

## 2.1 Liquidity Position of Scheduled Banks in Pakistan

### All Banks\*\*

(Million Rupees)

END OF PERIOD	Liquid Liabilities in Pakistan			Liquid Assets Maintained in Pakistan				
	Demand Liabilities	Time Liabilities	TOTAL	Cash in hand	Balance with S.B.P.	Balance with agents of S.B.P.	Gold	Unencumbered Approved Securities*
1996 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>	19,029.8	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	100,717.0	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	965,783.0	<b>1,924,652.0</b>	33,908.0	162,595.0	4,689.0	--	484,722.0
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

\*\* Excluding Indian Banks.

\* Valued at a price not exceeding current market price.

## 2.1 Liquidity Position of Scheduled Banks in Pakistan

### All Banks\*\*

(Million Rupees)

(million Rupees)

END OF PERIOD		Liquid Assets Maintained in Pakistan					Minimum of Assets required to be held under Section 29 of the Banking Compa- nies Ordinance	Excess of Assets being held over the minimum required under Section 29 of the Banking Compa- nies Ordinance
		Foreign Banks Deposits with S.B.P. under Section 13(3) of the Banking Companies Ordinance				TOTAL		
		Cash	Unencumbered Approved Securities*	Foreign Currency	Share Capital M F B <sup>#</sup>			
1996	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	--	380,574.0	234,283.0	145,291.0
	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	245,771.0
	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	701,751.0	382,784.0	318,967.0
	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	499,820.0	251,250.0
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

\*\* Excluding Indian Banks.

# Micro Finance Bank

## 2.2 Liquidity Position of Scheduled Banks in Pakistan Pakistani Banks

(Million Rupees)

END OF PERIOD	Liquid Liabilities in Pakistan			Liquid Assets Maintained in Pakistan			
	Demand Liabilities	Time Liabilities	TOTAL	Cash in hand	Balance with S.B.P.	Balance with agents of S.B.P	Gold
1996 Dec.	333,225.9	393,498.4	<b>726,724.3</b>	15,984.4	46,020.2	4,338.2	--
1997 Jun.	335,291.5	416,243.8	<b>751,535.3</b>	17,272.5	44,091.2	4,373.2	--
Dec.	376,445.5	424,534.9	<b>800,980.3</b>	16,383.0	41,316.3	5,331.6	--
1998 Jun.	371,404.8	466,844.2	<b>838,249.0</b>	15,454.7	48,524.7	7,591.1	--
Dec.	411,810.0	462,359.0	<b>874,169.0</b>	18,860.0	52,452.0	4,400.0	5.0
1999 Jun.	410,398.0	510,277.0	<b>920,675.0</b>	15,292.0	41,623.0	7,740.0	9.0
Dec.	450,856.0	497,038.0	<b>947,894.0</b>	21,077.0	60,958.0	7,576.0	4.0
2000 Jun.	466,976.0	530,081.0	<b>997,057.0</b>	19,414.0	73,714.0	11,479.0	1.0
Dec.	459,576.0	537,960.0	<b>997,536.0</b>	21,466.0	64,338.0	7,626.0	--
2001 Jun.	505,466.0	558,124.0	<b>1,063,590.0</b>	20,842.0	65,061.0	9,021.0	1.0
Dec.	521,654.0	582,235.0	<b>1,103,889.0</b>	21,969.0	79,825.0	8,533.0	1.0
2002 Jun.	580,434.0	675,436.0	<b>1,255,871.0</b>	26,236.0	64,362.0	10,270.0	--
Dec.	648,097.0	729,668.0	<b>1,377,765.0</b>	25,691.0	81,307.0	4,148.0	--
2003 Jun.	732,446.0	785,078.0	<b>1,517,524.0</b>	27,956.0	143,421.0	5,983.0	--
Dec.	830,270.0	797,120.0	<b>1,627,390.0</b>	30,380.0	110,638.0	3,657.0	--
2004 Jun.	884,414.0	866,396.0	<b>1,750,810.0</b>	30,593.0	148,299.0	4,579.0	--
Dec.	986,759.0	879,420.0	<b>1,866,179.0</b>	35,601.0	110,253.0	4,185.0	--
2005 Jun.	1,049,301.0	1,014,468.0	<b>2,063,769.0</b>	38,526.0	110,022.0	5,619.0	--
Dec.	1,186,970.0	1,111,621.0	<b>2,298,591.0</b>	45,957.0	130,693.0	15,134.0	--
2006 Jun.	1,167,997.0	1,272,409.0	<b>2,440,406.0</b>	51,192.0	145,023.0	7,518.0	--
Dec.	2,217,640.0	649,471.0	<b>2,867,111.0</b>	59,443.0	207,359.0	16,467.0	--

