

2.1 Central Bank Survey

Million Rupees

Items	FY24	FY25	2025		2025			2026		
			Feb		Oct		Nov		Dec ^R	
			Jan ^R		Feb ^P		Jan ^R		Feb ^P	
Net Foreign Assets	(71,160)	1,455,410	610,890	1,917,908	2,023,981	2,233,150	2,603,193	2,791,923		
Claims on nonresidents	5,053,535	7,231,941	5,894,099	7,563,288	7,674,455	8,196,750	8,572,603	8,749,949		
a) Monetary Gold, Coin and Bullion	1,349,449	1,942,112	1,650,257	2,346,213	2,448,023	2,547,822	2,902,598	3,040,823		
b) Holdings of SDRs	206,221	7,418	15,287	39,578	8,047	66,127	66,452	33,654		
c) Foreign currency	20,569	21,550	21,035	21,273	21,244	21,213	21,187	21,164		
d) Deposits	2,725,338	2,902,792	2,573,863	3,321,641	2,325,496	2,319,982	2,363,522	2,482,404		
e) Securities other than shares (Foreign)	8,309	1,563,154	890,099	1,059,502	2,095,948	2,456,766	2,428,720	2,385,845		
f) Loans	-	-	-	-	-	-	-	-		
g) Financial derivatives	-	3,083	-	69	1,655	5,844	5,116	5,930		
h) Other	743,650	791,833	743,557	775,012	774,043	778,995	785,008	780,129		
<i>Of which: Quota-IMF</i>	743,648	791,831	743,556	775,010	774,042	778,994	785,006	780,128		
less: Liabilities to nonresidents	5,124,695	5,776,531	5,283,209	5,645,380	5,650,474	5,963,600	5,969,410	5,958,026		
a) Deposits	1,057,395	1,081,376	1,043,588	1,054,833	1,057,728	1,060,417	1,045,193	1,037,811		
b) Securities other than shares	1,818,649	2,348,001	1,986,189	2,263,995	2,261,165	2,550,575	2,563,754	2,547,821		
c) Loans	-	-	0	(0)	-	0	0	-		
d) Financial derivatives	1,166,640	1,197,854	1,175,243	1,205,208	1,212,959	1,220,471	1,225,569	1,244,032		
e) Other	1,082,010	1,149,300	1,078,189	1,121,345	1,118,622	1,132,138	1,134,894	1,128,362		
Claims on Other Depository Corporations	13,277,983	13,847,965	12,926,178	13,604,601	13,801,806	14,303,564	14,738,117	15,401,867		
Net claims on General Government	4,492,923	3,791,965	3,909,544	2,796,457	2,893,486	2,310,274	2,023,715	1,797,372		
Net claims on Central Government	5,395,565	5,231,880	5,617,889	4,334,165	4,273,193	3,609,938	3,502,491	3,442,079		
Claims on Central Government	6,288,826	5,854,232	6,406,386	4,857,215	4,914,669	4,242,563	3,962,762	3,986,892		
a) Securities other than Shares	5,568,455	5,089,194	5,686,775	4,105,379	4,162,971	3,483,542	3,202,142	3,229,095		
b) Other claims	720,371	765,038	719,611	751,836	751,697	759,021	760,620	757,797		
less: Liabilities to Central Government	893,261	622,352	788,497	523,050	641,476	632,626	460,271	544,813		
a) Deposits	893,261	622,352	788,497	523,050	641,476	632,626	460,271	544,813		
b) Other liabilities	-	-	-	-	-	-	-	-		
Net claims on Provincial Governments	(902,642)	(1,439,915)	(1,708,345)	(1,537,708)	(1,379,707)	(1,299,664)	(1,478,775)	(1,644,707)		
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	1,708,345	1,537,708	1,379,707	1,299,664	1,478,775	1,644,707		
a) Deposits	902,642	1,439,915	1,708,345	1,537,708	1,379,707	1,299,664	1,478,775	1,644,707		
b) Other liabilities	-	-	-	-	-	-	-	-		
Claims on other sectors	84,313	78,823	86,419	68,983	61,088	52,725	55,533	56,812		
a) Other financial corporations	40,777	33,746	41,766	21,437	13,533	5,229	5,134	4,702		
b) Public non-financial corporations	101	29	178	27	39	56	66	55		
c) Other non-financial corporations	-	-	-	-	-	-	-	-		
d) Other resident sectors	43,435	45,048	44,475	47,519	47,516	47,439	50,332	52,055		
Monetary base	11,590,151	12,942,839	12,016,491	13,251,792	13,434,684	13,419,243	13,407,014	13,790,997		
1) Currency in Circulation	9,698,211	11,269,453	10,027,417	11,293,295	11,402,884	11,487,498	11,640,734	11,998,318		
2) Liabilities to Other Depository Corporations	1,889,186	1,670,390	1,986,213	1,954,241	2,028,318	1,927,683	1,761,988	1,790,654		
Reserve deposits	1,889,186	1,670,390	1,986,213	1,954,241	2,028,318	1,927,683	1,761,988	1,790,654		
Other liabilities	-	-	-	-	-	-	-	-		

2.1 Central Bank Survey

Million Rupees

Items	FY24	FY25	2025	2025			2026	
			Feb	Oct	Nov	Dec ^R	Jan ^R	Feb ^P
3) Deposits included in broad money	2,753	2,996	2,861	4,256	3,482	4,062	4,292	2,026
Transferable deposits	229	337	317	551	351	344	230	312
a) Other financial corporations	31	151	31	154	154	146	43	128
b) Public non-financial corporations	-	-	-	-	-	-	-	-
c) Other non-financial corporations	175	164	164	174	174	174	165	161
d) Other resident sectors	23	23	123	223	23	23	23	23
Other deposits	2,524	2,659	2,544	3,705	3,131	3,718	4,061	1,713
a) Other financial corporations	1,966	2,030	1,803	2,640	2,008	2,188	1,617	1,499
b) Public non-financial corporations	-	-	-	-	-	-	-	-
c) Other non-financial corporations	-	-	-	-	-	-	-	-
d) Other resident sectors	558	628	741	1,065	1,123	1,530	2,445	214
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	125,331	128,240	126,778	126,610	128,841	127,022
<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	180,660	229,039	161,371	54,145	48,182	29,149
<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	5,154,299	4,762,174	4,998,397	5,281,159	5,780,521	6,050,177
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	2,049,495	684,685	819,275	942,057	1,085,720	1,218,489
c) General & special reserves	977,632	1,162,786	1,104,094	1,162,786	1,162,786	1,162,786	1,163,902	1,163,902
d) SDR allocation	-	-	-	-	-	-	-	-
e) Valuation adjustment	1,561,249	2,257,842	1,900,710	2,814,704	2,916,336	3,076,316	3,430,900	3,567,786
Other items (net)	9,754	52,899	56,250	16,704	59,131	18,555	56,001	50,630
Other liabilities	288,169	332,245	313,242	324,264	367,544	337,400	376,364	370,431
<i>Less: Other Assets</i>	<i>278,415</i>	<i>279,346</i>	<i>256,992</i>	<i>307,559</i>	<i>308,413</i>	<i>318,844</i>	<i>320,363</i>	<i>319,801</i>

