

4.14 Scheduled Banks' Liabilities and Assets

Liabilities/Assets	(Million Rupees)					
	1953		1954		1955	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
Liabilities						
Capital	34.9	34.9	39.9	39.9	40.0	41.3
Reserves	19.4	18.2	19.6	18.5	21.1	32.5
Demand Deposits	1,171.0	1,194.3	1,208.1	1,196.4	1,293.9	1,352.7
1. Scheduled Banks	114.6	67.3	36.4	39.5	73.0	51.1
2. Others	1,056.4	1,127.0	1,171.7	1,156.9	1,220.9	1,301.5
Time Deposits	328.0	344.9	447.6	502.1	560.9	538.9
1. Scheduled Banks	10.7	23.1	14.1	28.1	35.3	32.2
2. Others	317.3	321.8	433.5	474.0	525.6	506.7
Borrowings from	21.0	71.5	49.0	226.9	48.1	256.7
1. State Bank of Pakistan	12.3	33.3	19.6	161.6	8.5	178.2
2. Banks Abroad	1.3	2.8	1.2	9.0	9.8	15.7
3. Other Scheduled Banks	7.4	35.4	28.2	56.3	29.8	62.8
Head Office and Inter-Bank Adjustment	50.9	49.3	41.3	40.7	45.1	42.9
Contingent Liabilities as per contra	299.0	296.6	422.1	453.0	542.4	712.6
Other Liabilities	59.9	58.8	76.6	75.9	90.6	127.8
Total Liabilities / Assets	1,984.1	2,068.5	2,304.4	2,553.3	2,642.1	3,105.6
Assets						
Cash	277.9	223.8	242.4	245.9	318.0	245.8
1. Gold	3.4	3.5	3.5	3.5	3.7	3.5
2. Notes, Coins and Silver	51.9	55.7	49.0	55.4	53.8	50.8
3. Balances with State Bank of Pakistan	146.2	107.7	147.3	117.3	199.0	124.9
4. Balances with Other Scheduled Banks	76.4	56.9	42.6	69.7	61.5	66.6
Balances held Abroad	48.1	36.9	44.0	30.5	36.2	46.8
Bills Purchased and Discounted	115.8	123.0	134.5	220.4	142.8	186.4
Advances to	539.8	656.3	672.1	804.0	776.3	1,004.5
1. Scheduled Banks	25.1	47.3	34.6	59.1	53.4	79.1
2. Others	514.7	609.0	637.5	744.9	722.9	925.4
Investment in Securities and Shares	589.8	625.2	682.3	723.3	729.1	799.4
1. Federal Government Securities	511.8	513.8	498.9	566.1	557.8	624.8
2. Treasury Bills	-	-	62.4	42.1	56.7	37.4
3. Provincial Governments Securities	55.1	90.8	97.8	91.5	91.2	110.3
4. Foreign Securities	-	-	5.4	5.1	5.1	7.5
5. Others	22.9	20.6	17.8	18.5	18.3	19.4
Bank Premises	17.4	18.3	19.0	19.6	20.6	22.6
Head Office and Inter-Bank Adjustment	25.5	25.0	23.2	6.1	17.4	13.9
Contingent Assets as per contra	299.0	296.6	422.1	453.0	542.4	712.6
Other Assets	70.8	63.4	64.8	50.5	59.3	73.6

4.14 Scheduled Banks' Liabilities and Assets

Liabilities/Assets	(Million Rupees)					
	1956		1957		1958	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
Liabilities						
Capital	41.3	41.3	41.3	46.3	47.8	70.3
Reserves	35.7	33.2	37.1	43.7	42.6	42.5
Demand Deposits	1,462.0	1,456.1	1,542.0	1,625.8	1,732.6	1,806.0
1. Scheduled Banks	75.1	67.3	107.2	92.9	115.3	126.6
2. Others	1,386.9	1,388.8	1,434.8	1,532.9	1,617.3	1,679.4
Time Deposits	612.9	589.5	614.7	662.0	742.7	727.0
1. Scheduled Banks	45.2	41.9	40.7	39.5	44.2	53.5
2. Others	567.7	547.6	574.0	622.5	698.5	673.5
Borrowings from	51.1	331.8	147.8	297.2	97.2	291.1
1. State Bank of Pakistan	30.0	214.7	92.7	185.9	43.6	224.0
2. Banks Abroad	1.5	11.4	4.8	10.9	1.0	0.1
3. Other Scheduled Banks	19.6	105.7	50.3	100.4	52.6	67.0
Head Office and Inter-Bank Adjustment	51.9	44.0	30.2	28.7	44.0	37.9
Contingent Liabilities as per contra	673.3	825.7	776.7	831.8	881.4	922.6
Other Liabilities	126.8	118.1	134.7	125.4	146.8	144.2
Total Liabilities / Assets	3,054.9	3,439.5	3,324.3	3,660.8	3,735.1	4,041.6
Assets						
Cash	366.4	257.9	255.6	274.0	310.7	325.4
1. Gold	3.4	3.6	3.8	8.1	12.1	10.4
2. Notes, Coins and Silver	49.8	69.3	53.8	75.6	53.8	113.4
3. Balances with State Bank of Pakistan	262.4	133.5	149.2	140.7	193.8	144.8
4. Balances with Other Scheduled Banks	50.8	51.5	48.8	49.6	51.0	56.8
Balances held Abroad	87.2	57.8	96.5	65.4	56.4	54.3
Bills Purchased and Discounted	132.3	172.8	122.7	175.7	116.6	194.0
Advances to	855.9	1,193.2	1,130.2	1,260.2	1,231.2	1,367.9
1. Scheduled Banks	74.5	190.3	154.5	200.9	172.1	143.7
2. Others	781.4	1,002.9	975.5	1,059.3	1,059.1	1,224.2
Investment in Securities and Shares	820.4	828.3	829.9	926.9	1,004.6	1,040.0
1. Federal Government Securities	624.1	654.4	652.4	756.5	816.1	858.0
2. Treasury Bills	62.5	33.0	51.9	39.0	56.3	24.2
3. Provincial Governments Securities	106.8	117.1	105.9	108.6	108.7	134.2
4. Foreign Securities	9.6	10.3	9.2	6.8	7.0	7.0
5. Others	17.4	13.5	10.5	16.0	16.5	16.6
Bank Premises	23.0	24.5	25.8	26.8	27.4	28.5
Head Office and Inter-Bank Adjustment	23.2	16.0	12.7	21.6	20.7	25.6
Contingent Assets as per contra	673.3	825.7	776.7	831.8	881.4	922.6
Other Assets	73.2	63.3	74.4	78.4	86.1	83.2

4.14 Scheduled Banks' Liabilities and Assets

Liabilities/Assets	(Million Rupees)					
	1959		1960		1961	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
Liabilities						
Capital	77.8	80.9	102.9	105.5	155.5	188.0
Reserves	45.7	43.2	52.7	58.5	67.4	76.7
Demand Deposits	1,912.4	1,877.2	2,094.7	1,954.2	2,057.8	2,143.3
1. Scheduled Banks	104.0	95.4	99.8	87.3	124.3	111.3
2. Others	1,808.4	1,781.8	1,994.9	1,867.0	1,933.5	2,032.0
Time Deposits	812.2	994.5	959.9	1,144.3	1,281.8	1,395.7
1. Scheduled Banks	44.2	44.9	36.3	51.4	56.3	119.5
2. Others	768.0	949.6	923.6	1,092.9	1,225.5	1,276.2
Borrowings from	56.0	216.4	142.2	636.7	415.6	647.8
1. State Bank of Pakistan	7.1	136.5	6.1	412.3	337.6	564.3
2. Banks Abroad	0.4	0.4	1.7	12.5	4.2	6.4
3. Other Scheduled Banks	48.5	79.5	134.4	211.9	73.8	77.1
Head Office and Inter-Bank Adjustment	45.4	44.5	77.3	96.2	55.9	87.6
Contingent Liabilities as per contra	970.5	1,450.7	1,396.4	1,628.3	1,408.4	2,245.0
Other Liabilities	141.5	192.1	146.2	150.2	204.0	298.5
Total Liabilities / Assets	4,061.4	4,899.6	4,972.4	5,773.9	5,646.4	7,082.5
Assets						
Cash	396.4	320.7	339.4	414.3	360.5	437.5
1. Gold	10.3	10.7	11.6	11.6	11.4	13.0
2. Notes, Coins and Silver	73.5	90.2	85.8	87.1	88.5	119.8
3. Balances with State Bank of Pakistan	251.8	166.2	172.6	161.3	176.9	178.6
4. Balances with Other Scheduled Banks	60.8	53.6	69.4	154.3	83.7	126.1
Balances held Abroad	51.3	49.6	55.8	52.3	38.4	35.8
Bills Purchased and Discounted	170.2	201.4	169.3	246.5	188.3	256.0
Advances to	1,209.0	1,504.5	1,603.0	1,961.4	2,132.6	2,600.5
1. Scheduled Banks	108.6	101.4	158.0	164.3	212.2	213.7
2. Others	1,100.4	1,403.1	1,445.0	1,797.1	1,920.4	2,386.8
Investment in Securities and Shares	1,118.8	1,241.7	1,223.2	1,329.3	1,316.1	1,281.4
1. Federal Government Securities	911.9	1,039.2	1,024.1	1,113.3	1,099.2	1,072.5
2. Treasury Bills	68.7	30.8	20.6	20.7	-	-
3. Provincial Governments Securities	113.6	148.6	155.3	171.9	192.4	181.7
4. Foreign Securities	6.6	6.5	6.1	6.1	5.5	5.9
5. Others	18.0	16.6	17.1	17.3	19.0	21.3
Bank Premises	28.6	30.4	61.6	39.9	39.8	30.8
Head Office and Inter-Bank Adjustment	11.0	7.0	7.5	-	20.4	7.1
Contingent Assets as per contra	970.5	1,450.7	1,396.4	1,628.3	1,408.4	2,245.0
Other Assets	105.6	93.6	116.1	101.9	142.0	188.4

