234,497	30,111,198
a) Federal Government	18,346,722	26,866,638	32,293,858	26,958,092	28,669,623	29,171,862	30,248,797	32,293,858	32,179,778
of which deposits with banks	(2,360,647)	(2,709,578)	(3,167,145)	(2,763,459)	(2,679,621)	(2,851,825)	(2,878,928)	(3,167,145)	(2,881,196)
b) Provincial Government	(1,343,441)	(1,670,433)	(2,059,362)	(1,693,946)	(1,865,104)	(2,051,511)	(2,032,191)	(2,059,362)	(2,068,580)
of which deposits with banks	(1,343,441)	(1,670,433)	(2,059,362)	(1,693,946)	(1,865,104)	(2,051,511)	(2,032,191)	(2,059,362)	(2,068,580)
b. Commodity operations	1,485,909	1,378,320	1,066,520	1,182,277	1,074,951	1,049,030	1,076,517	1,066,520	1,063,596
c. Others	(17,204)	(23,392)	(25,035)	(24,410)	(22,073)	(25,002)	(24,305)	(25,035)	(26,022)
2. Credit to Non-Govt. Sector (a+b+c+d)	11,190,671	11,543,424	12,923,856	11,115,064	13,084,956	12,813,036	12,786,871	12,923,856	12,716,337
a. Credit to Private Sector*	8,353,947	8,866,853	9,867,325	8,525,489	9,634,443	9,572,054	9,698,604	9,867,325	9,607,742
Conventional Banking Branches	5,999,370	6,211,242	6,535,592	6,002,814	6,443,738	6,436,304	6,513,782	6,535,592	6,415,945
Islamic Banks	1,530,818	1,776,270	2,294,571	1,659,659	2,191,888	2,135,227	2,162,337	2,294,571	2,166,458
Islamic Banking Branches of Conventional Banks	823,758	879,341	1,037,162	863,017	998,817	1,000,523	1,022,485	1,037,162	1,025,339
b. Credit to PSEs	2,291,400	2,191,482	2,101,988	2,163,587	2,203,959	2,212,429	2,178,975	2,101,988	2,193,100
c. PSEs Special a/c-debt Repayment with BP/PSPC	-	-	-	-	-	-	-	-	-
d. Credit to NBFI	545,324	485,089	954,543	425,988	1,246,554	1,028,553	909,292	954,543	915,495
3. Other Items (net) *	(2,163,244)	(5,602,470)	(8,037,635)	(6,253,202)	(7,721,458)	(8,291,364)	(8,268,165)	(8,037,635)	(8,930,705)
Broad Money M2 (A+B)	30,943,048	35,881,830	40,738,156	34,400,992	37,485,943	36,668,577	38,083,561	40,738,156	39,223,291
C. Memorandum Items									
Accrued Profit on SBP holdings of MRTBs/MTBs	309,818	262,536	304,061	356,137	439,207	509,156	578,839	304,061	346,014
Outstanding amount of MTBs (realized value in auction)	5,115,536	7,542,978	5,869,162	7,724,539	4,351,423	4,489,930	4,687,213	5,869,162	4,977,656
Net Government Budgetary Borrowing (Cash Basis)	21,852,753	29,075,815	33,633,218	28,901,057	30,435,374	30,553,321	31,735,442	33,633,218	33,267,896
<i>From SBP</i>	4,930,964	4,265,176	3,538,094	4,034,240	3,801,117	3,576,763	3,628,327	3,538,094	3,287,278
<i>From Scheduled Banks</i>	16,921,789	24,810,640	30,095,124	24,866,817	26,634,256	26,976,558	28,107,116	30,095,124	29,980,618

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.

3. P: provisional & R: Revised

* 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.

3. W.e.f. June 30, 2019, the data has been revised. For details, click here:

<https://www.sbp.org.pk/departments/stats/Revisions-in-Reserve-Money-and-Broad-Money.pdf>

Archive link:

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

2.7 Government Budgetary Borrowing from Banks

Million Rupees

ITEMS	Stocks		Jul-25 ^P	Monetary Impact During	
	30-Jun-24 ^R	30-Jun-25 ^R		1 st July 24 to 26-Jul-24	1 st July 25 to 25-Jul-25
1. Central Government (a+b)	32,285,822	37,562,672	36,961,885	(86,730.42)	(600,786.71)
a. Scheduled Banks	26,866,638	32,293,858	32,179,778	91,453.61	(114,080.86)
T-Bills, Securities and Others	29,576,216	35,461,003	35,060,973	145,334.98	(400,029.80)
Less:					
Government Deposits	2,709,578	3,167,145	2,881,196	53,881.37	(285,948.94)
b. State Bank	5,419,184	5,268,813	4,782,107	(178,184.03)	(486,705.86)
T-bills and Securities etc.	5,571,285	5,100,300	5,144,069	87,606.45	43,769.04
Debtor Balances (Exc. Zakat Fund)	-	-	-	-	-
Others*	717,671	762,663	764,985	9,735.64	2,321.44
Less:					
Govt. Deposits (Ex. Zakat and Privatization Fund)	869,772	594,150	1,126,946	275,526.11	532,796.34
2. Provincial Governments (c+d)	(2,561,905)	(3,486,020)	(3,217,395)	17,335.59	268,624.62
c. Scheduled Banks	(1,670,433)	(2,059,362)	(2,068,580)	(23,513.05)	(9,218.37)
Government Securities and Others		-	-	-	-
Less:					
Government Deposits	1,670,433	2,059,362	2,068,580	23,513.05	9,218.37
d. State Bank	(891,472)	(1,426,658)	(1,148,815)	40,848.64	277,842.99
Government Securities	-	-	-	-	-
Debtor Balances (Excluding Zakat Fund)	-	-	-	-	-
Less:					
Government Deposits (Excluding Zakat Fund)	891,472	1,426,658	1,148,815	(40,848.64)	(277,842.99)
Net Budgetary Borrowing from the Banking System	29,723,917	34,076,652	33,744,490	(69,394.83)	(332,162.09)

