

2.1 Central Bank Survey

Million Rupees

I T E M S	FY22	FY23	FY24	2023	2024				
				Dec	Aug	Sep	Oct	Nov	Dec ^P
Net Foreign Assets	209,306	(881,053)	(71,160)	(208,899)	27,625	151,802	405,824	613,604	580,507
Claims on nonresidents	3,598,212	3,535,588	5,053,535	4,658,588	5,210,169	5,623,293	5,795,313	5,966,334	5,867,442
a) Monetary Gold, Coin and Bullion	773,637	1,136,974	1,349,449	1,217,917	1,456,666	1,519,731	1,581,088	1,534,137	1,513,707
b) Holdings of SDRs	43,863	5,424	206,221	32,563	81,482	175,425	124,782	79,936	15,440
c) Foreign currency	24,049	20,234	20,569	20,836	20,573	19,337	20,358	20,713	20,822
d) Deposits	2,137,625	1,587,831	2,725,338	2,581,851	2,838,290	3,118,762	3,031,291	2,991,544	2,714,322
e) Securities other than shares (Foreign)	67,793	8,567	8,309	28,158	41,509	13,776	286,330	598,226	865,327
f) Loans	-	-	-	-	-	-	-	-	-
g) Financial derivatives	92	-	-	6,690	9,752	11,121	-	-	-
h) Other	551,153	776,559	743,650	770,572	761,897	765,140	751,464	741,778	737,825
<i>Of which: Quota-IMF</i>	551,152	776,557	743,648	770,570	761,895	765,139	751,462	741,777	737,824
less: Liabilities to nonresidents	3,388,906	4,416,641	5,124,695	4,867,487	5,182,545	5,471,491	5,389,489	5,352,731	5,286,935
a) Deposits	559,614	782,871	1,057,395	1,062,145	1,039,568	1,040,161	1,046,241	1,052,453	1,058,249
b) Securities other than shares	1,104,972	1,279,131	1,818,649	1,482,957	1,842,322	2,109,056	2,062,740	2,036,152	1,979,257
c) Loans	..	..	..	..	..	..	-	-	..
d) Financial derivatives	926,914	1,225,197	1,166,640	1,204,094	1,198,195	1,211,105	1,196,382	1,191,758	1,177,479
e) Other	797,406	1,129,442	1,082,010	1,118,292	1,102,459	1,111,168	1,084,127	1,072,367	1,071,951
Claims on Other Depository Corporations	6,165,662	9,982,373	13,277,983	11,673,368	13,225,232	12,451,799	10,985,962	11,694,541	12,621,734
Net claims on General Government	5,154,157	5,215,056	4,492,923	3,470,896	4,532,007	3,049,070	4,782,326	4,146,761	3,597,848
Net claims on Central Government	5,745,839	5,897,339	5,395,565	4,355,063	5,213,958	4,027,865	5,642,922	5,437,398	5,234,620
Claims on Central Government	6,769,725	6,638,086	6,288,826	6,316,050	6,505,826	6,592,834	6,677,594	6,764,774	6,294,925
a) Securities other than Shares	6,237,905	5,886,301	5,568,455	5,571,656	5,762,049	5,853,103	5,949,133	6,042,188	5,574,639
b) Other claims	531,820	751,785	720,371	744,394	743,777	739,730	728,462	722,586	720,286
less: Liabilities to Central Government	1,023,886	740,747	893,261	1,960,987	1,291,868	2,564,969	1,034,672	1,327,376	1,060,306
a) Deposits	1,023,886	740,747	893,261	1,960,987	1,291,868	2,564,969	1,034,672	1,327,376	1,060,306
b) Other liabilities	-	-	-	-	-	-	-	-	-
Net claims on Provincial Governments	(591,682)	(682,283)	(902,642)	(884,167)	(681,951)	(978,795)	(860,596)	(1,290,637)	(1,636,772)
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	884,167	681,951	978,795	860,596	1,290,637	1,636,772
a) Deposits	608,812	682,283	902,642	884,167	681,951	978,795	860,596	1,290,637	1,636,772
b) Other liabilities	-	-	-	-	-	-	-	-	-
Claims on other sectors	34,306	74,950	84,313	64,578	77,412	86,369	78,039	78,632	81,109
a) Other financial corporations	7,941	42,081	40,777	32,314	33,627	42,239	33,817	34,127	36,639
b) Public non-financial corporations	31	15	101	32	125	127	136	146	157
c) Other non-financial corporations	-	-	-	-	-	-	-	-	-
d) Other resident sectors	26,334	32,855	43,435	32,233	43,660	44,003	44,086	44,359	44,312
Monetary base	9,257,114	11,335,759	11,590,151	10,588,280	11,322,406	11,139,847	11,683,424	11,527,200	11,554,878
1) Currency in Circulation	7,992,592	9,664,290	9,698,211	8,924,353	9,404,441	9,373,244	9,481,144	9,568,545	9,703,300
2) Liabilities to Other Depository Corporations	1,250,385	1,667,872	1,889,186	1,650,921	1,915,221	1,763,585	2,194,987	1,952,543	1,848,333
Reserve deposits	1,250,385	1,667,872	1,889,186	1,650,921	1,915,221	1,763,585	2,194,987	1,952,543	1,848,333
Other liabilities	-	-	-	-	-	-	-	-	-

2.1 Central Bank Survey

Million Rupees

I T E M S	FY22	FY23	FY24	2023	2024				
				Dec	Aug	Sep	Oct	Nov	Dec ^b
3) Deposits included in broad money	14,137	3,596	2,753	13,006	2,743	3,018	7,292	6,113	3,245
Transferable deposits	1,174	1,185	229	1,272	230	311	248	331	327
a) Other financial corporations	16	27	31	28	32	33	34	29	29
b) Public non-financial corporations	-	-	-	-	-	-	-	-	-
c) Other non-financial corporations	162	164	175	175	175	175	191	179	176
d) Other resident sectors	996	995	23	1,069	23	103	23	123	123
Other deposits	12,963	2,411	2,524	11,734	2,513	2,707	7,044	5,783	2,918
a) Other financial corporations	851	1,850	1,966	1,729	1,807	1,983	5,896	5,154	2,189
b) Public non-financial corporations	-	-	-	-	-	-	-	-	-
c) Other non-financial corporations	-	-	-	-	-	-	-	-	-
d) Other resident sectors	12,111	561	558	10,005	706	724	1,148	629	729
4) Securities other than shares included in broad money	-	-	-	-	-	-	-	-	-
a) Other financial corporations	-	-	-	-	-	-	-	-	-
b) Public non-financial corporations	-	-	-	-	-	-	-	-	-
c) Other non-financial corporations	-	-	-	-	-	-	-	-	-
d) Other resident sectors	-	-	-	-	-	-	-	-	-
Deposits excluded from broad money	95,519	115,208	126,316	114,177	125,966	126,665	125,507	125,981	125,319
<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	793,252	292,096	492,472	112,301	381,321	507,979
<i>Of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
Financial derivatives	-	-	-	-	-	-	-	-	-
<i>Of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
Trade credit and advances	-	-	-	-	-	-	-	-	-
<i>Of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
Shares and Other equity	1,651,325	2,761,045	5,448,106	3,510,335	6,110,660	3,977,512	4,326,578	4,494,058	4,690,570
a) Funds contributed by owners	100,000	100,000	100,000	100,000	100,000	100,000	100,000	100,000	100,000
b) Retained earnings	371,698	905,507	2,809,225	1,625,670	3,373,843	1,005,862	1,293,938	1,507,344	1,722,071
c) General & special reserves	214,813	441,275	977,632	374,388	977,632	1,103,070	1,103,070	1,104,094	1,104,094
d) Valuation adjustment	964,813	1,314,263	1,561,249	1,410,277	1,659,185	1,768,580	1,829,571	1,782,620	1,764,406
Other items (net)	29,472	36,432	9,754	(6,101)	11,149	2,544	4,341	4,978	2,451
Other liabilities	213,125	288,008	288,169	268,578	274,137	302,477	292,510	290,815	289,983
Less: Other Assets	183,654	251,576	278,415	274,679	262,988	299,933	288,168	285,837	287,532

Source: Statistics and Data Services Department

Note:

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

1. The table shows monetary statistics of the Central Bank (State Bank of Pakistan) according to the guidelines of IMF Monetary and Financial Statistics Manual (MFSM 2000). Compilation methodology is available at:

<http://www.sbp.org.pk/departments/Guidelines.htm>

2. General Government includes Central and Provincial Governments.

3. Provincial Governments includes Local & Provincial Governments.

4. The data may not tally with the table 2 at http://www.sbp.org.pk/ecodata/Ana_Acc_Sbp.pdf and table 2.2 of Statistical Bulletin due to difference in classification and Sectorization.