4.14 Scheduled Banks' Liabilities and Assets

Liabilities/Assets	(Million Rupees)					
	1962		1963		1964	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
Liabilities						
Capital	203.6	208.5	223.8	227.3	228.6	241.3
Reserves	77.5	80.0	87.3	93.3	105.1	111.7
Demand Deposits	2,306.0	2,424.6	2,889.2	3,089.5	3,422.4	3,753.6
1. Scheduled Banks	138.2	111.6	136.8	152.7	189.5	129.8
2. Others	2,167.8	2,313.0	2,752.4	2,936.8	3,232.9	3,623.8
Time Deposits	1,610.9	1,840.8	2,102.9	2,404.0	2,649.6	3,050.8
1. Scheduled Banks	99.6	117.3	184.5	181.8	121.7	172.8
2. Others	1,511.3	1,723.6	1,918.4	2,222.2	2,527.9	2,878.0
Borrowings from	550.7	725.1	561.1	767.8	922.8	1,711.9
1. State Bank of Pakistan	360.6	499.9	357.8	546.3	717.7	1,479.8
2. Banks Abroad	14.7	7.5	9.2	3.0	5.0	19.6
3. Other Scheduled Banks	175.4	217.7	194.1	218.5	200.1	212.5
Head Office and Inter-Bank Adjustment	97.2	148.6	52.0	146.2	52.4	125.3
Contingent Liabilities as per contra	2,428.5	2,496.5	2,865.7	3,937.9	4,404.4	4,997.8
Other Liabilities	310.5	324.9	387.2	434.3	474.7	596.4
Total Liabilities / Assets	7,585.0	8,248.9	9,169.0	11,100.2	12,260.0	14,588.8
Assets						
Cash	434.7	552.0	626.3	749.7	813.1	868.1
1. Gold	10.6	10.3	-	0.4	0.2	0.2
2. Notes, Coins and Silver	95.8	141.4	128.5	217.9	189.3	276.6
3. Balances with State Bank of Pakistan	222.8	212.2	274.4	360.3	397.8	413.1
4. Balances with Other Scheduled Banks	105.5	188.1	223.4	171.1	225.8	178.2
Balances held Abroad	35.4	46.1	51.1	51.4	56.2	59.8
Bills Purchased and Discounted	238.4	276.4	295.4	348.9	378.5	452.7
Advances to	2,890.8	3,260.2	3,594.1	4,173.4	4,595.0	5,779.6
1. Scheduled Banks	298.1	270.8	286.1	307.9	253.0	299.7
2. Others	2,592.7	2,989.4	3,308.0	3,865.5	4,342.0	5,479.9
Investment in Securities and Shares	1,316.2	1,316.4	1,387.2	1,496.8	1,547.8	1,863.7
1. Federal Government Securities	1,076.0	1,032.4	1,081.9	1,105.3	1,145.4	1,292.9
2. Treasury Bills	-	-	-	40.0	-	35.0
3. Provincial Governments Securities	182.7	207.0	231.4	269.0	274.3	362.4
4. Foreign Securities	6.6	5.3	4.0	4.0	2.8	2.4
5. Others	50.9	71.7	69.9	78.5	125.3	171.0
Bank Premises	43.8	36.7	36.5	44.4	47.5	58.6
Head Office and Inter-Bank Adjustment	17.0	14.9	57.8	33.7	75.1	37.1
Contingent Assets as per contra	2,428.5	2,496.5	2,865.7	3,937.9	4,404.4	4,997.8
Other Assets	180.1	249.7	255.0	263.9	342.5	471.3

4.14 Scheduled Banks' Liabilities and Assets

Liabilities/Assets	(Million Rupees)					
	1965		1966		1967	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
Liabilities						
Capital	254.8	270.2	270.2	281.5	304.3	304.0
Reserves	122.2	123.8	148.0	154.8	212.2	189.8
Demand Deposits	3,776.4	4,070.2	4,317.4	4,661.3	4,757.3	5,096.5
1. Scheduled Banks	133.2	252.1	260.1	293.6	207.8	470.1
2. Others	3,643.2	3,818.1	4,057.3	4,367.7	4,549.5	4,626.4
Time Deposits	3,315.2	3,590.6	4,238.5	4,735.1	5,174.1	5,600.5
1. Scheduled Banks	55.5	100.4	146.2	137.0	93.9	127.3
2. Others	3,259.7	3,490.2	4,092.3	4,598.1	5,080.2	5,473.2
Borrowings from	1,727.8	2,029.0	1,222.5	2,430.7	2,393.4	2,467.8
1. State Bank of Pakistan	1,533.1	1,781.6	1,022.8	1,878.6	1,777.5	1,818.7
2. Banks Abroad	27.2	4.1	3.3	375.4	410.7	499.5
3. Other Scheduled Banks	167.5	243.3	196.4	176.7	205.2	149.6
Head Office and Inter-Bank Adjustment	145.8	142.5	167.6	167.0	52.2	224.9
Contingent Liabilities as per contra	4,869.4	4,716.8	4,793.3	5,730.1	5,551.7	5,312.9
Other Liabilities	572.7	559.2	646.2	778.3	816.3	994.0
Total Liabilities / Assets	14,784.4	15,502.2	15,803.8	18,938.8	19,261.6	20,190.6
Assets						
Cash	951.4	1,112.5	1,099.9	1,142.4	1,406.8	1,440.6
1. Gold	0.2	0.2	0.5	0.3	0.1	-
2. Notes, Coins and Silver	228.6	329.6	291.4	400.3	355.8	388.5
3. Balances with State Bank of Pakistan	612.9	539.3	524.3	559.7	718.1	749.6
4. Balances with Other Scheduled Banks	109.7	243.5	283.7	182.1	332.8	302.5
Balances held Abroad	51.0	78.4	66.2	58.6	50.9	86.6
Bills Purchased and Discounted	371.1	439.3	340.9	543.8	424.8	478.6
Advances to	6,159.4	6,624.0	6,589.3	8,134.6	8,430.7	9,003.6
1. Scheduled Banks	257.7	388.2	272.7	277.4	222.9	287.1
2. Others	5,901.7	6,235.8	6,316.6	7,857.2	8,207.8	8,716.5
Investment in Securities and Shares	1,865.6	1,932.8	2,237.5	2,479.4	2,535.6	2,716.8
1. Federal Government Securities	1,267.3	1,316.8	1,354.5	1,370.9	1,374.8	1,493.3
2. Treasury Bills	5.0	7.0	125.8	88.5	8.5	40.9
3. Provincial Governments Securities	350.5	351.0	349.1	577.4	577.4	602.7
4. Foreign Securities	2.4	2.4	3.8	3.8	3.8	3.1
5. Others	240.4	255.6	404.3	438.8	571.1	576.8
Bank Premises	58.8	67.0	68.6	79.4	80.5	129.9
Head Office and Inter-Bank Adjustment	31.3	28.6	36.8	35.5	71.4	24.3
Contingent Assets as per contra	4,869.4	4,716.8	4,793.3	5,730.1	5,551.7	5,312.9
Other Assets	426.4	502.8	571.3	735.0	709.0	997.3

4.14 Scheduled Banks' Liabilities and Assets

Liabilities/Assets	(Million Rupees)					
	1968		1969		1970	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
Liabilities						
Capital	315.0	335.9	374.4	417.2	466.1	481.3
Reserves	207.3	222.7	233.9	247.5	253.1	268.3
Demand Deposits	5,270.5	5,713.0	5,746.1	6,671.2	6,812.1	7,607.3
1. Scheduled Banks	312.7	433.0	446.1	584.0	657.4	734.6
2. Others	4,957.8	5,280.0	5,300.0	6,087.2	6,154.7	6,872.7
Time Deposits	5,993.5	6,428.1	6,291.9	6,692.2	7,145.8	7,518.2
1. Scheduled Banks	61.1	150.4	180.6	173.9	63.2	259.6
2. Others	5,932.4	6,277.7	6,111.3	6,518.3	7,082.6	7,258.6
Borrowings from	2,456.8	2,888.8	2,340.8	2,765.3	2,107.7	2,937.8
1. State Bank of Pakistan	1,722.8	2,231.1	1,626.6	2,020.5	1,398.3	2,140.7
2. Banks Abroad	531.0	514.8	555.3	567.0	585.5	606.0
3. Other Scheduled Banks	203.0	142.9	158.9	177.8	123.9	191.1
Head Office and Inter-Bank Adjustment	173.9	364.0	314.1	350.7	433.3	630.6
Contingent Liabilities as per contra	5,747.4	6,152.2	6,110.7	6,552.0	7,486.5	7,433.2
Other Liabilities	900.9	994.5	1,079.1	1,137.2	1,280.1	1,416.6
Total Liabilities / Assets	21,065.2	23,099.4	22,490.9	24,833.2	25,984.6	28,293.5
Assets						
Cash	1,443.1	1,698.1	1,540.0	1,901.9	1,820.4	2,462.6
1. Gold	-	-	-	-	-	-
2. Notes, Coins and Silver	362.1	499.1	418.2	551.6	519.8	530.6
3. Balances with State Bank of Pakistan	697.6	788.3	722.4	834.0	831.1	939.2
4. Balances with Other Scheduled Banks	383.4	410.7	399.4	516.3	469.5	992.8
Balances held Abroad	63.0	89.3	92.3	106.8	157.5	159.5
Bills Purchased and Discounted	482.4	638.9	584.5	755.2	641.6	744.7
Advances to	9,575.5	10,335.4	9,775.1	10,729.5	11,074.6	12,132.2
1. Scheduled Banks	163.3	268.4	315.5	346.2	420.0	398.6
2. Others	9,412.2	10,067.0	9,459.6	10,383.3	10,654.6	11,733.6
Investment in Securities and Shares	2,823.7	3,037.9	3,321.7	3,576.0	3,454.2	3,593.6
1. Federal Government Securities	1,589.1	1,807.8	1,945.7	1,821.5	1,752.7	1,923.6
2. Treasury Bills	71.6	53.0	65.2	241.5	167.9	75.3
3. Provincial Governments Securities	574.2	459.1	458.0	595.4	611.1	747.5
4. Foreign Securities	3.1	3.1	3.1	3.1	3.1	3.1
5. Others	585.7	714.9	849.7	914.5	919.4	844.1
Bank Premises	126.0	140.1	151.3	165.6	176.7	200.1
Head Office and Inter-Bank Adjustment	19.8	38.9	22.7	29.3	15.4	11.7
Contingent Assets as per contra	5,747.4	6,152.2	6,110.7	6,552.0	7,486.5	7,433.2
Other Assets	784.3	968.6	892.7	1,016.9	1,157.7	1,556.0

