

2.1 Central Bank Survey

Million Rupees

I T E M S	FY22	FY23	FY24	2024	2025				
				May	Jan	Feb	Mar	Apr	May ^F
Net Foreign Assets	209,306	(881,053)	(71,160)	(206,948)	647,885	610,890	590,253	559,459	590,777
Claims on nonresidents	3,598,212	3,535,588	5,053,535	4,986,080	5,905,660	5,894,099	5,906,917	5,958,132	6,312,603
a) Monetary Gold, Coin and Bullion	773,637	1,136,974	1,349,449	1,359,106	1,632,947	1,650,257	1,816,807	1,931,550	1,924,367
b) Holdings of SDRs	43,863	5,424	206,221	271,128	48,239	15,287	15,553	38,675	7,228
c) Foreign currency	24,049	20,234	20,569	20,486	20,918	21,035	21,161	20,731	20,793
d) Deposits	2,137,625	1,587,831	2,725,338	2,578,728	2,592,788	2,573,863	2,428,677	2,274,415	2,672,365
e) Securities other than shares (Foreign)	67,793	8,567	8,309	8,316	871,998	890,099	870,325	918,452	908,173
f) Loans	-	-	-	-	-	-	-	-	-
g) Financial derivatives	92	-	-	-	-	-	66	431	2,630
h) Other	551,153	776,559	743,650	748,316	738,770	743,557	754,328	773,878	777,046
<i>Of which: Quota-IMF</i>	551,152	776,557	743,648	748,314	738,768	743,556	754,326	773,876	777,044
less: Liabilities to nonresidents	3,388,906	4,416,641	5,124,695	5,193,027	5,257,776	5,283,209	5,316,663	5,398,672	5,721,826
a) Deposits	559,614	782,871	1,057,395	1,053,688	1,037,466	1,043,588	1,050,666	1,059,323	1,069,075
b) Securities other than shares	1,104,972	1,279,131	1,818,649	1,875,870	1,973,401	1,986,189	1,986,889	2,030,571	2,329,653
c) Loans	..	..	..	0	0	0	0	0	-
d) Financial derivatives	926,914	1,225,197	1,166,640	1,182,115	1,177,982	1,175,243	1,182,897	1,189,448	1,201,548
e) Other	797,406	1,129,442	1,082,010	1,081,355	1,068,927	1,078,189	1,096,210	1,119,330	1,121,550
Claims on Other Depository Corporations	6,165,662	9,982,373	13,277,983	12,751,225	12,511,893	12,926,178	13,682,529	13,794,002	14,400,535
Net claims on General Government	5,154,157	5,215,056	4,492,923	4,125,187	4,033,283	3,909,544	4,200,496	4,467,029	4,107,791
Net claims on Central Government	5,745,839	5,897,339	5,395,565	5,191,362	5,662,185	5,617,889	5,753,882	5,918,779	5,603,423
Claims on Central Government	6,769,725	6,638,086	6,288,826	6,796,115	6,349,992	6,406,386	6,476,395	6,552,485	6,615,831
a) Securities other than Shares	6,237,905	5,886,301	5,568,455	6,066,461	5,632,388	5,686,775	5,746,570	5,801,694	5,861,664
b) Other claims	531,820	751,785	720,371	729,654	717,604	719,611	729,825	750,791	754,167
less: Liabilities to Central Government	1,023,886	740,747	893,261	1,604,754	687,807	788,497	722,514	633,705	1,012,408
a) Deposits	1,023,886	740,747	893,261	1,604,754	687,807	788,497	722,514	633,705	1,012,408
b) Other liabilities	-	-	-	-	-	-	-	-	-
Net claims on Provincial Governments	(591,682)	(682,283)	(902,642)	(1,066,174)	(1,628,902)	(1,708,345)	(1,553,386)	(1,451,751)	(1,495,632)
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	1,066,174	1,628,902	1,708,345	1,553,386	1,451,751	1,495,632
a) Deposits	608,812	682,283	902,642	1,066,174	1,628,902	1,708,345	1,553,386	1,451,751	1,495,632
b) Other liabilities	-	-	-	-	-	-	-	-	-
Claims on other sectors	34,306	74,950	84,313	66,969	83,878	86,419	75,988	72,263	81,222
a) Other financial corporations	7,941	42,081	40,777	23,658	39,413	41,766	30,875	27,258	35,800
b) Public non-financial corporations	31	15	101	68	168	178	189	197	207
c) Other non-financial corporations	-	-	-	-	-	-	-	-	-
d) Other resident sectors	26,334	32,855	43,435	43,243	44,297	44,475	44,925	44,808	45,216
Monetary base	9,257,114	11,335,759	11,590,151	11,242,294	11,727,241	12,016,491	12,643,835	12,856,847	12,859,112
1) Currency in Circulation	7,992,592	9,664,290	9,698,211	9,276,474	9,759,337	10,027,417	10,940,270	10,593,626	10,994,768
2) Liabilities to Other Depository Corporations	1,250,385	1,667,872	1,889,186	1,948,395	1,965,154	1,986,213	1,700,721	2,257,434	1,861,053
Reserve deposits	1,250,385	1,667,872	1,889,186	1,948,395	1,965,154	1,986,213	1,700,721	2,257,434	1,861,053
Other liabilities	-	-	-	-	-	-	-	-	-

2.1 Central Bank Survey

Million Rupees

I T E M S	FY22	FY23	FY24	2024	2025				
				May	Jan	Feb	Mar	Apr	May*
3) Deposits included in broad money	14,137	3,596	2,753	17,425	2,750	2,861	2,843	5,787	3,291
Transferable deposits	1,174	1,185	229	229	216	317	362	351	619
a) Other financial corporations	16	27	31	31	30	31	76	149	151
b) Public non-financial corporations	-	-	-	-	-	-	-	-	-
c) Other non-financial corporations	162	164	175	175	164	164	164	180	326
d) Other resident sectors	996	995	23	23	23	123	123	23	143
Other deposits	12,963	2,411	2,524	17,197	2,534	2,544	2,481	5,436	2,672
a) Other financial corporations	851	1,850	1,966	1,949	1,849	1,803	1,711	4,622	1,950
b) Public non-financial corporations	-	-	-	-	-	-	-	-	-
c) Other non-financial corporations	-	-	-	-	-	-	-	-	-
d) Other resident sectors	12,111	561	558	15,248	685	741	770	813	722
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	125,667	125,586	125,331	125,526	126,075	126,769
<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	255,197	378,479	180,660	243,644	104,463	148,681
<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	5,130,481	5,001,499	5,154,299	5,495,280	5,768,985	5,913,733
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	3,099,795	1,913,759	2,049,495	2,208,936	2,368,047	2,519,978
c) General & special reserves	214,813	441,275	977,632	374,388	1,104,094	1,104,094	1,104,094	1,104,094	1,104,094
d) Valuation adjustment	964,813	1,314,263	1,561,249	1,556,299	1,883,646	1,900,710	2,082,250	2,196,845	2,189,662
Other items (net)	29,472	36,432	9,754	(17,204)	44,134	56,250	40,982	36,384	132,030
Other liabilities	213,125	288,008	288,169	247,511	310,442	313,242	309,489	294,574	382,006
Less: Other Assets	183,654	251,576	278,415	264,716	266,307	256,992	268,508	258,190	249,977

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/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 St.

