

2.1 Central Bank Survey

Million Rupees

I T E M S	FY23	FY24	FY25	2024	2025				
				Sep	May	Jun	Jul	Aug	Sep ^a
Net Foreign Assets	(881,053)	(71,160)	1,455,410	151,802	590,777	1,455,410	1,467,923	1,510,956	1,693,511
Claims on nonresidents	3,535,588	5,053,535	7,231,941	5,623,293	6,312,603	7,231,941	7,147,847	7,209,074	7,383,695
a) Monetary Gold, Coin and Bullion	1,136,974	1,349,449	1,942,112	1,519,731	1,924,367	1,942,112	1,942,712	2,011,604	2,240,539
b) Holdings of SDRs	5,424	206,221	7,418	175,425	7,228	7,418	41,413	8,368	6,986
c) Foreign currency	20,234	20,569	21,550	19,337	20,793	21,550	20,573	21,338	21,374
d) Deposits	1,587,831	2,725,338	2,902,792	3,118,762	2,672,365	2,902,792	2,395,646	2,501,186	2,680,428
e) Securities other than shares (Foreign)	8,567	8,309	1,563,154	13,776	908,173	1,563,154	1,969,138	1,881,930	1,650,874
f) Loans	-	-	-	-	-	-	-	-	-
g) Financial derivatives	-	-	3,083	11,121	2,630	3,083	-	1,384	239
h) Other	776,559	743,650	791,833	765,140	777,046	791,833	778,365	783,264	783,255
<i>Of which: Quota-IMF</i>	776,557	743,648	791,831	765,139	777,044	791,831	778,364	783,263	783,254
less: Liabilities to nonresidents	4,416,641	5,124,695	5,776,531	5,471,491	5,721,826	5,776,531	5,679,924	5,698,118	5,690,184
a) Deposits	782,871	1,057,395	1,081,376	1,040,161	1,069,075	1,081,376	1,056,112	1,049,816	1,052,095
b) Securities other than shares	1,279,131	1,818,649	2,348,001	2,109,056	2,329,653	2,348,001	2,299,117	2,313,587	2,296,956
c) Loans	..	..	..	..	-	..	..	-	..
d) Financial derivatives	1,225,197	1,166,640	1,197,854	1,211,105	1,201,548	1,197,854	1,194,147	1,201,831	1,204,603
e) Other	1,129,442	1,082,010	1,149,300	1,111,168	1,121,550	1,149,300	1,130,548	1,132,883	1,136,530
Claims on Other Depository Corporations	9,982,373	13,277,983	13,847,965	12,451,799	14,400,535	13,847,965	14,721,844	14,300,685	13,325,634
Net claims on General Government	5,215,056	4,492,923	3,791,965	3,049,070	4,107,791	3,791,965	3,829,759	1,488,302	2,580,819
Net claims on Central Government	5,897,339	5,395,565	5,231,880	4,027,865	5,603,423	5,231,880	5,010,676	2,811,614	4,011,057
Claims on Central Government	6,638,086	6,288,826	5,854,232	6,592,834	6,615,831	5,854,232	5,897,758	4,793,788	4,824,095
a) Securities other than Shares	5,886,301	5,568,455	5,089,194	5,853,103	5,861,664	5,089,194	5,139,545	4,032,156	4,067,568
b) Other claims	751,785	720,371	765,038	739,730	754,167	765,038	758,213	761,632	756,528
less: Liabilities to Central Government	740,747	893,261	622,352	2,564,969	1,012,408	622,352	887,082	1,982,174	813,039
a) Deposits	740,747	893,261	622,352	2,564,969	1,012,408	622,352	887,082	1,982,174	813,039
b) Other liabilities	-	-	-	-	-	-	-	-	-
Net claims on Provincial Governments	(682,283)	(902,642)	(1,439,915)	(978,795)	(1,495,632)	(1,439,915)	(1,180,917)	(1,323,312)	(1,430,237)
Claims on Provincial and Local Governments	-	-	-	-	-	-	-	-	-
a) Securities other than Shares	-	-	-	-	-	-	-	-	-
b) Other claims	-	-	-	-	-	-	-	-	-
less: Liabilities to Provincial and Local governments	682,283	902,642	1,439,915	978,795	1,495,632	1,439,915	1,180,917	1,323,312	1,430,237
a) Deposits	682,283	902,642	1,439,915	978,795	1,495,632	1,439,915	1,180,917	1,323,312	1,430,237
b) Other liabilities	-	-	-	-	-	-	-	-	-
Claims on other sectors	74,950	84,313	78,823	86,369	81,222	78,823	80,169	79,404	74,194
a) Other financial corporations	42,081	40,777	33,746	42,239	35,800	33,746	35,245	33,245	27,138
b) Public non-financial corporations	15	101	29	127	207	29	39	50	50
c) Other non-financial corporations	-	-	-	-	-	-	-	-	-
d) Other resident sectors	32,855	43,435	45,048	44,003	45,216	45,048	44,884	46,110	47,006
Monetary base	11,335,759	11,590,151	12,942,839	11,139,847	12,859,112	12,942,839	13,458,245	13,288,704	13,003,148
1) Currency in Circulation	9,664,290	9,698,211	11,269,453	9,373,244	10,994,768	11,269,453	11,256,370	11,105,067	11,097,813
2) Liabilities to Other Depository Corporations	1,667,872	1,889,186	1,670,390	1,763,585	1,861,053	1,670,390	2,198,450	2,180,552	1,902,089
Reserve deposits	1,667,872	1,889,186	1,670,390	1,763,585	1,861,053	1,670,390	2,198,450	2,180,552	1,902,089
Other liabilities	-	-	-	-	-	-	-	-	-

2.1 Central Bank Survey

Million Rupees

I T E M S	FY23	FY24	FY25	2024	2025				
				Sep	May	Jun	Jul	Aug	Sep*
3) Deposits included in broad money	3,596	2,753	2,996	3,018	3,291	2,996	3,425	3,085	3,246
Transferable deposits	1,185	229	337	311	619	337	430	452	403
a) Other financial corporations	27	31	151	33	151	151	233	255	205
b) Public non-financial corporations	-	-	-	-	-	-	-	-	-
c) Other non-financial corporations	164	175	164	175	326	164	174	174	174
d) Other resident sectors	995	23	23	103	143	23	23	23	23
Other deposits	2,411	2,524	2,659	2,707	2,672	2,659	2,995	2,633	2,843
a) Other financial corporations	1,850	1,966	2,030	1,983	1,950	2,030	2,339	2,204	2,021
b) Public non-financial corporations	-	-	-	-	-	-	-	-	-
c) Other non-financial corporations	-	-	-	-	-	-	-	-	-
d) Other resident sectors	561	558	628	724	722	628	656	429	822
4) Securities other than shares included in broad money	-	-	-	-	-	-	-	-	-
a) Other financial corporations	-	-	-	-	-	-	-	-	-
b) Public non-financial corporations	-	-	-	-	-	-	-	-	-
c) Other non-financial corporations	-	-	-	-	-	-	-	-	-
d) Other resident sectors	-	-	-	-	-	-	-	-	-
Deposits excluded from broad money	115,208	126,316	126,795	126,665	126,769	126,795	127,297	127,027	127,732
<i>Of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
Securities other than shares excluded from broad money	-	-	-	-	-	-	-	-	-
<i>Of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
Loans*	142,882	609,732	101,305	492,472	148,681	101,305	329,004	8,916	76,743
<i>Of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
Financial derivatives	-	-	-	-	-	-	-	-	-
<i>Of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
Trade credit and advances	-	-	-	-	-	-	-	-	-
<i>Of which: Other financial corporations</i>	-	-	-	-	-	-	-	-	-
Shares and Other equity	2,761,045	5,448,106	5,950,325	3,977,512	5,913,733	5,950,325	6,171,936	3,954,992	4,462,933
a) Funds contributed by owners	100,000	100,000	100,000	100,000	100,000	100,000	100,000	100,000	100,000
b) Retained earnings	905,507	2,809,225	2,429,697	1,005,862	2,519,978	2,429,697	2,650,708	364,871	491,117
c) General & special reserves	441,275	977,632	1,162,786	1,103,070	1,104,094	1,162,786	1,162,786	1,162,786	1,162,786
d) Valuation adjustment	1,314,263	1,561,249	2,257,842	1,768,580	2,189,662	2,257,842	2,258,442	2,327,335	2,709,030
Other items (net)	36,432	9,754	52,899	2,544	132,030	52,899	13,213	(291)	3,602
Other liabilities	288,008	288,169	332,245	302,477	382,006	332,245	307,949	298,072	322,529
Less: Other Assets	251,576	278,415	279,346	299,933	249,977	279,346	294,736	298,363	318,927

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/nth.htm>

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

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

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

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

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

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

Archive link:

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

2.2 Other Depository Corporations Survey

Million Rupees

I T E M S	FY23	FY24	FY25	2024	2025				
				Aug	May	Jun	Jul	Aug	
Net Foreign Assets	(730,190)	(889,913)	(771,903)	(974,571)	(525,371)	(771,903)	(805,193)	(735,703)	
Claims on nonresidents	1,123,691	1,153,266	1,009,017	1,067,572	977,576	1,009,017	954,288	964,063	
a) Foreign currency	81,619	82,845	58,529	72,019	63,556	58,529	55,557	52,937	
b) Deposits	448,940	470,384	347,731	368,983	316,457	347,731	294,242	286,084	
c) Securities other than shares	239,576	249,517	262,304	266,739	250,364	262,304	256,695	258,861	
d) Loans	15,402	9,054	6,395	17,371	8,445	6,395	13,146	33,257	
e) Financial derivatives	1,204	2,456	2,648	3,210	2,301	2,648	1,661	1,664	
f)Shares & other equity	325,736	334,835	325,163	335,068	330,707	325,163	326,789	325,113	
g) Other	11,214	4,176	6,248	4,183	5,746	6,248	6,198	6,147	
less: Liabilities to nonresidents	1,853,880	2,043,179	1,780,921	2,042,144	1,502,947	1,780,921	1,759,481	1,699,766	
a) Deposits	742,851	855,735	1,013,582	878,964	1,015,215	1,013,582	1,028,363	1,011,478	
b) Securities other than shares	-	-	-	-	-	-	-	-	
c) Loans	1,065,877	1,158,895	721,224	1,142,339	441,906	721,224	707,037	663,756	
d) Financial derivatives	736	1,578	1,790	737	1,428	1,790	1,468	1,044	
e) Other	44,416	26,971	44,325	20,104	44,398	44,325	22,613	23,488	
Claims on Central bank	2,385,935	3,153,931	2,415,721	2,764,437	2,821,496	2,415,721	3,089,485	2,791,311	
a) Currency	533,281	566,553	656,414	513,857	699,031	656,414	618,959	566,171	
b) Reserve deposits	1,706,275	1,990,669	1,648,484	1,956,662	1,966,354	1,648,484	2,131,916	2,205,831	
c) Other claims	146,379	596,709	110,823	293,918	156,111	110,823	338,610	19,309	
Net Claims on General Government	21,695,166	29,765,682	34,351,628	30,855,737	32,492,622	34,328,902	34,533,212	34,469,149	
Net claims on Central Government	22,231,284	30,952,479	36,267,912	32,309,700	34,403,202	36,245,186	36,451,696	36,472,391	
Claims on Central Government	24,697,880	33,800,795	39,524,114	35,127,544	37,379,616	39,501,388	39,387,430	39,533,911	
a) Securities other than Shares	23,624,331	32,551,840	38,242,490	33,871,728	36,591,269	38,219,764	38,106,217	38,243,703	
b) Other claims	1,073,549	1,248,956	1,281,624	1,255,816	788,348	1,281,624	1,281,213	1,290,208	
less: Liabilities to Central Government	2,466,596	2,848,316	3,256,202	2,817,844	2,976,415	3,256,202	2,935,733	3,061,520	
a) Deposits	2,466,596	2,848,316	3,256,202	2,817,844	2,976,415	3,256,202	2,935,733	3,061,520	
b) Other liabilities	-	-	-	-	-	-	-	-	
Net claims on Provincial Governments	(536,118)	(1,186,797)	(1,916,285)	(1,453,962)	(1,910,579)	(1,916,285)	(1,918,484)	(2,003,242)	
Claims on Provincial Governments	887,820	610,638	244,741	358,055	245,112	244,741	241,859	229,887	
a) Securities other than Shares	0	0	0	0	0	0	0	0	
b) Other claims	887,819	610,637	244,741	358,055	245,112	244,741	241,859	229,887	
less: Liabilities to Provincial Governments	1,423,938	1,797,435	2,161,026	1,812,018	2,155,691	2,161,026	2,160,343	2,233,129	
a) Deposits	1,411,088	1,781,447	2,145,550	1,796,164	2,139,718	2,145,550	2,144,699	2,217,559	
b) Other liabilities	12,850	15,988	15,477	15,854	15,973	15,477	15,643	15,570	
Claims on other sectors	11,929,629	12,542,746	13,488,011	12,154,881	13,537,426	13,483,691	13,271,749	13,318,024	
a) Other financial corporations	225,121	200,920	318,234	214,880	344,461	318,234	257,444	262,301	
b) Public non-financial corporations	2,276,978	2,221,876	2,144,527	2,259,051	2,356,325	2,142,517	2,157,302	2,151,788	
c) Other non-financial corporations	7,560,899	8,082,639	8,707,607	7,641,777	8,534,743	8,705,297	8,463,854	8,440,819	
d) Other resident sectors	1,866,632	2,037,312	2,317,643	2,039,172	2,301,897	2,317,643	2,393,148	2,463,116	

2.2 Other Depository Corporations Survey

Million Rupees

I T E M S	FY23	FY24	FY25	2024	2025				
				Aug	May	Jun	Jul	Aug	
Liabilities to central bank	9,958,135	13,169,975	13,687,908	13,134,350	14,381,683	13,687,908	14,522,904	14,103,625	
Deposits included in broad money (1+2)	22,131,794	27,348,201	31,160,332	27,412,187	29,228,821	31,234,768	30,649,388	30,673,196	
1) Transferable deposits	17,024,458	21,407,816	25,008,620	21,485,903	23,424,225	25,095,990	24,217,454	24,259,740	
a) Other financial corporations	451,141	709,309	1,020,588	824,644	715,003	1,033,331	834,648	796,396	
b) Public non-financial corporations	712,128	1,118,876	1,088,192	1,111,566	812,882	1,088,192	796,798	962,609	
c) Other non-financial corporations	5,346,197	6,756,386	7,547,126	6,540,978	7,093,552	7,578,829	7,182,255	7,144,697	
d) Other resident sectors	10,514,993	12,823,245	15,352,715	13,008,716	14,802,788	15,395,638	15,403,753	15,356,038	
2) Other deposits	5,107,336	5,940,385	6,151,712	5,926,284	5,804,595	6,138,778	6,431,934	6,413,457	
a) Other financial corporations	157,590	228,239	212,189	216,105	185,861	212,189	228,676	232,831	
b) Public non-financial corporations	833,767	917,726	994,209	963,451	917,727	994,209	1,165,433	1,099,873	
c) Other non-financial corporations	1,562,722	2,312,619	2,283,169	2,223,579	2,081,977	2,283,075	2,226,798	2,289,640	
d) Other resident sectors	2,553,257	2,481,801	2,662,146	2,523,149	2,619,030	2,649,306	2,811,026	2,791,113	
Securities other than shares, included in broad money	-	-	-	-	-	-	-	-	
a) Other financial corporations	-	-	-	-	-	-	-	-	
b) Public non-financial corporations	-	-	-	-	-	-	-	-	
c) Other non-financial corporations	-	-	-	-	-	-	-	-	
d) Other resident sectors	-	-	-	-	-	-	-	-	
Deposits excluded from broad money	-	-	-	-	-	-	-	-	
<i>Of which: Other financial corporations</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	
Securities other than shares, excluded from broad money	59,479	58,256	52,958	56,762	55,951	52,958	50,603	53,166	
<i>Of which: Other financial corporations</i>	<i>35,388</i>	<i>35,867</i>	<i>25,865</i>	<i>35,689</i>	<i>34,066</i>	<i>25,865</i>	<i>23,422</i>	<i>25,899</i>	
Loans	102,213	76,064	112,790	76,810	165,440	112,983	168,179	289,138	
<i>Of which: Other financial corporations</i>	<i>69,450</i>	<i>74,481</i>	<i>110,813</i>	<i>75,181</i>	<i>163,402</i>	<i>111,006</i>	<i>159,115</i>	<i>279,978</i>	
Financial derivatives	21,891	23,883	14,106	24,054	15,210	14,106	14,748	15,245	
<i>Of which: Other financial corporations</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	
Trade credit and advances	42	128	129	349	132	129	115	118	
<i>Of which: Other financial corporations</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	
Shares and other equity	2,693,590	3,358,340	4,342,006	3,507,656	4,236,032	4,341,827	4,371,833	4,379,525	
a) Funds contributed by owners	776,192	837,978	782,916	841,170	874,309	782,916	880,280	880,902	
b) Retained earnings	1,085,061	1,317,886	1,621,386	1,333,003	1,533,447	1,622,788	1,560,108	1,582,043	
c) General and special reserves	684,031	851,266	1,343,851	914,843	1,276,892	1,343,851	1,317,671	1,321,759	
d) Valuation adjustment	148,305	351,210	593,854	418,640	551,384	592,272	613,774	594,820	
Other items (net)	313,481	537,855	113,485	589,013	243,169	11,989	311,713	329,005	
Other liabilities	3,388,926	3,908,571	4,827,106	4,013,689	4,519,818	4,740,340	4,753,833	4,938,796	
less: Other assets	3,098,766	3,524,830	4,684,438	3,518,735	4,370,452	4,680,996	4,520,688	4,595,836	
plus: Consolidation adjustment	23,322	154,114	(29,183)	94,059	93,802	(47,355)	78,567	(13,955)	

Source: Statistics and Data Services Department

Notes:

1/ Other Depository Corporations (ODCs) include the data of Banks, DFIs, MFBs, Deposit Accepting Non Bank Financial Companies and Money Market Mutual Funds (MMMFs). The scope of ODCs survey has been enhanced with the inclusion of MMMFs with effect from April 2017. The archive of the ODCs including MMMFs has been prepared from July 2012. Therefore, the estimates are not comparable with Analytical Accounts of Banking Sector (up to June 2008 prepared under money & banking guide and up to June 2012 prepared under MFSM) and monetary aggregates of weekly monetary survey based on data of SBP and Scheduled Banks

2. General Government includes Central and Provincial Government

3. Provincial Governments includes Provincial and Local Governments

4. The data may not tally with the table 3 at http://www.sbp.org.pk/ecodata/Ana_Acc_bkg.pdf and table 2.3 of Statistical Bulletin due to difference in classification and Sectorization

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

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

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

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

www.sbp.org.pk/departments/stats/Notice-27-Mar-2017.pdf

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

Archive link:

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

2.3 Depository Corporations Survey

Million Rupees

I T E M S	FY23	FY24	FY25	2024	2025				
				Aug	May	Jun	Jul	Aug	
Net Foreign Assets	(1,611,243)	(961,072)	683,507	(946,947)	65,405	683,507	662,729	775,254	
Claims on nonresidents	4,659,278	6,206,801	8,240,959	6,277,741	7,290,179	8,240,959	8,102,135	8,173,138	
less: Liabilities to nonresidents	6,270,521	7,167,874	7,557,452	7,224,688	7,224,773	7,557,452	7,439,405	7,397,884	
Domestic claims (a+b)	38,914,802	46,885,664	51,683,380	47,620,037	50,219,063	51,683,380	51,714,889	49,354,879	
a. Net Claims on general government (1+2)	26,910,222	34,258,604	38,120,866	35,387,745	36,600,414	38,120,866	38,362,972	35,957,451	
1- Net claims on central government	28,128,623	36,348,044	41,477,066	37,523,658	40,006,624	41,477,066	41,462,372	39,284,005	
Claims on central government	31,335,966	40,089,621	45,355,620	41,633,370	43,995,448	45,355,620	45,285,188	44,327,700	
less: Liabilities to central government	3,207,343	3,741,577	3,878,554	4,109,712	3,988,823	3,878,554	3,822,816	5,043,694	
2-Net claims on provincial governments	(1,218,401)	(2,089,440)	(3,356,200)	(2,135,913)	(3,406,211)	(3,356,200)	(3,099,401)	(3,326,554)	
Claims on provincial governments	887,820	610,638	244,741	358,055	245,112	244,741	241,859	229,887	
less: Liabilities to provincial governments	2,106,221	2,700,077	3,600,941	2,493,969	3,651,323	3,600,941	3,341,259	3,556,442	
b. Claims on other sectors	12,004,580	12,627,059	13,562,514	12,232,293	13,618,649	13,562,514	13,351,917	13,397,428	
Other financial corporations	267,202	241,697	351,980	248,507	380,261	351,980	292,689	295,545	
Public non-financial corporations	2,276,992	2,221,977	2,142,547	2,259,176	2,356,532	2,142,547	2,157,341	2,151,838	
Other non-financial corporations	7,560,899	8,082,639	8,705,297	7,641,777	8,534,743	8,705,297	8,463,854	8,440,819	
Other resident sectors	1,899,487	2,080,747	2,362,691	2,082,832	2,347,113	2,362,691	2,438,033	2,509,226	
Broad money liabilities (a+b+c+d)	31,266,400	36,482,613	41,850,803	36,305,515	39,527,849	41,850,803	41,290,224	41,215,177	
a. Currency outside depository corporations	9,131,010	9,131,658	10,613,039	8,890,585	10,295,737	10,613,039	10,637,411	10,538,896	
b. Transferable deposits	17,025,643	21,408,045	25,096,327	21,486,133	23,424,845	25,096,327	24,217,885	24,260,192	
Other financial corporations	451,168	709,340	1,033,482	824,676	715,153	1,033,482	834,881	796,650	
Public non-financial corporations	712,128	1,118,876	1,088,192	1,111,566	812,882	1,088,192	796,798	962,609	
Other non-financial corporations	5,346,360	6,756,561	7,578,993	6,541,153	7,093,878	7,578,993	7,182,429	7,144,871	
Other resident sectors	10,515,988	12,823,268	15,395,661	13,008,739	14,802,931	15,395,661	15,403,776	15,356,061	
less: Central bank float	-	-	-	-	-	-	-	-	
c. Other Deposits	5,109,747	5,942,909	6,141,437	5,928,798	5,807,267	6,141,437	6,434,929	6,416,090	
Other financial corporations	159,440	230,205	214,219	217,912	187,811	214,219	231,015	235,035	
Public non-financial corporations	833,767	917,726	994,209	963,451	917,727	994,209	1,165,433	1,099,873	
Other non-financial corporations	1,562,722	2,312,619	2,283,075	2,223,579	2,081,977	2,283,075	2,226,798	2,289,640	
Other resident sectors	2,553,818	2,482,360	2,649,935	2,523,856	2,619,752	2,649,935	2,811,682	2,791,542	
d. Securities other than shares included in broad money	-	-	-	-	-	-	-	-	
Other financial corporations	-	-	-	-	-	-	-	-	
Public non-financial corporations	-	-	-	-	-	-	-	-	
Other non-financial corporations	-	-	-	-	-	-	-	-	
Other resident sectors	-	-	-	-	-	-	-	-	
Deposits excluded from broad money	115,208	126,316	126,795	125,966	126,769	126,795	127,297	127,027	
of which: Other financial corporations	-	-	-	-	-	-	-	-	
Securities other than shares excluded from broad money	59,479	58,256	52,958	56,762	55,951	52,958	50,603	53,166	
of which: Other financial corporations	35,388	35,867	25,865	35,689	34,066	25,865	23,422	25,899	
Loans	102,213	76,064	112,983	76,810	165,440	112,983	168,179	289,138	
of which: Other financial corporations	69,450	74,481	111,006	75,181	163,402	111,006	159,115	279,978	
Financial Derivatives	21,891	23,883	14,106	24,054	15,210	14,106	14,748	15,245	
of which: Other financial corporations	-	-	-	-	-	-	-	-	
Trade credit & advances	42	128	129	349	132	129	115	118	
of which: Other financial corporations	-	-	-	-	-	-	-	-	
Shares & other equity	5,454,635	8,806,447	10,292,152	9,618,316	10,149,766	10,292,152	10,543,768	8,334,516	
Other items (net)	283,775	351,141	(82,781)	466,016	243,616	(82,781)	182,914	95,981	
Other liabilities (includes central bank float)	3,676,934	4,196,739	5,072,585	4,287,826	4,901,825	5,072,585	5,061,782	5,236,868	
less: Other assets	3,350,342	3,803,245	4,960,342	3,781,723	4,620,428	4,960,342	4,815,423	4,894,199	
plus: Consolidation adjustment	(42,816)	(42,353)	(195,024)	(40,087)	(37,781)	(195,024)	(63,445)	(246,688)	

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/nfb.htm>

<http://www.sbp.org.pk/departments/stats/Notice-27-Mar-2017.pdf>

2. From Dec, 2022 data on Central Government and Non Financial Public Sector deposits with scheduled banks have been revised. This revision is due to reclassification of some of the NFPSEs to Central Government.

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

Archive link:

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

2.4 Reserve Money

Million Rupees

Components	30th June			2024	2025				
	FY23	FY24	FY25 ¹	Sep	May	Jun	Jul	Aug	Sep ²
A. Currency in Circulation	9,148,739	9,153,099	10,634,483	8,817,223	10,266,027	10,634,483	10,764,521	10,501,235	10,499,458
B. Cash in Tills	524,857	554,731	644,365	565,247	738,125	644,365	587,360	613,252	607,797
C. Other Deposits	49,469	62,892	57,267	45,914	47,664	57,267	48,043	50,569	53,613
D. Bank Deposits	1,634,092	1,842,108	1,634,519	1,736,022	1,833,673	1,634,519	2,032,937	2,169,148	1,872,094
Reserve Money (A+B+C+D)	11,357,156	11,612,829	12,970,634	11,164,406	12,885,490	12,970,634	13,432,861	13,334,204	13,032,962
Factor affecting Reserve Money (RM)									
A. Net Foreign Assets	(881,277)	(71,374)	1,455,191	151,620	588,459	1,455,191	1,418,088	1,506,535	1,693,242
B. Net Domestic Assets (1+2+3)	12,238,433	11,684,204	11,515,443	11,012,786	12,297,031	11,515,443	12,014,773	11,827,669	11,339,720
1. Net Govt Sector Borrowing (i+ii)	5,223,578	4,504,320	3,811,156	3,063,118	4,182,861	3,811,156	3,601,650	1,532,231	2,602,428
i. Borrowings for Budgetary Support ¹	5,240,782	4,527,712	3,836,191	3,088,970	4,207,166	3,836,191	3,627,672	1,557,060	2,627,515
a) Federal Government	5,913,261	5,419,184	5,262,849	4,056,035	5,745,496	5,262,849	4,776,487	2,926,804	4,033,761
of which deposits with SBP	(725,239)	(869,772)	(594,150)	(2,537,321)	(873,152)	(594,150)	(1,126,946)	(1,868,577)	(793,202)
b) Provincial Government	(637,329)	(840,494)	(1,367,561)	(887,856)	(1,457,637)	(1,367,561)	(1,067,525)	(1,269,001)	(1,301,842)
Balochistan	(13,301)	(41,987)	(102,272)	(75,179)	(120,418)	(102,272)	(86,216)	(85,682)	(62,683)
Khyber Pakhtunkhwa	(59,000)	(59,667)	(78,740)	(138,199)	(23,193)	(78,740)	(88,557)	(126,823)	(70,875)
Punjab	(466,096)	(627,553)	(846,228)	(452,526)	(898,214)	(846,228)	(577,277)	(655,482)	(747,292)
Sindh	(98,933)	(111,287)	(340,321)	(221,953)	(415,812)	(340,321)	(315,475)	(401,014)	(420,992)
c) AJK Government	(14,358)	(30,893)	(38,465)	(51,372)	(54,511)	(38,465)	(53,929)	(61,945)	(66,788)
d) Gilgit-Baltistan	(20,792)	(20,084)	(20,632)	(27,837)	(26,182)	(20,632)	(27,361)	(38,797)	(37,615)
ii. Others	(17,204)	(23,392)	(25,035)	(25,852)	(24,305)	(25,035)	(26,022)	(24,829)	(25,087)
2. Credit to Non-Govt. Sector (i+ii+iii)	1,661,459	1,525,930	1,368,606	1,519,191	1,384,235	1,368,606	1,352,650	1,304,670	1,462,295
i. Claims on Scheduled Banks (a+b+c+d+e)	1,542,157	1,409,836	1,252,778	1,403,263	1,271,252	1,252,778	1,236,641	1,187,820	1,344,957
a. Agriculture Sector	5,859	5,374	7,750	6,356	6,901	7,750	7,732	7,711	7,697
b. Industrial Sector	632,666	577,676	491,783	554,345	480,019	491,783	483,053	477,110	469,005
c. Export Sector	768,821	624,392	507,694	597,722	515,141	507,694	501,232	458,366	471,704
d. Housing Sector	-	-	-	-	-	-	-	-	-
e. Others	134,811	202,394	245,551	244,840	269,191	245,551	244,624	244,633	396,551
ii. Claims on NBFIs	119,302	116,094	115,828	115,928	112,983	115,828	116,009	116,850	117,338
iii. PSEs Special A/C Debt Repayment	-	-	-	-	-	-	-	-	-
3. Other Items (Net)	5,353,396	5,653,954	6,335,681	6,430,477	6,729,935	6,335,681	7,060,473	8,990,768	7,274,996
Reserve Money(RM) (A+B)	11,357,156	11,612,829	12,970,634	11,164,406	12,885,490	12,970,634	13,432,861	13,334,204	13,032,962

Source: Statistics and Data Services Department

1/ Quarter end NFA of SBP includes interest accrued on Asian Clearing Union (ACU) balance, SDRs allocation, SDRs holdings, fund facilities and accrued expenses on portfolio investment account.
2/ Government's borrowing net of Federal, Provincial, Azad Kashmir's and Gilgit-Baltistan's deposit with SBP. The (-) sign in govt. deposits shows a credit balance whereas (+) sign shows their debtor/withd
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; it
4. W.e.f. June 30, 2019, the data has been revised. For details, click here:
<https://www.sbp.org.pk/departments/stats/Revisions-in-Reserve-Money-and-Broad-Money.pdf>
4/ Total may differ due to rounding off.
5. P: provisional & R: Revised
Archive link
https://www.sbp.org.pk/ecodata/ReserveMoney_Arch.xls

2.5 Currency in Circulation

Million Rupees

	30th June			2024	2025				
	FY23	FY24	FY25 ⁱ	Sep	May	Jun	Jul	Aug	Sep
1. Banknotes	9,664,290	9,698,211	11,269,452	9,373,243	10,994,768	11,269,452	11,342,470	11,105,067	11,097,813
2. One Rupee Coins and above	9,787	9,849	9,880	9,761	9,852	9,880	9,947	9,956	9,959
3. Total (1+2)	9,674,077	9,708,060	11,279,332	9,383,004	11,004,620	11,279,332	11,352,417	11,115,023	11,107,772
4. Held by Banking Department of SBP	131	190	119	102	115	119	186	169	160
5. Held by Issue Department of SBP	351	40	365	432	353	365	350	366	357
6. Currency in tills of Scheduled Banks	524,857	554,731	644,365	565,247	738,125	644,365	587,360	613,252	607,797
7. Currency in Circulation (3-4-5-6)	9,148,739	9,153,099	10,634,483	8,817,223	10,266,027	10,634,483	10,764,521	10,501,235	10,499,458

