

2.1 Central Bank Survey

Million Rupees

Items	FY24	FY25	2025	2026				
			May	Jan	Feb	Mar	Apr	May
Net Foreign Assets	(71,160)	1,455,410	590,777	2,603,193	2,791,923	2,478,625	3,282,442	3,301,862
Claims on nonresidents	5,053,535	7,231,941	6,312,603	8,572,603	8,749,949	8,388,842	8,249,731	8,555,419
a) Monetary Gold, Coin and Bullion	1,349,449	1,942,112	1,924,367	2,902,598	3,040,823	2,680,277	2,678,373	2,638,018
b) Holdings of SDRs	206,221	7,418	7,228	66,452	33,654	33,324	58,638	83,269
c) Foreign currency	20,569	21,550	20,793	21,187	21,164	21,163	19,706	19,687
d) Deposits	2,725,338	2,902,792	2,672,365	2,363,522	2,482,404	3,155,672	2,812,118	3,224,333
e) Securities other than shares (Foreign)	8,309	1,563,154	908,173	2,428,720	2,385,845	1,728,436	1,904,195	1,816,019
f) Loans	-	-	-	-	-	-	-	-
g) Financial derivatives	-	3,083	2,630	5,116	5,930	1,111	5	56
h) Other	743,650	791,833	777,046	785,008	780,129	768,860	776,695	774,037
<i>Of which: Quota-IMF</i>	743,648	791,831	777,044	785,006	780,128	768,858	776,694	774,036
less: Liabilities to nonresidents	5,124,695	5,776,531	5,721,826	5,969,410	5,958,026	5,910,217	4,967,289	5,253,557
a) Deposits	1,057,395	1,081,376	1,069,075	1,045,193	1,037,811	1,037,636	72,154	73,827
b) Securities other than shares	1,818,649	2,348,001	2,329,653	2,563,754	2,547,821	2,518,975	2,522,807	2,803,817
c) Loans	-	-	-	0	-	(0)	0	-
d) Financial derivatives	1,166,640	1,197,854	1,201,548	1,225,569	1,244,032	1,236,462	1,251,373	1,258,925
e) Other	1,082,010	1,149,300	1,121,550	1,134,894	1,128,362	1,117,143	1,120,955	1,116,988
Claims on Other Depository Corporations	13,277,983	13,847,965	14,400,535	14,738,117	15,401,867	15,759,020	15,551,035	16,426,571
Net claims on General Government	4,492,923	3,791,965	4,107,791	2,023,715	1,797,372	1,849,921	1,524,132	1,503,426
Net claims on Central Government	5,395,565	5,231,880	5,603,423	3,502,491	3,442,079	3,324,459	2,916,460	3,010,772
Claims on Central Government	6,288,826	5,854,232	6,615,831	3,962,762	3,986,892	4,004,995	4,040,584	4,064,263
a) Securities other than Shares	5,568,455	5,089,194	5,861,664	3,202,142	3,229,095	3,256,252	3,284,349	3,314,028
b) Other claims	720,371	765,038	754,167	760,620	757,797	748,743	756,235	750,236
less: Liabilities to Central Government	893,261	622,352	1,012,408	460,271	544,813	680,536	1,124,124	1,053,492
a) Deposits	893,261	622,352	1,012,408	460,271	544,813	680,536	1,124,124	1,053,492
b) Other liabilities	-	-	-	-	-	-	-	-
Net claims on Provincial Governments	(902,642)	(1,439,915)	(1,495,632)	(1,478,775)	(1,644,707)	(1,474,538)	(1,392,328)	(1,507,346)
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	1,495,632	1,478,775	1,644,707	1,474,538	1,392,328	1,507,346
a) Deposits	902,642	1,439,915	1,495,632	1,478,775	1,644,707	1,474,538	1,392,328	1,507,346
b) Other liabilities	-	-	-	-	-	-	-	-
Claims on other sectors	84,313	78,823	81,222	55,533	56,812	57,947	58,832	62,803
a) Other financial corporations	40,777	33,746	35,800	5,134	4,702	4,744	4,650	8,090
b) Public non-financial corporations	101	29	207	66	55	66	114	125
c) Other non-financial corporations	-	-	-	-	-	-	-	-
d) Other resident sectors	43,435	45,048	45,216	50,332	52,055	53,137	54,068	54,588
Monetary base	11,590,151	12,942,839	12,859,112	13,407,014	13,790,997	14,186,305	14,215,627	15,010,511
1) Currency in Circulation	9,698,211	11,269,453	10,994,768	11,640,734	11,998,318	12,709,652	12,341,056	13,034,303
2) Liabilities to Other Depository Corporations	1,889,186	1,670,390	1,861,053	1,761,988	1,790,654	1,474,540	1,864,975	1,937,927
Reserve deposits	1,889,186	1,670,390	1,861,053	1,761,988	1,790,654	1,474,540	1,864,975	1,937,927
Other liabilities	-	-	-	-	-	-	-	-

2.1 Central Bank Survey

Million Rupees

Items	FY24	FY25	2025	2026				
			May	Jan	Feb	Mar	Apr	May
3) Deposits included in broad money	2,753	2,996	3,291	4,292	2,026	2,113	9,596	38,281
Transferable deposits	229	337	619	230	312	300	301	36,452
a) Other financial corporations	31	151	151	43	128	116	117	33,728
b) Public non-financial corporations	-	-	-	-	-	-	-	-
c) Other non-financial corporations	175	164	326	165	161	161	161	1,902
d) Other resident sectors	23	23	143	23	23	23	23	823
Other deposits	2,524	2,659	2,672	4,061	1,713	1,814	9,296	1,829
a) Other financial corporations	1,966	2,030	1,950	1,617	1,499	1,282	1,446	1,302
b) Public non-financial corporations	-	-	-	-	-	-	-	-
c) Other non-financial corporations	-	-	-	-	-	-	-	-
d) Other resident sectors	558	628	722	2,445	214	532	7,850	528
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	126,769	128,841	127,022	126,085	128,244	126,178
<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	148,681	48,182	29,149	71,912	83,933	39,418
<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	5,913,733	5,780,521	6,050,177	5,805,401	5,943,714	6,065,196
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	2,519,978	1,085,720	1,218,489	1,451,948	1,593,284	1,755,330
c) General & special reserves	977,632	1,162,786	1,104,094	1,163,902	1,163,902	1,163,902	1,163,902	1,163,902
d) SDR allocation	-	-	-	-	-	-	-	-
e) Valuation adjustment	1,561,249	2,257,842	2,189,662	3,430,900	3,567,786	3,089,551	3,086,529	3,045,964
Other items (net)	9,754	52,899	132,030	56,001	50,630	(44,191)	44,923	53,360
Other liabilities	288,169	332,245	382,006	376,364	370,431	293,186	357,834	363,849
Less: Other Assets	278,415	279,346	249,977	320,363	319,801	337,377	312,910	310,489

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 "Notice" section.
- The claims on Indian Government are reclassified as Other Assets in line with changes in SBP Statement of Affairs from July 2020.
- Accrued markup on reverse repo transactions previously added in Claims on Central Government, has been reclassified to Claims on Depository Corporations with effect from June 30, 2023.
- Commission receivable against public debt management previously added in Claims on Central Government, has been reclassified to Other Assets with effect from June 30, 2023.

