

2.1 Central Bank Survey

Million Rupees

Items	FY24	FY25	2024	2025				
			Nov	Jul	Aug	Sep	Oct	Nov ^P
Net Foreign Assets	(71,160)	1,455,410	613,604	1,467,923	1,510,956	1,693,511	1,917,908	2,023,981
Claims on nonresidents	5,053,535	7,231,941	5,966,334	7,147,847	7,209,074	7,383,695	7,563,288	7,674,455
a) Monetary Gold, Coin and Bullion	1,349,449	1,942,112	1,534,137	1,942,712	2,011,604	2,240,539	2,346,213	2,448,023
b) Holdings of SDRs	206,221	7,418	79,936	41,413	8,368	6,986	39,578	8,047
c) Foreign currency	20,569	21,550	20,713	20,573	21,338	21,374	21,273	21,244
d) Deposits	2,725,338	2,902,792	2,991,544	2,395,646	2,501,186	2,680,428	3,321,641	2,325,496
e) Securities other than shares (Foreign)	8,309	1,563,154	598,226	1,969,138	1,881,930	1,650,874	1,059,502	2,095,948
f) Loans	-	-	-	-	-	-	-	-
g) Financial derivatives	-	3,083	-	-	1,384	239	69	1,655
h) Other	743,650	791,833	741,778	778,365	783,264	783,255	775,012	774,043
<i>Of which: Quota-IMF</i>	743,648	791,831	741,777	778,364	783,263	783,254	775,010	774,042
less: Liabilities to nonresidents	5,124,695	5,776,531	5,352,731	5,679,924	5,698,118	5,690,184	5,645,380	5,650,474
a) Deposits	1,057,395	1,081,376	1,052,453	1,056,112	1,049,816	1,052,095	1,054,833	1,057,728
b) Securities other than shares	1,818,649	2,348,001	2,036,152	2,299,117	2,313,587	2,296,956	2,263,995	2,261,165
c) Loans	..	..	-	..	-	..	(0)	-
d) Financial derivatives	1,166,640	1,197,854	1,191,758	1,194,147	1,201,831	1,204,603	1,205,208	1,212,959
e) Other	1,082,010	1,149,300	1,072,367	1,130,548	1,132,883	1,136,530	1,121,345	1,118,622
Claims on Other Depository Corporations	13,277,983	13,847,965	11,694,541	14,721,844	14,300,685	13,325,634	13,604,601	13,801,806
Net claims on General Government	4,492,923	3,791,965	4,146,761	3,829,759	1,488,302	2,580,819	2,796,457	2,893,486
Net claims on Central Government	5,395,565	5,231,880	5,437,398	5,010,676	2,811,614	4,011,057	4,334,165	4,273,193
Claims on Central Government	6,288,826	5,854,232	6,764,774	5,897,758	4,793,788	4,824,095	4,857,215	4,914,669
a) Securities other than Shares	5,568,455	5,089,194	6,042,188	5,139,545	4,032,156	4,067,568	4,105,379	4,162,971
b) Other claims	720,371	765,038	722,586	758,213	761,632	756,528	751,836	751,697
less: Liabilities to Central Government	893,261	622,352	1,327,376	887,082	1,982,174	813,039	523,050	641,476
a) Deposits	893,261	622,352	1,327,376	887,082	1,982,174	813,039	523,050	641,476
b) Other liabilities	-	-	-	-	-	-	-	-
Net claims on Provincial Governments	(902,642)	(1,439,915)	(1,290,637)	(1,180,917)	(1,323,312)	(1,430,237)	(1,537,708)	(1,379,707)
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	1,290,637	1,180,917	1,323,312	1,430,237	1,537,708	1,379,707
a) Deposits	902,642	1,439,915	1,290,637	1,180,917	1,323,312	1,430,237	1,537,708	1,379,707
b) Other liabilities	-	-	-	-	-	-	-	-
Claims on other sectors	84,313	78,823	78,632	80,169	79,404	74,194	68,983	61,088
a) Other financial corporations	40,777	33,746	34,127	35,245	33,245	27,138	21,437	13,533
b) Public non-financial corporations	101	29	146	39	50	50	27	39
c) Other non-financial corporations	-	-	-	-	-	-	-	-
d) Other resident sectors	43,435	45,048	44,359	44,884	46,110	47,006	47,519	47,516
Monetary base	11,590,151	12,942,839	11,527,200	13,458,245	13,288,704	13,003,148	13,251,792	13,434,684
1) Currency in Circulation	9,698,211	11,269,453	9,568,545	11,256,370	11,105,067	11,097,813	11,293,295	11,402,884
2) Liabilities to Other Depository Corporations	1,889,186	1,670,390	1,952,543	2,198,450	2,180,552	1,902,089	1,954,241	2,028,318
Reserve deposits	1,889,186	1,670,390	1,952,543	2,198,450	2,180,552	1,902,089	1,954,241	2,028,318
Other liabilities	-	-	-	-	-	-	-	-

2.1 Central Bank Survey

Million Rupees

Items	FY24	FY25	2024	2025				
			Nov	Jul	Aug	Sep	Oct	Nov ^p
3) Deposits included in broad money	2,753	2,996	6,113	3,425	3,085	3,246	4,256	3,482
Transferable deposits	229	337	331	430	452	403	551	351
a) Other financial corporations	31	151	29	233	255	205	154	154
b) Public non-financial corporations	-	-	-	-	-	-	-	-
c) Other non-financial corporations	175	164	179	174	174	174	174	174
d) Other resident sectors	23	23	123	23	23	23	223	23
Other deposits	2,524	2,659	5,783	2,995	2,633	2,843	3,705	3,131
a) Other financial corporations	1,966	2,030	5,154	2,339	2,204	2,021	2,640	2,008
b) Public non-financial corporations	-	-	-	-	-	-	-	-
c) Other non-financial corporations	-	-	-	-	-	-	-	-
d) Other resident sectors	558	628	629	656	429	822	1,065	1,123
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	125,981	127,297	127,027	127,732	128,240	126,778
<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	381,321	329,004	8,916	76,743	229,039	161,371
<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	4,494,058	6,171,936	3,954,992	4,462,933	4,762,174	4,998,397
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	1,507,344	2,650,708	364,871	491,117	684,685	819,275
c) General & special reserves	977,632	1,162,786	1,104,094	1,162,786	1,162,786	1,162,786	1,162,786	1,162,786
d) Valuation adjustment	1,561,249	2,257,842	1,782,620	2,258,442	2,327,335	2,709,030	2,814,704	2,916,336
Other items (net)	9,754	52,899	4,978	13,213	(291)	3,602	16,704	59,131
Other liabilities	288,169	332,245	290,815	307,949	298,072	322,529	324,264	367,544
Less: Other Assets	278,415	279,346	285,837	294,736	298,363	318,927	307,559	308,413