4.14 Scheduled Banks' Liabilities and Assets

Liabilities/Assets	(Million Rupees)					
	1971		1972		1973	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
Liabilities						
Capital	488.9	495.9	500.3	498.2	500.7	503.2
Reserves	285.4	282.0	308.1	307.2	373.8	375.1
Demand Deposits	7,573.0	8,744.1	9,706.3	11,363.6	12,076.7	12,928.4
1. Scheduled Banks	567.0	711.1	890.2	1,098.1	1,054.1	1,169.4
2. Others	7,006.0	8,033.0	8,816.1	10,265.5	11,022.6	11,759.0
Time Deposits	7,017.9	7,733.6	7,943.6	8,787.3	9,727.5	10,336.5
1. Scheduled Banks	145.4	173.4	107.6	187.4	130.7	138.0
2. Others	6,872.5	7,560.2	7,836.0	8,599.9	9,596.9	10,198.5
Borrowings from	4,227.4	2,077.5	2,143.3	3,138.0	2,758.4	4,533.4
1. State Bank of Pakistan	3,401.4	1,275.6	1,299.4	1,839.6	1,497.0	3,055.6
2. Banks Abroad	648.3	671.3	703.7	1,112.4	1,094.8	1,064.7
3. Other Scheduled Banks	177.7	130.6	140.2	186.0	166.6	413.1
Head Office and Inter-Bank Adjustment	449.0	891.4	1,305.4	714.8	989.2	889.7
Contingent Liabilities as per contra	7,736.7	7,834.0	10,812.4	13,240.6	15,871.6	17,316.2
Other Liabilities	1,569.8	1,724.6	2,038.8	2,402.2	3,072.5	3,338.2
Total Liabilities / Assets	29,347.9	29,783.1	34,758.2	40,451.9	45,370.4	50,220.8
Assets						
Cash	2,079.5	2,036.6	2,205.4	2,629.9	2,825.6	3,452.4
1. Gold	-	-	-	-	-	-
2. Notes, Coins and Silver	762.7	521.4	522.0	557.1	648.3	739.1
3. Balances with State Bank of Pakistan	761.7	901.8	1,123.3	1,193.6	1,477.4	1,476.6
4. Balances with Other Scheduled Banks	555.0	613.4	560.1	879.2	699.9	1,236.7
Balances held Abroad	101.4	185.1	298.2	128.7	499.3	457.6
Bills Purchased and Discounted	596.0	660.4	915.3	1,206.0	1,275.4	1,485.2
Advances to	11,991.4	11,790.9	12,930.4	14,863.8	15,290.9	17,843.4
1. Scheduled Banks	412.3	344.1	497.6	869.7	693.4	505.0
2. Others	11,579.1	11,446.8	12,432.8	13,994.1	14,597.5	17,338.4
Investment in Securities and Shares	3,817.0	5,003.3	5,290.9	5,775.9	6,822.0	6,533.1
1. Federal Government Securities	1,958.2	1,956.6	2,293.2	2,256.9	2,301.7	2,802.1
2. Treasury Bills	55.6	1,102.7	992.1	1,272.5	2,057.6	1,189.7
3. Provincial Governments Securities	757.7	804.2	826.3	893.4	909.5	873.6
4. Foreign Securities	3.1	3.1	3.1	3.1	3.1	3.1
5. Others	1,042.4	1,136.7	1,176.2	1,350.0	1,550.1	1,664.6
Bank Premises	232.8	273.7	295.9	299.8	362.9	280.1
Head Office and Inter-Bank Adjustment	364.5	31.7	26.2	50.1	39.8	75.2
Contingent Assets as per contra	7,736.7	7,834.0	10,812.4	13,240.6	15,871.6	17,316.2
Other Assets	2,428.6	1,967.4	1,983.5	2,257.0	2,382.9	2,777.8

4.14 Scheduled Banks' Liabilities and Assets

Liabilities/Assets	(Million Rupees)					
	1974		1975		1976	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
Liabilities						
Capital	506.0	499.4	469.6	499.5	535.1	545.1
Reserves	393.4	430.5	538.2	466.0	568.5	545.2
Demand Deposits	13,343.6	13,339.7	14,222.4	16,156.3	18,185.9	22,009.8
1. Scheduled Banks	784.2	885.0	808.8	1,016.6	1,207.4	1,790.9
2. Others	12,559.4	12,454.7	13,413.6	15,139.7	16,978.5	20,218.9
Time Deposits	10,179.8	9,770.3	11,435.0	12,894.1	15,327.9	17,110.6
1. Scheduled Banks	125.8	82.4	193.1	100.1	128.9	107.1
2. Others	10,054.0	9,687.9	11,241.9	12,794.0	15,199.0	17,003.5
Borrowings from	5,762.0	6,391.3	6,575.4	6,349.0	6,166.2	7,730.5
1. State Bank of Pakistan	4,311.4	5,291.3	5,818.0	5,501.2	5,179.9	6,476.5
2. Banks Abroad	1,057.7	838.2	520.6	568.4	664.9	922.6
3. Other Scheduled Banks	392.9	261.8	236.8	279.4	321.4	331.4
Head Office and Inter-Bank Adjustment	2,227.2	1,983.1	915.3	986.3	934.7	1,071.3
Contingent Liabilities as per contra	20,861.0	18,533.5	19,353.3	16,908.6	18,601.0	19,713.3
Other Liabilities	3,903.9	3,787.6	5,639.7	6,127.0	6,562.1	7,168.0
Total Liabilities / Assets	57,177.1	54,735.5	59,148.9	60,386.7	66,881.3	75,893.8
Assets						
Cash	3,164.4	2,914.9	3,350.9	3,539.0	4,191.3	4,537.2
1. Gold	-	-	-	-	-	-
2. Notes, Coins and Silver	879.4	924.7	989.1	1,153.2	1,385.5	1,433.9
3. Balances with State Bank of Pakistan	1,544.2	1,413.0	1,975.2	1,789.8	2,143.1	2,376.3
4. Balances with Other Scheduled Banks	740.8	577.2	386.6	596.0	662.7	726.9
Balances held Abroad	530.1	504.0	731.3	833.3	529.6	861.8
Bills Purchased and Discounted	1,513.0	2,236.1	2,316.9	1,973.5	1,884.9	2,344.7
Advances to	19,640.8	19,044.1	21,169.6	23,616.0	25,345.1	29,765.1
1. Scheduled Banks	461.4	337.9	242.2	295.5	406.1	589.9
2. Others	19,179.4	18,706.2	20,927.4	23,320.5	24,939.0	29,175.2
Investment in Securities and Shares	6,424.1	6,230.2	7,287.2	7,569.2	9,662.5	11,420.0
1. Federal Government Securities	2,953.7	3,021.9	3,310.4	3,539.7	3,795.3	4,166.2
2. Treasury Bills	714.7	442.2	1,171.8	939.7	2,246.8	3,048.2
3. Provincial Governments Securities	954.6	957.5	960.2	913.0	985.9	1,012.6
4. Foreign Securities	3.1	3.7	3.7	3.7	15.3	15.2
5. Others	1,798.0	1,804.9	1,841.1	2,173.1	2,619.3	3,177.8
Bank Premises	399.5	330.8	279.7	530.1	567.8	327.1
Head Office and Inter-Bank Adjustment	71.0	402.0	288.8	269.9	522.4	651.8
Contingent Assets as per contra	20,861.0	18,533.5	19,353.3	16,908.6	18,601.0	19,713.3
Other Assets	4,573.2	4,539.8	4,371.3	5,147.1	5,576.6	6,272.9

4.14 Scheduled Banks' Liabilities and Assets

Liabilities/Assets	(Million Rupees)					
	1977		1978		1979	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
Liabilities						
Capital	781.0	791.6	827.5	950.8	1,013.6	1,024.2
Reserves	653.3	689.7	916.6	918.3	1,045.5	1,013.5
Demand Deposits	22,592.7	24,445.7	26,439.5	29,512.6	32,140.4	33,865.6
1. Scheduled Banks	1,292.9	1,595.4	1,550.9	1,385.7	1,457.1	1,206.1
2. Others	21,299.8	22,850.3	24,888.6	28,126.9	30,683.3	32,659.5
Time Deposits	17,063.0	19,902.8	22,585.9	25,141.2	26,120.8	29,016.1
1. Scheduled Banks	180.4	258.5	78.9	153.9	72.8	75.5
2. Others	16,882.6	19,644.3	22,507.0	24,987.3	26,048.0	28,940.6
Borrowings from	7,740.5	7,307.9	6,514.4	7,948.5	8,970.8	9,968.5
1. State Bank of Pakistan	6,765.8	6,096.7	5,138.2	6,409.4	7,404.8	8,513.5
2. Banks Abroad	602.9	850.3	887.0	844.5	851.3	866.1
3. Other Scheduled Banks	371.8	360.9	489.2	694.6	714.7	588.9
Head Office and Inter-Bank Adjustment	979.1	774.2	3,388.7	1,310.5	1,501.9	2,374.0
Contingent Liabilities as per contra	20,916.1	22,355.3	25,057.5	28,434.2	33,046.9	32,561.0
Other Liabilities	7,843.2	10,461.4	8,966.7	11,094.5	11,129.3	12,906.9
Total Liabilities / Assets	78,569.0	86,728.6	94,696.8	105,310.6	114,969.2	122,729.8
Assets						
Cash	4,857.9	5,259.7	5,529.9	6,310.7	6,807.3	7,661.8
1. Gold	-	-	-	-	-	-
2. Notes, Coins and Silver	1,655.3	1,720.6	1,704.4	2,222.1	2,007.0	2,828.7
3. Balances with State Bank of Pakistan	2,688.9	2,730.5	3,070.9	3,368.1	3,923.4	3,647.2
4. Balances with Other Scheduled Banks	513.7	808.6	754.6	720.5	876.9	1,185.9
Balances held Abroad	392.7	517.2	853.4	660.2	832.8	804.0
Bills Purchased and Discounted	2,478.0	2,140.2	2,347.3	2,608.0	3,394.9	2,792.0
Advances to	29,670.3	32,590.4	33,217.3	37,086.7	40,222.0	44,296.1
1. Scheduled Banks	387.6	297.5	382.5	575.9	465.0	555.4
2. Others	29,282.7	32,292.9	32,834.8	36,510.8	39,757.0	43,740.7
Investment in Securities and Shares	12,506.3	13,123.9	17,269.6	18,731.8	19,686.4	21,030.4
1. Federal Government Securities	4,159.8	4,258.6	4,462.1	4,519.4	5,653.0	6,675.3
2. Treasury Bills	3,677.2	3,397.3	6,516.4	7,579.6	6,710.4	6,399.5
3. Provincial Governments Securities	1,008.9	1,070.7	1,081.2	1,241.2	1,241.3	1,280.4
4. Foreign Securities	15.3	27.9	27.8	27.8	26.5	14.1
5. Others	3,645.1	4,369.4	5,182.0	5,363.8	6,055.2	6,661.1
Bank Premises	436.3	486.2	631.8	509.2	625.5	653.5
Head Office and Inter-Bank Adjustment	616.1	1,124.8	656.0	636.5	229.7	586.7
Contingent Assets as per contra	20,916.1	22,355.3	25,057.5	28,434.2	33,046.9	32,561.0
Other Assets	6,695.3	9,130.9	9,133.9	10,333.2	10,123.7	12,344.4