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	2024	2025				
				May	Jan	Feb	Mar	Apr	May ^P
Net Foreign Assets	(295,496)	(730,190)	(889,913)	(940,780)	(1,048,016)	(988,384)	(556,771)	(529,255)	(525,371)
Claims on nonresidents	874,257	1,123,691	1,153,266	1,053,540	979,685	937,838	1,054,255	949,305	977,576
a) Foreign currency	68,527	81,619	82,845	83,342	63,524	71,169	70,765	66,932	63,556
b) Deposits	286,825	448,940	470,384	377,700	282,917	228,038	338,560	274,022	316,457
c) Securities other than shares	258,300	239,576	249,517	245,393	267,362	270,143	275,222	262,985	250,364
d) Loans	7,289	15,402	9,054	7,380	18,490	11,970	12,226	5,604	8,445
e) Financial derivatives	1,069	1,204	2,456	2,310	2,967	1,662	2,472	3,817	2,301
f) Shares & other equity	243,797	325,736	334,835	328,075	340,630	350,548	350,241	330,675	330,707
g) Other	8,450	11,214	4,176	9,339	3,796	4,308	4,769	5,270	5,746
less: Liabilities to nonresidents	1,169,754	1,853,880	2,043,179	1,994,320	2,027,701	1,926,222	1,611,026	1,478,560	1,502,947
a) Deposits	612,902	742,851	855,735	855,302	914,801	935,918	960,445	951,353	1,015,215
b) Securities other than shares	-	-	-	-	-	-	-	-	-
c) Loans	543,023	1,065,877	1,158,895	1,098,404	1,082,216	969,356	626,587	481,050	441,906
d) Financial derivatives	2,067	736	1,578	1,326	1,533	716	700	1,913	1,428
e) Other	11,762	44,416	26,971	39,288	29,152	20,231	23,295	44,245	44,398
Claims on Central bank	2,178,580	2,385,935	3,153,931	2,689,080	2,903,480	2,775,885	2,715,463	3,006,612	2,821,496
a) Currency	436,373	533,281	566,553	547,306	567,967	590,067	700,752	620,593	699,031
b) Reserve deposits	1,236,569	1,706,275	1,990,669	1,883,318	1,953,664	2,001,733	1,767,504	2,277,184	1,966,354
c) Other claims	505,638	146,379	596,709	258,455	381,848	184,085	247,207	108,836	156,111
Net Claims on General Government	15,183,918	21,695,166	29,765,682	28,688,690	29,322,051	30,546,324	31,196,764	31,203,312	32,492,622
Net claims on Central Government	15,694,412	22,231,284	30,952,479	29,829,518	30,880,294	32,235,298	32,886,769	33,036,993	34,403,202
Claims on Central Government	17,769,271	24,697,880	33,800,795	32,620,355	33,625,684	35,010,788	35,676,768	35,979,665	37,379,616
a) Securities other than Shares	17,331,683	23,624,331	32,551,840	31,394,668	32,308,013	33,736,697	34,681,765	35,114,002	36,591,269
b) Other claims	437,588	1,073,549	1,248,956	1,225,686	1,317,671	1,274,091	995,003	865,663	788,348
less: Liabilities to Central Government	2,074,859	2,466,596	2,848,316	2,790,837	2,745,390	2,775,490	2,789,999	2,942,672	2,976,415
a) Deposits	2,074,859	2,466,596	2,848,316	2,790,837	2,745,390	2,775,490	2,789,999	2,942,672	2,976,415
b) Other liabilities	-	-	-	-	-	-	-	-	-
Net claims on Provincial Governments	(510,493)	(536,118)	(1,186,797)	(1,140,828)	(1,558,243)	(1,688,974)	(1,690,005)	(1,833,681)	(1,910,579)
Claims on Provincial Governments	797,289	887,820	610,638	588,002	383,934	298,218	299,589	330,611	245,112
a) Securities other than Shares	..	..	..	0	0	0	0	81,347	0
b) Other claims	797,289	887,819	610,637	588,002	383,934	298,218	299,589	249,264	245,112
less: Liabilities to Provincial Governments	1,307,782	1,423,938	1,797,435	1,728,830	1,942,177	1,987,192	1,989,594	2,164,292	2,155,691
a) Deposits	1,306,355	1,411,088	1,781,447	1,712,913	1,926,382	1,971,358	1,973,785	2,148,494	2,139,718
b) Other liabilities	1,427	12,850	15,988	15,917	15,795	15,835	15,809	15,798	15,973
Claims on other sectors	11,057,929	11,929,629	12,542,746	12,287,917	13,603,859	13,186,812	13,348,816	13,358,404	13,537,426
a) Other financial corporations	185,934	225,121	200,920	171,763	364,162	293,188	318,412	323,804	344,461
b) Public non-financial corporations	1,740,039	2,276,978	2,221,876	2,224,622	2,262,625	2,286,477	2,236,385	2,268,485	2,356,325
c) Other non-financial corporations	7,315,249	7,560,899	8,082,639	7,928,253	8,773,353	8,380,112	8,549,950	8,504,383	8,534,743
d) Other resident sectors	1,816,707	1,866,632	2,037,312	1,963,279	2,203,719	2,227,035	2,244,070	2,261,731	2,301,897

2.2 Other Depository Corporations Survey

Million Rupees

I T E M S	FY22	FY23	FY24	2024	2025				
				May	Jan	Feb	Mar	Apr	May ²
Liabilities to central bank	6,151,771	9,958,135	13,169,975	12,681,286	12,313,044	12,743,209	13,447,766	13,748,538	14,381,683
Deposits included in broad money (1+2)	19,219,033	22,131,794	27,348,201	26,086,942	27,701,943	27,871,975	28,465,137	28,769,361	29,156,531
1) Transferable deposits	14,599,162	17,024,458	21,407,816	20,404,306	22,252,020	22,342,072	22,840,436	23,046,827	23,372,236
a) Other financial corporations	569,937	451,141	709,309	628,561	796,217	576,534	780,158	636,891	721,906
b) Public non-financial corporations	644,922	712,128	1,118,876	1,007,138	925,833	886,480	936,229	846,502	812,882
c) Other non-financial corporations	4,439,247	5,346,197	6,756,386	6,336,846	6,858,697	6,933,752	6,878,055	6,846,115	7,074,882
d) Other resident sectors	8,945,057	10,514,993	12,823,245	12,431,761	13,671,271	13,945,306	14,245,993	14,717,320	14,762,565
2) Other deposits	4,619,870	5,107,336	5,940,385	5,682,636	5,449,924	5,529,904	5,624,701	5,722,533	5,784,295
a) Other financial corporations	145,521	157,590	228,239	221,320	193,502	180,582	163,948	169,058	185,861
b) Public non-financial corporations	804,664	833,767	917,726	850,269	768,149	808,520	758,579	848,774	917,727
c) Other non-financial corporations	1,430,618	1,562,722	2,312,619	2,199,301	2,143,977	2,019,211	2,067,191	2,100,606	2,078,699
d) Other resident sectors	2,239,067	2,553,257	2,481,801	2,411,747	2,344,296	2,521,590	2,634,983	2,604,095	2,602,007
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	65,922	57,138	57,066	55,498	55,973	55,951
<i>Of which: Other financial corporations</i>	<i>27,127</i>	<i>35,388</i>	<i>35,867</i>	<i>38,618</i>	<i>36,150</i>	<i>35,899</i>	<i>34,034</i>	<i>34,240</i>	<i>34,066</i>
Loans	56,119	102,213	76,064	84,044	209,292	227,422	206,814	205,408	165,440
<i>Of which: Other financial corporations</i>	<i>47,313</i>	<i>69,450</i>	<i>74,481</i>	<i>82,378</i>	<i>207,288</i>	<i>225,399</i>	<i>204,769</i>	<i>203,391</i>	<i>163,402</i>
Financial derivatives	11,280	21,891	23,883	24,566	17,254	16,125	15,218	15,942	15,210
<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	52	134	138	139	140	132
<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	3,257,106	4,022,938	3,907,844	3,793,526	3,746,774	4,236,032
a) Funds contributed by owners	691,207	776,192	837,978	835,468	848,755	858,844	859,782	875,570	874,309
b) Retained earnings	820,964	1,085,061	1,317,886	1,275,309	1,608,517	1,528,158	1,481,261	1,462,911	1,533,447
c) General and special reserves	621,961	684,031	851,266	842,990	1,065,751	1,059,633	1,056,922	1,049,154	1,276,892
d) Valuation adjustment	82,553	148,305	351,210	303,339	499,915	461,209	395,561	359,139	551,384
Other items (net)	426,519	313,481	537,855	525,094	459,898	697,134	720,452	497,218	315,459
Other liabilities	2,720,914	3,388,926	3,908,571	3,859,419	4,681,323	4,779,617	4,882,259	4,589,823	4,570,127
less: Other assets	2,332,179	3,098,766	3,524,830	3,516,523	4,289,905	4,100,039	4,242,694	4,221,027	4,370,452
plus: Consolidation adjustment	37,784	23,322	154,114	182,198	68,481	17,556	80,887	128,423	115,784

