

2.1 Central Bank Survey

Million Rupees

I T E M S	FY22	FY23	FY24	2024	2024	2025			
				Apr	Dec	Jan	Feb	Mar	Apr
Net Foreign Assets	209,306	(881,053)	(71,160)	(208,559)	580,507	647,885	610,890	590,253	559,459
Claims on nonresidents	3,598,212	3,535,588	5,053,535	4,967,923	5,867,442	5,905,660	5,894,099	5,906,917	5,958,132
a) Monetary Gold, Coin and Bullion	773,637	1,136,974	1,349,449	1,335,173	1,513,707	1,632,947	1,650,257	1,816,807	1,931,550
b) Holdings of SDRs	43,863	5,424	206,221	313,014	15,440	48,239	15,287	15,553	38,675
c) Foreign currency	24,049	20,234	20,569	20,809	20,822	20,918	21,035	21,161	20,731
d) Deposits	2,137,625	1,587,831	2,725,338	2,534,459	2,714,322	2,592,788	2,573,863	2,428,677	2,274,415
e) Securities other than shares (Foreign)	67,793	8,567	8,309	19,396	865,327	871,998	890,099	870,325	918,452
f) Loans	-	-	-	-	-	-	-	-	-
g) Financial derivatives	92	-	-	-	-	-	-	66	431
h) Other	551,153	776,559	743,650	745,071	737,825	738,770	743,557	754,328	773,878
<i>Of which: Quota-IMF</i>	551,152	776,557	743,648	745,070	737,824	738,768	743,556	754,326	773,876
less: Liabilities to nonresidents	3,388,906	4,416,641	5,124,695	5,176,482	5,286,935	5,257,776	5,283,209	5,316,663	5,398,672
a) Deposits	559,614	782,871	1,057,395	1,047,971	1,058,249	1,037,466	1,043,588	1,050,666	1,059,323
b) Securities other than shares	1,104,972	1,279,131	1,818,649	1,867,736	1,979,257	1,973,401	1,986,189	1,986,889	2,030,571
c) Loans	..	..	..	..	..	..	..	..	..
d) Financial derivatives	926,914	1,225,197	1,166,640	1,183,572	1,177,479	1,177,982	1,175,243	1,182,897	1,189,448
e) Other	797,406	1,129,442	1,082,010	1,077,204	1,071,951	1,068,927	1,078,189	1,096,210	1,119,330
Claims on Other Depository Corporations	6,165,662	9,982,373	13,277,983	11,728,876	12,621,734	12,511,893	12,926,178	13,682,529	13,794,002
Net claims on General Government	5,154,157	5,215,056	4,492,923	4,786,243	3,597,848	4,033,283	3,909,544	4,200,496	4,467,029
Net claims on Central Government	5,745,839	5,897,339	5,395,565	5,885,733	5,234,620	5,662,185	5,617,889	5,753,882	5,918,779
Claims on Central Government	6,769,725	6,638,086	6,288,826	6,691,691	6,294,925	6,349,992	6,406,386	6,476,395	6,552,485
a) Securities other than Shares	6,237,905	5,886,301	5,568,455	5,967,312	5,574,639	5,632,388	5,686,775	5,746,570	5,801,694
b) Other claims	531,820	751,785	720,371	724,379	720,286	717,604	719,611	729,825	750,791
less: Liabilities to Central Government	1,023,886	740,747	893,261	805,958	1,060,306	687,807	788,497	722,514	633,705
a) Deposits	1,023,886	740,747	893,261	805,958	1,060,306	687,807	788,497	722,514	633,705
b) Other liabilities	-	-	-	-	-	-	-	-	-
Net claims on Provincial Governments	(591,682)	(682,283)	(902,642)	(1,099,489)	(1,636,772)	(1,628,902)	(1,708,345)	(1,553,386)	(1,451,751)
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	1,099,489	1,636,772	1,628,902	1,708,345	1,553,386	1,451,751
a) Deposits	608,812	682,283	902,642	1,099,489	1,636,772	1,628,902	1,708,345	1,553,386	1,451,751
b) Other liabilities	-	-	-	-	-	-	-	-	-
Claims on other sectors	34,306	74,950	84,313	64,911	81,109	83,878	86,419	75,988	72,263
a) Other financial corporations	7,941	42,081	40,777	22,498	36,639	39,413	41,766	30,875	27,258
b) Public non-financial corporations	31	15	101	61	157	168	178	189	197
c) Other non-financial corporations	-	-	-	-	-	-	-	-	-
d) Other resident sectors	26,334	32,855	43,435	42,353	44,312	44,297	44,475	44,925	44,808
Monetary base	9,257,114	11,335,759	11,590,151	11,268,944	11,554,878	11,727,241	12,016,491	12,643,835	12,856,847
1) Currency in Circulation	7,992,592	9,664,290	9,698,211	9,325,590	9,703,300	9,759,337	10,027,417	10,940,270	10,593,626
2) Liabilities to Other Depository Corporations	1,250,385	1,667,872	1,889,186	1,925,658	1,848,333	1,965,154	1,986,213	1,700,721	2,257,434
Reserve deposits	1,250,385	1,667,872	1,889,186	1,925,658	1,848,333	1,965,154	1,986,213	1,700,721	2,257,434
Other liabilities	-	-	-	-	-	-	-	-	-

2.1 Central Bank Survey

Million Rupees

I T E M S	FY22	FY23	FY24	2024	2024	2025			
				Apr	Dec	Jan	Feb	Mar	Apr
3) Deposits included in broad money	14,137	3,596	2,753	17,696	3,245	2,750	2,861	2,843	5,787
Transferable deposits	1,174	1,185	229	1,427	327	216	317	362	351
a) Other financial corporations	16	27	31	42	29	30	31	76	149
b) Public non-financial corporations	-	-	-	-	-	-	-	-	-
c) Other non-financial corporations	162	164	175	175	176	164	164	164	180
d) Other resident sectors	996	995	23	1,210	123	23	123	123	23
Other deposits	12,963	2,411	2,524	16,269	2,918	2,534	2,544	2,481	5,436
a) Other financial corporations	851	1,850	1,966	2,317	2,189	1,849	1,803	1,711	4,622
b) Public non-financial corporations	-	-	-	-	-	-	-	-	-
c) Other non-financial corporations	-	-	-	-	-	-	-	-	-
d) Other resident sectors	12,111	561	558	13,952	729	685	741	770	813
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	121,049	125,319	125,586	125,331	125,526	126,075
<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	168,344	507,979	378,479	180,660	243,644	104,463
<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	4,827,736	4,690,570	5,001,499	5,154,299	5,495,280	5,768,985
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	2,820,982	1,722,071	1,913,759	2,049,495	2,208,936	2,368,047
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	1,532,366	1,764,406	1,883,646	1,900,710	2,082,250	2,196,845
Other items (net)	29,472	36,432	9,754	(14,601)	2,451	44,134	56,250	40,982	36,384
Other liabilities	213,125	288,008	288,169	253,533	289,983	310,442	313,242	309,489	294,574
Less: Other Assets	183,654	251,576	278,415	268,134	287,532	266,307	256,992	268,508	258,190