## 2.2 Liquidity Position of Scheduled Banks in Pakistan Pakistani Banks

( Million Rupees )

END OF PERIOD	Liquid Assets Maintained in Pakistan						Minimum of Assets required to be held under Section 29 of the Banking Companies Ordinance	Excess of Assets being held over the minimum required under Section 29 of the Banking Company Ordinance
	Unencumbered Approved Securities*	Foreign Banks Deposits with S.B.P under Section 13(3) of the Banking Companies Ordinance						
		Cash	Unencumbered Approved Securities*	Foreign Currency	Share Capital MFB#	TOTAL		
1996 Dec.	221,091.4	--	--	--	--	287,434.1	218,017.3	69,416.8
1997 Jun.	224,118.8	--	--	--	--	289,855.7	187,883.8	101,971.8
Dec.	251,609.3	--	--	--	--	314,640.2	200,245.1	114,395.1
1998 Jun.	261,960.4	--	--	--	--	333,530.9	159,492.0	174,038.9
Dec.	261,228.0	--	--	--	--	336,945.0	174,833.8	162,111.2
1999 Jun.	287,623.0	--	--	--	--	352,287.0	151,911.4	200,375.6
Dec.	241,050.0	--	--	--	--	330,665.0	189,578.8	141,086.2
2000 Jun.	206,735.0	--	--	--	--	311,343.0	199,411.0	111,932.0
Dec.	174,524.0	--	--	--	445.0	268,399.0	199,507.0	68,892.0
2001 Jun.	196,188.0	--	--	--	1,145.0	292,258.0	212,718.0	79,540.0
Dec.	211,589.0	--	3.0	--	1,605.0	323,525.0	220,778.0	102,747.0
2002 Jun.	360,898.0	--	--	--	1,605.0	463,371.0	251,174.0	212,198.0
Dec.	495,434.0	--	--	--	1,605.0	608,185.0	275,553.0	332,632.0
2003 Jun.	529,928.0	--	--	--	1,605.0	708,893.0	303,505.0	405,388.0
Dec.	480,567.0	--	--	--	1,605.0	626,847.0	325,478.0	301,369.0
2004 Jun.	438,290.0	--	--	--	1,605.0	623,366.0	348,016.0	275,350.0
Dec.	374,768.0	--	--	--	1,605.0	526,412.0	370,008.0	156,404.0
2005 Jun.	478,352.0	--	--	--	1,575.0	634,094.0	409,467.0	224,627.0
Dec.	463,829.0	--	--	--	1,605.0	647,051.0	452,608.0	204,610.0
2006 Jun.	516,658.0	--	--	--	1,605.0	721,996.0	485,211.8	236,784.2
Dec.	544,667.0	--	3,981.0	--	1,685.0	833,602.0	685,594.1	148,007.9

\* Valued at a price not exceeding current market price.

# Micro Finance Bank

## 2.3 Liquidity Position of Scheduled Banks in Pakistan

### Pakistani Banks excluding Specialised Banks\*\*

( Million Rupees )

