

## 4.7 Scheduled Banks' Liquidity Position All Banks

(Million Rupees)

Period	LIQUID LIABILITIES IN PAKISTAN			LIQUID ASSETS MAINTAINED IN PAKISTAN			
	Demand <sup>1</sup> Liabilities	Time Liabilities <sup>1</sup>	Total (1+2)	Cash in Hands	Balance with SBP	Balance with Agents of SBP	Unencum- bered Approved Securities <sup>1</sup>
	1	2	3	4	5	6	7
<b>1964</b>	3,851.0	2,998.5	<b>6,849.5</b>	164.2	357.7	17.9	1,342.1
<b>1965</b>	4,367.9	3,600.8	<b>7,968.7</b>	329.4	509.8	61.2	1,493.7
<b>1966</b>	5,014.3	4,775.5	<b>9,789.8</b>	403.9	551.9	63.5	2,194.9
<b>1967</b>	5,115.8	5,570.7	<b>10,686.5</b>	355.6	690.9	53.8	2,172.7
<b>1968 Jun.</b>	5,362.9	5,996.2	<b>11,359.1</b>	303.6	601.2	52.8	2,449.4
<b>Dec.</b>	5,604.8	6,514.1	<b>12,118.9</b>	381.7	654.9	54.9	2,687.6
<b>1969 Jun.</b>	5,801.9	6,374.2	<b>12,176.2</b>	327.1	646.7	50.0	2,948.8
<b>Dec.</b>	6,541.1	6,655.3	<b>13,196.4</b>	419.2	704.4	53.4	3,276.7
<b>1970 Jun.</b>	6,744.7	7,288.5	<b>14,033.2</b>	391.3	764.8	64.7	3,042.4
<b>Dec.</b>	7,346.2	7,591.1	<b>14,937.3</b>	361.5	706.1	57.3	3,165.4
<b>1971 Jun.</b>	7,497.8	6,848.5	<b>14,346.3</b>	660.9	650.2	77.1	3,136.9
<b>Dec.</b>	9,527.5	7,819.2	<b>17,346.7</b>	557.4	891.9	111.9	4,449.4
<b>1972 Jun.</b>	10,592.4	8,058.6	<b>18,650.9</b>	507.1	1,111.0	126.3	4,708.3
<b>Dec.</b>	11,880.9	8,709.0	<b>20,589.9</b>	509.4	1,140.2	139.6	5,075.7
<b>1973 Jun.</b>	12,535.8	9,636.1	<b>22,371.8</b>	584.8	1,279.8	128.7	6,231.2
<b>Dec.</b>	13,095.6	10,513.7	<b>23,609.3</b>	639.8	1,455.3	208.6	5,661.3
<b>1974 Jun.</b>	12,722.3	9,150.0	<b>21,872.2</b>	715.6	1,184.4	180.3	5,355.8
<b>Dec.</b>	12,744.0	9,664.6	<b>22,408.6</b>	705.5	1,163.2	190.9	5,376.2
<b>1975 Jun.</b>	14,094.8	11,544.0	<b>25,638.7</b>	835.6	1,672.6	175.9	6,652.5
<b>Dec.</b>	15,320.7	13,073.3	<b>28,394.0</b>	960.2	1,814.2	296.0	6,964.3
<b>1976 Jun.</b>	17,467.4	15,227.0	<b>32,694.4</b>	1,011.5	2,177.3	203.5	8,352.0