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 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 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	2024	2025				
			Oct	Jun	Jul	Aug	Sep	Oct ^P
Net Foreign Assets	(889,913)	(771,903)	(1,095,956)	(771,903)	(805,193)	(735,703)	(885,587)	(1,214,723)
Claims on nonresidents	1,153,266	1,009,017	933,271	1,009,017	954,288	964,063	883,504	919,453
a) Foreign currency	82,845	58,529	68,071	58,529	55,557	52,937	51,840	54,032
b) Deposits	470,384	347,731	225,402	347,731	294,242	286,084	197,236	241,417
c) Securities other than shares	249,517	262,304	291,953	262,304	256,695	258,861	263,503	256,459
d) Loans	9,054	6,395	6,467	6,395	13,146	33,257	29,970	21,125
e) Financial derivatives	2,456	2,648	3,040	2,648	1,661	1,664	1,620	1,704
f) Shares & other equity	334,835	325,163	334,194	325,163	326,789	325,113	335,081	340,461
g) Other	4,176	6,248	4,144	6,248	6,198	6,147	4,255	4,255
less: Liabilities to nonresidents	2,043,179	1,780,921	2,029,227	1,780,921	1,759,481	1,699,766	1,769,091	2,134,175
a) Deposits	855,735	1,013,582	869,869	1,013,582	1,028,363	1,011,478	1,048,362	1,298,807
b) Securities other than shares	-	-	-	-	-	-	-	-
c) Loans	1,158,895	721,224	1,129,503	721,224	707,037	663,756	683,396	810,284
d) Financial derivatives	1,578	1,790	1,452	1,790	1,468	1,044	1,340	1,902
e) Other	26,971	44,325	28,402	44,325	22,613	23,488	35,994	23,183
Claims on Central bank	3,153,931	2,415,721	2,977,783	2,415,721	3,089,485	2,791,311	2,704,294	2,891,715
a) Currency	566,553	656,414	552,914	656,414	618,959	566,171	618,795	631,021
b) Reserve deposits	1,990,669	1,648,484	2,307,587	1,648,484	2,131,916	2,205,831	1,998,396	2,021,672
c) Other claims	596,709	110,823	117,282	110,823	338,610	19,309	87,103	239,022
Net Claims on General Government	29,765,682	34,328,902	28,407,521	34,328,902	34,533,212	34,469,149	33,566,125	33,893,739
Net claims on Central Government	30,952,479	36,245,186	29,947,874	36,245,186	36,451,696	36,472,391	35,573,190	35,904,199
Claims on Central Government	33,800,795	39,501,388	32,834,906	39,501,388	39,387,430	39,533,911	38,787,238	39,184,705
a) Securities other than Shares	32,551,840	38,219,764	31,553,684	38,219,764	38,106,217	38,243,703	37,493,719	37,880,013
b) Other claims	1,248,956	1,281,624	1,281,221	1,281,624	1,281,213	1,290,208	1,293,519	1,304,692
less: Liabilities to Central Government	2,848,316	3,256,202	2,887,032	3,256,202	2,935,733	3,061,520	3,214,048	3,280,507
a) Deposits	2,848,316	3,256,202	2,887,032	3,256,202	2,935,733	3,061,520	3,214,048	3,280,507
b) Other liabilities	-	-	-	-	-	-	-	-
Net claims on Provincial Governments	(1,186,797)	(1,916,285)	(1,540,353)	(1,916,285)	(1,918,484)	(2,003,242)	(2,007,066)	(2,010,460)
Claims on Provincial Governments	610,638	244,741	360,416	244,741	241,859	229,887	227,902	226,884
a) Securities other than Shares	0	0	0	0	0	0	0	0
b) Other claims	610,637	244,741	360,416	244,741	241,859	229,887	227,902	226,884
less: Liabilities to Provincial Governments	1,797,435	2,161,026	1,900,769	2,161,026	2,160,343	2,233,129	2,234,968	2,237,344
a) Deposits	1,781,447	2,145,550	1,884,775	2,145,550	2,144,699	2,217,559	2,219,308	2,221,628
b) Other liabilities	15,988	15,477	15,994	15,477	15,643	15,570	15,660	15,716
Claims on other sectors	12,542,746	13,483,691	13,192,417	13,483,691	13,271,749	13,318,024	13,513,992	13,609,573
a) Other financial corporations	200,920	318,234	304,137	318,234	257,444	262,301	277,619	260,309
b) Public non-financial corporations	2,221,876	2,142,517	2,187,364	2,142,517	2,157,302	2,151,788	2,119,107	2,167,982
c) Other non-financial corporations	8,082,639	8,705,297	8,566,377	8,705,297	8,463,854	8,440,819	8,622,132	8,687,936
d) Other resident sectors	2,037,312	2,317,643	2,134,539	2,317,643	2,393,148	2,463,116	2,495,133	2,493,345