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/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	2024	2025				
				May	Jan	Feb	Mar	Apr	May ¹
Net Foreign Assets	(86,190)	(1,611,243)	(961,072)	(1,147,728)	(400,131)	(377,494)	33,483	30,204	65,405
Claims on nonresidents	4,472,469	4,659,278	6,206,801	6,039,619	6,885,346	6,831,936	6,961,172	6,907,436	7,290,179
less: Liabilities to nonresidents	4,558,660	6,270,521	7,167,874	7,187,347	7,285,477	7,209,430	6,927,689	6,877,232	7,224,773
Domestic claims (a+b)	31,430,310	38,914,802	46,885,664	45,168,764	47,043,071	47,729,099	48,822,064	49,101,008	50,219,063
a. Net Claims on general government (1+2)	20,338,075	26,910,222	34,258,604	32,813,877	33,355,334	34,455,868	35,397,259	35,670,341	36,600,414
1- Net claims on central government	21,440,250	28,128,623	36,348,044	35,020,880	36,542,479	37,853,187	38,640,650	38,955,773	40,006,624
Claims on central government	24,538,996	31,335,966	40,089,621	39,416,470	39,975,676	41,417,174	42,153,163	42,532,150	43,995,448
less: Liabilities to central government	3,098,746	3,207,343	3,741,577	4,395,591	3,433,198	3,563,987	3,512,513	3,576,377	3,988,823
2-Net claims on provincial governments	(1,102,175)	(1,218,401)	(2,089,440)	(2,207,002)	(3,187,145)	(3,397,320)	(3,243,391)	(3,285,432)	(3,406,211)
Claims on provincial governments	814,419	887,820	610,638	588,002	383,934	298,218	299,589	330,611	245,112
less: Liabilities to provincial governments	1,916,594	2,106,221	2,700,077	2,795,004	3,571,079	3,695,538	3,542,980	3,616,043	3,651,233
b. Claims on other sectors	11,092,235	12,004,580	12,627,059	12,354,887	13,687,737	13,273,232	13,424,804	13,430,667	13,618,649
Other financial corporations	193,875	267,202	241,697	195,422	403,576	334,955	349,287	351,063	380,261
Public non-financial corporations	1,740,071	2,276,992	2,221,977	2,224,690	2,262,792	2,286,655	2,236,573	2,268,682	2,356,532
Other non-financial corporations	7,315,249	7,560,899	8,082,639	7,928,253	8,773,353	8,380,112	8,549,950	8,504,383	8,534,743
Other resident sectors	1,843,040	1,899,487	2,080,747	2,006,522	2,248,016	2,271,510	2,288,995	2,306,539	2,347,113
Broad money liabilities (a+b+c+d)	26,789,406	31,266,400	36,482,613	34,833,534	36,896,063	37,312,186	38,707,498	38,748,180	39,455,559
a. Currency outside depository corporations	7,556,219	9,131,010	9,131,658	8,729,167	9,191,369	9,437,349	10,239,519	9,973,033	10,295,737
b. Transferable deposits	14,600,337	17,025,643	21,408,045	20,404,534	22,252,236	22,342,389	22,840,798	23,047,178	23,372,855
Other financial corporations	569,952	451,168	709,340	628,592	796,247	576,565	780,234	637,040	722,057
Public non-financial corporations	644,922	712,128	1,118,876	1,007,138	925,833	886,480	936,229	846,502	812,882
Other non-financial corporations	4,439,410	5,346,360	6,756,561	6,337,021	6,858,861	6,933,915	6,878,219	6,846,294	7,075,208
Other resident sectors	8,946,053	10,515,988	12,823,268	12,431,783	13,671,294	13,945,429	14,246,115	14,717,342	14,762,707
less: Central bank float	-	-	-	-	-	-	-	-	-
c. Other Deposits	4,632,833	5,109,747	5,942,909	5,699,833	5,452,458	5,532,447	5,627,182	5,727,969	5,786,967
Other financial corporations	146,373	159,440	230,205	223,269	195,351	182,385	165,659	173,681	187,811
Public non-financial corporations	804,664	833,767	917,726	850,269	768,149	808,520	758,579	848,774	917,727
Other non-financial corporations	1,430,618	1,562,722	2,312,619	2,199,301	2,143,977	2,019,211	2,067,191	2,100,606	2,078,699
Other resident sectors	2,251,179	2,553,818	2,482,360	2,426,995	2,344,981	2,522,331	2,635,753	2,604,908	2,602,730
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	125,667	125,586	125,331	125,526	126,075	126,769
<i>of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
Securities other than shares excluded from broad money	43,550	59,479	58,256	65,922	57,138	57,066	55,498	55,973	55,951
<i>of which: Other financial corporations</i>	27,127	35,388	35,867	38,618	36,150	35,899	34,034	34,240	34,066
Loans	56,119	102,213	76,064	84,044	209,292	227,422	206,814	205,408	165,440
<i>of which: Other financial corporations</i>	47,313	69,450	74,481	82,378	207,288	225,399	204,769	203,391	163,402
Financial Derivatives	11,280	21,891	23,883	24,566	17,254	16,125	15,218	15,942	15,210
<i>of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
Trade credit & advances	44	42	128	52	134	138	139	140	132
<i>of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
Shares & other equity	3,868,011	5,454,635	8,806,447	8,387,587	9,024,438	9,062,143	9,288,806	9,515,759	10,149,766
Other items (net)	480,278	283,775	351,141	499,769	313,304	551,470	456,326	464,015	315,906
Other liabilities (includes central bank float)	2,934,039	3,676,934	4,196,739	4,106,930	4,991,764	5,092,858	5,191,749	4,884,397	4,952,133
less: Other assets	2,515,832	3,350,342	3,803,245	3,781,238	4,556,213	4,357,031	4,511,202	4,479,218	4,620,428
plus: Consolidation adjustment	62,072	(42,816)	(42,353)	174,077	(122,248)	(184,358)	(224,221)	58,836	(15,799)

Source: Statistics and Data Services Department

Notes:

1. Depository Corporations include SBP, Banks, DFBs, 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/nrb.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				
	FY21	FY22	FY23	May	Jan	Feb	Mar	Apr	May
A. Currency in Circulation	7,572,465	9,145,739	9,153,099	8,745,996	9,211,188	9,437,732	10,266,910	10,067,598	10,266,027
B. Cash in Tills	429,566	524,857	554,731	537,095	557,451	579,025	608,717	563,257	738,125
C. Other Deposits	43,653	49,469	62,892	59,829	50,618	63,810	69,105	52,385	47,664
D. Bank Deposits	1,229,198	1,634,092	1,842,108	1,919,028	1,933,961	1,941,360	1,651,447	2,024,447	1,833,673
Reserve Money (A+B+C+D)	9,274,882	11,357,156	11,612,829	11,264,948	11,753,218	12,041,927	12,670,180	12,707,687	12,885,490
Factor affecting Reserve Money (RM)									
A. Net Foreign Assets	209,152	(881,277)	(71,374)	(207,160)	647,672	610,677	590,039	460,899	588,459
B. Net Domestic Assets (1+2+3)	9,065,729	12,238,433	11,684,204	11,472,108	11,105,546	11,431,250	12,080,140	12,246,788	12,297,031
1. Net Govt Sector Borrowing (i-ii)	5,114,721	5,223,878	4,504,320	4,135,494	4,049,281	3,926,290	4,218,252	4,060,917	4,182,861
i. Borrowings for Budgetary Support ¹	5,131,993	5,240,782	4,527,712	4,158,172	4,073,648	3,949,147	4,240,325	4,085,919	4,207,166
a) Federal Government	5,717,227	5,913,261	5,419,184	5,213,277	5,681,255	5,638,203	5,779,510	5,549,448	5,745,496
of which deposits with SBP	(1,009,058)	(725,239)	(869,772)	(1,582,963)	(671,554)	(770,985)	(699,681)	(999,676)	(873,152)
b) Provincial Government	(547,818)	(637,329)	(840,494)	(978,498)	(1,530,682)	(1,582,769)	(1,438,442)	(1,372,328)	(1,457,637)
Baluchistan	(16,552)	(13,301)	(41,987)	(74,504)	(79,880)	(97,148)	(66,550)	(68,099)	(120,418)
Khyber Pakhtunkhwa	(1,039)	(59,000)	(59,667)	(94,637)	(147,558)	(158,952)	(166,070)	(69,904)	(23,193)
Punjab	(440,053)	(466,096)	(627,553)	(660,219)	(948,689)	(958,894)	(813,989)	(819,695)	(898,214)
Sindh	(90,174)	(98,933)	(111,287)	(149,138)	(354,556)	(367,775)	(391,833)	(414,029)	(415,812)
c) AJK Government	(14,770)	(14,358)	(30,893)	(50,452)	(53,543)	(71,073)	(64,651)	(55,435)	(54,511)
d) Gilgit-Baltistan	(22,646)	(20,792)	(20,084)	(26,155)	(23,382)	(35,214)	(36,092)	(35,767)	(26,182)
ii. Others	(17,273)	(17,204)	(23,392)	(22,678)	(24,367)	(22,857)	(22,073)	(25,002)	(24,305)
2. Credit to Non-Govt. Sector (i-ii-iii)	1,714,802	1,661,459	1,525,930	1,548,282	1,407,420	1,441,990	1,446,890	1,416,504	1,384,235
i. Claims on Scheduled Banks (a+b+c+d+e)	1,603,049	1,542,157	1,409,836	1,421,878	1,292,810	1,327,542	1,332,184	1,302,187	1,271,252
a. Agriculture Sector	4,876	5,859	5,374	5,152	6,335	6,438	6,696	6,546	6,901
b. Industrial Sector	616,991	632,666	577,676	576,789	516,580	509,959	502,112	489,975	480,019
c. Export Sector	780,722	768,821	624,392	660,398	515,687	556,751	554,573	536,684	515,141
d. Housing Sector	-	-	-	-	-	-	-	-	-
e. Others	200,460	134,811	202,394	179,539	254,208	254,394	268,803	268,982	269,191
ii. Claims on NBFIs	111,753	119,302	116,094	126,404	114,610	114,448	114,706	114,317	112,983
iii. PSEs Special A/C Debt Repayment	-	-	-	-	-	-	-	-	-
3. Other Items (Net)	2,236,207	5,353,996	5,653,954	5,788,332	5,648,844	6,062,970	6,414,998	6,769,367	6,729,935
Reserve Money(RM) (A+B)	9,274,882	11,357,156	11,612,829	11,264,948	11,753,218	12,041,927	12,670,180	12,707,687	12,885,490

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 debit/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 depts'.

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

<https://www.sdp.org.pk/documents/Revisions-to-Reserve-Money-and-Broad-Money.pdf>

⁵ Total may differ due to rounding off.

Archival link

https://www.sdp.org.pk/records/ReserveMoney_Archival

2.5 Currency in Circulation

	30 th June			2024		2025				
						Million Rupees				
	FY22	FY23	FY24	May	Jun	Feb	Mar	Apr	May	
1. Banknotes	7,992,592	9,664,290	9,698,211	9,276,474	9,759,336	10,027,417	10,940,270	10,621,483	10,994,768	
2. One Rupee Coins and above	9,991	9,787	9,849	9,830	9,798	9,857	9,901	9,822	9,852	
3. Total (1+2)	8,002,583	9,674,077	9,708,060	9,286,304	9,769,134	10,037,274	10,950,171	10,631,305	11,004,620	
4. Held by Banking Department of SBP	146	131	190	172	122	158	191	112	115	
5. Held by Issue Department of SBP	406	351	40	41	373	359	353	338	353	
6. Currency in tills of Scheduled Banks	429,566	524,857	554,731	537,095	557,451	579,025	688,717	563,257	738,125	
7. Currency in Circulation (3-4-5-6)	7,572,465	9,148,739	9,153,099	8,748,996	9,211,188	9,487,732	10,268,910	10,067,598	10,266,027	

Notes:

i- From July, 2020 and onwards five rupee bills & above have been resumed as banknotes.

ii- Monthly data is of last Friday of the month.