4.14 Scheduled Banks' Liabilities and Assets

Liabilities/Assets	(Million Rupees)					
	1980		1981		1982	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
Liabilities						
Capital	1,135.3	1,137.2	1,311.1	2,897.1	3,349.4	3,453.8
Reserves	1,153.7	1,256.1	1,411.3	1,330.0	1,544.8	1,745.5
Demand Deposits	36,355.2	39,276.3	43,540.0	43,465.5	47,396.3	50,938.0
1. Scheduled Banks	1,369.5	1,294.4	1,566.3	1,467.5	1,641.4	1,750.8
2. Others	34,985.7	37,981.9	41,973.7	41,998.0	45,754.9	49,187.2
Time Deposits	31,154.7	32,092.0	33,634.2	38,877.5	38,760.0	46,905.0
1. Scheduled Banks	91.7	98.6	258.9	169.9	455.1	114.6
2. Others	31,063.0	31,993.4	33,375.3	38,707.6	38,304.9	46,790.4
Borrowings from	11,065.1	14,634.5	16,143.4	19,027.7	18,773.7	18,635.3
1. State Bank of Pakistan	9,033.6	12,448.0	13,407.4	16,641.3	15,386.6	14,297.1
2. Banks Abroad	909.8	942.6	932.0	1,010.0	1,309.3	1,331.8
3. Other Scheduled Banks	1,121.7	1,243.9	1,804.0	1,376.5	2,077.8	3,006.4
Head Office and Inter-Bank Adjustment	2,899.6	2,687.1	1,141.1	487.7	2,129.9	2,056.4
Contingent Liabilities as per contra	33,761.6	35,226.4	38,553.1	38,346.3	40,143.0	45,174.1
Other Liabilities	12,536.6	14,921.5	14,241.6	16,751.7	18,050.8	25,120.1
Total Liabilities / Assets	130,061.8	141,231.1	149,975.8	161,183.4	170,147.8	194,028.2
Assets						
Cash	7,384.7	8,142.2	8,323.7	8,088.9	10,214.0	10,329.1
1. Gold	-	-	-	-	-	-
2. Notes, Coins and Silver	2,097.5	2,173.5	2,620.8	2,284.8	2,739.9	2,267.0
3. Balances with State Bank of Pakistan	4,283.6	4,745.5	4,605.5	4,826.1	5,862.2	5,768.5
4. Balances with Other Scheduled Banks	1,003.6	1,223.2	1,097.4	978.0	1,611.9	2,293.6
Balances held Abroad	1,272.9	1,272.4	805.0	1,040.8	1,447.2	1,518.7
Bills Purchased and Discounted	2,554.5	2,986.0	3,131.6	3,053.5	4,425.9	4,539.1
Advances to	46,859.8	53,423.0	56,812.8	62,105.6	67,540.1	76,604.3
1. Scheduled Banks	940.9	974.2	924.2	758.8	1,060.4	1,113.5
2. Others	45,918.9	52,448.8	55,888.6	61,346.8	66,479.7	75,490.8
Investment in Securities and Shares	24,957.6	25,278.9	26,838.1	28,926.6	28,769.4	32,261.8
1. Federal Government Securities	6,945.1	6,950.9	15,168.0	15,261.3	15,774.9	16,216.7
2. Treasury Bills	9,023.8	9,177.8	1,468.4	2,748.6	1,451.5	3,733.2
3. Provincial Governments Securities	1,311.8	1,328.9	1,353.7	1,408.5	1,409.4	1,630.6
4. Foreign Securities	13.3	14.3	13.9	13.9	2.6	2.6
5. Others	7,663.6	7,806.9	8,834.1	9,494.3	10,131.1	10,678.7
Bank Premises	665.7	806.5	754.2	799.7	1,428.1	1,240.6
Head Office and Inter-Bank Adjustment	555.6	495.6	1,505.3	3,858.8	297.0	733.5
Contingent Assets as per contra	33,761.6	35,226.4	38,553.1	38,346.3	40,143.0	45,174.1
Other Assets	12,049.4	13,600.1	13,251.8	14,963.2	15,883.1	21,627.0

4.14 Scheduled Banks' Liabilities and Assets

Liabilities/Assets	(Million Rupees)					
	1983		1984		1985	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
Liabilities						
Capital	3,711.8	3,907.9	4,156.7	3,978.7	4,618.0	4,392.7
Reserves	1,912.7	1,868.3	2,862.7	3,294.7	4,135.2	4,543.3
Demand Deposits	59,163.0	63,262.0	63,450.0	65,943.1	70,094.2	71,935.7
1. Scheduled Banks	1,535.6	2,554.2	1,724.6	2,000.7	1,863.3	2,832.8
2. Others	57,627.4	60,707.8	61,725.4	63,942.4	68,230.9	69,102.9
Time Deposits	51,328.1	62,037.6	62,749.8	66,051.2	69,502.9	82,389.6
1. Scheduled Banks	284.8	389.5	820.7	332.7	459.3	298.1
2. Others	51,043.3	61,648.1	61,929.1	65,718.5	69,043.5	82,091.6
Borrowings from	19,549.8	21,299.7	21,400.6	22,376.4	24,770.4	30,532.2
1. State Bank of Pakistan	15,965.9	17,700.6	16,524.3	18,198.6	17,990.3	21,471.6
2. Banks Abroad	1,488.1	1,555.2	2,120.0	2,392.5	2,524.6	2,774.5
3. Other Scheduled Banks	2,095.8	2,043.9	2,756.3	1,785.3	4,255.5	6,286.1
Head Office and Inter-Bank Adjustment	663.8	2,191.9	2,733.0	4,591.5	5,020.0	9,167.6
Contingent Liabilities as per contra	52,699.1	57,150.5	62,836.6	65,579.9	79,667.9	76,201.0
Other Liabilities	24,147.3	37,382.5	28,603.3	36,785.3	39,957.1	45,402.2
Total Liabilities / Assets	213,175.6	249,100.5	248,792.8	268,600.9	297,765.6	324,564.4
Assets						
Cash	11,996.3	11,693.3	14,877.1	16,548.1	19,181.4	23,091.9
1. Gold	-	-	-	-	-	-
2. Notes, Coins and Silver	3,081.4	2,928.1	2,885.2	2,994.0	3,924.3	2,956.8
3. Balances with State Bank of Pakistan	6,478.2	7,568.4	8,293.7	10,711.1	9,344.2	11,742.1
4. Balances with Other Scheduled Banks	2,436.7	1,196.8	3,698.2	2,843.0	5,913.0	8,393.1
Balances held Abroad	2,552.9	3,013.2	3,631.9	3,688.0	3,551.5	3,408.2
Bills Purchased and Discounted	5,488.9	4,828.0	4,650.5	6,876.6	7,657.9	7,674.5
Advances to	82,499.8	92,851.9	99,209.4	104,271.4	113,962.9	125,603.9
1. Scheduled Banks	1,354.0	1,385.4	1,843.0	1,792.0	2,063.4	1,625.2
2. Others	81,145.8	91,466.5	97,366.4	102,479.4	111,899.5	123,978.8
Investment in Securities and Shares	36,237.6	45,033.5	38,189.4	38,572.3	39,524.9	49,056.1
1. Federal Government Securities	18,215.6	18,870.3	18,828.1	16,203.3	16,215.5	16,290.9
2. Treasury Bills	4,603.2	11,194.1	2,607.6	6,334.6	7,080.1	16,058.9
3. Provincial Governments Securities	1,633.2	2,365.1	2,383.4	2,598.6	2,505.0	2,575.5
4. Foreign Securities	2.6	2.6	2.6	2.6	2.6	2.6
5. Others	11,783.0	12,601.4	14,367.7	13,433.2	13,721.7	14,128.2
Bank Premises	761.4	693.9	728.6	757.9	853.5	804.4
Head Office and Inter-Bank Adjustment	2,308.2	2,269.4	2,122.6	2,160.1	4,297.7	2,752.8
Contingent Assets as per contra	52,699.1	57,150.5	62,836.6	65,579.9	79,667.9	76,201.0
Other Assets	18,631.6	31,566.9	22,546.8	30,146.6	29,067.8	35,971.6