Source: Statistics and Data Services Department

Notes:

1. 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:

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.

3. W.e.f. June 30, 2019, the data has been revised. For details, Please see the links:

<https://www.sbp.org.pk/departments/stats/Revisions-in-Reserve-Money-and-Broad-Money.pdf>

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

4. P: provisional & R: Revised

* It include 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-24	30-Jun-25 ^p	1 st July 23 to 26-Jul-24	1 st July 24 to 25-Jul-25
Rice	-	193.0	-	5.8
Wheat	1,133,456.1	795,454.0	(196,043.6)	(3,310.7)
Sugar	107,772.4	104,742.0	-	20,000.0
Fertilizer	134,664.3	163,502.0	0.0	(19,698.7)
Seeds	2,427.6	-	-	-
Oil seeds			-	-
Pulses			-	-
Edible Oil			-	-
Black Mash			-	-
Chilies			-	-
Seed Meal			-	-
Gram			-	-
Onion			-	-
Potatoes			-	-
Cotton	-	2,630.0	-	78.9
Total	1,378,320.5	1,066,520.0	(196,043.6)	(2,924.8)

Source: Statistics and Data Services Department

2.9 SBP Statement of Affairs

Million Rupees

LAST WEEK END	Feb-25			Mar-25			Apr-25		
	Issue	Banking	Total	Issue	Banking	Total	Issue	Banking	Total
ASSETS	10,027,575	14,794,368	24,821,943	10,940,461	14,714,244	25,654,706	10,621,595	15,412,761	26,034,356
International reserve assets	1,678,224	3,472,127	5,150,351	1,844,823	3,307,385	5,152,208	1,845,053	3,204,850	5,049,903
- Gold	1,650,257	-	1,650,257	1,816,807	-	1,816,807	1,816,956	-	1,816,956
- Foreign currency balances	27,967	3,424,082	3,452,049	28,016	3,264,840	3,292,856	28,097	3,136,030	3,164,127
- Balances with International Monetary Fund	-	-	-	-	-	-	-	-	-
- Special drawing rights holdings	-	15,287	15,287	-	15,464	15,464	-	38,660	38,660
- Reserve tranche position with International Monetary Fund	-	44	44	-	44	44	-	45	45
- Other foreign currency balances	-	32,714	32,714	-	27,037	27,037	-	30,115	30,115
Local currency financial assets	3,000,000	9,735,693	12,735,693	4,000,000	9,465,435	13,465,435	4,000,000	9,891,809	13,891,809
(i) Monetary policy assets	3,000,000	8,557,798	11,557,798	4,000,000	8,297,207	12,297,207	4,000,000	8,754,158	12,754,158
- Conventional- securities purchased under agreement to resell	3,000,000	7,733,706	10,733,706	4,000,000	7,501,694	11,501,694	4,000,000	8,360,074	12,360,074
- Shariah compliant financing facility	-	824,092	824,092	-	795,513	795,513	-	394,084	394,084
- Outright purchase of assets	-	-	-	-	-	-	-	-	-
- Conventional securities	-	-	-	-	-	-	-	-	-
- Shariah compliant securities	-	-	-	-	-	-	-	-	-
(ii) Credit to conventional banks & financial institutions	-	828,339	828,339	-	819,368	819,368	-	798,996	798,996
for purposes other than monetary policy	-	-	-	-	-	-	-	-	-
- Agriculture sector	-	3,700	3,700	-	3,846	3,846	-	3,681	3,681
- Industrial sector	-	384,476	384,476	-	378,964	378,964	-	368,816	368,816
- Export sector	-	377,969	377,969	-	373,575	373,575	-	363,057	363,057
- Housing sector	-	3	3	-	3	3	-	3	3
- Other	-	62,191	62,191	-	62,981	62,981	-	63,440	63,440
(iii) Credit to Islamic banks & financial institutions for	-	349,557	349,557	-	348,860	348,860	-	338,655	338,655
purpose other than monetary policy	-	-	-	-	-	-	-	-	-
- Agriculture sector	-	3,391	3,391	-	3,493	3,493	-	3,502	3,502
- Industrial sector	-	152,317	152,317	-	149,690	149,690	-	147,118	147,118
- Export sector	-	178,782	178,782	-	180,999	180,999	-	173,628	173,628
- Housing sector	-	-	-	-	-	-	-	-	-
- Other	-	15,067	15,067	-	14,678	14,678	-	14,407	14,407
Credit to general government account	5,319,284	995,089	6,314,373	5,062,890	1,320,419	6,383,309	4,743,810	1,708,581	6,452,391