<b>Dec.</b>	23,256	17,727.4	<b>40,983.4</b>	1,431.4	2,359.5	526.4	10,615.3
<b>1977 Jun.</b>	22,818.2	18,124.9	<b>40,943.1</b>	1,677.8	2,704.4	348.9	11,494.5
<b>Dec.</b>	24,812.1	20,794.9	<b>45,606.9</b>	1,804.8	2,725.9	554.4	12,628.7
<b>1978 Jun.</b>	27,323.2	23,442.2	<b>50,765.3</b>	1,656.7	3,129.4	497.3	16,286.3
<b>Dec.</b>	30,098.0	25,801.6	<b>55,899.5</b>	1,824.1	3,416.5	644.0	17,984.9
<b>1979 Jun.</b>	33,202.2	27,724.7	<b>60,926.8</b>	2,130.2	3,482.6	581.2	18,367.4
<b>Dec.</b>	35,883.2	30,286.1	<b>66,169.3</b>	2,169.6	4,079.5	760.5	19,635.2
<b>1980 Jun.</b>	38,472.0	32,177.4	<b>70,649.9</b>	2,193.2	4,120.0	546.2	22,293.6
<b>Dec.</b>	40,060.5	34,299.7	<b>74,360.2</b>	2,135.5	4,434.9	735.8	23,337.9
<b>1981 Jun.</b>	44,263.6	34,033.3	<b>78,296.8</b>	2,505.1	5,011.1	502.0	25,112.7
<b>Dec.</b>	42,866.8	39,562.0	<b>82,428.8</b>	2,493.1	4,941.3	564.4	28,181.3
<b>1982 Jun.</b>	48,405.1	39,834.1	<b>88,239.2</b>	2,670.0	5,637.7	479.2	28,379.1
<b>Dec.</b>	52,109.3	48,381.9	<b>100,491.2</b>	2,200.7	5,724.7	435.6	33,053.5
<b>1983 Jun.</b>	56,324.1	54,601.0	<b>110,925.1</b>	3,020.0	6,243.2	468.3	36,702.8
<b>Dec.</b>	58,722.5	65,023.6	<b>123,746.1</b>	2,912.3	6,797.6	540.0	46,750.1
<b>1984 Jun.</b>	57,551.6	65,636.6	<b>123,188.2</b>	3,033.1	7,657.7	420.5	39,509.8
<b>Dec.</b>	61,528.1	70,426.2	<b>131,954.3</b>	2,739.1	7,462.3	297.0	41,915.9
<b>1985 Jun.</b>	68,758.5	72,106.5	<b>140,865.4</b>	3,025.8	8,244.8	372.7	45,479.0
<b>Dec.</b>	76,842.0	84,506.5	<b>161,348.4</b>	2,918.8	8,733.5	321.0	46,799.8
<b>1986 Jun.</b>	82,179.5	91,333.1	<b>173,512.6</b>	3,107.2	9,495.3	602.2	55,830.7
<b>Dec.</b>	84,211.5	98,846.8	<b>183,058.3</b>	3,202.2	9,687.5	672.6	59,221.2
<b>1987 Jun.</b>	90,812.4	104,794.4	<b>195,606.8</b>	3,815.0	10,593.3	553.6	70,884.2
<b>Dec.</b>	99,991.1	113,342.5	<b>213,333.6</b>	4,040.3	12,369.2	1,368.7	90,452.1