4.14 Scheduled Banks' Liabilities and Assets

Liabilities/Assets	(Million Rupees)					
	1986		1987		1988	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
Liabilities						
Capital	4,580.4	4,627.7	8,815.5	9,248.0	9,901.9	9,943.6
Reserves	6,098.4	6,207.4	7,451.1	7,520.5	8,372.5	8,791.3
Demand Deposits	80,483.8	82,481.1	92,289.9	99,495.7	105,013.2	105,552.2
1. Scheduled Banks	4,056.4	3,142.9	2,921.2	4,150.2	3,642.1	4,402.8
2. Others	76,427.4	79,338.1	89,368.7	95,345.6	101,371.1	101,149.4
Time Deposits	89,557.4	99,254.2	106,252.7	111,029.6	113,188.9	117,807.5
1. Scheduled Banks	425.2	633.2	497.4	240.7	1,046.4	255.4
2. Others	89,132.2	98,621.0	105,755.2	110,788.9	112,142.6	117,552.1
Borrowings from	28,797.0	30,807.6	31,782.2	34,423.8	38,168.4	37,391.5
1. State Bank of Pakistan	22,818.1	26,184.7	28,269.4	31,358.7	33,340.1	35,667.0
2. Banks Abroad	255.0	396.3	288.7	402.1	622.0	436.8
3. Other Scheduled Banks	5,723.9	4,226.6	3,224.1	2,663.0	4,206.3	1,287.7
Head Office and Inter-Bank Adjustment	7,757.5	11,862.7	11,710.7	9,918.1	12,966.5	10,773.1
Contingent Liabilities as per contra	91,825.7	102,714.4	123,157.4	128,038.4	151,148.2	139,076.6
Other Liabilities	50,721.2	59,338.1	60,111.6	74,670.1	64,696.5	85,901.6
Total Liabilities / Assets	359,821.2	397,293.2	441,571.0	474,344.3	503,456.2	515,237.4
Assets						
Cash	23,317.1	21,486.2	30,889.4	27,128.5	28,600.0	29,467.2
1. Gold	-	-	-	-	-	-
2. Notes, Coins and Silver	3,944.7	3,415.1	4,532.1	3,799.2	5,175.6	4,788.4
3. Balances with State Bank of Pakistan	11,399.9	13,166.7	22,077.5	18,053.6	16,505.2	18,872.6
4. Balances with Other Scheduled Banks	7,972.5	4,904.4	4,279.8	5,275.7	6,919.2	5,806.2
Balances held Abroad	4,422.0	4,482.0	4,769.8	4,736.6	5,434.8	6,387.0
Bills Purchased and Discounted	9,816.3	10,751.2	13,464.6	14,389.0	14,765.4	17,013.6
Advances to	135,917.4	149,001.7	149,945.2	153,292.0	164,338.4	169,190.7
1. Scheduled Banks	2,241.3	1,450.3	787.2	439.9	1,287.4	485.5
2. Others	133,676.1	147,551.4	149,158.0	152,852.2	163,051.0	168,705.2
Investment in Securities and Shares	53,678.7	60,230.4	66,831.3	87,273.6	89,644.0	85,882.1
1. Federal Government Securities	16,285.6	15,018.8	15,228.1	19,069.5	19,062.5	19,070.4
2. Treasury Bills	19,845.6	24,058.9	27,582.0	43,039.2	44,646.3	40,902.5
3. Provincial Governments Securities	2,605.6	4,170.6	4,047.8	4,061.0	4,064.9	3,933.0
4. Foreign Securities	2.6	2.6	2.6	2.6	2.6	2.6
5. Others	14,939.5	16,979.5	19,970.8	21,101.2	21,867.7	21,973.6
Bank Premises	758.9	793.2	817.3	999.9	983.8	1,086.1
Head Office and Inter-Bank Adjustment	5,657.6	4,780.4	11,786.5	9,288.9	1,842.4	10,089.7
Contingent Assets as per contra	91,825.7	102,714.4	123,157.4	128,038.4	151,148.2	139,076.6
Other Assets	34,427.5	43,053.7	39,909.5	49,197.4	46,699.0	57,044.4

4.14 Scheduled Banks' Liabilities and Assets

Liabilities/Assets	(Million Rupees)					
	1989		1990		1991	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
Liabilities						
Capital	10,659.1	10,769.6	11,365.8	11,432.2	11,933.3	13,336.0
Reserves	9,923.1	10,136.5	11,163.3	11,540.8	12,169.3	12,202.8
Demand Deposits	117,201.1	118,593.4	132,794.4	144,763.3	158,823.5	182,397.8
1. Scheduled Banks	3,893.7	4,946.8	5,461.1	6,038.4	7,491.8	7,608.2
2. Others	113,307.4	113,646.6	127,333.3	138,724.9	151,331.8	174,789.6
Time Deposits	128,286.2	132,362.8	152,350.0	161,571.3	192,845.3	203,575.3
1. Scheduled Banks	1,088.3	286.9	429.1	350.2	290.8	441.2
2. Others	127,197.9	132,075.9	151,920.9	161,221.1	192,554.5	203,134.1
Borrowings from	41,884.6	42,633.5	55,694.0	51,248.0	69,756.7	60,066.9
1. State Bank of Pakistan	36,547.7	40,667.2	40,284.0	44,746.0	48,782.7	52,446.0
2. Banks Abroad	642.0	498.0	9,498.1	598.6	11,140.6	701.6
3. Other Scheduled Banks	4,694.9	1,468.3	5,911.9	5,903.4	9,833.4	6,919.3
Head Office and Inter-Bank Adjustment	12,061.3	12,394.1	20,285.8	14,898.4	26,430.8	18,204.4
Contingent Liabilities as per contra	188,627.2	160,003.2	247,627.9	220,333.2	299,501.3	269,225.4
Other Liabilities	78,145.5	105,871.3	90,023.0	96,750.4	102,725.1	111,641.9
Total Liabilities / Assets	586,788.3	592,764.4	721,304.2	712,537.6	874,185.3	870,650.5
Assets						
Cash	31,687.8	38,613.0	35,044.6	41,415.0	42,332.2	59,403.0
1. Gold	-	-	-	-	-	-
2. Notes, Coins and Silver	5,840.4	5,058.3	5,564.2	5,567.0	9,734.4	6,900.0
3. Balances with State Bank of Pakistan	18,956.8	25,946.4	21,147.4	24,878.0	25,012.5	49,202.0
4. Balances with Other Scheduled Banks	6,890.5	7,608.3	8,332.9	10,970.0	7,585.3	3,301.0
Balances held Abroad	6,165.7	6,533.3	7,903.2	9,430.0	10,875.5	12,684.0
Bills Purchased and Discounted	18,667.3	20,932.3	24,986.7	26,357.3	35,449.1	36,181.4
Advances to	181,725.1	187,003.8	225,450.2	219,684.1	240,647.6	251,327.0
1. Scheduled Banks	3,254.0	536.6	8,460.3	616.0	5,319.5	704.7
2. Others	178,471.1	186,467.2	216,989.9	219,068.1	235,328.1	250,622.3
Investment in Securities and Shares	90,522.7	85,303.9	78,620.7	81,216.1	110,632.5	120,021.0
1. Federal Government Securities	23,113.9	22,825.1	23,082.6	27,356.4	51,294.5	69,191.5
2. Treasury Bills	40,099.3	34,373.7	27,223.0	26,321.7	31,206.2	23,484.6
3. Provincial Governments Securities	4,018.5	4,030.3	3,981.0	4,009.5	3,916.4	3,837.7
4. Foreign Securities	2.6	2.6	2.0	2.6	2.6	2.6
5. Others	23,288.4	24,072.2	24,332.5	23,525.9	24,212.8	23,504.6
Bank Premises	986.0	1,249.5	1,309.0	1,502.0	1,435.6	1,835.3
Head Office and Inter-Bank Adjustment	11,279.9	11,607.9	14,891.2	13,953.4	29,716.3	17,049.7
Contingent Assets as per contra	188,627.2	160,003.2	247,627.9	220,333.2	299,501.3	269,225.4
Other Assets	57,126.7	81,517.5	85,470.7	98,646.5	103,595.3	102,923.7

4.14 Scheduled Banks' Liabilities and Assets

Liabilities/Assets	(Million Rupees)					
	1992		1993		1994	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
Liabilities						
Capital	16,174.6	17,773.7	20,601.4	22,444.9	23,170.7	25,523.0
Reserves	13,820.0	13,978.0	15,724.7	15,740.3	18,965.3	20,062.0
Demand Deposits	198,155.2	217,617.2	233,809.4	246,744.1	272,512.3	296,729.5
1. Scheduled Banks	8,149.0	9,231.0	9,664.6	7,823.3	10,032.9	7,404.4
2. Others	190,006.2	208,386.2	224,144.8	238,920.9	262,479.4	289,325.2
Time Deposits	227,336.2	258,220.4	267,842.9	302,379.4	336,260.8	361,837.5
1. Scheduled Banks	640.3	162.7	1,189.8	2,485.9	5,618.3	3,551.1
2. Others	226,695.9	258,057.8	266,653.1	299,893.5	330,642.5	358,286.3
Borrowings from	76,231.7	90,638.7	77,705.6	89,725.8	101,415.7	100,238.3
1. State Bank of Pakistan	57,267.0	61,262.3	65,200.6	67,732.0	70,544.5	77,282.2
2. Banks Abroad	11,689.1	13,679.6	3,274.1	11,390.0	14,217.3	3,089.3
3. Other Scheduled Banks	7,275.6	15,696.8	9,230.9	10,603.8	16,653.9	19,866.8
Head Office and Inter-Bank Adjustment	27,148.0	36,705.8	35,020.3	28,959.9	43,263.4	47,417.8
Contingent Liabilities as per contra	331,395.0	387,205.7	426,888.2	414,973.0	526,192.6	550,906.7
Other Liabilities	75,045.0	187,720.7	235,580.2	249,957.5	282,661.7	304,860.1
Total Liabilities / Assets	965,305.7	1,209,860.3	1,313,172.7	1,370,925.0	1,604,442.5	1,707,575.0
Assets						
Cash	66,362.9	70,078.7	80,599.5	79,928.8	95,699.7	116,307.6
1. Gold	-	-	-	-	-	-
2. Notes, Coins and Silver	8,962.0	11,072.1	14,621.7	11,573.3	15,014.0	22,849.2
3. Balances with State Bank of	48,827.0	42,968.9	50,654.6	52,148.1	63,766.1	73,489.5
4. Balances with Other Scheduled	8,573.9	16,037.8	15,323.2	16,207.4	16,919.6	19,969.0
Balances held Abroad	10,844.0	10,117.7	7,701.8	8,130.0	7,900.4	8,837.6
Bills Purchased and Discounted	35,482.5	34,458.9	36,336.7	38,491.8	41,622.5	42,166.5
Advances to	291,281.8	318,203.1	348,566.4	370,586.5	399,433.0	418,291.9
1. Scheduled Banks	10,930.7	3,877.2	4,524.7	6,191.3	3,874.9	5,914.0
2. Others	280,351.1	314,325.9	344,041.6	364,395.2	395,558.1	412,377.9
Investment in Securities and Shares	146,478.1	192,185.5	184,641.1	208,043.1	231,087.2	267,805.2
1. Federal Government Securities	79,339.1	96,022.9	119,565.6	119,015.1	117,628.0	129,797.1
2. Treasury Bills	38,768.0	68,393.1	36,145.1	60,884.3	83,028.2	105,288.1
3. Provincial Governments Securities	3,827.3	3,705.8	3,678.9	2,997.9	3,233.7	3,000.6
4. Foreign Securities	2.6	2.6	2.6	2.6	2.6	2.6
5. Others	24,540.8	24,061.1	25,248.9	25,143.2	27,194.4	29,716.7
Bank Premises	1,751.9	3,684.1	3,908.2	3,228.8	2,633.8	4,244.6
Head Office and Inter-Bank Adjustment	19,928.5	40,363.7	54,659.5	55,203.4	75,104.7	73,150.0
Contingent Assets as per contra	331,395.0	387,205.7	426,888.2	414,973.0	526,192.6	550,906.7
Other Assets	61,781.0	153,562.8	169,871.4	192,339.5	224,768.7	225,864.8