5. Note Explaining major changes is available at: <http://www.sbp.org.pk/departments/stats/ntb.htm>

6. Data from June 08 to Feb 08 has been revised due to recalculation of Monetary Base

7. The data from June 2008 to May 2009 has been revised. The explanatory notes on the revisions are available at SBP website on economic data page under Analytical Accounts - MFSM. The same are also available in Statistical Bulletin under "Notice" sect

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

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

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

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

Archive link:

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

2.2 Other Depository Corporations Survey

Million Rupees

I T E M S	FY22	FY23	FY24	2023	2024				
				Dec	Aug	Sep	Oct	Nov	Dec
Net Foreign Assets	(295,496)	(730,190)	(889,913)	(848,472)	(974,571)	(981,556)	(1,095,956)	(1,183,445)	(1,030,999)
Claims on nonresidents	874,257	1,123,691	1,153,266	1,080,827	1,067,572	991,924	933,271	890,251	983,267
a) Foreign currency	68,527	81,619	82,845	97,745	72,019	67,146	68,071	65,208	65,706
b) Deposits	286,825	448,940	470,384	380,629	368,983	295,700	225,402	216,283	298,036
c) Securities other than shares	258,300	239,576	249,517	258,415	266,739	281,084	291,953	268,578	271,633
d) Loans	7,289	15,402	9,054	7,350	17,371	6,495	6,467	4,580	11,317
e) Financial derivatives	1,069	1,204	2,456	2,788	3,210	3,419	3,040	2,364	1,258
f) Shares & other equity	243,797	325,736	334,835	321,159	335,068	333,929	334,194	329,069	331,559
g) Other	8,450	11,214	4,176	12,741	4,183	4,151	4,144	4,171	3,758
less: Liabilities to nonresidents	1,169,754	1,853,880	2,043,179	1,929,299	2,042,144	1,973,480	2,029,227	2,073,697	2,014,267
a) Deposits	612,902	742,851	855,735	771,348	878,964	854,529	869,869	891,046	894,614
b) Securities other than shares	-	-	-	-	-	-	-	-	-
c) Loans	543,023	1,065,877	1,158,895	1,088,624	1,142,339	1,089,711	1,129,503	1,153,118	1,089,744
d) Financial derivatives	2,067	736	1,578	1,647	737	822	1,452	1,641	1,975
e) Other	11,762	44,416	26,971	67,680	20,104	28,418	28,402	27,892	27,934
Claims on Central bank	2,178,580	2,385,935	3,153,931	3,111,342	2,764,437	2,934,079	2,977,783	2,923,817	3,036,727
a) Currency	436,373	533,281	566,553	493,634	513,857	577,232	552,914	521,365	610,619
b) Reserve deposits	1,236,569	1,706,275	1,990,669	1,827,686	1,956,662	1,862,046	2,307,587	2,023,287	1,914,995
c) Other claims	505,638	146,379	596,709	790,022	293,918	494,800	117,282	379,165	511,113
Net Claims on General Government	15,183,918	21,695,166	29,765,682	24,396,272	30,855,737	30,439,183	28,407,521	28,650,508	28,594,404
Net claims on Central Government	15,694,412	22,231,284	30,952,479	25,317,206	32,309,700	31,948,174	29,947,874	30,253,550	30,109,339
Claims on Central Government	17,769,271	24,697,880	33,800,795	27,984,753	35,127,544	34,822,020	32,834,906	33,260,353	32,872,327
a) Securities other than Shares	17,331,683	23,624,331	32,551,840	26,898,635	33,871,728	33,549,769	31,553,684	31,889,715	31,485,587
b) Other claims	437,588	1,073,549	1,248,956	1,086,118	1,255,816	1,272,251	1,281,221	1,370,638	1,386,741
less: Liabilities to Central Government	2,074,859	2,466,596	2,848,316	2,667,547	2,817,844	2,873,846	2,887,032	3,006,803	2,762,988
a) Deposits	2,074,859	2,466,596	2,848,316	2,667,547	2,817,844	2,873,846	2,887,032	3,006,803	2,762,988
b) Other liabilities	-	-	-	-	-	-	-	-	-
Net claims on Provincial Governments	(510,493)	(536,118)	(1,186,797)	(920,934)	(1,453,962)	(1,508,991)	(1,540,353)	(1,603,042)	(1,514,935)
Claims on Provincial Governments	797,289	887,820	610,638	651,440	358,055	361,931	360,416	362,803	350,036
a) Securities other than Shares	..	..	..	..	..	..	..	..	..
b) Other claims	797,289	887,819	610,637	651,440	358,055	361,931	360,416	362,803	350,036
less: Liabilities to Provincial Governments	1,307,782	1,423,938	1,797,435	1,572,374	1,812,018	1,870,923	1,900,769	1,965,844	1,864,971
a) Deposits	1,306,355	1,411,088	1,781,447	1,556,533	1,796,164	1,854,801	1,884,775	1,949,602	1,849,377
b) Other liabilities	1,427	12,850	15,988	15,841	15,854	16,122	15,994	16,242	15,594
Claims on other sectors	11,057,929	11,929,629	12,542,746	12,421,725	12,154,881	12,377,490	13,192,417	13,908,342	14,689,026
a) Other financial corporations	185,934	225,121	200,920	165,938	214,880	223,391	304,137	445,993	497,852
b) Public non-financial corporations	1,740,039	2,276,978	2,221,876	2,263,097	2,259,051	2,239,370	2,187,364	2,139,622	2,209,795
c) Other non-financial corporations	7,315,249	7,560,899	8,082,639	8,082,573	7,641,777	7,838,995	8,566,377	9,073,697	9,695,015
d) Other resident sectors	1,816,707	1,866,632	2,037,312	1,910,117	2,039,172	2,075,734	2,134,539	2,249,030	2,286,364

2.2 Other Depository Corporations Survey

Million Rupees

I T E M S	FY22	FY23	FY24	2023	2024				
				Dec	Aug	Sep	Oct	Nov	Dec ²
Liabilities to central bank	6,151,771	9,958,135	13,169,975	11,620,959	13,134,350	12,280,998	10,857,824	11,564,016	12,484,572
Deposits included in broad money (1+2)	19,219,033	22,131,794	27,348,201	24,140,913	27,412,187	27,933,229	27,826,818	27,849,160	27,882,112
1) Transferable deposits	14,599,162	17,024,458	21,407,816	18,698,093	21,485,903	21,966,567	21,990,181	21,998,935	22,134,533
a) Other financial corporations	569,937	451,141	709,309	529,209	824,644	918,726	780,834	791,706	700,644
b) Public non-financial corporations	644,922	712,128	1,118,876	880,404	1,111,566	951,852	1,152,390	1,102,039	897,163
c) Other non-financial corporations	4,439,247	5,346,197	6,756,386	5,883,270	6,540,978	6,842,408	6,645,388	6,753,563	6,954,402
d) Other resident sectors	8,945,057	10,514,993	12,823,245	11,405,210	13,008,716	13,253,581	13,411,569	13,351,627	13,582,324
2) Other deposits	4,619,870	5,107,336	5,940,385	5,442,820	5,926,284	5,966,663	5,836,637	5,850,225	5,747,579
a) Other financial corporations	145,521	157,590	228,239	172,833	216,105	183,437	180,232	157,431	176,252
b) Public non-financial corporations	804,664	833,767	917,726	802,525	963,451	989,491	862,247	873,118	775,412
c) Other non-financial corporations	1,430,618	1,562,722	2,312,619	1,777,841	2,223,579	2,283,023	2,268,917	2,409,402	2,430,863
d) Other resident sectors	2,239,067	2,553,257	2,481,801	2,689,620	2,523,149	2,510,712	2,525,240	2,410,274	2,365,053
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	60,905	56,762	57,043	57,434	58,804	57,124
<i>Of which: Other financial corporations</i>	<i>27,127</i>	<i>35,388</i>	<i>35,867</i>	<i>36,594</i>	<i>35,689</i>	<i>35,829</i>	<i>36,010</i>	<i>36,856</i>	<i>36,203</i>
Loans	56,119	102,213	76,064	79,057	76,810	78,118	138,387	228,346	323,845
<i>Of which: Other financial corporations</i>	<i>47,313</i>	<i>69,450</i>	<i>74,481</i>	<i>65,337</i>	<i>75,181</i>	<i>76,465</i>	<i>136,746</i>	<i>226,682</i>	<i>321,863</i>
Financial derivatives	11,280	21,891	23,883	27,653	24,054	24,574	25,117	23,224	20,079
<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	13	349	357	119	128	126
<i>Of which: Other financial corporations</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>
Shares and other equity	2,216,686	2,693,590	3,358,340	3,213,821	3,507,656	3,765,859	3,798,016	3,874,255	3,981,937
a) Funds contributed by owners	691,207	776,192	837,978	825,828	841,170	839,914	842,553	843,088	847,357
b) Retained earnings	820,964	1,085,061	1,317,886	1,286,118	1,333,003	1,372,374	1,452,515	1,506,512	1,646,387
c) General and special reserves	621,961	684,031	851,266	741,902	914,843	1,014,708	1,000,248	1,012,833	1,000,653
d) Valuation adjustment	82,553	148,305	351,210	359,974	418,640	538,863	502,700	511,822	487,539
Other items (net)	426,519	313,481	537,855	(62,429)	589,013	629,729	778,289	701,545	539,616
Other liabilities	2,720,914	3,388,926	3,908,571	3,518,657	4,013,689	4,205,396	4,336,065	4,398,774	4,415,960
less: Other assets	2,332,179	3,098,766	3,524,830	3,518,192	3,518,735	3,685,000	3,692,511	3,851,622	3,868,693
plus: Consolidation adjustment	37,784	23,322	154,114	(62,893)	94,059	109,332	134,734	154,393	(7,651)

Source: Statistics and Data Services Department

Note:

1/ Other Depository Corporations (ODCs) include the data of Banks, DFIs, MFIs, 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/stat/nrb.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/stat/Notice-27-Mar-2017.pdf

8. From July, 2019 data on Central and Government Deposits with scheduled banks have been revised. This revision is due to reclassification of some of the PSEs, which were previously reported under Government deposits. The coverage of PSEs has been increased.