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.
- 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 Sectorization.
- 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 "
- 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 ^R	2025				2026	
			Feb	Oct	Nov	Dec	Jan ^R	Feb ^P
Net Foreign Assets	(889,913)	(1,053,373)	(988,384)	(1,371,412)	(1,411,339)	(1,412,013)	(1,418,028)	(1,468,398)
Claims on nonresidents	1,153,266	1,009,017	937,838	919,453	894,468	899,812	946,809	958,902
a) Foreign currency	82,845	58,529	71,169	54,032	58,940	58,619	65,289	68,799
b) Deposits	470,384	347,731	228,038	241,417	213,732	230,451	251,273	259,853
c) Securities other than shares	249,517	262,304	270,143	256,459	261,735	254,485	254,092	257,718
d) Loans	9,054	6,395	11,970	21,125	21,751	23,325	8,402	7,010
e) Financial derivatives	2,456	2,648	1,662	1,704	1,657	1,104	2,536	1,273
f) Shares & other equity	334,835	325,163	350,548	340,461	332,398	327,835	361,221	360,257
g) Other	4,176	6,248	4,308	4,255	4,255	3,992	3,996	3,993
less: Liabilities to nonresidents	2,043,179	2,062,390	1,926,222	2,290,865	2,305,808	2,311,825	2,364,837	2,427,301
a) Deposits	855,735	1,295,051	935,918	1,455,496	1,398,375	1,460,312	1,463,972	1,465,732
b) Securities other than shares	-	-	-	-	-	-	-	-
c) Loans	1,158,895	721,224	969,356	810,284	884,628	825,342	874,914	935,729
d) Financial derivatives	1,578	1,790	716	1,902	1,319	522	930	821
e) Other	26,971	44,325	20,231	23,183	21,486	25,649	25,021	25,018
Claims on Central bank	3,153,931	2,415,721	2,775,885	2,891,715	2,931,711	2,648,021	2,446,126	2,638,885
a) Currency	566,553	656,414	590,067	631,021	605,496	636,348	586,080	666,674
b) Reserve deposits	1,990,669	1,648,484	2,001,733	2,021,672	2,154,664	1,947,413	1,800,734	1,931,683
c) Other claims	596,709	110,823	184,085	239,022	171,550	64,261	59,312	40,528
Net Claims on General Government	29,765,682	34,316,662	30,546,324	33,853,057	34,025,148	35,199,785	36,114,731	36,505,809
Net claims on Central Government	30,952,479	36,236,336	32,235,298	35,867,223	36,041,493	37,342,940	38,336,529	38,743,242
Claims on Central Government	33,800,795	39,501,388	35,010,788	39,149,541	39,270,657	40,757,127	41,817,941	42,295,652
a) Securities other than Shares	32,551,840	38,219,764	33,736,697	37,880,013	38,005,597	39,421,115	40,500,416	40,977,088
b) Other claims	1,248,956	1,281,624	1,274,091	1,269,528	1,265,060	1,336,013	1,317,525	1,318,564
less: Liabilities to Central Government	2,848,316	3,265,052	2,775,490	3,282,317	3,229,164	3,414,187	3,481,412	3,552,410
a) Deposits	2,848,316	3,265,052	2,775,490	3,282,317	3,229,164	3,414,187	3,481,412	3,552,410
b) Other liabilities	-	-	-	-	-	-	-	-
Net claims on Provincial Governments	(1,186,797)	(1,919,674)	(1,688,974)	(2,014,166)	(2,016,345)	(2,143,156)	(2,221,798)	(2,237,433)
Claims on Provincial Governments	610,638	244,741	298,218	226,884	222,441	220,148	183,622	163,735
a) Securities other than Shares	0	0	0	0	0	0	0	0
b) Other claims	610,637	244,741	298,218	226,884	222,441	220,148	183,622	163,735
less: Liabilities to Provincial Governments	1,797,435	2,164,416	1,987,192	2,241,050	2,238,786	2,363,304	2,405,420	2,401,168
a) Deposits	1,781,447	2,148,939	1,971,358	2,225,334	2,222,880	2,347,565	2,389,621	2,385,698
b) Other liabilities	15,988	15,477	15,835	15,716	15,906	15,738	15,799	15,470
Claims on other sectors	12,542,746	13,483,691	13,186,812	13,644,738	13,880,208	14,735,938	14,361,764	14,682,515
a) Other financial corporations	200,920	318,234	293,188	260,309	250,668	344,647	316,684	345,560
b) Public non-financial corporations	2,221,876	2,142,517	2,286,477	2,203,146	2,223,722	2,236,105	2,196,270	2,211,504
c) Other non-financial corporations	8,082,639	8,705,297	8,380,112	8,687,936	8,788,761	9,453,918	9,990,433	10,215,439
d) Other resident sectors	2,037,312	2,317,643	2,227,035	2,493,345	2,617,057	2,701,269	1,858,377	1,910,012

2.2 Other Depository Corporations Survey

Million Rupees

Items	FY24	FY25 ^R	2025				2026	
			Feb	Oct	Nov	Dec	Jan ^R	Feb ^P
Liabilities to central bank	13,169,975	13,687,908	12,743,209	13,266,436	13,451,231	13,871,150	14,348,196	14,980,313
Deposits included in broad money (1+2)	27,348,201	30,874,776	27,871,975	30,490,582	30,776,973	32,140,647	31,568,818	31,755,562
1) Transferable deposits	21,407,816	25,413,142	22,342,072	24,889,322	24,963,406	25,805,636	25,826,165	25,957,988
a) Other financial corporations	709,309	964,154	576,534	1,049,822	944,273	1,158,639	1,158,203	1,210,576
b) Public non-financial corporations	1,118,876	1,088,506	886,480	945,702	952,325	901,097	1,057,293	1,096,386
c) Other non-financial corporations	6,756,386	6,919,380	6,933,752	6,328,315	6,272,551	6,579,622	6,249,318	6,372,215
d) Other resident sectors	12,823,245	16,441,102	13,945,306	16,565,482	16,794,256	17,166,278	17,361,351	17,278,811
2) Other deposits	5,940,385	5,461,635	5,529,904	5,601,260	5,813,567	6,335,012	5,742,653	5,797,573
a) Other financial corporations	228,239	212,390	180,582	211,776	333,983	369,667	295,710	236,218
b) Public non-financial corporations	917,726	994,209	808,520	1,194,225	1,115,254	1,274,446	1,209,848	1,271,374
c) Other non-financial corporations	2,312,619	1,838,167	2,019,211	1,707,642	1,780,786	2,003,356	1,784,560	1,863,597
d) Other resident sectors	2,481,801	2,416,870	2,521,590	2,487,617	2,583,543	2,687,543	2,452,536	2,426,384
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	57,066	51,150	51,369	48,616	50,987	51,088
<i>Of which: Other financial corporations</i>	35,867	25,865	35,899	24,355	24,525	25,616	27,675	27,691
Loans	76,064	112,983	227,422	392,927	450,573	436,888	330,273	388,942
<i>Of which: Other financial corporations</i>	74,481	111,006	225,399	383,982	441,627	427,998	321,364	380,017
Financial derivatives	23,883	14,106	16,125	16,426	17,589	15,565	15,349	14,761
<i>Of which: Other financial corporations</i>	-	-	-	-	-	-	-	-
Trade credit and advances	128	129	138	139	162	136	111	115
<i>Of which: Other financial corporations</i>	-	-	-	-	-	-	-	-
Shares and other equity	3,358,340	4,341,827	3,907,844	4,348,956	4,364,246	4,739,914	5,153,144	4,989,919
a) Funds contributed by owners	837,978	782,916	858,844	885,534	886,021	752,340	752,460	752,982
b) Retained earnings	1,317,886	1,622,788	1,528,158	1,719,445	1,738,634	1,903,661	2,086,606	2,041,216
c) General and special reserves	851,266	1,343,851	1,059,633	1,256,716	1,265,864	1,512,417	1,642,448	1,599,504
d) Valuation adjustment	351,210	592,272	461,209	487,259	473,726	571,496	671,630	596,217
Other items (net)	537,855	78,272	697,134	451,761	313,909	(80,914)	37,937	178,341
Other liabilities	3,908,571	4,740,340	4,779,617	5,186,781	5,208,827	5,250,447	5,387,264	5,626,075
less: Other assets	3,524,830	4,680,996	4,100,039	4,742,289	4,958,298	5,281,541	5,267,979	5,412,664
plus: Consolidation adjustment	154,114	18,928	17,556	7,268	63,380	(49,819)	(81,349)	(35,069)

Source: Statistics and Data Services Department

Notes:

- 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
 - General Government includes Central and Provincial Government
 - Provincial Governments includes Provincial and Local Governments
 - The data may not tally with the table 3 at http://www.sbp.org.pk/ecodata/Ana_Ace_bkg.pdf and table 2.3 of Statistical Bulletin due to difference in classification and Sectorization
 - Note Explaining major changes is available at: <http://www.sbp.org.pk/departments/stats/ntb.htm>
 - 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.
 - Islamic Financings, Advantages (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
 - 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