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 Statistical Bulletin unit

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	2024	2025			
				Apr	Dec	Jan	Feb	Mar	Apr
Net Foreign Assets	(295,496)	(730,190)	(889,913)	(899,304)	(1,030,681)	(1,048,016)	(988,384)	(556,771)	(529,255)
Claims on nonresidents	874,257	1,123,691	1,153,266	1,043,559	983,267	979,685	937,838	1,054,255	949,305
a) Foreign currency	68,527	81,619	82,845	82,525	65,706	63,524	71,169	70,765	66,932
b) Deposits	286,825	448,940	470,384	356,314	298,036	282,917	228,038	338,560	274,022
c) Securities other than shares	258,300	239,576	249,517	249,134	271,633	267,362	270,143	275,222	262,985
d) Loans	7,289	15,402	9,054	10,025	11,317	18,490	11,970	12,226	5,604
e) Financial derivatives	1,069	1,204	2,456	3,188	1,258	2,967	1,662	2,472	3,817
f) Shares & other equity	243,797	325,736	334,835	328,684	331,559	340,630	350,548	350,241	330,675
g) Other	8,450	11,214	4,176	13,690	3,758	3,796	4,308	4,769	5,270
less: Liabilities to nonresidents	1,169,754	1,853,880	2,043,179	1,942,863	2,013,949	2,027,701	1,926,222	1,611,026	1,478,560
a) Deposits	612,902	742,851	855,735	803,583	894,296	914,801	935,918	960,445	951,353
b) Securities other than shares	-	-	-	-	-	-	-	-	-
c) Loans	543,023	1,065,877	1,158,895	1,068,388	1,089,744	1,082,216	969,356	626,587	481,050
d) Financial derivatives	2,067	736	1,578	2,112	1,975	1,533	716	700	1,913
e) Other	11,762	44,416	26,971	68,780	27,934	29,152	20,231	23,295	44,245
Claims on Central bank	2,178,580	2,385,935	3,153,931	2,671,432	3,036,727	2,903,480	2,775,885	2,715,463	3,006,612
a) Currency	436,373	533,281	566,553	597,720	610,619	567,967	590,067	700,752	620,593
b) Reserve deposits	1,236,569	1,706,275	1,990,669	1,938,694	1,914,995	1,953,664	2,001,733	1,767,504	2,277,184
c) Other claims	505,638	146,379	596,709	135,018	511,113	381,848	184,085	247,207	108,836
Net Claims on General Government	15,183,918	21,695,166	29,765,682	26,991,924	28,636,765	29,322,051	30,546,324	31,196,764	31,203,312
Net claims on Central Government	15,694,412	22,231,284	30,952,479	28,040,426	30,149,513	30,880,294	32,235,298	32,886,769	33,118,340
Claims on Central Government	17,769,271	24,697,880	33,800,795	30,621,136	32,883,024	33,625,684	35,010,788	35,676,768	36,061,012
a) Securities other than Shares	17,331,683	23,624,331	32,551,840	29,523,878	31,496,284	32,308,013	33,736,697	34,681,765	35,195,349
b) Other claims	437,588	1,073,549	1,248,956	1,097,258	1,386,741	1,317,671	1,274,091	995,003	865,663
less: Liabilities to Central Government	2,074,859	2,466,596	2,848,316	2,580,710	2,733,511	2,745,390	2,775,490	2,789,999	2,942,672
a) Deposits	2,074,859	2,466,596	2,848,316	2,580,710	2,733,511	2,745,390	2,775,490	2,789,999	2,942,672
b) Other liabilities	-	-	-	-	-	-	-	-	-
Net claims on Provincial Governments	(510,493)	(536,118)	(1,186,797)	(1,048,502)	(1,512,748)	(1,558,243)	(1,688,974)	(1,690,005)	(1,915,028)
Claims on Provincial Governments	797,289	887,820	610,638	559,893	350,036	383,934	298,218	299,589	249,264
a) Securities other than Shares	..	..	..	..	..	..	..	..	..
b) Other claims	797,289	887,819	610,637	559,892	350,036	383,934	298,218	299,589	249,264
less: Liabilities to Provincial Governments	1,307,782	1,423,938	1,797,435	1,608,395	1,862,784	1,942,177	1,987,192	1,989,594	2,164,292
a) Deposits	1,306,355	1,411,088	1,781,447	1,592,512	1,847,190	1,926,382	1,971,358	1,973,785	2,148,494
b) Other liabilities	1,427	12,850	15,988	15,882	15,594	15,795	15,835	15,809	15,798
Claims on other sectors	11,057,929	11,929,629	12,542,746	12,172,361	14,689,013	13,603,859	13,186,812	13,348,816	13,358,404
a) Other financial corporations	185,934	225,121	200,920	174,816	497,852	364,162	293,188	318,412	323,804
b) Public non-financial corporations	1,740,039	2,276,978	2,221,876	2,181,019	2,209,795	2,262,625	2,286,477	2,236,385	2,268,485
c) Other non-financial corporations	7,315,249	7,560,899	8,082,639	7,874,283	9,695,003	8,773,353	8,380,112	8,549,950	8,504,383
d) Other resident sectors	1,816,707	1,866,632	2,037,312	1,942,243	2,286,363	2,203,719	2,227,035	2,244,070	2,261,731

2.2 Other Depository Corporations Survey

Million Rupees

I T E M S	FY22	FY23	FY24	2024		2025			
				Apr	Dec	Jan	Feb	Mar	Apr
Liabilities to central bank	6,151,771	9,958,135	13,169,975	11,648,449	12,484,572	12,313,044	12,743,209	13,447,766	13,748,538
Deposits included in broad money (1+2)	19,219,033	22,131,794	27,348,201	25,374,824	27,913,549	27,701,943	27,871,975	28,465,137	28,769,361
1) Transferable deposits	14,599,162	17,024,458	21,407,816	19,775,445	22,048,657	22,252,020	22,342,072	22,840,436	23,046,827
a) Other financial corporations	569,937	451,141	709,309	605,433	700,204	796,217	576,534	780,158	636,891
b) Public non-financial corporations	644,922	712,128	1,118,876	988,811	751,267	925,833	886,480	936,229	846,502
c) Other non-financial corporations	4,439,247	5,346,197	6,756,386	6,149,289	6,986,299	6,858,697	6,933,752	6,878,055	6,846,115
d) Other resident sectors	8,945,057	10,514,993	12,823,245	12,031,911	13,610,887	13,671,271	13,945,306	14,245,993	14,717,320
2) Other deposits	4,619,870	5,107,336	5,940,385	5,599,379	5,864,892	5,449,924	5,529,904	5,624,701	5,722,533
a) Other financial corporations	145,521	157,590	228,239	194,397	176,252	193,502	180,582	163,948	169,058
b) Public non-financial corporations	804,664	833,767	917,726	870,000	791,206	768,149	808,520	758,579	848,774
c) Other non-financial corporations	1,430,618	1,562,722	2,312,619	2,180,572	2,453,370	2,143,977	2,019,211	2,067,191	2,100,606
d) Other resident sectors	2,239,067	2,553,257	2,481,801	2,354,410	2,444,064	2,344,296	2,521,590	2,634,983	2,604,095
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	65,162	57,124	57,138	57,066	55,498	55,973
<i>Of which: Other financial corporations</i>	<i>27,127</i>	<i>35,388</i>	<i>35,867</i>	<i>38,220</i>	<i>36,203</i>	<i>36,150</i>	<i>35,899</i>	<i>34,034</i>	<i>34,240</i>
Loans	56,119	102,213	76,064	74,017	323,845	209,292	227,422	206,814	205,408
<i>Of which: Other financial corporations</i>	<i>47,313</i>	<i>69,450</i>	<i>74,481</i>	<i>72,378</i>	<i>321,863</i>	<i>207,288</i>	<i>225,399</i>	<i>204,769</i>	<i>203,391</i>
Financial derivatives	11,280	21,891	23,883	24,447	20,079	17,254	16,125	15,218	15,942
<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	49	126	134	138	139	140
<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	3,224,605	3,981,840	4,022,938	3,907,844	3,793,526	3,746,774
a) Funds contributed by owners	691,207	776,192	837,978	829,655	847,906	848,755	858,844	859,782	875,570
b) Retained earnings	820,964	1,085,061	1,317,886	1,256,438	1,646,378	1,608,517	1,528,158	1,481,261	1,462,911
c) General and special reserves	621,961	684,031	851,266	850,282	1,000,104	1,065,751	1,059,633	1,056,922	1,049,154
d) Valuation adjustment	82,553	148,305	351,210	288,229	487,452	499,915	461,209	395,561	359,139
Other items (net)	426,519	313,481	537,855	524,959	550,943	459,898	697,134	720,452	497,218
Other liabilities	2,720,914	3,388,926	3,908,571	3,739,786	4,427,878	4,681,323	4,779,617	4,882,259	4,589,823
less: Other assets	2,332,179	3,098,766	3,524,830	3,271,034	3,868,853	4,289,905	4,100,039	4,242,694	4,221,027
plus: Consolidation adjustment	37,784	23,322	154,114	56,207	(8,083)	68,481	17,556	80,887	128,423

