

## 4.8 Non - Bank Financial Institutions<sup>1</sup> Liabilities

(Million Rupees)

Description	1996		1997		1998	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
<b>Capital (Paid up) and Reserves</b>	<b>84,355</b>	<b>75,768</b>	<b>77,069</b>	<b>76,687</b>	<b>79,130</b>	<b>66,186</b>
<b>Time Deposits:</b>	<b>44,503</b>	<b>44,543</b>	<b>44,557</b>	<b>46,369</b>	<b>50,292</b>	<b>54,743</b>
Scheduled Banks	2,086	3,122	1,839	1,677	2,,259	2,396
Non Financial Public Sector Enterprises	7,770	4,510	6,427	7,512	13,816	16,367
Non -Bank Financial Institutions	4,025	4,774	5,390	6,031	5,421	3,885
Insurance Companies	661	588	571	355	389	298
Private Corporate Business	7,707	6,479	5,340	5,490	4,556	4,660
Un-incorporated Enterprises and Individuals	22,554	25,070	24,990	25,304	23,851	25,766
Federal Government	-	-	-	-	-	1,371
<b>Foreign Currency Deposits:</b>	<b>42,376</b>	<b>50,024</b>	<b>52,700</b>	<b>69,509</b>	<b>70,166</b>	<b>51,147</b>
Residents	-	-	-	-	-	-
Non-Residents	42,376	50,024	52,700	69,509	70,166	51,147
<b>Bonds and Debentures</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>250</b>	<b>550</b>	<b>752</b>
<b>Borrowing/Finance Lease</b>						
<b>Obligation from:</b>	<b>77,494</b>	<b>79,535</b>	<b>90,148</b>	<b>91,225</b>	<b>79,658</b>	<b>87,016</b>
Federal Government	11,480	11,388	11,247	11,466	10,855	10,750
State Bank of Pakistan	40,801	40,388	39,693	38,634	38,889	39,031
Scheduled Banks	10,796	11,127	8,410	9,700	9,395	11,601
Non Bank Financial Institutions	5,394	6,367	8,435	7,845	8,695	13,177
Insurance Companies	107	306	81	90	175	135
Financial Institutions Abroad	8,916	10,009	22,363	23,490	11,469	12,322
Others	-	-	-	-	-	-
<b>Money at Call in Pakistan</b>	<b>810</b>	<b>50</b>	<b>50</b>	<b>10</b>	<b>60</b>	<b>300</b>
<b>Other Liabilities</b>	<b>21,562</b>	<b>23,922</b>	<b>24,401</b>	<b>24,575</b>	<b>25,837</b>	<b>26,716</b>
<b>Total Liabilities</b>	<b>271,100</b>	<b>273,842</b>	<b>288,925</b>	<b>308,625</b>	<b>305,693</b>	<b>286,860</b>

## 4.8 Non Bank Financial Institutions Liabilities

(Million Rupees)