Items	Million Rupees							
	FY24	FY25 ^R	2025				2026	
			Feb	Oct	Nov	Dec	Jan ^R	Feb ^P
Net Foreign Assets	(961,072)	402,037	(377,494)	546,496	612,642	821,137	1,185,165	1,323,525
Claims on nonresidents	6,206,801	8,240,959	6,831,936	8,482,741	8,568,924	9,096,562	9,519,412	9,708,851
less: Liabilities to nonresidents	7,167,874	7,838,921	7,209,430	7,936,245	7,956,281	8,275,425	8,334,247	8,385,327
Domestic claims (a+b)	46,885,664	51,671,141	47,729,099	50,363,235	50,859,929	52,298,722	52,555,743	53,042,508
a. Net Claims on general government (1+2)	34,258,604	38,108,627	34,455,868	36,649,514	36,918,634	37,510,059	38,138,446	38,303,181
1- Net claims on central government	36,348,044	41,468,216	37,853,187	40,201,388	40,314,686	40,952,878	41,839,020	42,185,321
Claims on central government	40,089,621	45,355,620	41,417,174	44,006,756	44,185,325	44,999,691	45,780,703	46,282,544
less: Liabilities to central government	3,741,577	3,887,404	3,563,987	3,805,367	3,870,639	4,046,813	3,941,684	4,097,223
2-Net claims on provincial governments	(2,089,440)	(3,359,589)	(3,397,320)	(3,551,874)	(3,396,052)	(3,442,819)	(3,700,573)	(3,882,140)
Claims on provincial governments	610,638	244,741	298,218	226,884	222,441	220,148	183,622	163,735
less: Liabilities to provincial governments	2,700,077	3,604,331	3,695,538	3,778,758	3,618,493	3,662,967	3,884,195	4,045,875
b. Claims on other sectors	12,627,059	13,562,514	13,273,232	13,713,720	13,941,296	14,788,663	14,417,297	14,739,327
Other financial corporations	241,697	351,980	334,955	281,747	264,201	349,876	321,818	350,261
Public non-financial corporations	2,221,977	2,142,547	2,286,655	2,203,173	2,223,760	2,236,161	2,196,336	2,211,559
Other non-financial corporations	8,082,639	8,705,297	8,380,112	8,687,936	8,788,761	9,453,918	9,990,433	10,215,439
Other resident sectors	2,080,747	2,362,691	2,271,510	2,540,864	2,664,573	2,748,708	1,908,709	1,962,067
Broad money liabilities (a+b+c+d)	36,482,613	41,490,811	37,312,186	41,157,112	41,577,843	42,995,859	42,627,763	43,089,231
a. Currency outside depository corporations	9,131,658	10,613,039	9,437,349	10,662,274	10,797,388	10,851,150	11,054,653	11,331,644
b. Transferable deposits	21,408,045	25,413,479	22,342,389	24,889,873	24,963,758	25,805,980	25,826,395	25,958,301
Other financial corporations	709,340	964,304	576,565	1,049,976	944,427	1,158,785	1,158,246	1,210,705
Public non-financial corporations	1,118,876	1,088,506	886,480	945,702	952,325	901,097	1,057,293	1,096,386
Other non-financial corporations	6,756,561	6,919,544	6,933,915	6,328,489	6,272,726	6,579,797	6,249,482	6,372,376
Other resident sectors	12,823,268	16,441,125	13,945,429	16,565,705	16,794,279	17,166,301	17,361,373	17,278,834
less: Central bank float	-	-	-	-	-	-	-	-
c. Other Deposits	5,942,909	5,464,293	5,532,447	5,604,965	5,816,698	6,338,730	5,746,715	5,799,287
Other financial corporations	230,205	214,420	182,385	214,416	335,991	371,855	297,327	237,718
Public non-financial corporations	917,726	994,209	808,520	1,194,225	1,115,254	1,274,446	1,209,848	1,271,374
Other non-financial corporations	2,312,619	1,838,167	2,019,211	1,707,642	1,780,786	2,003,356	1,784,560	1,863,597
Other resident sectors	2,482,360	2,417,498	2,522,331	2,488,681	2,584,667	2,689,073	2,454,980	2,426,598
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	125,331	128,240	126,778	126,610	128,841	127,022
of which: Other financial corporations	-	-	-	-	-	-	-	-
Securities other than shares excluded from broad money	58,256	52,958	57,066	51,150	51,369	48,616	50,987	51,088
of which: Other financial corporations	35,867	25,865	35,899	24,355	24,525	25,616	27,675	27,691
Loans	76,064	112,983	227,422	392,927	450,573	436,888	330,273	388,942
of which: Other financial corporations	74,481	111,006	225,399	383,982	441,627	427,998	321,364	380,017
Financial Derivatives	23,883	14,106	16,125	16,426	17,589	15,565	15,349	14,761
of which: Other financial corporations	-	-	-	-	-	-	-	-
Trade credit & advances	128	129	138	139	162	136	111	115
of which: Other financial corporations	-	-	-	-	-	-	-	-
Shares & other equity	8,806,447	10,292,152	9,062,143	9,111,130	9,362,642	10,021,073	10,933,665	11,040,095
Other items (net)	351,141	(16,498)	551,470	52,885	(114,060)	(524,618)	(345,859)	(344,992)
Other liabilities (includes central bank float)	4,196,739	5,072,585	5,092,858	5,511,045	5,576,371	5,587,846	5,763,628	5,996,506
less: Other assets	3,803,245	4,960,342	4,357,031	5,049,848	5,266,711	5,600,385	5,588,342	5,732,466
plus: Consolidation adjustment	(42,353)	(128,741)	(184,358)	(408,312)	(423,720)	(512,078)	(521,146)	(609,033)

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/ntb.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			2025	2025			2026	
	FY24	FY25 ^p	Feb	Oct	Nov	Dec	Jan	Feb
A. Currency in Circulation	9,153,099	10,634,483	9,457,732	10,682,705	10,790,687	10,872,559	11,039,945	11,327,034
B. Cash in Tills	554,731	644,365	579,025	620,046	621,633	624,384	610,214	680,734
C. Other Deposits	62,892	57,267	63,810	45,900	45,667	53,980	47,976	45,482
D. Bank Deposits	1,842,108	1,634,519	1,941,360	1,933,609	2,055,990	1,896,989	1,737,546	1,927,035
Reserve Money (A+B+C+D)	11,612,829	12,970,634	12,041,927	13,282,260	13,513,977	13,447,912	13,435,681	13,980,285
Factor affecting Reserve Money (RM)								
A. Net Foreign Assets	(71,374)	1,455,191	610,677	1,917,690	2,018,149	2,232,992	2,602,978	2,792,040
B. Net Domestic Assets (1+2+3)	11,684,204	11,515,443	11,431,250	11,364,570	11,495,827	11,214,920	10,832,703	11,188,245
1. Net Govt Sector Borrowing (i+ii)	4,504,320	3,811,156	3,926,290	2,817,946	2,962,523	2,328,900	2,044,330	1,977,956
i. Borrowings for Budgetary Support ¹	4,527,712	3,836,191	3,949,147	2,843,875	2,988,888	2,355,634	2,069,815	2,002,623
a) Federal Government	5,419,184	5,262,849	5,638,203	4,357,039	4,385,621	3,630,561	3,525,330	3,647,948
of which deposits with SBP	(869,772)	(594,150)	(770,985)	(503,031)	(507,052)	(612,912)	(440,736)	(338,147)
b) Provincial Government	(840,494)	(1,367,561)	(1,582,769)	(1,412,767)	(1,302,203)	(1,170,136)	(1,351,996)	(1,511,943)
Balochistan	(41,987)	(102,272)	(97,148)	(58,966)	(30,995)	(47,471)	(56,760)	(93,023)
Khyber Pakhtunkhwa	(59,667)	(78,740)	(158,952)	(29,197)	(108,076)	(88,228)	(99,410)	(100,651)
Punjab	(627,553)	(846,228)	(958,894)	(815,803)	(805,131)	(616,924)	(790,206)	(768,950)
Sindh	(111,287)	(340,321)	(367,775)	(508,801)	(358,001)	(417,512)	(405,620)	(549,319)
c) AJK Government	(30,893)	(38,465)	(71,073)	(65,478)	(58,653)	(63,594)	(66,866)	(78,545)
d) Gilgit-Baltistan	(20,084)	(20,632)	(35,214)	(34,920)	(35,877)	(41,199)	(36,653)	(54,837)
ii. Others	(23,392)	(25,035)	(22,857)	(25,929)	(26,365)	(26,733)	(25,485)	(24,668)
2. Credit to Non-Govt. Sector (i+ii+iii)	1,525,930	1,368,606	1,441,990	1,419,953	1,388,328	1,419,517	1,393,693	1,367,457
i. Claims on Scheduled Banks (a+b+c+d+e)	1,409,836	1,252,778	1,327,542	1,302,678	1,270,572	1,302,408	1,274,221	1,247,179
a. Agriculture Sector	5,374	7,750	6,438	7,662	7,547	7,360	7,610	7,631
b. Industrial Sector	577,676	491,783	509,959	457,722	450,828	438,864	428,104	420,780
c. Export Sector	624,392	507,694	556,751	441,653	417,521	401,828	382,543	363,631
d. Housing Sector	-	-	-	-	-	-	-	-
e. Others	202,394	245,551	254,394	395,641	394,676	454,356	455,964	455,137
ii. Claims on NBFIs	116,094	115,828	114,448	117,275	117,756	117,109	119,472	120,278
iii. PSEs Special A/C Debt Repayment	-	-	-	-	-	-	-	-
3. Other Items (Net)	5,653,954	6,335,681	6,062,970	7,126,670	7,144,977	7,466,502	7,394,679	7,842,832
				-	-	-	-	
Reserve Money(RM) (A+B)	11,612,829	12,970,634	12,041,927	13,282,260	13,513,977	13,447,912	13,435,681	13,980,285