- Federal government	5,319,284	995,089	6,314,373	5,062,890	1,320,419	6,383,309	4,743,810	1,708,581	6,452,391
- Perpetual loan to federal government	-	719,611	719,611	-	729,825	729,825	-	750,332	750,332
- Government securities	-	-	-	-	-	-	-	-	-
- Market related treasury bills	-	-	-	-	-	-	-	-	-
- Pakistan investment bonds	5,319,284	275,478	5,594,762	5,062,890	590,594	5,653,484	4,743,810	958,250	5,702,060
- Sukuks	-	-	-	-	-	-	-	-	-
- Government overdrafts	-	-	-	-	-	-	-	-	-
- Provincial & autonomous regions	-	-	-	-	-	-	-	-	-
- Long term loans	-	-	-	-	-	-	-	-	-
- Short term loans	-	-	-	-	-	-	-	-	-
- Government overdrafts	-	-	-	-	-	-	-	-	-
Equity investments	-	219,620	219,620	-	233,738	233,738	-	233,638	233,638
- Subsidiaries	-	0	0	-	0	0	-	0	0
- Banks	-	122,065	122,065	-	137,055	137,055	-	137,055	137,055
- Financial institutions	-	42,283	42,283	-	42,383	42,383	-	42,283	42,283
- Other	-	55,272	55,272	-	54,300	54,300	-	54,300	54,300
Property, plant & equipment	-	161,812	161,812	-	162,185	162,185	-	162,355	162,355
Rupee coins	359	-	359	353	-	353	338	-	338
Other assets	29,708	210,026	239,734	32,395	225,083	257,478	32,395	211,528	243,922
LIABILITIES	10,027,575	14,794,368	24,821,943	10,940,461	14,714,244	25,654,706	10,621,595	15,412,761	26,034,356
Equity & reserves	-	5,169,849	5,169,849	-	5,513,179	5,513,179	-	5,688,410	5,688,410
- Paid-up capital	-	100,000	100,000	-	100,000	100,000	-	100,000	100,000
- Statutory reserves	-	1,060,876	1,060,876	-	1,060,876	1,060,876	-	1,060,876	1,060,876
- Special reserves	-	4,298	4,298	-	4,298	4,298	-	4,298	4,298
- Unrealized appreciations	-	1,813,504	1,813,504	-	1,995,044	1,995,044	-	1,995,044	1,995,044
- Profit & loss appropriation account	-	2,191,172	2,191,172	-	2,352,961	2,352,961	-	2,528,192	2,528,192
Banknotes in circulation	10,027,575	(158)	10,027,417	10,940,461	(191)	10,940,270	10,621,595	(112)	10,621,483
- Banknotes in circulation	10,027,417	-	10,027,417	10,940,270	-	10,940,270	10,621,483	-	10,621,483
- Banknotes held in Banking Department	158	(158)	-	191	(191)	-	112	(112)	-
Monetary policy liabilities	-	180,660	180,660	-	243,644	243,644	-	186,371	186,371
- Securities sold under agreement to repurchase	-	180,660	180,660	-	243,644	243,644	-	186,371	186,371
- Shariah compliant facility	-	-	-	-	-	-	-	-	-
Local currency deposits	-	4,189,803	4,189,803	-	3,675,342	3,675,342	-	4,254,629	4,254,629
- Federal government	-	755,243	755,243	-	688,243	688,243	-	991,160	991,160
- Provincial governments & autonomous regions	-	1,708,345	1,708,345	-	1,553,386	1,553,386	-	1,477,738	1,477,738
- Bank deposits	-	1,553,114	1,553,114	-	1,256,141	1,256,141	-	1,623,808	1,623,808
- Other deposits	-	173,100	173,100	-	177,572	177,572	-	161,923	161,923
Foreign currency deposits	-	1,439,037	1,439,037	-	1,453,968	1,453,968	-	1,466,550	1,466,550
- Local banks	-	388,246	388,246	-	395,306	395,306	-	400,639	400,639
- Foreign central banks	-	127,132	127,132	-	984	984	-	988	988
- Foreign governments & sovereign wealth fund	-	915,593	915,593	-	1,049,473	1,049,473	-	1,057,532	1,057,532
- Others deposits	-	8,066	8,066	-	8,206	8,206	-	7,391	7,391
Foreign currency loans and liabilities	-	3,494,841	3,494,841	-	3,511,714	3,511,714	-	3,529,285	3,529,285
- International Monetary Fund facilities	-	1,242,677	1,242,677	-	1,232,608	1,232,608	-	1,224,991	1,224,991
- Allocations of special drawing rights of IMF	-	1,078,189	1,078,189	-	1,096,210	1,096,210	-	1,118,917	1,118,917
- Currency swap arrangements	-	1,173,975	1,173,975	-	1,182,897	1,182,897	-	1,185,377	1,185,377
- Overdraft from Asian Clearing Union	-	-	-	-	-	-	-	-	-
Other liabilities	-	320,335	320,335	-	316,588	316,588	-	287,629	287,628