2.6 Monetary Aggregates

Million Rupees

Assets / Liabilities	30 th June			2024	2025				
	FY22	FY23	FY24	May	Jun	Feb	Mar	Apr	May
A. Components of M2									
1. Currency in Circulation	7,572,465	9,148,739	9,153,099	8,748,996	9,211,188	9,457,732	10,260,910	10,067,598	10,266,027
2. Other Deposits with SRP	43,653	49,469	62,892	59,829	50,618	63,810	69,105	52,385	47,664
3. Total Private & PSB Deposits	19,151,876	21,744,840	26,665,840	25,075,140	26,248,730	26,234,620	27,355,927	26,548,594	27,769,869
of which - RFCDs	2,202,932	1,601,062	1,668,935	1,647,155	1,601,184	1,684,000	1,505,405	1,730,861	1,739,522
Money Supply (1+2+3)	26,767,994	30,943,048	35,881,830	33,883,965	35,510,556	35,756,162	37,485,943	36,648,577	38,083,561
B. Factors Affecting Money Supply (M2)									
1. Net Foreign Assets of the Banking System	(195,080)	(2,797,146)	(1,137,968)	(1,216,566)	(394,803)	(390,557)	24,723	(82,393)	88,870
a. State Bank of Pakistan	209,152	(881,277)	(71,374)	(207,349)	647,672	610,677	590,039	460,899	588,459
b. Scheduled Banks	(404,161)	(915,869)	(1,066,594)	(1,109,406)	(1,041,674)	(1,001,254)	(565,316)	(544,285)	(499,589)
2. Net Domestic Assets of Banking System (1+2+3)	26,963,082	32,740,194	37,019,799	35,206,531	35,904,559	36,146,719	37,461,219	36,751,970	37,994,690
a. State Bank of Pakistan	7,462,680	10,695,276	10,274,368	10,050,230	9,812,736	10,103,708	10,747,956	10,944,601	11,025,779
b. Scheduled Banks	19,500,322	22,043,918	26,745,431	25,150,301	26,091,823	26,043,011	26,713,263	25,807,369	26,968,912
1. Net Govt Sector Borrowing(a+b+c)	19,612,386	23,712,768	31,078,848	29,664,376	29,743,909	30,844,760	32,097,721	32,230,298	33,475,984
a. Borrowings for Budgetary support ¹	18,496,084	22,244,063	29,723,917	28,276,528	28,618,184	29,750,373	31,044,843	31,286,270	32,423,773
(i) From SRP	5,131,993	5,240,782	4,527,712	4,158,172	4,073,648	3,949,147	4,240,325	4,085,919	4,207,166
a) Federal Government	5,717,227	5,913,261	5,419,184	5,213,277	5,681,255	5,638,203	5,779,510	5,549,448	5,745,496
of which deposits with SRP	(1,009,058)	(725,239)	(869,772)	(1,582,963)	(671,554)	(770,985)	(699,681)	(688,670)	(873,152)
b) Provincial Government	(547,818)	(637,529)	(840,494)	(978,498)	(1,530,682)	(1,582,769)	(1,438,442)	(1,372,328)	(1,457,637)
Baluchistan Government	(16,552)	(13,301)	(41,987)	(74,504)	(79,880)	(97,148)	(66,550)	(68,699)	(120,418)
Khyber Pakhtunkhwa Government	(1,039)	(59,000)	(59,667)	(94,637)	(147,558)	(158,952)	(166,070)	(69,904)	(23,193)
Punjab Government	(440,053)	(466,096)	(627,553)	(660,219)	(948,689)	(958,894)	(813,989)	(819,695)	(898,214)
Sindh Government	(90,174)	(98,933)	(111,287)	(149,138)	(354,556)	(367,775)	(391,833)	(414,029)	(415,812)
c) ARK Government	(14,770)	(14,358)	(30,893)	(50,452)	(53,543)	(71,073)	(64,651)	(55,435)	(54,511)
d) Gilgit-Baltistan	(22,646)	(20,792)	(20,084)	(26,155)	(23,382)	(35,214)	(36,092)	(35,767)	(26,182)
(ii) From Scheduled banks (a+b)	13,364,011	17,003,281	25,196,205	24,118,356	24,544,536	25,801,226	26,804,519	27,130,351	28,216,607
a) Federal Government	14,630,114	18,346,722	26,866,638	25,723,064	26,385,855	27,677,906	28,669,633	29,171,862	30,248,797
of which deposits with banks	(2,020,076)	(2,360,647)	(2,709,578)	(2,643,437)	(2,664,304)	(2,687,131)	(2,679,621)	(2,851,825)	(2,878,928)
b) Provincial Government	(1,266,103)	(1,343,441)	(1,676,433)	(1,604,708)	(1,841,319)	(1,876,680)	(1,865,104)	(2,051,511)	(2,032,193)
of which deposits with banks	(1,286,103)	(1,343,441)	(1,676,433)	(1,604,708)	(1,841,319)	(1,876,680)	(1,865,104)	(2,051,511)	(2,032,193)
b. Commodity operations	1,110,685	1,485,969	1,379,529	1,206,526	1,150,991	1,117,244	1,074,951	1,049,830	1,079,657
c. Others	(17,273)	(17,286)	(23,292)	(22,676)	(24,367)	(22,857)	(22,973)	(25,062)	(24,360)
2. Credit to Non-Govt. Sector (a+b+c+d)	10,496,761	11,189,671	11,543,424	11,227,725	13,093,725	13,281,407	13,084,956	12,813,036	12,796,971
a. Credit to Private Sector ²	8,309,070	8,352,947	8,866,853	8,794,954	9,804,668	9,474,226	9,243,443	9,572,054	9,609,684
Conventional Banking Branches	5,996,153	5,999,370	6,211,242	6,160,866	6,544,217	6,287,854	6,443,738	6,415,304	6,511,782
Islamic Banks	1,148,129	1,530,818	1,778,270	1,682,632	2,388,764	2,211,293	2,191,888	2,135,227	2,162,337
Islamic Banking Branches of Conventional Banks	1,163,788	823,758	879,341	861,457	951,687	975,179	998,817	1,000,523	1,022,485
b. Credit to PSBs	1,794,486	2,291,400	2,191,482	2,186,406	2,334,048	2,245,675	2,280,959	2,212,429	2,178,975
c. PSBs Special ad-debt Repayment with RFPSPC	-	-	-	-	-	-	-	-	-
d. Credit to NBFBs	394,205	545,324	485,089	436,365	1,775,008	1,561,485	1,246,554	1,028,553	969,292
3. Other Items (net) ³	(3,146,145)	(2,163,244)	(5,602,470)	(5,731,570)	(7,833,074)	(7,979,528)	(7,721,488)	(8,291,264)	(8,268,165)
Broad Money M2 (A+B)	26,767,994	30,943,048	35,881,830	33,883,965	35,510,556	35,756,162	37,485,943	36,648,577	38,083,561
C. Memorandum Items									
Accrued Profit on SRP holdings of MRTBs/MTBs	104,314	309,818	262,536	770,223	313,707	369,462	439,207	509,156	578,839
Outstanding amount of MTBs (realized value in auction)	5,493,007	5,115,556	7,542,978	6,580,845	4,505,174	4,656,892	4,351,423	4,489,930	4,687,213
Net Government Budgetary Borrowing (Cash Basis)	18,320,312	21,852,753	29,075,815	27,152,419	28,115,586	29,200,781	30,435,374	30,553,321	31,735,442
From SRP	5,027,680	4,930,964	4,265,176	3,387,949	3,759,941	3,579,685	3,801,117	3,576,763	3,628,327
From Scheduled Banks	13,292,632	16,921,789	24,810,640	23,764,469	24,355,645	25,621,096	26,634,256	26,976,558	28,107,115

Notes -

1. Excluding IMF Avt 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 Financing: Advances (against Murabahahs, Ijarahs and any other related items) pertaining to Islamic Financing previously reported under Other Assets has been reclassified as credit to private sector. Details of reclassification/revisions are available in revision study.

3. W.e.f. June 30, 2019, the data has been revised. For details, click here: <https://www.sbp.org.pk/Investment/Divisions/In-Banking/Money-and-Broad-Money.pdf>

Active link:

https://www.sbp.org.pk/Investment/Broad-Money_M2_Avts.xls

Source: Statistics and Data Review Department

2.7 Government Budgetary Borrowing from Banks

Million Rupees

ITEMS	Stocks			Monetary Impact During	
	30-Jun-23 ^R	30-Jun-24 ^R	30-May-25 ^P	1 st July 23 to 31-May-24	1 st July 24 to 30-May-25
1. Central Government (a+b)	24,259,983	32,285,822	35,994,293	6,676,358.24	3,708,471.15
a. Scheduled Banks	18,346,722	26,866,638	30,248,797	7,376,342.42	3,382,159.15
T-Bills, Securities and Others	20,707,369	29,576,216	33,127,725	7,659,131.98	3,551,509.39
Less:				-	-
Government Deposits	2,360,647	2,709,578	2,878,928	282,789.56	169,350.24
b. State Bank	5,913,261	5,419,184	5,745,496	(699,984.18)	326,312.01
T-bills and Securities etc.	5,889,104	5,571,285	5,866,867	180,181.00	295,581.58
Debtor Balances (Exc. Zakat Fund)	-	-	-	-	-
Others*	749,396	717,671	751,780	(22,441.04)	34,109.79
Less:					
Govt. Deposits (Ex. Zakat and Privatization Fund)	725,239	869,772	873,152	857,724.14	3,379.36
2. Provincial Governments (c+d)	(2,015,920)	(2,561,905)	(3,570,520)	(643,892.77)	(1,008,615.12)
c. Scheduled Banks	(1,343,441)	(1,670,433)	(2,032,191)	(261,266.99)	(361,757.35)
Government Securities and Others				-	-
Less:				-	-
Government Deposits	1,343,441	1,670,433	2,032,191	261,266.99	361,757.35
d. State Bank	(672,479)	(891,472)	(1,538,329)	(382,625.79)	(646,857.78)
Government Securities	-	-	-	-	-
Debtor Balances (Excluding Zakat Fund)	-	-	-	-	-
Less:				-	-
Government Deposits (Excluding Zakat Fund)	672,479	891,472	1,538,329.49	382,625.79	646,857.78
Net Budgetary Borrowing from the Banking System	22,244,063	29,723,917	32,423,772.57	6,032,465.46	2,699,856.03