## 4.7 Scheduled Banks' Liquidity Position All Banks

		LIQUID ASSETS MAINTAINED IN PAKISTAN				(Million Rupees)	
		Foreign Banks Deposits with SBP under Section 13 (3) of the Banking Cos. Ordinance			Minimum of Assets Required to be Held Under Section 29 of the Banking Cos. Ordinance	Excess of Assets being Held Over the Minimum Required Under Section 29 of the Banking Cos. Ordinance	
Period		Unencumbered		Foreign Currency	Total (4 thr.10)		
		Cash	Approved Securities <sup>2</sup>				
		8	9	10	11	12	13
1964	Dec.	-	-	-	1,881.9	1,369.9	512.0
1965	Dec.	-	-	-	2,394.2	1,593.7	800.4
1966	Dec.	-	73.2	-	3,287.4	1,958.0	1,329.4
1967	Dec.	-	71.7	-	3,344.8	2,671.6	673.1
1968	Jun.	-	72.7	-	3,479.8	2,839.8	640.0
	Dec.	-	73.1	-	3,851.7	3,029.8	821.9
1969	Jun.	-	74.8	-	4,047.4	3,044.0	1,003.4
	Dec.	-	74.3	-	4,528.0	3,301.1	1,226.9
1970	Jun.	-	81.2	-	4,344.5	3,508.4	836.1
	Dec.	-	136.0	-	4,516.4	3,734.3	782.1
1971	Jun.	-	138.4	-	4,663.4	3,586.6	1,076.8
	Dec.	-	136.0	-	6,146.5	4,336.7	1,809.9
1972	Jun.	-	251.6	-	6,704.3	5,595.3	1,109.0
	Dec.	-	201.3	-	7,066.1	6,177.0	889.2
1973	Jun.	-	134.6	-	8,359.0	6,711.6	1,747.4
	Dec.	-	139.8	-	8,104.8	8,234.6	-129.8
1974	Jun.	-	132.7	-	7,568.9	7,655.3	-86.4
	Dec.	-	125.8	-	7,561.7	7,843.0	-281.3
1975	Jun.	-	133.7	-	9,470.2	8,973.6	496.7
	Dec.	-	110.9	-	10,145.7	9,937.9	207.9
1976	Jun.	-	96.2	-	11,840.5	11,443.0	397.4
	Dec.	5.6	98.9	-	15,037.1	14,344.2	692.9
1977	Jun.	-	95.9	-	16,320.5	14,330.1	1,990.5
	Dec.	7.2	92.1	-	17,813.2	15,962.4	1,850.7
1978	Jun.	-	163.9	-	21,733.7	17,767.9	3,965.8
	Dec.	-	124.1	-	23,993.7	17,564.8	4,428.8
1979	Jun.	0.1	181.8	-	24,743.3	21,324.4	3,418.9
	Dec.	10.0	163.9	-	26,818.8	23,159.3	3,659.5
1980	Jun.	11.0	253.2	-	29,417.4	24,727.3	4,690.1
	Dec.	-	266.3	-	30,910.4	26,026.1	4,884.4
1981	Jun.	..	411.4	-	33,542.5	27,403.9	6,138.6
	Dec.	-	437.5	-	36,617.6	28,850.1	7,767.5
1982	Jun.	-	588.6	63.3	37,754.5	30,883.6	6,870.9
	Dec.	0.1	548.1	76.7	42,039.4	35,171.9	6,867.4
1983	Jun.	68.7	555.6	118.2	47,176.9	38,823.8	8,353.1
	Dec.	9.2	648.4	122.9	57,780.6	43,311.1	14,469.5
1984	Jun.	158.0	551.4	172.6	51,503.2	43,115.9	8,387.3
	Dec.	181.3	514.7	191.3	53,301.6	46,184.0	7,117.6
1985	Jun.	92.8	759.9	193.3	58,168.4	49,302.7	8,865.7
	Dec.	81.4	952.9	1,225.7	61,033.2	56,471.9	4,569.2
1986	Jun.	114.9	1,089.3	1,467.3	71,707.0	60,729.4	10,977.6
	Dec.	114.9	1,213.7	415.0	74,501.0	64,070.4	10,430.6
1987	Jun.	152.7	1,247.0	600.1	87,845.9	68,462.4	19,383.5
	Dec.	138.3	980.5	625.4	109,974.5	74,666.8	35,307.7

## 4.7 Scheduled Banks' Liquidity Position All Banks

(Million Rupees)

