

2.1 Central Bank Survey

Million Rupees

Items	FY24	FY25	2025					2026
			Jan	Sep	Oct	Nov	Dec	Jan ^P
Net Foreign Assets	(71,160)	1,455,410	647,885	1,693,511	1,917,908	2,023,981	2,233,150	2,603,193
Claims on nonresidents	5,053,535	7,231,941	5,905,660	7,383,695	7,563,288	7,674,455	8,196,750	8,572,603
a) Monetary Gold, Coin and Bullion	1,349,449	1,942,112	1,632,947	2,240,539	2,346,213	2,448,023	2,547,822	2,902,598
b) Holdings of SDRs	206,221	7,418	48,239	6,986	39,578	8,047	66,127	66,452
c) Foreign currency	20,569	21,550	20,918	21,374	21,273	21,244	21,213	21,187
d) Deposits	2,725,338	2,902,792	2,592,788	2,680,428	3,321,641	2,325,496	2,319,982	2,363,522
e) Securities other than shares (Foreign)	8,309	1,563,154	871,998	1,650,874	1,059,502	2,095,948	2,456,766	2,428,720
f) Loans	-	-	-	-	-	-	-	-
g) Financial derivatives	-	3,083	-	239	69	1,655	5,844	5,116
h) Other	743,650	791,833	738,770	783,255	775,012	774,043	778,995	785,008
<i>Of which: Quota-IMF</i>	743,648	791,831	738,768	783,254	775,010	774,042	778,994	785,006
less: Liabilities to nonresidents	5,124,695	5,776,531	5,257,776	5,690,184	5,645,380	5,650,474	5,963,600	5,969,410
a) Deposits	1,057,395	1,081,376	1,037,466	1,052,095	1,054,833	1,057,728	1,060,417	1,045,193
b) Securities other than shares	1,818,649	2,348,001	1,973,401	2,296,956	2,263,995	2,261,165	2,550,575	2,563,754
c) Loans	-	-	0	-	(0)	-	0	0
d) Financial derivatives	1,166,640	1,197,854	1,177,982	1,204,603	1,205,208	1,212,959	1,220,471	1,225,569
e) Other	1,082,010	1,149,300	1,068,927	1,136,530	1,121,345	1,118,622	1,132,138	1,134,894
Claims on Other Depository Corporations	13,277,983	13,847,965	12,511,893	13,325,634	13,604,601	13,801,806	14,303,564	14,738,117
Net claims on General Government	4,492,923	3,791,965	4,033,283	2,580,819	2,796,457	2,893,486	2,310,274	2,023,715
Net claims on Central Government	5,395,565	5,231,880	5,662,185	4,011,057	4,334,165	4,273,193	3,609,938	3,502,491
Claims on Central Government	6,288,826	5,854,232	6,349,992	4,824,095	4,857,215	4,914,669	4,242,563	3,962,762
a) Securities other than Shares	5,568,455	5,089,194	5,632,388	4,067,568	4,105,379	4,162,971	3,483,542	3,202,142
b) Other claims	720,371	765,038	717,604	756,528	751,836	751,697	759,021	760,620
less: Liabilities to Central Government	893,261	622,352	687,807	813,039	523,050	641,476	632,626	460,271
a) Deposits	893,261	622,352	687,807	813,039	523,050	641,476	632,626	460,271
b) Other liabilities	-	-	-	-	-	-	-	-
Net claims on Provincial Governments	(902,642)	(1,439,915)	(1,628,902)	(1,430,237)	(1,537,708)	(1,379,707)	(1,299,664)	(1,478,775)
Claims on Provincial and Local Governments	-	-	-	-	-	-	-	-
a) Securities other than Shares	-	-	-	-	-	-	-	-
b) Other claims	-	-	-	-	-	-	-	-
less: Liabilities to Provincial and Local governments	902,642	1,439,915	1,628,902	1,430,237	1,537,708	1,379,707	1,299,664	1,478,775
a) Deposits	902,642	1,439,915	1,628,902	1,430,237	1,537,708	1,379,707	1,299,664	1,478,775
b) Other liabilities	-	-	-	-	-	-	-	-
Claims on other sectors	84,313	78,823	83,878	74,194	68,983	61,088	52,725	55,533
a) Other financial corporations	40,777	33,746	39,413	27,138	21,437	13,533	5,229	5,134
b) Public non-financial corporations	101	29	168	50	27	39	56	66
c) Other non-financial corporations	-	-	-	-	-	-	-	-
d) Other resident sectors	43,435	45,048	44,297	47,006	47,519	47,516	47,439	50,332
Monetary base	11,590,151	12,942,839	11,727,241	13,003,148	13,251,792	13,434,684	13,419,243	13,407,014
1) Currency in Circulation	9,698,211	11,269,453	9,759,337	11,097,813	11,293,295	11,402,884	11,487,498	11,640,734
2) Liabilities to Other Depository Corporations	1,889,186	1,670,390	1,965,154	1,902,089	1,954,241	2,028,318	1,927,683	1,761,988
Reserve deposits	1,889,186	1,670,390	1,965,154	1,902,089	1,954,241	2,028,318	1,927,683	1,761,988
Other liabilities	-	-	-	-	-	-	-	-

2.1 Central Bank Survey

Million Rupees

Items	FY24	FY25	2025					2026
			Jan	Sep	Oct	Nov	Dec	Jan ^P
3) Deposits included in broad money	2,753	2,996	2,750	3,246	4,256	3,482	4,062	4,292
Transferable deposits	229	337	216	403	551	351	344	230
a) Other financial corporations	31	151	30	205	154	154	146	43
b) Public non-financial corporations	-	-	-	-	-	-	-	-
c) Other non-financial corporations	175	164	164	174	174	174	174	165
d) Other resident sectors	23	23	23	23	223	23	23	23
Other deposits	2,524	2,659	2,534	2,843	3,705	3,131	3,718	4,061
a) Other financial corporations	1,966	2,030	1,849	2,021	2,640	2,008	2,188	1,617
b) Public non-financial corporations	-	-	-	-	-	-	-	-
c) Other non-financial corporations	-	-	-	-	-	-	-	-
d) Other resident sectors	558	628	685	822	1,065	1,123	1,530	2,445
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	126,316	126,795	125,586	127,732	128,240	126,778	126,610	128,841
<i>Of which: Other financial corporations</i>	-	-	-	-	-	-	-	-
Securities other than shares excluded from broad money	-							
<i>Of which: Other financial corporations</i>	-	-	-	-	-	-	-	-
Loans*	609,732	101,305	378,479	76,743	229,039	161,371	54,145	48,182
<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	5,448,106	5,950,325	5,001,499	4,462,933	4,762,174	4,998,397	5,281,159	5,780,521
a) Funds contributed by owners	100,000	100,000	100,000	100,000	100,000	100,000	100,000	100,000
b) Retained earnings	2,809,225	2,429,697	1,913,759	491,117	684,685	819,275	942,057	1,085,720
c) General & special reserves	977,632	1,162,786	1,104,094	1,162,786	1,162,786	1,162,786	1,162,786	1,163,902
d) SDR allocation	-	-	-	-	-	-	-	-
e) Valuation adjustment	1,561,249	2,257,842	1,883,646	2,709,030	2,814,704	2,916,336	3,076,316	3,430,900
Other items (net)	9,754	52,899	44,134	3,602	16,704	59,131	18,555	56,001
Other liabilities	288,169	332,245	310,442	322,529	324,264	367,544	337,400	376,364
Less: Other Assets	278,415	279,346	266,307	318,927	307,559	308,413	318,844	320,363

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 pre recommendation of IMF from June 2010.
- 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>
- General Government includes Central and Provincial Governments.
- Provincial Governments includes Local & Provincial Governments.
- 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 Sectority
- Note Explaining major changes is available at: <http://www.sbp.org.pk/departments/stats/ntb.htm>
- Data from June 08 to Feb 08 has been revised due to recalculation of Monetary Base
- 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.
- The claims on Indian Government are reclassified as Other Assets in line with changes in SBP Statement of Affairs from July 2020.
- 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.
- 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