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

Archive link:

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

2.2 Other Depository Corporations Survey

Million Rupees

Items	FY24	FY25 ^R	2025	2026				
			May	Jan	Feb	Mar	Apr	May
Net Foreign Assets	(889,913)	(1,053,373)	(525,371)	(1,418,028)	(1,468,398)	(1,276,548)	(1,449,960)	(1,266,864)
Claims on nonresidents	1,153,266	1,009,017	977,576	946,809	958,902	1,112,210	1,126,284	1,197,415
a) Foreign currency	82,845	58,529	63,556	65,289	68,799	75,886	76,343	66,225
b) Deposits	470,384	347,731	316,457	251,273	259,853	403,335	430,237	509,045
c) Securities other than shares	249,517	262,304	250,364	254,092	257,718	250,146	230,910	236,266
d) Loans	9,054	6,395	8,445	8,402	7,010	15,656	27,312	21,894
e) Financial derivatives	2,456	2,648	2,301	2,536	1,273	1,796	1,514	1,434
f) Shares & other equity	334,835	325,163	330,707	361,221	360,257	360,709	355,311	357,897
g) Other	4,176	6,248	5,746	3,996	3,993	4,682	4,659	4,655
less: Liabilities to nonresidents	2,043,179	2,062,390	1,502,947	2,364,837	2,427,301	2,388,757	2,576,243	2,464,279
a) Deposits	855,735	1,295,051	1,015,215	1,463,972	1,465,732	1,507,543	1,601,306	1,568,989
b) Securities other than shares	-	-	-	-	-	-	-	-
c) Loans	1,158,895	721,224	441,906	874,914	935,729	842,824	935,461	856,880
d) Financial derivatives	1,578	1,790	1,428	930	821	1,476	787	1,135
e) Other	26,971	44,325	44,398	25,021	25,018	36,914	38,690	37,275
Claims on Central bank	3,153,931	2,415,721	2,821,496	2,446,126	2,638,885	2,485,141	2,725,866	2,813,309
a) Currency	566,553	656,414	699,031	586,080	666,674	801,812	734,334	749,846
b) Reserve deposits	1,990,669	1,648,484	1,966,354	1,800,734	1,931,683	1,600,199	1,895,837	2,012,654
c) Other claims	596,709	110,823	156,111	59,312	40,528	83,130	95,695	50,808
Net Claims on General Government	29,765,682	34,316,662	32,492,622	36,114,731	36,505,809	36,576,542	36,498,778	37,091,325
Net claims on Central Government	30,952,479	36,236,336	34,403,202	38,336,529	38,743,242	38,852,129	38,858,448	39,327,890
Claims on Central Government	33,800,795	39,501,388	37,379,616	41,817,941	42,295,652	42,434,742	42,685,552	43,007,707
a) Securities other than Shares	32,551,840	38,219,764	36,591,269	40,500,416	40,977,088	41,098,801	41,360,646	41,685,761
b) Other claims	1,248,956	1,281,624	788,348	1,317,525	1,318,564	1,335,941	1,324,905	1,321,946
less: Liabilities to Central Government	2,848,316	3,265,052	2,976,415	3,481,412	3,552,410	3,582,613	3,827,104	3,679,817
a) Deposits	2,848,316	3,265,052	2,976,415	3,481,412	3,552,410	3,582,613	3,827,104	3,679,817
b) Other liabilities	-	-	-	-	-	-	-	-
Net claims on Provincial Governments	(1,186,797)	(1,919,674)	(1,910,579)	(2,221,798)	(2,237,433)	(2,275,587)	(2,359,669)	(2,236,565)
Claims on Provincial Governments	610,638	244,741	245,112	183,622	163,735	150,611	150,483	156,278
a) Securities other than Shares	0	0	0	0	0	0	0	0
b) Other claims	610,637	244,741	245,112	183,622	163,735	150,611	150,483	156,278
less: Liabilities to Provincial Governments	1,797,435	2,164,416	2,155,691	2,405,420	2,401,168	2,426,199	2,510,153	2,392,843
a) Deposits	1,781,447	2,148,939	2,139,718	2,389,621	2,385,698	2,410,575	2,494,583	2,377,115
b) Other liabilities	15,988	15,477	15,973	15,799	15,470	15,624	15,570	15,728
Claims on other sectors	12,542,746	13,483,691	13,537,426	14,361,764	14,682,515	14,677,819	14,841,712	14,964,416
a) Other financial corporations	200,920	318,234	344,461	316,684	345,560	323,802	319,968	333,481
b) Public non-financial corporations	2,221,876	2,142,517	2,356,325	2,196,270	2,211,504	2,198,797	2,408,581	2,403,597
c) Other non-financial corporations	8,082,639	8,705,297	8,534,743	9,990,433	10,215,439	10,200,710	10,129,688	10,183,675
d) Other resident sectors	2,037,312	2,317,643	2,301,897	1,858,377	1,910,012	1,954,509	1,983,475	2,043,663

2.2 Other Depository Corporations Survey

Million Rupees

Items	FY24	FY25 ^R	2025	2026				
			May	Jan	Feb	Mar	Apr	May
Liabilities to central bank	13,169,975	13,687,908	14,381,683	14,348,196	14,980,313	15,488,933	15,193,031	16,067,051
Deposits included in broad money (1+2)	27,348,201	30,874,776	29,228,821	31,568,818	31,755,562	32,181,524	32,418,713	32,638,137
1) Transferable deposits	21,407,816	25,413,142	23,424,225	25,826,165	25,957,988	26,386,922	26,540,790	26,955,311
a) Other financial corporations	709,309	964,154	715,003	1,158,203	1,210,576	1,119,393	1,141,338	1,077,091
b) Public non-financial corporations	1,118,876	1,088,506	812,882	1,057,293	1,096,386	1,019,749	1,134,907	1,160,670
c) Other non-financial corporations	6,756,386	6,919,380	7,093,552	6,249,318	6,372,215	6,574,198	6,800,267	6,739,704
d) Other resident sectors	12,823,245	16,441,102	14,802,788	17,361,351	17,278,811	17,673,581	17,464,278	17,977,846
2) Other deposits	5,940,385	5,461,635	5,804,595	5,742,653	5,797,573	5,794,602	5,877,923	5,682,826
a) Other financial corporations	228,239	212,390	185,861	295,710	236,218	275,109	233,164	210,267
b) Public non-financial corporations	917,726	994,209	917,727	1,209,848	1,271,374	1,294,582	1,273,354	1,151,079
c) Other non-financial corporations	2,312,619	1,838,167	2,081,977	1,784,560	1,863,597	1,858,321	1,945,595	1,870,446
d) Other resident sectors	2,481,801	2,416,870	2,619,030	2,452,536	2,426,384	2,366,590	2,425,811	2,451,034
Securities other than shares, included in broad money	-	-	-	-	-	-	-	-
a) Other financial corporations	-	-	-	-	-	-	-	-
b) Public non-financial corporations	-	-	-	-	-	-	-	-
c) Other non-financial corporations	-	-	-	-	-	-	-	-
d) Other resident sectors	-	-	-	-	-	-	-	-
Deposits excluded from broad money	-	-	-	-	-	-	-	-
<i>Of which: Other financial corporations</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>
Securities other than shares, excluded from broad money	58,256	52,958	55,951	50,987	51,088	47,736	47,903	52,372
<i>Of which: Other financial corporations</i>	<i>35,867</i>	<i>25,865</i>	<i>34,066</i>	<i>27,675</i>	<i>27,691</i>	<i>25,962</i>	<i>26,029</i>	<i>30,214</i>
Loans	76,064	112,983	165,440	330,273	388,942	347,447	382,839	421,905
<i>Of which: Other financial corporations</i>	<i>74,481</i>	<i>111,006</i>	<i>163,402</i>	<i>321,364</i>	<i>380,017</i>	<i>338,503</i>	<i>373,983</i>	<i>413,030</i>
Financial derivatives	23,883	14,106	15,210	15,349	14,761	15,780	14,138	13,005
<i>Of which: Other financial corporations</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>
Trade credit and advances	128	129	132	111	115	113	128	146
<i>Of which: Other financial corporations</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>
Shares and other equity	3,358,340	4,341,827	4,236,032	5,153,144	4,989,919	4,229,555	4,445,119	4,506,662
a) Funds contributed by owners	837,978	782,916	874,309	752,460	752,982	763,899	767,612	768,288
b) Retained earnings	1,317,886	1,622,788	1,533,447	2,086,606	2,041,216	2,023,917	2,026,102	2,088,483
c) General and special reserves	851,266	1,343,851	1,276,892	1,642,448	1,599,504	1,207,851	1,336,863	1,324,627
d) Valuation adjustment	351,210	592,272	551,384	671,630	596,217	233,887	314,541	325,264
Other items (net)	537,855	78,272	243,169	37,937	178,341	152,093	114,783	(96,801)
Other liabilities	3,908,571	4,740,340	4,519,818	5,387,264	5,626,075	5,437,193	5,464,687	5,412,001
less: Other assets	3,524,830	4,680,996	4,370,452	5,267,979	5,412,664	5,277,203	5,389,858	5,506,194
plus: Consolidation adjustment	154,114	18,928	93,802	(81,349)	(35,069)	(7,897)	39,954	(2,608)