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

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	Feb	Oct	Nov	Dec	Jan	Feb
1. Banknotes	9,698,211	11,269,452	10,027,417	11,293,296	11,402,884	11,487,498	11,640,734	11,998,318
2. One Rupee Coins and above	9,849	9,880	9,857	9,964	9,945	9,911	9,956	9,956
3. Total (1+2)	9,708,060	11,279,332	10,037,274	11,303,260	11,412,829	11,497,409	11,650,690	12,008,274
4. Held by Banking Department of SBP	190	119	158	165	146	113	158	157
5. Held by Issue Department of SBP	40	365	359	344	363	353	374	349
6. Currency in tills of Scheduled Banks	554,731	644,365	579,025	620,046	621,633	624,384	610,214	680,734
7. Currency in Circulation (3-4-5-6)	9,153,099	10,634,483	9,457,732	10,682,705	10,790,687	10,872,559	11,039,945	11,327,034

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

Million Rupees

Assets / Liabilities	30 th June		2025	2025			2026	
	FY24	FY25 ^R	Feb	Oct	Nov	Dec	Jan	Feb
A. Components of M2								
1. Currency in Circulation	9,153,099	10,634,483	9,457,732	10,682,705	10,790,687	10,872,559	11,039,945	11,327,034
2. Other Deposits with SBP	62,892	57,267	63,810	45,900	45,667	53,980	47,976	45,482
3. Total Private & PSE Deposits	26,665,840	30,096,017	26,234,620	29,202,195	29,731,634	31,375,639	30,483,221	30,525,179
<i>of which : RFCDS</i>	1,604,935	1,690,606	1,684,000	1,722,848	1,708,972	1,707,721	1,743,530	1,766,763
Money Supply (1+2+3)	35,881,830	40,787,767	35,756,162	39,930,800	40,567,988	42,302,178	41,571,141	41,897,695
B. Factors Affecting Money Supply (M2)								
I.Net Foreign Assets of the Banking System	(1,137,968)	746,313	(390,557)	545,844	623,779	854,215	1,204,490	1,358,640
a. State Bank of Pakistan	(71,374)	1,455,191	610,677	1,917,690	2,018,149	2,232,992	2,602,978	2,792,040
b. Scheduled Banks	(1,066,594)	(708,878)	(1,001,234)	(1,371,846)	(1,394,370)	(1,378,777)	(1,398,488)	(1,433,399)
II.Net Domestic Assets of Banking System (1+2+3)	37,019,799	40,041,453	36,146,719	39,384,956	39,944,209	41,447,962	40,366,652	40,539,055
a. State Bank of Pakistan	10,274,368	10,262,665	10,103,708	10,061,892	10,225,255	9,912,512	9,558,482	9,941,066
b. Scheduled Banks	26,745,431	29,778,789	26,043,011	29,323,064	29,718,953	31,535,451	30,808,170	30,597,989
1. Net Govt Sector Borrowing(a+b+c)	31,078,845	35,119,827	30,844,760	34,020,712	34,404,283	34,790,699	35,117,840	35,429,954
a. Borrowings for Budgetary support ¹	29,723,917	34,078,342	29,750,373	32,967,608	33,342,144	33,731,364	34,081,216	34,415,153
(i) From SBP	4,527,712	3,836,191	3,949,147	2,843,875	2,988,888	2,355,634	2,069,815	2,002,623
a) Federal Government	5,419,184	5,262,849	5,638,203	4,357,039	4,385,621	3,630,561	3,525,330	3,647,948
of which deposits with SBP	(869,772)	(594,150)	(770,985)	(503,031)	(507,052)	(612,912)	(440,736)	(338,147)
b) Provincial Government	(840,494)	(1,367,561)	(1,582,769)	(1,412,767)	(1,302,203)	(1,170,136)	(1,351,996)	(1,511,943)
Balochistan Government	(41,987)	(102,272)	(97,148)	(58,966)	(30,995)	(47,471)	(56,760)	(93,023)
Khyber Pakhtunkhwa Government	(59,667)	(78,740)	(158,952)	(29,197)	(108,076)	(88,228)	(99,410)	(100,651)
Punjab Government	(627,553)	(846,228)	(958,894)	(815,803)	(805,131)	(616,924)	(790,206)	(768,950)
Sindh Government	(111,287)	(340,321)	(367,775)	(508,801)	(358,001)	(417,512)	(405,620)	(549,319)
c) AJK Government	(30,893)	(38,465)	(71,073)	(65,478)	(58,653)	(63,594)	(66,866)	(78,545)
d) Gilgit-Baltistan	(20,084)	(20,632)	(35,214)	(34,920)	(35,877)	(41,199)	(36,653)	(54,837)
(ii) From Scheduled banks (a+b)	25,196,205	30,242,151	25,801,226	30,123,733	30,353,256	31,375,730	32,011,400	32,412,529
a) Federal Government	26,866,638	32,301,512	27,677,906	32,255,901	32,496,025	33,629,958	34,315,529	34,712,143
of which deposits with banks	(2,709,578)	(3,171,071)	(2,687,131)	(3,210,825)	(3,131,731)	(3,318,156)	(3,424,269)	(3,472,042)
b) Provincial Government	(1,670,433)	(2,059,362)	(1,876,680)	(2,132,167)	(2,142,770)	(2,254,228)	(2,304,128)	(2,299,614)
of which deposits with banks	(1,670,433)	(2,059,362)	(1,876,680)	(2,132,167)	(2,142,770)	(2,254,228)	(2,304,129)	(2,299,614)
b. Commodity operations	1,378,320	1,066,520	1,117,244	1,079,033	1,088,505	1,086,069	1,062,110	1,039,469
c. Others	(23,392)	(25,035)	(22,857)	(25,929)	(26,365)	(26,733)	(25,485)	(24,668)
2. Credit to Non-Govt. Sector (a+b+c+d)	11,543,424	13,011,091	13,281,487	12,724,926	12,878,110	13,983,522	13,438,593	13,685,066
a. Credit to Private Sector*	8,866,853	9,948,706	9,474,326	9,954,391	10,136,507	10,940,987	10,648,974	10,877,144
Conventional Banking Branches	6,211,242	6,616,972	6,287,854	6,489,642	6,582,946	6,711,888	6,541,168	6,665,175
Islamic Banks	1,776,270	2,294,571	2,211,293	2,273,995	2,339,088	2,729,686	2,530,281	2,535,256
Islamic Banking Branches of Conventional Banks	879,341	1,037,162	975,179	1,190,753	1,214,473	1,499,413	1,577,525	1,676,714
b. Credit to PSEs	2,191,482	2,104,374	2,245,675	2,133,755	2,121,930	2,200,976	2,126,485	2,197,040
c. PSEs Special a/c-debt Repayment with BP/PSPC	-	-	-	-	-	-	-	-
d. Credit to NBFIs	485,089	958,011	1,561,485	636,780	619,673	841,560	663,134	610,882
3. Other Items (net) *	(5,602,470)	(8,089,465)	(7,979,528)	(7,360,682)	(7,338,184)	(7,326,259)	(8,189,782)	(8,575,966)
Broad Money M2 (A+B)	35,881,830	40,787,767	35,756,162	39,930,800	40,567,988	42,302,178	41,571,141	41,897,695
C. Memorandum Items								
Accrued Profit on SBP holdings of MRTBs/MTBs	262,536	296,619	369,462	437,841	473,140	298,655	324,774	347,766
Outstanding amount of MTBs (realized value in auction)	7,542,978	5,869,162	4,656,892	4,809,319	4,536,318	5,057,570	5,194,536	5,221,901
Net Government Budgetary Borrowing (Cash Basis)	29,075,815	33,642,350	29,200,781	32,378,958	32,737,191	33,316,891	33,631,214	33,928,259
From SBP	4,265,176	3,539,572	3,579,685	2,406,034	2,515,748	2,056,978	1,745,041	1,654,857
From Scheduled Banks	24,810,640	30,102,778	25,621,096	29,972,924	30,221,443	31,259,913	31,886,173	32,273,402