4.14 Scheduled Banks' Liabilities and Assets

Liabilities/Assets	(Million Rupees)					
	1995		1996		1997	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
Liabilities						
Capital	29,115.5	30,958.9	32,131.0	33,909.6	36,615.4	36,293.9
Reserves	21,509.1	21,246.5	24,312.5	25,648.9	27,173.3	28,253.4
Demand Deposits	321,172.3	344,163.5	363,301.7	400,787.8	373,820.3	396,322.1
1. Scheduled Banks	6,677.2	3,831.2	5,676.8	8,114.1	4,915.7	4,337.6
2. Others	314,495.1	340,332.3	357,624.9	392,673.7	368,904.6	391,984.5
Time Deposits	401,210.8	426,408.6	471,527.3	497,012.1	573,397.4	608,960.6
1. Scheduled Banks	3,052.0	1,444.7	2,299.0	2,503.4	2,793.5	4,326.2
2. Others	398,158.9	424,963.9	469,228.3	494,508.7	570,603.9	604,634.4
Borrowings from	109,492.7	104,426.5	93,267.6	95,881.5	96,242.8	97,732.9
1. State Bank of Pakistan	82,697.6	90,692.9	70,354.7	72,601.9	80,956.9	82,424.0
2. Banks Abroad	3,502.4	4,653.4	2,300.8	5,521.1	3,711.6	3,459.7
3. Other Scheduled Banks	23,292.7	9,080.2	20,612.1	17,758.5	11,574.3	11,849.2
Head Office and Inter-Bank	38,498.8	45,679.1	47,772.8	64,286.5	14,326.0	38,499.6
Contingent Liabilities as per contra	586,676.0	619,932.8	725,212.1	755,773.5	774,080.8	846,350.6
Other Liabilities	342,897.0	293,856.5	344,837.8	376,217.4	407,193.0	398,791.3
Total Liabilities / Assets	1,850,572.4	1,886,672.5	2,102,362.8	2,249,517.3	2,302,848.9	2,451,204.3
Assets						
Cash	103,270.9	136,207.4	111,722.9	120,840.5	134,462.9	133,019.6
1. Gold	-	-	-	-	-	-
2. Notes, Coins and Silver	25,936.2	16,414.2	22,850.2	18,069.0	21,404.1	20,315.5
3. Balances with State Bank of	61,861.5	106,759.7	67,578.5	83,743.2	94,947.6	94,490.9
4. Balances with Other Scheduled	15,473.2	13,033.6	21,294.2	19,028.3	18,111.2	18,213.2
Balances held Abroad	8,785.4	14,350.1	19,233.7	16,614.1	11,196.9	11,914.1
Bills Purchased and Discounted	46,067.3	44,710.0	47,154.2	52,777.7	55,950.9	54,594.8
Advances to	462,970.8	497,743.9	508,097.8	551,995.2	581,926.5	626,409.3
1. Scheduled Banks	9,057.8	2,334.1	5,452.7	3,737.5	4,008.9	3,802.2
2. Others	453,913.0	495,409.9	502,645.1	548,257.7	577,917.6	622,607.1
Investment in Securities and Shares	246,122.5	268,794.3	297,936.1	322,875.8	331,222.1	375,286.2
1. Federal Government Securities	122,376.0	138,014.7	126,625.2	125,185.3	118,777.0	107,923.8
2. Treasury Bills	86,729.8	94,504.2	126,177.1	151,368.4	167,087.7	220,918.5
3. Provincial Governments	3,257.2	3,218.3	3,420.7	2,434.9	2,506.2	2,291.1
4. Foreign Securities	2.6	2.6	2.6	2.6	2.6	2.6
5. Others	33,756.9	33,054.5	41,710.5	43,884.6	42,848.6	44,150.2
Bank Premises	4,661.7	5,041.5	5,224.6	5,858.0	5,919.2	6,236.4
Head Office and Inter-Bank	83,686.2	80,878.3	104,030.9	109,047.7	56,856.0	108,172.3
Contingent Assets as per contra	586,676.0	619,932.8	725,212.1	755,773.5	774,080.8	846,350.6
Other Assets	308,331.6	219,014.1	283,750.5	313,735.0	351,233.6	289,220.9

4.14 Scheduled Banks' Liabilities and Assets

Liabilities/Assets	(Million Rupees)					
	1998		1999		2000	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
Liabilities						
Capital	68,115.8	69,869.1	72,118.3	73,504.3	81,909.5	82,534.7
Reserves	31,152.7	33,847.7	32,949.1	35,738.4	42,494.1	40,580.3
Demand Deposits	399,980.1	413,043.7	439,530.1	420,732.5	436,591.7	467,871.5
1. Scheduled Banks	9,143.4	7,183.4	6,255.4	7,655.5	8,590.5	8,970.1
2. Others	390,836.7	405,860.3	433,274.7	413,077.0	428,001.2	458,901.4
Time Deposits	665,990.1	668,814.2	682,191.6	686,955.6	715,416.6	731,059.6
1. Scheduled Banks	5,907.0	4,369.6	2,336.9	8,421.8	3,113.6	947.3
2. Others	660,083.1	664,444.6	679,854.8	678,533.8	712,303.0	730,112.3
Borrowings from	111,526.3	111,436.7	140,666.2	166,193.2	160,586.1	209,429.3
1. State Bank of Pakistan	93,344.5	97,010.7	120,790.7	126,796.8	141,615.0	149,788.2
2. Banks Abroad	5,136.3	4,010.1	6,495.8	10,399.7	12,270.8	26,290.4
3. Other Scheduled Banks	13,045.5	10,415.9	13,379.7	28,996.7	6,700.3	33,350.7
Head Office and Inter-Bank Adjustment	33,476.0	72,068.5	63,588.7	13,545.5	4,775.2	5,985.0
Contingent Liabilities as per contra	872,240.8	726,240.5	729,223.4	678,011.1	747,356.5	793,232.1
Other Liabilities	488,966.9	444,947.6	404,903.6	464,523.3	484,038.8	488,709.4
Total Liabilities / Assets	2,671,448.7	2,540,268.0	2,565,171.0	2,539,203.9	2,673,168.4	2,819,401.9
Assets						
Cash	120,484.9	122,296.3	140,332.5	187,662.3	203,646.6	122,392.4
1. Gold	-	-	-	-	-	-
2. Notes, Coins and Silver	23,532.1	22,307.4	21,368.2	30,207.3	39,287.5	25,121.1
3. Balances with State Bank of	81,965.3	81,650.3	97,182.1	119,777.0	146,013.0	61,053.1
4. Balances with Other Scheduled	14,987.5	18,338.6	21,782.2	37,678.0	18,346.1	36,218.2
Balances held Abroad	17,921.7	19,243.9	20,715.4	44,406.3	51,960.0	62,577.4
Bills Purchased and Discounted	49,654.9	53,903.3	50,138.1	53,312.4	56,228.6	60,149.7
Advances to	674,985.7	685,649.4	726,540.3	749,376.3	810,157.5	870,687.7
1. Scheduled Banks	5,991.7	5,414.9	5,615.9	6,463.0	12,683.4	8,130.2
2. Others	668,994.0	680,234.5	720,924.4	742,913.3	797,474.1	862,557.5
Investment in Securities and Shares	408,616.1	420,830.2	410,138.0	350,326.2	310,744.3	338,796.6
1. Federal Government Securities	123,160.4	148,712.1	144,908.7	144,552.4	147,799.3	146,963.3
2. Treasury Bills	237,265.4	228,093.9	207,313.0	145,440.4	105,761.3	139,195.0
3. Provincial Governments	2,291.2	2,111.0	2,110.2	1,869.1	1,869.1	1,869.1
4. Foreign Securities	2.6	2.6	2.6	2.6	2.6	1.5
5. Others	45,896.5	41,910.6	55,803.5	58,461.7	55,312.0	50,767.7
Bank Premises	6,359.4	6,386.1	7,264.4	26,740.5	28,234.5	28,739.3
Head Office and Inter-Bank Adjustment	146,806.0	133,910.2	71,263.0	41,447.1	46,317.7	95,516.8
Contingent Assets as per contra	872,240.8	726,240.5	729,223.4	678,011.1	747,356.5	793,232.1
Other Assets	374,379.2	371,808.1	409,555.9	407,921.7	418,522.6	447,310.0

4.14 Scheduled Banks' Liabilities and Assets

Liabilities/Assets	(Million Rupees)					
	2001		2002		2003	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
Liabilities						
Capital	83,949.5	88,575.7	97,644.4	75,936.9	76,509.6	80,312.3
Reserves	45,281.8	39,147.6	43,584.1	53,241.5	45,498.9	48,843.1
Demand Deposits	501,378.2	535,660.3	583,390.8	621,495.2	727,096.2	910,202.0
1. Scheduled Banks	6,260.2	7,136.2	4,210.4	4,733.8	9,702.0	7,463.6
2. Others	495,118.0	528,524.1	579,180.4	616,761.4	717,394.2	902,738.4
Time Deposits	781,649.7	781,767.5	842,094.7	886,944.2	966,319.0	940,453.8
1. Scheduled Banks	671.3	1,026.8	54.8	3,235.2	2,185.0	1,049.6
2. Others	780,978.4	780,740.7	842,039.9	883,709.0	964,134.0	939,404.3
Borrowings from	193,870.7	176,341.6	190,343.5	185,375.6	192,514.8	215,246.1
1. State Bank of Pakistan	141,058.9	118,760.9	138,483.6	136,366.0	141,264.1	164,624.4
2. Banks Abroad	15,735.6	15,309.5	16,972.5	19,828.0	21,806.1	22,950.2
3. Other Scheduled Banks	37,076.2	42,271.2	34,887.4	29,181.6	29,444.6	27,671.5
Head Office and Inter-Bank Adjustment	9,186.1	28,477.9	25,598.8	77,557.5	71,585.4	35,927.4
Contingent Liabilities as per contra	848,985.7	782,469.6	991,492.4	1,351,309.7	1,143,545.7	1,074,645.7
Other Liabilities	621,181.9	538,408.5	1,178,856.5	667,242.7	843,791.1	664,901.9
Total Liabilities / Assets	3,085,483.6	2,970,848.6	3,953,005.1	3,919,103.2	4,066,860.7	3,970,532.3
Assets						
Cash	215,013.8	209,201.8	201,068.9	196,695.2	242,011.3	223,425.9
1. Gold	-	-	-	-	-	-
2. Notes, Coins and Silver	32,220.5	27,763.9	28,789.9	31,964.8	44,992.8	34,160.1
3. Balances with State Bank of	147,330.0	143,852.3	124,436.9	124,469.2	141,210.4	144,679.8
4. Balances with Other Scheduled	35,463.3	37,585.6	47,842.1	40,261.2	55,808.2	44,586.0
Balances held Abroad	74,669.9	70,769.9	97,309.5	61,171.7	69,630.3	52,064.9
Bills Purchased and Discounted	64,582.8	62,377.8	63,278.1	60,477.3	72,971.1	73,609.9
Advances to	873,305.3	923,202.4	899,846.8	941,907.0	974,669.5	1,111,780.9
1. Scheduled Banks	9,044.1	13,165.1	14,839.3	5,712.3	4,797.8	16,032.0
2. Others	864,261.2	910,037.3	885,007.5	936,194.7	969,871.7	1,095,749.0
Investment in Securities and Shares	314,463.1	303,782.4	438,659.8	598,036.8	704,525.1	759,253.1
1. Federal Government Securities	126,147.9	138,480.8	152,431.3	181,019.0	211,294.4	233,214.1
2. Treasury Bills	125,604.9	105,093.4	221,674.3	341,029.6	404,619.0	418,329.3
3. Provincial Governments	1,869.1	1,798.0	1,796.0	1,573.4	1,332.2	180.3
4. Foreign Securities	1.5	2.4	1.5	1.5	1.5	1.5
5. Others	60,839.7	58,407.8	62,756.7	74,413.3	87,278.1	107,527.9
Bank Premises	33,432.1	25,301.0	28,211.7	25,449.0	39,669.5	38,620.0
Head Office and Inter-Bank Adjustment	82,419.3	66,121.0	149,501.5	174,677.4	318,437.6	150,107.3
Contingent Assets as per contra	848,985.7	782,469.6	991,492.4	1,351,309.1	1,143,545.7	1,074,645.7
Other Assets	578,611.7	527,622.7	1,083,636.5	509,379.8	501,400.6	487,024.6