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 31-May-24	1 st July 24 to 30-May-25
Rice	133.6	-	(133.6)	192.6
Wheat	1,310,697.3	1,133,456.1	(207,394.2)	(333,267.5)
Sugar	107,241.8	107,772.4	4,561.8	41,669.6
Fertilizer	64,264.4	134,664.3	70,406.8	(10,885.3)
Seeds	1,748.0	2,427.6	(1,000.0)	(2,142.5)
Oil seeds			-	-
Pulses			-	-
Edible Oil			-	-
Black Mash			-	-
Chilies			-	-
Seed Meal			-	-
Gram			-	-
Onion			-	-
Potatoes			-	-
Cotton	1,823.8	-	(1,823.8)	2,629.8
Total	1,485,909.0	1,378,320.5	(135,383.0)	(301,803.3)

Source: Statistics and Data Services Department

2.9 SBP Statement of Affairs

Million Rupees

LAST WEEK END	Dec-24			Jan-25			Feb-25		
	Issue	Banking	Total	Issue	Banking	Total	Issue	Banking	Total
ASSETS	9,745,280	14,500,945	24,246,225	9,759,458	14,601,282	24,360,740	10,027,575	14,794,368	24,821,943
International reserve assets	1,561,095	3,581,105	5,142,200	1,660,466	3,506,232	5,166,698	1,678,224	3,472,127	5,150,351
- Gold	1,534,252	-	1,534,252	1,632,947	-	1,632,947	1,650,257	-	1,650,257
- Foreign currency balances	26,843	3,530,981	3,557,824	27,519	3,430,597	3,458,116	27,967	3,424,082	3,452,049
- Balances with International Monetary Fund	-	-	-	-	-	-	-	-	-
- Special drawing rights holdings	-	15,052	15,052	-	48,239	48,239	-	15,287	15,287
- Reserve tranche position with International Monetary Fund	-	43	43	-	43	43	-	44	44
- Other foreign currency balances	-	35,029	35,029	-	27,353	27,353	-	32,714	32,714
Local currency financial assets	3,000,000	9,295,168	12,295,168	3,000,000	9,319,100	12,319,100	3,000,000	9,735,693	12,735,693
(i) Monetary policy assets	3,000,000	8,074,896	11,074,896	3,000,000	8,175,596	11,175,596	3,000,000	8,557,798	11,557,798
- Conventional- securities purchased under agreement to resell	3,000,000	7,557,317	10,557,317	3,000,000	7,268,342	10,268,342	3,000,000	7,733,706	10,733,706
- Shariah compliant financing facility	-	517,579	517,579	-	907,254	907,254	-	824,092	824,092
- Outright purchase of assets	-	-	-	-	-	-	-	-	-
- Conventional securities	-	-	-	-	-	-	-	-	-
- Shariah compliant securities	-	-	-	-	-	-	-	-	-
(ii) Credit to conventional banks & financial institutions	-	857,188	857,188	-	805,873	805,873	-	828,339	828,339
for purposes other than monetary policy	-	3,848	3,848	-	3,693	3,693	-	3,700	3,700
- Agriculture sector	-	400,560	400,560	-	389,465	389,465	-	384,476	384,476
- Industrial sector	-	387,254	387,254	-	350,791	350,791	-	377,969	377,969
- Export sector	-	3	3	-	3	3	-	3	3
- Housing sector	-	65,524	65,524	-	61,921	61,921	-	62,191	62,191
- Other	-	-	-	-	-	-	-	-	-
(iii) Credit to Islamic banks & financial institutions for	-	363,084	363,084	-	337,631	337,631	-	349,557	349,557
purpose other than monetary policy	-	3,282	3,282	-	3,313	3,313	-	3,391	3,391
- Agriculture sector	-	158,212	158,212	-	154,263	154,263	-	152,317	152,317
- Industrial sector	-	186,574	186,574	-	164,896	164,896	-	178,782	178,782
- Export sector	-	-	-	-	-	-	-	-	-
- Housing sector	-	15,016	15,016	-	15,159	15,159	-	15,067	15,067
- Other	-	-	-	-	-	-	-	-	-
Credit to general government account	5,155,929	1,043,164	6,199,093	5,069,190	1,190,136	6,259,326	5,319,284	995,089	6,314,373
- Federal government	5,155,929	1,043,164	6,199,093	5,069,190	1,190,136	6,259,326	5,319,284	995,089	6,314,373
- Perpetual loan to federal government	-	719,883	719,883	-	717,604	717,604	-	719,611	719,611
- Government securities	-	-	-	-	-	-	-	-	-
- Market related treasury bills	-	-	-	-	-	-	-	-	-
- Pakistan investment bonds	5,155,929	323,281	5,479,210	5,069,190	472,532	5,541,722	5,319,284	275,478	5,594,762
- Sukuks	-	-	-	-	-	-	-	-	-
- Government overdrafts	-	-	-	-	-	-	-	-	-
- Provincial & autonomous regions	-	-	-	-	-	-	-	-	-
- Long term loans	-	-	-	-	-	-	-	-	-
- Short term loans	-	-	-	-	-	-	-	-	-
- Government overdrafts	-	-	-	-	-	-	-	-	-
Equity investments	-	207,483	207,483	-	219,620	219,620	-	219,620	219,620
- Subsidiaries	-	-	0	-	0	0	-	0	0
- Banks	-	110,994	110,994	-	122,065	122,065	-	122,065	122,065
- Financial institutions	-	42,283	42,283	-	42,283	42,283	-	42,283	42,283
- Other	-	54,206	54,206	-	55,272	55,272	-	55,272	55,272
Property, plant & equipment	-	161,669	161,669	-	161,974	161,974	-	161,812	161,812
Rupee coins	416	-	416	373	-	373	359	-	359
Other assets	27,840	212,356	240,196	29,429	204,220	233,649	29,708	210,026	239,734
LIABILITIES	9,745,280	14,500,945	24,246,225	9,759,458	14,601,282	24,360,740	10,027,575	14,794,368	24,821,943
Equity & reserves	-	4,692,428	4,692,428	-	5,014,572	5,014,572	-	5,169,849	5,169,849
- 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	-	1,686,686	1,686,686	-	1,796,440	1,796,440	-	1,813,504	1,813,504
- Profit & loss appropriation account	-	1,840,568	1,840,568	-	2,052,959	2,052,959	-	2,191,172	2,191,172
Banknotes in circulation	9,745,280	(197)	9,745,083	9,759,458	(122)	9,759,336	10,027,575	(158)	10,027,417
- Banknotes in circulation	9,745,083	-	9,745,083	9,759,337	-	9,759,337	10,027,417	-	10,027,417
- Banknotes held in Banking Department	197	(197)	-	122	(122)	(0)	158	(158)	-
Monetary policy liabilities	-	457,401	457,401	-	378,479	378,479	-	180,660	180,660
- Securities sold under agreement to repurchase	-	457,401	457,401	-	378,479	378,479	-	180,660	180,660
- Shariah compliant facility	-	-	-	-	-	-	-	-	-
Local currency deposits	-	4,161,101	4,161,101	-	3,989,640	3,989,640	-	4,189,803	4,189,803
- Federal government	-	1,011,881	1,011,881	-	655,286	655,286	-	755,243	755,243
- Provincial governments & autonomous regions	-	1,382,982	1,382,982	-	1,628,902	1,628,902	-	1,708,345	1,708,345
- Bank deposits	-	1,608,678	1,608,678	-	1,545,847	1,545,847	-	1,553,114	1,553,114
- Other deposits	-	157,560	157,560	-	159,605	159,605	-	173,100	173,100
Foreign currency deposits	-	1,442,475	1,442,475	-	1,433,379	1,433,379	-	1,439,037	1,439,037
- Local banks	-	378,017	378,017	-	388,114	388,114	-	388,246	388,246
- Foreign central banks	-	125,589	125,589	-	126,346	126,346	-	127,132	127,132
- Foreign governments & sovereign wealth fund	-	931,794	931,794	-	910,948	910,948	-	915,593	915,593
- Others deposits	-	7,076	7,076	-	7,971	7,971	-	8,066	8,066
Foreign currency loans and liabilities	-	3,459,362	3,459,362	-	3,476,632	3,476,632	-	3,494,841	3,494,841
- International Monetary Fund facilities	-	1,229,651	1,229,651	-	1,234,675	1,234,675	-	1,242,677	1,242,677
- Allocations of special drawing rights of IMF	-	1,065,608	1,065,608	-	1,068,926	1,068,926	-	1,078,189	1,078,189
- Currency swap arrangements	-	1,164,103	1,164,103	-	1,173,031	1,173,031	-	1,173,975	1,173,975
- Overdraft from Asian Clearing Union	-	-	-	-	-	-	-	-	-
Other liabilities	-	288,374	288,374	-	308,701	308,701	-	320,335	320,335