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	27-Feb-26 ^P	1 st July 24 to 28-Feb-25	1 st July 25 to 27-Feb-26
1. Central Government (a+b)	32,285,822	37,564,361	38,360,092	1,030,287.31	795,730.44
a. Scheduled Banks	26,866,638	32,301,512	34,712,143	811,267.50	2,410,630.71
T-Bills, Securities and Others	29,576,216	35,472,584	38,184,185	788,820.97	2,711,601.17
Less:					
Government Deposits	2,709,578	3,171,071	3,472,042	(22,446.53)	300,970.46
b. State Bank	5,419,184	5,262,849	3,647,948	219,019.81	(1,614,900.26)
T-bills and Securities etc.	5,571,285	5,094,335	3,230,744	120,672.85	(1,863,591.05)
Debtor Balances (Exc. Zakat Fund)	-	-	-	-	-
Others*	717,671	762,663	755,351	(440.60)	(7,312.26)
Less:					
Govt. Deposits (Ex. Zakat and Privatization Fund)	869,772	594,150	338,147	(98,787.56)	(256,003.04)
2. Provincial Governments (c+d)	(2,561,905)	(3,486,020)	(3,944,939)	(1,003,830.85)	(458,919.25)
c. Scheduled Banks	(1,670,433)	(2,059,362)	(2,299,614)	(206,246.51)	(240,252.23)
Government Securities and Others	-	-	-	-	-
Less:					
Government Deposits	1,670,433	2,059,362	2,299,614	206,246.51	240,252.23
d. State Bank	(891,472)	(1,426,658)	(1,645,325)	(797,584.35)	(218,667.01)
Government Securities	-	-	-	-	-
Debtor Balances (Excluding Zakat Fund)	-	-	-	-	-
Less:					
Government Deposits (Excluding Zakat Fund)	891,472	1,426,658	1,645,325	797,584.35	218,667.01
Net Budgetary Borrowing from the Banking System	29,723,917	34,078,341	34,415,153	26,456.46	336,811.20

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.

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

Items	Million Rupees				
	Stocks			Monetary Impact During	
	30-Jun-24	30-Jun-25	27-Feb-26 ^P	1 st July 24 to 28-Feb-25	1 st July 25 to 27-Feb-26
Rice	-	192.6	209.6	187.0	17.0
Wheat	1,133,456.1	795,113.4	765,861.3	(284,585.0)	(29,252.1)
Sugar	107,772.4	104,742.0	139,158.3	23,199.5	34,416.3
Fertilizer	134,664.3	163,502.0	131,378.1	(3.7)	(32,123.8)
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	1,039,469.4	(261,076.9)	(27,051.1)

Source: SME, Housing & Sustainable Finance Department

2.9 SBP Statement of Affairs

Million Rupees

Last Week End	Sep-25			Oct-25			Nov-25		
	Issue	Banking	Total	Issue	Banking	Total	Issue	Banking	Total
ASSETS	11,109,804	13,544,294	24,654,098	11,293,461	14,334,875	25,628,336	11,403,030	14,526,302	25,929,332
International reserve assets	2,096,015	4,335,527	6,431,542	2,500,715	4,287,260	6,787,975	2,722,936	4,170,924	6,893,860
- Gold	2,011,604	-	2,011,604	2,346,213	-	2,346,213	2,448,023	-	2,448,023
- Foreign currency balances	84,411	4,301,162	4,385,573	154,502	4,209,732	4,364,234	274,913	4,136,841	4,411,754
- Balances with International Monetary Fund	-	-	-	-	-	-	-	-	-
- Special drawing rights holdings	-	6,941	6,941	-	39,578	39,578	-	8,047	8,047
- Reserve tranche position with International Monetary Fund	-	46	46	-	46	46	-	45	45
- Other foreign currency balances	-	27,378	27,378	-	37,904	37,904	-	25,991	25,991
Local currency financial assets	7,000,000	5,817,465	12,817,465	7,000,000	6,240,720	13,240,720	7,000,000	6,400,146	13,400,146
(i) Monetary policy assets	7,000,000	4,769,416	11,769,416	7,000,000	5,240,893	12,240,893	7,000,000	5,431,969	12,431,969
- Conventional- securities purchased under agreement to resell	7,000,000	4,450,797	11,450,797	7,000,000	4,964,248	11,964,248	7,000,000	5,220,086	12,220,086
- Shariah compliant financing facility	-	318,619	318,619	-	276,645	276,645	-	211,883	211,883
- Outright purchase of assets	-	-	-	-	-	-	-	-	-
- Conventional securities	-	-	-	-	-	-	-	-	-
- Shariah compliant securities	-	-	-	-	-	-	-	-	-
(ii) Credit to conventional banks & financial institutions for purposes other than monetary policy	-	733,777	733,777	-	699,463	699,463	-	673,155	673,155
- Agriculture sector	-	4,629	4,629	-	4,543	4,543	-	4,904	4,904
- Industrial sector	-	353,853	353,853	-	342,095	342,095	-	337,328	337,328
- Export sector	-	313,264	313,264	-	291,692	291,692	-	270,557	270,557
- Housing sector	-	2	2	-	2	2	-	2	2
- Other	-	62,029	62,029	-	61,131	61,131	-	60,363	60,363
(iii) Credit to Islamic banks & financial institutions for purpose other than monetary policy	-	314,273	314,273	-	300,364	300,364	-	295,022	295,022
- Agriculture sector	-	3,894	3,894	-	3,861	3,861	-	3,832	3,832
- Industrial sector	-	142,309	142,309	-	138,584	138,584	-	136,406	136,406
- Export sector	-	159,665	159,665	-	149,962	149,962	-	146,964	146,964
- Housing sector	-	-	-	-	-	-	-	-	-
- Other	-	8,405	8,405	-	7,957	7,957	-	7,820	7,820
Credit to general government account	1,977,710	2,735,106	4,712,816	1,751,363	2,994,044	4,745,407	1,637,053	3,142,418	4,779,471
- Federal government	1,977,710	2,735,106	4,712,816	1,751,363	2,994,044	4,745,407	1,637,053	3,142,418	4,779,471
- Perpetual loan to federal government	-	757,075	757,075	-	751,836	751,836	-	751,585	751,585
- Government securities	-	-	-	-	-	-	-	-	-
- Market related treasury bills	-	-	-	-	-	-	-	-	-
- Pakistan investment bonds	1,977,710	1,978,031	3,955,741	1,751,363	2,242,208	3,993,571	1,637,053	2,390,833	4,027,886
- Sukuks	-	-	-	-	-	-	-	-	-
- Government overdrafts	-	-	-	-	-	-	-	-	-
- Provincial & autonomous regions	-	-	-	-	-	-	-	-	-
- Long term loans	-	-	-	-	-	-	-	-	-
- Short term loans	-	-	-	-	-	-	-	-	-
- Government overdrafts	-	-	-	-	-	-	-	-	-
Equity investments	-	219,649	219,649	-	372,610	372,610	-	372,610	372,610
- Subsidiaries	-	0	0	-	0	0	-	0	0
- Banks	-	173,887	173,887	-	326,848	326,848	-	326,848	326,848
- Financial institutions	-	45,762	45,762	-	45,762	45,762	-	45,762	45,762
- Other	-	-	-	-	-	-	-	-	-
Property, plant & equipment	-	171,700	171,700	-	171,530	171,530	-	172,730	172,730
Rupee coins	434	-	434	344	-	344	363	-	363
Other assets	35,644	264,847	300,491	41,039	268,713	309,751	42,679	267,473	310,152
LIABILITIES	11,109,804	13,544,294	24,654,098	11,293,461	14,334,875	25,628,336	11,403,030	14,526,302	25,929,332
Equity & reserves	-	4,070,152	4,070,152	-	4,748,618	4,748,618	-	4,971,994	4,971,994
- 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	-	4,761	4,761
- Unrealized appreciations	-	2,230,470	2,230,470	-	2,717,869	2,717,869	-	2,819,489	2,819,489
- Profit & loss appropriation account	-	615,371	615,371	-	806,437	806,437	-	928,177	928,177
Banknotes in circulation	11,109,804	(173)	11,109,631	11,293,460	(165)	11,293,295	11,403,030	(146)	11,402,884
- Banknotes in circulation	11,109,630	-	11,109,630	11,293,295	-	11,293,295	11,402,884	-	11,402,884
- Banknotes held in Banking Department	173	(173)	0	165	(165)	0	146	(146)	0
Monetary policy liabilities	-	-	-	-	229,039	229,039	-	161,282	161,282
- Securities sold under agreement to repurchase	-	-	-	-	229,039	229,039	-	161,282	161,282
- Shariah compliant facility	-	-	-	-	-	-	-	-	-
Local currency deposits	-	3,783,750	3,783,750	-	3,714,127	3,714,127	-	3,722,442	3,722,442
- Federal government	-	846,978	846,978	-	485,107	485,107	-	489,368	489,368
- Provincial governments & autonomous regions	-	1,306,975	1,306,975	-	1,537,708	1,537,708	-	1,421,474	1,421,474
- Bank deposits	-	1,475,793	1,475,793	-	1,535,159	1,535,159	-	1,656,641	1,656,641
- Other deposits	-	154,004	154,004	-	156,154	156,154	-	154,959	154,959
Foreign currency deposits	-	1,468,048	1,468,048	-	1,461,214	1,461,214	-	1,464,125	1,464,125
- Local banks	-	408,930	408,930	-	398,450	398,450	-	399,349	399,349
- Foreign central banks	-	993	993	-	990	990	-	986	986
- Foreign governments & sovereign wealth fund	-	1,050,720	1,050,720	-	1,053,633	1,053,633	-	1,055,713	1,055,713
- Others deposits	-	7,405	7,405	-	8,141	8,141	-	8,077	8,077
Foreign currency loans and liabilities	-	3,864,782	3,864,782	-	3,815,584	3,815,584	-	3,820,399	3,820,399
- International Monetary Fund facilities	-	1,530,370	1,530,370	-	1,489,031	1,489,031	-	1,489,030	1,489,030
- Allocations of special drawing rights of IMF	-	1,132,027	1,132,027	-	1,121,345	1,121,345	-	1,118,622	1,118,622
- Currency swap arrangements	-	1,202,385	1,202,385	-	1,205,208	1,205,208	-	1,212,747	1,212,747
- Overdraft from Asian Clearing Union	-	-	-	-	-	-	-	-	-
Other liabilities	-	357,735	357,735	-	366,458	366,459	-	386,205	386,205