2.9 SBP Statement of Affairs

Million Rupees

LAST WEEK END	May-25			Jun-25			Jul-25		
	Issue	Banking	Total	Issue	Banking	Total	Issue	Banking	Total
ASSETS	10,994,883	15,876,013	26,870,896	11,255,575	15,095,690	26,351,265	11,342,656	16,042,336	27,384,992
International reserve assets	1,946,929	3,583,525	5,530,454	1,952,739	3,958,043	5,910,782	1,970,457	4,394,397	6,364,854
- Gold	1,924,367	-	1,924,367	1,924,367	-	1,924,367	1,942,112	-	1,942,112
- Foreign currency balances	22,562	3,547,857	3,570,419	28,372	3,913,154	3,941,526	28,345	4,322,891	4,351,236
- Balances with International Monetary Fund	-	-	-	-	-	-	-	-	-
- Special drawing rights holdings	-	7,228	7,228	-	7,338	7,338	-	41,928	41,928
- Reserve tranche position with International Monetary Fund	-	46	46	-	46	46	-	46	46
- Other foreign currency balances	-	28,394	28,394	-	37,505	37,505	-	29,532	29,532
Local currency financial assets	4,000,000	10,188,373	14,188,373	4,000,000	9,536,281	13,536,281	5,000,000	9,486,104	14,486,104
(i) Monetary policy assets	4,000,000	9,082,991	13,082,991	4,000,000	8,453,796	12,453,796	5,000,000	8,420,120	13,420,120
- Conventional- securities purchased under agreement to resell	4,000,000	8,679,828	12,679,828	4,000,000	8,036,927	12,036,927	5,000,000	8,076,267	13,076,267
- Shariah compliant financing facility	-	403,163	403,163	-	416,869	416,869	-	343,853	343,853
- Outright purchase of assets	-	-	-	-	-	-	-	-	-
- Conventional securities	-	-	-	-	-	-	-	-	-
- Shariah compliant securities	-	-	-	-	-	-	-	-	-
(ii) Credit to conventional banks & financial institutions	-	777,278	777,278	-	768,195	768,195	-	753,541	753,541
for purposes other than monetary policy	-	777,278	777,278	-	768,195	768,195	-	753,541	753,541
- Agriculture sector	-	3,681	3,681	-	4,564	4,564	-	4,670	4,670
- Industrial sector	-	360,359	360,359	-	354,896	354,896	-	345,219	345,219
- Export sector	-	348,679	348,679	-	344,631	344,631	-	340,686	340,686
- Housing sector	-	3	3	-	3	3	-	3	3
- Other	-	64,556	64,556	-	64,102	64,102	-	62,964	62,964
(iii) Credit to Islamic banks & financial institutions for	-	328,104	328,104	-	314,290	314,290	-	312,443	312,443
purpose other than monetary policy	-	328,104	328,104	-	314,290	314,290	-	312,443	312,443
- Agriculture sector	-	3,841	3,841	-	3,870	3,870	-	3,762	3,762
- Industrial sector	-	144,281	144,281	-	142,145	142,145	-	139,330	139,330
- Export sector	-	166,462	166,462	-	160,155	160,155	-	161,200	161,200
- Housing sector	-	-	-	-	-	-	-	-	-
- Other	-	13,520	13,520	-	8,120	8,120	-	8,151	8,151
Credit to general government account	5,013,474	1,507,160	6,520,633	5,268,363	968,392	6,236,755	4,337,325	1,452,791	5,790,116
- Federal government	5,013,474	1,507,160	6,520,633	5,268,363	968,392	6,236,755	4,337,325	1,452,791	5,790,116
- Perpetual loan to federal government	-	754,167	754,167	-	761,467	761,467	-	767,375	767,375
- Government securities	-	-	-	-	-	-	-	-	-
- Market related treasury bills	-	-	-	-	-	-	-	-	-
- Pakistan investment bonds	5,013,474	752,992	5,766,466	5,268,363	206,925	5,475,288	4,337,325	685,416	5,022,742
- Sukuks	-	-	-	-	-	-	-	-	-
- Government overdrafts	-	-	-	-	-	-	-	-	-
- Provincial & autonomous regions	-	-	-	-	-	-	-	-	-
- Long term loans	-	-	-	-	-	-	-	-	-
- Short term loans	-	-	-	-	-	-	-	-	-
- Government overdrafts	-	-	-	-	-	-	-	-	-
Equity investments	-	233,638	233,638	-	234,060	234,060	-	285,895	285,895
- Subsidiaries	-	0	0	-	0	0	-	0	0
- Banks	-	137,055	137,055	-	137,055	137,055	-	188,890	188,890
- Financial institutions	-	42,283	42,283	-	42,283	42,283	-	42,283	42,283
- Other	-	54,300	54,300	-	54,722	54,722	-	54,722	54,722
Property, plant & equipment	-	165,768	165,768	-	166,324	166,324	-	166,134	166,134
Rupee coins	353	-	353	345	-	345	350	-	350
Other assets	34,128	197,549	231,677	34,128	232,589	266,717	34,523	257,016	291,539
LIABILITIES	10,994,883	15,876,013	26,870,896	11,255,575	15,095,690	26,351,265	11,342,656	16,042,336	27,384,992
Equity & reserves	-	5,935,631	5,935,631	-	5,967,993	5,967,993	-	6,184,804	6,184,804
- Paid-up capital	-	100,000	100,000	-	100,000	100,000	-	100,000	100,000
- Statutory reserves	-	1,060,876	1,060,876	-	1,060,876	1,060,876	-	1,060,876	1,060,876
- Special reserves	-	4,298	4,298	-	4,298	4,298	-	4,298	4,298
- Unrealized appreciations	-	2,102,443	2,102,443	-	2,102,443	2,102,443	-	2,171,995	2,171,995
- Profit & loss appropriation account	-	2,668,015	2,668,015	-	2,700,377	2,700,377	-	2,847,636	2,847,636
Banknotes in circulation	10,994,883	(115)	10,994,768	11,255,575	(149)	11,255,426	11,342,656	(186)	11,342,470
- Banknotes in circulation	10,994,768	-	10,994,768	11,255,426	-	11,255,426	11,342,470	-	11,342,470
- Banknotes held in Banking Department	115	(115)	0	149	(149)	-	186	(186)	-
Monetary policy liabilities	-	148,681	148,681	-	51,494	51,494	-	102,312	102,312
- Securities sold under agreement to repurchase	-	148,681	148,681	-	51,494	51,494	-	102,312	102,312
- Shariah compliant facility	-	-	-	-	-	-	-	-	-
Local currency deposits	-	4,007,187	4,007,187	-	3,408,963	3,408,963	-	4,066,241	4,066,241
- Federal government	-	864,873	864,873	-	651,423	651,423	-	1,119,696	1,119,696
- Provincial governments & autonomous regions	-	1,551,593	1,551,593	-	1,096,650	1,096,650	-	1,162,778	1,162,778
- Bank deposits	-	1,433,176	1,433,176	-	1,495,546	1,495,546	-	1,625,835	1,625,835
- Other deposits	-	157,545	157,545	-	165,345	165,345	-	157,931	157,931
Foreign currency deposits	-	1,477,138	1,477,138	-	1,494,022	1,494,022	-	1,471,943	1,471,943
- Local banks	-	400,497	400,497	-	406,491	406,491	-	407,428	407,428
- Foreign central banks	-	994	994	-	1,005	1,005	-	1,004	1,004
- Foreign governments & sovereign wealth fund	-	1,067,861	1,067,861	-	1,079,394	1,079,394	-	1,056,184	1,056,184
- Others deposits	-	7,786	7,786	-	7,132	7,132	-	7,327	7,327
Foreign currency loans and liabilities	-	3,875,753	3,875,753	-	3,864,993	3,864,993	-	3,890,580	3,890,580
- International Monetary Fund facilities	-	1,552,655	1,552,655	-	1,529,699	1,529,699	-	1,547,112	1,547,112
- Allocations of special drawing rights of IMF	-	1,121,550	1,121,550	-	1,138,512	1,138,512	-	1,144,626	1,144,626
- Currency swap arrangements	-	1,201,548	1,201,548	-	1,196,782	1,196,782	-	1,198,842	1,198,842
- Overdraft from Asian Clearing Union	-	-	-	-	-	-	-	-	-
Other liabilities	-	431,737	431,737	-	308,372	308,372	-	326,642	326,642