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 ^R	2025	2026				
			May	Jan	Feb	Mar	Apr	May
Net Foreign Assets	(961,072)	402,037	65,405	1,185,165	1,323,525	1,202,078	1,832,483	2,034,998
Claims on nonresidents	6,206,801	8,240,959	7,290,179	9,519,412	9,708,851	9,501,052	9,376,015	9,752,835
less: Liabilities to nonresidents	7,167,874	7,838,921	7,224,773	8,334,247	8,385,327	8,298,974	7,543,532	7,717,836
Domestic claims (a+b)	46,885,664	51,671,141	50,219,063	52,555,743	53,042,508	53,162,229	52,923,455	53,621,970
a. Net Claims on general government (1+2)	34,258,604	38,108,627	36,600,414	38,138,446	38,303,181	38,426,463	38,022,910	38,594,751
1- Net claims on central government	36,348,044	41,468,216	40,006,624	41,839,020	42,185,321	42,176,588	41,774,908	42,338,662
Claims on central government	40,089,621	45,355,620	43,995,448	45,780,703	46,282,544	46,439,737	46,726,135	47,071,970
less: Liabilities to central government	3,741,577	3,887,404	3,988,823	3,941,684	4,097,223	4,263,149	4,951,228	4,733,308
2-Net claims on provincial governments	(2,089,440)	(3,359,589)	(3,406,211)	(3,700,573)	(3,882,140)	(3,750,125)	(3,751,997)	(3,743,911)
Claims on provincial governments	610,638	244,741	245,112	183,622	163,735	150,611	150,483	156,278
less: Liabilities to provincial governments	2,700,077	3,604,331	3,651,323	3,884,195	4,045,875	3,900,737	3,902,480	3,900,189
b. Claims on other sectors	12,627,059	13,562,514	13,618,649	14,417,297	14,739,327	14,735,766	14,900,545	15,027,219
Other financial corporations	241,697	351,980	380,261	321,818	350,261	328,546	324,618	341,571
Public non-financial corporations	2,221,977	2,142,547	2,356,532	2,196,336	2,211,559	2,198,863	2,408,695	2,403,722
Other non-financial corporations	8,082,639	8,705,297	8,534,743	9,990,433	10,215,439	10,200,710	10,129,688	10,183,675
Other resident sectors	2,080,747	2,362,691	2,347,113	1,908,709	1,962,067	2,007,647	2,037,543	2,098,251
Broad money liabilities (a+b+c+d)	36,482,613	41,490,811	39,527,849	42,627,763	43,089,231	44,091,477	44,035,032	44,960,875
a. Currency outside depository corporations	9,131,658	10,613,039	10,295,737	11,054,653	11,331,644	11,907,840	11,606,722	12,284,456
b. Transferable deposits	21,408,045	25,413,479	23,424,845	25,826,395	25,958,301	26,387,221	26,541,090	26,991,763
Other financial corporations	709,340	964,304	715,153	1,158,246	1,210,705	1,119,509	1,141,454	1,110,818
Public non-financial corporations	1,118,876	1,088,506	812,882	1,057,293	1,096,386	1,019,749	1,134,907	1,160,670
Other non-financial corporations	6,756,561	6,919,544	7,093,878	6,249,482	6,372,376	6,574,359	6,800,428	6,741,606
Other resident sectors	12,823,268	16,441,125	14,802,931	17,361,373	17,278,834	17,673,604	17,464,301	17,978,669
less: Central bank float	-	-	-	-	-	-	-	-
c. Other Deposits	5,942,909	5,464,293	5,807,267	5,746,715	5,799,287	5,796,416	5,887,219	5,684,655
Other financial corporations	230,205	214,420	187,811	297,327	237,718	276,391	234,609	211,569
Public non-financial corporations	917,726	994,209	917,727	1,209,848	1,271,374	1,294,582	1,273,354	1,151,079
Other non-financial corporations	2,312,619	1,838,167	2,081,977	1,784,560	1,863,597	1,858,321	1,945,595	1,870,446
Other resident sectors	2,482,360	2,417,498	2,619,752	2,454,980	2,426,598	2,367,122	2,433,661	2,451,562
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	126,769	128,841	127,022	126,085	128,244	126,178
<i>of which: Other financial corporations</i>	-	-	-	-	-	-	-	-
Securities other than shares excluded from broad money	58,256	52,958	55,951	50,987	51,088	47,736	47,903	52,372
<i>of which: Other financial corporations</i>	35,867	25,865	34,066	27,675	27,691	25,962	26,029	30,214
Loans	76,064	112,983	165,440	330,273	388,942	347,447	382,839	421,905
<i>of which: Other financial corporations</i>	74,481	111,006	163,402	321,364	380,017	338,503	373,983	413,030
Financial Derivatives	23,883	14,106	15,210	15,349	14,761	15,780	14,138	13,005
<i>of which: Other financial corporations</i>	-	-	-	-	-	-	-	-
Trade credit & advances	128	129	132	111	115	113	128	146
<i>of which: Other financial corporations</i>	-	-	-	-	-	-	-	-
Shares & other equity	8,806,447	10,292,152	10,149,766	10,933,665	11,040,095	10,034,955	10,388,833	10,571,858
Other items (net)	351,141	(16,498)	243,616	(345,859)	(344,992)	(299,061)	(240,922)	(489,078)
Other liabilities (includes central bank float)	4,196,739	5,072,585	4,901,825	5,763,628	5,996,506	5,730,379	5,822,521	5,775,850
less: Other assets	3,803,245	4,960,342	4,620,428	5,588,342	5,732,466	5,614,580	5,702,769	5,816,683
plus: Consolidation adjustment	(42,353)	(128,741)	(37,781)	(521,146)	(609,033)	(414,860)	(360,674)	(448,245)

Source: Statistics and Data Services Department

Notes:

1. Depository Corporations include SBP, Banks, DFIs, MFBs and Deposit Accepting Non-Bank Financial Companies. Therefore, the estimates are not comparable with Analytical Accounts of Banking sector (published up to June 2008) and monetary aggregates of weekly monetary survey based on data of SBP and Scheduled banks. Methodological changes are given at the following link:
<http://www.sbp.org.pk/departments/stats/nfb.htm>

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

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

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

Archive link:

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

2.4 Reserve Money

Million Rupees

Components	30th June		2025	2026				
	FY24	FY25	May	Jan	Feb	Mar	Apr	May
A. Currency in Circulation	9,153,099	10,634,483	10,266,027	11,039,945	11,327,034	11,928,465	11,748,901	12,297,255
B. Cash in Tills	554,731	644,365	738,125	610,214	680,734	790,641	645,979	746,537
C. Other Deposits	62,892	57,267	47,664	47,976	45,482	47,581	41,575	79,084
D. Bank Deposits	1,842,108	1,634,519	1,833,673	1,737,546	1,927,035	1,448,560	1,929,569	1,948,523
Reserve Money (A+B+C+D)	11,612,829	12,970,634	12,885,490	13,435,681	13,980,285	14,215,247	14,366,024	15,071,399
Factor affecting Reserve Money (RM)								
A. Net Foreign Assets	(71,374)	1,455,191	588,459	2,602,978	2,792,040	2,478,410	3,279,730	3,301,783
B. Net Domestic Assets (1+2+3)	11,684,204	11,515,443	12,297,031	10,832,703	11,188,245	11,736,837	11,086,294	11,769,616
1. Net Govt Sector Borrowing (i+ii)	4,504,320	3,811,156	4,182,861	2,044,330	1,977,956	1,870,416	2,003,137	1,554,364
i. Borrowings for Budgetary Support ¹	4,527,712	3,836,191	4,207,166	2,069,815	2,002,623	1,896,900	2,031,598	1,583,287
a) Federal Government	5,419,184	5,262,849	5,745,496	3,525,330	3,647,948	3,350,417	3,480,970	3,070,358
of which deposits with SBP	(869,772)	(594,150)	(873,152)	(440,736)	(338,147)	(657,597)	(560,274)	(995,050)
b) Provincial Government	(840,494)	(1,367,561)	(1,457,637)	(1,351,996)	(1,511,943)	(1,322,665)	(1,321,736)	(1,382,336)
Balochistan	(41,987)	(102,272)	(120,418)	(56,760)	(93,023)	(77,316)	(67,096)	(58,523)
Khyber Pakhtunkhwa	(59,667)	(78,740)	(23,193)	(99,410)	(100,651)	(113,060)	(166,419)	(64,095)
Punjab	(627,553)	(846,228)	(898,214)	(790,206)	(768,950)	(794,826)	(767,547)	(989,679)
Sindh	(111,287)	(340,321)	(415,812)	(405,620)	(549,319)	(337,463)	(320,674)	(270,040)
c) AJK Government	(30,893)	(38,465)	(54,511)	(66,866)	(78,545)	(76,571)	(76,009)	(59,223)
d) Gilgit-Baltistan	(20,084)	(20,632)	(26,182)	(36,653)	(54,837)	(54,281)	(51,627)	(45,512)
ii. Others	(23,392)	(25,035)	(24,305)	(25,485)	(24,668)	(26,484)	(28,461)	(28,923)
2. Credit to Non-Govt. Sector (i+ii+iii)	1,525,930	1,368,606	1,384,235	1,393,693	1,367,457	1,232,412	1,211,304	1,174,476
i. Claims on Scheduled Banks (a+b+c+d+e)	1,409,836	1,252,778	1,271,252	1,274,221	1,247,179	1,111,693	1,090,300	1,053,701
a. Agriculture Sector	5,374	7,750	6,901	7,610	7,631	7,649	7,595	7,478
b. Industrial Sector	577,676	491,783	480,019	428,104	420,780	409,200	399,907	390,723
c. Export Sector	624,392	507,694	515,141	382,543	363,631	357,815	346,238	322,325
d. Housing Sector	-	-	-	-	-	-	-	-
e. Others	202,394	245,551	269,191	455,964	455,137	337,029	336,560	333,175
ii. Claims on NBFIs	116,094	115,828	112,983	119,472	120,278	120,719	121,004	120,775
iii. PSEs Special A/C Debt Repayment	-	-	-	-	-	-	-	-
3. Other Items (Net)	5,653,954	6,335,681	6,729,935	7,394,679	7,842,832	8,634,009	7,871,853	9,040,776
				-	-	-	-	-
Reserve Money(RM) (A+B)	11,612,829	12,970,634	12,885,490	13,435,681	13,980,285	14,215,247	14,366,024	15,071,399

Source: Statistics and Data Services Department

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

2. Government's borrowing net of Federal, Provincial, Azad Kashmir's and Gilgit-Baltistan's deposit with SBP. The (-) sign in govt. deposits shows a credit balance whereas (+) sign shows their debtor/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/state/Revisions-in-Reserve-Money-and-Broad-Money.pdf>

5. Total may differ due to rounding off.

6. 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

Archive link

https://www.sbp.org.pk/ecd/data/ReserveMoney_Arch.xls

2.5 Currency in Circulation

Million Rupees

	30th June		2025	2026				
	FY24	FY25	May	Jan	Feb	Mar	Apr	May
1. Banknotes	9,698,211	11,269,452	10,994,768	11,640,734	11,998,318	12,709,652	12,385,416	13,034,303
2. One Rupee Coins and above	9,849	9,880	9,852	9,956	9,956	9,918	9,934	9,961
3. Total (1+2)	9,708,060	11,279,332	11,004,620	11,650,690	12,008,274	12,719,570	12,395,350	13,044,264
4. Held by Banking Department of SBP	190	119	115	158	157	119	135	147
5. Held by Issue Department of SBP	40	365	353	374	349	345	335	325
6. Currency in tills of Scheduled Banks	554,731	644,365	738,125	610,214	680,734	790,641	645,979	746,537
7. Currency in Circulation (3-4-5-6)	9,153,099	10,634,483	10,266,027	11,039,945	11,327,034	11,928,465	11,748,901	12,297,255

Source: Statistics and Data Services Department

Notes:

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

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

2.6 Monetary Aggregates

Million Rupees

Assets / Liabilities	30th June		2025	2026				
	FY24	FY25	May	Jan	Feb	Mar	Apr	May
A. Components of M2								
1. Currency in Circulation	9,153,099	10,634,483	10,266,027	11,039,945	11,327,034	11,928,465	11,748,901	12,297,255
2. Other Deposits with SBP	62,892	57,267	47,664	47,976	45,482	47,581	41,575	79,084
3. Total Private & PSE Deposits	26,665,840	30,096,017	27,761,953	30,483,221	30,525,179	31,270,858	30,432,872	31,468,194
<i>of which : RFCDs</i>	1,604,935	1,690,606	1,686,662	1,743,530	1,766,763	1,778,120	1,759,519	1,732,597
Money Supply (1+2+3)	35,881,830	40,787,767	38,075,644	41,571,141	41,897,695	43,246,905	42,223,348	43,844,532
B. Factors Affecting Money Supply (M2)								
I. Net Foreign Assets of the Banking System	(1,137,968)	746,313	88,212	1,204,490	1,378,857	1,281,513	1,909,775	2,112,316
a. State Bank of Pakistan	(71,374)	1,455,191	588,459	2,602,978	2,792,040	2,478,410	3,279,730	3,301,783
b. Scheduled Banks	(1,066,594)	(708,878)	(500,247)	(1,398,488)	(1,413,182)	(1,196,897)	(1,369,954)	(1,189,467)
II. Net Domestic Assets of Banking System (1+2+3)	37,019,799	40,041,453	37,987,432	40,366,652	40,518,838	41,965,392	40,313,572	41,732,216
a. State Bank of Pakistan	10,274,368	10,262,665	11,025,779	9,558,482	9,941,066	10,625,144	9,995,994	10,715,915
b. Scheduled Banks	26,745,431	29,778,789	26,961,653	30,808,170	30,577,771	31,340,248	30,317,578	31,016,302
1. Net Govt Sector Borrowing(a+b+c)	31,078,845	35,119,827	33,468,726	35,117,840	35,429,954	35,925,698	35,457,387	36,290,744
a. Borrowings for Budgetary support ¹	29,723,917	34,078,342	32,416,514	34,081,216	34,415,153	34,928,878	34,470,953	35,308,675
(i) From SBP	4,527,712	3,836,191	4,207,166	2,069,815	2,002,623	1,896,900	2,031,598	1,583,287
a) Federal Government	5,419,184	5,262,849	5,745,496	3,525,330	3,647,948	3,350,417	3,480,970	3,070,358
of which deposits with SBP	(869,772)	(594,150)	(873,152)	(440,736)	(338,147)	(657,597)	(560,274)	(995,050)
b) Provincial Government	(840,494)	(1,367,561)	(1,457,637)	(1,351,996)	(1,511,943)	(1,322,665)	(1,321,736)	(1,382,336)
Balochistan Government	(41,987)	(102,272)	(120,418)	(56,760)	(93,023)	(77,316)	(67,096)	(58,523)
Khyber Pakhtunkhwa Government	(59,667)	(78,740)	(23,193)	(99,410)	(100,651)	(113,060)	(166,419)	(64,095)
Punjab Government	(627,553)	(846,228)	(898,214)	(790,206)	(768,950)	(794,826)	(767,547)	(989,679)
Sindh Government	(111,287)	(340,321)	(415,812)	(405,620)	(549,319)	(337,463)	(320,674)	(270,040)
c) AJK Government	(30,893)	(38,465)	(54,511)	(66,866)	(78,545)	(76,571)	(76,009)	(59,223)
d) Gilgit-Baltistan	(20,084)	(20,632)	(26,182)	(36,653)	(54,837)	(54,281)	(51,627)	(45,512)
(ii) From Scheduled banks (a+b)	25,196,205	30,242,151	28,209,348	32,011,400	32,412,529	33,031,978	32,439,355	33,725,388
a) Federal Government	26,866,638	32,301,512	30,241,538	34,315,529	34,712,143	35,338,063	34,816,683	35,992,502
of which deposits with banks	(2,709,578)	(3,171,071)	(2,886,187)	(3,424,269)	(3,472,042)	(3,480,945)	(3,725,575)	(3,565,393)
b) Provincial Government	(1,670,433)	(2,059,362)	(2,032,191)	(2,304,128)	(2,299,614)	(2,306,085)	(2,377,327)	(2,267,114)
of which deposits with banks	(1,670,433)	(2,059,362)	(2,032,191)	(2,304,129)	(2,299,614)	(2,306,085)	(2,377,327)	(2,267,114)
b. Commodity operations	1,378,320	1,066,520	1,076,517	1,062,110	1,039,469	1,023,304	1,014,894	1,010,993
c. Others	(23,392)	(25,035)	(24,305)	(25,485)	(24,668)	(26,484)	(28,461)	(28,923)
2. Credit to Non-Govt. Sector (a+b+c+d)	11,543,424	13,011,091	12,786,871	13,438,593	13,685,066	13,674,419	13,697,866	13,867,756
a. Credit to Private Sector*	8,866,853	9,948,706	9,698,604	10,648,974	10,877,144	10,882,774	10,789,876	10,935,504
Conventional Banking Branches	6,211,242	6,616,972	6,513,782	6,576,988	6,665,175	6,653,411	6,576,218	6,664,377
Islamic Banks	1,776,270	2,294,571	2,162,337	2,530,281	2,535,256	2,549,673	2,502,681	2,502,849
Islamic Banking Branches of Conventional Banks	879,341	1,037,162	1,022,485	1,541,706	1,676,714	1,679,689	1,710,977	1,768,278
b. Credit to PSEs	2,191,482	2,104,374	2,178,975	2,126,485	2,197,040	2,138,585	2,322,469	2,331,509
c. PSEs Special a/c-debt Repayment with BP/PSPC	-	-	-	-	-	-	-	-
d. Credit to NBFIs	485,089	958,011	909,292	663,134	610,882	653,061	585,521	600,743
3. Other Items (net) *	(5,602,470)	(8,089,465)	(8,268,165)	(8,189,782)	(8,596,183)	(7,634,726)	(8,841,681)	(8,426,284)
Broad Money M2 (A+B)	35,881,830	40,787,767	38,075,644	41,571,141	41,897,695	43,246,905	42,223,348	43,844,532
C. Memorandum Items								
Accrued Profit on SBP holdings of MRTBs/MTBs	262,536	296,619	578,839	324,774	347,766	369,525	401,446	428,040
Outstanding amount of MTBs (realized value in auction)	7,542,978	5,869,162	4,687,213	5,194,536	5,221,901	5,493,215	5,982,851	6,884,932
Net Government Budgetary Borrowing (Cash Basis)	29,075,815	33,642,350	31,728,183	33,631,214	33,928,259	34,394,616	33,910,613	34,708,328
From SBP	4,265,176	3,539,572	3,628,327	1,745,041	1,654,857	1,527,375	1,630,152	1,155,247
From Scheduled Banks	24,810,640	30,102,778	28,099,857	31,886,173	32,273,402	32,867,241	32,280,461	33,553,081

Source: Statistics and Data Services Department

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.

* 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>

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	30-Jun-25	29-May-26	1 st July 24 to 30-May-25	1 st July 25 to 29-May-26
1. Central Government (a+b)	32,285,822	37,564,361	39,062,860	3,701,212	1,498,499
a. Scheduled Banks	26,866,638	32,301,512	35,992,502	3,374,900	3,690,990
T-Bills, Securities and Others	29,576,216	35,472,584	39,557,896	3,551,509	4,085,312
Less:					
Government Deposits	2,709,578	3,171,071	3,565,393	176,609	394,322
b. State Bank	5,419,184	5,262,849	3,070,358	326,312	(2,192,491)
T-bills and Securities etc.	5,571,285	5,094,335	3,317,698	295,582	(1,776,637)
Debtor Balances (Exc. Zakat Fund)	-	-	-	-	-
Others*	717,671	762,663	747,709	34,110	(14,954)
Less:					
Govt. Deposits (Ex. Zakat and Privatization Fund)	869,772	594,150	995,050	3,379	400,900
2. Provincial Governments (c+d)	(2,561,905)	(3,486,020)	(3,754,186)	(1,008,615)	(268,166)
c. Scheduled Banks	(1,670,433)	(2,059,362)	(2,267,114)	(361,757)	(207,753)
Government Securities and Others	-	-	-	-	-
Less:					
Government Deposits	1,670,433	2,059,362	2,267,114	361,757	207,753
d. State Bank	(891,472)	(1,426,658)	(1,487,072)	(646,858)	(60,414)
Government Securities	-	-	-	-	-
Debtor Balances (Excluding Zakat Fund)	-	-	-	-	-
Less:					
Government Deposits (Excluding Zakat Fund)	891,472	1,426,658	1,487,072	646,858	60,414
Net Budgetary Borrowing from the Banking System	29,723,917	34,078,341	35,308,674	2,692,597	1,230,333

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	Stocks			Monetary Impact During	
	30-Jun-24	30-Jun-25	29-May-26	1 st July 24 to 30-May-25	1 st July 25 to 29-May-26
Rice	-	192.6	215.1	192.6	22.5
Wheat	1,133,456.1	795,113.4	745,940.9	(333,267.5)	(49,172.5)
Sugar	107,772.4	104,742.0	137,849.6	41,669.6	33,107.5
Fertilizer	134,664.3	163,502.0	123,449.4	(10,885.3)	(40,052.6)
Seeds	2,427.6	340.6	600.7	(2,142.5)	260.2
Oil seeds				-	-
Pulses				-	-
Edible Oil				-	-
Black Mash				-	-
Chilies				-	-
Seed Meal				-	-
Gram				-	-
Onion				-	-
Potatoes				-	-
Cotton	-	2,629.8	2,937.1	2,629.8	307.2
Total	1,378,320.5	1,066,520.4	1,010,992.8	(301,803.3)	(55,527.6)

Source: Statistics and Data Services Department

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 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