2.9 SBP Statement of Affairs

Million Rupees

Last Week End	Dec-25			Jan-26			Feb-26		
	Issue	Banking	Total	Issue	Banking	Total	Issue	Banking	Total
ASSETS	11,549,612	15,341,811	26,891,423	11,640,892	15,201,325	26,842,217	11,998,475	15,711,218	27,709,693
International reserve assets	2,827,848	4,444,147	7,271,995	3,203,354	4,578,507	7,781,861	3,404,136	4,559,241	7,963,377
- Gold	2,448,213	-	2,448,213	2,902,598	-	2,902,598	3,040,823	-	3,040,823
- Foreign currency balances	379,635	4,341,663	4,721,298	300,756	4,484,497	4,785,253	363,313	4,486,735	4,850,048
- Balances with International Monetary Fund									
- Special drawing rights holdings	-	66,032	66,032	-	66,452	66,452	-	33,654	33,654
- Reserve tranche position with International Monetary Fund	-	46	46	-	46	46	-	46	46
- Other foreign currency balances	-	36,406	36,406	-	27,512	27,512	-	38,806	38,806
Local currency financial assets	7,000,000	6,919,756	13,919,756	7,000,000	7,295,651	14,295,651	7,000,000	7,958,875	14,958,875
(i) Monetary policy assets	7,000,000	5,985,072	12,985,072	7,000,000	6,388,702	13,388,702	7,000,000	7,079,883	14,079,883
- Conventional- securities purchased under agreement to resell	7,000,000	5,535,061	12,535,061	7,000,000	5,971,336	12,971,336	7,000,000	6,511,311	13,511,311
- Shariah compliant financing facility	-	450,011	450,011	-	417,366	417,366	-	568,572	568,572
- Outright purchase of assets	-	-	-	-	-	-	-	-	-
- Conventional securities	-	-	-	-	-	-	-	-	-
- Shariah compliant securities	-	-	-	-	-	-	-	-	-
(ii) Credit to conventional banks & financial institutions	-	654,012	654,012	-	628,840	628,840	-	608,746	608,746
for purposes other than monetary policy	-	654,012	654,012	-	628,840	628,840	-	608,746	608,746
- Agriculture sector	-	4,923	4,923	-	4,950	4,950	-	4,957	4,957
- Industrial sector	-	331,326	331,326	-	319,660	319,660	-	313,642	313,642
- Export sector	-	257,889	257,889	-	246,157	246,157	-	232,742	232,742
- Housing sector	-	2	2	-	2	2	-	2	2
- Other	-	59,872	59,872	-	58,071	58,071	-	57,403	57,403
(iii) Credit to Islamic banks & financial institutions for purpose other than monetary policy	-	280,673	280,673	-	278,109	278,109	-	270,246	270,246
- Agriculture sector	-	3,797	3,797	-	3,907	3,907	-	3,883	3,883
- Industrial sector	-	133,980	133,980	-	130,189	130,189	-	128,004	128,004
- Export sector	-	135,238	135,238	-	136,386	136,386	-	130,889	130,889
- Housing sector	-	-	-	-	-	-	-	-	-
- Other	-	7,658	7,658	-	7,627	7,627	-	7,470	7,470
Credit to general government account	1,678,731	3,145,165	4,823,896	1,387,160	2,452,716	3,839,876	1,541,780	2,320,486	3,862,265
- Federal government	1,678,731	3,145,165	4,823,896	1,387,160	2,452,716	3,839,876	1,541,780	2,320,486	3,862,265
- Perpetual loan to federal government	-	759,335	759,335	-	760,620	760,620	-	757,742	757,742
- Government securities	-	-	-	-	-	-	-	-	-
- Market related treasury bills	-	-	-	-	-	-	-	-	-
- Pakistan investment bonds	1,678,731	2,385,830	4,064,562	1,387,160	1,692,096	3,079,256	1,541,780	1,562,744	3,104,523
- Sukuks	-	-	-	-	-	-	-	-	-
- Government overdrafts	-	-	-	-	-	-	-	-	-
- Provincial & autonomous regions	-	-	-	-	-	-	-	-	-
- Long term loans	-	-	-	-	-	-	-	-	-
- Short term loans	-	-	-	-	-	-	-	-	-
- Government overdrafts	-	-	-	-	-	-	-	-	-
Equity investments	-	372,610	372,610	-	433,212	433,212	-	433,212	433,212
- Subsidiaries	-	0	0	-	0	0	-	0	0
- Banks	-	326,848	326,848	-	387,451	387,451	-	387,451	387,451
- Financial institutions	-	45,762	45,762	-	45,762	45,762	-	45,762	45,762
- Other	-	-	-	-	-	-	-	-	-
Property, plant & equipment	-	172,493	172,493	-	173,124	173,124	-	172,760	172,760
Rupee coins	355	-	355	374	-	374	349	-	349
Other assets	42,679	287,641	330,319	50,003	268,117	318,121	52,210	266,645	318,855
LIABILITIES	11,549,612	15,341,811	26,891,423	11,640,892	15,201,325	26,842,217	11,998,475	15,711,218	27,709,693
Equity & reserves	-	5,123,382	5,123,382	-	5,780,969	5,780,969	-	6,052,422	6,052,422
- 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	-	5,867	5,867	-	5,867	5,867
- Unrealized appreciations	-	2,819,489	2,819,489	-	3,334,040	3,334,040	-	3,470,956	3,470,956
- Profit & loss appropriation account	-	1,079,565	1,079,565	-	1,221,495	1,221,495	-	1,356,031	1,356,031
Banknotes in circulation	11,549,612	(138)	11,549,474	11,640,892	(158)	11,640,734	11,998,475	(157)	11,998,318
- Banknotes in circulation	11,549,474	-	11,549,474	11,640,734	-	11,640,734	11,998,318	-	11,998,318
- Banknotes held in Banking Department	138	(138)	-	158	(158)	-	157	(157)	-
Monetary policy liabilities	-	15,157	15,157	-	48,182	48,182	-	29,149	29,149
- Securities sold under agreement to repurchase	-	15,157	15,157	-	48,182	48,182	-	29,149	29,149
- Shariah compliant facility	-	-	-	-	-	-	-	-	-
Local currency deposits	-	4,270,946	4,270,946	-	3,400,451	3,400,451	-	3,676,514	3,676,514
- Federal government	-	1,339,280	1,339,280	-	423,653	423,653	-	321,755	321,755
- Provincial governments & autonomous regions	-	1,146,647	1,146,647	-	1,478,775	1,478,775	-	1,666,851	1,666,851
- Bank deposits	-	1,631,491	1,631,491	-	1,337,938	1,337,938	-	1,530,805	1,530,805
- Other deposits	-	153,528	153,528	-	160,085	160,085	-	157,103	157,103
Foreign currency deposits	-	1,462,741	1,462,741	-	1,451,407	1,451,407	-	1,439,371	1,439,371
- Local banks	-	396,471	396,471	-	399,608	399,608	-	396,230	396,230
- Foreign central banks	-	984	984	-	982	982	-	980	980
- Foreign governments & sovereign wealth fund	-	1,058,453	1,058,453	-	1,043,246	1,043,246	-	1,036,023	1,036,023
- Others deposits	-	6,834	6,834	-	7,571	7,571	-	6,138	6,138
Foreign currency loans and liabilities	-	4,098,646	4,098,646	-	4,139,257	4,139,257	-	4,140,025	4,140,025
- International Monetary Fund facilities	-	1,753,949	1,753,949	-	1,778,794	1,778,794	-	1,767,739	1,767,739
- Allocations of special drawing rights of IMF	-	1,127,712	1,127,712	-	1,134,894	1,134,894	-	1,128,362	1,128,362
- Currency swap arrangements	-	1,216,985	1,216,985	-	1,225,569	1,225,569	-	1,243,924	1,243,924
- Overdraft from Asian Clearing Union	-	-	-	-	-	-	-	-	-
Other liabilities	-	371,077	371,077	-	381,215	381,215	-	373,894	373,894