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	2024	2025				
				Jun	Mar	Apr	May	Jun	Jul
ASSETS									
Cash & Balances with Treasury Banks	2,308,137	2,650,786	3,197,004	2,556,749	2,828,118	2,819,338	3,016,769	2,874,601	2,746,503
Balances with other Banks	330,061	517,695	558,314	442,633	275,330	223,785	253,905	672,164	237,639
Lending to Financial Institutions	858,227	892,010	1,025,211	835,425	931,957	621,738	819,558	926,667	666,720
Investments	16,441,736	20,895,614	30,149,408	30,371,987	32,377,594	33,166,749	34,627,010	36,515,945	36,219,801
Advances – Net of Provision	10,099,077	11,502,379	11,589,550	10,954,079	12,545,546	12,158,445	12,101,765	12,002,417	12,379,899
Gross Advances	10,771,563	12,202,125	12,447,146	11,808,663	13,474,324	13,072,971	13,021,394	12,917,323	13,286,586
Less: Provision for Non- Performing Advances	(672,486)	(699,746)	(857,595)	10,954,079	(928,778)	(914,526)	(919,630)	(914,906)	(906,688)
Operating Fixed Assets	716,433	872,579	1,012,671	1,023,603	1,010,715	1,024,701	1,051,851	1,062,847	1,072,918
Deferred Tax Assets	107,049	220,831	186,560	189,513	206,469	198,934	255,146	255,736	259,896
Other Assets	1,202,385	1,892,967	2,404,598	2,282,730	3,069,100	2,886,788	3,031,990	2,936,958	3,049,987
Right to use Assets					165,469	165,983	162,400	169,372	171,922
TOTAL ASSETS	32,063,106	39,444,861	50,123,316	48,656,720	53,410,298	53,266,461	55,320,395	57,416,707	56,805,284
LIABILITIES									
Bills Payable	358,528	424,912	459,192	354,375	367,509	384,777	447,629	478,713	408,957
Borrowings	6,725,049	8,916,845	13,071,191	12,888,970	14,860,147	14,994,600	15,192,839	14,862,650	15,725,193
Deposits and other Accounts	21,490,459	25,507,568	30,812,105	29,923,292	31,746,697	31,496,111	32,756,642	35,025,388	33,551,371
Sub-ordinated Loans	136,828	171,864	172,846	172,846	171,335	171,332	170,332	166,328	166,328
Liabilities Against Assets Subject to Finance Lease	10,134	12,518	11,106	11,033	143,378	143,924	146,603	148,088	146,404
Deferred Tax Liabilities	5,847	38,414	48,282	39,374	90,885	98,653	99,990	117,951	118,257
Other Liabilities	1,300,389	1,966,081	2,538,857	2,136,490	2,571,080	2,509,313	2,623,178	2,697,785	2,621,125
TOTAL LIABILITIES	30,027,234	37,038,203	47,113,577	45,526,380	49,951,031	49,798,710	51,437,212	53,496,903	52,737,635
NET ASSETS	2,035,872	2,406,658	3,009,739	3,130,341	3,459,267	3,467,751	3,883,183	3,919,804	4,067,649
REPRESENTED BY:									
Paid up Capital / Head Office Capital Account	584,837	614,275	631,074	628,385	632,418	626,144	626,634	626,974	627,947
Reserves	440,578	572,952	650,680	659,731	718,977	714,517	727,980	727,144	730,906
Un-appropriated / Un-remitted Profit	870,554	1,142,504	1,363,938	1,439,660	1,561,350	1,575,351	1,570,592	1,631,177	1,729,034
Surplus/ (Deficit) on Revaluation of Assets	139,904	76,926	364,046	402,565	546,522	551,739	957,978	934,509	979,762
TOTAL	2,035,872	2,406,658	3,009,739	3,130,341	3,459,267	3,467,751	3,883,183	3,919,804	4,067,649