2.9 SBP Statement of Affairs

Million Rupees

Last Week End	Mar-26			Apr-26			May-26		
	Issue	Banking	Total	Issue	Banking	Total	Issue	Banking	Total
ASSETS	12,817,771	15,508,507	28,326,278	12,341,250	15,078,850	27,420,100	13,034,450	15,590,684	28,625,134
International reserve assets	3,462,374	4,514,243	7,976,617	2,884,665	4,588,072	7,472,737	3,103,116	4,677,411	7,780,527
- Gold	3,040,823	-	3,040,823	2,678,373	-	2,678,373	2,638,018	-	2,638,018
- Foreign currency balances	421,551	4,451,860	4,873,411	206,292	4,494,269	4,700,561	465,098	4,571,707	5,036,805
- Balances with International Monetary Fund	-	-	-	-	-	-	-	-	-
- Special drawing rights holdings	-	33,229	33,229	-	58,638	58,638	-	83,269	83,269
- Reserve tranche position with International Monetary Fund	-	45	45	-	45	45	-	45	45
- Other foreign currency balances	-	29,109	29,109	-	35,120	35,120	-	22,390	22,390
Local currency financial assets	7,000,000	8,526,410	15,526,410	8,000,000	7,226,091	15,226,091	8,000,000	8,105,041	16,105,041
(i) Monetary policy assets	7,000,000	7,660,623	14,660,623	8,000,000	6,398,583	14,398,583	8,000,000	7,300,413	15,300,413
- Conventional- securities purchased under agreement to resell	7,000,000	6,934,147	13,934,147	8,000,000	5,694,676	13,694,676	8,000,000	6,551,441	14,551,441
- Shariah compliant financing facility	-	726,476	726,476	-	703,907	703,907	-	748,972	748,972
- Outright purchase of assets	-	-	-	-	-	-	-	-	-
- Conventional securities	-	-	-	-	-	-	-	-	-
- Shariah compliant securities	-	-	-	-	-	-	-	-	-
(ii) Credit to conventional banks & financial institutions for purposes other than monetary policy	-	601,914	601,914	-	580,608	580,608	-	562,720	562,720
- Agriculture sector	-	5,072	5,072	-	4,945	4,945	-	4,884	4,884
- Industrial sector	-	307,473	307,473	-	295,859	295,859	-	290,333	290,333
- Export sector	-	231,923	231,923	-	222,686	222,686	-	210,427	210,427
- Housing sector	-	2	2	-	2	2	-	2	2
- Other	-	57,443	57,443	-	57,116	57,116	-	57,074	57,074
(iii) Credit to Islamic banks & financial institutions for purpose other than monetary policy	-	263,873	263,873	-	246,901	246,901	-	241,909	241,909
- Agriculture sector	-	3,854	3,854	-	3,788	3,788	-	3,744	3,744
- Industrial sector	-	125,415	125,415	-	121,556	121,556	-	119,440	119,440
- Export sector	-	127,420	127,420	-	114,647	114,647	-	111,945	111,945
- Housing sector	-	-	-	-	-	-	-	-	-
- Other	-	7,184	7,184	-	6,910	6,910	-	6,780	6,780
Credit to general government account	2,302,842	1,579,625	3,882,467	1,409,883	2,508,897	3,918,780	1,885,295	2,056,495	3,941,791
- Federal government	2,302,842	1,579,625	3,882,467	1,409,883	2,508,897	3,918,780	1,885,295	2,056,495	3,941,791
- Perpetual loan to federal government	-	749,869	749,869	-	756,235	756,235	-	750,236	750,236
- Government securities	-	-	-	-	-	-	-	-	-
- Market related treasury bills	-	-	-	-	-	-	-	-	-
- Pakistan investment bonds	2,302,842	829,755	3,132,597	1,409,883	1,752,661	3,162,544	1,885,295	1,306,260	3,191,555
- Sukuks	-	-	-	-	-	-	-	-	-
- Government overdrafts	-	-	-	-	-	-	-	-	-
- Provincial & autonomous regions	-	-	-	-	-	-	-	-	-
- Long term loans	-	-	-	-	-	-	-	-	-
- Short term loans	-	-	-	-	-	-	-	-	-
- Government overdrafts	-	-	-	-	-	-	-	-	-
Equity investments	-	433,212	433,212	-	315,364	315,364	-	315,364	315,364
- Subsidiaries	-	0	0	-	0	0	-	0	0
- Banks	-	387,451	387,451	-	269,702	269,702	-	269,702	269,702
- Financial institutions	-	45,762	45,762	-	45,662	45,662	-	45,662	45,662
- Other	-	-	-	-	-	-	-	-	-
Property, plant & equipment	-	172,733	172,733	-	175,550	175,550	-	175,225	175,225
Rupee coins	345	-	345	334	-	334	325	-	325
Other assets	52,210	282,286	334,496	46,367	264,878	311,245	45,714	261,149	306,863
LIABILITIES	12,817,771	15,508,507	28,326,278	12,341,250	15,078,850	27,420,100	13,034,450	15,590,684	28,625,134
Equity & reserves	-	6,198,386	6,198,386	-	5,953,127	5,953,127	-	6,077,128	6,077,128
- 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	-	5,867	5,867	-	5,871	5,871	-	5,871	5,871
- Unrealized appreciations	-	3,470,956	3,470,956	-	2,990,745	2,990,745	-	2,950,181	2,950,181
- Profit & loss appropriation account	-	1,501,995	1,501,995	-	1,736,944	1,736,944	-	1,901,509	1,901,509
Banknotes in circulation	12,817,771	(146)	12,817,626	12,341,250	(194)	12,341,056	13,034,450	(147)	13,034,303
- Banknotes in circulation	12,817,626	-	12,817,626	12,341,056	-	12,341,056	13,034,303	-	13,034,303
- Banknotes held in Banking Department	146	(146)	-	194	(194)	-	147	(147)	-
Monetary policy liabilities	-	35,209	35,209	-	83,933	83,933	-	39,418	39,418
- Securities sold under agreement to repurchase	-	35,209	35,209	-	83,933	83,933	-	39,418	39,418
- Shariah compliant facility	-	-	-	-	-	-	-	-	-
Local currency deposits	-	3,365,509	3,365,509	-	4,076,903	4,076,903	-	4,229,935	4,229,935
- Federal government	-	872,364	872,364	-	1,091,418	1,091,418	-	1,020,239	1,020,239
- Provincial governments & autonomous regions	-	995,800	995,800	-	1,392,328	1,392,328	-	1,507,346	1,507,346
- Bank deposits	-	1,337,065	1,337,065	-	1,427,794	1,427,794	-	1,512,226	1,512,226
- Other deposits	-	160,281	160,281	-	165,364	165,364	-	190,125	190,125
Foreign currency deposits	-	1,443,784	1,443,784	-	487,128	487,129	-	479,777	479,777
- Local banks	-	400,898	400,898	-	408,194	408,194	-	400,537	400,537
- Foreign central banks	-	979	979	-	977	977	-	975	975
- Foreign governments & sovereign wealth fund	-	1,035,576	1,035,576	-	70,568	70,568	-	70,821	70,821
- Others deposits	-	6,331	6,331	-	7,389	7,389	-	7,444	7,444
Foreign currency loans and liabilities	-	4,105,826	4,105,826	-	4,118,486	4,118,486	-	4,405,740	4,405,740
- International Monetary Fund facilities	-	1,756,215	1,756,215	-	1,746,158	1,746,158	-	2,029,827	2,029,827
- Allocations of special drawing rights of IMF	-	1,114,134	1,114,134	-	1,120,955	1,120,955	-	1,116,988	1,116,988
- Currency swap arrangements	-	1,235,477	1,235,477	-	1,251,373	1,251,373	-	1,258,925	1,258,925
- Overdraft from Asian Clearing Union	-	-	-	-	-	-	-	-	-
Other liabilities	-	359,940	359,940	-	359,466	359,466	-	358,833	358,833