2.2 Other Depository Corporations Survey

Million Rupees

Items	FY24	FY25	2024	2025				
			Oct	Jun	Jul	Aug	Sep	Oct ^P
Liabilities to central bank	13,169,975	13,687,908	10,857,824	13,687,908	14,522,904	14,103,625	12,954,720	13,266,436
Deposits included in broad money (1+2)	27,348,201	31,234,768	27,826,818	31,234,768	30,649,388	30,673,196	30,880,977	30,733,592
1) Transferable deposits	21,407,816	25,095,990	21,990,181	25,095,990	24,217,454	24,259,740	24,525,430	24,408,532
a) Other financial corporations	709,309	1,033,331	780,834	1,033,331	834,648	796,396	1,024,754	1,061,625
b) Public non-financial corporations	1,118,876	1,088,192	1,152,390	1,088,192	796,798	962,609	950,338	945,405
c) Other non-financial corporations	6,756,386	7,578,829	6,645,388	7,578,829	7,182,255	7,144,697	6,979,068	7,087,597
d) Other resident sectors	12,823,245	15,395,638	13,411,569	15,395,638	15,403,753	15,356,038	15,571,270	15,313,904
2) Other deposits	5,940,385	6,138,778	5,836,637	6,138,778	6,431,934	6,413,457	6,355,547	6,325,060
a) Other financial corporations	228,239	212,189	180,232	212,189	228,676	232,831	288,756	224,598
b) Public non-financial corporations	917,726	994,209	862,247	994,209	1,165,433	1,099,873	1,187,271	1,194,225
c) Other non-financial corporations	2,312,619	2,283,075	2,268,917	2,283,075	2,226,798	2,289,640	2,144,962	2,234,743
d) Other resident sectors	2,481,801	2,649,306	2,525,240	2,649,306	2,811,026	2,791,113	2,734,558	2,671,493
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	57,434	52,958	50,603	53,166	50,938	51,150
<i>Of which: Other financial corporations</i>	35,867	25,865	36,010	25,865	23,422	25,899	24,283	24,355
Loans	76,064	112,983	138,387	112,983	168,179	289,138	280,289	392,927
<i>Of which: Other financial corporations</i>	74,481	111,006	136,746	111,006	159,115	279,978	271,073	383,982
Financial derivatives	23,883	14,106	25,117	14,106	14,748	15,245	14,918	16,426
<i>Of which: Other financial corporations</i>	-	-	-	-	-	-	-	-
Trade credit and advances	128	129	119	129	115	118	126	139
<i>Of which: Other financial corporations</i>	-	-	-	-	-	-	-	-
Shares and other equity	3,358,340	4,341,827	3,798,016	4,341,827	4,371,833	4,379,525	4,366,142	4,349,685
a) Funds contributed by owners	837,978	782,916	842,553	782,916	880,280	880,902	884,127	885,534
b) Retained earnings	1,317,886	1,622,788	1,452,515	1,622,788	1,560,108	1,582,043	1,641,105	1,719,445
c) General and special reserves	851,266	1,343,851	1,000,248	1,343,851	1,317,671	1,321,759	1,294,083	1,256,716
d) Valuation adjustment	351,210	592,272	502,700	592,272	613,774	594,820	546,827	487,989
Other items (net)	537,855	11,989	778,289	11,989	311,713	329,005	350,966	370,228
Other liabilities	3,908,571	4,740,340	4,336,065	4,740,340	4,753,833	4,938,796	4,992,330	5,186,052
less: Other assets	3,524,830	4,680,996	3,692,511	4,680,996	4,520,688	4,595,836	4,652,525	4,742,289
plus: Consolidation adjustment	154,114	(47,355)	134,734	(47,355)	78,567	(13,955)	11,161	(73,536)

Source: Statistics and Data Services Department

Notes:

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

2. General Government includes Central and Provincial Government

3. Provincial Governments includes Provincial and Local Governments

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

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

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

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

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

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

Archive link:

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

2.3 Depository Corporations Survey

Million Rupees

Items	FY24	FY25	2024	2025				
			Oct	Jun	Jul	Aug	Sep	Oct ^P
Net Foreign Assets	(961,072)	683,507	(690,131)	683,507	662,729	775,254	807,924	703,185
Claims on nonresidents	6,206,801	8,240,959	6,728,584	8,240,959	8,102,135	8,173,138	8,267,200	8,482,741
less: Liabilities to nonresidents	7,167,874	7,557,452	7,418,716	7,557,452	7,439,405	7,397,884	7,459,275	7,779,555
Domestic claims (a+b)	46,885,664	51,683,380	46,460,303	51,683,380	51,714,889	49,354,879	49,735,130	50,368,752
a. Net Claims on general government (1+2)	34,258,604	38,120,866	33,189,847	38,120,866	38,362,972	35,957,451	36,146,944	36,690,196
1- Net claims on central government	36,348,044	41,477,066	35,590,796	41,477,066	41,462,372	39,284,005	39,584,247	40,238,363
Claims on central government	40,089,621	45,355,620	39,512,500	45,355,620	45,285,188	44,327,700	43,611,333	44,041,920
less: Liabilities to central government	3,741,577	3,878,554	3,921,704	3,878,554	3,822,816	5,043,694	4,027,086	3,803,557
2-Net claims on provincial governments	(2,089,440)	(3,356,200)	(2,400,949)	(3,356,200)	(3,099,401)	(3,326,554)	(3,437,303)	(3,548,167)
Claims on provincial governments	610,638	244,741	360,416	244,741	241,859	229,887	227,902	226,884
less: Liabilities to provincial governments	2,700,077	3,600,941	2,761,365	3,600,941	3,341,259	3,556,442	3,665,205	3,775,051
b. Claims on other sectors	12,627,059	13,562,514	13,270,456	13,562,514	13,351,917	13,397,428	13,588,186	13,678,556
Other financial corporations	241,697	351,980	337,955	351,980	292,689	295,545	304,757	281,747
Public non-financial corporations	2,221,977	2,142,547	2,187,499	2,142,547	2,157,341	2,151,838	2,119,157	2,168,009
Other non-financial corporations	8,082,639	8,705,297	8,566,377	8,705,297	8,463,854	8,440,819	8,622,132	8,687,936
Other resident sectors	2,080,747	2,362,691	2,178,625	2,362,691	2,438,033	2,509,226	2,542,139	2,540,864
Broad money liabilities (a+b+c+d)	36,482,613	41,850,803	36,762,340	41,850,803	41,290,224	41,215,177	41,363,241	41,400,122
a. Currency outside depository corporations	9,131,658	10,613,039	8,928,230	10,613,039	10,637,411	10,538,896	10,479,019	10,662,274
b. Transferable deposits	21,408,045	25,096,327	21,990,428	25,096,327	24,217,885	24,260,192	24,525,833	24,409,083
Other financial corporations	709,340	1,033,482	780,868	1,033,482	834,881	796,650	1,024,959	1,061,779
Public non-financial corporations	1,118,876	1,088,192	1,152,390	1,088,192	796,798	962,609	950,338	945,405
Other non-financial corporations	6,756,561	7,578,993	6,645,579	7,578,993	7,182,429	7,144,871	6,979,243	7,087,772
Other resident sectors	12,823,268	15,395,661	13,411,591	15,395,661	15,403,776	15,356,061	15,571,293	15,314,127
less: Central bank float	-	-	-	-	-	-	-	-
c. Other Deposits	5,942,909	6,141,437	5,843,682	6,141,437	6,434,929	6,416,090	6,358,390	6,328,765
Other financial corporations	230,205	214,219	186,128	214,219	231,015	235,035	290,777	227,239
Public non-financial corporations	917,726	994,209	862,247	994,209	1,165,433	1,099,873	1,187,271	1,194,225
Other non-financial corporations	2,312,619	2,283,075	2,268,917	2,283,075	2,226,798	2,289,640	2,144,962	2,234,743
Other resident sectors	2,482,360	2,649,935	2,526,389	2,649,935	2,811,682	2,791,542	2,735,381	2,672,557
d. Securities other than shares included in broad mon	-	-	-	-	-	-	-	-
Other financial corporations	-	-	-	-	-	-	-	-
Public non-financial corporations	-	-	-	-	-	-	-	-
Other non-financial corporations	-	-	-	-	-	-	-	-
Other resident sectors	-	-	-	-	-	-	-	-
Deposits excluded from broad money	126,316	126,795	125,507	126,795	127,297	127,027	127,732	128,240
<i>of which: Other financial corporations</i>	-	-	-	-	-	-	-	-
Securities other than shares excluded from broad money	58,256	52,958	57,434	52,958	50,603	53,166	50,938	51,150
<i>of which: Other financial corporations</i>	35,867	25,865	36,010	25,865	23,422	25,899	24,283	24,355
Loans	76,064	112,983	138,387	112,983	168,179	289,138	280,289	392,927
<i>of which: Other financial corporations</i>	74,481	111,006	136,746	111,006	159,115	279,978	271,073	383,982
Financial Derivatives	23,883	14,106	25,117	14,106	14,748	15,245	14,918	16,426
<i>of which: Other financial corporations</i>	-	-	-	-	-	-	-	-
Trade credit & advances	128	129	119	129	115	118	126	139
<i>of which: Other financial corporations</i>	-	-	-	-	-	-	-	-
Shares & other equity	8,806,447	10,292,152	8,124,594	10,292,152	10,543,768	8,334,516	8,829,075	9,111,859
Other items (net)	351,141	(82,781)	536,910	(82,781)	182,914	95,981	(123,013)	(28,647)
Other liabilities (includes central bank float)	4,196,739	5,072,585	4,628,575	5,072,585	5,061,782	5,236,868	5,314,860	5,510,316
less: Other assets	3,803,245	4,960,342	3,980,679	4,960,342	4,815,423	4,894,199	4,971,452	5,049,848
plus: Consolidation adjustment	(42,353)	(195,024)	(110,986)	(195,024)	(63,445)	(246,688)	(466,420)	(489,115)