2.9 SBP Statement of Affairs

Million Rupees

LAST WEEK END	Mar-25			Apr-25			May-25		
	Issue	Banking	Total	Issue	Banking	Total	Issue	Banking	Total
ASSETS	10,940,461	14,714,244	25,654,706	10,621,595	15,412,761	26,034,356	10,994,883	15,876,013	26,870,896
International reserve assets	1,844,823	3,307,385	5,152,208	1,845,053	3,204,850	5,049,903	1,946,929	3,583,525	5,530,454
- Gold	1,816,807	-	1,816,807	1,816,956	-	1,816,956	1,924,367	-	1,924,367
- Foreign currency balances	28,016	3,264,840	3,292,856	28,097	3,136,030	3,164,127	22,562	3,547,857	3,570,419
- Balances with International Monetary Fund	-	-	-	-	-	-	-	-	-
- Special drawing rights holdings	-	15,464	15,464	-	38,660	38,660	-	7,228	7,228
- Reserve tranche position with International Monetary Fund	-	44	44	-	45	45	-	46	46
- Other foreign currency balances	-	27,037	27,037	-	30,115	30,115	-	28,394	28,394
Local currency financial assets	4,000,000	9,465,435	13,465,435	4,000,000	9,891,809	13,891,809	4,000,000	10,188,373	14,188,373
(i) Monetary policy assets	4,000,000	8,297,207	12,297,207	4,000,000	8,754,158	12,754,158	4,000,000	9,082,991	13,082,991
- Conventional- securities purchased under agreement to resell	4,000,000	7,501,694	11,501,694	4,000,000	8,360,074	12,360,074	4,000,000	8,679,828	12,679,828
- Shariah compliant financing facility	-	795,513	795,513	-	394,084	394,084	-	403,163	403,163
- Outright purchase of assets	-	-	-	-	-	-	-	-	-
- Conventional securities	-	-	-	-	-	-	-	-	-
- Shariah compliant securities	-	-	-	-	-	-	-	-	-
(ii) Credit to conventional banks & financial institutions	-	819,368	819,368	-	798,996	798,996	-	777,278	777,278
for purposes other than monetary policy	-	819,368	819,368	-	798,996	798,996	-	777,278	777,278
- Agriculture sector	-	3,846	3,846	-	3,681	3,681	-	3,681	3,681
- Industrial sector	-	378,964	378,964	-	368,816	368,816	-	360,359	360,359
- Export sector	-	373,575	373,575	-	363,057	363,057	-	348,679	348,679
- Housing sector	-	3	3	-	3	3	-	3	3
- Other	-	62,981	62,981	-	63,440	63,440	-	64,556	64,556
(iii) Credit to Islamic banks & financial institutions for	-	348,860	348,860	-	338,655	338,655	-	328,104	328,104
purpose other than monetary policy	-	348,860	348,860	-	338,655	338,655	-	328,104	328,104
- Agriculture sector	-	3,493	3,493	-	3,502	3,502	-	3,841	3,841
- Industrial sector	-	149,690	149,690	-	147,118	147,118	-	144,281	144,281
- Export sector	-	180,999	180,999	-	173,628	173,628	-	166,462	166,462
- Housing sector	-	-	-	-	-	-	-	-	-
- Other	-	14,678	14,678	-	14,407	14,407	-	13,520	13,520
Credit to general government account	5,062,890	1,320,419	6,383,309	4,743,810	1,708,581	6,452,391	5,013,474	1,507,160	6,520,633
- Federal government	5,062,890	1,320,419	6,383,309	4,743,810	1,708,581	6,452,391	5,013,474	1,507,160	6,520,633
- Perpetual loan to federal government	-	729,825	729,825	-	750,332	750,332	-	754,167	754,167
- Government securities	-	-	-	-	-	-	-	-	-
- Market related treasury bills	-	-	-	-	-	-	-	-	-
- Pakistan investment bonds	5,062,890	590,594	5,653,484	4,743,810	958,250	5,702,060	5,013,474	752,992	5,766,466
- Sukuks	-	-	-	-	-	-	-	-	-
- Government overdrafts	-	-	-	-	-	-	-	-	-
- Provincial & autonomous regions	-	-	-	-	-	-	-	-	-
- Long term loans	-	-	-	-	-	-	-	-	-
- Short term loans	-	-	-	-	-	-	-	-	-
- Government overdrafts	-	-	-	-	-	-	-	-	-
Equity investments	-	233,738	233,738	-	233,638	233,638	-	233,638	233,638
- Subsidiaries	-	0	0	-	0	0	-	0	0
- Banks	-	137,055	137,055	-	137,055	137,055	-	137,055	137,055
- Financial institutions	-	42,383	42,383	-	42,283	42,283	-	42,283	42,283
- Other	-	54,300	54,300	-	54,300	54,300	-	54,300	54,300
Property, plant & equipment	-	162,185	162,185	-	162,355	162,355	-	165,768	165,768
Rupee coins	353	-	353	338	-	338	353	-	353
Other assets	32,395	225,083	257,478	32,395	211,528	243,922	34,128	197,549	231,677
LIABILITIES	10,940,461	14,714,244	25,654,706	10,621,595	15,412,761	26,034,356	10,994,883	15,876,013	26,870,896
Equity & reserves	-	5,513,179	5,513,179	-	5,688,410	5,688,410	-	5,935,631	5,935,631
- 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	-	1,995,044	1,995,044	-	1,995,044	1,995,044	-	2,102,443	2,102,443
- Profit & loss appropriation account	-	2,352,961	2,352,961	-	2,528,192	2,528,192	-	2,668,015	2,668,015
Banknotes in circulation	10,940,461	(191)	10,940,270	10,621,595	(112)	10,621,483	10,994,883	(115)	10,994,768
- Banknotes in circulation	10,940,270	-	10,940,270	10,621,483	-	10,621,483	10,994,768	-	10,994,768
- Banknotes held in Banking Department	191	(191)	-	112	(112)	-	115	(115)	0
Monetary policy liabilities	-	243,644	243,644	-	186,371	186,371	-	148,681	148,681
- Securities sold under agreement to repurchase	-	243,644	243,644	-	186,371	186,371	-	148,681	148,681
- Shariah compliant facility	-	-	-	-	-	-	-	-	-
Local currency deposits	-	3,675,342	3,675,342	-	4,254,629	4,254,629	-	4,007,187	4,007,187
- Federal government	-	688,243	688,243	-	991,160	991,160	-	864,873	864,873
- Provincial governments & autonomous regions	-	1,553,386	1,553,386	-	1,477,738	1,477,738	-	1,551,593	1,551,593
- Bank deposits	-	1,256,141	1,256,141	-	1,623,808	1,623,808	-	1,433,176	1,433,176
- Other deposits	-	177,572	177,572	-	161,923	161,923	-	157,545	157,545
Foreign currency deposits	-	1,453,968	1,453,968	-	1,466,550	1,466,550	-	1,477,138	1,477,138
- Local banks	-	395,306	395,306	-	400,639	400,639	-	400,497	400,497
- Foreign central banks	-	984	984	-	988	988	-	994	994
- Foreign governments & sovereign wealth fund	-	1,049,473	1,049,473	-	1,057,532	1,057,532	-	1,067,861	1,067,861
- Others deposits	-	8,206	8,206	-	7,391	7,391	-	7,786	7,786
Foreign currency loans and liabilities	-	3,511,714	3,511,714	-	3,529,285	3,529,285	-	3,875,753	3,875,753
- International Monetary Fund facilities	-	1,232,608	1,232,608	-	1,224,991	1,224,991	-	1,552,655	1,552,655
- Allocations of special drawing rights of IMF	-	1,096,210	1,096,210	-	1,118,917	1,118,917	-	1,121,550	1,121,550
- Currency swap arrangements	-	1,182,897	1,182,897	-	1,185,377	1,185,377	-	1,201,548	1,201,548
- Overdraft from Asian Clearing Union	-	-	-	-	-	-	-	-	-
Other liabilities	-	316,588	316,588	-	287,629	287,628	-	431,737	431,737