4.14 Scheduled Banks' Liabilities and Assets

Liabilities/Assets	(Million Rupees)					
	2004		2005		2006	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
Liabilities						
Capital	80,150.2	84,835.8	98,086.4	106,250.4	121,197.6	165,858.0
Reserves	63,310.1	66,467.3	85,548.0	88,149.6	112,685.6	109,050.9
Demand Deposits	960,080.1	1,096,353.3	1,166,944.2	1,261,575.3	1,340,765.2	1,293,955.3
1. Scheduled Banks	14,354.2	10,700.0	19,168.8	17,904.5	22,308.4	22,784.9
2. Others	945,725.9	1,085,653.3	1,147,775.4	1,243,670.8	1,318,456.9	1,271,170.4
Time Deposits	1,061,452.7	1,123,515.8	1,282,871.7	1,387,998.2	1,516,967.6	1,673,230.4
1. Scheduled Banks	4,870.7	7,357.5	2,353.1	18,204.2	18,073.8	17,756.1
2. Others	1,056,581.9	1,116,158.3	1,280,518.6	1,369,794.0	1,498,893.8	1,655,474.3
Borrowings from	212,287.5	220,450.1	220,756.2	243,010.1	367,395.9	415,605.2
1. State Bank of Pakistan	173,223.0	176,864.6	189,678.6	192,710.0	200,334.1	255,828.6
2. Banks Abroad	9,265.1	14,079.0	6,323.5	3,958.7	4,244.5	4,996.2
3. Other Scheduled Banks	29,799.4	29,506.5	24,754.1	46,341.4	162,817.3	154,780.4
Head Office and Inter-Bank	41,774.5	44,021.8	78,106.2	86,269.7	47,995.5	40,020.8
Contingent Liabilities as per contra	1,201,077.1	1,379,675.0	1,453,172.9	1,572,444.6	2,317,353.6	2,608,246.5
Other Liabilities	572,697.1	653,191.6	815,663.0	850,411.5	1,125,978.0	1,100,663.4
Total Liabilities / Assets	4,192,829.3	4,668,510.7	5,201,148.6	5,596,109.4	6,950,339.0	7,406,630.5
Assets						
Cash	266,441.4	320,122.1	305,335.8	376,163.7	333,119.6	420,747.7
1. Gold	-	-	-	-	-	-
2. Notes, Coins and Silver	43,275.4	53,747.1	46,089.0	66,598.4	59,169.8	62,516.3
3. Balances with State Bank of	161,831.5	197,475.4	188,190.1	205,032.0	202,317.7	258,653.3
4. Balances with Other Scheduled	61,334.5	68,899.5	71,056.7	104,533.3	71,632.0	99,578.1
Balances held Abroad	60,485.6	147,028.9	117,129.4	69,954.2	94,005.9	95,886.9
Bills Purchased and Discounted	84,246.5	90,663.3	104,221.3	104,588.8	122,205.1	124,277.0
Advances to	1,254,135.8	1,542,993.3	1,704,439.2	1,944,080.4	2,123,048.1	2,363,983.2
1. Scheduled Banks	11,751.7	7,101.8	10,286.3	8,931.3	51,856.7	63,450.0
2. Others	1,242,384.1	1,535,891.5	1,694,152.9	1,935,149.1	2,071,191.4	2,300,533.2
Investment in Securities and Shares	783,336.0	614,621.4	725,646.2	727,368.3	866,618.3	764,792.1
1. Federal Government Securities	259,194.1	230,730.2	187,486.4	186,193.5	181,663.0	161,732.2
2. Treasury Bills	410,594.5	267,378.7	415,199.0	373,524.1	409,361.9	382,108.1
3. Provincial Governments	75.1	75.1	75.1	75.1	75.1	75.1
4. Foreign Securities	1.5	1.5	1.5	1.5	1.5	1.5
5. Others	113,470.8	116,435.9	122,884.0	167,574.1	275,516.8	220,875.2
Bank Premises	49,089.9	51,383.2	61,608.4	65,286.3	78,862.0	111,553.1
Head Office and Inter-Bank	77,697.1	47,619.4	20,187.9	94,099.2	81,519.8	81,999.4
Contingent Assets as per contra	1,201,077.1	1,379,675.0	1,453,172.9	1,572,444.6	2,317,353.6	2,608,246.5
Other Assets	416,319.8	474,404.1	709,407.5	642,123.9	933,606.6	835,144.6

4.14 Scheduled Banks' Liabilities and Assets

(Million Rupees)

Liabilities/Assets	2007		2008		2009	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
Liabilities						
Capital	206,116.7	237,896.4	255,542.0	278,012.4	341,741.2	345,150.6
Reserves	143,720.4	137,655.3	154,518.2	197,285.0	226,247.2	292,706.5
Demand Deposits	1,507,255.2	1,634,081.2	1,681,986.5	1,642,811.1	1,607,774.6	1,967,682.4
1. Scheduled Banks	27,922.5	26,634.6	32,237.8	39,546.0	37,872.4	46,205.5
2. Others	1,479,332.7	1,607,446.6	1,649,748.7	1,603,265.1	1,569,902.2	1,921,476.9
Time Deposits	1,907,015.4	1,944,631.2	2,180,193.0	2,202,071.5	2,593,261.5	2,447,642.0
1. Scheduled Banks	13,796.6	17,582.0	17,780.8	13,847.2	25,560.0	16,457.2
2. Others	1,893,218.8	1,927,049.2	2,162,412.2	2,188,224.3	2,567,701.5	2,431,184.8
Borrowings from	487,553.8	409,618.1	329,542.3	373,667.1	470,217.8	655,818.2
1. State Bank of Pakistan	268,908.1	241,778.7	216,494.5	254,895.7	290,600.2	442,347.2
2. Banks Abroad	7,116.2	20,075.2	6,897.2	10,458.4	8,859.5	32,914.1
3. Other Scheduled Banks	211,529.5	147,764.2	106,150.6	108,313.0	170,758.1	180,556.9
Head Office and Inter-Bank Adjustment	20,478.1	14,010.8	66,703.4	601,648.1	99,305.2	1,058,005.1
Contingent Liabilities as per contra	3,075,742.0	3,505,919.4	3,071,938.9	2,828,730.2	2,943,691.2	2,791,735.7
Other Liabilities	1,396,018.4	1,389,486.5	1,120,945.9	1,253,727.8	1,153,890.9	1,522,858.4
Total Liabilities / Assets	8,743,900.0	9,273,298.9	8,861,370.2	9,377,953.2	9,436,129.6	11,081,598.9
Assets						
Cash	521,411.0	414,484.9	549,296.5	431,225.3	462,874.1	469,537.4
1. Gold	-	-	-	-	-	-
2. Notes, Coins and Silver	70,451.6	77,831.2	76,352.0	98,729.0	88,762.8	91,556.3
3. Balances with State Bank of	306,023.1	276,735.4	421,757.5	237,583.8	266,611.2	290,256.1
4. Balances with Other Scheduled	144,936.3	59,918.3	51,187.0	94,912.5	107,500.1	87,725.0
Balances held Abroad	171,112.2	112,478.5	159,548.8	122,247.0	150,648.1	177,121.7
Bills Purchased and Discounted	125,281.5	107,394.1	122,545.0	138,661.1	143,376.5	151,275.9
Advances to	2,470,902.1	2,671,834.8	2,873,791.8	3,088,175.4	3,122,103.9	3,251,770.8
1. Scheduled Banks	94,719.8	58,629.9	58,153.6	31,781.4	41,757.6	59,879.5
2. Others	2,376,182.3	2,613,204.9	2,815,638.2	3,056,394.0	3,080,346.3	3,191,891.3
Investment in Securities and Shares	1,107,829.4	1,204,558.6	1,036,735.7	1,020,989.7	1,359,192.7	1,719,695.6
1. Federal Government Securities	169,333.2	181,854.6	182,170.9	161,177.2	197,658.5	192,836.6
2. Treasury Bills	657,161.3	718,520.9	559,397.6	541,289.1	748,731.4	986,725.6
3. Provincial Governments	75.1	75.1	75.1	75.1	75.1	-
4. Foreign Securities	1.5	1.5	1.5	1.5	1.5	1,954.1
5. Others	281,258.3	304,106.5	295,090.6	318,446.8	412,726.2	538,179.3
Bank Premises	106,304.1	123,611.4	148,493.4	147,456.2	189,341.9	147,025.9
Head Office and Inter-Bank Adjustment	271,596.1	248,987.3	25,739.2	61,330.1	55,600.1	54,498.2
Contingent Assets as per contra	3,075,742.0	3,505,919.4	3,071,938.9	2,828,730.3	2,943,691.2	2,791,735.7
Other Assets	893,721.6	884,029.9	873,280.9	1,539,138.0	1,009,301.1	2,318,937.7