Items	FY24	FY25	2025					2026
			Jan	Sep ^R	Oct ^R	Nov ^R	Dec ^R	Jan ^P
Net Foreign Assets	(889,913)	(771,903)	(1,048,016)	(1,189,782)	(1,371,412)	(1,411,339)	(1,412,013)	(1,410,258)
Claims on nonresidents	1,153,266	1,009,017	979,685	883,519	919,453	894,468	899,812	956,282
a) Foreign currency	82,845	58,529	63,524	51,840	54,032	58,940	58,619	65,289
b) Deposits	470,384	347,731	282,917	197,236	241,417	213,732	230,451	251,273
c) Securities other than shares	249,517	262,304	267,362	263,503	256,459	261,735	254,485	254,092
d) Loans	9,054	6,395	18,490	29,984	21,125	21,751	23,325	8,402
e) Financial derivatives	2,456	2,648	2,967	1,620	1,704	1,657	1,104	2,536
f) Shares & other equity	334,835	325,163	340,630	335,081	340,461	332,398	327,835	370,694
g) Other	4,176	6,248	3,796	4,255	4,255	4,255	3,992	3,996
less: Liabilities to nonresidents	2,043,179	1,780,921	2,027,701	2,073,301	2,290,865	2,305,808	2,311,825	2,366,540
a) Deposits	855,735	1,013,582	914,801	1,352,571	1,455,496	1,398,375	1,460,312	1,463,972
b) Securities other than shares	-	-	-	-	-	-	-	-
c) Loans	1,158,895	721,224	1,082,216	683,396	810,284	884,628	825,342	876,617
d) Financial derivatives	1,578	1,790	1,533	1,340	1,902	1,319	522	930
e) Other	26,971	44,325	29,152	35,994	23,183	21,486	25,649	25,021
Claims on Central bank	3,153,931	2,415,721	2,903,480	2,704,294	2,891,715	2,931,711	2,648,021	2,446,126
a) Currency	566,553	656,414	567,967	618,795	631,021	605,496	636,348	586,080
b) Reserve deposits	1,990,669	1,648,484	1,953,664	1,998,396	2,021,672	2,154,664	1,947,413	1,800,734
c) Other claims	596,709	110,823	381,848	87,103	239,022	171,550	64,261	59,312
Net Claims on General Government	29,765,682	34,328,902	29,322,051	33,554,038	33,853,057	34,025,148	35,199,785	36,106,677
Net claims on Central Government	30,952,479	36,245,186	30,880,294	35,565,142	35,867,223	36,041,493	37,342,940	38,328,475
Claims on Central Government	33,800,795	39,501,388	33,625,684	38,787,238	39,149,541	39,270,657	40,757,127	41,809,887
a) Securities other than Shares	32,551,840	38,219,764	32,308,013	37,493,719	37,880,013	38,005,597	39,421,115	40,490,943
b) Other claims	1,248,956	1,281,624	1,317,671	1,293,519	1,269,528	1,265,060	1,336,013	1,318,944
less: Liabilities to Central Government	2,848,316	3,256,202	2,745,390	3,222,095	3,282,317	3,229,164	3,414,187	3,481,412
a) Deposits	2,848,316	3,256,202	2,745,390	3,222,095	3,282,317	3,229,164	3,414,187	3,481,412
b) Other liabilities	-	-	-	-	-	-	-	-
Net claims on Provincial Governments	(1,186,797)	(1,916,285)	(1,558,243)	(2,011,104)	(2,014,166)	(2,016,345)	(2,143,156)	(2,221,798)
Claims on Provincial Governments	610,638	244,741	383,934	227,902	226,884	222,441	220,148	183,622
a) Securities other than Shares	0	0	0	0	0	0	0	0
b) Other claims	610,637	244,741	383,934	227,902	226,884	222,441	220,148	183,622
less: Liabilities to Provincial Governments	1,797,435	2,161,026	1,942,177	2,239,006	2,241,050	2,238,786	2,363,304	2,405,420
a) Deposits	1,781,447	2,145,550	1,926,382	2,223,347	2,225,334	2,222,880	2,347,565	2,389,621
b) Other liabilities	15,988	15,477	15,795	15,660	15,716	15,906	15,738	15,799
Claims on other sectors	12,542,746	13,483,691	13,603,859	13,513,978	13,644,738	13,880,208	14,735,938	14,358,452
a) Other financial corporations	200,920	318,234	364,162	277,527	260,309	250,668	344,647	316,684
b) Public non-financial corporations	2,221,876	2,142,517	2,262,625	2,119,107	2,203,146	2,223,722	2,236,105	2,195,010
c) Other non-financial corporations	8,082,639	8,705,297	8,773,353	8,622,210	8,687,936	8,788,761	9,453,918	9,153,038
d) Other resident sectors	2,037,312	2,317,643	2,203,719	2,495,133	2,493,345	2,617,057	2,701,269	2,693,720

2.2 Other Depository Corporations Survey

Million Rupees

Items	FY24	FY25	2025					2026
			Jan	Sep ^R	Oct ^R	Nov ^R	Dec ^R	Jan ^P
Liabilities to central bank	13,169,975	13,687,908	12,313,044	12,954,720	13,266,436	13,451,231	13,871,150	14,348,196
Deposits included in broad money (1+2)	27,348,201	31,234,768	27,701,943	30,565,070	30,490,582	30,776,973	32,140,647	31,568,818
1) Transferable deposits	21,407,816	25,095,990	22,252,020	24,811,355	24,889,322	24,963,406	25,805,636	25,827,915
a) Other financial corporations	709,309	1,033,331	796,217	1,010,226	1,049,822	944,273	1,158,639	1,158,203
b) Public non-financial corporations	1,118,876	1,088,192	925,833	950,551	945,702	952,325	901,097	1,057,293
c) Other non-financial corporations	6,756,386	7,578,829	6,858,697	6,256,193	6,328,315	6,272,551	6,579,622	6,234,504
d) Other resident sectors	12,823,245	15,395,638	13,671,271	16,594,385	16,565,482	16,794,256	17,166,278	17,377,915
2) Other deposits	5,940,385	6,138,778	5,449,924	5,753,716	5,601,260	5,813,567	6,335,012	5,740,903
a) Other financial corporations	228,239	212,189	193,502	279,548	211,776	333,983	369,667	295,710
b) Public non-financial corporations	917,726	994,209	768,149	1,188,771	1,194,225	1,115,254	1,274,446	1,209,848
c) Other non-financial corporations	2,312,619	2,283,075	2,143,977	1,720,378	1,707,642	1,780,786	2,003,356	1,783,654
d) Other resident sectors	2,481,801	2,649,306	2,344,296	2,565,018	2,487,617	2,583,543	2,687,543	2,451,691
Securities other than shares, included in broad money	-							
a) Other financial corporations	-	-	-	-	-	-	-	-
b) Public non-financial corporations	-	-	-	-	-	-	-	-
c) Other non-financial corporations	-	-	-	-	-	-	-	-
d) Other resident sectors	-	-	-	-	-	-	-	-
Deposits excluded from broad money	-							
<i>Of which: Other financial corporations</i>	-	-	-	-	-	-	-	-
Securities other than shares, excluded from broad money	58,256	52,958	57,138	50,938	51,150	51,369	48,616	50,987
<i>Of which: Other financial corporations</i>	35,867	25,865	36,150	24,283	24,355	24,525	25,616	27,675
Loans	76,064	112,983	209,292	280,289	392,927	450,573	436,888	339,848
<i>Of which: Other financial corporations</i>	74,481	111,006	207,288	271,073	383,982	441,627	427,998	330,939
Financial derivatives	23,883	14,106	17,254	14,918	16,426	17,589	15,565	15,349
<i>Of which: Other financial corporations</i>	-	-	-	-	-	-	-	-
Trade credit and advances	128	129	134	126	139	162	136	111
<i>Of which: Other financial corporations</i>	-	-	-	-	-	-	-	-
Shares and other equity	3,358,340	4,341,827	4,022,938	4,362,409	4,348,956	4,364,246	4,739,914	5,153,144
a) Funds contributed by owners	837,978	782,916	848,755	884,127	885,534	886,021	752,340	752,460
b) Retained earnings	1,317,886	1,622,788	1,608,517	1,637,736	1,719,445	1,738,634	1,903,661	2,086,606
c) General and special reserves	851,266	1,343,851	1,065,751	1,294,083	1,256,716	1,265,864	1,512,417	1,642,448
d) Valuation adjustment	351,210	592,272	499,915	546,463	487,259	473,726	571,496	671,630
Other items (net)	537,855	11,989	459,898	354,310	451,761	313,909	(80,914)	24,765
Other liabilities	3,908,571	4,740,340	4,681,323	4,996,720	5,186,781	5,208,827	5,250,447	5,385,561
less: Other assets	3,524,830	4,680,996	4,289,905	4,653,182	4,742,289	4,958,298	5,281,541	5,270,328
plus: Consolidation adjustment	154,114	(47,355)	68,481	10,771	7,268	63,380	(49,819)	(90,468)

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 Financialings, 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