Source: Statistics and Data Services Department

Notes:

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

ii- Monthly data is of last working day of the month. The quarterly data covers the period up to the last working day of the month

2.6 Monetary Aggregates

Million Rupees

Assets / Liabilities	30 th June			2024		2025				
	FY23	FY24	FY25 ^a	Sep		May	Jun	Jul	Aug	Sep ^b
A. Components of M2										
1. Currency in Circulation	9,148,739	9,153,099	10,634,483	8,817,223		10,266,027	10,634,483	10,764,521	10,501,235	10,499,458
2. Other Deposits with SBP	49,469	62,892	57,267	45,914		47,664	57,267	48,043	50,569	53,613
3. Total Private & PSE Deposits	21,744,840	26,665,840	30,101,053	26,730,946		27,769,869	30,101,053	28,465,375	29,126,909	29,621,409
of which : RFCDs	1,601,062	1,604,935	1,762,228	1,724,054		1,739,522	1,762,228	1,646,591	1,761,324	1,790,228
Money Supply (1+2+3)	30,943,048	35,881,830	40,792,804	35,594,083		38,083,561	40,792,804	39,277,939	39,678,713	40,174,480
B. Factors Affecting Money Supply (M2)										
ILNet Foreign Assets of the Banking System	(1,797,146)	(1,137,968)	747,424	(997,942)		88,870	747,424	669,165	800,765	888,774
a. State Bank of Pakistan	(881,277)	(71,374)	1,455,191	151,620		588,459	1,455,191	1,418,088	1,506,535	1,693,242
b. Scheduled Banks	(915,869)	(1,066,594)	(707,767)	(1,149,562)		(499,589)	(707,767)	(748,922)	(705,771)	(804,468)
ILNet Domestic Assets of Banking System (1+2+3)	32,740,194	37,019,799	40,045,380	36,592,025		37,994,690	40,045,380	38,608,774	38,877,948	39,285,706
a. State Bank of Pakistan	10,696,276	10,274,368	10,262,665	9,609,523		11,025,779	10,262,665	10,778,132	10,639,849	9,994,763
b. Scheduled Banks	22,043,918	26,745,431	29,782,715	26,982,501		26,968,912	29,782,715	27,830,642	28,238,100	29,290,943
1. Net Govt Sector Borrowing(a+b+c)	23,712,768	31,078,845	35,123,753	29,411,442		33,475,984	35,123,753	34,788,023	32,594,585	33,020,427
a. Borrowings for Budgetary support¹	22,244,063	29,723,917	34,082,268	28,297,814		32,423,773	34,082,268	33,750,450	31,560,177	31,986,624
(i) From SBP	5,240,782	4,527,712	3,836,191	3,088,970		4,207,166	3,836,191	3,627,672	1,557,060	2,627,515
a) Federal Government	5,913,261	5,419,184	5,262,849	4,056,035		5,745,496	5,262,849	4,776,487	2,926,804	4,033,761
of which deposits with SBP	(725,239)	(869,772)	(594,150)	(2,537,321)		(873,152)	(594,150)	(1,126,946)	(1,868,577)	(793,202)
b) Provincial Government	(637,329)	(840,494)	(1,367,561)	(887,856)		(1,457,637)	(1,367,561)	(1,067,525)	(1,269,001)	(1,301,842)
Balochistan Government	(13,301)	(41,987)	(102,272)	(75,179)		(120,418)	(102,272)	(86,216)	(85,682)	(62,683)
Khyber Pakhtunkhwa Government	(59,000)	(59,667)	(78,740)	(138,199)		(23,193)	(78,740)	(88,557)	(126,823)	(70,875)
Punjab Government	(466,096)	(627,553)	(846,228)	(452,526)		(898,214)	(846,228)	(577,277)	(655,482)	(747,292)
Sindh Government	(98,933)	(111,287)	(340,321)	(221,953)		(415,812)	(340,321)	(315,475)	(401,014)	(420,992)
c) AJK Government	(14,358)	(30,893)	(38,465)	(51,372)		(54,511)	(38,465)	(53,929)	(61,945)	(66,788)
d) Gilgit-Baltistan	(20,792)	(20,084)	(20,632)	(27,837)		(26,182)	(20,632)	(27,361)	(38,797)	(37,615)
(ii) From Scheduled banks (a+b)	17,003,281	25,196,205	30,246,077	25,208,844		28,216,607	30,246,077	30,122,778	30,003,117	29,359,109
a) Federal Government	18,346,722	26,866,638	32,305,439	26,935,249		30,248,797	32,305,439	32,191,358	32,138,382	31,492,344
of which deposits with banks	(2,360,647)	(2,709,578)	(3,167,145)	(2,807,310)		(2,878,928)	(3,167,145)	(2,881,196)	(3,008,298)	(3,147,141)
b) Provincial Government	(1,343,441)	(1,670,433)	(2,059,362)	(1,726,405)		(2,032,191)	(2,059,362)	(2,068,580)	(2,135,264)	(2,133,235)
of which deposits with banks	(1,343,441)	(1,670,433)	(2,059,362)	(1,726,406)		(2,032,191)	(2,059,362)	(2,068,580)	(2,135,264)	(2,133,236)
b. Commodity operations	1,485,909	1,378,320	1,066,520	1,139,482		1,076,517	1,066,520	1,063,596	1,059,236	1,058,890
c. Others	(17,204)	(23,392)	(25,035)	(25,853)		(24,305)	(25,035)	(26,022)	(24,829)	(25,087)
2. Credit to Non-Govt. Sector (a+b+c+d)	11,190,671	11,543,424	13,011,091	11,632,670		12,786,871	13,011,091	12,803,582	12,707,268	12,931,883
a. Credit to Private Sector*	8,353,947	8,866,853	9,948,706	8,746,113		9,698,604	9,948,706	9,689,123	9,734,825	9,957,488
Conventional Banking Branches	5,999,370	6,211,242	6,616,972	6,160,925		6,513,782	6,616,972	6,497,326	6,479,124	6,517,963
Islamic Banks	1,530,818	1,776,270	2,294,571	1,698,684		2,162,337	2,294,571	2,166,458	2,174,975	2,315,167
Islamic Banking Branches of Conventional Banks	823,758	879,341	1,037,162	886,504		1,037,162	1,037,162	1,025,339	1,080,726	1,124,358
b. Credit to PSEs	2,291,400	2,191,482	2,104,374	2,207,155		2,178,975	2,104,374	2,195,486	2,112,636	2,086,948
c. PSEs Special a/c-debt Repayment with BP/PSPC	-	-	-	-		-	-	-	-	-
d. Credit to NBFIs	545,324	485,089	958,011	679,401		909,292	958,011	918,973	859,807	887,447
3. Other Items (net) *	(2,163,244)	(5,602,470)	(8,089,465)	(4,452,088)		(8,268,165)	(8,089,465)	(8,982,831)	(6,423,904)	(6,666,604)
Broad Money M2 (A+B)	30,943,048	35,881,830	40,792,804	35,594,083		38,083,561	40,792,804	39,277,939	39,678,713	40,174,480
C. Memorandum Items										
Accrued Profit on SBP holdings of MRTBs/MTBs	309,818	262,536	296,619	562,766		578,839	296,619	346,983	372,557	403,689
Outstanding amount of MTBs (realized value in auction)	5,115,536	7,542,978	5,069,162	8,227,507		4,687,213	5,069,162	4,977,656	4,780,927	4,687,569
Net Government Budgetary Borrowing (Cash Basis)	21,852,753	29,075,815	33,646,276	27,211,039		31,735,442	33,646,276	33,272,887	31,045,665	31,453,601
From SBP	4,930,964	4,265,176	3,539,572	2,526,205		3,628,327	3,539,572	3,280,689	1,184,503	2,223,826
From Scheduled Banks	16,921,789	24,810,640	30,106,704	24,684,834		28,107,116	30,106,704	29,992,198	29,861,161	29,229,775

Notes: -

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

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

3. P: provisional & R: Revised

* Islamic Financials, Advances (against Murabaha etc), Inventories and any Other related item(s) pertaining to Islamic Financials previously reported under Other Assets has been

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

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

Archive link:

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

Source: Statistics and Data Services Department

2.7 Government Budgetary Borrowing from Banks

Million Rupees

ITEMS	Socks			Monetary Impact During	
	30-Jun-24 ¹	30-Jun-25	30-Sep-25	1 st Jul 24 to 30-Sep-24	1 st Jul 25 to 30-Sep-25
1. Central Government (a+b)	32,285,822	37,568,288	35,526,105	(1,294,537.95)	(2,042,182.42)
a. Scheduled Banks	26,866,638	32,305,439	31,492,344	68,611.06	(813,094.54)
T-Bills, Securities and Others	29,576,216	35,472,584	34,639,485	166,342.75	(833,098.41)
Less:				-	-
Government Deposits	2,709,578	3,167,145	3,147,141	97,731.69	(20,003.87)
b. State Bank	5,419,184	5,262,849	4,033,761	(1,363,149.01)	(1,229,087.88)
T-bills and Securities etc.	5,571,285	5,094,335	4,072,819	284,648.68	(1,021,516.85)
Debtor Balances (Exc. Zakat Fund)	-	-	-	-	-
Others*	717,671	762,663	754,145	19,751.41	(8,518.43)
Less:				-	-
Govt. Deposits (Ex. Zakat and Privatization Fund)	869,772	594,150	793,202	1,667,549.10	199,052.61
2. Provincial Governments (c+d)	(2,561,905)	(3,486,020)	(3,539,481)	(131,564.71)	(53,461.73)
c. Scheduled Banks	(1,670,433)	(2,059,362)	(2,133,236)	(55,972.08)	(73,873.83)
Government Securities and Others				-	-
Less:				-	-
Government Deposits	1,670,433	2,059,362	2,133,236	55,972.08	73,873.83
d. State Bank	(891,472)	(1,426,658)	(1,406,246)	(75,592.63)	20,412.10
Government Securities	-			-	-
Debtor Balances (Excluding Zakat Fund)	-			-	-
Less:				-	-
Government Deposits (Excluding Zakat Fund)	891,472	1,426,658	1,406,246	75,592.63	(20,412.10)
Net Budgetary Borrowing from the Banking System	29,723,917	34,082,268	31,986,624	(1,426,102.66)	(2,095,644.15)

Source: Statistics and Data Services Department

Notes:

1. From July, 2019, the data on Central and Provincial Government Deposits with Scheduled Banks have been revised. This revision is due to reclassification of some of the PSEs, which were previously reported under Government Institutions. The coverage of PSEs has been enhanced since July, 2019. Detail of changes are available at:

2. 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/Evaluators-Note.pdf>

3. 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.