4.14 Scheduled Banks' Liabilities and Assets

Liabilities/Assets	(Million Rupees)			
	2010		2011	
	Jun.	Dec.	Jun.	Dec.
Liabilities				
Capital	380,782.8	394,151.1	390,234.1	479,214.1
Reserves	265,124.0	281,610.0	316,748.9	301,070.0
Demand Deposits	2,135,162.1	2,244,483.7	2,600,985.9	2,741,791.2
1. Scheduled Banks	57,624.8	49,912.3	64,477.5	112,996.7
2. Others	2,077,537.3	2,194,571.4	2,536,508.4	2,628,794.4
Time Deposits	2,629,614.8	2,806,655.8	2,962,349.4	3,077,140.6
1. Scheduled Banks	14,035.0	17,311.7	9,542.7	17,679.1
2. Others	2,615,579.8	2,789,344.1	2,952,806.7	3,059,461.5
Borrowings from	542,593.3	537,556.5	535,520.0	662,826.9
1. State Bank of Pakistan	334,012.7	367,362.9	365,034.4	516,154.1
2. Banks Abroad	5,841.2	10,571.9	12,175.9	18,103.7
3. Other Scheduled Banks	202,739.4	159,621.7	158,309.7	128,569.1
Head Office and Inter-Bank Adjustment	66,520.4	47,286.3	49,673.3	194,631.1
Contingent Liabilities as per contra	2,745,971.7	2,952,493.5	2,925,935.0	3,338,830.5
Other Liabilities	1,923,029.6	2,440,583.0	1,997,144.2	2,155,631.2
Total Liabilities / Assets	10,688,798.7	11,704,819.9	11,778,590.8	12,951,135.6
Assets				
Cash	493,148.3	531,006.7	571,556.9	623,759.7
1. Gold	-	-	-	-
2. Notes, Coins and Silver	100,029.2	103,012.7	119,123.9	126,072.2
3. Balances with State Bank of Pakistan	288,525.9	326,048.1	341,735.8	368,991.1
4. Balances with Other Scheduled Banks	104,593.2	101,945.9	110,697.2	128,696.4
Balances held Abroad	124,043.3	125,011.9	115,519.8	126,936.1
Bills Purchased and Discounted	163,113.4	185,076.6	188,779.4	175,019.5
Advances to	3,262,088.2	3,368,243.3	3,377,231.1	3,362,417.2
1. Scheduled Banks	87,624.8	61,881.1	66,409.1	52,224.7
2. Others	3,174,463.4	3,306,362.2	3,310,822.0	3,310,192.5
Investment in Securities and Shares	1,949,440.5	2,207,914.4	2,654,112.5	3,075,526.3
1. Federal Government Securities	208,318.5	206,292.0	260,886.2	457,495.2
2. Treasury Bills	1,119,504.0	1,266,001.8	1,572,278.4	1,932,569.3
3. Provincial Governments Securities	-	-	-	-
4. Foreign Securities	77,314.9	51,883.1	62,564.9	68,147.3
5. Others	544,303.1	683,737.5	758,383.0	617,314.5
Bank Premises	171,649.0	171,407.2	161,190.7	167,284.8
Head Office and Inter-Bank Adjustment	208,987.6	485,515.7	147,331.4	284,858.2
Contingent Assets as per contra	2,745,971.7	2,952,493.5	2,925,935.0	3,338,830.5
Other Assets	1,570,356.7	1,678,150.6	1,636,934.0	1,796,503.3

4.14 Scheduled Banks' Liabilities and Assets

Liabilities/Assets	(Million Rupees)			
	2012		2013	
	Jun.	Dec.	Jun.	Dec.
Liabilities				
Capital	485,296.5	490,236.3	494,484.6	495,144.4
Reserves	298,588.3	327,524.1	328,627.7	364,036.8
Demand Deposits	3,069,780.2	3,354,550.8	3,751,938.4	3,934,785.9
1. Scheduled Banks	93,530.4	89,184.6	77,782.4	102,671.2
2. Others	2,976,249.9	3,265,366.3	3,674,156.0	3,832,114.6
Time Deposits	3,247,640.5	3,382,095.5	3,472,424.5	3,768,766.3
1. Scheduled Banks	4,517.4	14,876.5	12,172.3	17,855.7
2. Others	3,243,123.1	3,367,219.0	3,460,252.2	3,750,910.5
Borrowings from	487,155.6	1,009,270.0	765,081.3	651,054.8
1. State Bank of Pakistan	382,500.8	898,410.4	487,010.9	406,801.6
2. Banks Abroad	20,074.4	21,276.0	42,987.6	49,729.1
3. Other Scheduled Banks	84,580.4	89,583.7	235,082.8	194,524.1
Head Office and Inter-Bank Adjustment	79,589.6	117,918.1	67,154.8	136,191.7
Contingent Liabilities as per contra	2,873,008.1	4,845,232.9	2,921,203.0	3,740,296.3
Other Liabilities	2,390,701.8	2,501,374.7	4,285,201.8	2,403,186.5
Total Liabilities / Assets	12,931,760.6	16,028,202.5	16,086,116.1	15,493,462.6
Assets				
Cash	639,771.2	736,289.4	740,751.1	807,961.8
1. Gold	-	-	-	-
2. Notes, Coins and Silver	129,080.6	156,136.0	129,639.1	160,925.4
3. Balances with State Bank of Pakistan	394,845.5	451,683.8	489,678.2	490,116.6
4. Balances with Other Scheduled Banks	115,845.1	128,469.6	121,433.8	156,919.8
Balances held Abroad	117,694.9	173,900.6	102,963.2	183,420.5
Bills Purchased and Discounted	196,877.8	196,866.5	1,791,629.4	217,615.0
Advances to	3,597,714.3	3,746,479.6	3,739,937.4	4,066,519.8
1. Scheduled Banks	67,709.9	57,943.4	75,455.2	70,775.9
2. Others	3,530,004.4	3,688,536.3	3,664,482.2	3,995,743.9
Investment in Securities and Shares	3,273,388.4	3,990,768.5	4,213,708.4	4,279,084.1
1. Federal Government Securities	493,252.4	622,729.9	720,936.0	743,493.0
2. Treasury Bills	1,916,027.9	2,519,713.8	2,604,250.2	2,713,794.6
3. Provincial Governments Securities	-	-	-	-
4. Foreign Securities	76,298.8	91,605.3	103,017.1	104,789.2
5. Others	787,809.3	756,719.4	785,505.1	717,007.3
Bank Premises	169,010.4	178,619.3	182,822.4	154,579.7
Head Office and Inter-Bank Adjustment	223,177.0	344,691.6	150,832.3	144,076.1
Contingent Assets as per contra	2,873,008.1	4,845,232.9	2,921,203.0	3,740,296.3
Other Assets	1,841,118.4	1,815,354.1	2,242,269.0	1,899,909.4

4.14 Scheduled Banks' Liabilities and Assets

Liabilities/Assets	(Million Rupees)			
	2014		2015	
	Jun.	Dec.	Jun.	Dec.
Liabilities				
Capital	505,747.2	505,876.0	501,119.9	540,096.2
Reserves	381,542.0	463,359.4	615,757.0	641,746.7
Demand Deposits	4,466,637.9	4,504,968.9	5,172,476.2	5,093,745.0
1. Scheduled Banks	91,218.2	98,803.1	100,097.7	130,265.0
2. Others	4,375,419.7	4,406,165.8	5,072,378.6	4,963,480.0
Time Deposits	3,686,782.7	4,007,387.0	4,095,938.6	4,471,553.0
1. Scheduled Banks	10,637.4	10,199.9	15,308.1	25,153.3
2. Others	3,676,145.2	3,997,187.1	4,080,630.5	4,446,399.7
Borrowings from	651,725.4	1,004,854.1	1,270,882.4	1,671,566.8
1. State Bank of Pakistan	300,724.0	640,774.4	917,993.5	1,412,514.5
2. Banks Abroad	53,492.3	78,326.8	107,372.1	129,203.3
3. Other Scheduled Banks	297,509.1	285,753.0	245,516.8	129,849.0
Head Office and Inter-Bank Adjustment	112,117.6	133,203.2	169,715.1	262,859.0
Contingent Liabilities as per contra	3,143,416.0	3,810,594.3	4,193,278.7	4,196,427.7
Other Liabilities	3,571,160.9	3,286,848.8	3,115,490.3	3,435,634.1
Total Liabilities / Assets	16,519,129.8	17,717,091.8	19,134,658.2	20,313,628.4
Assets				
Cash	851,744.2	742,013.9	937,644.7	813,373.2
1. Gold	-	-	-	-
2. Notes, Coins and Silver	163,766.0	165,758.7	187,997.8	190,966.5
3. Balances with State Bank of Pakistan	525,276.6	316,856.2	405,453.1	415,475.4
4. Balances with Other Scheduled Banks	162,701.7	259,399.0	344,193.8	206,931.3
Balances held Abroad	202,003.6	194,060.3	186,453.2	226,193.8
Bills Purchased and Discounted	224,002.9	223,108.6	201,422.5	171,840.1
Advances to	4,211,236.8	4,473,778.5	4,643,595.7	4,922,944.9
1. Scheduled Banks	78,261.5	61,359.1	139,739.8	178,894.1
2. Others	4,132,975.4	4,412,419.5	4,503,855.8	4,744,050.8
Investment in Securities and Shares	4,490,304.3	5,191,601.1	6,011,774.8	6,752,158.1
1. Federal Government Securities	2,125,727.2	2,640,857.0	3,017,006.1	3,377,903.4
2. Treasury Bills	1,547,276.3	1,728,730.5	2,164,377.3	2,537,577.9
3. Provincial Governments Securities	-	-	-	-
4. Foreign Securities	140,184.4	97,653.5	104,955.0	99,727.8
5. Others	677,116.4	724,360.1	725,436.4	736,949.0
Bank Premises	214,081.1	201,254.3	238,727.9	244,496.3
Head Office and Inter-Bank Adjustment	734,753.5	629,373.4	615,872.8	933,679.9
Contingent Assets as per contra	3,143,416.0	3,810,594.3	4,193,278.7	4,196,427.7
Other Assets	2,447,587.3	2,251,307.2	2,105,887.8	2,052,514.4

Source: Statistics & Data Warehouse Department, SBP