Archive link:

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

2.3 Depository Corporations Survey

Million Rupees

I T E M S	FY22	FY23	FY24	2023	2024				
				Dec	Aug	Sep	Oct	Nov	Dec ¹
Net Foreign Assets	(86,190)	(1,611,243)	(961,072)	(1,057,372)	(946,947)	(829,754)	(690,131)	(569,842)	(450,493)
Claims on nonresidents	4,472,469	4,659,278	6,206,801	5,739,415	6,277,741	6,615,217	6,728,584	6,856,586	6,850,710
less: Liabilities to nonresidents	4,558,660	6,270,521	7,167,874	6,796,787	7,224,688	7,444,971	7,418,716	7,426,427	7,301,202
Domestic claims (a+b)	31,430,310	38,914,802	46,885,664	40,353,471	47,620,037	45,952,111	46,460,303	46,784,243	46,962,386
a. Net Claims on general government (1+2)	20,338,075	26,910,222	34,258,604	27,867,168	35,387,745	33,488,252	33,189,847	32,797,269	32,192,252
1- Net claims on central government	21,440,250	28,128,623	36,348,044	29,672,269	37,523,658	35,976,039	35,590,796	35,690,948	35,343,959
Claims on central government	24,538,996	31,335,966	40,089,621	34,300,803	41,633,370	41,414,853	39,512,500	40,025,126	39,167,253
less: Liabilities to central government	3,098,746	3,207,343	3,741,577	4,628,534	4,109,712	5,438,815	3,921,704	4,334,179	3,823,293
2-Net claims on provincial governments	(1,102,175)	(1,218,401)	(2,089,440)	(1,805,101)	(2,135,913)	(2,487,786)	(2,400,949)	(2,893,679)	(3,151,708)
Claims on provincial governments	814,419	887,820	610,638	651,440	358,055	361,931	360,416	362,803	350,036
less: Liabilities to provincial governments	1,916,594	2,106,221	2,700,077	2,456,542	2,493,969	2,849,717	2,761,365	3,256,481	3,501,744
b. Claims on other sectors	11,092,235	12,004,580	12,627,059	12,486,303	12,232,293	12,463,859	13,270,456	13,986,974	14,770,135
Other financial corporations	193,875	267,202	241,697	198,252	248,507	265,630	337,955	480,120	534,491
Public non-financial corporations	1,740,071	2,276,992	2,221,977	2,263,129	2,259,176	2,239,497	2,187,499	2,139,767	2,209,952
Other non-financial corporations	7,315,249	7,560,899	8,082,639	8,082,573	7,641,777	7,838,995	8,566,377	9,073,697	9,695,015
Other resident sectors	1,843,040	1,899,487	2,080,747	1,942,350	2,082,832	2,119,737	2,178,625	2,293,389	2,330,676
Broad money liabilities (a+b+c+d)	26,789,406	31,266,400	36,482,613	32,584,638	36,305,515	36,732,259	36,762,340	36,902,452	36,978,038
a. Currency outside depository corporations	7,556,219	9,131,010	9,131,658	8,430,720	8,890,585	8,796,011	8,928,230	9,047,179	9,092,681
b. Transferable deposits	14,600,337	17,025,643	21,408,045	18,699,365	21,486,133	21,966,877	21,990,428	21,999,266	22,134,860
Other financial corporations	569,952	451,168	709,340	529,237	824,676	918,759	780,868	791,735	700,672
Public non-financial corporations	644,922	712,128	1,118,876	880,404	1,111,566	951,852	1,152,390	1,102,039	897,163
Other non-financial corporations	4,439,410	5,346,360	6,756,561	5,883,444	6,541,153	6,842,583	6,645,579	6,753,742	6,954,577
Other resident sectors	8,946,053	10,515,988	12,823,268	11,406,279	13,008,739	13,253,683	13,411,591	13,351,750	13,582,447
less: Central bank float	-	-	-	-	-	-	-	-	-
c. Other Deposits	4,632,833	5,109,747	5,942,909	5,454,554	5,928,798	5,969,370	5,843,682	5,856,008	5,750,497
Other financial corporations	146,373	159,440	230,205	174,562	217,912	185,420	186,128	162,585	178,441
Public non-financial corporations	804,664	833,767	917,726	802,525	963,451	989,491	862,247	873,118	775,412
Other non-financial corporations	1,430,618	1,562,722	2,312,619	1,777,841	2,223,579	2,283,023	2,268,917	2,409,402	2,430,863
Other resident sectors	2,251,179	2,553,818	2,482,360	2,699,625	2,523,856	2,511,436	2,526,389	2,410,903	2,365,782
d. Securities other than shares included in broad money	18	-	-	-	-	-	-	-	-
Other financial corporations	15	-	-	-	-	-	-	-	-
Public non-financial corporations	-	-	-	-	-	-	-	-	-
Other non-financial corporations	3	-	-	-	-	-	-	-	-
Other resident sectors	-	-	-	-	-	-	-	-	-
Deposits excluded from broad money	95,519	115,208	126,316	114,177	125,966	126,847	125,507	125,981	125,319
of which: Other financial corporations	-	-	-	-	-	-	-	-	-
Securities other than shares excluded from broad money	43,550	59,479	58,256	60,905	56,762	57,043	57,434	58,804	57,124
of which: Other financial corporations	27,127	35,388	35,867	36,594	35,689	35,829	36,010	36,856	36,203
Loans	56,119	102,213	76,064	79,057	76,810	78,118	138,387	228,346	323,845
of which: Other financial corporations	47,313	69,450	74,481	65,337	75,181	76,465	136,746	226,682	321,863
Financial Derivatives	11,280	21,891	23,883	27,653	24,054	24,574	25,117	23,224	20,079
of which: Other financial corporations	-	-	-	-	-	-	-	-	-
Trade credit & advances	44	42	128	13	349	357	119	128	126
of which: Other financial corporations	-	-	-	-	-	-	-	-	-
Shares & other equity	3,868,011	5,454,635	8,806,447	6,724,156	9,618,316	7,743,874	8,124,594	8,368,313	8,672,507
Other items (net)	480,278	283,775	351,141	(294,474)	466,016	359,999	536,910	507,409	335,109
Other liabilities (includes central bank float)	2,934,039	3,676,934	4,196,739	3,787,235	4,287,826	4,507,679	4,628,575	4,689,589	4,705,943
less: Other assets	2,515,832	3,350,342	3,803,245	3,792,871	3,781,723	3,984,932	3,980,679	4,137,460	4,156,226
plus: Consolidation adjustment	62,072	(42,816)	(42,353)	(288,838)	(40,087)	(162,747)	(110,986)	(44,720)	(214,608)

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.

Archive link:

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

2.4 Reserve Money

Million Rupees

Components	30 th June			2023	2024				
	FY22	FY23	FY24	Dec	Aug	Sep	Oct	Nov	Dec
A. Currency in Circulation	7,572,465	9,148,739	9,153,099	8,451,616	8,879,277	8,817,223	9,031,383	9,034,897	9,115,917
B. Cash in Tills	429,566	524,857	554,731	482,274	534,369	565,247	504,920	542,917	596,678
C. Other Deposits	43,653	49,469	62,892	56,930	48,397	45,914	41,528	51,026	58,681
D. Bank Deposits	1,229,198	1,634,092	1,842,108	1,618,999	1,884,722	1,736,022	1,828,898	1,919,517	1,807,703
Reserve Money (A+B+C+D)	9,274,882	11,357,156	11,612,829	10,609,819	11,346,765	11,164,406	11,406,729	11,548,357	11,578,978
Factor affecting Reserve Money (RM)									
A. Net Foreign Assets	209,152	(881,277)	(71,374)	(209,117)	41,250	151,620	304,840	613,391	580,294
B. Net Domestic Assets (1+2+3)	9,065,729	12,238,433	11,684,204	10,818,936	11,305,516	11,012,786	11,101,889	10,934,966	10,998,684
1. Net Govt Sector Borrowing (i+ii)	5,114,721	5,223,578	4,504,320	3,480,635	4,544,830	3,063,118	4,759,580	4,158,029	3,614,140
i. Borrowings for Budgetary Support ¹	5,131,993	5,240,782	4,527,712	3,496,602	4,569,957	3,088,970	4,784,955	4,183,564	3,639,185
a) Federal Government	5,717,227	5,913,261	5,419,184	4,366,576	5,240,676	4,056,035	5,886,628	5,451,142	5,253,794
of which deposits with SBP	(1,009,058)	(725,239)	(869,772)	(1,949,666)	(1,265,693)	(2,537,321)	(779,024)	(1,314,113)	(1,043,841)
b) Provincial Government	(547,818)	(637,329)	(840,494)	(819,458)	(594,154)	(887,856)	(1,027,096)	(1,191,849)	(1,531,012)
Balochistan	(16,552)	(13,301)	(41,987)	(41,350)	(65,393)	(75,179)	(75,027)	(77,594)	(79,380)
Khyber Pakhtunkhwa	(1,039)	(59,000)	(59,667)	(83,358)	(89,562)	(138,199)	(127,255)	(169,878)	(191,397)
Punjab	(440,053)	(466,096)	(627,553)	(514,774)	(332,903)	(452,526)	(604,353)	(733,532)	(956,228)
Sindh	(90,174)	(98,933)	(111,287)	(179,975)	(106,296)	(221,953)	(220,461)	(210,845)	(304,006)
c) AJK Government	(14,770)	(14,358)	(30,893)	(26,770)	(45,679)	(51,372)	(50,302)	(54,732)	(53,813)
d) Gilgit-Baltistan	(22,646)	(20,792)	(20,084)	(23,747)	(30,886)	(27,837)	(24,275)	(20,997)	(29,785)
ii. Others	(17,273)	(17,204)	(23,392)	(15,966)	(25,127)	(25,852)	(25,375)	(25,536)	(25,045)
2. Credit to Non-Govt. Sector (i+ii+iii)	1,714,802	1,661,459	1,525,930	1,654,796	1,452,144	1,519,191	1,510,606	1,499,348	1,492,922
i. Claims on Scheduled Banks (a+b+c+d+e)	1,603,049	1,542,157	1,409,836	1,538,043	1,336,257	1,403,263	1,394,630	1,383,664	1,377,862
a. Agriculture Sector	4,876	5,859	5,374	5,321	6,227	6,356	6,281	6,355	6,370
b. Industrial Sector	616,991	632,666	577,676	609,723	563,790	554,345	545,029	537,143	527,383
c. Export Sector	780,722	768,821	624,392	762,866	556,402	597,722	598,538	594,822	586,211
d. Housing Sector	-	-	-	-	-	-	-	-	-
e. Others	200,460	134,811	202,394	160,133	209,838	244,840	244,782	245,344	257,898
ii. Claims on NBFIs	111,753	119,302	116,094	116,753	115,887	115,928	115,976	115,684	115,060
iii. PSFs Special A/C Debt Repayment	-	-	-	-	-	-	-	-	-
3. Other Items (Net)	2,236,207	5,353,396	5,653,954	5,683,505	5,308,542	6,430,477	4,831,702	5,277,589	5,891,622
Reserve Money(RM) (A+B)	9,274,882	11,357,156	11,612,829	10,609,819	11,346,765	11,164,406	11,406,729	11,548,357	11,578,978