* It include treasury currency and Rupee counterpart loan to GOP against SDRs allocation

2.8 Government Borrowing for Commodity Operations

ITEMS	Stocks		Monetary Impact During	
	30-Jun-24	30-Jun-25	1 st Jul 24 to 30-Sep-24	1 st Jul 25 to 30-Sep-25
Rice	-	192.6	-	5.8
Wheat	1,133,456.1	795,113.4	(256,305.5)	(15,983.7)
Sugar	107,772.4	104,742.0	(772.6)	23,473.7
Fertilizer	134,664.3	163,502.0	18,239.8	(15,205.3)
Seeds	2,427.6	340.6	-	-
Oil seeds			-	-
Pulses			-	-
Edible Oil			-	-
Black Mash			-	-
Chilies			-	-
Seed Meal			-	-
Gram			-	-
Onion			-	-
Potatoes			-	-
Cotton	-	2,629.8	-	78.8
Total	1,378,320.5	1,066,520.4	(238,838.3)	(7,630.7)

Source: SME, Housing & Sustainable Finance Department

2.9 SBP Statement of Affairs

Million Rupees

LAST WEEK END	Apr-25			May-25			Jun-25		
	Issue	Banking	Total	Issue	Banking	Total	Issue	Banking	Total
ASSETS	10,621,595	15,412,761	26,034,356	10,994,883	15,876,013	26,870,896	11,255,575	15,095,690	26,351,265
International reserve assets	1,845,053	3,204,850	5,049,903	1,946,929	3,583,525	5,530,454	1,952,739	3,958,043	5,910,782
- Gold	1,816,956	-	1,816,956	1,924,367	-	1,924,367	1,924,367	-	1,924,367
- Foreign currency balances	28,097	3,136,030	3,164,127	22,562	3,547,857	3,570,419	28,372	3,913,154	3,941,526
- Balances with International Monetary Fund	-	-	-	-	-	-	-	-	-
- Special drawing rights holdings	-	38,660	38,660	-	7,228	7,228	-	7,338	7,338
- Reserve tranche position with International Monetary Fund	-	45	45	-	46	46	-	46	46
- Other foreign currency balances	-	30,115	30,115	-	28,394	28,394	-	37,505	37,505
Local currency financial assets	4,000,000	9,891,809	13,891,809	4,000,000	10,188,373	14,188,373	4,000,000	9,536,281	13,536,281
(i) Monetary policy assets	4,000,000	8,754,158	12,754,158	4,000,000	9,082,991	13,082,991	4,000,000	8,453,796	12,453,796
- Conventional- securities purchased under agreement to resell	4,000,000	8,360,074	12,360,074	4,000,000	8,679,828	12,679,828	4,000,000	8,036,927	12,036,927
- Shariah compliant financing facility	-	394,084	394,084	-	403,163	403,163	-	416,869	416,869
- Outright purchase of assets	-	-	-	-	-	-	-	-	-
- Conventional securities	-	-	-	-	-	-	-	-	-
- Shariah compliant securities	-	-	-	-	-	-	-	-	-
(ii) Credit to conventional banks & financial institutions	-	798,996	798,996	-	777,278	777,278	-	768,195	768,195
for purposes other than monetary policy	-	-	-	-	-	-	-	-	-
- Agriculture sector	-	3,681	3,681	-	3,681	3,681	-	4,564	4,564
- Industrial sector	-	368,816	368,816	-	360,359	360,359	-	354,896	354,896
- Export sector	-	363,057	363,057	-	348,679	348,679	-	344,631	344,631
- Housing sector	-	3	3	-	3	3	-	3	3
- Other	-	63,440	63,440	-	64,556	64,556	-	64,102	64,102
(iii) Credit to Islamic banks & financial institutions for	-	338,655	338,655	-	328,104	328,104	-	314,290	314,290
purpose other than monetary policy	-	-	-	-	-	-	-	-	-
- Agriculture sector	-	3,502	3,502	-	3,841	3,841	-	3,870	3,870
- Industrial sector	-	147,118	147,118	-	144,281	144,281	-	142,145	142,145
- Export sector	-	173,628	173,628	-	166,462	166,462	-	160,155	160,155
- Housing sector	-	-	-	-	-	-	-	-	-
- Other	-	14,407	14,407	-	13,520	13,520	-	8,120	8,120
Credit to general government account	4,743,810	1,708,581	6,452,391	5,013,474	1,507,160	6,520,633	5,268,363	968,392	6,236,755
- Federal government	4,743,810	1,708,581	6,452,391	5,013,474	1,507,160	6,520,633	5,268,363	968,392	6,236,755
- Perpetual loan to federal government	-	750,332	750,332	-	754,167	754,167	-	761,467	761,467
- Government securities	-	-	-	-	-	-	-	-	-
- Market related treasury bills	-	-	-	-	-	-	-	-	-
- Pakistan investment bonds	4,743,810	958,250	5,702,060	5,013,474	752,992	5,766,466	5,268,363	206,925	5,475,288
- Sukuks	-	-	-	-	-	-	-	-	-
- Government overdrafts	-	-	-	-	-	-	-	-	-
- Provincial & autonomous regions	-	-	-	-	-	-	-	-	-
- Long term loans	-	-	-	-	-	-	-	-	-
- Short term loans	-	-	-	-	-	-	-	-	-
- Government overdrafts	-	-	-	-	-	-	-	-	-
Equity investments	-	233,638	233,638	-	233,638	233,638	-	234,060	234,060
- Subsidiaries	-	0	0	-	0	0	-	0	0
- Banks	-	137,055	137,055	-	137,055	137,055	-	137,055	137,055
- Financial institutions	-	42,283	42,283	-	42,283	42,283	-	42,283	42,283
- Other	-	54,300	54,300	-	54,300	54,300	-	54,722	54,722
Property, plant & equipment	-	162,355	162,355	-	165,768	165,768	-	166,324	166,324
Rupee coins	338	-	338	353	-	353	345	-	345
Other assets	32,395	211,528	243,922	34,128	197,549	231,677	34,128	232,589	266,717
LIABILITIES	10,621,595	15,412,761	26,034,356	10,994,883	15,876,013	26,870,896	11,255,575	15,095,690	26,351,265
Equity & reserves	-	5,688,410	5,688,410	-	5,935,631	5,935,631	-	5,967,993	5,967,993
- 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	-	2,102,443	2,102,443	-	2,102,443	2,102,443
- Profit & loss appropriation account	-	2,528,192	2,528,192	-	2,668,015	2,668,015	-	2,700,377	2,700,377
Banknotes in circulation	10,621,595	(112)	10,621,483	10,994,883	(115)	10,994,768	11,255,575	(149)	11,255,426
- Banknotes in circulation	10,621,483	-	10,621,483	10,994,768	-	10,994,768	11,255,426	-	11,255,426
- Banknotes held in Banking Department	112	(112)	-	115	(115)	0	149	(149)	-
Monetary policy liabilities	-	186,371	186,371	-	148,681	148,681	-	51,494	51,494
- Securities sold under agreement to repurchase	-	186,371	186,371	-	148,681	148,681	-	51,494	51,494
- Shariah compliant facility	-	-	-	-	-	-	-	-	-
Local currency deposits	-	4,254,629	4,254,629	-	4,007,187	4,007,187	-	3,408,963	3,408,963
- Federal government	-	991,160	991,160	-	864,873	864,873	-	651,423	651,423
- Provincial governments & autonomous regions	-	1,477,738	1,477,738	-	1,551,593	1,551,593	-	1,096,650	1,096,650
- Bank deposits	-	1,623,808	1,623,808	-	1,433,176	1,433,176	-	1,495,546	1,495,546
- Other deposits	-	161,923	161,923	-	157,545	157,545	-	165,345	165,345
Foreign currency deposits	-	1,466,550	1,466,550	-	1,477,138	1,477,138	-	1,494,022	1,494,022
- Local banks	-	400,639	400,639	-	400,497	400,497	-	406,491	406,491
- Foreign central banks	-	988	988	-	994	994	-	1,005	1,005
- Foreign governments & sovereign wealth fund	-	1,057,532	1,057,532	-	1,067,861	1,067,861	-	1,079,394	1,079,394
- Others deposits	-	7,391	7,391	-	7,786	7,786	-	7,132	7,132
Foreign currency loans and liabilities	-	3,529,285	3,529,285	-	3,875,753	3,875,753	-	3,864,993	3,864,993
- International Monetary Fund facilities	-	1,224,991	1,224,991	-	1,552,655	1,552,655	-	1,529,699	1,529,699
- Allocations of special drawing rights of IMF	-	1,118,917	1,118,917	-	1,121,550	1,121,550	-	1,138,512	1,138,512
- Currency swap arrangements	-	1,185,377	1,185,377	-	1,201,548	1,201,548	-	1,196,782	1,196,782
- Overdraft from Asian Clearing Union	-	-	-	-	-	-	-	-	-
Other liabilities	-	287,629	287,628	-	431,737	431,737	-	308,372	308,372