		LIQUID LIABILITIES IN PAKISTAN			LIQUID ASSETS MAINTAINED IN PAKISTAN				
Period		Demand <sup>1</sup>	Time <sup>1</sup>	Total (1+2)	Cash in Pakistan	Balance With SBP	Balance With Agents of SBP	Gold	Unencum- bered Approved Securities <sup>1</sup>
		1	2						
1988	Jun.	107,484.0	114,244.3	<b>221,728.3</b>	5,134.6	13,241.1	1,455.9		93,814.4
	Dec.	106,309.8	118,368.9	<b>224,678.7</b>	4,788.4	13,400.9	1,220.6		91,410.3
1989	Jun.	117,168.9	116,343.2	<b>223,512.1</b>	4,969.9	13,498.9	1,573.5		92,375.2
	Dec.	128,061.4	120,883.9	<b>248,945.3</b>	5,155.4	14,001.1	1,236.0		84,988.3
1990	Jun.	137,335.3	125,537.8	<b>262,873.1</b>	4,947.1	15,393.4	1,270.8		86,939.1
	Dec.	148,095.8	127,615.5	<b>275,711.3</b>	5,415.1	16,142.8	1,209.3		84,772.3
1991	Jun.	161,221.4	149,782.2	<b>311,003.6</b>	6,162.1	19,528.3	1,414.8		107,957.5
	Dec.	174,415.8	170,241.4	<b>344,657.3</b>	6,157.4	25,494.8	1,708.8		118,428.0
1992	Jun.	201,275.1	198,763.1	<b>400,038.2</b>	7,364.2	29,935.5	2,154.9		152,491.0
	Dec.	229,397.6	242,587.1	<b>471,984.7</b>	9,497.6	31,775.5	3,193.4		176,766.2
1993	Jun.	244,819.0	255,121.5	<b>499,990.0</b>	12,709.3	33,204.0	3,514.9		167,406.0
	Dec.	265,687.9	275,563.7	<b>541,251.6</b>	11,563.9	37,302.5	3,855.0		183,481.0
1994	Jun.	284,537.8	309,425.9	<b>593,963.7</b>	16,164.1	39,357.2	5,408.7		206,239.2
	Dec.	309,175.0	333,027.9	<b>642,202.9</b>	22,456.1	42,192.4	5,337.3		223,069.1
1995	Jun.	344,249.5	372,096.7	<b>706,346.2</b>	18,182.6	45,088.0	5,395.6		211,656.4
	Dec.	346,553.3	399,361.7	<b>745,915.0</b>	17,370.1	54,413.6	4,726.7		210,471.0
1996	Jun.	365,761.8	448,393.0	<b>814,154.8</b>	19,014.6	49,641.3	5,096.4		224,128.7
	Dec.	373,375.8	538,484.3	<b>911,860.0</b>	18,307.5	64,854.2	4,453.4		271,902.6
1997	Jun.	380,423.0	580,738.1	<b>961,161.0</b>	19,024.8	67,219.1	4,507.0		290,928.2
	Dec.	434,304.2	595,477.0	<b>1,029,781.2</b>	18,828.5	63,912.3	8,072.0		330,198.9
1998	Jun.	433,158.2	633,798.0	<b>1,066,956.2</b>	17,485.6	74,585.4	7,725.1		332,637.2
	Dec.	481,751.0	613,882.0	<b>1,095,633.0</b>	21,127.0	76,320.0	4,540.0	5.0	330,192.0