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

4. 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>

4/ Total may differ due to rounding off.

Archive link

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

2.5 Currency in Circulation

Million Rupees									
	30 th June			2023	2024				
	FY22	FY23	FY24	Dec	Aug	Sep	Oct	Nov	Dec
1. Banknotes	7,992,592	9,664,290	9,698,211	8,924,353	9,404,441	9,373,243	9,527,051	9,568,545	9,703,300
2. One Rupee Coins and above	9,991	9,787	9,849	9,798	9,798	9,761	9,793	9,764	9,847
3. Total (1+2)	8,002,583	9,674,077	9,708,060	8,934,151	9,414,239	9,383,004	9,536,844	9,578,309	9,713,147
4. Held by Banking Department of SBP	146	131	190	139	140	102	134	105	177
5. Held by Issue Department of SBP	406	351	40	122	453	432	406	390	376
6. Currency in tills of Scheduled Banks	429,566	524,857	554,731	482,274	534,369	565,247	504,920	542,917	596,678
7. Currency in Circulation (3-4-5-6)	7,572,465	9,148,739	9,153,099	8,451,616	8,879,277	8,817,223	9,031,383	9,034,897	9,115,917

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.

2.6 Monetary Aggregates

Million Rupees

Assets / Liabilities		30 th June			2023	2024				
		FY22	FY23	FY24	Dec	Aug	Sep	Oct	Nov	Dec
A. Components of M2										
1. Currency in Circulation		7,572,465	9,148,739	9,153,099	8,451,616	8,879,277	8,817,223	9,031,383	9,034,897	9,115,917
2. Other Deposits with SBP		43,653	49,469	62,892	56,930	48,397	45,914	41,528	51,026	58,681
3. Total Private & PSE Deposits		19,151,876	21,744,840	26,665,840	23,822,669	26,061,398	26,730,946	26,097,184	26,389,774	26,407,983
of which : RFCDs		1,202,932	1,601,062	1,604,935	1,593,105	1,662,001	1,724,054	1,692,466	1,669,748	1,706,435
Money Supply (1+2+3)		26,767,994	30,943,048	35,881,830	32,331,216	34,989,072	35,594,083	35,170,095	35,475,696	35,582,581
B. Factors Affecting Money Supply (M2)										
I.Net Foreign Assets of the Banking System		(195,008)	(1,797,146)	(1,137,968)	(1,188,756)	(1,124,381)	(997,942)	(944,345)	(642,824)	(514,490)
a. State Bank of Pakistan		209,152	(881,277)	(71,374)	(209,117)	41,250	151,620	304,840	613,391	580,294
b. Scheduled Banks		(404,161)	(915,869)	(1,066,594)	(979,639)	(1,165,631)	(1,149,562)	(1,249,186)	(1,256,215)	(1,094,784)
II.Net Domestic Assets of Banking System (1+2+3)		26,963,002	32,740,194	37,019,799	33,519,972	36,113,453	36,592,025	36,114,440	36,118,520	36,097,070
a. State Bank of Pakistan		7,462,680	10,696,276	10,274,368	9,280,893	9,969,259	9,609,523	9,707,259	9,551,302	9,620,822
b. Scheduled Banks		19,500,322	22,043,918	26,745,431	24,239,079	26,144,194	26,982,501	26,407,181	26,567,219	26,476,248
1. Net Govt Sector Borrowing(a+b+c)		19,612,386	23,712,768	31,078,845	25,568,819	31,570,912	29,411,442	29,024,618	28,698,540	28,613,876
a. Borrowings for Budgetary support ¹		18,496,004	22,244,063	29,723,917	24,328,031	30,457,263	28,297,814	27,878,124	27,557,024	27,476,726
(i) From SBP		5,131,993	5,240,782	4,527,712	3,496,602	4,569,957	3,088,970	4,784,955	4,183,564	3,639,185
a) Federal Government		5,717,227	5,913,261	5,419,184	4,366,576	5,240,676	4,056,035	5,886,628	5,451,142	5,253,794
of which deposits with SBP		(1,009,058)	(725,239)	(869,772)	(1,949,666)	(1,265,693)	(2,537,321)	(779,024)	(1,314,113)	(1,043,841)
b) Provincial Government		(547,818)	(637,329)	(840,494)	(819,458)	(594,154)	(887,856)	(1,027,096)	(1,191,849)	(1,531,012)
Balochistan Government		(16,552)	(13,301)	(41,987)	(41,350)	(65,393)	(75,179)	(75,027)	(77,594)	(79,380)
Khyber Pakhtunkhwa Government		(1,039)	(59,000)	(59,667)	(83,358)	(89,562)	(138,199)	(127,255)	(169,878)	(191,397)
Punjab Government		(440,053)	(466,096)	(627,553)	(514,774)	(332,903)	(452,526)	(604,353)	(733,532)	(956,228)
Sindh Government		(90,174)	(98,933)	(111,287)	(179,975)	(106,296)	(221,953)	(220,461)	(210,845)	(304,006)
c) AJK Government		(14,770)	(14,358)	(30,893)	(26,770)	(45,679)	(51,372)	(50,302)	(54,732)	(53,813)
d) Gilgit-Baltistan		(22,646)	(20,792)	(20,084)	(23,747)	(30,886)	(27,837)	(24,275)	(20,997)	(29,785)
(ii) From Scheduled banks (a+b)		13,364,011	17,003,281	25,196,205	20,831,430	25,887,305	25,208,844	23,093,169	23,373,459	23,837,541
a) Federal Government		14,630,114	18,346,722	26,866,638	22,270,564	27,584,424	26,935,249	24,860,710	25,185,423	25,555,102
of which deposits with banks		(2,020,076)	(2,360,647)	(2,709,578)	(2,524,067)	(2,706,005)	(2,807,310)	(2,754,346)	(2,860,667)	(2,603,383)
b) Provincial Government		(1,266,103)	(1,343,441)	(1,670,433)	(1,439,134)	(1,697,119)	(1,726,405)	(1,767,541)	(1,811,964)	(1,717,561)
of which deposits with banks		(1,266,103)	(1,343,441)	(1,670,433)	(1,439,134)	(1,697,119)	(1,726,406)	(1,767,542)	(1,811,964)	(1,717,561)
b. Commodity operations		1,133,655	1,485,909	1,378,320	1,256,754	1,138,777	1,139,481	1,171,869	1,167,052	1,162,195
c. Others		(17,273)	(17,204)	(23,392)	(15,966)	(25,127)	(25,853)	(25,375)	(25,536)	(25,045)
2. Credit to Non-Govt. Sector (a+b+c+d)		10,496,761	11,190,671	11,543,424	11,580,192	11,130,249	11,632,670	12,681,082	14,027,216	15,168,783
a. Credit to Private Sector*		8,308,070	8,353,947	8,866,853	8,829,668	8,528,708	8,746,113	9,392,691	10,167,547	10,956,499
Conventional Banking Branches		5,996,153	5,999,370	6,211,242	6,216,637	6,030,575	6,160,925	6,527,518	6,985,606	7,330,191
Islamic Banks		1,148,129	1,530,818	1,776,270	1,731,810	1,628,800	1,698,684	1,983,040	2,277,828	2,638,672
Islamic Banking Branches of Conventional Banks		1,163,788	823,758	879,341	881,221	869,333	886,504	882,133	904,113	987,635
b. Credit to PSEs		1,794,486	2,291,400	2,191,482	2,236,991	2,187,270	2,207,155	2,150,738	2,172,238	2,225,293
c. PSEs Special a/c-debt Repayment with BP/PSPC		-	-	-	-	-	-	-	-	-
d. Credit to NBFIs		394,205	545,324	485,089	513,533	414,271	679,401	1,137,653	1,687,431	1,986,991
3. Other Items (net) *		(3,146,145)	(2,163,244)	(5,602,470)	(3,629,039)	(6,587,708)	(4,452,088)	(5,591,259)	(6,607,235)	(7,685,589)
Broad Money M2 (A+B)		26,767,994	30,943,048	35,881,830	32,331,216	34,989,072	35,594,083	35,170,095	35,475,696	35,582,581
C. Memorandum Items										
Accrued Profit on SBP holdings of MRTBs/MTBs		104,314	309,818	262,536	288,714	475,757	562,766	635,087	735,456	261,700
Outstanding amount of MTBs (realized value in auction)		5,493,007	5,115,536	7,542,978	5,659,140	7,880,565	8,227,507	6,517,181	5,585,976	4,505,128
Net Government Budgetary Borrowing (Cash Basis)		18,320,312	21,852,753	29,075,815	23,919,640	29,515,149	27,211,039	26,839,875	26,504,241	27,049,979
From SBP		5,027,680	4,930,964	4,265,176	3,207,888	4,094,200	2,526,205	4,149,868	3,448,108	3,377,485
From Scheduled Banks		13,292,633	16,921,789	24,810,640	20,711,752	25,420,949	24,684,834	22,690,007	23,056,133	23,672,494