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		2025				2026	
			Feb	Oct	Nov	Dec	Jan	Feb		
ASSETS										
Cash & Balances with Treasury Banks	3,197,004	2,874,601	2,683,686	2,942,398	3,025,559	2,957,103	2,735,694	2,860,448		
Balances with other Banks	558,314	672,164	116,658	220,600	191,580	297,834	232,346	237,890		
Lending to Financial Institutions	1,025,211	926,667	830,594	924,581	928,003	809,533	849,874	932,958		
Investments	30,149,408	36,515,945	31,118,103	36,547,085	36,731,391	37,892,704	38,821,525	39,141,760		
Advances – Net of Provision	11,589,550	12,002,417	13,119,170	12,357,019	12,494,171	13,265,176	13,405,677	13,685,393		
Gross Advances	12,447,146	12,917,323	14,033,954	13,278,952	13,429,979	14,144,500	14,290,079	14,541,544		
Less: Provision for Non- Performing Advances	(857,595)	(914,906)	(914,784)	(921,933)	(935,808)	(879,324)	(884,403)	(856,152)		
Operating Fixed Assets	1,012,671	1,062,847	1,000,234	1,121,565	1,141,961	1,213,190	1,210,475	1,217,910		
Deferred Tax Assets	186,560	255,736	204,201	255,229	272,737	165,969	295,999	304,828		
Other Assets	2,404,598	2,936,958	2,744,794	3,541,143	3,613,786	3,503,145	3,396,226	3,475,757		
Right to use Assets		169,372	164,053	198,236	205,042	209,939	209,856	215,024		
TOTAL ASSETS	50,123,316	57,416,707	51,981,494	58,107,856	58,604,230	60,314,593	61,157,670	62,071,967		
LIABILITIES										
Bills Payable	459,192	478,713	416,534	400,986	448,071	470,812	469,594	532,593		
Borrowings	13,071,191	14,862,650	14,852,652	14,988,048	15,179,172	15,608,068	16,033,136	16,953,712		
Deposits and other Accounts	30,812,105	35,025,388	30,263,653	35,148,622	35,394,238	36,155,703	36,655,810	36,579,826		
Sub-ordinated Loans	172,846	166,328	171,337	159,325	159,324	158,880	158,880	158,879		
Liabilities Against Assets Subject to Finance Lease	11,106	148,088	141,916	158,422	159,564	158,808	161,847	167,549		
Deferred Tax Liabilities	48,282	117,951	103,614	138,327	131,028	223,527	158,782	182,582		
Other Liabilities	2,538,857	2,697,785	2,398,075	3,190,661	3,105,183	3,288,073	2,835,853	2,987,505		
TOTAL LIABILITIES	47,113,577	53,496,903	48,347,781	54,184,391	54,576,581	56,063,871	56,473,901	57,562,646		
NET ASSETS	3,009,739	3,919,804	3,633,712	3,923,465	4,027,648	4,250,723	4,683,769	4,509,321		
REPRESENTED BY:										
Paid up Capital / Head Office Capital Account	631,074	626,974	634,692	634,388	645,731	534,341	537,186	537,126		
Reserves	650,680	727,144	699,458	804,829	797,954	872,231	883,817	919,160		
Un-appropriated / Un-remitted Profit	1,363,938	1,631,177	1,667,613	1,695,911	1,766,536	1,977,476	2,058,058	1,991,287		
Surplus/ (Deficit) on Revaluation of Assets	364,046	934,509	631,949	788,336	817,428	866,676	1,204,708	1,061,748		
TOTAL	3,009,739	3,919,804	3,633,712	3,923,465	4,027,648	4,250,723	3,479,061	3,447,573		

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)

Items	Million Rupees								
	FY24	FY25	2025	2025					2026
			Jan	Sep	Oct	Nov	Dec	Jan	
Demand Liabilities	20,654,009	24,183,399	21,549,833	25,265,631	25,214,112	25,031,085	25,905,616	25,937,039	
Time Liabilities	5,007,027	4,998,767	4,852,034	5,037,134	5,106,259	5,319,530	5,387,826	5,516,839	
TOTAL (Demand & Time Liabilities)	25,661,036	29,182,166	26,401,867	30,302,765	30,320,372	30,350,615	31,293,442	31,453,877	
LIQUID ASSETS MAINTAINED IN PAKISTAN	20,912,972	23,613,887	19,079,288	25,295,644	25,541,499	25,755,356	26,001,883	26,322,337	
Cash	684,550	636,715	563,935	626,013	636,073	632,351	646,691	644,085	
Balance with SBP	1,509,768	1,834,210	1,418,539	1,475,129	1,558,919	1,609,912	1,849,173	1,623,756	
Balance with agents of SBP	141,061	180,823	67,666	181,507	112,042	110,836	113,241	69,428	
Un-encumbered approved Securities	18,505,476	20,888,892	16,957,295	22,939,245	23,160,859	23,328,729	23,319,325	23,911,726	
Foreign Banks Deposits with SBP under section13(3) of Banking Companies Ordinance	72,116	73,247	71,853	73,749	73,605	73,527	73,453	73,343	
Minimum of Assets required to be held under Section 29 of the Banking Companies Ordinance	6,092,810	6,872,374	6,243,554	7,122,184	7,116,810	7,117,199	7,321,810	7,356,649	
Excess of Assets being held over the minimum required under Section 29 of the Banking Companies Ordinance	14,820,162	16,741,513	12,835,734	18,173,460	18,424,689	18,638,156	18,680,073	18,965,688	