Description	1999		2000		2001	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
<b>Capital (Paid -up) and Reserves</b>	<b>68,969</b>	<b>72,010</b>	<b>68,520</b>	<b>68,601</b>	<b>65,262</b>	<b>62,262</b>
<b>Time Deposits:</b>	<b>62,885</b>	<b>64,883</b>	<b>64,264</b>	<b>59,470</b>	<b>62,511</b>	<b>63,541</b>
Scheduled Banks	4,101	3,567	5,684	3,914	5,529	4,776
Non Financial Public Sector Enterprises	15,296	18,258	7,773	14,628	14,938	14,677
Non -Bank Financial Institutions	5,060	6,324	13,935	5,800	5,523	6,230
Insurance Companies	330	371	352	661	1,010	1,198
Private Corporate Business	3,703	3,330	5,747	7,048	6,456	5,991
Un-incorporated Enterprises and Individuals	24,858	24,482	24,542	26,135	28,185	29,811
Federal Government	9,537	8,551	6,231	1,284	870	858
<b>Foreign Currency Deposits:</b>	<b>41,310</b>	<b>34,296</b>	<b>26,931</b>	<b>25,034</b>	<b>22,564</b>	<b>21,386</b>
Residents	-	-	-	-	10,506	9,064
Non-Residents	41,310	34,296	26,931	25,034	12,058	12,322
<b>Bonds and Debentures</b>	<b>891</b>	<b>1,509</b>	<b>1,594</b>	<b>1,434</b>	<b>1,891</b>	<b>2,075</b>
<b>Borrowing/Finance Lease</b>						
<b>Obligation from:</b>	<b>89,512</b>	<b>88,149</b>	<b>89,352</b>	<b>88,803</b>	<b>89,201</b>	<b>88,617</b>
Federal Government	3,462	3,439	3,240	3,236	3,224	3,228
State Bank of Pakistan	38,773	38,502	38,046	37,676	37,506	37,617
Scheduled Banks	13,093	13,593	18,075	18,844	19,442	19,554
Non Bank Financial Institutions	12,465	11,318	10,349	11,072	11,832	12,792
Insurance Companies	34	118	88	42	346	409
Financial Institutions Abroad	21,685	21,179	19,554	17,933	16,851	15,017
Others	-	-	-	-	-	-
<b>Money at Call in Pakistan</b>	<b>150</b>	<b>280</b>	<b>200</b>	<b>745</b>	<b>554</b>	<b>20</b>
<b>Other Liabilities</b>	<b>22,248</b>	<b>23,321</b>	<b>22,677</b>	<b>28,241</b>	<b>29,682</b>	<b>33,252</b>
<b>Total Liabilities</b>	<b>285,965</b>	<b>284,448</b>	<b>273,538</b>	<b>272,328</b>	<b>271,665</b>	<b>271,153</b>

## 4.8 Non - Bank Financial Institutions Liabilities

(Million Rupees)

Description	2002		2003		2004	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
<b>Capital (Paid up) and Reserves</b>	<b>69,548</b>	<b>81,686</b>	<b>94,473</b>	<b>104,005</b>	<b>120,157</b>	<b>125,435</b>
<b>Time Deposits:</b>	<b>36,425</b>	<b>39,486</b>	<b>40,325</b>	<b>46,596</b>	<b>47,438</b>	<b>56,829</b>
Scheduled Banks	8,238	8,891	10,591	12,280	13,481	14,831
Non Financial Public Sector Enterprises	678	717	1,078	1,099	1,098	2,249
Non Bank Financial Institutions	5,232	4,332	4,182	5,703	3,106	2,749
Insurance Companies	435	483	324	331	269	719
Private Corporate Business	4,686	5,400	5,006	5,906	6,192	11,354
Un-incorporated Enterprises and Individuals	16,349	18,958	18,442	21,056	23,071	24,707
Federal Government	807	705	702	221	221	220
<b>Foreign Currency Deposits:</b>	<b>5,225</b>	<b>3,755</b>	<b>366</b>	<b>67</b>	<b>68</b>	<b>39</b>
Residents	3,852	2,376	155	2	2	8
Non-Residents	1,373	1,379	211	65	66	31
<b>Bonds and Debentures</b>	<b>2,429</b>	<b>1,998</b>	<b>3,050</b>	<b>3,288</b>	<b>3,062</b>	<b>1,885</b>
<b>Borrowing/Finance Lease</b>						
<b>Obligation from:</b>	<b>55,588</b>	<b>59,613</b>	<b>62,935</b>	<b>66,905</b>	<b>76,969</b>	<b>93,428</b>
Federal Government	460	455	260	160	160	160
State Bank of Pakistan	17,395	17,278	15,194	14,124	12,852	16,910
Scheduled Banks	15,736	23,714	30,036	36,633	47,119	58,880
Non Bank Financial Institutions	11,177	9,749	12,408	11,656	13,145	13,373
Insurance Companies	378	552	85	69	65	25
Financial Institutions Abroad	10,442	7,465	4,606	3,953	3,300	3,662
Others	-	400	346	310	328	416
<b>Money at Call in Pakistan</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Other Liabilities</b>	<b>19,205</b>	<b>23,528</b>	<b>25,072</b>	<b>26,594</b>	<b>29,531</b>	<b>31,480</b>
<b>Total Liabilities</b>	<b>188,420</b>	<b>210,066</b>	<b>226,221</b>	<b>247,455</b>	<b>277,223</b>	<b>309,098</b>

1. Table introduced with effect from June 1996.