Source: Statistics and Data Services Department

Notes: -

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

2. Data is based on weekly returns. The quarterly data covers the period up to the last working day of the month and others months data up to the last working day of last week.

* Islamic Financials, Advances (against Murabaha etc), Inventories and any Other related item(s) pertaining to Islamic Financing previously reported under Other Assets has been reclassified as credit to private sector. Details of reclassifications/revisions are available in revision study on SBP website at: <http://www.sbp.org.pk/ecodata/RISMS.pdf>

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

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

Archive link:

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

2.7 Government Budgetary Borrowing from Banks

Million Rupees

ITEMS	Stocks		Monetary Impact During	
	30-Jun-23 ^H	30-Jun-24 ^H	1 st July 23 to 31-Dec-23	1 st July 24 to 31-Dec-24
1. Central Government (a+b)	24,259,983	32,285,822	2,377,157	(1,476,926)
a. Scheduled Banks	18,346,722	26,866,638	3,923,842	(1,311,536)
T-Bills, Securities and Others	20,707,369	29,576,216	4,087,261	(1,417,731)
Less:			-	-
Government Deposits	2,360,647	2,709,578	163,419	(106,195)
b. State Bank	5,913,261	5,419,184	(1,546,685)	(165,390)
T-bills and Securities etc.	5,889,104	5,571,285	(314,638)	8,428
Debtor Balances (Exc. Zakat Fund)	-	-	-	-
Others*	749,396	717,671	(7,620)	252
Less:				
Govt. Deposits (Ex. Zakat and Privatization Fund)	725,239	869,772	1,224,427	174,069
2. Provincial Governments (c+d)	(2,015,920)	(2,561,905)	(293,188)	(770,265)
c. Scheduled Banks	(1,343,441)	(1,670,433)	(95,693)	(47,128)
Government Securities and Others				
Less:				
Government Deposits	1,343,441	1,670,433	95,693	47,128
d. State Bank	(672,479)	(891,472)	(197,496)	(723,138)
Government Securities	-	-	-	-
Debtor Balances (Excluding Zakat Fund)	-	-	-	-
Less:				
Government Deposits (Excluding Zakat Fund)	672,479	891,472	197,496	723,138
Net Budgetary Borrowing from the Banking System	22,244,063	29,723,917	2,083,969	(2,247,191)

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:

4. 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>

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

* 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-23	30-Jun-24	1 st July 23 to	1 st July 24 to
			31-Dec-23	31-Dec-24
Rice	133.6	-	14.1	184.5
Wheat	1,310,697.3	1,133,456.1	(278,098.6)	(236,364.6)
Sugar	107,241.8	107,772.4	(6,704.3)	11,642.9
Fertilizer	64,264.4	134,664.3	57,184.9	8,319.7
Seeds	1,748.0	2,427.6	(1,748.0)	(2,427.6)
Oil seeds				
Pulses				
Edible Oil				
Black Mash				
Chilies				
Seed Meal				
Gram				
Onion				
Potatoes				
Cotton	1,823.8	-	197.0	2,519.3
Total	1,485,909.0	1,378,320.5	(229,154.9)	(216,125.8)

Source: Statistics and Data Services Department

2.9 SBP Statement of Affairs

Million Rupees

LAST WEEK END	Jul-24			Aug-24			Sep-24		
	Issue	Banking	Total	Issue	Banking	Total	Issue	Banking	Total
ASSETS	9,586,064	14,578,850	24,164,914	9,404,581	15,093,073	24,497,654	9,373,647	14,629,500	24,003,147
International reserve assets	1,371,135	2,855,335	4,226,470	1,484,338	2,953,990	4,438,328	1,484,478	3,287,250	4,771,728
- Gold	1,349,449	-	1,349,449	1,456,666	-	1,456,666	-	-	1,456,666
- Foreign currency balances	21,686	2,703,728	2,725,414	27,672	2,837,006	2,864,678	27,812	3,060,049	3,087,861
- Balances with International Monetary Fund	-	-	-	-	-	-	-	-	-
- Special drawing rights holdings	-	126,454	126,454	-	81,482	81,482	-	200,279	200,279
- Reserve tranche position with International Monetary Fund	-	44	44	-	45	45	-	45	45
- Other foreign currency balances	-	25,109	25,109	-	35,457	35,457	-	26,877	26,877
Local currency financial assets	3,000,000	10,078,637	13,078,637	3,000,000	10,073,031	13,073,031	3,000,000	9,145,426	12,145,426
(i) Monetary policy assets	3,000,000	8,788,111	11,788,111	3,000,000	8,838,874	11,838,874	3,000,000	7,880,600	10,880,600
- Conventional- securities purchased under agreement to resell	3,000,000	8,685,466	11,685,466	3,000,000	8,720,927	11,720,927	3,000,000	7,798,843	10,798,843
- Shariah compliant financing facility	-	102,645	102,645	-	117,947	117,947	-	81,757	81,757
- Outright purchase of assets	-	-	-	-	-	-	-	-	-
- Conventional securities	-	-	-	-	-	-	-	-	-
- Shariah compliant securities	-	-	-	-	-	-	-	-	-
(ii) Credit to conventional banks & financial institutions	-	913,262	913,262	-	870,945	870,945	-	888,617	888,617
for purposes other than monetary policy	-	4,060	4,060	-	4,084	4,084	-	4,030	4,030
- Agriculture sector	-	426,452	426,452	-	425,345	425,345	-	420,947	420,947
- Industrial sector	-	424,515	424,515	-	379,159	379,159	-	401,216	401,216
- Export sector	-	3	3	-	3	3	-	3	3
- Housing sector	-	58,234	58,234	-	62,354	62,354	-	62,422	62,422
- Other	-	-	-	-	-	-	-	-	-
(iii) Credit to Islamic banks & financial institutions for	-	377,263	377,263	-	363,212	363,212	-	376,209	376,209
purpose other than monetary policy	-	1,962	1,962	-	2,902	2,902	-	3,118	3,118
- Agriculture sector	-	165,726	165,726	-	167,412	167,412	-	165,424	165,424
- Industrial sector	-	194,456	194,456	-	177,243	177,243	-	192,140	192,140
- Export sector	-	-	-	-	-	-	-	-	-
- Housing sector	-	15,119	15,119	-	15,655	15,655	-	15,527	15,527
- Other	-	-	-	-	-	-	-	-	-
Credit to general government account	5,190,053	1,112,508	6,302,561	4,893,194	1,528,057	6,421,251	4,862,154	1,643,975	6,506,130
- Federal government	5,190,053	1,112,508	6,302,561	4,893,194	1,528,057	6,421,251	4,862,154	1,643,975	6,506,130
- Perpetual loan to federal government	-	730,143	730,143	-	743,777	743,777	-	739,049	739,049
- Government securities	-	-	-	-	-	-	-	-	-
- Market related treasury bills	-	-	-	-	-	-	-	-	-
- Pakistan investment bonds	5,190,053	382,365	5,572,418	4,893,194	784,280	5,677,474	4,862,154	904,926	5,767,081
- Sukuks	-	-	-	-	-	-	-	-	-
- Government overdrafts	-	-	-	-	-	-	-	-	-
- Provincial & autonomous regions	-	-	-	-	-	-	-	-	-
- Long term loans	-	-	-	-	-	-	-	-	-
- Short term loans	-	-	-	-	-	-	-	-	-
- Government overdrafts	-	-	-	-	-	-	-	-	-
Equity investments	-	172,719	172,719	-	171,893	171,893	-	169,852	169,852
- Subsidiaries	-	-	-	-	-	-	-	0	0
- Banks	-	64,936	64,936	-	74,437	74,437	-	74,437	74,437
- Financial institutions	-	52,610	52,610	-	42,283	42,283	-	42,283	42,283
- Other	-	55,173	55,173	-	55,173	55,173	-	53,131	53,131
Property, plant & equipment	-	162,648	162,648	-	162,657	162,657	-	162,356	162,357
Rupee coins	3	-	3	453	-	453	419	-	419
Other assets	24,873	197,004	221,877	26,595	203,445	230,040	26,595	220,640	247,236
LIABILITIES	9,586,064	14,578,850	24,164,914	9,404,581	15,093,073	24,497,654	9,373,647	14,629,500	24,003,147
Equity & reserves	-	5,732,677	5,732,677	-	6,120,943	6,120,943	-	3,872,844	3,872,844
- Paid-up capital	-	100,000	100,000	-	100,000	100,000	-	100,000	100,000
- Statutory reserves	-	332,194	332,194	-	935,438	935,438	-	1,060,876	1,060,876
- Special reserves	-	891	891	-	891	891	-	891	891
- Unrealized appreciations	-	1,470,248	1,470,248	-	1,573,037	1,573,037	-	1,573,037	1,573,037
- Profit & loss appropriation account	-	3,829,344	3,829,344	-	3,511,577	3,511,577	-	1,138,040	1,138,040
Banknotes in circulation	9,586,064	(166)	9,585,897	9,404,581	(140)	9,404,441	9,373,647	(125)	9,373,522
- Banknotes in circulation	9,585,898	-	9,585,898	9,404,441	-	9,404,441	9,373,522	-	9,373,522
- Banknotes held in Banking Department	166	(166)	(0)	140	(140)	-	125	(125)	-
Monetary policy liabilities	-	290,765	290,765	-	292,096	292,096	-	312,673	312,673
- Securities sold under agreement to repurchase	-	290,765	290,765	-	292,096	292,096	-	312,673	312,673
- Shariah compliant facility	-	-	-	-	-	-	-	-	-
Local currency deposits	-	3,597,001	3,597,001	-	3,598,498	3,598,498	-	5,057,097	5,057,097
- Federal government	-	1,139,094	1,139,094	-	1,260,155	1,260,155	-	2,703,918	2,703,918
- Provincial governments & autonomous regions	-	861,876	861,876	-	681,951	681,951	-	780,733	780,733
- Bank deposits	-	1,410,749	1,410,749	-	1,499,471	1,499,471	-	1,416,577	1,416,577
- Other deposits	-	185,282	185,282	-	156,920	156,920	-	155,869	155,869
Foreign currency deposits	-	1,426,844	1,426,844	-	1,432,959	1,432,959	-	1,430,987	1,430,987
- Local banks	-	384,904	384,904	-	385,250	385,250	-	383,701	383,701
- Foreign central banks	-	126,152	126,152	-	126,924	126,924	-	125,253	125,253
- Foreign governments & sovereign wealth fund	-	908,672	908,672	-	912,435	912,435	-	914,210	914,210
- Others deposits	-	7,117	7,117	-	8,350	8,350	-	7,823	7,823
Foreign currency loans and liabilities	-	3,307,127	3,307,127	-	3,367,285	3,367,285	-	3,537,282	3,537,282
- International Monetary Fund facilities	-	1,054,593	1,054,593	-	1,066,635	1,066,635	-	1,223,022	1,223,022
- Allocations of special drawing rights of IMF	-	1,086,036	1,086,036	-	1,102,455	1,102,455	-	1,103,292	1,103,292
- Currency swap arrangements	-	1,166,498	1,166,498	-	1,198,195	1,198,195	-	1,210,968	1,210,968
- Overdraft from Asian Clearing Union	-	-	-	-	-	-	-	-	-
Other liabilities	-	224,603	224,603	-	281,432	281,432	-	418,742	418,742