Source: Banking Supervision Department-2, 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	2024	2025			
				Jun	Feb	Mar	Apr	May
Demand Liabilities	19,281,929	18,358,468	20,654,009	20,654,009	22,615,092	23,284,199	22,875,234	24,183,399
Time Liabilities	2,074,337	4,279,847	5,007,027	5,007,027	4,933,269	5,010,286	5,087,721	4,998,767
TOTAL (Demand & Time Liabilities)	21,356,266	22,638,315	25,661,036	25,661,036	27,548,361	28,294,486	27,962,955	29,182,166
LIQUID ASSETS MAINTAINED IN PAKISTAN	14,101,558	17,790,896	20,912,972	20,912,972	21,562,160	21,996,875	23,121,243	23,613,887
Cash	415,712	602,904	684,550	684,550	646,639	859,534	630,956	636,715
Balance with SBP	1,447,459	1,388,023	1,509,768	1,509,768	1,511,313	1,334,405	1,621,287	1,834,210
Balance with agents of SBP	207,436	290,217	141,061	141,061	242,461	217,522	159,145	180,823
Un-encumbered approved Securities	11,976,081	15,435,676	18,505,476	18,505,476	19,089,701	19,513,272	20,637,155	20,888,892
Foreign Banks Deposits with SBP under section13(3) of Banking Companies Ordinance	54,870	74,076	72,116	72,116	72,047	72,143	72,700	73,247
Minimum of Assets required to be held under Section 29 of the Banking Companies Ordinance	4,612,478	5,393,662	6,092,810	6,092,810	6,516,511	6,674,457	6,596,106	6,872,374
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	14,820,162	15,045,649	15,322,418	16,525,137	16,741,513