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

Mimion Rupees								
Financial Position	FY24	FY25	2025	2026				
			May	Jan	Feb	Mar	Apr	May
ASSETS								
Cash & Balances with Treasury Banks	3,197,004	2,874,601	3,016,769	2,735,694	2,860,448	2,794,696	2,885,882	2,865,205
Balances with other Banks	558,314	672,164	253,905	232,346	237,890	382,490	385,264	343,835
Lending to Financial Institutions	1,025,211	926,667	819,558	849,874	932,958	528,411	1,045,947	682,482
Investments	30,149,408	36,515,945	34,627,010	38,821,525	39,141,760	39,083,173	39,592,161	39,495,649
Advances – Net of Provision	11,589,550	12,002,417	12,101,765	13,405,677	13,685,393	13,547,012	13,809,369	13,745,224
Gross Advances	12,447,146	12,917,323	13,021,394	14,290,079	14,541,544	14,397,508	14,668,991	14,603,586
Less: Provision for Non- Performing Advances	(857,595)	(914,906)	(919,630)	(884,403)	(856,152)	(850,496)	(859,623)	(858,362)
Operating Fixed Assets	1,012,671	1,062,847	1,051,851	1,210,475	1,217,910	1,234,828	1,242,094	1,247,143
Deferred Tax Assets	186,560	255,736	255,146	295,999	304,828	201,211	253,428	235,469
Other Assets	2,404,598	2,936,958	3,031,990	3,396,226	3,475,757	3,493,798	3,590,120	3,446,370
Right to use Assets		169,372	162,400	209,856	215,024	217,229	220,133	220,247
TOTAL ASSETS	50,123,316	57,416,707	55,320,395	61,157,670	62,071,967	61,482,847	63,024,398	62,281,626
LIABILITIES								
Bills Payable	459,192	478,713	447,629	469,594	532,593	490,202	487,427	486,710
Borrowings	13,071,191	14,862,650	15,192,839	16,033,136	16,953,712	16,939,018	17,194,816	17,178,403
Deposits and other Accounts	30,812,105	35,025,388	32,756,642	36,655,810	36,579,826	36,725,067	37,880,692	37,181,337
Sub-ordinated Loans	172,846	166,328	170,332	158,880	158,879	154,177	152,390	152,390
Liabilities Against Assets Subject to Finance Lease	11,106	148,088	146,603	161,847	167,549	168,928	171,456	170,639
Deferred Tax Liabilities	48,282	117,951	99,990	158,782	182,582	166,867	102,759	106,690
Other Liabilities	2,538,857	2,697,785	2,623,178	2,835,853	2,987,505	2,923,136	3,075,698	3,066,576
TOTAL LIABILITIES	47,113,577	53,496,903	51,437,212	56,473,901	57,562,646	57,567,395	59,065,237	58,342,745
NET ASSETS	3,009,739	3,919,804	3,883,183	4,683,769	4,509,321	3,915,452	3,959,161	3,938,880
REPRESENTED BY:								
Paid up Capital / Head Office Capital Account	631,074	626,974	626,634	537,186	537,126	539,576	539,495	539,463
Reserves	650,680	727,144	727,980	883,817	919,160	934,481	944,061	946,887
Un-appropriated / Un-remitted Profit	1,363,938	1,631,177	1,570,592	2,058,058	1,991,287	2,036,534	1,978,769	1,991,170
Surplus/ (Deficit) on Revaluation of Assets	364,046	934,509	957,978	1,204,708	1,061,748	404,862	496,836	461,361
TOTAL	3,009,739	3,919,804	3,883,183	4,683,769	4,509,321	3,915,452	3,959,161	3,477,520

Source: Banking Supervision Department-2, SBP

Note:

Figures pertain to last week end of every month

2.13 Scheduled Banks' Consolidated Liquidity Position (All Banks)

Million Rupees

Items	FY24	FY25	2025	2026				
			Apr	Dec	Jan	Feb	Mar	Apr
Demand Liabilities	20,654,009	24,183,399	22,875,234	25,905,616	25,937,039	27,123,137	27,079,469	19,303,528
Time Liabilities	5,007,027	4,998,767	5,087,721	5,387,826	5,516,839	5,452,017	5,531,184	4,911,720
TOTAL (Demand & Time Liabilities)	25,661,036	29,182,166	27,962,955	31,293,442	31,453,877	32,575,154	32,610,653	24,215,248
LIQUID ASSETS MAINTAINED IN PAKISTAN	20,912,972	23,613,887	23,121,243	26,001,883	26,322,337	26,770,332	26,666,905	19,785,790
Cash	684,550	636,715	630,956	646,691	644,085	749,627	881,431	624,026
Balance with SBP	1,509,768	1,834,210	1,621,287	1,849,173	1,623,756	1,519,888	1,548,513	1,240,340
Balance with agents of SBP	141,061	180,823	159,145	113,241	69,428	159,762	84,540	181,661
Un-encumbered approved Securities	18,505,476	20,888,892	20,637,155	23,319,325	23,911,726	24,267,808	24,079,206	17,667,671
Foreign Banks Deposits with SBP under section13(3) of Banking Companies Ordinance	72,116	73,247	72,700	73,453	73,343	73,247	73,215	72,092
Minimum of Assets required to be held under Section 29 of the Banking Companies Ordinance	6,092,810	6,872,374	6,596,106	7,321,810	7,356,649	7,620,167	7,305,961	5,748,923
Excess of Assets being held over the minimum required under Section 29 of the Banking Companies Ordinance	14,820,162	16,741,513	16,525,137	18,680,073	18,965,688	19,150,164	19,360,944	14,036,867