END OF PERIOD	Liquid Liabilities in Pakistan			Liquid Assets Maintained in Pakistan			
	Demand Liabilities	Time Liabilities	TOTAL	Cash in hand	Balance with S.B.P.	Balance with Agent of S.B.P	Gold
1996 Dec.	327,880.2	384,649.4	<b>712,529.7</b>	15,888.6	45,426.5	2,426.1	--
1997 Jun.	332,046.7	405,025.2	<b>737,071.9</b>	17,154.3	43,197.9	3,300.7	--
Dec.	369,264.6	412,338.9	<b>781,603.5</b>	16,297.1	40,114.6	2,979.4	--
1998 Jun.	367,138.4	450,899.3	<b>818,037.7</b>	15,374.3	47,545.8	4,965.0	--
Dec.	403,887.0	446,700.0	<b>850,587.0</b>	18,760.0	51,393.0	3,482.0	--
1999 Jun.	404,618.0	496,097.0	<b>900,715.0</b>	15,187.0	40,914.0	7,414.0	--
Dec.	440,779.0	484,761.0	<b>925,540.0</b>	20,934.0	59,765.0	7,147.0	--
2000 Jun.	455,827.0	515,234.0	<b>971,061.0</b>	19,231.0	72,196.0	10,054.0	--
Dec.	453,510.0	523,212.0	<b>976,722.0</b>	21,297.0	63,120.0	6,573.0	--
2001 Jun.	495,788.0	543,383.0	<b>1,039,171.0</b>	20,526.0	63,415.0	8,584.0	1.0
Dec.	511,711.0	566,711.0	<b>1,078,422.0</b>	21,800.0	78,842.0	8,318.0	1.0
2002 Jun.	567,863.0	659,835.0	<b>1,227,699.0</b>	26,046.0	62,833.0	9,098.0	--
Dec.	637,139.0	726,384.0	<b>1,363,523.0</b>	25,552.0	79,931.0	4,000.0	--
2003 Jun.	726,006.0	769,784.0	<b>1,495,790.0</b>	27,781.0	141,894.0	4,647.0	--
Dec.	825,849.0	781,799.0	<b>1,607,648.0</b>	30,222.0	109,026.0	3,335.0	--
2004 Jun.	878,398.0	852,178.0	<b>1,730,576.0</b>	30,459.0	147,396.0	4,296.0	--
Dec.	978,934.0	864,996.0	<b>1,843,930.0</b>	35,422.0	109,204.0	3,858.0	--
2005 Jun.	1,039,570.0	1,001,608.0	<b>2,041,178.0</b>	38,375.0	109,123.0	5,299.0	--
Dec.	1,176,689.0	1,097,010.0	<b>2,273,699.0</b>	45,747.0	129,526.0	14,743.0	--
2006 Jun.	1,156,588.0	1,258,029.0	<b>2,414,617.0</b>	51,008.0	143,744.0	7,243.0	--
Dec.	2,201,240.0	636,947.0	<b>2,838,187.0</b>	59,131.0	205,663.0	16,003.0	--

\*\* Specialized Bank viz . Zarai Taraqati Bank Ltd .(Ex. ADBP) , Industrial Development Bank of Pakistan , Federal Bank for Co-Operatives(liquidated w.e.f 31-10-2002) , Punjab Provincial Co-operatives Bank and SME Bank .

## 2.3 Liquidity Position of Scheduled Banks in Pakistan

### Pakistani Banks excluding Specialised Banks\*\*

( Million Rupees )