2.9 SBP Statement of Affairs

Million Rupees

LAST WEEK END	Oct-24			Nov-24			Dec-24		
	Issue	Banking	Total	Issue	Banking	Total	Issue	Banking	Total
ASSETS	9,527,185	13,200,269	22,727,454	9,568,650	14,441,663	24,010,313	9,745,280	14,500,945	24,246,225
International reserve assets	1,547,412	3,418,584	4,965,996	1,561,166	3,663,196	5,224,362	1,561,095	3,581,105	5,142,200
- Gold	1,520,097	-	1,520,097	1,534,137	-	1,534,137	1,534,252	-	1,534,252
- Foreign currency balances	27,315	3,260,754	3,288,069	27,029	3,555,034	3,582,063	26,843	3,530,981	3,557,824
- Balances with International Monetary Fund	-	-	-	-	-	-	-	-	-
- Special drawing rights holdings	-	124,816	124,816	-	79,936	79,936	-	15,052	15,052
- Reserve tranche position with International Monetary Fund	-	44	44	-	44	44	-	43	43
- Other foreign currency balances	-	32,970	32,970	-	28,182	28,182	-	35,029	35,029
Local currency financial assets	3,000,000	7,568,201	10,568,201	3,000,000	8,506,947	11,506,947	3,000,000	9,295,168	12,295,168
(i) Monetary policy assets	3,000,000	6,311,861	9,311,861	3,000,000	7,261,839	10,261,839	3,000,000	8,074,896	11,074,896
- Conventional- securities purchased under agreement to resell	3,000,000	6,257,909	9,257,909	3,000,000	7,002,862	10,002,862	3,000,000	7,557,317	10,557,317
- Shariah compliant financing facility	-	53,952	53,952	-	258,977	258,977	-	517,579	517,579
- Outright purchase of assets	-	-	-	-	-	-	-	-	-
- Conventional securities	-	-	-	-	-	-	-	-	-
- Shariah compliant securities	-	-	-	-	-	-	-	-	-
(ii) Credit to conventional banks & financial institutions	-	883,905	883,905	-	878,489	878,489	-	857,188	857,188
for purposes other than monetary policy	-	883,905	883,905	-	878,489	878,489	-	857,188	857,188
- Agriculture sector	-	3,944	3,944	-	3,833	3,833	-	3,848	3,848
- Industrial sector	-	410,744	410,744	-	405,196	405,196	-	400,560	400,560
- Export sector	-	407,141	407,141	-	406,555	406,555	-	387,254	387,254
- Housing sector	-	3	3	-	3	3	-	3	3
- Other	-	62,073	62,073	-	62,902	62,902	-	65,524	65,524
(iii) Credit to Islamic banks & financial institutions for	-	372,436	372,436	-	366,619	366,619	-	363,084	363,084
purpose other than monetary policy	-	372,436	372,436	-	366,619	366,619	-	363,084	363,084
- Agriculture sector	-	3,045	3,045	-	3,216	3,216	-	3,282	3,282
- Industrial sector	-	162,695	162,695	-	160,091	160,091	-	158,212	158,212
- Export sector	-	191,397	191,397	-	188,267	188,267	-	186,574	186,574
- Housing sector	-	-	-	-	-	-	-	-	-
- Other	-	15,299	15,299	-	15,045	15,045	-	15,016	15,016
Credit to general government account	4,951,754	1,627,614	6,579,368	4,979,254	1,699,373	6,678,626	5,155,929	1,043,164	6,199,093
- Federal government	4,951,754	1,627,614	6,579,368	4,979,254	1,699,373	6,678,626	5,155,929	1,043,164	6,199,093
- Perpetual loan to federal government	-	728,383	728,383	-	722,586	722,586	-	719,883	719,883
- Government securities	-	-	-	-	-	-	-	-	-
- Market related treasury bills	-	-	-	-	-	-	-	-	-
- Pakistan investment bonds	4,951,754	899,230	5,850,984	4,979,254	976,787	5,956,041	5,155,929	323,281	5,479,210
- Sukuks	-	-	-	-	-	-	-	-	-
- Government overdrafts	-	-	-	-	-	-	-	-	-
- Provincial & autonomous regions	-	-	-	-	-	-	-	-	-
- Long term loans	-	-	-	-	-	-	-	-	-
- Short term loans	-	-	-	-	-	-	-	-	-
- Government overdrafts	-	-	-	-	-	-	-	-	-
Equity investments	-	207,483	207,483	-	207,483	207,483	-	207,483	207,483
- Subsidiaries	-	0	0	-	0	0	-	0	0
- Banks	-	110,994	110,994	-	110,994	110,994	-	110,994	110,994
- Financial institutions	-	42,283	42,283	-	42,283	42,283	-	42,283	42,283
- Other	-	54,206	54,206	-	54,206	54,206	-	54,206	54,206
Property, plant & equipment	-	162,185	162,185	-	161,889	161,889	-	161,669	161,669
Rupee coins	406	-	406	390	-	390	416	-	416
Other assets	27,613	216,204	243,817	27,840	202,776	230,616	27,840	212,356	240,196
LIABILITIES	9,527,185	13,200,269	22,727,454	9,568,650	14,441,663	24,010,313	9,745,280	14,500,945	24,246,225
Equity & reserves	-	4,204,324	4,204,324	-	4,487,501	4,487,501	-	4,692,428	4,692,428
- 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	-	891	891	-	1,915	1,915	-	4,298	4,298
- Unrealized appreciations	-	1,672,658	1,672,658	-	1,686,698	1,686,698	-	1,686,686	1,686,686
- Profit & loss appropriation account	-	1,369,899	1,369,899	-	1,638,012	1,638,012	-	1,840,568	1,840,568
Banknotes in circulation	9,527,185	(134)	9,527,051	9,568,650	(105)	9,568,545	9,745,280	(197)	9,745,083
- Banknotes in circulation	9,527,051	-	9,527,051	9,568,545	-	9,568,545	9,745,083	-	9,745,083
- Banknotes held in Banking Department	134	(134)	-	105	(105)	-	197	(197)	-
Monetary policy liabilities	-	170,481	170,481	-	381,321	381,321	-	457,401	457,401
- Securities sold under agreement to repurchase	-	170,481	170,481	-	381,321	381,321	-	457,401	457,401
- Shariah compliant facility	-	-	-	-	-	-	-	-	-
Local currency deposits	-	3,485,441	3,485,441	-	4,288,478	4,288,478	-	4,161,101	4,161,101
- Federal government	-	761,807	761,807	-	1,297,279	1,297,279	-	1,011,881	1,011,881
- Provincial governments & autonomous regions	-	1,124,955	1,124,955	-	1,290,637	1,290,637	-	1,382,982	1,382,982
- Bank deposits	-	1,447,198	1,447,198	-	1,538,089	1,538,089	-	1,608,678	1,608,678
- Other deposits	-	151,481	151,481	-	162,473	162,473	-	157,560	157,560
Foreign currency deposits	-	1,433,251	1,433,251	-	1,440,446	1,440,446	-	1,442,475	1,442,475
- Local banks	-	381,700	381,700	-	381,428	381,428	-	378,017	378,017
- Foreign central banks	-	125,772	125,772	-	126,586	126,586	-	125,589	125,589
- Foreign governments & sovereign wealth fund	-	918,778	918,778	-	925,668	925,668	-	931,794	931,794
- Others deposits	-	7,002	7,002	-	6,764	6,764	-	7,076	7,076
Foreign currency loans and liabilities	-	3,615,248	3,615,248	-	3,548,167	3,548,167	-	3,459,362	3,459,362
- International Monetary Fund facilities	-	1,335,187	1,335,187	-	1,294,419	1,294,419	-	1,229,651	1,229,651
- Allocations of special drawing rights of IMF	-	1,084,415	1,084,415	-	1,072,367	1,072,367	-	1,065,608	1,065,608
- Currency swap arrangements	-	1,195,646	1,195,646	-	1,181,381	1,181,381	-	1,164,103	1,164,103
- Overdraft from Asian Clearing Union	-	-	-	-	-	-	-	-	-
Other liabilities	-	291,659	291,659	-	295,855	295,855	-	288,374	288,374