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.

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

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

Archive link:

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

2.4 Reserve Money

Million Rupees

Components	30th June		2024	2025			
	FY24	FY25	Nov	Aug	Sep	Oct	Nov ^P
A. Currency in Circulation	9,153,099	10,634,483	9,034,897	10,501,235	10,499,458	10,682,705	10,790,687
B. Cash in Tills	554,731	644,365	542,917	613,252	607,797	620,046	621,633
C. Other Deposits	62,892	57,267	51,026	50,569	53,613	45,900	45,667
D. Bank Deposits	1,842,108	1,634,519	1,919,517	2,169,148	1,872,094	1,933,609	2,055,990
Reserve Money (A+B+C+D)	11,612,829	12,970,634	11,548,357	13,334,204	13,032,962	13,282,260	13,513,977
Factor affecting Reserve Money (RM)							
A. Net Foreign Assets	(71,374)	1,455,191	613,391	1,506,535	1,693,242	1,917,690	2,018,149
B. Net Domestic Assets (1+2+3)	11,684,204	11,515,443	10,934,966	11,827,669	11,339,720	11,364,570	11,495,827
1. Net Govt Sector Borrowing (i+ii)	4,504,320	3,811,156	4,158,029	1,532,231	2,610,580	2,817,946	2,962,523
i. Borrowings for Budgetary Support ¹	4,527,712	3,836,191	4,183,564	1,557,060	2,635,667	2,843,875	2,988,888
a) Federal Government	5,419,184	5,262,849	5,451,142	2,926,804	4,041,912	4,357,039	4,385,621
of which deposits with SBP	(869,772)	(594,150)	(1,314,113)	(1,868,577)	(793,202)	(503,031)	(507,052)
b) Provincial Government	(840,494)	(1,367,561)	(1,191,849)	(1,269,001)	(1,301,842)	(1,412,767)	(1,302,203)
Balochistan	(41,987)	(102,272)	(77,594)	(85,682)	(62,683)	(58,966)	(30,995)
Khyber Pakhtunkhwa	(59,667)	(78,740)	(169,878)	(126,823)	(70,875)	(29,197)	(108,076)
Punjab	(627,553)	(846,228)	(733,532)	(655,482)	(747,292)	(815,803)	(805,131)
Sindh	(111,287)	(340,321)	(210,845)	(401,014)	(420,992)	(508,801)	(358,001)
c) AJK Government	(30,893)	(38,465)	(54,732)	(61,945)	(66,788)	(65,478)	(58,653)
d) Gilgit-Baltistan	(20,084)	(20,632)	(20,997)	(38,797)	(37,615)	(34,920)	(35,877)
ii. Others	(23,392)	(25,035)	(25,536)	(24,829)	(25,087)	(25,929)	(26,365)
2. Credit to Non-Govt. Sector (i+ii+iii)	1,525,930	1,368,606	1,499,348	1,304,670	1,462,295	1,419,953	1,388,328
i. Claims on Scheduled Banks (a+b+c+d+e)	1,409,836	1,252,778	1,383,664	1,187,820	1,344,957	1,302,678	1,270,572
a. Agriculture Sector	5,374	7,750	6,355	7,711	7,697	7,662	7,547
b. Industrial Sector	577,676	491,783	537,143	477,110	469,005	457,722	450,828
c. Export Sector	624,392	507,694	594,822	458,366	471,704	441,653	417,521
d. Housing Sector	-	-	-	-	-	-	-
e. Others	202,394	245,551	245,344	244,633	396,551	395,641	394,676
ii. Claims on NBFIs	116,094	115,828	115,684	116,850	117,338	117,275	117,756
iii. PSEs Special A/C Debt Repayment	-	-	-	-	-	-	-
3. Other Items (Net)	5,653,954	6,335,681	5,277,589	8,990,768	7,266,845	7,126,670	7,144,977
				-	-	-	-
Reserve Money(RM) (A+B)	11,612,829	12,970,634	11,548,357	13,334,204	13,032,962	13,282,260	13,513,977

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 statements.