Source: Banking Supervision Department-2, SBP

2.14 Financial Position of DFIs, MFBs and NBFs

Million Rupees

ASSETS/ LIABILITIES	Dec-24				Mar-25			
	DFIs*	NBFs	MFBs	Total	DFIs*	NBFs	MFBs	Total
1. Currency and Deposits	21,971	1,242,556	90,022	1,354,550	11,079	921,432	121,602	1,054,112
a. Currency	10	1,166	12,233	13,409	12	805	11,220	12,037
b. Transferable Deposits	6,144	669,307	67,361	742,812	5,362	593,376	88,515	687,253
c. Restricted Deposits	-	14,846	1,012	15,858	-	2,837	1,261	4,098
d. Other Deposits	15,818	557,238	9,415	582,471	5,705	324,413	20,607	350,725
2. Investment in securities other than shares	1,661,953	1,945,635	388,494	3,996,082	1,290,353	1,726,250	265,444	3,282,047
a. Short-term	179,895	1,376,181	182,336	1,738,412	77,548	1,278,067	167,060	1,522,675
b. Long-term	1,482,058	569,454	206,158	2,257,670	1,212,805	448,183	98,384	1,759,372
3. Loans extended (Advances)	250,843	129,783	607,437	988,062	230,134	139,974	560,873	930,981
a. Short-term	72,717	53,584	449,422	575,723	50,139	61,482	395,579	507,200
b. Long-term	178,126	76,199	158,014	412,340	179,995	78,491	165,294	423,781
4. Investment in shares	19,678	483,277	-	502,955	22,387	497,017	-	519,404
a. Quoted	11,539	458,262	-	469,801	12,834	472,298	-	485,132
b. Non-quoted	8,139	25,015	-	33,154	9,553	24,719	-	34,272
5. Insurance Technical Reserve	-	-	113	113	-	-	169	169
a. Life	-	-	6	6	-	-	68	68
b. Non-life	-	-	107	107	-	-	101	101
6. Financial Derivatives	-	-	-	-	-	-	-	-
7. Other accounts receivable	58,206	258,735	18,014	334,955	56,385	279,609	77,063	413,057
8. Non-financial assets	12,190	23,108	70,617	105,914	13,862	25,931	71,350	111,143
a. Produced assets	12,040	16,892	66,491	95,423	13,712	19,533	68,026	101,271
i. Fixed assets	11,563	11,995	52,943	76,501	13,159	12,732	54,090	79,981
ii. Inventories	-	392	-	392	-	25	-	25
iii. Valuables	-	2,990	-	2,990	-	4,783	-	4,783
iv. Other produced assets	477	1,514	13,548	15,539	553	1,993	13,936	16,482
b. Non-produced assets	150	6,216	4,126	10,491	150	6,398	3,324	9,872
i. Land	150	2,075	1,290	3,514	150	1,901	343	2,395
ii. Other non-produced assets	-	4,141	2,836	6,977	-	4,497	2,980	7,477
Total Assets/ Liabilities	2,024,840	4,083,094	1,174,696	7,282,630	1,624,201	3,590,212	1,096,502	6,310,914
1. Deposits	80,386	56,641	745,587	882,614	59,869	56,411	776,209	892,489
a. Restricted deposits	191	38,170	-	38,360	180	36,287	-	36,468
b. Other deposits	80,195	18,471	745,587	844,253	59,689	20,124	776,209	856,022
2. Securities other than shares (bonds/debentures etc)	-	2,390	7,567	9,957	-	2,371	10,114	12,485
a. Short-term	-	1,554	-	1,554	-	1,535	-	1,535
b. long-term	-	836	7,567	8,403	-	836	10,114	10,950
3. Loans (Borrowings)	1,686,532	230,472	213,910	2,130,915	1,288,122	82,626	91,615	1,462,362
a. Short-term	1,173,321	33,886	49,272	1,256,480	799,443	31,869	51,223	882,535
b. Long-term	513,211	196,586	164,638	874,435	488,679	50,757	40,392	579,827
4. Financial Derivatives	-	-	-	-	-	-	-	-
5. Other accounts payable	65,353	116,097	170,775	352,225	77,669	121,068	189,729	388,466
6. Shares and other equity	192,569	3,677,493	36,857	3,906,919	198,540	3,327,736	28,835	3,555,111
a. Quoted	19,238	1,884,334	23,179	1,926,751	19,238	1,660,620	25,179	1,705,037
b. Non-quoted	78,558	1,256,224	36,765	1,371,547	78,558	1,222,536	37,765	1,338,859
c. Retained earnings	29,618	252,096	(73,904)	207,810	42,930	167,072	(96,201)	113,801
d. Current year result	21,186	262,897	(12,626)	271,458	9,059	267,634	(3,662)	273,031
e. General & special reserves	30,221	13,445	61,217	104,883	32,939	15,777	64,521	113,237
f. Valuation adjustments	13,748	8,497	2,225	24,470	15,816	(5,903)	1,233	11,147

Source: Statistics and Data Services Department

* DFIs also includes HBFC & PMRC data.