Source: Finance Department SBP

2.10 Annual Accounts of SBP

End Jan: Million Rupees

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

Source: Finance Department SBP

2.11 Annual Accounts of SBP Banking Services Corporation

End Jun: Million Rupees

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

Source: SBP BSC HOK

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

Million Rupees

FINANCIAL POSITION	FY22	FY23	FY24	2023	2024					
				Dec	Aug	Sep	Oct	Nov	Dec	
ASSETS										
Cash & Balances with Treasury Banks	2,308,137	2,650,786	3,197,004	2,725,901	2,778,140	2,612,451	2,792,111	2,889,035	2,744,428	
Balances with other Banks	330,061	517,695	558,314	501,917	473,730	442,822	366,114	135,907	226,815	
Lending to Financial Institutions	858,227	892,010	1,025,211	1,549,354	944,615	1,177,984	1,040,052	1,307,950	1,235,244	
Investments	16,441,736	20,895,614	30,149,408	25,540,713	31,015,724	30,694,465	28,536,205	29,025,600	29,316,132	
Advances – Net of Provision	10,099,077	11,502,379	11,589,550	11,621,826	10,936,358	11,112,612	12,432,300	13,968,283	14,671,589	
Gross Advances	10,771,563	12,202,125	12,447,146	12,347,058	11,805,017	12,069,382	13,393,345	14,872,001	15,581,109	
Less: Provision for Non- Performing Advances	(672,486)	(699,746)	(857,595)	(725,232)	(868,659)	(956,770)	(961,045)	(903,718)	(909,521)	
Operating Fixed Assets	716,433	872,579	1,012,671	907,449	1,039,081	1,049,899	1,063,201	949,834	960,318	
Deferred Tax Assets	107,049	220,831	186,560	211,239	190,139	225,253	207,143	188,003	181,942	
Other Assets	1,202,385	1,892,967	2,404,598	2,080,628	2,454,300	2,626,409	2,147,500	2,401,049	2,301,500	
Right to use Assets								152,363	154,322	
TOTAL ASSETS	32,063,106	39,444,861	50,123,316	43,356,012	49,832,087	49,941,896	48,584,625	51,018,025	51,792,290	
LIABILITIES										
Bills Payable	358,528	424,912	459,192	399,964	311,469	322,476	333,953	346,819	466,138	
Borrowings	6,725,049	8,916,845	13,071,191	11,497,006	13,032,779	12,638,057	11,576,332	13,006,135	14,673,263	
Deposits and other Accounts	21,490,459	25,507,568	30,812,105	27,679,479	30,713,082	30,793,053	30,478,573	31,112,995	30,067,614	
Sub-ordinated Loans	136,828	171,864	172,846	176,073	171,345	171,891	171,341	171,341	171,337	
Liabilities Against Assets Subject to Finance Lease	10,134	12,518	11,106	12,071	11,047	13,711	13,645	105,352	107,276	
Deferred Tax Liabilities	5,847	38,414	48,282	28,735	60,744	53,178	65,922	73,414	77,640	
Other Liabilities	1,300,389	1,966,081	2,538,857	2,291,617	2,352,437	2,517,997	2,488,927	2,670,800	2,685,697	
TOTAL LIABILITIES	30,027,234	37,038,203	47,113,577	42,084,946	46,652,903	46,510,363	45,128,692	47,486,857	48,248,965	
NET ASSETS	2,035,872	2,406,658	3,009,739	2,983,777	3,179,184	3,431,533	3,455,932	3,531,168	3,543,325	
REPRESENTED BY:										
Paid up Capital / Head Office Capital Account	584,837	614,275	631,074	631,319	628,399	628,265	628,635	635,048	635,131	
Reserves	440,578	572,952	650,680	591,418	668,552	655,177	675,346	680,323	682,710	
Un-appropriated / Un-remitted Profit	870,554	1,142,504	1,363,938	1,414,262	1,404,779	1,438,444	1,498,806	1,529,022	1,566,512	
Surplus/ (Deficit) on Revaluation of Assets	139,904	76,926	364,046	346,778	477,454	709,648	653,146	686,775	658,971	
TOTAL	2,035,872	2,406,658	3,009,739	2,983,777	3,179,184	3,431,533	3,455,932	3,531,168	3,543,324	

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				
				Nov	Jul	Aug	Sep	Oct	Nov
Demand Liabilities	19,281,929	18,358,468	25,661,036	18,261,279	26,061,081	26,671,948	27,111,069	26,923,841	27,135,442
Time Liabilities	2,074,337	4,279,847	5,007,027	4,566,746	5,058,475	5,017,584	5,028,811	5,026,442	4,978,437
TOTAL (Demand & Time Liabilities)	21,356,266	22,638,315	30,668,063	22,828,026	31,119,556	31,689,532	32,139,880	31,950,283	32,113,880
LIQUID ASSETS MAINTAINED IN PAKISTAN	14,101,558	17,790,896	20,912,972	18,179,905	21,601,817	22,488,500	22,573,389	21,668,603	21,065,841
Cash	415,712	602,904	684,550	544,001	617,637	569,448	579,606	571,833	565,344
Balance with SBP	1,447,459	1,388,023	1,509,768	1,235,722	1,536,424	1,673,435	1,415,180	1,446,686	1,630,629
Balance with agents of SBP	207,436	290,217	141,061	159,081	97,959	81,940	220,721	126,727	149,309
Un-encumbered approved Securities	11,976,081	15,435,676	18,505,476	16,167,520	19,277,758	20,091,690	20,285,953	19,451,059	18,648,238
Foreign Banks Deposits with SBP under section13(3) of Banking Companies Ordinance	54,870	74,076	72,116	73,581	72,039	71,987	71,928	72,298	72,322
Minimum of Assets required to be held under Section 29 of the Banking Companies Ordinance	4,612,478	5,393,662	6,092,810	5,426,262	6,183,875	6,330,332	6,440,436	6,391,995	6,432,223
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	12,753,643	15,417,942	16,158,168	16,132,953	15,276,608	14,633,618