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	2024	2025				
				May	Jan	Feb	Mar	Apr	May
ASSETS									
Cash & Balances with Treasury Banks	2,308,137	2,650,786	3,197,004	2,755,152	2,773,006	2,683,686	2,828,118	2,819,338	3,016,769
Balances with other Banks	330,061	517,695	558,314	470,039	218,162	116,658	275,330	223,785	253,905
Lending to Financial Institutions	858,227	892,010	1,025,211	827,139	870,810	830,594	931,957	621,738	819,558
Investments	16,441,736	20,895,614	30,149,408	28,923,088	30,022,772	31,118,103	32,377,594	33,166,749	34,627,010
Advances – Net of Provision	10,099,077	11,502,379	11,589,550	11,308,355	13,809,217	13,119,170	12,545,546	12,158,445	12,101,765
Gross Advances	10,771,563	12,202,125	12,447,146	12,169,162	14,727,912	14,033,954	13,474,324	13,072,971	13,021,394
Less: Provision for Non- Performing Advances	(672,486)	(699,746)	(857,595)	(860,808)	(918,695)	(914,784)	(928,778)	(914,526)	(919,630)
Operating Fixed Assets	716,433	872,579	1,012,671	1,001,801	987,524	1,000,234	1,010,715	1,024,701	1,051,851
Deferred Tax Assets	107,049	220,831	186,560	185,897	205,830	204,201	206,469	198,934	255,146
Other Assets	1,202,385	1,892,967	2,404,598	2,502,483	2,582,123	2,744,794	3,069,100	2,886,788	3,031,990
Right to use Assets					163,929	164,053	165,469	165,983	162,400
TOTAL ASSETS	32,063,106	39,444,861	50,123,316	47,973,953	51,633,373	51,981,494	53,410,298	53,266,461	55,320,395
LIABILITIES									
Bills Payable	358,528	424,912	459,192	292,330	370,865	416,534	367,509	384,777	447,629
Borrowings	6,725,049	8,916,845	13,071,191	12,673,778	14,026,624	14,852,652	14,860,147	14,994,600	15,192,839
Deposits and other Accounts	21,490,459	25,507,568	30,812,105	29,348,503	31,002,975	30,263,653	31,746,697	31,496,111	32,756,642
Sub-ordinated Loans	136,828	171,864	172,846	176,700	171,337	171,337	171,335	171,332	170,332
Liabilities Against Assets Subject to Finance Lease	10,134	12,518	11,106	11,132	142,059	141,916	143,378	143,924	146,603
Deferred Tax Liabilities	5,847	38,414	48,282	39,912	112,817	103,614	90,885	98,653	99,990
Other Liabilities	1,300,389	1,966,081	2,538,857	2,520,369	2,247,282	2,398,075	2,571,080	2,509,313	2,623,178
TOTAL LIABILITIES	30,027,234	37,038,203	47,113,577	45,062,724	48,073,959	48,347,781	49,951,031	49,798,710	51,437,212
NET ASSETS	2,035,872	2,406,658	3,009,739	2,911,229	3,559,414	3,633,712	3,459,267	3,467,751	3,883,183
REPRESENTED BY:									
Paid up Capital / Head Office Capital Account	584,837	614,275	631,074	628,616	634,568	634,692	632,418	626,144	626,634
Reserves	440,578	572,952	650,680	650,565	696,049	699,458	718,977	714,517	727,980
Un-appropriated / Un-remitted Profit	870,554	1,142,504	1,363,938	1,301,254	1,549,870	1,667,613	1,561,350	1,575,351	1,570,592
Surplus/ (Deficit) on Revaluation of Assets	139,904	76,926	364,046	330,793	678,927	631,949	546,522	551,739	957,978
TOTAL	2,035,872	2,406,658	3,009,739	2,911,229	3,559,414	3,633,712	3,459,267	3,467,751	3,883,183

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			
				Apr	Dec	Jan	Feb	Mar	Apr
Demand Liabilities	19,281,929	18,358,468	25,661,036	19,303,528	26,694,815	21,549,833	22,615,092	23,284,199	22,875,234
Time Liabilities	2,074,337	4,279,847	5,007,027	4,911,720	4,738,844	4,852,034	4,933,269	5,010,286	5,087,721
TOTAL (Demand & Time Liabilities)	21,356,266	22,638,315	30,668,063	24,215,248	31,433,659	26,401,867	27,548,361	28,294,486	27,962,955
LIQUID ASSETS MAINTAINED IN PAKISTAN	14,101,558	17,790,896	20,912,972	19,785,790	19,622,621	19,079,288	21,562,160	21,996,875	23,121,243
Cash	415,712	602,904	684,550	624,026	563,648	563,935	646,639	859,534	630,956
Balance with SBP	1,447,459	1,388,023	1,509,768	1,240,340	1,534,528	1,418,539	1,511,313	1,334,405	1,621,287
Balance with agents of SBP	207,436	290,217	141,061	181,661	103,262	67,666	242,461	217,522	159,145
Un-encumbered approved Securities	11,976,081	15,435,676	18,505,476	17,667,671	17,348,729	16,957,295	19,089,701	19,513,272	20,637,155
Foreign Banks Deposits with SBP under section13(3) of Banking Companies Ordinance	54,870	74,076	72,116	72,092	72,454	71,853	72,047	72,143	72,700
Minimum of Assets required to be held under Section 29 of the Banking Companies Ordinance	4,612,478	5,393,662	6,092,810	5,748,923	6,368,290	6,243,554	6,516,511	6,674,457	6,596,106
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	14,036,867	13,254,331	12,835,734	15,045,649	15,322,418	16,525,137

Source: Banking Supervision Department-2, SBP

2.14 Financial Position of DFIs, MFBs and NBFCs

Million Rupees

ASSETS/ LIABILITIES	Dec-24				Mar-25			
	DFIs*	NBFCs	MFBs	Total	DFIs*	NBFCs	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

* DFIs also includes HBFC & PMRC data.

Source: Statistics and Data Services Department

2.15 Classification of Deposits with DFLs, MFBs and NBFCs

Milion 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 NBFs

SECTOR	Million Rupees					
	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 NBFs, DFIs and MFBs.

** This includes Non-Depository NBFs, 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

* This includes Depository NBFCs, DFIs and MFIs.

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

Source: Statistics and Data Services Department