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

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

4. Total may differ due to rounding off.

5. P: provisional & R: Revised

Archive link

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

2.5 Currency in Circulation

Million Rupees

Items	30th June			2024	2025				
	FY23	FY24	FY25	Nov	Jul	Aug	Sep	Oct	Nov ^P
1. Banknotes	9,664,290	9,698,211	11,269,452	9,568,545	11,342,470	11,105,067	11,097,813	11,293,296	11,402,884
2. One Rupee Coins and above	9,787	9,849	9,880	9,764	9,947	9,956	9,959	9,964	9,945
3. Total (1+2)	9,674,077	9,708,060	11,279,332	9,578,309	11,352,417	11,115,023	11,107,772	11,303,260	11,412,829
4. Held by Banking Department of SBP	131	190	119	105	186	169	160	165	146
5. Held by Issue Department of SBP	351	40	365	390	350	366	357	344	363
6. Currency in tills of Scheduled Banks	524,857	554,731	644,365	542,917	587,360	613,252	607,797	620,046	621,633
7. Currency in Circulation (3-4-5-6)	9,148,739	9,153,099	10,634,483	9,034,897	10,764,521	10,501,235	10,499,458	10,682,705	10,790,687

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		2024	2025				
	FY24	FY25	Nov	Jul	Aug	Sep	Oct	Nov ^p
A. Components of M2								
1. Currency in Circulation	9,153,099	10,634,483	9,034,897	10,764,521	10,501,235	10,499,458	10,682,705	10,790,687
2. Other Deposits with SBP	62,892	57,267	51,026	48,043	50,569	53,613	45,900	45,667
3. Total Private & PSE Deposits	26,665,840	30,096,017	26,389,774	28,458,842	29,126,909	29,617,813	29,202,195	29,731,634
<i>of which : RFCDs</i>	1,604,935	1,690,606	1,669,748	1,571,835	1,760,906	1,787,277	1,722,848	1,708,972
Money Supply (1+2+3)	35,881,830	40,787,767	35,475,696	39,271,406	39,678,713	40,170,884	39,930,800	40,567,988
B. Factors Affecting Money Supply (M2)								
I.Net Foreign Assets of the Banking System	(1,137,968)	746,313	(642,824)	667,941	800,765	854,030	545,844	623,779
a. State Bank of Pakistan	(71,374)	1,455,191	613,391	1,418,088	1,506,535	1,693,242	1,917,690	2,018,149
b. Scheduled Banks	(1,066,594)	(708,878)	(1,256,215)	(750,147)	(705,771)	(839,212)	(1,371,846)	(1,394,370)
II.Net Domestic Assets of Banking System (1+2+3)	37,019,799	40,041,453	36,118,520	38,603,466	38,877,948	39,316,854	39,384,956	39,944,209
a. State Bank of Pakistan	10,274,368	10,262,665	9,551,302	10,778,132	10,639,849	9,994,763	10,061,892	10,225,255
b. Scheduled Banks	26,745,431	29,778,789	26,567,219	27,825,334	28,238,100	29,322,091	29,323,064	29,718,953
1. Net Govt Sector Borrowing(a+b+c)	31,078,845	35,119,827	28,698,540	34,782,715	32,594,585	33,022,915	34,020,712	34,404,283
a. Borrowings for Budgetary support ¹	29,723,917	34,078,342	27,557,024	33,745,142	31,560,177	31,989,112	32,967,608	33,342,144
(i) From SBP	4,527,712	3,836,191	4,183,564	3,627,672	1,557,060	2,635,667	2,843,875	2,988,888
a) Federal Government	5,419,184	5,262,849	5,451,142	4,776,487	2,926,804	4,041,912	4,357,039	4,385,621
of which deposits with SBP	(869,772)	(594,150)	(1,314,113)	(1,126,946)	(1,868,577)	(793,202)	(503,031)	(507,052)
b) Provincial Government	(840,494)	(1,367,561)	(1,191,849)	(1,067,525)	(1,269,001)	(1,301,842)	(1,412,767)	(1,302,203)
Balochistan Government	(41,987)	(102,272)	(77,594)	(86,216)	(85,682)	(62,683)	(58,966)	(30,995)
Khyber Pakhtunkhwa Government	(59,667)	(78,740)	(169,878)	(88,557)	(126,823)	(70,875)	(29,197)	(108,076)
Punjab Government	(627,553)	(846,228)	(733,532)	(577,277)	(655,482)	(747,292)	(815,803)	(805,131)
Sindh Government	(111,287)	(340,321)	(210,845)	(315,475)	(401,014)	(420,992)	(508,801)	(358,001)
c) AJK Government	(30,893)	(38,465)	(54,732)	(53,929)	(61,945)	(66,788)	(65,478)	(58,653)
d) Gilgit-Baltistan	(20,084)	(20,632)	(20,997)	(27,361)	(38,797)	(37,615)	(34,920)	(35,877)
(ii) From Scheduled banks (a+b)	25,196,205	30,242,151	23,373,459	30,117,470	30,003,117	29,353,445	30,123,733	30,353,256
a) Federal Government	26,866,638	32,301,512	25,185,423	32,186,050	32,138,382	31,487,224	32,255,901	32,496,025
of which deposits with banks	(2,709,578)	(3,171,071)	(2,860,667)	(2,886,504)	(3,008,298)	(3,152,264)	(3,210,825)	(3,131,731)
b) Provincial Government	(1,670,433)	(2,059,362)	(1,811,964)	(2,068,580)	(2,135,264)	(2,133,779)	(2,132,167)	(2,142,770)
of which deposits with banks	(1,670,433)	(2,059,362)	(1,811,964)	(2,068,580)	(2,135,264)	(2,133,779)	(2,132,167)	(2,142,770)
b. Commodity operations	1,378,320	1,066,520	1,167,052	1,063,596	1,059,236	1,058,890	1,079,033	1,088,505
c. Others	(23,392)	(25,035)	(25,536)	(26,022)	(24,829)	(25,087)	(25,929)	(26,365)
2. Credit to Non-Govt. Sector (a+b+c+d)	11,543,424	13,011,091	14,027,216	12,803,582	12,707,268	12,936,154	12,724,926	12,878,110
a. Credit to Private Sector*	8,866,853	9,948,706	10,167,547	9,689,123	9,734,825	9,955,650	9,954,391	10,136,507
Conventional Banking Branches	6,211,242	6,616,972	6,985,606	6,497,326	6,479,124	6,502,000	6,489,642	6,582,946
Islamic Banks	1,776,270	2,294,571	2,277,828	2,166,458	2,174,975	2,329,293	2,273,995	2,339,088
Islamic Banking Branches of Conventional Banks	879,341	1,037,162	904,113	1,025,339	1,080,726	1,124,358	1,190,753	1,214,473
b. Credit to PSEs	2,191,482	2,104,374	2,172,238	2,195,486	2,112,636	2,086,948	2,133,755	2,121,930
c. PSEs Special a/c-debt Repayment with BP/PSPC	-	-	-	-	-	-	-	-
d. Credit to NBFIs	485,089	958,011	1,687,431	918,973	859,807	893,555	636,780	619,673
3. Other Items (net)	(5,602,470)	(8,089,465)	(6,607,235)	(8,982,831)	(6,423,904)	(6,642,215)	(7,360,682)	(7,338,184)
Broad Money M2 (A+B)	35,881,830	40,787,767	35,475,696	39,271,406	39,678,713	40,170,884	39,930,800	40,567,988
C. Memorandum Items								
Accrued Profit on SBP holdings of MRTBs/MTBs	262,536	296,619	735,456	346,983	372,557	403,880	437,841	473,140
Outstanding amount of MTBs (realized value in auction)	7,542,978	5,869,162	5,585,976	4,977,656	4,780,927	4,687,569	4,809,319	4,536,318
Net Government Budgetary Borrowing (Cash Basis)	29,075,815	33,642,350	26,504,241	33,267,579	31,045,665	31,455,898	32,378,958	32,737,191
<i>From SBP</i>	4,265,176	3,539,572	3,448,108	3,280,689	1,184,503	2,231,786	2,406,034	2,515,748
<i>From Scheduled Banks</i>	24,810,640	30,102,778	23,056,133	29,986,890	29,861,161	29,224,112	29,972,924	30,221,443