Source: Banking Supervision Department-1, SBP

2.14 Financial Position of DFIs, MFBs and NBFs

Million Rupees

ASSETS/ LIABILITIES	Jun-24				Sep-24			
	DFIs*	NBFs	MFBs	Total	DFIs*	NBFs	MFBs	Total
1. Currency and Deposits	12,871	1,156,414	101,478	1,270,763	14,819	795,708	68,666	879,193
a. Currency	13	1,338	11,419	12,770	13	1,402	11,214	12,629
b. Transferable Deposits	7,911	822,125	80,847	910,883	9,862	513,303	52,686	575,852
c. Restricted Deposits	-	812	924	1,735	-	2,260	24	2,285
d. Other Deposits	4,947	332,139	8,289	345,375	4,944	278,742	4,742	288,428
2. Investment in securities other than shares	2,158,735	954,338	165,298	3,278,371	2,038,453	1,622,526	184,972	3,845,952
a. Short-term	786,603	656,729	93,398	1,536,731	638,522	1,075,061	115,330	1,828,913
b. Long-term	1,372,132	297,608	71,900	1,741,640	1,399,931	547,466	69,642	2,017,039
3. Loans extended (Advances)	236,186	124,152	529,208	889,546	245,253	190,643	548,460	984,355
a. Short-term	59,829	52,204	346,529	458,561	72,665	64,704	388,054	525,423
b. Long-term	176,358	71,948	182,679	430,985	172,588	125,938	160,406	458,932
4. Investment in shares	18,313	274,599	164	293,076	18,679	296,295	-	314,974
a. Quoted	10,948	256,837	164	267,949	11,100	277,385	-	288,485
b. Non-quoted	7,364	17,762	-	25,127	7,579	18,910	-	26,489
5. Insurance Technical Reserve	-	-	174	174	-	-	147	147
a. Life	-	-	36	36	-	-	21	21
b. Non-life	-	-	138	138	-	-	126	126
6. Financial Derivatives	-	-	-	-	-	-	-	-
7. Other accounts receivable	62,310	110,033	53,789	226,133	61,218	127,405	58,026	246,648
8. Non-financial assets	11,759	20,940	63,490	96,189	11,934	23,148	65,228	100,310
a. Produced assets	11,609	15,005	61,465	88,079	11,784	17,136	62,945	91,866
i. Fixed assets	11,265	11,426	49,054	71,746	11,405	12,565	50,011	73,981
ii. Inventories	-	378	-	378	-	329	-	329
iii. Valuables	-	1,934	-	1,934	-	2,660	-	2,660
iv. Other produced assets	344	1,267	12,411	14,021	380	1,582	12,934	14,895
b. Non-produced assets	150	5,935	2,025	8,109	150	6,012	2,282	8,444
i. Land	150	2,150	343	2,643	150	2,163	343	2,656
ii. Other non-produced assets	-	3,785	1,682	5,467	-	3,849	1,939	5,788
Total Assets/ Liabilities	2,500,174	2,640,476	913,601	6,054,252	2,390,357	3,055,725	925,498	6,371,580
1. Deposits	60,551	50,284	652,679	763,514	50,367	53,022	662,065	765,455
a. Restricted deposits	80	34,168	-	34,248	80	33,876	151	34,107
b. Other deposits	60,471	16,115	652,679	729,266	50,287	19,146	661,914	731,348
2. Securities other than shares (bonds/debentures etc)	-	2,353	7,643	9,996	-	2,389	7,819	10,208
a. Short-term	-	1,517	-	1,517	-	1,552	-	1,552
b. long-term	-	836	7,643	8,479	-	836	7,819	8,656
3. Loans (Borrowings)	2,243,101	76,770	54,750	2,374,622	2,123,527	167,613	57,209	2,348,349
a. Short-term	2,124,549	26,676	14,531	2,165,756	1,868,517	97,300	18,285	1,984,101
b. Long-term	118,553	50,094	40,219	208,866	255,011	70,313	38,924	364,248
4. Financial Derivatives	-	-	-	-	-	-	-	-
5. Other accounts payable	51,016	146,797	167,961	365,773	51,453	155,077	163,554	370,083
6. Shares and other equity	145,506	2,364,272	30,568	2,540,347	165,009	2,677,624	34,851	2,877,485
a. Quoted	6,238	1,141,475	19,003	1,166,716	6,238	1,295,632	19,003	1,320,873
b. Non-quoted	78,443	861,260	30,859	970,563	78,558	1,048,932	31,988	1,159,479
c. Retained earnings	23,514	73,121	(68,759)	27,876	24,149	160,767	(68,243)	116,674
d. Current year result	1,900	288,741	(9,769)	280,872	7,649	146,364	(9,767)	144,246
e. General & special reserves	27,160	11,328	58,638	97,126	27,341	19,445	60,527	107,314
f. Valuation adjustments	8,252	(11,653)	596	(2,805)	21,074	6,483	1,342	28,899

* 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	Jun-23	Sep-23	Dec-23	Mar-24	Jun-24	Sep-24
1 Non-financial Corporations	85,102	90,147	106,133	125,859	116,075	109,624
i Public	33,083	36,902	39,290	40,280	26,455	16,381
ii Private	52,019	53,245	66,843	85,579	89,620	93,243
2 Financial Corporations	167,795	103,112	95,514	108,806	88,864	89,364
i Deposit money institutions	77,062	4,601	5,994	6,297	968	4,110
ii Other deposit accepting institutions	53,743	53,197	43,694	54,832	43,693	48,488
iii Financial intermediaries	35,659	43,412	44,010	45,670	42,137	34,853
iv Financial auxiliaries	147	1,038	721	753	854	907
v Insurance and pension funds	1,184	864	1,095	1,254	1,212	1,006
3 Central Government	29,828	25,394	26,682	31,987	30,583	25,623
4 Provincial Governments	15,740	24,178	22,413	18,044	17,578	17,800
5 Local Governments	1,614	3,293	27,809	2,391	3,102	3,241
6 Household	265,905	329,411	358,762	396,681	437,437	443,777
7 Non-profit Institutions (NPIs) Serving Households	35,181	45,609	56,870	69,957	68,086	74,032
8 Non-residents	1,284	1,348	1,415	1,708	1,788	1,843
9 Foreign Currency	..	..	..	0	0	151
Total	602,449	622,492	695,599	755,435	763,514	765,455

Source: Statistics and Data Services Department

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

Million Rupees

SECTOR	Jun-24			Sep-24		
	Depository*	Non-Depository**	Total	Depository*	Non-Depository**	Total
1 Non-financial corporations	252,286	5,385	257,671	249,340	5,493	254,833
i Public	4,444	421	4,865	4,854	356	5,210
ii Private	247,842	4,965	252,807	244,485	5,137	249,622
2 Financial Corporations	17,131	78,685	95,816	54,826	115,197	170,023
i Deposit money institutions	14,552	32,356	46,908	51,353	60,712	112,065
ii Other deposit accepting institutions	915	19,593	20,508	2,053	25,406	27,458
iii Financial intermediaries	1,537	26,736	28,272	1,296	29,079	30,375
iv Financial auxiliaries	128	-	128	125	-	125
v Insurance and pension funds	0	-	0	0	-	0
3 Central Government	-	-	-	-	-	-
4 Provincial Governments	-	-	-	-	-	-
5 Local Governments	-	-	-	-	-	-
6 Household	91,176	17,007	108,183	70,312	32,532	102,844
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	400,600	27,261	427,860	427,983	28,658	456,640
Total	761,208	128,338	889,546	802,476	181,879	984,355

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	Jun-24			Sep-24		
	Depository*	Non-Depository**	Total	Depository*	Non-Depository**	Total
A. Securities	2,851,268	427,103	3,278,371	3,046,720	799,232	3,845,952
1 Non-financial Corporations	125,598	57,326	182,924	119,936	62,886	182,821
i Public	5,859	17,355	23,214	11,284	18,983	30,267
ii Private	119,739	39,971	159,709	108,652	43,903	152,555
2 Financial Corporations	35,066	53,848	88,915	24,748	61,374	86,121
i Deposit money institutions	21,548	18,298	39,846	19,946	19,855	39,801
ii Other deposit accepting institutions	12,998	6,949	19,947	2,067	8,925	10,991
iii Financial intermediaries	520	28,067	28,587	2,735	31,614	34,350
iv Financial auxiliaries	-	-	-	-	-	-
v Insurance and pension funds	-	535	535	-	979	979
3 Central Government	2,690,604	315,929	3,006,532	2,902,036	674,973	3,577,009
4 Provincial Governments	-	-	-	-	-	-
5 Local Governments	-	-	-	-	-	-
6 Household	-	-	-	-	-	-
7 Non-profit institutions (NPIs) Serving Households	-	-	-	-	-	-
8 Non-Residents	-	-	-	-	-	-
9 Foreign Currency	-	-	-	-	-	-
B. Shares	23,607	269,469	293,076	22,904	292,070	314,974
1 Non-financial Corporations	11,224	253,113	264,338	10,927	271,910	282,837
i Public	3,143	148,806	151,949	2,312	160,928	163,240
ii Private	8,082	104,307	112,388	8,616	110,982	119,597
2 Financial Corporations	10,679	15,820	26,499	10,241	19,605	29,846
i Deposit money institutions	3,450	3,562	7,012	3,157	3,338	6,496
ii Other deposit accepting institutions	2,652	1,146	3,798	2,877	1,066	3,943
iii Financial intermediaries	3,178	10,701	13,879	2,860	14,659	17,519
iv Financial auxiliaries	1,251	-	1,251	1,248	-	1,248
v Insurance and pension funds	149	410	559	98	542	640
3 Central Government	-	-	-	-	-	-
4 Provincial Governments	-	-	-	-	-	-
5 Local Governments	-	-	-	-	-	-
6 Household	-	-	-	-	-	-
7 Non-profit institutions (NPIs) Serving Households	-	-	-	-	-	-
8 Non-residents	1,704	536	2,239	1,736	555	2,291
Total (A+B)	2,874,875	696,572	3,571,447	3,069,624	1,091,302	4,160,926

Source: Statistics and Data Services Department

* This includes Depository NBFCs, DFIs and MFIs.

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