

4.7 Scheduled Banks' Liquidity Position All Banks

(Million Rupees)

Period	LIQUID LIABILITIES IN PAKISTAN			LIQUID ASSETS MAINTAINED IN PAKISTAN			
	Demand ¹ Liabilities	Time Liabilities ¹	Total (1+2)	Cash in Hands	Balance with SBP	Balance with Agents of SBP	Unencum- bered Approved Securities ²
	1	2	3	4	5	6	7
1964	3,851.0	2,998.5	6,849.5	164.2	357.7	17.9	1,342.1
1965	4,367.9	3,600.8	7,968.7	329.4	509.8	61.2	1,493.7
1966	5,014.3	4,775.5	9,789.8	403.9	551.9	63.5	2,194.9
1967	5,115.8	5,570.7	10,686.5	355.6	690.9	53.8	2,172.7
1968 Jun.	5,362.9	5,996.2	11,359.1	303.6	601.2	52.8	2,449.4
Dec.	5,604.8	6,514.1	12,118.9	381.7	654.9	54.9	2,687.6
1969 Jun.	5,801.9	6,374.2	12,176.2	327.1	646.7	50.0	2,948.8
Dec.	6,541.1	6,655.3	13,196.4	419.2	704.4	53.4	3,276.7
1970 Jun.	6,744.7	7,288.5	14,033.2	391.3	764.8	64.7	3,042.4
Dec.	7,346.2	7,591.1	14,937.3	451.6	706.1	57.3	3,165.4
1971 Jun.	7,497.8	6,848.5	14,346.3	660.9	650.2	77.1	3,136.9
Dec.	9,527.5	7,819.2	17,346.7	557.4	891.9	111.9	4,449.4
1972 Jun.	10,592.4	8,058.6	18,650.9	507.1	1,111.0	126.3	4,708.3
Dec.	11,880.9	8,709.0	20,589.9	509.4	1,140.2	139.6	5,075.7
1973 Jun.	12,535.8	9,836.1	22,371.8	584.8	1,279.8	128.7	6,231.2
Dec.	13,095.6	10,513.7	23,609.3	639.8	1,455.3	208.6	5,661.3
1974 Jun.	12,722.3	9,150.0	21,872.2	715.6	1,184.4	180.3	5,355.8
Dec.	12,744.0	9,664.6	22,408.6	705.5	1,163.2	190.9	5,376.2
1975 Jun.	14,094.8	11,544.0	25,638.7	835.6	1,672.6	175.9	6,652.5
Dec.	15,320.7	13,073.3	28,394.0	960.2	1,814.2	296.0	6,964.3
1976 Jun.	17,467.4	15,227.0	32,694.4	1,011.5	2,177.3	203.5	8,352.0
Dec.	23,256	17,727.4	40,983.4	1,431.4	2,359.5	526.4	10,615.3
1977 Jun.	22,818.2	18,124.9	40,943.1	1,677.8	2,704.4	348.9	11,494.5
Dec.	24,812.1	20,794.9	45,606.9	1,804.8	2,725.9	554.4	12,628.7
1978 Jun.	27,323.2	23,442.2	50,765.3	1,656.7	3,129.4	497.3	16,286.3
Dec.	30,098.0	25,801.6	55,899.5	1,824.1	3,416.5	644.0	17,984.9
1979 Jun.	33,202.2	27,724.7	60,926.8	2,130.2	3,482.6	581.2	18,367.4
Dec.	35,883.2	30,286.1	66,169.3	2,169.6	4,079.5	760.5	19,635.2
1980 Jun.	38,472.0	32,177.4	70,649.9	2,193.2	4,120.0	546.2	22,293.6
Dec.	40,060.5	34,299.7	74,360.2	2,135.5	4,434.9	735.8	23,337.9
1981 Jun.	44,263.6	34,033.3	78,296.8	2,505.1	5,011.1	502.0	25,112.7
Dec.	42,866.8	39,562.0	82,428.8	2,493.1	4,941.3	564.4	28,181.3
1982 Jun.	48,405.1	39,834.1	88,239.2	2,670.0	5,637.7	479.2	28,379.1
Dec.	52,109.3	48,381.9	100,491.2	2,200.7	5,724.7	435.6	33,053.5
1983 Jun.	56,324.1	54,601.0	110,925.1	3,020.0	6,243.2	468.3	36,702.8
Dec.	58,722.5	65,023.6	123,746.1	2,912.3	6,797.6	540.0	46,750.1
1984 Jun.	57,551.6	65,636.6	123,188.2	3,033.1	7,657.7	420.5	39,509.8
Dec.	61,528.1	70,426.2	131,954.3	2,739.1	7,462.3	297.0	41,915.9
1985 Jun.	68,758.5	72,106.5	140,865.4	3,025.8	8,244.8	372.7	45,479.0
Dec.	76,842.0	84,506.5	161,348.4	2,918.8	8,733.5	321.0	46,799.8
1986 Jun.	82,179.5	91,333.1	173,512.6	3,107.2	9,495.3	602.2	55,830.7
Dec.	84,211.5	98,846.8	183,058.3	3,202.2	9,687.5	672.6	59,221.2
1987 Jun.	90,812.4	104,794.4	195,606.8	3,815.0	10,593.3	553.6	70,884.2
Dec.	99,991.1	113,342.5	213,333.6	4,040.3	12,369.2	1,368.7	90,452.1
1988 Jun.	107,484.0	114,244.3	221,728.3	5,134.6	13,241.1	1,455.9	93,810.0
Dec.	106,309.8	118,368.9	224,678.7	4,788.4	13,400.9	1,220.6	91,410.3
1989 Jun.	117,168.9	116,343.2	233,512.1	4,969.9	13,498.9	1,573.5	92,375.2
Dec.	128,061.4	120,883.9	248,945.3	5,155.4	14,001.1	1,236.0	84,988.3

