

14. Liabilities and Assets of Co-Operative Banks

(End of Period: Thousand Rupees)

ITEM	1996	1997		1998
	Dec.	Jun.	Dec.	Jun.
LIABILITIES				
Paid-up Capital	229,031	230,037	236,200	237,804
Reserves	817,490	804,657	806,949	805,969
Demand Deposits:	697,582	657,282	738,143	719,650
(a) Societies	164,926	162,331	167,379	167,405
(b) Others	532,656	494,951	570,764	552,245
Time Deposits:	1,155,794	1,243,132	1,150,652	1,373,593
(a) Societies	335,768	361,509	381,315	414,470
(b) Others	820,026	881,623	769,337	959,123
Borrowing from:	4,995,291	4,234,269	4,977,619	4,433,939
(a) State Bank of Pakistan	18,246	18,246	18,246	18,246
(b) Federal Bank for Co-operatives	4,977,045	4,216,023	4,959,373	4,415,693
Head Office & Inter Bank Adjustments	56,187	55,458	19,120	8,792
Contingent Liabilities as per contra	952,062	1,016,466	971,079	1,081,323
Other Liabilities	1,547,271	1,710,040	1,195,304	2,395,535
TOTAL LIABILITIES/ASSETS	10,450,708	9,951,341	10,095,066	11,056,605
ASSETS				
Cash and Balances:	2,285,100	1,661,382	1,881,716	1,749,428
(a) Notes and Coins	225,729	151,598	148,456	109,677
(b) Balances with State Bank of Pakistan	147,602	141,591	160,766	180,137
(c) Balances with other Banks	1,911,769	1,368,193	1,572,494	1,459,614
Loans and Advances to:	5,305,592	5,304,146	5,368,182	4,957,289
(a) Societies	4,763,059	4,786,399	4,847,430	4,365,221
(b) Individuals	463,907	420,785	499,857	561,978
(c) Others	78,626	96,962	20,895	30,090
Investment in Securities and Shares:	440,948	467,422	439,723	393,728
(a) Federal Government	127,483	153,592	121,363	128,331
(b) Prov. Governments	8,106	8,106	6,439	6,439
(c) Local Bodies	34	34	34	34
(d) Shares of Co-op. Institutions	3,930	3,923	4,341	3,930
(e) Shares of other Enterprises	301,395	301,767	307,546	254,994
Bank Premises	354,989	359,008	359,491	374,699
Head Office & Inter Bank Adjustment	146,669	138,210	39,744	61,737
Contingent Assets as per contra	952,062	1,016,466	971,079	1,081,323
Other Assets	965,348	1,004,707	1,035,131	2,438,401

14. Liabilities and Assets of Co-Operative Banks

(End of Period: Thousand Rupees)