2.9 SBP Statement of Affairs

Million Rupees

LAST WEEK END	Jul-25			Aug-25			Sep-25		
	Issue	Banking	Total	Issue	Banking	Total	Issue	Banking	Total
ASSETS	11,342,656	16,007,923	27,350,579	11,105,236	14,781,033	25,886,269	11,109,804	13,544,294	24,654,098
International reserve assets	1,970,457	4,394,303	6,364,760	2,067,959	4,351,068	6,419,027	2,096,015	4,335,527	6,431,542
- Gold	1,942,112	-	1,942,112	2,011,604	-	2,011,604	2,011,604	-	2,011,604
- Foreign currency balances	28,345	4,322,797	4,351,142	56,355	4,300,788	4,357,143	84,411	4,301,162	4,385,573
- Balances with International Monetary Fund	-	-	-	-	-	-	-	-	-
- Special drawing rights holdings	-	41,928	41,928	-	8,368	8,368	-	6,941	6,941
- Reserve tranche position with International Monetary Fund	-	46	46	-	46	46	-	46	46
- Other foreign currency balances	-	29,532	29,532	-	41,866	41,866	-	27,378	27,378
Local currency financial assets	5,000,000	9,507,853	14,507,853	7,000,000	7,090,275	14,090,275	7,000,000	5,817,465	12,817,465
(i) Monetary policy assets	5,000,000	8,420,131	13,420,131	7,000,000	6,051,362	13,051,362	7,000,000	4,769,416	11,769,416
- Conventional- securities purchased under agreement to resell	5,000,000	8,076,278	13,076,278	7,000,000	5,594,472	12,594,472	7,000,000	4,450,797	11,450,797
- Shariah compliant financing facility	-	343,853	343,853	-	456,890	456,890	-	318,619	318,619
- Outright purchase of assets	-	-	-	-	-	-	-	-	-
- Conventional securities	-	-	-	-	-	-	-	-	-
- Shariah compliant securities	-	-	-	-	-	-	-	-	-
(ii) Credit to conventional banks & financial institutions	-	767,460	767,460	-	733,998	733,998	-	733,777	733,777
for purposes other than monetary policy	-	767,460	767,460	-	733,998	733,998	-	733,777	733,777
- Agriculture sector	-	4,669	4,669	-	4,571	4,571	-	4,629	4,629
- Industrial sector	-	359,803	359,803	-	356,724	356,724	-	353,853	353,853
- Export sector	-	340,686	340,686	-	310,181	310,181	-	313,264	313,264
- Housing sector	-	3	3	-	2	2	-	2	2
- Other	-	62,300	62,300	-	62,519	62,519	-	62,029	62,029
(iii) Credit to Islamic banks & financial institutions for	-	320,262	320,262	-	304,915	304,915	-	314,273	314,273
purpose other than monetary policy	-	320,262	320,262	-	304,915	304,915	-	314,273	314,273
- Agriculture sector	-	3,762	3,762	-	3,820	3,820	-	3,894	3,894
- Industrial sector	-	147,230	147,230	-	144,408	144,408	-	142,309	142,309
- Export sector	-	160,546	160,546	-	148,185	148,185	-	159,665	159,665
- Housing sector	-	-	-	-	-	-	-	-	-
- Other	-	8,724	8,724	-	8,502	8,502	-	8,405	8,405
Credit to general government account	4,337,325	1,452,791	5,790,116	2,001,267	2,680,507	4,681,774	1,977,710	2,735,106	4,712,816
- Federal government	4,337,325	1,452,791	5,790,116	2,001,267	2,680,507	4,681,774	1,977,710	2,735,106	4,712,816
- Perpetual loan to federal government	-	767,375	767,375	-	761,573	761,573	-	757,075	757,075
- Government securities	-	-	-	-	-	-	-	-	-
- Market related treasury bills	-	-	-	-	-	-	-	-	-
- Pakistan investment bonds	4,337,325	685,416	5,022,742	2,001,267	1,918,935	3,920,201	1,977,710	1,978,031	3,955,741
- Sukuks	-	-	-	-	-	-	-	-	-
- Government overdrafts	-	-	-	-	-	-	-	-	-
- Provincial & autonomous regions	-	-	-	-	-	-	-	-	-
- Long term loans	-	-	-	-	-	-	-	-	-
- Short term loans	-	-	-	-	-	-	-	-	-
- Government overdrafts	-	-	-	-	-	-	-	-	-
Equity investments	-	219,649	219,649	-	219,649	219,649	-	219,649	219,649
- Subsidiaries	-	0	0	-	0	0	-	0	0
- Banks	-	173,887	173,887	-	173,887	173,887	-	173,887	173,887
- Financial institutions	-	45,762	45,762	-	45,762	45,762	-	45,762	45,762
- Other	-	-	-	-	-	-	-	-	-
Property, plant & equipment	-	171,502	171,502	-	172,257	172,257	-	171,700	171,700
Rupee coins	350	-	350	366	-	366	434	-	434
Other assets	34,523	261,827	296,350	35,644	267,278	302,922	35,644	264,847	300,491
LIABILITIES	11,342,656	16,007,923	27,350,579	11,105,236	14,781,033	25,886,269	11,109,804	13,544,294	24,654,098
Equity & reserves	-	6,097,189	6,097,189	-	3,926,474	3,926,474	-	4,070,152	4,070,152
- Paid-up capital	-	100,000	100,000	-	100,000	100,000	-	100,000	100,000
- Statutory reserves	-	1,119,567	1,119,567	-	1,119,567	1,119,567	-	1,119,567	1,119,567
- Special reserves	-	4,744	4,744	-	4,744	4,744	-	4,744	4,744
- Unrealized appreciations	-	2,160,977	2,160,977	-	2,230,470	2,230,470	-	2,230,470	2,230,470
- Profit & loss appropriation account	-	2,711,901	2,711,901	-	471,693	471,693	-	615,371	615,371
Banknotes in circulation	11,342,656	(186)	11,342,470	11,105,236	(169)	11,105,067	11,109,804	(173)	11,109,631
- Banknotes in circulation	11,342,470	-	11,342,470	11,105,067	-	11,105,067	11,109,630	-	11,109,630
- Banknotes held in Banking Department	186	(186)	-	169	(169)	-	173	(173)	0
Monetary policy liabilities	-	102,312	102,312	-	8,914	8,914	-	-	-
- Securities sold under agreement to repurchase	-	102,312	102,312	-	8,914	8,914	-	-	-
- Shariah compliant facility	-	-	-	-	-	-	-	-	-
Local currency deposits	-	4,065,914	4,065,914	-	5,168,341	5,168,341	-	3,783,750	3,783,750
- Federal government	-	1,119,696	1,119,696	-	1,849,996	1,849,996	-	846,978	846,978
- Provincial governments & autonomous regions	-	1,162,778	1,162,778	-	1,393,763	1,393,763	-	1,306,975	1,306,975
- Bank deposits	-	1,625,509	1,625,509	-	1,765,280	1,765,280	-	1,475,793	1,475,793
- Other deposits	-	157,931	157,931	-	159,302	159,302	-	154,004	154,004
Foreign currency deposits	-	1,471,943	1,471,943	-	1,461,476	1,461,476	-	1,468,048	1,468,048
- Local banks	-	407,428	407,428	-	403,868	403,868	-	408,930	408,930
- Foreign central banks	-	1,004	1,004	-	995	995	-	993	993
- Foreign governments & sovereign wealth fund	-	1,056,184	1,056,184	-	1,048,429	1,048,429	-	1,050,720	1,050,720
- Others deposits	-	7,327	7,327	-	8,184	8,184	-	7,405	7,405
Foreign currency loans and liabilities	-	3,890,580	3,890,580	-	3,864,978	3,864,978	-	3,864,782	3,864,782
- International Monetary Fund facilities	-	1,547,112	1,547,112	-	1,530,370	1,530,370	-	1,530,370	1,530,370
- Allocations of special drawing rights of IMF	-	1,144,626	1,144,626	-	1,132,883	1,132,883	-	1,132,027	1,132,027
- Currency swap arrangements	-	1,198,842	1,198,842	-	1,201,725	1,201,725	-	1,202,385	1,202,385
- Overdraft from Asian Clearing Union	-	-	-	-	-	-	-	-	-
Other liabilities	-	380,170	380,170	-	351,018	351,018	-	357,735	357,735

Source: Finance Department SBP

2.10 Annual Accounts of SBP

End Jun: Million Rupees

	2021	2022	2023	2024	2025
ASSETS					
Gold reserves held by the Bank	577,356	773,637	1,136,974	1,349,449	1,942,112
Local Currency – Coins	418	406	351	40	365
Foreign Currency Reserves	2,858,845	2,178,557	1,590,147	2,722,811	4,451,862
Earmarked foreign currency balances	20,708	24,051	20,206	20,507	21,491
Special Drawing Rights of the International Monetary Fund	60,771	43,461	5,381	206,221	7,418
Reserve tranche with the IMF under quota arrangements	27	33	46	44	46
Securities purchased under agreement to resale	1,792,952	4,518,610	8,387,621	11,825,546	12,542,993
Current accounts of governments	33,794	-	-	-	-
Investments	6,949,850	6,404,018	6,070,879	5,779,835	5,323,529
Loans, Advances, Bills of Exchange and Commercial Papers	1,179,962	2,070,810	2,251,156	2,049,346	1,912,227
Assets held with the Reserve Bank of India	11,268	14,816	21,579	24,873	34,523
Balances due from the Govt. of India and Bangladesh	14,088	15,107	16,206	17,391	18,663
Property and Equipment	78,346	97,686	96,683	95,080	95,245
Intangible assets	98	170	155	755	466
Other assets	29,975	37,176	22,069	23,581	30,246
TOTAL ASSETS	13,608,457	16,178,538	19,619,452	24,115,479	26,381,186
LIABILITIES					
Bank notes in circulation	7,278,860	7,992,592	9,664,290	9,698,211	11,269,453
Bills Payable	1,796	1,251	1,619	1,227	1,247
Current accounts of governments	1,295,486	1,547,182	1,363,629	1,765,326	2,026,533
Current account with SBP-BSC -, (a -Subsidiary)	51,241	10,512	8,590	374	1,444
Current account with NIBAF (Guarantee) Limited - a subsidiary	202	-	-	-	-
Payable to Islamic Banking Institution against Bai Muajjal transactions	-	197	216	129	-
Payable under bilateral currency swap agreement	748,494	926,914	1,209,984	1,160,666	1,197,854
Deposits of banks and Financial Institutions	1,327,525	1,254,854	1,676,644	1,900,228	1,682,462
Other deposits and accounts	629,053	737,432	957,386	1,207,794	1,255,603
Payable to the International Monetary Fund	845,359	1,351,259	1,632,062	2,157,055	2,705,516
Securities sold under agreement to repurchase	135,051	530,194	142,882	609,732	101,305
Other Liabilities	75,071	134,303	156,501	122,922	128,941
Deferred Liability - Unfunded Staff Retirement Benefits	36,697	41,058	45,715	53,527	63,747
TOTAL LIABILITIES	12,424,837	14,527,749	16,859,518	18,677,192	20,434,104
NET ASSETS	1,183,621	1,650,789	2,759,934	5,438,287	5,947,081
REPRESENTED BY					
Share Capital	100	100,000	100,000	100,000	100,000
Reserves	260,993	214,789	440,965	976,746	1,035,438
Unappropriated profit	161,974	371,186	904,705	2,807,974	2,428,364
Unrelised Exchange gain	-	-	-	-	125,437
Unrealized appreciation on gold reserves held by the Bank	572,780	769,061	1,132,158	1,344,042	1,935,263
Unrealised appreciation on remeasurement of Foreign currency accounts and investments	-	-	10	7	(40)
Unrealized appreciation on re-measurement of investment-Local	96,883	85,014	71,356	98,800	211,928
Surplus on revaluation of property and equipment	90,891	110,739	110,739	110,718	110,690
TOTAL EQUITY	1,183,621	1,650,789	2,759,934	5,438,287	5,947,081
PROFIT & LOSS ACCOUNT					
Mark-Up/ Return/Interest Earned	768,020	991,784	2,183,421	3,555,092	2,827,169
Mark-Up/ Return/Interest Expenses	52,694	60,595	147,665	281,825	245,236
Net Mark-Up / Interest Income	715,327	931,189	2,035,756	3,273,267	2,581,933
Fair valuation adjustment on COVID loans - net	-	(63,223)	231	23,820	22,886
Fees, Commission & Brokerage Income	5,245	6,690	9,194	10,862	11,243
Exchange gain/(loss)-net	135,349	(61,818)	(874,670)	186,077	(54,650)
Dividend Income	500	633	605	666	13,649
Other operating income / (loss)-net	2,199	(9,384)	(1,545)	5,146	4,403
Other Income/(Loss)	397	5,200	37,197	274	1,215
Total Non - Markup / Interest Income	813,285	809,286	1,206,769	3,500,112	2,580,678
Administrative/ Operating Expenses	56,353	62,857	66,372	86,188	80,739
Provisions for /(reversal of provision against)	(89)	378	1,109	(298)	143
Total Non-Markup/Interest Expenses	56,264	63,235	67,482	85,890	80,882
PROFIT/ (LOSS) FOR THE YEAR	757,021	746,051	1,139,287	3,414,221	2,499,795
Net Cash Inflow / (Outflow) from Operating Activities	1,189,238	(31,841)	946,576	1,752,598	3,627,075
Net Cash Inflow / (Outflow) from Investing Activities	(645)	(325)	(130)	(366)	11,794
Net Cash Inflow / (Outflow) from Financing Activities	(829,800)	(82,663)	(276,010)	(397,313)	(2,212,349)