Items	FY24	FY25	2025					2026
			Jan	Sep ^R	Oct ^R	Nov ^R	Dec ^R	Jan ^P
Net Foreign Assets	(961,072)	683,507	(400,131)	503,729	546,496	612,642	821,137	1,192,935
Claims on nonresidents	6,206,801	8,240,959	6,885,346	8,267,214	8,482,741	8,568,924	9,096,562	9,528,885
less: Liabilities to nonresidents	7,167,874	7,557,452	7,285,477	7,763,485	7,936,245	7,956,281	8,275,425	8,335,950
Domestic claims (a+b)	46,885,664	51,683,380	47,043,071	49,723,029	50,363,235	50,859,929	52,298,722	52,544,377
a. Net Claims on general government (1+2)	34,258,604	38,120,866	33,355,334	36,134,858	36,649,514	36,918,634	37,510,059	38,130,392
1- Net claims on central government	36,348,044	41,477,066	36,542,479	39,576,199	40,201,388	40,314,686	40,952,878	41,830,966
Claims on central government	40,089,621	45,355,620	39,975,676	43,611,333	44,006,756	44,185,325	44,999,691	45,772,649
less: Liabilities to central government	3,741,577	3,878,554	3,433,198	4,035,134	3,805,367	3,870,639	4,046,813	3,941,684
2-Net claims on provincial governments	(2,089,440)	(3,356,200)	(3,187,145)	(3,441,341)	(3,551,874)	(3,396,052)	(3,442,819)	(3,700,573)
Claims on provincial governments	610,638	244,741	383,934	227,902	226,884	222,441	220,148	183,622
less: Liabilities to provincial governments	2,700,077	3,600,941	3,571,079	3,669,244	3,778,758	3,618,493	3,662,967	3,884,195
b. Claims on other sectors	12,627,059	13,562,514	13,687,737	13,588,171	13,713,720	13,941,296	14,788,663	14,413,985
Other financial corporations	241,697	351,980	403,576	304,665	281,747	264,201	349,876	321,818
Public non-financial corporations	2,221,977	2,142,547	2,262,792	2,119,157	2,203,173	2,223,760	2,236,161	2,195,076
Other non-financial corporations	8,082,639	8,705,629	8,773,353	8,622,210	8,687,936	8,788,761	9,453,918	9,153,038
Other resident sectors	2,080,747	2,362,691	2,248,016	2,542,139	2,540,864	2,664,573	2,748,708	2,744,052
Broad money liabilities (a+b+c+d)	36,482,613	41,850,803	36,896,063	41,047,335	41,157,112	41,577,843	42,995,859	42,627,763
a. Currency outside depository corporations	9,131,658	10,613,039	9,191,369	10,479,019	10,662,274	10,797,388	10,851,150	11,054,653
b. Transferable deposits	21,408,045	25,096,327	22,252,236	24,811,757	24,889,873	24,963,758	25,802,967	25,828,146
Other financial corporations	709,340	1,033,482	796,247	1,010,431	1,049,976	944,427	1,158,785	1,158,246
Public non-financial corporations	1,118,876	1,088,192	925,833	950,551	945,702	952,325	901,097	1,057,293
Other non-financial corporations	6,756,561	7,578,993	6,858,861	6,256,367	6,328,489	6,272,726	6,579,797	6,234,669
Other resident sectors	12,823,268	15,395,661	13,671,294	16,594,408	16,565,705	16,794,279	17,166,301	17,377,938
less: Central bank float	-	-	-	-	-	-	-	-
c. Other Deposits	5,942,909	6,141,437	5,452,458	5,756,559	5,604,965	5,816,698	6,338,730	5,744,964
Other financial corporations	230,205	214,219	195,351	281,569	214,416	335,991	371,855	297,327
Public non-financial corporations	917,726	994,209	768,149	1,188,771	1,194,225	1,115,254	1,274,446	1,209,848
Other non-financial corporations	2,312,619	2,283,075	2,143,977	1,720,378	1,707,642	1,780,786	2,003,356	1,783,654
Other resident sectors	2,482,360	2,649,935	2,344,981	2,565,841	2,488,681	2,584,667	2,689,073	2,454,135
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	126,316	126,795	125,586	127,732	128,240	126,778	126,610	128,841
<i>of which: Other financial corporations</i>	-	-	-	-	-	-	-	-
Securities other than shares excluded from broad money	58,256	52,958	57,138	50,938	51,150	51,369	48,616	50,987
<i>of which: Other financial corporations</i>	35,867	25,865	36,150	24,283	24,355	24,525	25,616	27,675
Loans	76,064	112,983	209,292	280,289	392,927	450,573	436,888	339,848
<i>of which: Other financial corporations</i>	74,481	111,006	207,288	271,073	383,982	441,627	427,998	330,939
Financial Derivatives	23,883	14,106	17,254	14,918	16,426	17,589	15,565	15,349
<i>of which: Other financial corporations</i>	-	-	-	-	-	-	-	-
Trade credit & advances	128	129	134	126	139	162	136	111
<i>of which: Other financial corporations</i>	-	-	-	-	-	-	-	-
Shares & other equity	8,806,447	10,292,152	9,024,438	8,825,342	9,111,130	9,362,642	10,021,073	10,933,665
Other items (net)	351,141	(82,781)	313,304	(119,669)	52,885	(114,060)	(524,618)	(359,031)
Other liabilities (includes central bank float)	4,196,739	5,072,585	4,991,764	5,319,250	5,511,045	5,576,371	5,587,846	5,761,925
less: Other assets	3,803,245	4,960,342	4,556,213	4,972,109	5,049,848	5,266,711	5,600,385	5,590,691
plus: Consolidation adjustment	(42,353)	(195,024)	(122,248)	(466,810)	(408,312)	(423,720)	(512,078)	(530,265)

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		2025	2025				2026
	FY24	FY25 ^p	Jan	Sep	Oct	Nov	Dec	Jan
A. Currency in Circulation	9,153,099	10,634,483	9,211,188	10,499,458	10,682,705	10,790,687	10,872,559	11,039,945
B. Cash in Tills	554,731	644,365	557,451	607,797	620,046	621,633	624,384	610,214
C. Other Deposits	62,892	57,267	50,618	53,613	45,900	45,667	53,980	47,976
D. Bank Deposits	1,842,108	1,634,519	1,933,961	1,872,094	1,933,609	2,055,990	1,896,989	1,737,546
Reserve Money (A+B+C+D)	11,612,829	12,970,634	11,753,218	13,032,962	13,282,260	13,513,977	13,447,912	13,435,681
Factor affecting Reserve Money (RM)								
A. Net Foreign Assets	(71,374)	1,455,191	647,672	1,693,242	1,917,690	2,018,149	2,232,992	2,602,978
B. Net Domestic Assets (1+2+3)	11,684,204	11,515,443	11,105,546	11,339,720	11,364,570	11,495,827	11,214,920	10,832,703
1. Net Govt Sector Borrowing (i+ii)	4,504,320	3,811,156	4,049,281	2,602,428	2,817,946	2,962,523	2,328,900	2,044,330
i. Borrowings for Budgetary Support ¹	4,527,712	3,836,191	4,073,648	2,627,515	2,843,875	2,988,888	2,355,634	2,069,815
a) Federal Government	5,419,184	5,262,849	5,681,255	4,033,761	4,357,039	4,385,621	3,630,561	3,525,330
of which deposits with SBP	(869,772)	(594,150)	(671,554)	(793,202)	(503,031)	(507,052)	(612,912)	(440,736)
b) Provincial Government	(840,494)	(1,367,561)	(1,530,682)	(1,301,842)	(1,412,767)	(1,302,203)	(1,170,136)	(1,351,996)
Balochistan	(41,987)	(102,272)	(79,880)	(62,683)	(58,966)	(30,995)	(47,471)	(56,760)
Khyber Pakhtunkhwa	(59,667)	(78,740)	(147,558)	(70,875)	(29,197)	(108,076)	(88,228)	(99,410)
Punjab	(627,553)	(846,228)	(948,689)	(747,292)	(815,803)	(805,131)	(616,924)	(790,206)
Sindh	(111,287)	(340,321)	(354,556)	(420,992)	(508,801)	(358,001)	(417,512)	(405,620)
c) AJK Government	(30,893)	(38,465)	(53,543)	(66,788)	(65,478)	(58,653)	(63,594)	(66,866)
d) Gilgit-Baltistan	(20,084)	(20,632)	(23,382)	(37,615)	(34,920)	(35,877)	(41,199)	(36,653)
ii. Others	(23,392)	(25,035)	(24,367)	(25,087)	(25,929)	(26,365)	(26,733)	(25,485)
2. Credit to Non-Govt. Sector (i+ii+iii)	1,525,930	1,368,606	1,407,420	1,462,295	1,419,953	1,388,328	1,419,517	1,393,693
i. Claims on Scheduled Banks (a+b+c+d+e)	1,409,836	1,252,778	1,292,810	1,344,957	1,302,678	1,270,572	1,302,408	1,274,221
a. Agriculture Sector	5,374	7,750	6,335	7,697	7,662	7,547	7,360	7,610
b. Industrial Sector	577,676	491,783	516,580	469,005	457,722	450,828	438,864	428,104
c. Export Sector	624,392	507,694	515,687	471,704	441,653	417,521	401,828	382,543
d. Housing Sector	-	-	-	-	-	-	-	-
e. Others	202,394	245,551	254,208	396,551	395,641	394,676	454,356	455,964
ii. Claims on NBFIs	116,094	115,828	114,610	117,338	117,275	117,756	117,109	119,472
iii. PSEs Special A/C Debt Repayment	-	-	-	-	-	-	-	-
3. Other Items (Net)	5,653,954	6,335,681	5,648,844	7,274,996	7,126,670	7,144,977	7,466,502	7,394,679
Reserve Money(RM) (A+B)	11,612,829	12,970,634	11,753,218	13,032,962	13,282,260	13,513,977	13,447,912	13,435,681

Source: Statistics and Data Services Department

Notes:

1. Quarter end NFA of SBP includes interest accrued on Asian Clearing Union (ACU) balance, SDRs allocation, SDRs holdings, fund facilities and accrued expenses on portfolio investment account.