ITEM	1998	1999		2000		2001
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
LIABILITIES						
Paid-up Capital	239,163	247,968	252,873	254,599	256,023	257,500
Reserves	832,428	842,608	891,587	883,848	969,351	1,017,964
Demand Deposits:	710,924	718,134	626,696	745,958	739,435	840,902
(a) Societies	183,855	175,778	172,982	180,399	187,379	189,713
(b) Others	527,069	542,356	453,714	565,559	552,056	651,189
Time Deposits:	1,313,314	1,500,409	1,469,288	1,632,479	1,637,592	1,752,342
(a) Societies	423,533	468,234	482,720	478,389	505,189	528,872
(b) Others	889,781	1,032,175	986,568	1,154,090	1,132,403	1,223,470
Borrowing from:	4,503,084	4,397,736	4,281,094	5,261,130	5,181,561	4,132,738
(a) State Bank of Pakistan	18,246	18,246	18,246	18,246	18,246	18,246
(b) Federal Bank for Co-operatives	4,484,838	4,379,490	4,262,848	5,242,884	5,163,315	4,114,492
Head Office & Inter Bank Adjustments	10,703	11,400	3,145	11,541	16,323	46,435
Contingent Liabilities as per contra	1,020,718	1,113,317	1,108,197	1,194,727	1,153,793	1,252,538
Other Liabilities	5,040,736	1,551,727	1,282,644	1,776,187	1,304,011	1,775,740
TOTAL LIABILITIES/ASSETS	13,671,070	10,383,299	9,915,524	11,760,469	11,258,089	11,076,159
ASSETS						
Cash and Balances:	2,000,782	1,907,821	1,899,759	3,410,086	2,950,886	2,318,508
(a) Notes and Coins	115,801	73,681	75,613	63,781	74,366	70,302
(b) Balances with State Bank of Pakistan	115,812	149,055	123,508	319,814	189,925	223,507
(c) Balances with other Banks	1,769,169	1,685,085	1,700,638	3,026,491	2,686,595	2,024,699
Loans and Advances to:	5,074,985	4,972,897	4,862,439	4,769,214	4,858,535	4,907,472
(a) Societies	4,507,934	4,375,390	4,337,361	4,203,082	4,315,029	4,282,407
(b) Individuals	529,086	522,164	481,207	509,921	529,819	615,593
(c) Others	37,965	75,343	43,871	56,211	13,687	9,472
Investment in Securities and Shares:	378,782	416,042	418,822	178,502	549,654	467,452
(a) Federal Government	103,719	140,980	145,199	148,827	470,077	387,648
(b) Prov. Governments	18,490	18,490	17,051	17,051	17,051	17,051
(c) Local Bodies	34	34	34	34	34	34
(d) Shares of Co-op. Institutions	3,930	3,929	3,929	3,922	9,104	3,965
(e) Shares of other Enterprises	252,609	252,609	252,609	8,668	53,388	58,754
Bank Premises	366,562	344,699	343,900	338,475	338,124	345,891
Head Office & Inter Bank Adjustment	3,353,719	108,114	16,832	106,704	88,557	26,223
Contingent Assets as per contra	1,020,718	1,113,317	1,108,197	1,194,727	1,153,793	1,252,538
Other Assets	1,475,522	1,520,409	1,265,575	1,762,761	1,318,540	1,758,075

(Contd.)

14. Liabilities and Assets of Co-Operative Banks

(End of Period: Thousand Rupees)

ITEM	2001	2002		2003		2004
	Dec.	Jun.	Dec.	Jun.	Dec.	Jun.
LIABILITIES						
Paid-up Capital	228,034	238,092	241,631	244,932	250,045	267,505
Reserves	1,035,450	1,052,339	1,084,411	1,127,661	1,140,014	1,163,435
Demand Deposits:	812,626	1,028,894	943,233	1,238,108	1,287,893	1,435,085
(a) Societies	175,849	175,190	161,987	164,085	165,014	163,035
(b) Others	636,777	853,704	781,246	1,074,023	1,122,879	1,272,050
Time Deposits:	1,743,764	1,901,337	2,030,338	2,220,982	2,392,184	2,654,630
(a) Societies	515,784	508,479	498,940	495,433	472,384	472,627
(b) Others	1,227,980	1,392,858	1,531,398	1,725,549	1,919,800	2,182,003
Borrowing from:	3,265,307	4,609,702	3,582,799	5,273,537	4,970,787	7,669,787
(a) State Bank of Pakistan	18,246	18,246	18,246	4,545,996	4,243,246	6,942,246
(b) Federal Bank for Co-operatives	3,247,061	4,591,456	3,564,553	727,541	727,541	727,541
Head Office & Inter Bank Adjustments	36,180	58,447	34,256	4,941	161	27,975
Contingent Liabilities as per contra	828,607	928,540	922,303	903,359	932,450	1,097,526
Other Liabilities	1,298,698	1,750,454	1,374,632	1,838,333	2,275,705	2,340,432
TOTAL LIABILITIES/ASSETS	9,248,666	11,567,805	10,213,603	12,851,853	13,249,239	16,656,375
ASSETS						
Cash and Balances:	1,543,033	2,849,505	1,451,961	3,171,272	2,085,445	3,894,830
(a) Notes and Coins	99,677	92,515	117,110	100,266	178,142	160,199
(b) Balances with State Bank of Pakistan	134,301	185,271	139,848	253,630	125,706	237,176
(c) Balances with other Banks	1,309,055	2,571,719	1,195,003	2,817,376	1,781,597	3,497,455
Loans and Advances to:	4,815,164	5,236,648	5,537,171	5,869,708	6,790,117	8,002,496
(a) Societies	4,294,493	4,467,040	4,614,887	4,821,312	5,093,227	5,274,047
(b) Individuals	462,941	726,415	896,627	957,835	1,508,541	2,345,101
(c) Others	56,530	43,193	25,657	90,561	188,349	383,348
Investment in Securities and Shares:	456,319	474,157	487,749	552,860	582,548	618,634
(a) Federal Government	381,494	360,022	359,205	357,265	363,174	361,324
(b) Prov. Governments	17,051	17,051	17,051	17,051	17,051	12,051
(c) Local Bodies	34	34	34	34	34	34
(d) Shares of Co-op. Institutions	3,554	3,554	3,554	3,554	3,554	3,554
(e) Shares of other Enterprises	54,186	93,496	107,905	174,956	198,735	241,671
Bank Premises	343,570	343,916	345,679	338,114	1,287,351	1,291,356
Head Office & Inter Bank Adjustment	22,051	27	46,978	51,054	34,892	62,523
Contingent Assets as per contra	828,607	928,540	922,303	903,359	932,450	1,097,526
Other Assets	1,239,922	1,735,012	1,421,762	1,965,486	1,536,436	1,689,010