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			
				2024		2025			
				Apr	Dec	Jan	Feb	Mar	Apr
Net Foreign Assets	(86,190)	(1,611,243)	(961,072)	(1,107,863)	(450,174)	(400,131)	(377,494)	33,483	30,204
Claims on nonresidents	4,472,469	4,659,278	6,206,801	6,011,482	6,850,710	6,885,346	6,831,936	6,961,172	6,907,436
less: Liabilities to nonresidents	4,558,660	6,270,521	7,167,874	7,119,345	7,300,884	7,285,477	7,209,430	6,927,689	6,877,232
Domestic claims (a+b)	31,430,310	38,914,802	46,885,664	44,015,441	47,004,735	47,043,071	47,729,099	48,822,064	49,101,008
a. Net Claims on general government (1+2)	20,338,075	26,910,222	34,258,604	31,778,168	32,234,613	33,355,334	34,455,868	35,397,259	35,670,341
1- Net claims on central government	21,440,250	28,128,623	36,348,044	33,926,159	35,384,133	36,542,479	37,853,187	38,640,650	39,037,120
Claims on central government	24,538,996	31,335,966	40,089,621	37,312,827	39,177,950	39,975,676	41,417,174	42,153,163	42,613,497
less: Liabilities to central government	3,098,746	3,207,343	3,741,577	3,386,668	3,793,816	3,433,198	3,563,987	3,512,513	3,576,377
2-Net claims on provincial governments	(1,102,175)	(1,218,401)	(2,089,440)	(2,147,991)	(3,149,520)	(3,187,145)	(3,397,320)	(3,243,391)	(3,366,779)
Claims on provincial governments	814,419	887,820	610,638	559,893	350,036	383,934	298,218	299,589	249,264
less: Liabilities to provincial governments	1,916,594	2,106,221	2,700,077	2,707,884	3,499,556	3,571,079	3,695,538	3,542,980	3,616,043
b. Claims on other sectors	11,092,235	12,004,580	12,627,059	12,237,273	14,770,122	13,687,737	13,273,232	13,424,804	13,430,667
Other financial corporations	193,875	267,202	241,697	197,314	534,491	403,576	334,955	349,287	351,063
Public non-financial corporations	1,740,071	2,276,992	2,221,977	2,181,080	2,209,952	2,262,792	2,286,655	2,236,573	2,268,682
Other non-financial corporations	7,315,249	7,560,899	8,082,639	7,874,283	9,695,003	8,773,353	8,580,112	8,549,950	8,504,383
Other resident sectors	1,843,040	1,899,487	2,080,747	1,984,596	2,330,675	2,248,016	2,271,510	2,288,995	2,306,539
Broad money liabilities (a+b+c+d)	26,789,406	31,266,400	36,482,613	34,120,390	37,009,475	36,896,063	37,312,186	38,707,498	38,748,180
a. Currency outside depository corporations	7,556,219	9,131,010	9,131,658	8,727,870	9,092,681	9,191,369	9,437,349	10,239,519	9,973,033
b. Transferable deposits	14,600,337	17,025,643	21,408,045	19,776,872	22,048,984	22,252,236	22,342,389	22,840,798	23,047,178
Other financial corporations	569,952	451,168	709,340	605,475	700,233	796,247	576,565	780,234	637,040
Public non-financial corporations	644,922	712,128	1,118,876	988,811	751,267	925,833	886,480	936,229	846,502
Other non-financial corporations	4,439,410	5,346,360	6,756,561	6,149,464	6,986,474	6,858,861	6,933,915	6,878,219	6,846,294
Other resident sectors	8,946,053	10,515,988	12,823,268	12,033,122	13,611,010	13,671,294	13,945,429	14,246,115	14,717,342
less: Central bank float	-	-	-	-	-	-	-	-	-
c. Other Deposits	4,632,833	5,109,747	5,942,909	5,615,648	5,867,810	5,452,458	5,532,447	5,627,182	5,727,969
Other financial corporations	146,373	159,440	230,205	196,714	178,441	195,351	182,385	165,659	173,681
Public non-financial corporations	804,664	833,767	917,726	870,000	791,206	768,149	808,520	758,579	848,774
Other non-financial corporations	1,430,618	1,562,722	2,312,619	2,180,572	2,453,370	2,143,977	2,019,211	2,067,191	2,100,606
Other resident sectors	2,251,179	2,553,818	2,482,360	2,368,362	2,444,793	2,344,981	2,522,331	2,635,753	2,604,908
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	121,049	125,319	125,586	125,331	125,526	126,075
<i>of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
Securities other than shares excluded from broad money	43,550	59,479	58,256	65,162	57,124	57,138	57,066	55,498	55,973
<i>of which: Other financial corporations</i>	27,127	35,388	35,867	38,220	36,203	36,150	35,899	34,034	34,240
Loans	56,119	102,213	76,064	74,017	323,845	209,292	227,422	206,814	205,408
<i>of which: Other financial corporations</i>	47,313	69,450	74,481	72,378	321,863	207,288	225,399	204,769	203,391
Financial Derivatives	11,280	21,891	23,883	24,447	20,079	17,254	16,125	15,218	15,942
<i>of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
Trade credit & advances	44	42	128	49	126	134	138	139	140
<i>of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
Shares & other equity	3,868,011	5,454,635	8,806,447	8,052,341	8,672,410	9,024,438	9,062,143	9,288,806	9,515,759
Other items (net)	480,278	283,775	351,141	450,220	346,436	313,304	551,470	456,326	464,015
Other liabilities (includes central bank float)	2,934,039	3,676,934	4,196,739	3,993,318	4,717,862	4,991,764	5,092,858	5,191,749	4,884,397
less: Other assets	2,515,832	3,350,342	3,803,245	3,539,168	4,156,385	4,556,213	4,357,031	4,511,202	4,479,218
plus: Consolidation adjustment	62,072	(42,816)	(42,353)	(3,931)	(215,040)	(122,248)	(184,358)	(224,221)	58,836

Source: Statistics and Data Services Department

Notes:

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/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	2024	2025			
	FY22	FY23	FY24	Apr	Dec	Jan	Feb	Mar	Apr
A. Currency in Circulation	7,572,465	9,148,739	9,153,099	8,822,968	9,115,917	9,211,188	9,457,732	10,260,910	10,067,598
B. Cash in Tills	429,566	524,857	554,731	542,148	596,678	557,451	579,025	688,717	563,257
C. Other Deposits	43,653	49,469	62,892	57,370	58,681	50,618	63,810	69,105	52,385
D. Bank Deposits	1,229,198	1,634,092	1,842,108	1,624,329	1,807,703	1,933,961	1,941,360	1,651,447	2,024,447
Reserve Money (A+B+C+D)	9,274,882	11,357,156	11,612,829	11,046,815	11,578,978	11,753,218	12,041,927	12,670,180	12,707,687
Factor affecting Reserve Money (RM)									
A. Net Foreign Assets	209,152	(881,277)	(71,374)	(275,437)	580,294	647,672	610,677	590,039	460,899
B. Net Domestic Assets (1+2+3)	9,065,729	12,238,433	11,684,204	11,322,251	10,998,684	11,105,546	11,431,250	12,080,140	12,246,788
1. Net Govt Sector Borrowing (i+ii)	5,114,721	5,223,578	4,504,320	4,485,397	3,614,140	4,049,281	3,926,290	4,218,252	4,060,917
i. Borrowings for Budgetary Support ¹	5,131,993	5,240,782	4,527,712	4,505,237	3,639,185	4,073,648	3,949,147	4,240,325	4,085,919
a) Federal Government	5,717,227	5,913,261	5,419,184	5,487,789	5,253,794	5,681,255	5,638,203	5,779,510	5,549,448
of which deposits with SBP	(1,009,058)	(725,239)	(869,772)	(1,197,479)	(1,043,841)	(671,554)	(770,985)	(699,681)	(999,676)
b) Provincial Government	(547,818)	(637,329)	(840,494)	(931,873)	(1,531,012)	(1,530,682)	(1,582,769)	(1,438,442)	(1,372,328)
Balochistan	(16,552)	(13,301)	(41,987)	(66,844)	(79,380)	(79,880)	(97,148)	(66,550)	(68,699)
Khyber Pakhtunkhwa	(1,039)	(59,000)	(59,667)	(82,301)	(191,397)	(147,558)	(158,952)	(166,070)	(69,904)
Punjab	(440,053)	(466,096)	(627,553)	(642,102)	(956,228)	(948,689)	(958,894)	(813,989)	(819,695)
Sindh	(90,174)	(98,933)	(111,287)	(140,626)	(304,006)	(354,556)	(367,775)	(391,833)	(414,029)
c) AJK Government	(14,770)	(14,358)	(30,893)	(32,245)	(53,813)	(53,543)	(71,073)	(64,651)	(55,435)
d) Gilgit-Balistan	(22,646)	(20,792)	(20,084)	(18,433)	(29,785)	(23,382)	(35,214)	(36,092)	(35,767)
ii. Others	(17,273)	(17,204)	(23,392)	(19,840)	(25,045)	(24,367)	(22,857)	(22,073)	(25,002)
2. Credit to Non-Govt. Sector (i+ii+iii)	1,714,802	1,661,459	1,525,930	1,556,989	1,492,922	1,407,420	1,441,990	1,446,890	1,416,504
i. Claims on Scheduled Banks (a+b+c+d+e)	1,603,049	1,542,157	1,409,836	1,431,162	1,377,862	1,292,810	1,327,542	1,332,184	1,302,187
a. Agriculture Sector	4,876	5,859	5,374	5,117	6,370	6,335	6,438	6,696	6,546
b. Industrial Sector	616,991	632,666	577,676	582,776	527,383	516,580	509,959	502,112	489,975
c. Export Sector	780,722	768,821	624,392	669,650	586,211	515,687	556,751	554,573	536,684
d. Housing Sector	-	-	-	-	-	-	-	-	-
e. Others	200,460	134,811	202,394	173,619	257,898	254,208	254,394	268,803	268,982
ii. Claims on NBFIs	111,753	119,302	116,094	125,827	115,060	114,610	114,448	114,706	114,317
iii. PSEs Special A/C Debt Repayment	-	-	-	-	-	-	-	-	-
3. Other Items (Net)	2,236,207	5,353,396	5,653,954	5,279,866	5,891,622	5,648,844	6,062,970	6,414,998	6,769,367
Reserve Money(RM) (A+B)	9,274,882	11,357,156	11,612,829	11,046,815	11,578,978	11,753,218	12,041,927	12,670,180	12,707,687

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-Balistan's deposit with SBP. The (-) sign in govt. deposits shows a credit balance whereas (+) sign shows their debtor/withdrawal from the govt.

^{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

^{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>

^{5/} 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			2024		2024		2025	
	FY22	FY23	FY24	Apr	Dec	Jan	Feb	Mar	Apr
1. Banknotes	7,992,592	9,664,290	9,698,211	9,355,488	9,703,300	9,759,336	10,027,417	10,940,270	10,621,483
2. One Rupee Coins and above	9,991	9,787	9,849	9,853	9,847	9,798	9,857	9,901	9,822
3. Total (1+2)	8,002,583	9,674,077	9,708,060	9,365,341	9,713,147	9,769,134	10,037,274	10,950,171	10,631,305
4. Held by Banking Department of SBP	146	131	190	194	177	122	158	191	112
5. Held by Issue Department of SBP	406	351	40	31	376	373	359	353	338
6. Currency in tills of Scheduled Banks	429,566	524,857	554,731	542,148	596,678	557,451	579,025	688,717	563,257
7. Currency in Circulation (3-4-5-6)	7,572,465	9,148,739	9,153,099	8,822,968	9,115,917	9,211,188	9,457,732	10,260,910	10,067,598