2.15 Classification of Deposits with DFIs, MFBs and NBFCs

Million Rupees

SECTOR	Dec-23	Mar-24	Jun-24	Sep-24	Dec-24	Mar-25
1 Non-financial Corporations	106,133	125,859	116,075	109,624	254,284	88,984
i Public	39,290	40,280	26,455	16,381	36,710	18,094
ii Private	66,843	85,579	89,620	93,243	217,575	70,890
2 Financial Corporations	95,514	108,806	88,864	89,364	114,963	103,479
i Deposit money institutions	5,994	6,297	968	4,110	5,127	142
ii Other deposit accepting institutions	43,694	54,832	43,693	48,488	42,037	48,178
iii Financial intermediaries	44,010	45,670	42,137	34,853	60,833	52,618
iv Financial auxiliaries	721	753	854	907	1,137	1,222
v Insurance and pension funds	1,095	1,254	1,212	1,006	5,830	1,319
3 Central Government	26,682	31,987	30,583	25,623	29,481	21,870
4 Provincial Governments	22,413	18,044	17,578	17,800	23,700	25,482
5 Local Governments	27,809	2,391	3,102	3,241	4,604	240
6 Household	358,762	396,681	437,437	443,777	404,960	601,437
7 Non-profit Institutions (NPIs) Serving Households	56,870	69,957	68,086	74,032	48,713	48,921
8 Non-residents	1,415	1,708	1,788	1,843	1,907	2,075
9 Foreign Currency	..	0	0	151	0	0
Total	695,599	755,435	763,514	765,455	882,614	892,489

Source: Statistics and Data Services Department

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

Million Rupees

SECTOR	Dec-24			Mar-25		
	Depository*	Non-Depository**	Total	Depository*	Non-Depository**	Total
1 Non-financial corporations	251,025	5,338	256,363	251,608	5,359	256,966
i Public	5,366	480	5,846	4,244	632	4,875
ii Private	245,659	4,858	250,517	247,364	4,727	252,091
2 Financial Corporations	105,055	70,717	175,772	39,258	77,138	116,395
i Deposit money institutions	98,425	36,302	134,727	36,429	41,058	77,487
ii Other deposit accepting institutions	5,408	4,229	9,637	1,812	5,202	7,014
iii Financial intermediaries	1,221	30,187	31,408	1,016	30,878	31,894
iv Financial auxiliaries	-	-	-	-	-	-
v Insurance and pension funds	0	-	0	0	-	0
3 Central Government	-	-	-	-	-	-
4 Provincial Governments	-	-	-	-	-	-
5 Local Governments	-	-	-	-	-	-
6 Household	71,934	16,341	88,275	77,078	15,952	93,030
7 Non-profit Institutions (NPIs) Serving Households	15	-	15	15	-	15
8 Non-Residents	-	-	-	-	-	-
9 Bills purchased and discounted (inland bills)	-	-	-	-	-	-
10 Other Advances and Financial Leases	436,928	30,709	467,637	431,378	33,197	464,575
Total	864,956	123,106	988,062	799,336	131,645	930,981

Source: Statistics and Data Services Department

* This includes Depository NBFCs, DFIs and MFLs.

** 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	Dec-24			Mar-25		
	Depository*	Non-Depository**	Total	Depository*	Non-Depository**	Total
A. Securities	2,982,676	1,013,406	3,996,082	2,539,321	742,726	3,282,047
1 Non-financial Corporations	72,118	50,998	123,115	74,323	106,263	180,587
i Public	5,961	14,150	20,112	6,991	39,816	46,807
ii Private	66,156	36,847	103,003	67,333	66,447	133,780
2 Financial Corporations	22,783	88,820	111,603	32,744	91,271	124,015
i Deposit money institutions	20,026	28,190	48,216	20,405	26,723	47,129
ii Other deposit accepting institutions	1,769	10,177	11,946	11,812	12,226	24,039
iii Financial intermediaries	987	49,478	50,466	526	50,994	51,520
iv Financial auxiliaries	-	-	-	-	-	-
v Insurance and pension funds	-	976	976	-	1,328	1,328
3 Central Government	2,887,776	873,588	3,761,364	2,432,254	545,192	2,977,446
4 Provincial Governments	-	-	-	-	-	-
5 Local Governments	-	-	-	-	-	-
6 Household	-	-	-	-	-	-
7 Non-profit institutions (NPIs) Serving Households	-	-	-	-	-	-
8 Non-Residents	-	-	-	-	-	-
9 Foreign Currency	-	-	-	-	-	-
B. Shares	22,588	480,367	502,955	25,256	494,148	519,404
1 Non-financial Corporations	9,335	462,138	471,473	10,135	469,967	480,103
i Public	1,336	287,173	288,509	1,301	285,354	286,655
ii Private	8,000	174,965	182,964	8,834	184,614	193,448
2 Financial Corporations	11,478	17,683	29,161	13,287	23,620	36,907
i Deposit money institutions	3,818	4,402	8,220	3,989	6,587	10,576
ii Other deposit accepting institutions	2,877	623	3,500	4,565	1,292	5,857
iii Financial intermediaries	3,406	12,127	15,533	3,307	15,186	18,492
iv Financial auxiliaries	1,284	-	1,284	1,340	-	1,340
v Insurance and pension funds	92	532	624	87	555	642
3 Central Government	-	-	-	-	-	-
4 Provincial Governments	-	-	-	-	-	-
5 Local Governments	-	-	-	-	-	-
6 Household	-	-	-	-	-	-
7 Non-profit institutions (NPIs) Serving Households	-	-	-	-	-	-
8 Non-residents	1,775	546	2,321	1,833	561	2,394
Total (A+B)	3,005,264	1,493,772	4,499,037	2,564,577	1,236,874	3,801,452

Source: Statistics and Data Services Department

* This includes Depository NBFCs, DFIs and MFBs.

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