2. Government's borrowing net of Federal, Provincial, Azad Kashmir's and Gilgit-Baltistan's deposit with SBP. The (-) sign in govt. deposits shows a credit balance whereas (+) sign shows their debtor/withdrawal from the system

3. An amount of Rs. 40,968 million for the payment of government letters of credit (LCs) payable in subsequent weeks after June 30, 2022 has been classified as 'government deposits' in the monetary data; this same amount was classified as 'other deposits' in SBP annual financial

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

Items	30th June		2025	2025				2026
	FY24	FY25 ^P	Jan	Sep	Oct	Nov	Dec	Jan
1. Banknotes	9,698,211	11,269,452	9,759,336	11,097,813	11,293,296	11,402,884	11,487,498	11,640,734
2. One Rupee Coins and above	9,849	9,880	9,798	9,959	9,964	9,945	9,911	9,956
3. Total (1+2)	9,708,060	11,279,332	9,769,134	11,107,772	11,303,260	11,412,829	11,497,409	11,650,690
4. Held by Banking Department of SBP	190	119	122	160	165	146	113	158
5. Held by Issue Department of SBP	40	365	373	357	344	363	353	374
6. Currency in tills of Scheduled Banks	554,731	644,365	557,451	607,797	620,046	621,633	624,384	610,214
7. Currency in Circulation (3-4-5-6)	9,153,099	10,634,483	9,211,188	10,499,458	10,682,705	10,790,687	10,872,559	11,039,945

Source: Statistics and Data Services Department

Notes:

1. From July, 2020 and onwards five rupee bills & above have been renamed as banknotes.
2. 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

Assets / Liabilities	Million Rupees								
	30 th June		2025		2025				2026
	FY24	FY25*	Jan	Sep	Oct	Nov	Dec	Jan	
A. Components of M2									
1. Currency in Circulation	9,153,099	10,634,483	9,211,188	10,499,458	10,682,705	10,790,687	10,872,559	11,039,945	
2. Other Deposits with SBP	62,892	57,267	50,618	53,613	45,900	45,667	53,980	47,976	
3. Total Private & PSE Deposits	26,665,840	30,096,017	26,248,750	29,308,117	29,202,195	29,731,634	31,375,639	30,483,221	
of which : RFCDs	1,604,935	1,690,606	1,693,184	1,777,022	1,722,848	1,708,972	1,707,721	1,743,530	
Money Supply (1+2+3)	35,881,830	40,787,767	35,510,556	39,861,188	39,930,800	40,567,988	42,302,178	41,571,141	
B. Factors Affecting Money Supply (M2)									
ILNet Foreign Assets of the Banking System	(1,137,968)	746,313	(394,003)	544,335	545,844	623,779	854,215	1,204,490	
a. State Bank of Pakistan	(71,374)	1,455,191	647,672	1,693,242	1,917,690	2,018,149	2,232,992	2,602,978	
b. Scheduled Banks	(1,066,594)	(708,878)	(1,041,674)	(1,148,908)	(1,371,846)	(1,394,370)	(1,378,777)	(1,398,488)	
II.Net Domestic Assets of Banking System (1+2+3)	37,019,799	40,441,453	35,904,559	39,316,854	39,384,956	39,944,209	41,447,962	40,366,652	
a. State Bank of Pakistan	10,274,368	10,262,665	9,812,736	9,994,763	10,061,892	10,225,255	9,912,512	9,558,482	
b. Scheduled Banks	26,745,431	29,778,789	26,091,823	29,322,091	29,323,064	29,718,953	31,535,451	30,808,170	
1. Net Govt Sector Borrowing(a+b+c)	31,078,845	35,119,827	29,743,909	33,014,763	34,020,712	34,404,283	34,790,699	35,117,840	
a. Borrowings for Budgetary support¹	29,723,917	34,078,342	28,618,184	31,980,960	32,967,608	33,342,144	33,731,364	34,081,216	
(i) From SBP	4,527,712	3,836,191	4,073,648	2,627,515	2,843,875	2,988,888	2,355,634	2,069,815	
a) Federal Government	5,419,184	5,262,849	5,681,255	4,033,761	4,357,039	4,385,621	3,630,561	3,525,330	
of which deposits with SBP	(869,772)	(594,150)	(671,554)	(793,202)	(503,031)	(507,052)	(612,912)	(440,736)	
b) Provincial Government	(840,494)	(1,367,561)	(1,530,682)	(1,301,842)	(1,412,767)	(1,302,203)	(1,170,136)	(1,351,996)	
Balochistan Government	(41,987)	(102,272)	(79,880)	(62,683)	(58,966)	(30,995)	(47,471)	(56,760)	
Khyber Pakhtunkhwa Government	(59,667)	(78,740)	(147,558)	(70,875)	(29,197)	(108,076)	(88,228)	(99,410)	
Punjab Government	(627,553)	(846,228)	(948,689)	(747,292)	(815,803)	(805,131)	(616,924)	(790,206)	
Sindh Government	(111,287)	(340,321)	(354,556)	(420,992)	(508,801)	(358,001)	(417,512)	(405,620)	
c) AJK Government	(30,893)	(38,465)	(53,543)	(66,788)	(65,478)	(58,653)	(63,594)	(66,866)	
d) Gilgit-Baltistan	(20,084)	(20,632)	(23,382)	(37,615)	(34,920)	(35,877)	(41,199)	(36,653)	
(ii) From Scheduled banks (a+b)	25,196,205	30,242,151	24,544,536	29,353,445	30,123,733	30,353,256	31,375,730	32,011,400	
a) Federal Government	26,866,638	32,301,512	26,385,855	31,487,224	32,255,901	32,496,025	33,629,958	34,315,529	
of which deposits with banks	(2,709,578)	(3,171,071)	(2,664,504)	(3,152,264)	(3,210,825)	(3,131,731)	(3,318,156)	(3,424,269)	
b) Provincial Government	(1,670,433)	(2,059,362)	(1,841,319)	(2,133,779)	(2,132,167)	(2,142,770)	(2,254,228)	(2,304,128)	
of which deposits with banks	(1,670,433)	(2,059,362)	(1,841,319)	(2,133,779)	(2,132,167)	(2,142,770)	(2,254,228)	(2,304,129)	
b. Commodity operations	1,378,320	1,066,520	1,150,091	1,058,890	1,079,033	1,088,505	1,086,069	1,062,110	
c. Others	(23,392)	(25,035)	(24,367)	(25,087)	(25,929)	(26,365)	(26,733)	(25,485)	
2. Credit to Non-Govt. Sector (a+b+c+d)	11,543,424	13,011,091	13,993,725	12,936,154	12,724,926	12,878,110	13,983,522	13,438,593	
a. Credit to Private Sector*	8,866,853	9,948,706	9,884,668	9,955,650	9,954,391	10,136,507	10,940,987	10,648,974	
Conventional Banking Branches	6,211,242	6,616,972	6,544,217	6,502,000	6,489,642	6,582,946	6,711,888	6,541,168	
Islamic Banks	1,776,270	2,294,571	2,388,764	2,329,293	2,273,995	2,339,088	2,729,686	2,530,281	
Islamic Banking Branches of Conventional Banks	879,341	1,037,162	951,687	1,124,358	1,190,753	1,214,473	1,499,413	1,577,525	
b. Credit to PSEs	2,191,482	2,104,374	2,334,048	2,086,948	2,133,755	2,121,930	2,200,976	2,126,485	
c. PSEs Special a/c-debt Repayment with BP/PSPC	-	-	-	-	-	-	-	-	
d. Credit to NBFIs	485,089	958,011	1,775,008	893,555	636,780	619,673	841,560	663,134	
3. Other Items (net) *	(5,602,470)	(8,089,465)	(7,833,074)	(6,634,063)	(7,360,682)	(7,338,184)	(7,326,259)	(8,189,782)	
Broad Money M2 (A+B)	35,881,830	40,787,767	35,510,556	39,861,188	39,930,800	40,567,988	42,302,178	41,571,141	
C. Memorandum Items									
Accrued Profit on SBP holdings of MRTBs/MTBs	262,536	296,619	313,707	403,689	437,841	473,140	298,655	324,774	
Outstanding amount of MTBs (realized value in auction)	7,542,978	5,869,162	4,505,174	4,687,569	4,809,319	4,536,318	5,057,570	5,194,536	
Net Government Budgetary Borrowing (Cash Basis)	29,075,815	33,642,350	28,115,586	31,447,938	32,378,958	32,737,191	33,316,891	33,631,214	
From SBP	4,265,176	3,539,572	3,759,941	2,223,826	2,406,034	2,515,748	2,056,978	1,745,041	
From Scheduled Banks	24,810,640	30,102,778	24,355,645	29,224,112	29,972,924	30,221,443	31,259,913	31,886,173	