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

Million Rupees										
Assets / Liabilities		30 th June			2024		2024		2025	
		FY22	FY23	FY24	Apr	Dec	Jan	Feb	Mar	Apr
A. Components of M2										
1. Currency in Circulation	7,572,465	9,148,739	9,153,099	8,822,968	9,115,917	9,211,187	9,457,732	10,260,910	10,067,598	
2. Other Deposits with SBP	43,653	49,469	62,892	57,370	58,681	50,618	63,810	69,105	52,385	
3. Total Private & PSE Deposits	19,151,876	21,744,840	26,665,840	23,822,681	26,439,817	26,248,750	26,234,620	27,155,927	26,548,594	
of which : R/PCDs	1,202,932	1,601,062	1,604,935	1,671,079	1,663,351	1,693,184	1,684,000	1,595,405	1,750,861	
Money Supply (1+2+3)	26,767,994	30,943,048	35,881,830	32,703,019	35,614,415	35,510,556	35,756,162	37,485,943	36,668,577	
B. Factors Affecting Money Supply (M2)										
LNet Foreign Assets of the Banking System	(195,008)	(1,797,146)	(1,137,968)	(1,328,260)	(470,634)	(394,003)	(390,557)	24,723	(83,393)	
a. State Bank of Pakistan	209,152	(881,277)	(71,374)	(275,437)	580,294	647,672	610,677	590,039	460,899	
b. Scheduled Banks	(404,161)	(915,869)	(1,066,594)	(1,052,824)	(1,050,928)	(1,041,674)	(1,001,234)	(565,316)	(544,293)	
ILNet Domestic Assets of Banking System (1+2+3)	26,963,002	32,740,194	37,019,799	34,031,279	36,085,049	35,904,559	36,146,719	37,461,219	36,751,970	
a. State Bank of Pakistan	7,462,680	10,696,276	10,274,368	9,891,089	9,620,822	9,812,736	10,103,708	10,747,956	10,944,601	
b. Scheduled Banks	19,500,322	22,043,918	26,745,431	24,140,190	26,464,227	26,091,823	26,043,011	26,713,263	25,807,369	
1. Net Govt Sector Borrowing(a+b+c)	19,612,386	23,712,768	31,078,845	28,491,921	28,645,710	29,743,909	30,844,760	32,097,721	32,230,298	
a. Borrowings for Budgetary support ¹	18,496,004	22,244,063	29,723,917	27,309,427	27,508,559	28,618,184	29,750,373	31,044,843	31,206,270	
(i) From SBP	5,131,993	5,240,782	4,527,712	4,505,237	3,639,185	4,073,648	3,949,147	4,240,325	4,085,919	
a) Federal Government	5,717,227	5,913,261	5,419,184	5,487,789	5,253,794	5,681,255	5,638,203	5,779,510	5,549,448	
of which deposits with SBP	(1,009,058)	(725,239)	(869,772)	(1,197,479)	(1,043,841)	(671,554)	(770,985)	(699,681)	(999,676)	
b) Provincial Government	(547,818)	(637,329)	(840,494)	(931,873)	(1,531,012)	(1,530,682)	(1,582,769)	(1,438,442)	(1,372,328)	
Balochistan Government	(16,552)	(13,301)	(41,987)	(66,844)	(79,380)	(79,880)	(97,148)	(66,550)	(68,699)	
Khyber Pakhtunkhwa Government	(1,039)	(59,000)	(59,667)	(82,301)	(191,397)	(147,558)	(158,952)	(166,070)	(69,904)	
Punjab Government	(440,053)	(466,096)	(627,553)	(642,102)	(956,228)	(948,689)	(958,894)	(813,989)	(819,695)	
Sindh Government	(90,174)	(98,933)	(111,287)	(140,626)	(304,006)	(354,556)	(367,775)	(391,833)	(414,029)	
c) AJK Government	(14,770)	(14,358)	(30,893)	(32,245)	(53,813)	(53,543)	(71,073)	(64,651)	(55,435)	
d) Gilgit-Baltistan	(22,640)	(20,792)	(20,084)	(18,433)	(29,785)	(23,382)	(35,214)	(36,092)	(35,767)	
(ii) From Scheduled banks (a+b)	13,364,011	17,003,281	25,196,205	22,804,190	23,869,375	24,544,536	25,801,226	26,804,519	27,120,351	
a) Federal Government	14,630,114	18,346,722	26,866,638	24,299,116	25,583,476	26,385,855	27,677,906	28,669,623	29,171,862	
of which deposits with banks	(2,020,076)	(2,360,647)	(2,709,578)	(2,453,087)	(2,575,009)	(2,664,504)	(2,687,131)	(2,679,621)	(2,851,825)	
b) Provincial Government	(1,266,103)	(1,343,441)	(1,670,435)	(1,494,927)	(1,714,101)	(1,841,319)	(1,876,680)	(1,865,104)	(2,051,511)	
of which deposits with banks	(1,266,103)	(1,343,441)	(1,670,435)	(1,494,927)	(1,714,101)	(1,841,319)	(1,876,680)	(1,865,104)	(2,051,511)	
b. Commodity operations	1,133,655	1,485,909	1,378,320	1,202,334	1,162,195	1,150,091	1,117,244	1,074,951	1,049,030	
c. Others	(17,273)	(17,204)	(23,392)	(19,840)	(25,045)	(24,367)	(22,857)	(22,073)	(25,002)	
2. Credit to Non-Govt. Sector (a+b+c+d)	10,496,761	11,190,671	11,543,424	11,194,098	15,143,390	13,993,725	13,281,487	13,084,956	12,813,036	
a. Credit to Private Sector*	8,308,070	8,353,947	8,866,853	8,562,210	10,845,742	9,884,668	9,474,326	9,634,443	9,572,054	
Conventional Banking Branches	5,996,153	5,999,370	6,211,242	6,052,186	7,175,359	6,544,217	6,287,854	6,443,738	6,436,304	
Islamic Banks	1,148,129	1,530,818	1,776,270	1,652,147	2,682,748	2,388,764	2,211,293	2,191,888	2,135,227	
Islamic Banking Branches of Conventional Banks	1,163,788	823,758	879,341	857,877	987,635	951,687	975,179	998,817	1,000,523	
b. Credit to PSEs	1,794,486	2,291,400	2,191,482	2,157,645	2,267,351	2,334,048	2,245,675	2,203,959	2,212,429	
c. PSEs Special a/c-debt Repayment with BP/PSFC	-	-	-	-	-	-	-	-	-	
d. Credit to NBFIs	394,205	545,324	485,089	474,243	2,830,296	1,775,008	1,561,485	1,246,554	1,028,553	
3. Other Items (net) *	(3,146,145)	(2,163,244)	(5,602,470)	(5,654,740)	(7,704,050)	(7,833,074)	(7,979,528)	(7,721,458)	(8,291,364)	
Broad Money M2 (A+B)	26,767,994	30,943,048	35,881,830	32,703,019	35,614,415	35,510,556	35,756,162	37,485,943	36,668,577	
C. Memorandum Items										
Accrued Profit on SBP holdings of MKTBs/MTBs	104,314	309,818	262,536	658,109	261,700	313,707	369,462	439,207	509,156	
Outstanding amount of MTBs (realized value in auction)	5,493,007	5,115,536	7,542,978	6,080,600	4,505,128	4,505,174	4,656,892	4,351,423	4,489,930	
Net Government Budgetary Borrowing (Cash Basis)	18,320,312	21,852,753	29,075,815	26,379,599	27,081,813	28,115,586	29,200,781	30,435,374	30,553,321	
From SBP	5,027,680	4,930,964	4,265,176	3,847,128	3,377,485	3,759,941	3,579,685	3,801,117	3,576,763	
From Scheduled Banks	13,292,633	16,921,789	24,810,640	22,532,471	23,704,328	24,355,645	25,621,096	26,634,256	26,976,558	

Source: Statistics and Data Services Department

Notes:-

1. Excluding DMF A/c Nos. 1 & 2, DMF 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 Murabahah etc.) Investments 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/revision/250405.pdf>

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

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

Archive link:

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

2.7 Government Budgetary Borrowing from Banks

Million Rupees

ITEMS	Stocks		Monetary Impact During	
	30-Jun-23 ^R	30-Jun-24 ^R	1 st July 23 to 26-Apr-24	1 st July 24 to 25-Apr-25
1. Central Government (a+b)	24,259,983	32,285,822	5,526,922.33	2,435,488.23
a. Scheduled Banks	18,346,722	26,866,638	5,952,394.61	2,305,223.80
T-Bills, Securities and Others	20,707,369	29,576,216	6,044,834.72	2,447,471.18
Less:			-	-
Government Deposits	2,360,647	2,709,578	92,440.10	142,247.38
b. State Bank	5,913,261	5,419,184	(425,472.29)	130,264.42
T-bills and Securities etc.	5,889,104	5,571,285	74,427.58	229,909.15
Debtor Balances (Exc. Zakat Fund)	-	-	-	-
Others*	749,396	717,671	(27,659.26)	30,259.12
Less:			-	-
Govt. Deposits (Ex. Zakat and Privatization Fund)	725,239	869,772	472,240.61	129,903.85
2. Provincial Governments (c+d)	(2,015,920)	(2,561,905)	(461,558.34)	(953,134.71)
c. Scheduled Banks	(1,343,441)	(1,670,433)	(151,485.55)	(381,077.25)
Government Securities and Others				
Less:				
Government Deposits	1,343,441	1,670,433	151,485.55	381,077.25
d. State Bank	(672,479)	(891,472)	(310,072.79)	(572,057.46)
Government Securities	-	-	-	-
Debtor Balances (Excluding Zakat Fund)	-	-	-	-
Less:			-	-
Government Deposits (Excluding Zakat Fund)	672,479	891,472	310,072.79	572,057.46
Net Budgetary Borrowing from the Banking System	22,244,063	29,723,917	5,065,364	1,482,354

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
			26-Apr-24	25-Apr-25
Rice	133.6	-	(133.6)	192.6
Wheat	1,310,697.3	1,133,456.1	(362,938.2)	(335,469.2)
Sugar	107,241.8	107,772.4	13,279.5	36,669.6
Fertilizer	64,264.4	134,664.3	69,041.7	(30,885.3)
Seeds	1,748.0	2,427.6	(1,000.0)	(2,427.6)
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	(283,574.5)	(329,290.1)