4.7 Scheduled Banks' Liquidity Position All Banks

LIQUID ASSETS MAINTAINED IN PAKISTAN							(Million Rupees)
Period	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	
	Unencumbered		Foreign Currency	Total (4 thr.10)	12	13	
	Cash	Approved Securities ²					8
1964	-	-	-	1,881.9	1,369.9	512.0	
1965	-	-	-	2,394.2	1,593.7	800.4	
1966	-	73.2	-	3,287.4	1,958.0	1,329.4	
1967	-	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	1,647.4	
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	19,564.8	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	4,561.2	
1986 Jun.	114.9	1,089.3	1,467.3	71,707.0	60,729.4	10,977.6	
Dec.	114.9	1,187.6	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	
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	

4.7 Scheduled Banks' Liquidity Position All Banks

(Million Rupees)

		LIQUID LIABILITIES IN PAKISTAN			LIQUID ASSETS MAINTAINED IN PAKISTAN				
Period		Demand ¹	Time ¹	Total (1+2)	Cash in Pakistan	Balance With SBP	Balance	Unencum- bered Approved Securities ²	
		Liabilities	Liabilities				With Agents of SBP		Gold
		1	2	3	4	5	6	7	8
1990	Jun.	137,335.3	125,537.8	262,873.1	4,947.1	15,393.4	1,270.8		86,939.1
	Dec.	148,095.8	127,615.5	275,711.3	5,415.1	16,142.8	1,209.3		84,772.3
1991	Jun.	161,221.4	149,782.2	311,003.6	6,162.1	19,528.3	1,414.8		107,957.5
	Dec.	174,415.8	170,241.4	344,657.3	6,157.4	25,494.8	1,708.8		118,428.0
1992	Jun.	201,275.1	198,763.1	400,038.2	7,364.2	29,935.5	2,154.9		152,491.0
	Dec.	229,397.6	242,587.1	471,984.7	9,497.6	31,775.5	3,193.4		176,766.2
1993	Jun.	244,819.0	255,121.5	499,940.0	12,709.3	33,204.0	3,514.9		167,406.0
	Dec.	265,687.9	275,563.7	541,251.6	11,563.9	37,302.5	3,855.0		183,481.0
1994	Jun.	284,537.8	309,425.9	593,963.7	16,164.1	39,357.2	5,408.7		206,239.2
	Dec.	309,175.0	333,027.9	642,202.9	22,456.1	42,192.4	5,337.3		223,069.1
1995	Jun.	334,249.5	372,096.7	706,346.2	18,182.6	45,088.0	5,395.6		211,656.4
	Dec.	346,553.3	399,361.7	745,915.0	17,370.1	54,413.6	4,726.7		210,471.0
1996	Jun.	365,761.8	448,393.0	814,154.8	19,014.6	49,641.3	5,096.4		224,128.7
	Dec.	373,375.8	538,484.3	911,860.0	18,307.5	64,854.2	4,453.4		271,902.6
1997	Jun.	380,423.0	580,738.1	961,161.0	19,024.8	67,219.1	4,507.0		290,933.6
	Dec.	434,304.2	595,477.0	1,029,781.2	18,828.5	63,912.3	8,072.0		330,198.9
1998	Jun.	433,158.2	633,798.0	1,066,956.2	17,485.6	74,585.4	7,725.1		332,637.2
	Dec.	481,751.0	613,882.0	1,095,633.0	21,127.0	76,320.0	4,540.0	5.0	330,192.0
1999	Jun.	465,330.0	647,921.0	1,113,251.0	17,427.0	63,510.0	7,803.0	9.0	330,639.0
	Dec.	500,086.0	603,079.0	1,103,165.0	24,540.0	78,872.0	7,590.0	4.0	260,525.0