Source: Statistics and Data Services Department

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

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. 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

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

2.7 Government Budgetary Borrowing from Banks

Million Rupees

Items	Stocks			Monetary Impact During	
	30-Jun-24 ^R	30-Jun-25	31-Jan-26 ^P	1st Jul 24 to 31-Jan-25	1st Jul 25 to 30-Jan-26
1. Central Government (a+b)	32,285,822	37,564,361	37,840,859	(218,711.12)	276,497.72
a. Scheduled Banks	26,866,638	32,301,512	34,315,529	(480,782.69)	2,014,016.21
T-Bills, Securities and Others	29,576,216	35,472,584	37,739,798	(525,857.04)	2,267,214.13
Less:				-	-
Government Deposits	2,709,578	3,171,071	3,424,269	(45,074.36)	253,197.92
b. State Bank	5,419,184	5,262,849	3,525,330	262,071.57	(1,737,518.49)
T-bills and Securities etc.	5,571,285	5,094,335	3,207,812	66,286.39	(1,886,523.12)
Debtor Balances (Exc. Zakat Fund)	-	-	-	-	-
Others*	717,671	762,663	758,254	(2,433.62)	(4,409.20)
Less:				-	-
Govt. Deposits (Ex. Zakat and Privatization Fund)	869,772	594,150	440,736	(198,218.79)	(153,413.83)
2. Provincial Governments (c+d)	(2,561,905)	(3,486,020)	(3,759,643)	(887,021.22)	(273,623.70)
c. Scheduled Banks	(1,670,433)	(2,059,362)	(2,304,129)	(170,885.80)	(244,766.76)
Government Securities and Others				-	-
Less:				-	-
Government Deposits	1,670,433	2,059,362	2,304,129	170,885.80	244,766.76
d. State Bank	(891,472)	(1,426,658)	(1,455,515)	(716,135.42)	(28,856.94)
Government Securities	-	-	-	-	-
Debtor Balances (Excluding Zakat Fund)	-	-	-	-	-
Less:				-	-
Government Deposits (Excluding Zakat Fund)	891,472	1,426,658	1,455,515	716,135.42	28,856.94
Net Budgetary Borrowing from the Banking System	29,723,917	34,078,341	34,081,215	(1,105,732.34)	2,874.02

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 previous reported under Government Institutions. The coverage of PSEs has been enhanced since July, 2019.

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/Explanatory-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

Million Rupees

Items	Stocks			Monetary Impact During	
	30-Jun-24	30-Jun-25	30-Jan-26	1st Jul 23 to 31-Jan-25	1st Jul 24 to 31-Jan-25
Rice	-	192.6	209.6	187.0	17.0
Wheat	1,133,456.1	795,113.4	788,074.3	(251,737.5)	(7,039.1)
Sugar	107,772.4	104,742.0	139,035.9	23,199.5	34,293.8
Fertilizer	134,664.3	163,502.0	131,928.1	(3.7)	(31,573.8)
Seeds	2,427.6	340.6	-	(2,427.6)	(340.6)
Oil seeds					
Pulses					
Edible Oil					
Black Mash					
Chilies					
Seed Meal					
Gram					
Onion					
Potatoes					
Cotton	-	2,629.8	2,862.0	2,552.9	232.1
Total	1,378,320.5	1,066,520.4	1,062,109.8	(228,229.4)	(4,410.6)

Source: SME, Housing & Sustainable Finance Department

2.9 SBP Statement of Affairs

Million Rupees

Last Week End	Aug-25			Sep-25			Oct-25		
	Issue	Banking	Total	Issue	Banking	Total	Issue	Banking	Total
ASSETS	11,105,236	14,781,033	25,886,269	11,109,804	13,544,294	24,654,098	11,293,461	14,334,875	25,628,336
International reserve assets	2,067,959	4,351,068	6,419,027	2,096,015	4,335,527	6,431,542	2,500,715	4,287,260	6,787,975
- Gold	2,011,604	-	2,011,604	2,011,604	-	2,011,604	2,346,213	-	2,346,213
- Foreign currency balances	56,355	4,300,788	4,357,143	84,411	4,301,162	4,385,573	154,502	4,209,732	4,364,234
- Balances with International Monetary Fund	-	-	-	-	-	-	-	-	-
- Special drawing rights holdings	-	8,368	8,368	-	6,941	6,941	-	39,578	39,578
- Reserve tranche position with International Monetary Fund	-	46	46	-	46	46	-	46	46
- Other foreign currency balances	-	41,866	41,866	-	27,378	27,378	-	37,904	37,904
Local currency financial assets	7,000,000	7,090,275	14,090,275	7,000,000	5,817,465	12,817,465	7,000,000	6,240,720	13,240,720
(i) Monetary policy assets	7,000,000	6,051,362	13,051,362	7,000,000	4,769,416	11,769,416	7,000,000	5,240,893	12,240,893
- Conventional- securities purchased under agreement to resell	7,000,000	5,594,472	12,594,472	7,000,000	4,450,797	11,450,797	7,000,000	4,964,248	11,964,248
- Shariah compliant financing facility	-	456,890	456,890	-	318,619	318,619	-	276,645	276,645
- Outright purchase of assets	-	-	-	-	-	-	-	-	-
- Conventional securities	-	-	-	-	-	-	-	-	-
- Shariah compliant securities	-	-	-	-	-	-	-	-	-
(ii) Credit to conventional banks & financial institutions for purposes other than monetary policy	-	733,998	733,998	-	733,777	733,777	-	699,463	699,463
- Agriculture sector	-	4,571	4,571	-	4,629	4,629	-	4,543	4,543
- Industrial sector	-	356,724	356,724	-	353,853	353,853	-	342,095	342,095
- Export sector	-	310,181	310,181	-	313,264	313,264	-	291,692	291,692
- Housing sector	-	2	2	-	2	2	-	2	2
- Other	-	62,519	62,519	-	62,029	62,029	-	61,131	61,131
(iii) Credit to Islamic banks & financial institutions for purpose other than monetary policy	-	304,915	304,915	-	314,273	314,273	-	300,364	300,364
- Agriculture sector	-	3,820	3,820	-	3,894	3,894	-	3,861	3,861
- Industrial sector	-	144,408	144,408	-	142,309	142,309	-	138,584	138,584
- Export sector	-	148,185	148,185	-	159,665	159,665	-	149,962	149,962
- Housing sector	-	-	-	-	-	-	-	-	-
- Other	-	8,502	8,502	-	8,405	8,405	-	7,957	7,957
Credit to general government account	2,001,267	2,680,507	4,681,774	1,977,710	2,735,106	4,712,816	1,751,363	2,994,044	4,745,407
- Federal government	2,001,267	2,680,507	4,681,774	1,977,710	2,735,106	4,712,816	1,751,363	2,994,044	4,745,407
- Perpetual loan to federal government	-	761,573	761,573	-	757,075	757,075	-	751,836	751,836
- Government securities	-	-	-	-	-	-	-	-	-
- Market related treasury bills	-	-	-	-	-	-	-	-	-
- Pakistan investment bonds	2,001,267	1,918,935	3,920,201	1,977,710	1,978,031	3,955,741	1,751,363	2,242,208	3,993,571
- Sukuks	-	-	-	-	-	-	-	-	-
- Government overdrafts	-	-	-	-	-	-	-	-	-
- Provincial & autonomous regions	-								
- Long term loans	-	-	-	-	-	-	-	-	-
- Short term loans	-	-	-	-	-	-	-	-	-
- Government overdrafts	-	-	-	-	-	-	-	-	-
Equity investments	-	219,649	219,649	-	219,649	219,649	-	372,610	372,610
- Subsidiaries	-	0	0	-	0	0	-	0	0
- Banks	-	173,887	173,887	-	173,887	173,887	-	326,848	326,848
- Financial institutions	-	45,762	45,762	-	45,762	45,762	-	45,762	45,762
- Other	-	-	-	-	-	-	-	-	-
Property, plant & equipment	-	172,257	172,257	-	171,700	171,700	-	171,530	171,530
Rupee coins	366	-	366	434	-	434	344	-	344
Other assets	35,644	267,278	302,922	35,644	264,847	300,491	41,039	268,713	309,751
LIABILITIES	11,105,236	14,781,033	25,886,269	11,109,804	13,544,294	24,654,098	11,293,461	14,334,875	25,628,336
Equity & reserves	-	3,926,474	3,926,474	-	4,070,152	4,070,152	-	4,748,618	4,748,618
- 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	-	2,230,470	2,230,470	-	2,230,470	2,230,470	-	2,717,869	2,717,869
- Profit & loss appropriation account	-	471,693	471,693	-	615,371	615,371	-	806,437	806,437
Banknotes in circulation	11,105,236	(169)	11,105,067	11,109,804	(173)	11,109,631	11,293,460	(165)	11,293,295
- Banknotes in circulation	11,105,067	-	11,105,067	11,109,630	-	11,109,630	11,293,295	-	11,293,295
- Banknotes held in Banking Department	169	(169)	-	173	(173)	0	165	(165)	-
Monetary policy liabilities	-	8,914	8,914	-	-	-	-	229,039	229,039
- Securities sold under agreement to repurchase	-	8,914	8,914	-	-	-	-	229,039	229,039
- Shariah compliant facility	-	-	-	-	-	-	-	-	-
Local currency deposits	-	5,168,341	5,168,341	-	3,783,750	3,783,750	-	3,714,127	3,714,127
- Federal government	-	1,849,996	1,849,996	-	846,978	846,978	-	485,107	485,107
- Provincial governments & autonomous regions	-	1,393,763	1,393,763	-	1,306,975	1,306,975	-	1,537,708	1,537,708
- Bank deposits	-	1,765,280	1,765,280	-	1,475,793	1,475,793	-	1,535,159	1,535,159
- Other deposits	-	159,302	159,302	-	154,004	154,004	-	156,154	156,154
Foreign currency deposits	-	1,461,476	1,461,476	-	1,468,048	1,468,048	-	1,461,214	1,461,214
- Local banks	-	403,868	403,868	-	408,930	408,930	-	398,450	398,450
- Foreign central banks	-	995	995	-	993	993	-	990	990
- Foreign governments & sovereign wealth fund	-	1,048,429	1,048,429	-	1,050,720	1,050,720	-	1,053,633	1,053,633
- Others deposits	-	8,184	8,184	-	7,405	7,405	-	8,141	8,141
Foreign currency loans and liabilities	-	3,864,978	3,864,978	-	3,864,782	3,864,782	-	3,815,584	3,815,584
- International Monetary Fund facilities	-	1,530,370	1,530,370	-	1,530,370	1,530,370	-	1,489,031	1,489,031
- Allocations of special drawing rights of IMF	-	1,132,883	1,132,883	-	1,132,027	1,132,027	-	1,121,345	1,121,345
- Currency swap arrangements	-	1,201,725	1,201,725	-	1,202,385	1,202,385	-	1,205,208	1,205,208
- Overdraft from Asian Clearing Union	-	-	-	-	-	-	-	-	-
Other liabilities	-	351,018	351,018	-	357,735	357,735	-	366,458	366,459