Source: Statistics and Data Services Department

2.9 SBP Statement of Affairs

Million Rupees

LAST WEEK END	Nov-24			Dec-24			Jan-25		
	Issue	Banking	Total	Issue	Banking	Total	Issue	Banking	Total
ASSETS	9,568,650	14,441,663	24,010,313	9,745,280	14,500,945	24,246,225	9,759,458	14,601,282	24,360,740
International reserve assets	1,561,166	3,663,196	5,224,362	1,561,095	3,581,105	5,142,200	1,660,466	3,506,232	5,166,698
- Gold	1,534,137	-	1,534,137	1,534,252	-	1,534,252	1,632,947	-	1,632,947
- Foreign currency balances	27,029	3,555,034	3,582,063	26,843	3,530,981	3,557,824	27,519	3,430,597	3,458,116
- Balances with International Monetary Fund	-	-	-	-	-	-	-	-	-
- Special drawing rights holdings	-	79,936	79,936	-	15,052	15,052	-	48,239	48,239
- Reserve tranche position with International Monetary Fund	-	44	44	-	43	43	-	43	43
- Other foreign currency balances	-	28,182	28,182	-	35,029	35,029	-	27,353	27,353
Local currency financial assets	3,000,000	8,506,947	11,506,947	3,000,000	9,295,168	12,295,168	3,000,000	9,319,100	12,319,100
(i) Monetary policy assets	3,000,000	7,261,839	10,261,839	3,000,000	8,074,896	11,074,896	3,000,000	8,175,596	11,175,596
- Conventional- securities purchased under agreement to resell	3,000,000	7,002,862	10,002,862	3,000,000	7,557,317	10,557,317	3,000,000	7,268,342	10,268,342
- Shariah compliant financing facility	-	258,977	258,977	-	517,579	517,579	-	907,254	907,254
- Outright purchase of assets	-	-	-	-	-	-	-	-	-
- Conventional securities	-	-	-	-	-	-	-	-	-
- Shariah compliant securities	-	-	-	-	-	-	-	-	-
(ii) Credit to conventional banks & financial institutions	-	878,489	878,489	-	857,188	857,188	-	805,873	805,873
for purposes other than monetary policy	-	3,833	3,833	-	3,848	3,848	-	3,693	3,693
- Agriculture sector	-	405,196	405,196	-	400,560	400,560	-	389,465	389,465
- Industrial sector	-	406,555	406,555	-	387,254	387,254	-	350,791	350,791
- Export sector	-	3	3	-	3	3	-	3	3
- Housing sector	-	62,902	62,902	-	65,524	65,524	-	61,921	61,921
- Other	-	-	-	-	-	-	-	-	-
(iii) Credit to Islamic banks & financial institutions for	-	366,619	366,619	-	363,084	363,084	-	337,631	337,631
purpose other than monetary policy	-	3,216	3,216	-	3,282	3,282	-	3,313	3,313
- Agriculture sector	-	160,091	160,091	-	158,212	158,212	-	154,263	154,263
- Industrial sector	-	188,267	188,267	-	186,574	186,574	-	164,896	164,896
- Export sector	-	-	-	-	-	-	-	-	-
- Housing sector	-	15,045	15,045	-	15,016	15,016	-	15,159	15,159
- Other	-	-	-	-	-	-	-	-	-
Credit to general government account	4,979,254	1,699,373	6,678,626	5,155,929	1,043,164	6,199,093	5,069,190	1,190,136	6,259,326
- Federal government	4,979,254	1,699,373	6,678,626	5,155,929	1,043,164	6,199,093	5,069,190	1,190,136	6,259,326
- Perpetual loan to federal government	-	722,586	722,586	-	719,883	719,883	-	717,604	717,604
- Government securities	-	-	-	-	-	-	-	-	-
- Market related treasury bills	-	-	-	-	-	-	-	-	-
- Pakistan investment bonds	4,979,254	976,787	5,956,041	5,155,929	323,281	5,479,210	5,069,190	472,532	5,541,722
- Sukuks	-	-	-	-	-	-	-	-	-
- Government overdrafts	-	-	-	-	-	-	-	-	-
- Provincial & autonomous regions	-	-	-	-	-	-	-	-	-
- Long term loans	-	-	-	-	-	-	-	-	-
- Short term loans	-	-	-	-	-	-	-	-	-
- Government overdrafts	-	-	-	-	-	-	-	-	-
Equity investments	-	207,483	207,483	-	207,483	207,483	-	219,620	219,620
- Subsidiaries	-	0	0	-	0	0	-	0	0
- Banks	-	110,994	110,994	-	110,994	110,994	-	122,065	122,065
- Financial institutions	-	42,283	42,283	-	42,283	42,283	-	42,283	42,283
- Other	-	54,206	54,206	-	54,206	54,206	-	55,272	55,272
Property, plant & equipment	-	161,889	161,889	-	161,669	161,669	-	161,974	161,974
Rupee coins	390	-	390	416	-	416	373	-	373
Other assets	27,840	202,776	230,616	27,840	212,356	240,196	29,429	204,220	233,649
LIABILITIES	9,568,650	14,441,663	24,010,313	9,745,280	14,500,945	24,246,225	9,759,458	14,601,282	24,360,740
Equity & reserves	-	4,487,501	4,487,501	-	4,692,428	4,692,428	-	5,014,572	5,014,572
- 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	-	1,915	1,915	-	4,298	4,298	-	4,298	4,298
- Unrealized appreciations	-	1,686,698	1,686,698	-	1,686,686	1,686,686	-	1,796,440	1,796,440
- Profit & loss appropriation account	-	1,638,012	1,638,012	-	1,840,568	1,840,568	-	2,052,959	2,052,959
Banknotes in circulation	9,568,650	(105)	9,568,545	9,745,280	(197)	9,745,083	9,759,458	(122)	9,759,336
- Banknotes in circulation	9,568,545	-	9,568,545	9,745,083	-	9,745,083	9,759,337	-	9,759,337
- Banknotes held in Banking Department	105	(105)	-	197	(197)	-	122	(122)	(0)
Monetary policy liabilities	-	381,321	381,321	-	457,401	457,401	-	378,479	378,479
- Securities sold under agreement to repurchase	-	381,321	381,321	-	457,401	457,401	-	378,479	378,479
- Shariah compliant facility	-	-	-	-	-	-	-	-	-
Local currency deposits	-	4,288,478	4,288,478	-	4,161,101	4,161,101	-	3,989,640	3,989,640
- Federal government	-	1,297,279	1,297,279	-	1,011,881	1,011,881	-	655,286	655,286
- Provincial governments & autonomous regions	-	1,290,637	1,290,637	-	1,382,982	1,382,982	-	1,628,902	1,628,902
- Bank deposits	-	1,538,089	1,538,089	-	1,608,678	1,608,678	-	1,545,847	1,545,847
- Other deposits	-	162,473	162,473	-	157,560	157,560	-	159,605	159,605
Foreign currency deposits	-	1,440,446	1,440,446	-	1,442,475	1,442,475	-	1,433,379	1,433,379
- Local banks	-	381,428	381,428	-	378,017	378,017	-	388,114	388,114
- Foreign central banks	-	126,586	126,586	-	125,589	125,589	-	126,346	126,346
- Foreign governments & sovereign wealth fund	-	925,668	925,668	-	931,794	931,794	-	910,948	910,948
- Others deposits	-	6,764	6,764	-	7,076	7,076	-	7,971	7,971
Foreign currency loans and liabilities	-	3,548,167	3,548,167	-	3,459,362	3,459,362	-	3,476,632	3,476,632
- International Monetary Fund facilities	-	1,294,419	1,294,419	-	1,229,651	1,229,651	-	1,234,675	1,234,675
- Allocations of special drawing rights of IMF	-	1,072,367	1,072,367	-	1,065,608	1,065,608	-	1,068,926	1,068,926
- Currency swap arrangements	-	1,181,381	1,181,381	-	1,164,103	1,164,103	-	1,173,031	1,173,031
- Overdraft from Asian Clearing Union	-	-	-	-	-	-	-	-	-
Other liabilities	-	295,855	295,855	-	288,374	288,374	-	308,701	308,701