END OF PERIOD	Liquid Assets Maintained in Pakistan						Minimum of Assets being held over the minimum required of the Banking Companies Ordinance	Excess of Assets being held over the minimum required under Section 29 of the Banking Companies Ordinance
	Unencumbered  Approved Securities*	Foreign Banks Deposits with S.B.P under Section 13(3) of the Banking Companies Ordinance						
		Cash	Section 29 of the Banking Co.	Foreign Currency	Share Capital MFB <sup>#</sup>	TOTAL		
1996 Dec.	216,730.0	--	--	--	--	280,471.2	213,758.9	66,712.3
1997 Jun.	218,491.0	--	--	--	--	282,143.9	184,268.0	97,876.0
Dec.	246,942.2	--	--	--	--	306,333.3	195,400.9	110,932.4
1998 Jun.	258,046.6	--	--	--	--	325,931.7	155,701.0	170,230.7
Dec.	257,755.0	--	--	--	--	331,395.0	170,117.4	161,272.6
1999 Jun.	283,676.0	--	--	--	--	347,200.0	148,618.0	198,573.0
Dec.	237,638.0	--	--	--	--	325,488.0	185,108.0	140,376.0
2000 Jun.	202,970.0	--	--	--	--	304,452.0	194,212.0	110,239.0
Dec.	171,780.0	--	--	--	445.0	263,215.0	195,344.0	67,871.0
2001 Jun.	193,784.0	--	--	--	1,145.0	287,455.0	207,834.0	79,621.0
Dec.	209,593.0	--	3.0	--	1,605.0	320,162.0	215,684.0	104,478.0
2002 Jun.	356,281.0	--	--	--	1,605.0	455,864.0	245,540.0	210,323.0
Dec.	490,487.0	--	--	--	1,605.0	601,575.0	272,705.0	328,870.0
2003 Jun.	525,598.0	--	--	--	1,605.0	701,525.0	299,158.0	402,367.0
Dec.	477,196.0	--	--	--	1,605.0	621,384.0	321,530.0	299,854.0
2004 Jun.	435,696.0	--	--	--	1,605.0	619,452.0	345,241.0	274,211.0
Dec.	373,222.0	--	--	--	1,605.0	523,311.0	367,397.0	155,914.0
2005 Jun.	474,106.0	--	--	--	1,575.0	628,478.0	406,589.0	221,889.0
Dec.	455,430.0	--	--	--	1,605.0	647,051.0	452,608.0	194,443.0
2006 Jun.	506,624.0	--	--	--	1,605.0	710,224.0	481,229.7	228,994.3
Dec.	540,191.0	--	3,981.0	--	1,685.0	826,654.0	679,976.6	146,677.4

\* Valued at a price not exceeding current market price.

\*\* Specialized Bank viz . Zarai Taraqiati Bank Ltd .(Ex. ADBP) , Industrial Development Bank of Pakistan , Federal Bank for Co-Operatives(liquidated w.e.f 31-10-2002) , Punjab Provincial Co-operatives Bank and SME Bank.

# Microfinance Banks

## 2.4 Liquidity Position of Scheduled Banks in Pakistan Foreign Banks\*\*

( Million Rupees )

END OF PERIOD	Liquid Liabilities in Pakistan			Liquid Assets Maintained in Pakistan				
	Demand Liabilities	Time Liabilities	TOTAL	Cash in hand	Balance with S.B.P.	Balance with agents of SBP	Gold	Unencumbered Approved Securities*
1996 Dec.	40,149.8	144,985.9	<b>185,135.7</b>	2,323.2	18,834.1	115.2	--	50,811.2
1997 Jun.	45,131.4	164,494.3	<b>209,625.7</b>	1,757.3	23,127.9	134.1	--	66,809.4
Dec.	57,858.8	170,942.1	<b>228,800.9</b>	2,445.5	22,596.0	2,740.4	--	78,589.6
1998 Jun.	61,753.4	166,953.8	<b>228,707.2</b>	2,030.9	26,060.7	134.0	--	70,676.8
Dec.	69,941.0	151,523.0	<b>221,464.0</b>	2,267.0	23,868.0	140.0	--	68,964.0
1999 Jun.	54,932.0	137,644.0	<b>192,576.0</b>	2,135.0	21,887.0	63.0	--	43,016.0
Dec.	49,230.0	106,041.0	<b>155,271.0</b>	3,463.0	17,914.0	14.0	--	19,475.0
2000 Jun.	55,745.0	118,613.0	<b>174,358.0</b>	1,822.0	27,003.0	4.0	--	18,190.0
Dec.	54,163.0	125,792.0	<b>179,955.0</b>	2,267.0	14,326.0	295.0	--	42,974.0
2001 Jun.	60,187.0	133,559.0	<b>193,746.0</b>	2,390.0	25,033.0	--	--	33,554.0
Dec.	68,257.0	144,185.0	<b>212,442.0</b>	2,703.0	22,276.0	78.0	--	34,008.0
2002 Jun.	69,497.0	118,451.0	<b>187,948.0</b>	3,093.0	12,437.0	44.0	--	33,557.0
Dec.	65,332.0	109,778.0	<b>175,110.0</b>	2,742.0	10,607.0	109.0	--	44,025.0
2003 Jun.	78,366.0	104,095.0	<b>182,461.0</b>	2,970.0	12,051.0	4.0	--	45,058.0
Dec.	86,972.0	109,510.0	<b>196,482.0</b>	3,302.0	11,972.0	4.0	--	52,185.0
2004 Jun.	74,455.0	99,387.0	<b>173,842.0</b>	3,315.0	14,296.0	110.0	--	46,432.0
Dec.	76,125.0	115,715.0	<b>191,840.0</b>	3,839.0	16,253.0	1.0	--	33,495.0
2005 Jun.	82,164.0	123,971.0	<b>206,135.0</b>	3,935.0	10,646.0	2.0	--	50,683.0
Dec.	102,914.0	133,147.0	<b>236,061.0</b>	4,188.0	15,837.0	39.0	--	51,852.0
2006 Jun.	113,335.0	149,185.0	<b>262,520.0</b>	4,262.0	14,187.0	11.0	--	50,758.0
Dec.	97,269.0	43,832.0	<b>141,101.0</b>	2,312.0	8,117.0	6.0	--	23,317.0