2.9 SBP Statement of Affairs

Million Rupees

Last Week End	Nov-25			Dec-25			Jan-26		
	Issue	Banking	Total	Issue	Banking	Total	Issue	Banking	Total
ASSETS	11,403,030	14,526,302	25,929,332	11,549,612	15,341,811	26,891,423	11,640,892	15,201,325	26,842,217
International reserve assets	2,722,936	4,170,924	6,893,860	2,827,848	4,444,147	7,271,995	3,203,354	4,578,507	7,781,861
- Gold	2,448,023	-	2,448,023	2,448,213	-	2,448,213	2,902,598	-	2,902,598
- Foreign currency balances	274,913	4,136,841	4,411,754	379,635	4,341,663	4,721,298	300,756	4,484,497	4,785,253
- Balances with International Monetary Fund	-	-	-	-	-	-	-	-	-
- Special drawing rights holdings	-	8,047	8,047	-	66,032	66,032	-	66,452	66,452
- Reserve tranche position with International Monetary Fund	-	45	45	-	46	46	-	46	46
- Other foreign currency balances	-	25,991	25,991	-	36,406	36,406	-	27,512	27,512
Local currency financial assets	7,000,000	6,400,146	13,400,146	7,000,000	6,919,756	13,919,756	7,000,000	7,295,651	14,295,651
(i) Monetary policy assets	7,000,000	5,431,969	12,431,969	7,000,000	5,985,072	12,985,072	7,000,000	6,388,702	13,388,702
- Conventional- securities purchased under agreement to resell	7,000,000	5,220,086	12,220,086	7,000,000	5,535,061	12,535,061	7,000,000	5,971,336	12,971,336
- Shariah compliant financing facility	-	211,883	211,883	-	450,011	450,011	-	417,366	417,366
- Outright purchase of assets	-	-	-	-	-	-	-	-	-
- Conventional securities	-	-	-	-	-	-	-	-	-
- Shariah compliant securities	-	-	-	-	-	-	-	-	-
(ii) Credit to conventional banks & financial institutions for purposes other than monetary policy	-	673,155	673,155	-	654,012	654,012	-	628,840	628,840
- Agriculture sector	-	4,904	4,904	-	4,923	4,923	-	4,950	4,950
- Industrial sector	-	337,328	337,328	-	331,326	331,326	-	319,660	319,660
- Export sector	-	270,557	270,557	-	257,889	257,889	-	246,157	246,157
- Housing sector	-	2	2	-	2	2	-	2	2
- Other	-	60,363	60,363	-	59,872	59,872	-	58,071	58,071
(iii) Credit to Islamic banks & financial institutions for purpose other than monetary policy	-	295,022	295,022	-	280,673	280,673	-	278,109	278,109
- Agriculture sector	-	3,832	3,832	-	3,797	3,797	-	3,907	3,907
- Industrial sector	-	136,406	136,406	-	133,980	133,980	-	130,189	130,189
- Export sector	-	146,964	146,964	-	135,238	135,238	-	136,386	136,386
- Housing sector	-	-	-	-	-	-	-	-	-
- Other	-	7,820	7,820	-	7,658	7,658	-	7,627	7,627
Credit to general government account	1,637,053	3,142,418	4,779,471	1,678,731	3,145,165	4,823,896	1,387,160	2,452,716	3,839,876
- Federal government	1,637,053	3,142,418	4,779,471	1,678,731	3,145,165	4,823,896	1,387,160	2,452,716	3,839,876
- Perpetual loan to federal government	-	751,585	751,585	-	759,335	759,335	-	760,620	760,620
- Government securities	-	-	-	-	-	-	-	-	-
- Market related treasury bills	-	-	-	-	-	-	-	-	-
- Pakistan investment bonds	1,637,053	2,390,833	4,027,886	1,678,731	2,385,830	4,064,562	1,387,160	1,692,096	3,079,256
- Sukuks	-	-	-	-	-	-	-	-	-
- Government overdrafts	-	-	-	-	-	-	-	-	-
- Provincial & autonomous regions	-								
- Long term loans	-	-	-	-	-	-	-	-	-
- Short term loans	-	-	-	-	-	-	-	-	-
- Government overdrafts	-	-	-	-	-	-	-	-	-
Equity investments	-	372,610	372,610	-	372,610	372,610	-	433,212	433,212
- Subsidiaries	-	0	0	-	0	0	-	0	0
- Banks	-	326,848	326,848	-	326,848	326,848	-	387,451	387,451
- Financial institutions	-	45,762	45,762	-	45,762	45,762	-	45,762	45,762
- Other	-	-	-	-	-	-	-	-	-
Property, plant & equipment	-	172,730	172,730	-	172,493	172,493	-	173,124	173,124
Rupee coins	363	-	363	355	-	355	374	-	374
Other assets	42,679	267,473	310,152	42,679	287,641	330,319	50,003	268,117	318,121
LIABILITIES	11,403,030	14,526,302	25,929,332	11,549,612	15,341,811	26,891,423	11,640,892	15,201,325	26,842,217
Equity & reserves	-	4,971,994	4,971,994	-	5,123,382	5,123,382	-	5,780,969	5,780,969
- 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	-	4,761	4,761	-	4,761	4,761	-	5,867	5,867
- Unrealized appreciations	-	2,819,489	2,819,489	-	2,819,489	2,819,489	-	3,334,040	3,334,040
- Profit & loss appropriation account	-	928,177	928,177	-	1,079,565	1,079,565	-	1,221,495	1,221,495
Banknotes in circulation	11,403,030	(146)	11,402,884	11,549,612	(138)	11,549,474	11,640,892	(158)	11,640,734
- Banknotes in circulation	11,402,884	-	11,402,884	11,549,474	-	11,549,474	11,640,734	-	11,640,734
- Banknotes held in Banking Department	146	(146)	-	138	(138)	-	158	(158)	-
Monetary policy liabilities	-	161,282	161,282	-	15,157	15,157	-	48,182	48,182
- Securities sold under agreement to repurchase	-	161,282	161,282	-	15,157	15,157	-	48,182	48,182
- Shariah compliant facility	-	-	-	-	-	-	-	-	-
Local currency deposits	-	3,722,442	3,722,442	-	4,270,946	4,270,946	-	3,400,451	3,400,451
- Federal government	-	489,368	489,368	-	1,339,280	1,339,280	-	423,653	423,653
- Provincial governments & autonomous regions	-	1,421,474	1,421,474	-	1,146,647	1,146,647	-	1,478,775	1,478,775
- Bank deposits	-	1,656,641	1,656,641	-	1,631,491	1,631,491	-	1,337,938	1,337,938
- Other deposits	-	154,959	154,959	-	153,528	153,528	-	160,085	160,085
Foreign currency deposits	-	1,464,125	1,464,125	-	1,462,741	1,462,741	-	1,451,407	1,451,407
- Local banks	-	399,349	399,349	-	396,471	396,471	-	399,608	399,608
- Foreign central banks	-	986	986	-	984	984	-	982	982
- Foreign governments & sovereign wealth fund	-	1,055,713	1,055,713	-	1,058,453	1,058,453	-	1,043,246	1,043,246
- Others deposits	-	8,077	8,077	-	6,834	6,834	-	7,571	7,571
Foreign currency loans and liabilities	-	3,820,399	3,820,399	-	4,098,646	4,098,646	-	4,139,257	4,139,257
- International Monetary Fund facilities	-	1,489,030	1,489,030	-	1,753,949	1,753,949	-	1,778,794	1,778,794
- Allocations of special drawing rights of IMF	-	1,118,622	1,118,622	-	1,127,712	1,127,712	-	1,134,894	1,134,894
- Currency swap arrangements	-	1,212,747	1,212,747	-	1,216,985	1,216,985	-	1,225,569	1,225,569
- Overdraft from Asian Clearing Union	-	-	-	-	-	-	-	-	-
Other liabilities	-	386,205	386,205	-	371,077	371,077	-	381,215	381,215