2.9 SBP Statement of Affairs

Million Rupees

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

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	2024	2025			
				Apr	Dec	Jan	Feb	Mar	Apr
				Billion Rupees					
ASSETS									
Cash & Balances with Treasury Banks	2,308,137	2,650,786	3,197,004	2,434,036	2,744,428	2,773,006	2,683,686	2,828,118	2,819,338
Balances with other Banks	330,061	517,695	558,314	450,297	226,815	218,162	116,658	275,330	223,785
Lending to Financial Institutions	858,227	892,010	1,025,211	905,924	1,235,244	870,810	830,594	931,957	621,738
Investments	16,441,736	20,895,614	30,149,408	27,278,338	29,316,132	30,022,772	31,118,103	32,377,594	33,166,749
Advances – Net of Provision	10,099,077	11,502,379	11,589,550	11,100,624	14,671,589	13,809,217	13,119,170	12,545,546	12,158,445
Gross Advances	10,771,563	12,202,125	12,447,146	11,907,678	15,581,109	14,727,912	14,033,954	13,474,324	13,072,971
Less: Provision for Non- Performing Advances	(672,486)	(699,746)	(857,595)	(807,054)	(909,521)	(918,695)	(914,784)	(928,778)	(914,526)
Operating Fixed Assets	716,433	872,579	1,012,671	990,481	960,318	987,524	1,000,234	1,010,715	1,024,701
Deferred Tax Assets	107,049	220,831	186,560	166,175	181,942	205,830	204,201	206,469	198,934
Other Assets	1,202,385	1,892,967	2,404,598	2,164,461	2,301,500	2,582,123	2,744,794	3,069,100	2,886,788
Right to use Assets					154,322	163,929	164,053	165,469	165,983
TOTAL ASSETS	32,063,106	39,444,861	50,123,316	45,490,336	51,792,290	51,633,373	51,981,494	53,410,298	53,266,461
LIABILITIES									
Bills Payable	358,528	424,912	459,192	301,429	466,138	370,865	416,534	367,509	384,777
Borrowings	6,725,049	8,916,845	13,071,191	11,997,359	14,673,263	14,026,624	14,852,652	14,860,147	14,994,600
Deposits and other Accounts	21,490,459	25,507,568	30,812,105	27,719,480	30,067,614	31,002,975	30,263,653	31,746,697	31,496,111
Sub-ordinated Loans	136,828	171,864	172,846	176,700	171,337	171,337	171,337	171,335	171,332
Liabilities Against Assets Subject to Finance Lease	10,134	12,518	11,106	11,157	107,276	142,059	141,916	143,378	143,924
Deferred Tax Liabilities	5,847	38,414	48,282	43,977	77,640	112,817	103,614	90,885	98,653
Other Liabilities	1,300,389	1,966,081	2,538,857	2,269,638	2,685,697	2,247,282	2,398,075	2,571,080	2,509,313
TOTAL LIABILITIES	30,027,234	37,038,203	47,113,577	42,519,740	48,248,965	48,073,959	48,347,781	49,951,031	49,798,710
NET ASSETS	2,035,872	2,406,658	3,009,739	2,970,596	3,543,325	3,559,414	3,633,712	3,459,267	3,467,751
REPRESENTED BY:									
Paid up Capital / Head Office Capital Account	584,837	614,275	631,074	630,532	635,131	634,568	634,692	632,418	626,144
Reserves	440,578	572,952	650,680	670,738	682,710	696,049	699,458	718,977	714,517
Un-appropriated / Un-remitted Profit	870,554	1,142,504	1,363,938	1,336,444	1,566,512	1,549,870	1,667,613	1,561,350	1,575,351
Surplus/ (Deficit) on Revaluation of Assets	139,904	76,926	364,046	332,882	658,971	678,927	631,949	546,522	551,739
TOTAL	2,035,872	2,406,658	3,009,739	2,970,596	3,543,324	3,559,414	3,633,712	3,459,267	3,467,751

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	2024	2024	2025		
				Mar	Dec	Jan	Feb	Mar
Demand Liabilities	19,281,929	18,358,468	25,661,036	18,775,434	26,694,815	21,549,833	22,615,092	23,284,199
Time Liabilities	2,074,337	4,279,847	5,007,027	4,960,534	4,738,844	4,852,034	4,933,269	5,010,286
TOTAL (Demand & Time Liabilities)	21,356,266	22,638,315	30,668,063	23,735,968	31,433,659	26,401,867	27,548,361	28,294,486
LIQUID ASSETS MAINTAINED IN PAKISTAN	14,101,558	17,790,896	20,912,972	19,013,361	19,622,621	19,079,288	21,562,160	21,996,875
Cash	415,712	602,904	684,550	611,115	563,648	563,935	646,639	859,534
Balance with SBP	1,447,459	1,388,023	1,509,768	1,454,317	1,534,528	1,418,539	1,511,313	1,334,405
Balance with agents of SBP	207,436	290,217	141,061	79,903	103,262	67,666	242,461	217,522
Un-encumbered approved Securities	11,976,081	15,435,676	18,505,476	16,795,480	17,348,729	16,957,295	19,089,701	19,513,272
Foreign Banks Deposits with SBP under section13(3) of Banking Companies Ordinance	54,870	74,076	72,116	72,545	72,454	71,853	72,047	72,143
Minimum of Assets required to be held under Section 29 of the Banking Companies Ordinance	4,612,478	5,393,662	6,092,810	5,637,430	6,368,290	6,243,554	6,516,511	6,674,457
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	13,375,931	13,254,331	12,835,734	15,045,649	15,322,418

Source: Banking Supervision Department-1, SBP

2.14 Financial Position of DFIs, MFBs and NBFCs

Million Rupees

ASSETS/ LIABILITIES	Sep-24				Dec-24			
	DFIs*	NBFCs	MFBs	Total	DFIs*	NBFCs	MFBs	Total
1. Currency and Deposits	14,819	795,708	68,666	879,193	21,971	1,242,556	90,022	1,354,550
a. Currency	13	1,402	11,214	12,629	10	1,166	12,233	13,409
b. Transferable Deposits	9,862	513,303	52,686	575,852	6,144	669,307	67,361	742,812
c. Restricted Deposits	-	2,260	24	2,285	-	14,846	1,012	15,858
d. Other Deposits	4,944	278,742	4,742	288,428	15,818	557,238	9,415	582,471
2. Investment in securities other than shares	2,038,453	1,622,526	184,972	3,845,952	1,661,953	1,945,635	388,494	3,996,082
a. Short-term	638,522	1,075,061	115,330	1,828,913	179,895	1,376,181	182,336	1,738,412
b. Long-term	1,399,931	547,466	69,642	2,017,039	1,482,058	569,454	206,158	2,257,670
3. Loans extended (Advances)	245,253	190,643	548,460	984,355	250,843	129,783	607,437	988,062
a. Short-term	72,665	64,704	388,054	525,423	72,717	53,584	449,422	575,723
b. Long-term	172,588	125,938	160,406	458,932	178,126	76,199	158,014	412,340
4. Investment in shares	18,679	296,295	-	314,974	19,678	483,277	-	502,955
a. Quoted	11,100	277,385	-	288,485	11,539	458,262	-	469,801
b. Non-quoted	7,579	18,910	-	26,489	8,139	25,015	-	33,154
5. Insurance Technical Reserve	-	-	147	147	-	-	113	113
a. Life	-	-	21	21	-	-	6	6
b. Non-life	-	-	126	126	-	-	107	107
6. Financial Derivatives	-	-	-	-	-	-	-	-
7. Other accounts receivable	61,218	127,405	58,026	246,648	58,206	258,735	18,014	334,955
8. Non-financial assets	11,934	23,148	65,228	100,310	12,190	23,108	70,617	105,914
a. Produced assets	11,784	17,136	62,945	91,866	12,040	16,892	66,491	95,423
i. Fixed assets	11,405	12,565	50,011	73,981	11,563	11,995	52,943	76,501
ii. Inventories	-	329	-	329	-	392	-	392
iii. Valuables	-	2,660	-	2,660	-	2,990	-	2,990
iv. Other produced assets	380	1,582	12,934	14,895	477	1,514	13,548	15,539
b. Non-produced assets	150	6,012	2,282	8,444	150	6,216	4,126	10,491
i. Land	150	2,163	343	2,656	150	2,075	1,290	3,514
ii. Other non-produced assets	-	3,849	1,939	5,788	-	4,141	2,836	6,977
Total Assets/ Liabilities	2,390,357	3,055,725	925,498	6,371,580	2,024,840	4,083,094	1,174,696	7,282,630
1. Deposits	50,367	53,022	662,065	765,455	80,386	56,641	745,587	882,614
a. Restricted deposits	80	33,876	151	34,107	191	38,170	-	38,360
b. Other deposits	50,287	19,146	661,914	731,348	80,195	18,471	745,587	844,253
2. Securities other than shares (bonds/debentures etc)	-	2,389	7,819	10,208	-	2,390	7,567	9,957
a. Short-term	-	1,552	-	1,552	-	1,554	-	1,554
b. long-term	-	836	7,819	8,656	-	836	7,567	8,403
3. Loans (Borrowings)	2,123,527	167,613	57,209	2,348,349	1,686,532	230,472	213,910	2,130,915
a. Short-term	1,868,517	97,300	18,285	1,984,101	1,173,321	33,886	49,272	1,256,480
b. Long-term	255,011	70,313	38,924	364,248	513,211	196,586	164,638	874,435
4. Financial Derivatives	-	-	-	-	-	-	-	-
5. Other accounts payable	51,453	155,077	163,554	370,083	65,353	116,097	170,775	352,225
6. Shares and other equity	165,009	2,677,624	34,851	2,877,485	192,569	3,677,493	36,857	3,906,919
a. Quoted	6,238	1,295,632	19,003	1,320,873	19,238	1,884,334	23,179	1,926,751
b. Non-quoted	78,558	1,048,932	31,988	1,159,479	78,558	1,256,224	36,765	1,371,547
c. Retained earnings	24,149	160,767	(68,243)	116,674	29,618	252,096	(73,904)	207,810
d. Current year result	7,649	146,364	(9,767)	144,246	21,186	262,897	(12,626)	271,458
e. General & special reserves	27,341	19,445	60,527	107,314	30,221	13,445	61,217	104,883
f. Valuation adjustments	21,074	6,483	1,342	28,899	13,748	8,497	2,225	24,470