Source: Finance Department SBP

2.11 Annual Accounts of SBP Banking Services Corporation

End Jur: Million Rupees

	2021	2022	2023	2024	2025
ASSETS					
Deposit account with State Bank of Pakistan	-	2,801	2,532	201	418
Current account with State Bank of Pakistan	51,241	10,512	8,590	374	1,444
Investments	515	45,881	58,684	72,129	80,163
Employee loans and advances	10,780	11,525	14,713	19,877	20,957
Advances, deposits and payments	126	180	217	140	215
Medical and stationary consumable	316	346	195	209	244
Property and equipment	2,846	3,753	3,438	3,161	2,842
Total Assets	65,824	74,998	88,368	96,091	106,283
LIABILITIES					
			-		
Deferred liabilities - staff retirement benefits	59,246	67,187	5,662	6,221	7,535
Other liabilities	5,579	6,525	80,844	86,985	94,746
Total Liabilities	64,824	73,712	86,506	93,205	102,281
NET ASSETS	1,000	1,286	1,862	2,886	4,002
REPRESENTED BY					
Share capital	1,000	1,000	1,000	1,000	1,000
Reserves	-	-	286	862	1,886
Unappropriated Profit	-	286	576	1,024	1,116
PROFIT & LOSS ACCOUNTS		1,286	1,862	2,886	4,002
Discount and Interest earned	47	3,827	7,878	13,044	12,376
Net operating expenses	15,350	18,771	23,306	29,119	24,679
Total Expenses	15,350	23,306	23,306	29,119	24,679
Reimbursed by the State bank of Pakistan	8,283	15,194	15,919	16,990	13,203
Allocated to the State Bank of Pakistan	7,067	-	-	-	-
Operating Profit		249	492	915	899
Profit on disposal of fixed assets	47	3	5	6	11
Other income	3	34	80	104	206
Balance Profit Transferred to the State Bank of Pakistan	50	-	-	-	-
Net Cash Inflow / (Outflow) from Operating Activities	1,934	45,790	4,970	1,560	3,780
Net Cash Inflow / (Outflow) from Investing Activities	(1,934)	(39,594)	47,954	57,359	4,398
Net Cash Inflow / (Outflow) from Financing Activities	-	-	-	-	-
Cash and cash equivalents at beginning of the year	-	-	6,197	59,120	201
Cash & Cash Equivalents at the end of the year	-	6,197	59,120	201	819

Source: SBP BSC HOK

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

Million Rupees

Million Rupees									
FINANCIAL POSITION	FY23	FY24	FY25	2024	2025				
				Sep	May	Jun	Jul	Aug	Sep*
ASSETS									
Cash & Balances with Treasury Banks	2,650,786	3,197,004	2,874,601	2,612,451	3,016,769	2,874,601	2,746,503	3,158,485	2,704,965
Balances with other Banks	517,695	558,314	672,164	442,822	253,905	672,164	237,639	228,948	202,485
Lending to Financial Institutions	892,010	1,025,211	926,667	1,177,984	819,558	926,667	666,720	632,661	554,114
Investments	20,895,614	30,149,408	36,515,945	30,694,465	34,627,010	36,515,945	36,219,801	36,288,861	35,478,174
Advances – Net of Provision	11,502,379	11,589,550	12,002,417	11,112,612	12,101,765	12,002,417	12,379,899	12,299,700	12,319,906
Gross Advances	12,202,125	12,447,146	12,917,323	12,069,382	13,021,394	12,917,323	13,286,586	13,203,037	13,232,402
Less: Provision for Non- Performing Advances	(699,746)	(857,595)	(914,906)	(956,770)	(919,630)	(914,906)	(906,688)	(903,337)	(912,496)
Operating Fixed Assets	872,579	1,012,671	1,062,847	1,049,899	1,051,851	1,062,847	1,072,918	1,079,673	1,089,748
Deferred Tax Assets	220,831	186,560	255,736	225,253	255,146	255,736	259,896	272,991	263,613
Other Assets	1,892,967	2,404,598	2,936,958	2,626,409	3,031,990	2,936,958	3,049,987	3,305,563	3,415,644
Right to use Assets			169,372		162,400	169,372	171,922	180,799	184,720
TOTAL ASSETS	39,444,861	50,123,316	57,416,707	49,941,896	55,320,395	57,416,707	56,805,284	57,447,680	56,213,367
LIABILITIES									
Bills Payable	424,912	459,192	478,713	322,476	447,629	478,713	408,957	400,652	414,342
Borrowings	8,916,845	13,071,191	14,862,650	12,638,057	15,192,839	14,862,650	15,725,193	15,421,865	14,570,527
Deposits and other Accounts	25,507,568	30,812,105	35,025,388	30,793,053	32,756,642	35,025,388	33,551,371	34,467,360	33,827,311
Sub-ordinated Loans	171,864	172,846	166,328	171,891	170,332	166,328	166,328	165,329	159,328
Liabilities Against Assets Subject to Finance Lease	12,518	11,106	148,088	13,711	146,603	148,088	146,404	151,666	150,325
Deferred Tax Liabilities	38,414	48,282	117,951	53,178	99,990	117,951	118,257	134,121	130,310
Other Liabilities	1,966,081	2,538,857	2,697,785	2,517,997	2,623,178	2,697,785	2,621,125	2,644,012	2,930,209
TOTAL LIABILITIES	37,038,203	47,113,577	53,496,903	46,510,363	51,437,212	53,496,903	52,737,635	53,385,007	52,182,352
NET ASSETS	2,406,658	3,009,739	3,919,804	3,431,533	3,883,183	3,919,804	4,067,649	4,062,674	4,031,015
REPRESENTED BY:									
Paid up Capital / Head Office Capital Account	614,275	631,074	626,974	628,265	626,634	626,974	627,947	627,611	627,548
Reserves	572,952	650,680	727,144	655,177	727,980	727,144	730,906	734,706	746,325
Un-appropriated / Un-remitted Profit	1,142,504	1,363,938	1,631,177	1,438,444	1,570,592	1,631,177	1,729,034	1,724,537	1,749,532
Surplus/ (Deficit) on Revaluation of Assets	76,926	364,046	934,509	709,648	957,978	934,509	979,762	975,819	907,610
TOTAL	2,406,658	3,009,739	3,919,804	3,431,533	3,883,183	3,919,804	4,067,649	4,062,674	4,031,015

Source: Banking Supervision Department-2, SBP

Note: Figures pertain to last week end of every month

* As on September 19, 2025.

2.13 Scheduled Banks' Consolidated Liquidity Position (All Banks)

	Million Rupees								
	FY23	FY24	FY25	2024	2025				
				Aug	Apr	May	Jun	Jul	Aug
Demand Liabilities	18,358,468	20,654,009	24,183,399	21,654,365	22,875,234	23,323,510	24,183,399	24,521,162	24,802,343
Time Liabilities	4,279,847	5,007,027	4,998,767	5,017,584	5,087,721	5,022,385	4,998,767	5,044,819	4,972,839
TOTAL (Demand & Time Liabilities)	22,638,315	25,661,036	29,182,166	26,671,948	27,962,955	28,345,895	29,182,166	29,565,981	29,775,182
LIQUID ASSETS MAINTAINED IN PAKISTAN	17,790,896	20,912,972	23,613,887	22,488,500	23,121,243	22,743,780	23,613,887	24,459,297	24,755,322
Cash	602,904	684,550	636,715	569,448	630,956	658,207	636,715	620,308	646,978
Balance with SBP	1,388,023	1,509,768	1,834,210	1,673,435	1,621,287	1,679,849	1,834,210	1,743,864	1,646,351
Balance with agents of SBP	290,217	141,061	180,823	81,940	159,145	129,893	180,823	91,992	83,994
Un-encumbered approved Securities	15,435,676	18,505,476	20,888,892	20,091,690	20,637,155	20,202,930	20,888,892	21,928,685	22,304,112
Foreign Banks Deposits with SBP under section13(3) of Banking Companies Ordinance	74,076	72,116	73,247	71,987	72,700	72,900	73,247	74,448	73,887
Minimum of Assets required to be held under Section 29 of the Banking Companies Ordinance	5,393,662	6,092,810	6,872,374	6,330,332	6,596,106	6,682,000	6,872,374	6,964,733	7,010,906
Excess of Assets being held over the minimum required under Section 29 of the Banking Companies Ordinance	12,397,234	14,820,162	16,741,513	16,158,168	16,525,137	16,061,779	16,741,513	17,494,564	17,744,416