\*\* Excluding Indian Banks.

\* Valued at a price not exceeding current market price.

## 2.4 Liquidity Position of Scheduled Banks in Pakistan

### Foreign Banks\*\*

( Million Rupees )

END OF PERIOD	Liquid Assets Maintained in Pakistan					Minimum of Assets required to be held un- der Section 29 of the Banking Companies Ordinance	Excess of Assets being held over the minimum required under Section 29 of the Banking Compa- nies Ordinance
	Foreign Banks Deposits with S.B.P. under Section 13(3) of the Banking Companies Ordinance						
	Cash	Unencumbered Approved Securities*	Foreign Currency	M F B	TOTAL		
1996 Dec.	1,603.1	485.0	10,656.4	--	84,828.1	55,540.7	29,287.4
1997 Jun.	2,549.2	102.0	12,017.5	--	106,497.6	52,406.4	54,091.1
Dec.	3,184.1	307.2	12,073.7	--	121,936.5	57,200.2	64,736.3
1998 Jun.	2,210.9	307.2	14,425.2	--	115,845.8	43,177.0	72,668.8
Dec.	3,279.0	307.0	13,580.0	--	112,405.0	44,292.8	68,112.2
1999 Jun.	4,121.0	605.0	15,385.0	--	87,212.0	31,775.0	55,437.0
Dec.	4,616.0	605.0	13,626.0	--	59,713.0	31,054.0	28,658.8
2000 Jun.	4,615.0	830.0	15,767.0	--	68,231.0	34,872.0	33,359.0
Dec.	60.0	830.0	19,822.0	100.0	80,674.0	35,991.0	44,683.0
2001 Jun.	60.0	827.0	21,122.0	100.0	83,086.0	38,749.0	44,337.0
Dec.	8.0	924.0	21,620.0	100.0	81,717.0	42,488.0	39,229.0
2002 Jun.	60.0	827.0	21,046.0	100.0	71,164.0	37,590.0	33,574.0
Dec.	60.0	828.0	19,976.0	100.0	78,447.0	35,022.0	43,425.0
2003 Jun.	60.0	936.0	198,28.0	100.0	81,007.0	36,492.0	44,515.0
Dec.	560.0	327.0	18,799.0	100.0	87,249.0	39,296.0	47,953.0
2004 Jun.	190.0	3,601.0	10,341.0	100.0	78,385.0	34,768.0	43,617.0
Dec.	60.0	129.0	14,280.0	100.0	68,157.0	38,368.0	29,789.0
2005 Jun.	60.0	4,239.0	15,919.0	100.0	85,584.0	41,227.0	44,357.0
Dec.	156.0	4,020.0	17,660.0	100.0	93,852.0	47,212.0	46,640.0
2006 Jun.	156.0	4,014.0	19,172.0	100.0	92,660.0	52,504.0	40,156.0
Dec.	156.0	-	13,524.0	--	47,432.0	33,522.0	13,910.0

\*\* Excluding Indian Banks.

\* Valued at a price not exceeding current market price.