Source: Banking Supervision Department-2, SBP

2.14 Financial Position of DFIs, MFBs and NBFCs

Million Rupees

ASSETS/ LIABILITIES	September-25				December-25			
	DFIs*	NBFCs	MFBs	Total	DFIs*	NBFCs	MFBs	Total
1. Currency and Deposits	12,246	1,433,399	93,667	1,539,312	30,680	1,611,658	91,602	1,733,941
a. Currency	4	1,437	10,093	11,534	3	1,506	10,830	12,340
b. Transferable Deposits	6,820	1,033,185	62,510	1,102,515	7,705	1,340,374	74,515	1,422,594
c. Restricted Deposits	-	338	1,080	1,418	-	253	834	1,088
d. Other Deposits	5,422	398,440	19,983	423,845	22,973	269,524	5,422	297,919
2. Investment in securities other than shares	1,080,631	1,344,053	175,271	2,599,954	1,008,462	1,518,597	239,832	2,766,891
a. Short-term	61,641	969,997	87,633	1,119,272	63,638	1,166,308	146,207	1,376,153
b. Long-term	1,018,990	374,056	87,637	1,480,683	944,825	352,289	93,625	1,390,738
3. Loans extended (Advances)	260,797	157,171	615,572	1,033,541	268,780	187,654	652,817	1,109,251
a. Short-term	64,050	71,529	375,847	511,426	68,419	82,297	406,493	557,210
b. Long-term	196,748	85,643	239,725	522,115	200,361	105,357	246,323	552,041
4. Investment in shares	28,975	733,651	-	762,626	28,092	759,830	16,002	803,924
a. Quoted	16,730	703,721	-	720,451	15,749	729,430	16,002	761,181
b. Non-quoted	12,245	29,930	-	42,175	12,343	30,400	-	42,743
5. Insurance Technical Reserve	-	-	105	105	-	-	219	219
a. Life	-	-	20	20	-	-	9	9
b. Non-life	-	-	85	85	-	-	210	210
6. Financial Derivatives	-	550	-	550	-	445	-	445
7. Other accounts receivable	45,044	249,989	68,997	364,031	45,141	266,533	84,225	395,899
8. Non-financial assets	14,315	30,007	54,800	99,122	14,350	34,718	59,245	108,314
a. Produced assets	14,165	23,572	51,119	88,857	14,200	27,981	54,394	96,575
i. Fixed assets	13,548	14,284	41,846	69,677	13,548	17,761	44,517	75,826
ii. Inventories	-	225	-	225	-	385	-	385
iii. Valuables	-	6,492	-	6,492	-	7,272	-	7,272
iv. Other produced assets	618	2,572	9,273	12,463	652	2,563	9,877	13,092
b. Non-produced assets	150	6,435	3,681	10,266	150	6,738	4,851	11,739
i. Land	150	1,872	343	2,365	150	1,945	1,350	3,444
ii. Other-non-produced assets	-	4,563	3,338	7,900	-	4,793	3,502	8,294
Total Assets/ Liabilities	1,442,009	3,948,821	1,008,411	6,399,242	1,395,505	4,379,436	1,143,942	6,918,883
1. Deposits	67,500	57,837	760,217	885,554	80,569	58,853	840,452	979,873
a. Restricted deposits	329	37,748	-	38,077	371	39,197	79,642	119,209
b. Other deposits	67,171	20,088	760,217	847,477	80,198	19,656	760,810	860,664
2. Securities other than shares (bonds/debentures etc)	-	887	10,106	10,993	-	869	5,712	6,581
a. Short-term	-	51	-	51	-	33	-	33
b. long-term	-	836	10,106	10,942	-	836	5,712	6,548
3. Loans (Borrowings)	1,078,022	96,755	73,787	1,248,565	1,012,553	152,671	101,635	1,266,859
a. Short-term	829,977	37,441	21,157	888,575	762,609	88,732	27,557	878,898
b. Long-term	248,045	59,314	52,630	359,990	249,944	63,939	74,079	387,961
4. Financial Derivatives	-	-	-	-	-	-	-	-
5. Other accounts payable	67,657	167,958	146,624	382,239	67,885	247,287	169,345	484,516
6. Shares and other equity	228,830	3,625,384	17,677	3,871,891	234,498	3,919,756	26,799	4,181,053
a. Quoted	16,678	1,924,708	23,830	1,965,215	16,678	1,923,626	18,290	1,958,593
b. Non-quoted	82,119	1,270,614	29,177	1,381,910	82,119	1,380,871	48,848	1,511,838
c. Retained earnings	45,060	250,536	(55,943)	239,653	45,362	277,244	(60,157)	262,449
d. Current year result	28,301	165,186	1,099	194,585	30,140	314,383	(157)	344,365
e. General & special reserves	34,304	16,666	18,811	69,782	34,357	23,929	18,901	77,187
f. Valuation adjustments	22,369	(2,325)	703	20,747	25,843	(297)	1,075	26,621

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	Sep-24	Dec-24	Mar-25	Jun-25	Sep-25	Dec-25
1 Non-financial Corporations	109,624	254,284	88,984	102,167	116,384	119,800
i Public	16,381	36,710	18,094	18,190	16,623	6,427
ii Private	93,243	217,575	70,890	83,976	99,761	113,373
2 Financial Corporations	89,364	114,963	103,479	134,412	175,966	218,579
i Deposit money institutions	4,110	5,127	142	6,193	5,881	7,637
ii Other deposit accepting institutions	48,488	42,037	48,178	66,041	60,609	77,751
iii Financial intermediaries	34,853	60,833	52,618	58,812	106,785	128,963
iv Financial auxiliaries	907	1,137	1,222	1,023	1,138	1,232
v Insurance and pension funds	1,006	5,830	1,319	2,343	1,553	2,995
3 Central Government	25,623	29,481	21,870	17,516	19,298	30,572
4 Provincial Governments	17,800	23,700	25,482	22,995	23,888	33,101
5 Local Governments	3,241	4,604	240	391	290	297
6 Household	443,928	404,960	601,437	507,759	488,506	444,806
7 Non-profit Institutions (NPIs) Serving Households	74,032	48,713	48,921	51,874	59,018	130,501
8 Non-residents	1,843	1,907	2,075	2,114	2,203	2,218
9 Foreign Currency	0	0	0	0	0	0
Total	765,455	882,614	892,489	839,228	885,554	979,873

Source: Statistics and Data Services Department

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

Million Rupees

SECTOR	Sep-25			Dec-25		
	Depository*	Non-Depository**	Total	Depository*	Non-Depository**	Total
1 Non-financial corporations	279,307	6,407	285,713	297,501	8,583	306,084
i Public	4,170	949	5,119	4,201	1,771	5,972
ii Private	275,136	5,458	280,595	293,300	6,812	300,112
2 Financial Corporations	103,877	37,931	141,808	113,148	46,959	160,108
i Deposit money institutions	93,409	4,311	97,720	92,195	5,522	97,717
ii Other deposit accepting institutions	7,292	94	7,386	15,909	113	16,023
iii Financial intermediaries	1,696	33,527	35,223	3,655	41,323	44,978
iv Financial auxiliaries	1,479	-	1,479	1,389	1	1,390
v Insurance and pension funds	-	-	-	0	-	0
3 Central Government	-	-	-	-	-	-
4 Provincial Governments	-	-	-	-	-	-
5 Local Governments	-	-	-	-	-	-
6 Household	137,147	16,592	153,739	127,651	31,955	159,605
7 Non-profit Institutions (NPIs) Serving Households	-	-	-	-	-	-
8 Non-Residents	-	-	-	-	-	-
9 Bills purchased and discounted (inland bills)	-	82	82	-	119	119
10 Other Advances and Financial Leases	408,472	43,727	452,199	435,077	48,258	483,335
Total	928,802	104,739	1,033,541	973,377	135,874	1,109,251

Source: Statistics and Data Services Department

* This includes Depository NBFCs, DFIs and MFIs.

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

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

Million Rupees

SECURITIES	Sep-25			Dec-25		
	Depository*	Non- Depository**	Total	Depository*	Non- Depository**	Total
A. Securities	90,093	92,432	182,526	2,101,288	665,603	2,766,891
1 Non-financial Corporations	13,973	46,167	60,140	91,346	61,859	153,206
i Public	76,120	46,265	122,385	10,268	19,800	30,068
ii Private	22,650	80,351	103,001	81,078	42,059	123,137
2 Financial Corporations	22,650	80,351	103,001	36,792	118,971	155,763
i Deposit money institutions	17,556	16,839	34,395	22,738	45,681	68,419
ii Other deposit accepting institutions	4,062	33,818	37,880	12,315	39,375	51,691
iii Financial intermediaries	1,032	28,459	29,492	1,672	33,911	35,582
iv Financial auxiliaries	-	-	-	-	-	-
v Insurance and pension funds	-	1,235	1,235	67	5	71
3 Central Government	1,900,314	414,113	2,314,428	1,973,149	484,773	2,457,922
4 Provincial Governments	-	-	-	-	-	-
5 Local Governments	-	-	-	-	-	-
6 Household	-	-	-	-	-	-
7 Non-profit institutions (NPIs) Serving Households	-	-	-	-	-	-
8 Non-Residents	-	-	-	-	-	-
9 Foreign Currency	-	-	-	-	-	-
B. Shares	31,780	730,847	762,626	46,957	756,967	803,924
1 Non-financial Corporations	12,576	692,127	704,703	11,525	716,920	728,445
i Public	1,322	344,984	346,305	746	370,775	371,521
ii Private	11,254	347,143	358,398	10,779	346,145	356,924
2 Financial Corporations	17,409	38,142	55,551	33,658	39,472	73,130
i Deposit money institutions	5,330	8,553	13,883	5,274	8,867	14,141
ii Other deposit accepting institutions	6,818	6,375	13,193	6,818	6,150	12,968
iii Financial intermediaries	2,141	22,577	24,718	18,301	23,702	42,004
iv Financial auxiliaries	3,043	-	3,043	3,188	-	3,188
v Insurance and pension funds	77	638	714	77	753	830
3 Central Government	-	-	-	-	-	-
4 Provincial Governments	-	-	-	-	-	-
5 Local Governments	-	-	-	-	-	-
6 Household	-	-	-	-	-	-
7 Non-profit institutions (NPIs) Serving Households	-	-	-	-	-	-
8 Non-residents	1,794	578	2,372	1,774	575	2,349
Total (A+B)	2,044,837	1,317,743	3,362,581	2,148,244	1,422,570	3,570,814

Source: Statistics and Data Services Department

* This includes Depository NBFCs, DFIs and MFIs.

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