Source: Finance Department SBP

2.10 Annual Accounts of SBP

End Jun: Million Rupees

Items	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 Jun: Million Rupees

Items	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

Financial Position	FY24	FY25	2025					2026
			Jan	Sep	Oct	Nov	Dec	Jan
ASSETS								
Cash & Balances with Treasury Banks	3,197,004	2,874,601	2,773,006	2,704,965	2,942,398	3,025,559	2,957,103	2,735,694
Balances with other Banks	558,314	672,164	218,162	202,485	220,600	191,580	297,834	232,346
Lending to Financial Institutions	1,025,211	926,667	870,810	554,114	924,581	928,003	809,533	849,874
Investments	30,149,408	36,515,945	30,022,772	35,478,174	36,547,085	36,731,391	37,892,704	38,821,525
Advances – Net of Provision	11,589,550	12,002,417	13,809,217	12,319,906	12,357,019	12,494,171	13,265,176	13,405,677
Gross Advances	12,447,146	12,917,323	14,727,912	13,232,402	13,278,952	13,429,979	14,144,500	14,290,079
Less: Provision for Non- Performing Advances	(857,595)	(914,906)	(918,695)	(912,496)	(921,933)	(935,808)	(879,324)	(884,403)
Operating Fixed Assets	1,012,671	1,062,847	987,524	1,089,748	1,121,565	1,141,961	1,213,190	1,210,475
Deferred Tax Assets	186,560	255,736	205,830	263,613	255,229	272,737	165,969	295,999
Other Assets	2,404,598	2,936,958	2,582,123	3,415,644	3,541,143	3,613,786	3,503,145	3,396,226
Right to use Assets		169,372	163,929	184,720	198,236	205,042	209,939	209,856
TOTAL ASSETS	50,123,316	57,416,707	51,633,373	56,213,367	58,107,856	58,604,230	60,314,593	61,157,670
LIABILITIES								
Bills Payable	459,192	478,713	370,865	414,342	400,986	448,071	470,812	469,594
Borrowings	13,071,191	14,862,650	14,026,624	14,570,527	14,988,048	15,179,172	15,608,068	16,033,136
Deposits and other Accounts	30,812,105	35,025,388	31,002,975	33,827,311	35,148,622	35,394,238	36,155,703	36,655,810
Sub-ordinated Loans	172,846	166,328	171,337	159,328	159,325	159,324	158,880	158,880
Liabilities Against Assets Subject to Finance Lease	11,106	148,088	142,059	150,325	158,422	159,564	158,808	161,847
Deferred Tax Liabilities	48,282	117,951	112,817	130,310	138,327	131,028	223,527	158,782
Other Liabilities	2,538,857	2,697,785	2,247,282	2,930,209	3,190,661	3,105,183	3,288,073	2,835,853
TOTAL LIABILITIES	47,113,577	53,496,903	48,073,959	52,182,352	54,184,391	54,576,581	56,063,871	56,473,901
NET ASSETS	3,009,739	3,919,804	3,559,414	4,031,015	3,923,465	4,027,648	4,250,723	4,683,769
REPRESENTED BY:								
Paid up Capital / Head Office Capital Account	631,074	626,974	634,568	627,548	634,388	645,731	534,341	537,186
Reserves	650,680	727,144	696,049	746,325	804,829	797,954	872,231	883,817
Un-appropriated / Un-remitted Profit	1,363,938	1,631,177	1,549,870	1,749,532	1,695,911	1,766,536	1,977,476	2,058,058
Surplus/ (Deficit) on Revaluation of Assets	364,046	934,509	678,927	907,610	788,336	817,428	866,676	1,204,708
TOTAL	3,009,739	3,919,804	3,559,414	4,031,015	3,923,465	4,027,648	4,250,723	4,479,061

Source: Banking Supervision Department-2, SBP

Note:

Figures pertain to last week end of every month

2.13 Scheduled Banks' Consolidated Liquidity Position (All Banks)

Million Rupees

Items	FY24	FY25	2024	2025			
			Dec	Aug	Sep	Oct	Nov
Demand Liabilities	20,654,009	24,183,399	26,694,815	24,802,343	25,265,631	25,214,112	25,031,085
Time Liabilities	5,007,027	4,998,767	4,738,844	4,972,839	5,037,134	5,106,259	5,319,530
TOTAL (Demand & Time Liabilities)	25,661,036	29,182,166	31,433,659	29,775,182	30,302,765	30,320,372	30,350,615
LIQUID ASSETS MAINTAINED IN PAKISTAN	20,912,972	23,613,887	19,622,621	24,755,322	25,295,644	25,541,499	25,755,356
Cash	684,550	636,715	563,648	646,978	626,013	636,073	632,351
Balance with SBP	1,509,768	1,834,210	1,534,528	1,646,351	1,475,129	1,558,919	1,609,912
Balance with agents of SBP	141,061	180,823	103,262	83,994	181,507	112,042	110,836
Un-encumbered approved Securities	18,505,476	20,888,892	17,348,729	22,304,112	22,939,245	23,160,859	23,328,729
Foreign Banks Deposits with SBP under section13(3) of Banking Companies Ordinance	72,116	73,247	72,454	73,887	73,749	73,605	73,527
Minimum of Assets required to be held under Section 29 of the Banking Companies Ordinance	6,092,810	6,872,374	6,368,290	7,010,906	7,122,184	7,116,810	7,117,199
Excess of Assets being held over the minimum required under Section 29 of the Banking Companies Ordinance	14,820,162	16,741,513	13,254,331	17,744,416	18,173,460	18,424,689	18,638,156