1999	Jun.	465,330.0	647,921.0	<b>1,113,251.0</b>	17,427.0	63,510.0	7,803.0	9.0	330,639.0
	Dec.	500,086.0	603,079.0	<b>1,103,165.0</b>	24,540.0	78,872.0	7,590.0	4.0	260,525.0
2000	Jun.	522,721.0	648,694.0	<b>1,171,415.0</b>	21,236.0	101,317.0	11,483.0	1.0	224,925.0
	Dec.	513,739.0	663,752.0	<b>1,177,491.0</b>	23,733.0	78,664.0	7,921.0	-	217,498.0
2001	Jun.	565,653.0	691,683.0	<b>1,257,336.0</b>	23,232.0	90,094.0	9,021.0	1.0	229,742.0
	Dec.	589,911.0	726,420.0	<b>1,316,331.0</b>	24,672.0	102,101.0	8,611.0	1.0	245,597.0
2002	Jun.	649,931.0	793,887.0	<b>1,443,819.0</b>	29,329.0	76,799.0	10,314.0	-	394,455.0
	Dec.	713,429.0	839,446.0	<b>1,552,875.0</b>	28,433.0	91,914.0	4,257.0	-	539,459.0
2003	Jun.	810,812.0	889,173.0	<b>1,699,985.0</b>	30,926.0	155,472.0	5,987.0	-	574,986.0
	Dec.	917,242.0	906,630.0	<b>1,823,872.0</b>	33,682.0	122,610.0	3,661.0	-	532,752.0
2004	Jun.	958,869.0	965,782.0	<b>1,924,652.0</b>	33,908.0	162,595.0	4,689.0	-	484,641.0
	Dec.	1,062,884.0	995,135.0	<b>2,058,019.0</b>	39,440.0	126,506.0	4,186.0	-	408,263.0
2005	Jun.	1,131,465.0	1,138,439.0	<b>2,269,904.0</b>	42,461.0	120,668.0	5,621.0	-	529,035.0
	Dec.	1,289,884.0	1,244,768.0	<b>2,534,652.0</b>	50,145.0	146,530.0	15,173.0	-	515,681.0
2006	Jun.	1,281,332.0	1,421,594.0	<b>2,702,926.0</b>	55,454.0	159,210.0	7,529.0	-	567,416.0
	Dec.	2,314,909.0	693,303.0	<b>3,008,212.0</b>	61,755.0	215,476.0	16,473.0	-	567,984.0
2007	Jun.	2,837,195.0	566,181.0	<b>3,403,376.0</b>	76,609.0	253,059.0	24,369.0	-	821,057.0
	Dec.	3,009,848.0	476,569.0	<b>3,486,417.0</b>	85,334.0	223,426.0	11,605.0	-	812,343.0
2008	Jun.	3,163,881.0	610,127.0	<b>3,774,008.0</b>	75,314.0	304,179.0	17,121.0	-	761,174.0
	Dec.	3,100,733.0	647,571.0	<b>3,748,304.0</b>	92,704.0	183,106.0	13,033.0	-	738,076.0
2009	Jun.	3,331,056.0	771,803.0	<b>4,102,859.0</b>	79,095.0	187,377.0	17,835.0	-	1,006,341.0
	Dec.	3,509,712.0	791,576.0	<b>4,301,288.0</b>	85,219.0	194,404.0	15,137.0	-	1,118,045.0
2010	Jun.	3,509,712.0	791,576.0	<b>4,301,288.0</b>	85,219.0	194,404.0	15,137.0	-	1,118,045.0
	Dec.	3,331,056.0	771,803.0	<b>4,102,859.0</b>	79,095.0	187,377.0	17,835.0	-	1,006,341.0