2000	Jun.	522,721.0	648,694.0	1,171,415.0	21,236.0	101,317.0	11,483.0	1.0	224,925.0
	Dec.	513,739.0	663,752.0	1,177,491.0	23,733.0	78,664.0	7,921.0	-	217,498.0
2001	Jun.	565,653.0	691,683.0	1,257,336.0	23,232.0	90,094.0	9,021.0	1.0	229,742.0
	Dec.	589,911.0	726,420.0	1,316,331.0	24,672.0	102,101.0	8,611.0	1.0	245,597.0
2002	Jun.	649,931.0	793,887.0	1,443,819.0	29,329.0	76,799.0	10,314.0	-	394,457.0
	Dec.	713,429.0	839,446.0	1,552,875.0	28,433.0	91,914.0	4,257.0	-	539,459.0
2003	Jun.	810,812.0	889,173.0	1,699,985.0	30,926.0	155,472.0	5,987.0	-	574,986.0
	Dec.	917,242.0	906,630.0	1,823,872.0	33,682.0	122,610.0	3,661.0	-	532,752.0
2004	Jun.	958,869.0	965,782.0	1,924,652.0	33,908.0	162,595.0	4,689.0	-	484,641.0
	Dec.	1,062,884.0	995,135.0	2,058,019.0	39,440.0	126,506.0	4,186.0	-	408,263.0
2005	Jun.	1,131,465.0	1,138,439.0	2,269,904.0	42,461.0	120,668.0	5,621.0	-	529,035.0
	Dec.	1,289,884.0	1,244,768.0	2,534,652.0	50,145.0	146,530.0	15,173.0	-	515,681.0
2006	Jun.	1,281,332.0	1,421,594.0	2,702,926.0	55,454.0	159,210.0	7,529.0	-	567,416.0
	Dec.	2,314,909.0	693,303.0	3,008,212.0	61,755.0	215,476.0	16,473.0	-	567,984.0
2007	Jun.	2,837,195.0	566,181.0	3,403,376.0	76,609.0	253,059.0	24,369.0	-	821,057.0
	Dec.	3,009,848.0	476,569.0	3,486,417.0	85,334.0	223,426.0	11,605.0	-	812,343.0
2008	Jun.	3,163,881.0	610,127.0	3,774,008.0	75,314.0	304,179.0	17,121.0	-	761,174.0
	Dec.	3,100,733.0	647,571.0	3,748,304.0	92,704.0	183,106.0	13,033.0	-	738,076.0
2009	Jun.	3,330,864.0	777,787.0	4,108,651.0	79,117.0	187,363.0	17,796.0	-	1,022,629.0
	Dec.	3,509,712.0	791,576.0	4,301,288.0	85,219.0	194,404.0	15,137.0	-	1,118,045.0
2010	Jun.	3,509,712.0	791,576.0	4,301,288.0	85,219.0	194,404.0	15,137.0	-	1,118,045.0
	Dec.	3,331,056.0	771,803.0	4,102,859.0	79,095.0	187,377.0	17,835.0	-	1,006,341.0
2011	Jun.	4,543,220.0	1,001,267.0	5,544,487.0	119,646.0	236,806.0	60,993.0	-	1,940,580.0
	Dec.	4,685,420.0	1,085,513.0	5,770,933.0	103,222.0	223,593.0	20,401.0	-	2,397,192.0
2012	Jun.	5,159,209.0	1,105,835.0	6,265,044.0	111,732.0	243,172.0	20,456.0	-	2,513,768.0
	Dec.	5,268,054.0	1,153,658.0	6,421,712.0	133,068.0	234,384.0	25,405.0	-	2,653,745.0
2013	Jun.	5,642,724.0	1,151,706.0	6,794,430.0	124,252.0	262,796.0	28,208.0	-	3,028,853.0
	Dec.	6,102,386.0	1,093,430.0	7,195,817.0	143,226.0	289,350.0	23,598.0	-	3,385,163.0
2014	Jun.	6,580,293.0	1,098,796.0	7,679,090.0	139,455.0	326,052.0	24,774.0	-	2,573,973.0
	Dec.	6,901,132.0	1,121,313.0	8,022,444.0	146,018.0	347,138.0	24,643.0	-	2,599,858.0
2015	Jun.	7,632,719.0	1,136,526.0	8,769,245.0	167,081.0	357,482.0	22,621.0	-	2,878,616.0