Source: Banking Supervision Department-2, SBP

2.14 Financial Position of DFIs, MFBs and NBFs

Million Rupees

ASSETS/ LIABILITIES	June-25				September-25			
	DFIs*	NBFs	MFBs	Total	DFIs*	NBFs	MFBs	Total
1. Currency and Deposits	10,674	1,435,393	96,655	1,542,723	12,246	1,433,399	93,667	1,539,312
a. Currency	11	1,099	11,126	12,235	4	1,437	10,093	11,534
b. Transferable Deposits	5,117	1,222,980	73,031	1,301,128	6,820	1,033,185	62,510	1,102,515
c. Restricted Deposits	-	4,293	2,260	6,553	-	338	1,080	1,418
d. Other Deposits	5,546	207,021	10,239	222,806	5,422	398,440	19,983	423,845
2. Investment in securities other than shares	1,188,438	1,477,726	216,954	2,883,118	1,080,631	1,344,053	175,271	2,599,954
a. Short-term	72,542	1,105,231	128,189	1,305,962	61,641	969,997	87,633	1,119,272
b. Long-term	1,115,896	372,495	88,765	1,577,156	1,018,990	374,056	87,637	1,480,683
3. Loans extended (Advances)	249,593	154,346	553,443	957,382	260,797	157,171	615,572	1,033,541
a. Short-term	59,427	70,949	337,218	467,594	64,050	71,529	375,847	511,426
b. Long-term	190,166	83,397	216,225	489,788	196,748	85,643	239,725	522,115
4. Investment in shares	23,016	450,927	-	473,943	28,975	733,651	-	762,626
a. Quoted	13,583	426,623	-	440,207	16,730	703,721	-	720,451
b. Non-quoted	9,433	24,304	-	33,736	12,245	29,930	-	42,175
5. Insurance Technical Reserve	-	-	151	151	-	-	105	105
a. Life	-	-	52	52	-	-	20	20
b. Non-life	-	-	100	100	-	-	85	85
6. Financial Derivatives	-	566	-	566	-	550	-	550
7. Other accounts receivable	46,086	258,397	66,150	370,633	45,044	249,989	68,997	364,031
8. Non-financial assets	13,990	28,989	54,584	97,563	14,315	30,007	54,800	99,122
a. Produced assets	13,840	22,579	50,922	87,341	14,165	23,572	51,119	88,857
i. Fixed assets	13,244	14,820	42,102	70,165	13,548	14,284	41,846	69,677
ii. Inventories	-	358	-	358	-	225	-	225
iii. Valuables	-	5,338	-	5,338	-	6,492	-	6,492
iv. Other produced assets	596	2,063	8,820	11,480	618	2,572	9,273	12,463
b. Non-produced assets	150	6,410	3,662	10,222	150	6,435	3,681	10,266
i. Land	150	1,886	343	2,379	150	1,872	343	2,365
ii. Other-non-produced assets	-	4,524	3,319	7,843	-	4,563	3,338	7,900
Total Assets/ Liabilities	1,531,798	3,806,343	987,938	6,326,079	1,442,009	3,948,821	1,008,411	6,399,242
1. Deposits	60,767	58,857	719,604	839,228	67,500	57,837	760,217	885,554
a. Restricted deposits	185	39,201	-	39,386	329	37,748	-	38,077
b. Other deposits	60,582	19,656	719,604	799,842	67,171	20,088	760,217	847,477
2. Securities other than shares (bonds/debentures etc)	-	2,370	10,757	13,127	-	887	10,106	10,993
a. Short-term	-	1,534	-	1,534	-	51	-	51
b. long-term	-	836	10,757	11,593	-	836	10,106	10,942
3. Loans (Borrowings)	1,179,403	90,334	96,046	1,365,783	1,078,022	96,755	73,787	1,248,565
a. Short-term	778,762	36,345	50,233	865,339	829,977	37,441	21,157	888,575
b. Long-term	400,641	53,989	45,813	500,444	248,045	59,314	52,630	359,990
4. Financial Derivatives	-	-	-	-	-	-	-	-
5. Other accounts payable	77,618	302,493	144,798	524,909	67,657	167,958	146,624	382,239
6. Shares and other equity	214,010	3,352,289	16,733	3,583,032	228,830	3,625,384	17,677	3,871,891
a. Quoted	19,238	1,650,296	22,422	1,691,956	16,678	1,924,708	23,830	1,965,215
b. Non-quoted	79,559	1,220,918	32,934	1,333,412	82,119	1,270,614	29,177	1,381,910
c. Retained earnings	43,194	160,515	(56,798)	146,911	45,060	250,536	(55,943)	239,653
d. Current year result	16,595	313,712	(774)	329,533	28,301	165,186	1,099	194,585
e. General & special reserves	33,786	14,759	17,908	66,453	34,304	16,666	18,811	69,782
f. Valuation adjustments	21,638	(7,911)	1,040	14,767	22,369	(2,325)	703	20,747

Source: Statistics and Data Services Department

* DFIs also includes HBFC & PMRC data.

2.15 Classification of Deposits with DFIs, MFBs and NBFs

Million Rupees

SECTOR	Jun-24	Sep-24	Dec-24	Mar-25	Jun-25	Sep-25
1 Non-financial Corporations	116,075	109,624	254,284	88,984	102,167	116,384
i Public	26,455	16,381	36,710	18,094	18,190	16,623
ii Private	89,620	93,243	217,575	70,890	83,976	99,761
2 Financial Corporations	88,864	89,364	114,963	103,479	134,412	175,966
i Deposit money institutions	968	4,110	5,127	142	6,193	5,881
ii Other deposit accepting institutions	43,693	48,488	42,037	48,178	66,041	60,609
iii Financial intermediaries	42,137	34,853	60,833	52,618	58,812	106,785
iv Financial auxiliaries	854	907	1,137	1,222	1,023	1,138
v Insurance and pension funds	1,212	1,006	5,830	1,319	2,343	1,553
3 Central Government	30,583	25,623	29,481	21,870	17,516	19,298
4 Provincial Governments	17,578	17,800	23,700	25,482	22,995	23,888
5 Local Governments	3,102	3,241	4,604	240	391	290
6 Household	437,437	443,928	404,960	601,437	507,759	488,506
7 Non-profit Institutions (NPIs) Serving Households	68,086	74,032	48,713	48,921	51,874	59,018
8 Non-residents	1,788	1,843	1,907	2,075	2,114	2,203
9 Foreign Currency	0	0	0	0	0	0
Total	763,514	765,455	882,614	892,489	839,228	885,554

Source: Statistics and Data Services Department

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

Million Rupees

SECTOR	Jun-25			Sep-25		
	Depository*	Non-Depository*	Total	Depository*	Non-Depository*	Total
1 Non-financial corporations	251,012	5,965	256,977	279,307	6,407	285,713
i Public	4,201	1,032	5,233	4,170	949	5,119
ii Private	246,811	4,933	251,744	275,136	5,458	280,595
2 Financial Corporations	37,563	82,666	120,229	103,877	37,931	141,808
i Deposit money institutions	33,173	45,698	78,872	93,409	4,311	97,720
ii Other deposit accepting institutions	3,373	3,667	7,040	7,292	94	7,386
iii Financial intermediaries	1,017	33,301	34,317	1,696	33,527	35,223
iv Financial auxiliaries	-	-	-	1,479	-	1,479
v Insurance and pension funds	-	-	-	-	-	-
3 Central Government	-	-	-	-	-	-
4 Provincial Governments	-	-	-	-	-	-
5 Local Governments	-	-	-	-	-	-
6 Household	132,799	16,614	149,413	137,147	16,592	153,739
7 Non-profit Institutions (NPIs) Serving Households	-	-	-	-	-	-
8 Non-Residents	-	-	-	-	-	-
9 Bills purchased and discounted (inland bills)	-	-	-	-	82	82
10 Other Advances and Financial Leases	385,491	45,272	430,763	408,472	43,727	452,199
Total	806,865	150,517	957,382	928,802	104,739	1,033,541

Source: Statistics and Data Services Department

* This includes Depository NBFCs, DFIs and MFIs.

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

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

Million Rupees

SECURITIES	Jun-25			Sep-25		
	Depository*	Non-Depository**	Total	Depository*	Non-Depository**	Total
A. Securities	92,137	97,926	190,062	90,093	92,432	182,526
1 Non-financial Corporations	10,318	27,624	37,942	13,973	46,167	60,140
i Public	81,819	70,301	152,120	76,120	46,265	122,385
ii Private	32,941	131,744	164,684	22,650	80,351	103,001
2 Financial Corporations	32,941	131,744	164,684	22,650	80,351	103,001
i Deposit money institutions	19,679	26,864	46,542	17,556	16,839	34,395
ii Other deposit accepting institutions	11,883	14,491	26,373	4,062	33,818	37,880
iii Financial intermediaries	1,379	89,464	90,843	1,032	28,459	29,492
iv Financial auxiliaries	-	-	-	-	-	-
v Insurance and pension funds	-	925	925	-	1,235	1,235
3 Central Government	2,060,803	467,568	2,528,371	1,900,314	414,113	2,314,428
4 Provincial Governments	-	-	-	-	-	-
5 Local Governments	-	-	-	-	-	-
6 Household	-	-	-	-	-	-
7 Non-profit institutions (NPIs) Serving Households	-	-	-	-	-	-
8 Non-Residents	-	-	-	-	-	-
9 Foreign Currency	-	-	-	-	-	-
B. Shares	25,929	448,014	473,943	31,780	730,847	762,626
1 Non-financial Corporations	10,447	424,553	435,000	12,576	692,127	704,703
i Public	1,402	266,389	267,791	1,322	344,984	346,305
ii Private	9,045	158,164	167,209	11,254	347,143	358,398
2 Financial Corporations	13,708	22,886	36,594	17,409	38,142	55,551
i Deposit money institutions	4,410	1,194	5,603	5,330	8,553	13,883
ii Other deposit accepting institutions	4,565	4,704	9,269	6,818	6,375	13,193
iii Financial intermediaries	2,299	16,454	18,753	2,141	22,577	24,718
iv Financial auxiliaries	2,347	-	2,347	3,043	-	3,043
v Insurance and pension funds	87	534	621	77	638	714
3 Central Government	-	-	-	-	-	-
4 Provincial Governments	-	-	-	-	-	-
5 Local Governments	-	-	-	-	-	-
6 Household	-	-	-	-	-	-
7 Non-profit institutions (NPIs) Serving Households	-	-	-	-	-	-
8 Non-residents	1,774	575	2,349	1,794	578	2,372
Total (A+B)	2,211,809	1,145,252	3,357,061	2,044,837	1,317,743	3,362,581

Source: Statistics and Data Services Department

* This includes Depository NBFCs, DFIs and MFIs.

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