## 4.7 Scheduled Banks' Liquidity Position All Banks

		LIQUID ASSETS MAINTAINED IN PAKISTAN					(Million Rupees)	
		Foreign Banks Deposits with SBP under Section 13 (3) of the Banking Cos. Ordinance					Minimum of Assets Required to be held Under Section 29 Of the Banking Cos. Ordinance	Excess of Assets Being Held Over the Minimum required Under Section 29 Of the Banking Cos. Ordinance
Period		Unencumbered		Share		Total (4 to 12)	14	15
		Cash 9	Approved Securities <sup>2</sup> 10	Foreign Currency 11	Capital MFB <sup>3</sup> 12			
1988	Jun.	163.6	1,552.0	828.4		116,185.3	77,604.9	38,580.4
	Dec.	174.5	1,065.8	1,029.6		113,090.3	78,637.6	34,452.7
1989	Jun.	178.7	1,338.9	1,376.6		115,311.7	81,729.2	33,582.5
	Dec.	177.3	1,245.7	1,343.3		108,147.0	87,130.9	21,016.2
1990	Jun.	208.0	1,036.2	2,183.6		111,978.2	92,005.6	19,972.6
	Dec.	208.0	1,153.7	1,792.6		110,693.8	96,499.0	14,194.9
1991	Jun.	216.0	1,039.7	2,433.8		138,752.2	108,851.3	29,900.9
	Dec.	404.7	1,168.0	2,459.3		155,821.0	120,630.1	35,209.1
1992	Jun.	647.3	83.0	4,910.2		197,586.0	140,013.4	57,572.7
	Dec.	671.8	583.0	4,386.4		226,873.9	188,793.9	38,081.1
1993	Jun.	1,105.0	586.0	5,904.3		224,429.5	224,973.2	(-)543.7
	Dec.	1,354.8	595.0	6,959.5		245,111.7	216,500.6	28,611.0
1994	Jun.	1,531.3	592.0	7,545.5		276,838.0	237,585.5	39,252.5
	Dec.	1,571.4	95.0	8,245.8		302,967.0	192,660.9	110,306.2
1995	Jun.	928.5	1,141.6	8,502.2		290,895.2	211,903.9	78,991.4
	Dec.	1,585.5	485.0	8,672.2		297,724.2	223,774.5	73,949.7
1996	Jun.	1,912.4	485.0	10,102.3		310,380.7	244,246.4	66,134.2
	Dec.	1,603.1	485.0	10,656.4		372,262.3	273,558.0	98,704.2
1997	Jun.	2,549.2	102.0	12,017.5		396,353.2	240,290.3	156,063.0
	Dec.	3,184.1	307.2	12,073.7		436,576.7	257,445.3	179,131.4
1998	Jun.	2,210.9	307.2	14,425.2		449,376.6	202,669.0	246,707.6
	Dec.	3,279.0	307.0	13,580.0		449,350.0	219,126.6	230,223.4
1999	Jun.	4,121.0	605.0	15,385.0		439,499.0	183,686.4	255,812.6
	Dec.	4,616.0	605.0	13,626.0		390,370.0	220,633.0	169,745.0
2000	Jun.	4,615.0	830.0	15,767.0		380,174.0	234,283.0	145,891.0
	Dec.	60.0	830.0	19,822.0	545.0	349,073.0	235,498.0	113,575.0
2001	Jun.	60.0	827.0	21,122.0	1,245.0	375,344.0	251,467.0	123,877.0
	Dec.	8.0	927.0	21,620.0	1,705.0	405,242.0	263,266.0	141,976.0
2002	Jun.	60.0	827.0	21,046.0	1,705.0	534,537.0	288,764.0	245,773.0
	Dec.	60.0	828.0	19,976.0	1,705.0	686,632.0	310,575.0	376,057.0
2003	Jun.	60.0	936.0	19,828.0	1,705.0	789,900.0	339,997.0	449,903.0
	Dec.	560.0	327.0	18,799.0	1,705.0	714,096.0	364,774.0	349,322.0
2004	Jun.	190.0	3,601.0	10,341.0	1,705.0	701,670.0	382,784.0	318,886.0
	Dec.	60.0	129.0	14,280.0	1,705.0	594,569.0	408,376.0	186,193.0
2005	Jun.	60.0	4,239.0	15,919.0	1,675.0	719,678.0	450,694.0	268,984.0
	Dec.	156.0	4,020.0	17,660.0	1,705.0	751,070.0	503,471.0	247,599.0
2006	Jun.	156.0	4,014.0	19,172.0	1,705.0	814,656.0	537,716.0	276,940.0
	Dec.	156.0	3,981.0	13,524.0	1,685.0	881,034.0	719,116.0	161,918.0
2007	Jun.	-	727.0	13,397.0	1,655.0	1,190,873.0	821,095.0	369,778.0
	Dec.	-	-	10,867.0	1,658.0	1,145,233.0	828,870.0	316,363.0
2008	Jun.	-	-	12,651.0	1,658.0	1,172,097.0	990,894.0	181,203.0
	Dec.	-	5,018.0	18,512.0	1,658.0	1,052,107.0	735,487.0	316,620.0
2009	Jun.	-	14,491.0	18,410.0	1,658.0	1,352,371.0	787,204.0	565,167.0
	Dec.	-	15,139.0	19,714.0	1,658.0	1,449,316.0	830,322.0	618,994.0
2010	Jun.	-	15,139.0	19,714.0	1,658.0	1,449,316.0	830,322.0	618,994.0
	Dec.	-	14,547.0	19,041.0	1,658.0	1,325,894.0	789,135.0	536,759.0

Source: Off-Site Supervision &amp; Enforcement Department SBP

1. Figures of Demand and Time Liabilities of Scheduled Banks shown in this table may not tally with the corresponding provisional figures appearing in the table 4.5.
2. Valued at a price not exceeding current market price.
3. Macro Finance Bank (Khushali Bank)