Source: Banking Supervision Department-2, SBP

2.14 Financial Position of DFIs, MFBs and NBFs

Million Rupees

ASSETS/ LIABILITIES	Mar-25				Jun-25			
	DFIs*	NBFs	MFBs	Total	DFIs*	NBFs	MFBs	Total
1. Currency and Deposits	11,079	921,432	121,602	1,054,112	10,674	1,435,393	96,655	1,542,723
a. Currency	12	805	11,220	12,037	11	1,099	11,126	12,235
b. Transferable Deposits	5,362	593,376	88,515	687,253	5,117	1,222,980	73,031	1,301,128
c. Restricted Deposits	-	2,837	1,261	4,098	-	4,293	2,260	6,553
d. Other Deposits	5,705	324,413	20,607	350,725	5,546	207,021	10,239	222,806
2. Investment in securities other than shares	1,290,353	1,726,250	265,444	3,282,047	1,188,438	1,477,726	216,954	2,883,118
a. Short-term	77,548	1,278,067	167,060	1,522,675	72,542	1,105,231	128,189	1,305,962
b. Long-term	1,212,805	448,183	98,384	1,759,372	1,115,896	372,495	88,765	1,577,156
3. Loans extended (Advances)	230,134	139,974	560,873	930,981	249,593	154,346	553,443	957,382
a. Short-term	50,139	61,482	395,579	507,200	59,427	70,949	337,218	467,594
b. Long-term	179,995	78,491	165,294	423,781	190,166	83,397	216,225	489,788
4. Investment in shares	22,387	497,017	-	519,404	23,016	450,927	-	473,943
a. Quoted	12,834	472,298	-	485,132	13,583	426,623	-	440,207
b. Non-quoted	9,553	24,719	-	34,272	9,433	24,304	-	33,736
5. Insurance Technical Reserve	-	-	169	169	-	-	151	151
a. Life	-	-	68	68	-	-	52	52
b. Non-life	-	-	101	101	-	-	100	100
6. Financial Derivatives	-	-	-	-	-	566	-	566
7. Other accounts receivable	56,385	279,609	77,063	413,057	46,086	258,397	66,150	370,633
8. Non-financial assets	13,862	25,931	71,350	111,143	13,990	28,989	54,584	97,563
a. Produced assets	13,712	19,533	68,026	101,271	13,840	22,579	50,922	87,341
i. Fixed assets	13,159	12,732	54,090	79,981	13,244	14,820	42,102	70,165
ii. Inventories	-	25	-	25	-	358	-	358
iii. Valuables	-	4,783	-	4,783	-	5,338	-	5,338
iv. Other produced assets	553	1,993	13,936	16,482	596	2,063	8,820	11,480
b. Non-produced assets	150	6,398	3,324	9,872	150	6,410	3,662	10,222
i. Land	150	1,901	343	2,395	150	1,886	343	2,379
ii. Other non-produced assets	-	4,497	2,980	7,477	-	4,524	3,319	7,843
Total Assets/ Liabilities	1,624,201	3,590,212	1,096,502	6,310,914	1,531,798	3,806,343	987,938	6,326,079
1. Deposits	59,869	56,411	776,209	892,489	60,767	58,857	719,604	839,228
a. Restricted deposits	180	36,287	-	36,468	185	39,201	-	39,386
b. Other deposits	59,689	20,124	776,209	856,022	60,582	19,656	719,604	799,842
2. Securities other than shares (bonds/debentures etc)	-	2,371	10,114	12,485	-	2,370	10,757	13,127
a. Short-term	-	1,535	-	1,535	-	1,534	-	1,534
b. long-term	-	836	10,114	10,950	-	836	10,757	11,593
3. Loans (Borrowings)	1,288,122	82,626	91,615	1,462,362	1,179,403	90,334	96,046	1,365,783
a. Short-term	799,443	31,869	51,223	882,535	778,762	36,345	50,233	865,339
b. Long-term	488,679	50,757	40,392	579,827	400,641	53,989	45,813	500,444
4. Financial Derivatives	-	-	-	-	-	-	-	-
5. Other accounts payable	77,669	121,068	189,729	388,466	77,618	302,493	144,798	524,909
6. Shares and other equity	198,540	3,327,736	28,835	3,555,111	214,010	3,352,289	16,733	3,583,032
a. Quoted	19,238	1,660,620	25,179	1,705,037	19,238	1,650,296	22,422	1,691,956
b. Non-quoted	78,558	1,222,536	37,765	1,338,859	79,559	1,220,918	32,934	1,333,412
c. Retained earnings	42,930	167,072	(96,201)	113,801	43,194	160,515	(56,798)	146,911
d. Current year result	9,059	267,634	(3,662)	273,031	16,595	313,712	(774)	329,533
e. General & special reserves	32,939	15,777	64,521	113,237	33,786	14,759	17,908	66,453
f. Valuation adjustments	15,816	(5,903)	1,233	11,147	21,638	(7,911)	1,040	14,767

Source: Statistics and Data Services Department

* DFIs also includes HBFC & PMRC data.

2.15 Classification of Deposits with DFIs, MFBs and NBFCs

Million Rupees

SECTOR	Mar-24	Jun-24	Sep-24	Dec-24	Mar-25	Jun-25
1 Non-financial Corporations	125,859	116,075	109,624	254,284	88,984	102,167
i Public	40,280	26,455	16,381	36,710	18,094	18,190
ii Private	85,579	89,620	93,243	217,575	70,890	83,976
2 Financial Corporations	108,806	88,864	89,364	114,963	103,479	134,412
i Deposit money institutions	6,297	968	4,110	5,127	142	6,193
ii Other deposit accepting institutions	54,832	43,693	48,488	42,037	48,178	66,041
iii Financial intermediaries	45,670	42,137	34,853	60,833	52,618	58,812
iv Financial auxiliaries	753	854	907	1,137	1,222	1,023
v Insurance and pension funds	1,254	1,212	1,006	5,830	1,319	2,343
3 Central Government	31,987	30,583	25,623	29,481	21,870	17,516
4 Provincial Governments	18,044	17,578	17,800	23,700	25,482	22,995
5 Local Governments	2,391	3,102	3,241	4,604	240	391
6 Household	396,681	437,437	443,777	404,960	601,437	507,759
7 Non-profit Institutions (NPIs) Serving Households	69,957	68,086	74,032	48,713	48,921	51,874
8 Non-residents	1,708	1,788	1,843	1,907	2,075	2,114
9 Foreign Currency	0	0	151	0	0	0
Total	755,435	763,514	765,455	882,614	892,489	839,228

Source: Statistics and Data Services Department

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

Million Rupees

SECTOR	Mar-25			Jun-25		
	Depository*	Non-Depository**	Total	Depository*	Non-Depository**	Total
1 Non-financial corporations	251,608	5,359	256,966	251,012	5,965	256,977
i Public	4,244	632	4,875	4,201	1,032	5,233
ii Private	247,364	4,727	252,091	246,811	4,933	251,744
2 Financial Corporations	39,258	77,138	116,395	37,563	82,666	120,229
i Deposit money institutions	36,429	41,058	77,487	33,173	45,698	78,872
ii Other deposit accepting institutions	1,812	5,202	7,014	3,373	3,667	7,040
iii Financial intermediaries	1,016	30,878	31,894	1,017	33,301	34,317
iv Financial auxiliaries	-	-	-	-	-	-
v Insurance and pension funds	-	-	-	-	-	-
3 Central Government	-	-	-	-	-	-
4 Provincial Governments	-	-	-	-	-	-
5 Local Governments	-	-	-	-	-	-
6 Household	77,078	15,952	93,030	132,799	16,614	149,413
7 Non-profit Institutions (NPIs) Serving Households	15	-	15	-	-	-
8 Non-Residents	-	-	-	-	-	-
9 Bills purchased and discounted (inland bills)	-	-	-	-	-	-
10 Other Advances and Financial Leases	431,378	33,197	464,575	385,491	45,272	430,763
Total	799,336	131,645	930,981	806,865	150,517	957,382

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	Mar-25			Jun-25		
	Depository*	Non-Depository**	Total	Depository*	Non-Depository**	Total
A. Securities	2,539,321	742,726	3,282,047	92,137	97,926	190,062
1 Non-financial Corporations	74,323	106,263	180,587	10,318	27,624	37,942
i Public	6,991	39,816	46,807	81,819	70,301	152,120
ii Private	67,333	66,447	133,780	32,941	131,744	164,684
2 Financial Corporations	32,744	91,271	124,015	32,941	131,744	164,684
i Deposit money institutions	20,405	26,723	47,129	19,679	26,864	46,542
ii Other deposit accepting institutions	11,812	12,226	24,039	11,883	14,491	26,373
iii Financial intermediaries	526	50,994	51,520	1,379	89,464	90,843
iv Financial auxiliaries	-	-	-	-	-	-
v Insurance and pension funds	-	1,328	1,328	-	925	925
3 Central Government	2,432,254	545,192	2,977,446	2,060,803	467,568	2,528,371
4 Provincial Governments	-	-	-	-	-	-
5 Local Governments	-	-	-	-	-	-
6 Household	-	-	-	-	-	-
7 Non-profit institutions (NPIs) Serving Households	-	-	-	-	-	-
8 Non-Residents	-	-	-	-	-	-
9 Foreign Currency	-	-	-	-	-	-
B. Shares	25,256	494,148	519,404	25,929	448,014	473,943
1 Non-financial Corporations	10,135	469,967	480,103	10,447	424,553	435,000
i Public	1,301	285,354	286,655	1,402	266,389	267,791
ii Private	8,834	184,614	193,448	9,045	158,164	167,209
2 Financial Corporations	13,287	23,620	36,907	13,708	22,886	36,594
i Deposit money institutions	3,989	6,587	10,576	4,410	1,194	5,603
ii Other deposit accepting institutions	4,565	1,292	5,857	4,565	4,704	9,269
iii Financial intermediaries	3,307	15,186	18,492	2,299	16,454	18,753
iv Financial auxiliaries	1,340	-	1,340	2,347	-	2,347
v Insurance and pension funds	87	555	642	87	534	621
3 Central Government	-	-	-	-	-	-
4 Provincial Governments	-	-	-	-	-	-
5 Local Governments	-	-	-	-	-	-
6 Household	-	-	-	-	-	-
7 Non-profit institutions (NPIs) Serving Households	-	-	-	-	-	-
8 Non-residents	1,833	561	2,394	1,774	575	2,349
Total (A+B)	2,564,577	1,236,874	3,801,452	2,211,809	1,145,252	3,357,061

* This includes Depository NBFCs, DFIs and MFIs.

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

Source: Statistics and Data Services Department