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

2.7 Government Budgetary Borrowing from Banks

Million Rupees

Items	Stocks			Monetary Impact During	
	30-Jun-24 ^R	30-Jun-25	30-Nov-25	1st Jul 24 to 29-Nov-24	1st Jul 25 to 28-Nov-25
1. Central Government (a+b)	32,285,822	37,564,361	36,881,646	(1,649,257.05)	(682,714.96)
a. Scheduled Banks	26,866,638	32,301,512	32,496,025	(1,681,215.18)	194,512.94
T-Bills, Securities and Others	29,576,216	35,472,584	35,627,756	(1,530,125.97)	155,172.51
Less:					
Government Deposits	2,709,578	3,171,071	3,131,731	151,089.22	(39,340.43)
b. State Bank	5,419,184	5,262,849	4,385,621	31,958.13	(877,227.90)
T-bills and Securities etc.	5,571,285	5,094,335	4,143,464	473,733.73	(950,871.09)
Debtor Balances (Exc. Zakat Fund)	-	-	-	-	-
Others*	717,671	762,663	749,208	2,564.82	(13,455.05)
Less:					
Govt. Deposits (Ex. Zakat and Privatization Fund)	869,772	594,150	507,052	444,340.42	(87,098.25)
2. Provincial Governments (c+d)	(2,561,905)	(3,486,020)	(3,539,503)	(517,636.07)	(53,482.96)
c. Scheduled Banks	(1,670,433)	(2,059,362)	(2,142,770)	(141,530.39)	(83,407.99)
Government Securities and Others	-	-	-	-	-
Less:					
Government Deposits	1,670,433	2,059,362	2,142,770	141,530.39	83,407.99
d. State Bank	(891,472)	(1,426,658)	(1,396,733)	(376,105.68)	29,925.03
Government Securities	-	-	-	-	-
Debtor Balances (Excluding Zakat Fund)	-	-	-	-	-
Less:					
Government Deposits (Excluding Zakat Fund)	891,472	1,426,658	1,396,733	376,105.68	(29,925.03)
Net Budgetary Borrowing from the Banking System	29,723,917	34,078,341	33,342,144	(2,166,893.12)	(736,197.92)

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

Items	Million Rupees			
	Stocks		Monetary Impact During	
	30-Jun-24	30-Jun-25	1st Jul 23 to 29-Nov-24	1st Jul 24 to 28-Nov-25
Rice	-	192.6	184.5	11.3
Wheat	1,133,456.1	795,113.4	(231,507.2)	(1,531.3)
Sugar	107,772.4	104,742.0	11,642.9	56,962.8
Fertilizer	134,664.3	163,502.0	8,319.7	(33,272.8)
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	2,519.3	154.8
Total	1,378,320.5	1,066,520.4	(211,268.5)	21,984.2