14. Liabilities and Assets of Co-Operative Banks

(Concl'd.)

(End of Period: Thousand Rupees)

ITEM	2004	2005		2006	
	Dec.	Jun.	Dec.	Jun.	Dec.
LIABILITIES					
Paid-up Capital	570,236	528,180	532,093	534,605	536,380
Reserves	1,190,494	1,201,640	1,381,164	1,871,457	1,888,855
Demand Deposits:	1,404,580	1,567,329	1,460,717	2,033,293	2,049,187
(a) Societies	103,677	170,270	98,102	114,265	9,937
(b) Others	1,300,903	1,397,059	1,362,615	1,919,028	2,039,250
Time Deposits:	2,429,153	2,455,770	2,290,154	2,474,407	2,634,330
(a) Societies	238,379	268,463	198,258	197,786	112,877
(b) Others	2,190,774	2,187,307	2,091,896	2,276,621	2,521,453
Borrowing from:	10,419,787	10,273,787	14,231,999	12,725,021	13,725,021
(a) State Bank of Pakistan	9,692,246	9,546,246	13,438,022	12,018,246	13,018,246
(b) Federal Bank for Co-operatives	727,541	727,541	793,977	706,775	706,775
Head Office & Inter Bank Adjustments	294	203	218,089	-	-
Contingent Liabilities as per contra	1,239,766	1,523,812	1,887,441	2,422,534	2,842,997
Other Liabilities	2,355,643	2,589,312	2,168,843	2,525,651	4,864,600
TOTAL LIABILITIES/ASSETS	19,609,953	20,140,033	24,170,500	24,586,968	28,541,370
ASSETS					
Cash and Balances:	5,789,208	5,118,281	8,957,413	8,002,087	8,341,947
(a) Notes and Coins	201,144	125,874	143,543	130,314	225,241
(b) Balances with State Bank of Pakistan	174,437	257,324	120,072	172,402	212,227
(c) Balances with other Banks	5,413,627	4,735,083	8,693,798	7,699,371	7,904,479
Loans and Advances to:	8,920,932	9,507,504	9,441,391	9,408,122	10,495,592
(a) Societies	5,261,505	5,302,147	5,141,925	52,84,220	654,075
(b) Individuals	3,216,366	3,829,705	3,733,091	3,760,577	1,118,340
(c) Others	443,061	375,652	566,375	363,325	8,723,177
Investment in Securities and Shares:	669,998	611,891	583,008	570,514	543,065
(a) Federal Government	360,454	361,254	324,149	321,758	300,500
(b) Treasury Bills	-	-	26,105	27,280	26,105
(c) Provincial Governments	12,051	12,051	12,051	12,051	12,051
(d) Local Bodies	34	34	34	34	34
(e) Shares of Co-operative Institutions	3,554	3,554	3,554	3,554	3,554
(f) Shares of Other Enterprises	293,905	234,998	217,115	205,837	200,821
Bank Premises	1,288,578	1,291,792	1,330,459	1,314,515	2,776,587
Head Office & Inter Bank Adjustment	50,514	110,727	77,179	322,964	744,436
Contingent Assets as per contra	1,239,766	1,523,812	1,887,441	2,422,534	2,842,997
Other Assets	1,650,957	1,976,0	1,893,609	2,546,232	2,796,746