* DFIs also includes HBFC & PMRC data.

Source: Statistics and Data Services Department

2.15 Classification of Deposits with DFIs, MFBs and NBFCs

SECTOR	Million Rupees					
	Jun-23	Dec-23	Mar-24	Jun-24	Sep-24	Dec-24
1 Non-financial Corporations	85,102	106,133	125,859	116,075	109,624	254,284
i Public	33,083	39,290	40,280	26,455	16,381	36,710
ii Private	52,019	66,843	85,579	89,620	93,243	217,575
2 Financial Corporations	167,795	95,514	108,806	88,864	89,364	114,963
i Deposit money institutions	77,062	5,994	6,297	968	4,110	5,127
ii Other deposit accepting institutions	53,743	43,694	54,832	43,693	48,488	42,037
iii Financial intermediaries	35,659	44,010	45,670	42,137	34,853	60,833
iv Financial auxiliaries	147	721	753	854	907	1,137
v Insurance and pension funds	1,184	1,095	1,254	1,212	1,006	5,830
3 Central Government	29,828	26,682	31,987	30,583	25,623	29,481
4 Provincial Governments	15,740	22,413	18,044	17,578	17,800	23,700
5 Local Governments	1,614	27,809	2,391	3,102	3,241	4,604
6 Household	265,905	358,762	396,681	437,437	443,777	404,960
7 Non-profit Institutions (NPIs) Serving Households	35,181	56,870	69,957	68,086	74,032	48,713
8 Non-residents	1,284	1,415	1,708	1,788	1,843	1,907
9 Foreign Currency	..	..	0	0	151	0
Total	602,449	695,599	755,435	763,514	765,455	882,614

Source: Statistics and Data Services Department

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

Million Rupees

SECTOR	Sep-24			Dec-24		
	Depository*	Non-Depository**	Total	Depository*	Non-Depository**	Total
1 Non-financial corporations	249,340	5,493	254,833	251,025	5,338	256,363
i Public	4,854	356	5,210	5,366	480	5,846
ii Private	244,485	5,137	249,622	245,659	4,858	250,517
2 Financial Corporations	54,826	115,197	170,023	105,055	70,717	175,772
i Deposit money institutions	51,353	60,712	112,065	98,425	36,302	134,727
ii Other deposit accepting institutions	2,053	25,406	27,458	5,408	4,229	9,637
iii Financial intermediaries	1,296	29,079	30,375	1,221	30,187	31,408
iv Financial auxiliaries	125	-	125	-	-	-
v Insurance and pension funds	0	-	0	0	-	0
3 Central Government	-	-	-	-	-	-
4 Provincial Governments	-	-	-	-	-	-
5 Local Governments	-	-	-	-	-	-
6 Household	70,312	32,532	102,844	71,934	16,341	88,275
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	427,983	28,658	456,640	436,928	30,709	467,637
Total	802,476	181,879	984,355	864,956	123,106	988,062

Source: Statistics and Data Services Department

* This includes Depository NBFCs, DFIs and MFIs.

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

**2.17 Classification of Investments in Securities and Shares
By DFIs, MFBs and NBFCs**

Million Rupees

SECURITIES	Sep-24			Dec-24		
	Depository*	Non-Depository**	Total	Depository*	Non-Depository**	Total
A. Securities	3,046,720	799,232	3,845,952	2,982,676	1,013,406	3,996,082
1 Non-financial Corporations	119,936	62,886	182,821	72,118	50,998	123,115
i Public	11,284	18,983	30,267	5,961	14,150	20,112
ii Private	108,652	43,903	152,555	66,156	36,847	103,003
2 Financial Corporations	24,748	61,374	86,121	22,783	88,820	111,603
i Deposit money institutions	19,946	19,855	39,801	20,026	28,190	48,216
ii Other deposit accepting institutions	2,067	8,925	10,991	1,769	10,177	11,946
iii Financial intermediaries	2,735	31,614	34,350	987	49,478	50,466
iv Financial auxiliaries	-	-	-	-	-	-
v Insurance and pension funds	-	979	979	-	976	976
3 Central Government	2,902,036	674,973	3,577,009	2,887,776	873,588	3,761,364
4 Provincial Governments	-	-	-	-	-	-
5 Local Governments	-	-	-	-	-	-
6 Household	-	-	-	-	-	-
7 Non-profit institutions (NPIs) Serving Households	-	-	-	-	-	-
8 Non-Residents	-	-	-	-	-	-
9 Foreign Currency	-	-	-	-	-	-
B. Shares	22,904	292,070	314,974	22,588	480,367	502,955
1 Non-financial Corporations	10,927	271,910	282,837	9,335	462,138	471,473
i Public	2,312	160,928	163,240	1,336	287,173	288,509
ii Private	8,616	110,982	119,597	8,000	174,965	182,964
2 Financial Corporations	10,241	19,605	29,846	11,478	17,683	29,161
i Deposit money institutions	3,157	3,338	6,496	3,818	4,402	8,220
ii Other deposit accepting institutions	2,877	1,066	3,943	2,877	623	3,500
iii Financial intermediaries	2,860	14,659	17,519	3,406	12,127	15,533
iv Financial auxiliaries	1,248	-	1,248	1,284	-	1,284
v Insurance and pension funds	98	542	640	92	532	624
3 Central Government	-	-	-	-	-	-
4 Provincial Governments	-	-	-	-	-	-
5 Local Governments	-	-	-	-	-	-
6 Household	-	-	-	-	-	-
7 Non-profit institutions (NPIs) Serving Households	-	-	-	-	-	-
8 Non-residents	1,736	555	2,291	1,775	546	2,321
Total (A+B)	3,069,624	1,091,302	4,160,926	3,005,264	1,493,772	4,499,037

Source: Statistics and Data Services Department

* This includes Depository NBFCs, DFIs and MFIs.

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