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	Being Held Over the Minimum required
Period	Unencumbered		Foreign Currency	Share		Under Section 29	Under Section 29	
	Cash	Approved Securities ²		Capital M F B ³	Total	Of the Banking Cos. Ordinance	Of the Banking Cos. Ordinance	
		9	10	11	12	13	14	15
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	35,190.9
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		390,378.0	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.	-	-	19,041.0	1,658.0	1,327,606.0	783,628.0	543,978.0
	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
2011	Jun.	-	20,562.0	14,364.0	1,658.0	2,394,609.0	1,090,311.0	1,304,298.0
	Dec.	-	20,294.0	18,427.0	1,658.0	2,784,787.0	1,124,440.0	1,660,347.0
2012	Jun.	-	24,379.0	15,888.0	590.0	2,929,985.0	1,238,177.0	1,691,808.0
	Dec.	-	25,073.0	16,054.0	555.0	3,088,284.0	1,264,291.0	1,823,993.0
2013	Jun.	-	25,236.0	15,690.0	555.0	3,485,590.0	1,354,220.0	2,131,370.0
	Dec.	-	17,620.0	25,128.0	555.0	3,884,640.0	1,464,546.0	2,420,094.0
2014	Jun.	-	17,620.0	23,195.0	555.0	3,105,625.0	1,579,237.0	1,526,389.0
	Dec.	-	17,620.0	16,014.0	555.0	3,151,846.0	1,656,245.0	1,495,601.0
2015	Jun.	-	6,813.0	15,003.0	230.0	3,447,846.0	1,831,823.0	1,616,023.0

Source: Off-Site Supervision & 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)