Source: Banking Supervision Department-2, SBP

2.14 Financial Position of DFIs, MFBs and NBFCs

Million Rupees

ASSETS/ LIABILITIES	December-25				March-26			
	DFIs*	NBFCs	MFBs	Total	DFIs*	NBFCs	MFBs	Total
1. Currency and Deposits	30,680	1,611,658	91,602	1,733,941	21,191	1,752,262	88,582	1,862,035
a. Currency	3	1,506	10,830	12,340	2	1,246	10,263	11,512
b. Transferable Deposits	7,705	1,340,374	74,515	1,422,594	5,791	1,471,642	71,708	1,549,141
c. Restricted Deposits	-	253	834	1,088	-	1,665	1,051	2,715
d. Other Deposits	22,973	269,524	5,422	297,919	15,398	277,710	5,560	298,667
2. Investment in securities other than shares	1,008,462	1,518,597	239,832	2,766,891	1,048,459	1,499,373	277,630	2,825,462
a. Short-term	63,638	1,166,308	146,207	1,376,153	103,428	1,113,539	169,960	1,386,927
b. Long-term	944,825	352,289	93,625	1,390,738	945,031	385,834	107,671	1,438,535
3. Loans extended (Advances)	268,780	187,654	652,817	1,109,251	282,361	171,747	664,964	1,119,071
a. Short-term	68,419	82,297	406,493	557,210	76,932	81,124	326,640	484,696
b. Long-term	200,361	105,357	246,323	552,041	205,428	90,623	338,324	634,375
4. Investment in shares	28,092	759,830	16,002	803,924	26,673	712,110	16,430	755,213
a. Quoted	15,749	729,430	16,002	761,181	12,876	684,882	16,430	714,188
b. Non-quoted	12,343	30,400	-	42,743	13,798	27,228	-	41,026
5. Insurance Technical Reserve	-	-	219	219	-	-	231	231
a. Life	-	-	9	9	-	-	24	24
b. Non-life	-	-	210	210	-	-	207	207
6. Financial Derivatives	-	445	-	445	-	381	-	381
7. Other accounts receivable	45,141	266,533	84,225	395,899	47,108	269,089	96,577	412,775
8. Non-financial assets	14,350	34,718	59,245	108,314	14,995	43,949	65,478	124,422
a. Produced assets	14,200	27,981	54,394	96,575	14,845	37,123	61,581	113,549
i. Fixed assets	13,548	17,761	44,517	75,826	14,194	22,355	48,252	84,802
ii. Inventories	-	385	-	385	-	441	-	441
iii. Valuables	-	7,272	-	7,272	-	11,680	-	11,680
iv. Other produced assets	652	2,563	9,877	13,092	651	2,647	13,329	16,627
b. Non-produced assets	150	6,738	4,851	11,739	150	6,826	3,897	10,873
i. Land	150	1,945	1,350	3,444	150	1,937	2,290	4,377
ii. Other-non-produced assets	-	4,793	3,502	8,294	-	4,889	1,607	6,496
Total Assets/ Liabilities	1,395,505	4,379,436	1,143,942	6,918,883	1,440,786	4,448,912	1,209,892	7,099,590
1. Deposits	80,569	58,853	840,452	979,873	68,736	58,850	898,157	1,025,744
a. Restricted deposits	371	39,197	79,642	119,209	510	39,194	-	39,704
b. Other deposits	80,198	19,656	760,810	860,664	68,226	19,656	898,157	986,040
2. Securities other than shares (bonds/debentures etc)	-	869	5,712	6,581	-	872	5,804	6,677
a. Short-term	-	33	-	33	-	16	-	16
b. long-term	-	836	5,712	6,548	-	856	5,804	6,661
3. Loans (Borrowings)	1,012,553	152,671	101,635	1,266,859	1,073,632	115,755	87,426	1,276,813
a. Short-term	762,609	88,732	27,557	878,898	977,038	41,820	20,879	1,039,737
b. Long-term	249,944	63,939	74,079	387,961	96,593	73,935	66,547	237,076
4. Financial Derivatives	-	-	-	-	-	-	-	-
5. Other accounts payable	67,885	247,287	169,345	484,516	69,872	232,686	190,273	492,831
6. Shares and other equity	234,498	3,919,756	26,799	4,181,053	228,547	4,040,749	28,231	4,297,526
a. Quoted	16,678	1,923,626	18,290	1,958,593	16,678	1,945,137	19,290	1,981,104
b. Non-quoted	82,119	1,380,871	48,848	1,511,838	82,119	1,506,534	50,127	1,638,780
c. Retained earnings	45,362	277,244	(60,157)	262,449	68,469	304,273	(66,007)	306,734
d. Current year result	30,140	314,383	(157)	344,365	5,766	286,652	2,977	295,395
e. General & special reserves	34,357	23,929	18,901	77,187	38,241	13,953	21,548	73,743
f. Valuation adjustments	25,843	(297)	1,075	26,621	17,274	(15,800)	296	1,770

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	Dec-24	Mar-25	Jun-25	Sep-25	Dec-25	Mar-26
1 Non-financial Corporations	254,284	88,984	102,167	116,384	119,800	146,909
i Public	36,710	18,094	18,190	16,623	6,427	29,354
ii Private	217,575	70,890	83,976	99,761	113,373	117,555
2 Financial Corporations	114,963	103,479	134,412	175,966	218,579	206,985
i Deposit money institutions	5,127	142	6,193	5,881	7,637	6,530
ii Other deposit accepting institutions	42,037	48,178	66,041	60,609	77,751	55,526
iii Financial intermediaries	60,833	52,618	58,812	106,785	128,963	143,320
iv Financial auxiliaries	1,137	1,222	1,023	1,138	1,232	347
v Insurance and pension funds	5,830	1,319	2,343	1,553	2,995	1,262
3 Central Government	29,481	21,870	17,516	19,298	30,572	36,925
4 Provincial Governments	23,700	25,482	22,995	23,888	33,101	38,476
5 Local Governments	4,604	240	391	290	297	26
6 Household	404,960	601,437	507,759	488,506	444,806	464,150
7 Non-profit Institutions (NPIs) Serving Households	48,713	48,921	51,874	59,018	130,501	130,002
8 Non-residents	1,907	2,075	2,114	2,203	2,218	2,271
9 Foreign Currency	0	0	0	0	0	0
Total	882,614	892,489	839,228	885,554	979,873	1,025,744

Source: Statistics and Data Services Department

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

Million Rupees

SECTOR	Dec-25			Mar-26		
	Depository*	Non-Depository**	Total	Depository*	Non-Depository**	Total
1 Non-financial corporations	297,501	8,583	306,084	410,813	9,264	420,078
i Public	4,201	1,771	5,972	3,876	2,190	6,066
ii Private	293,300	6,812	300,112	406,937	7,075	414,012
2 Financial Corporations	113,148	46,959	160,108	107,484	38,854	146,337
i Deposit money institutions	92,195	5,522	97,717	70,498	507	71,005
ii Other deposit accepting institutions	15,909	113	16,023	29,898	284	30,182
iii Financial intermediaries	3,655	41,323	44,978	4,449	38,062	42,511
iv Financial auxiliaries	1,389	1	1,390	2,639	-	2,639
v Insurance and pension funds	0	-	0	0	-	0
3 Central Government	-	-	-	-	-	-
4 Provincial Governments	-	-	-	-	-	-
5 Local Governments	-	-	-	-	-	-
6 Household	127,651	31,955	159,605	111,106	16,932	128,039
7 Non-profit Institutions (NPIs) Serving Households	-	-	-	-	-	-
8 Non-Residents	-	-	-	-	-	-
9 Bills purchased and discounted (inland bills)	-	119	119	-	206	206
10 Other Advances and Financial Leases	435,077	48,258	483,335	369,467	54,945	424,412
Total	973,377	135,874	1,109,251	998,871	120,200	1,119,071

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	Dec-25			Mar-26		
	Depository*	Non-Depository**	Total	Depository*	Non-Depository**	Total
A. Securities	2,101,288	665,603	2,766,891	2,177,994	647,468	2,825,462
1 Non-financial Corporations	91,346	61,859	153,206	92,275	78,543	170,818
i Public	10,268	19,800	30,068	10,268	30,992	41,260
ii Private	81,078	42,059	123,137	82,007	47,551	129,558
2 Financial Corporations	36,792	118,971	155,763	32,059	90,683	122,742
i Deposit money institutions	22,738	45,681	68,419	18,858	27,980	46,838
ii Other deposit accepting institutions	12,315	39,375	51,691	11,854	17,933	29,788
iii Financial intermediaries	1,672	33,911	35,582	1,285	44,765	46,050
iv Financial auxiliaries	-	-	-	-	-	-
v Insurance and pension funds	67	5	71	62	5	67
3 Central Government	1,973,149	484,773	2,457,922	2,053,660	478,242	2,531,902
4 Provincial Governments	-	-	-	-	-	-
5 Local Governments	-	-	-	-	-	-
6 Household	-	-	-	-	-	-
7 Non-profit institutions (NPIs) Serving Households	-	-	-	-	-	-
8 Non-Residents	-	-	-	-	-	-
9 Foreign Currency	-	-	-	-	-	-
B. Shares	46,957	756,967	803,924	45,953	709,260	755,213
1 Non-financial Corporations	11,525	716,920	728,445	9,620	676,845	686,465
i Public	746	370,775	371,521	529	331,511	332,040
ii Private	10,779	346,145	356,924	9,091	345,335	354,426
2 Financial Corporations	33,658	39,472	73,130	34,559	31,958	66,517
i Deposit money institutions	5,274	8,867	14,141	4,947	2,786	7,732
ii Other deposit accepting institutions	6,818	6,150	12,968	8,018	6,338	14,355
iii Financial intermediaries	18,301	23,702	42,004	18,729	22,200	40,929
iv Financial auxiliaries	3,188	-	3,188	2,789	-	2,789
v Insurance and pension funds	77	753	830	77	635	712
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	1,774	457	2,231
Total (A+B)	2,148,244	1,422,570	3,570,814	2,223,947	1,356,729	3,580,675

Source: Statistics and Data Services Department

* This includes Depository NBFCs, DFIs and MFIs.

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