Source: SME, Housing & Sustainable Finance Department

2.9 SBP Statement of Affairs

Million Rupees

Last Week End	Jun-25			Jul-25			Aug-25		
	Issue	Banking	Total	Issue	Banking	Total	Issue	Banking	Total
ASSETS	11,255,575	15,095,690	26,351,265	11,342,656	16,007,923	27,350,579	11,105,236	14,781,033	25,886,269
International reserve assets	1,952,739	3,958,043	5,910,782	1,970,457	4,394,303	6,364,760	2,067,959	4,351,068	6,419,027
- Gold	1,924,367	-	1,924,367	1,942,112	-	1,942,112	2,011,604	-	2,011,604
- Foreign currency balances	28,372	3,913,154	3,941,526	28,345	4,322,797	4,351,142	56,355	4,300,788	4,357,143
- Balances with International Monetary Fund	-	-	-	-	-	-	-	-	-
- Special drawing rights holdings	-	7,338	7,338	-	41,928	41,928	-	8,368	8,368
- Reserve tranche position with International Monetary Fund	-	46	46	-	46	46	-	46	46
- Other foreign currency balances	-	37,505	37,505	-	29,532	29,532	-	41,866	41,866
Local currency financial assets	4,000,000	9,536,281	13,536,281	5,000,000	9,507,853	14,507,853	7,000,000	7,090,275	14,090,275
(i) Monetary policy assets	4,000,000	8,453,796	12,453,796	5,000,000	8,420,131	13,420,131	7,000,000	6,051,362	13,051,362
- Conventional- securities purchased under agreement to resell	4,000,000	8,036,927	12,036,927	5,000,000	8,076,278	13,076,278	7,000,000	5,594,472	12,594,472
- Shariah compliant financing facility	-	416,869	416,869	-	343,853	343,853	-	456,890	456,890
- Outright purchase of assets	-	-	-	-	-	-	-	-	-
- Conventional securities	-	-	-	-	-	-	-	-	-
- Shariah compliant securities	-	-	-	-	-	-	-	-	-
(ii) Credit to conventional banks & financial institutions for purposes other than monetary policy	-	768,195	768,195	-	767,460	767,460	-	733,998	733,998
- Agriculture sector	-	4,564	4,564	-	4,669	4,669	-	4,571	4,571
- Industrial sector	-	354,896	354,896	-	359,803	359,803	-	356,724	356,724
- Export sector	-	344,631	344,631	-	340,686	340,686	-	310,181	310,181
- Housing sector	-	3	3	-	3	3	-	2	2
- Other	-	64,102	64,102	-	62,300	62,300	-	62,519	62,519
(iii) Credit to Islamic banks & financial institutions for purpose other than monetary policy	-	314,290	314,290	-	320,262	320,262	-	304,915	304,915
- Agriculture sector	-	3,870	3,870	-	3,762	3,762	-	3,820	3,820
- Industrial sector	-	142,145	142,145	-	147,230	147,230	-	144,408	144,408
- Export sector	-	160,155	160,155	-	160,546	160,546	-	148,185	148,185
- Housing sector	-	-	-	-	-	-	-	-	-
- Other	-	8,120	8,120	-	8,724	8,724	-	8,502	8,502
Credit to general government account	5,268,363	968,392	6,236,755	4,337,325	1,452,791	5,790,116	2,001,267	2,680,507	4,681,774
- Federal government	5,268,363	968,392	6,236,755	4,337,325	1,452,791	5,790,116	2,001,267	2,680,507	4,681,774
- Perpetual loan to federal government	-	761,467	761,467	-	767,375	767,375	-	761,573	761,573
- Government securities	-	-	-	-	-	-	-	-	-
- Market related treasury bills	-	-	-	-	-	-	-	-	-
- Pakistan investment bonds	5,268,363	206,925	5,475,288	4,337,325	685,416	5,022,742	2,001,267	1,918,935	3,920,201
- Sukuks	-	-	-	-	-	-	-	-	-
- Government overdrafts	-	-	-	-	-	-	-	-	-
- Provincial & autonomous regions	-	-	-	-	-	-	-	-	-
- Long term loans	-	-	-	-	-	-	-	-	-
- Short term loans	-	-	-	-	-	-	-	-	-
- Government overdrafts	-	-	-	-	-	-	-	-	-
Equity investments	-	234,060	234,060	-	219,649	219,649	-	219,649	219,649
- Subsidiaries	-	0	0	-	0	0	-	0	0
- Banks	-	137,055	137,055	-	173,887	173,887	-	173,887	173,887
- Financial institutions	-	42,283	42,283	-	45,762	45,762	-	45,762	45,762
- Other	-	54,722	54,722	-	-	-	-	-	-
Property, plant & equipment	-	166,324	166,324	-	171,502	171,502	-	172,257	172,257
Rupee coins	345	-	345	350	-	350	366	-	366
Other assets	34,128	232,589	266,717	34,523	261,827	296,350	35,644	267,278	302,922
LIABILITIES	11,255,575	15,095,690	26,351,265	11,342,656	16,007,923	27,350,579	11,105,236	14,781,033	25,886,269
Equity & reserves	-	5,967,993	5,967,993	-	6,097,189	6,097,189	-	3,926,474	3,926,474
- Paid-up capital	-	100,000	100,000	-	100,000	100,000	-	100,000	100,000
- Statutory reserves	-	1,060,876	1,060,876	-	1,119,567	1,119,567	-	1,119,567	1,119,567
- Special reserves	-	4,298	4,298	-	4,744	4,744	-	4,744	4,744
- Unrealized appreciations	-	2,102,443	2,102,443	-	2,160,977	2,160,977	-	2,230,470	2,230,470
- Profit & loss appropriation account	-	2,700,377	2,700,377	-	2,711,901	2,711,901	-	471,693	471,693
Banknotes in circulation	11,255,575	(149)	11,255,426	11,342,656	(186)	11,342,470	11,105,236	(169)	11,105,067
- Banknotes in circulation	11,255,426	-	11,255,426	11,342,470	-	11,342,470	11,105,067	-	11,105,067
- Banknotes held in Banking Department	149	(149)	-	186	(186)	-	169	(169)	-
Monetary policy liabilities	-	51,494	51,494	-	102,312	102,312	-	8,914	8,914
- Securities sold under agreement to repurchase	-	51,494	51,494	-	102,312	102,312	-	8,914	8,914
- Shariah compliant facility	-	-	-	-	-	-	-	-	-
Local currency deposits	-	3,408,963	3,408,963	-	4,065,914	4,065,914	-	5,168,341	5,168,341
- Federal government	-	651,423	651,423	-	1,119,696	1,119,696	-	1,849,996	1,849,996
- Provincial governments & autonomous regions	-	1,096,650	1,096,650	-	1,162,778	1,162,778	-	1,393,763	1,393,763
- Bank deposits	-	1,495,546	1,495,546	-	1,625,509	1,625,509	-	1,765,280	1,765,280
- Other deposits	-	165,345	165,345	-	157,931	157,931	-	159,302	159,302
Foreign currency deposits	-	1,494,022	1,494,022	-	1,471,943	1,471,943	-	1,461,476	1,461,476
- Local banks	-	406,491	406,491	-	407,428	407,428	-	403,868	403,868
- Foreign central banks	-	1,005	1,005	-	1,004	1,004	-	995	995
- Foreign governments & sovereign wealth fund	-	1,079,394	1,079,394	-	1,056,184	1,056,184	-	1,048,429	1,048,429
- Others deposits	-	7,132	7,132	-	7,327	7,327	-	8,184	8,184
Foreign currency loans and liabilities	-	3,864,993	3,864,993	-	3,890,580	3,890,580	-	3,864,978	3,864,978
- International Monetary Fund facilities	-	1,529,699	1,529,699	-	1,547,112	1,547,112	-	1,530,370	1,530,370
- Allocations of special drawing rights of IMF	-	1,138,512	1,138,512	-	1,144,626	1,144,626	-	1,132,883	1,132,883
- Currency swap arrangements	-	1,196,782	1,196,782	-	1,198,842	1,198,842	-	1,201,725	1,201,725
- Overdraft from Asian Clearing Union	-	-	-	-	-	-	-	-	-
Other liabilities	-	308,372	308,372	-	380,170	380,170	-	351,018	351,018

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)	-	146	(146)	-
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

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
Unrealised 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)
Unrealised 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					
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

Milion Rupees								
Financial Position	FY24	FY25	2024	2025				
			Nov	Jul	Aug	Sep	Oct	Nov
ASSETS								
Cash & Balances with Treasury Banks	3,197,004	2,874,601	2,889,035	2,746,503	3,158,485	2,704,965	2,942,398	3,025,559
Balances with other Banks	558,314	672,164	135,907	237,639	228,948	202,485	220,600	191,580
Lending to Financial Institutions	1,025,211	926,667	1,307,950	666,720	632,661	554,114	924,581	928,003
Investments	30,149,408	36,515,945	29,025,600	36,219,801	36,288,861	35,478,174	36,547,085	36,731,391
Advances – Net of Provision	11,589,550	12,002,417	13,968,283	12,379,899	12,299,700	12,319,906	12,357,019	12,494,171
Gross Advances	12,447,146	12,917,323	14,872,001	13,286,586	13,203,037	13,232,402	13,278,952	13,429,979
Less: Provision for Non- Performing Advances	(857,595)	(914,906)	(903,718)	(906,688)	(903,337)	(912,496)	(921,933)	(935,808)
Operating Fixed Assets	1,012,671	1,062,847	949,834	1,072,918	1,079,673	1,089,748	1,121,565	1,141,961
Deferred Tax Assets	186,560	255,736	188,003	259,896	272,991	263,613	255,229	272,737
Other Assets	2,404,598	2,936,958	2,401,049	3,049,987	3,305,563	3,415,644	3,541,143	3,613,786
Right to use Assets		169,372		171,922	180,799	184,720	198,236	205,042
TOTAL ASSETS	50,123,316	57,416,707	51,018,025	56,805,284	57,447,680	56,213,367	58,107,856	58,604,230
LIABILITIES								
Bills Payable	459,192	478,713	346,819	408,957	400,652	414,342	400,986	448,071
Borrowings	13,071,191	14,862,650	13,006,135	15,725,193	15,421,865	14,570,527	14,988,048	15,179,172
Deposits and other Accounts	30,812,105	35,025,388	31,112,995	33,551,371	34,467,360	33,827,311	35,148,622	35,394,238
Sub-ordinated Loans	172,846	166,328	171,341	166,328	165,329	159,328	159,325	159,324
Liabilities Against Assets Subject to Finance Lease	11,106	148,088	105,352	146,404	151,666	150,325	158,422	159,564
Deferred Tax Liabilities	48,282	117,951	73,414	118,257	134,121	130,310	138,327	131,028
Other Liabilities	2,538,857	2,697,785	2,670,800	2,621,125	2,644,012	2,930,209	3,190,661	3,105,183
TOTAL LIABILITIES	47,113,577	53,496,903	47,486,857	52,737,635	53,385,007	52,182,352	54,184,391	54,576,581
NET ASSETS	3,009,739	3,919,804	3,531,168	4,067,649	4,062,674	4,031,015	3,923,465	4,027,648
REPRESENTED BY:								
Paid up Capital / Head Office Capital Account	631,074	626,974	635,048	627,947	627,611	627,548	634,388	645,731
Reserves	650,680	727,144	680,323	730,906	734,706	746,325	804,829	797,954
Un-appropriated / Un-remitted Profit	1,363,938	1,631,177	1,529,022	1,729,034	1,724,537	1,749,532	1,695,911	1,766,536
Surplus/ (Deficit) on Revaluation of Assets	364,046	934,509	686,775	979,762	975,819	907,610	788,336	817,428
TOTAL	3,009,739	3,919,804	3,531,168	4,067,649	4,062,674	4,031,015	3,923,465	4,027,648

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	FY23	FY24	FY25	2024	2025				
				Oct	Jun	Jul	Aug	Sep	Oct
Demand Liabilities	18,358,468	20,654,009	24,183,399	21,897,398	24,183,399	24,521,162	24,802,343	25,265,631	25,214,112
Time Liabilities	4,279,847	5,007,027	4,998,767	5,026,442	4,998,767	5,044,819	4,972,839	5,037,134	5,106,259
TOTAL (Demand & Time Liabilities)	22,638,315	25,661,036	29,182,166	26,923,841	29,182,166	29,565,981	29,775,182	30,302,765	30,320,372
LIQUID ASSETS MAINTAINED IN PAKISTAN	17,790,896	20,912,972	23,613,887	21,668,603	23,613,887	24,459,297	24,755,322	25,295,644	25,541,499
Cash	602,904	684,550	636,715	571,833	636,715	620,308	646,978	626,013	636,073
Balance with SBP	1,388,023	1,509,768	1,834,210	1,446,686	1,834,210	1,743,864	1,646,351	1,475,129	1,558,919
Balance with agents of SBP	290,217	141,061	180,823	126,727	180,823	91,992	83,994	181,507	112,042
Un-encumbered approved Securities	15,435,676	18,505,476	20,888,892	19,451,059	20,888,892	21,928,685	22,304,112	22,939,245	23,160,859
Foreign Banks Deposits with SBP under section13(3) of Banking Companies Ordinance	74,076	72,116	73,247	72,298	73,247	74,448	73,887	73,749	73,605
Minimum of Assets required to be held under Section 29 of the Banking Companies Ordinance	5,393,662	6,092,810	6,872,374	6,391,995	6,872,374	6,964,733	7,010,906	7,122,184	7,116,810
Excess of Assets being held over the minimum required under Section 29 of the Banking Companies Ordinance	12,397,234	14,820,162	16,741,513	15,276,608	16,741,513	17,494,564	17,744,416	18,173,460	18,424,689

Source: Banking Supervision Department-2, SBP

2.14 Financial Position of DFIs, MFBs and NBFCs

Million Rupees

Assets/ Liabilities	June-25				September-25			
	DFIs*	NBFCs	MFBs	Total	DFIs*	NBFCs	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 NBFCs

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.