

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.	Unen- cumbered Approved Securities*
2004 Jun.	958,869	965,782	1,924,652	33,908	162,595	4,689	484,722
Dec.	1,062,884	995,135	2,058,019	39,440	126,506	4,186	408,263
2005 Jun.	1,131,465	1,138,439	2,269,904	42,461	120,668	5,621	529,035
Dec.	1,289,884	1,244,768	2,534,652	50,145	146,530	15,173	515,681
2006 Jun.	1,281,332	1,421,594	2,702,926	55,454	159,210	7,529	567,416
Dec.	2,314,909	693,303	3,008,212	61,755	215,476	16,473	567,984
2007 Jun.	2,837,195	566,181	3,403,376	76,609	253,059	24,369	821,057
Dec.	3,009,848	476,569	3,486,417	85,334	223,426	11,605	812,343
2008 Jun.	3,163,881	610,127	3,774,008	75,314	304,179	17,121	761,174
Dec.	3,100,733	647,571	3,748,304	92,704	183,106	13,033	738,076
2009 Jun.	3,331,056	771,803	4,102,859	79,095	187,377	17,835	1,006,340
Dec.	3,509,712	791,576	4,301,288	85,219	194,404	15,137	1,118,045
2010 Jun.	3,906,844	780,109	4,686,953	84,283	202,658	56,986	1,124,923
Dec.	4,147,617	912,796	5,060,413	103,034	224,942	51,939	1,513,301
2011 Jun.	4,543,220	1,001,267	5,544,487	119,646	236,806	60,993	1,940,580
Dec.	4,685,420	1,085,513	5,770,933	103,222	223,593	20,401	2,397,192
2012 Jun.	5,159,209	1,105,835	6,265,044	111,732	243,172	20,456	2,513,768
Dec.	5,268,054	1,153,658	6,421,712	133,068	234,384	25,405	2,653,745
2013 Jun.	5,642,724	1,151,706	6,794,430	124,252	262,796	28,208	3,028,853
Dec.	6,102,386	1,093,430	7,195,817	143,226	289,350	23,598	3,385,163

* * 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)
END OF PERIOD		Liquid Assets Maintained in Pakistan					Minimum of Assets required to be held under Section 29 of the Banking panies 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	Share Capital M F B [#]			
						TOTAL		
2004	Jun.	190	3,601	10,341	1,705	701,751	382,784	318,967
	Dec.	60	129	14,280	1,705	594,569	408,376	186,193
2005	Jun.	60	4,239	15,919	1,675	719,678	450,694	268,984
	Dec.	156	4,020	17,660	1,705	751,070	499,820	251,250
2006	Jun.	156	4,014	19,172	1,705	814,656	537,716	276,940
	Dec.	156	3,981	13,524	1,685	881,034	719,116	161,918
2007	Jun.	-	727	13,397	1,655	1,190,873	821,095	369,778
	Dec.	-	-	10,867	1,658	1,145,233	828,870	316,363
2008	Jun.	-	-	12,651	1,658	1,172,097	990,894	181,203
	Dec.	-	5,018	18,512	1,658	1,052,107	735,487	316,620
2009	Jun.	-	14,547	19,041	1,658	1,325,894	789,135	536,759
	Dec.	-	15,139	19,714	1,658	1,449,316	823,884	625,432
2010	Jun.	-	16,563	17,847	3,644	1,506,904	922,967	583,937
	Dec.	-	16,975	17,521	1,658	1,929,370	965,677	963,693
2011	Jun.	-	20,562	14,364	1,658	2,394,609	1,090,311	1,304,298
	Dec.	-	20,294	18,427	1,658	2,784,787	1,124,440	1,660,347
2012	Jun.	-	24,379	15,888	590	2,929,985	1,238,177	1,691,808
	Dec.	-	25,073	16,054	555	3,088,284	1,264,291	1,823,993
2013	Jun.	-	25,236	15,690	555	3,485,590	1,354,220	2,131,370
	Dec.	-	17,620	25,128	555	3,884,640	1,464,546	2,420,094

** 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
2004 Jun.	884,414	866,396	1,750,810	30,593	148,299	4,579
Dec.	986,759	879,420	1,866,179	35,601	110,253	4,185
2005 Jun.	1,049,301	1,014,468	2,063,769	38,526	110,022	5,619
Dec.	1,186,970	1,111,621	2,298,591	45,957	130,693	15,134
2006 Jun.	1,167,997	1,272,409	2,440,406	51,192	145,023	7,518
Dec.	2,217,640	649,471	2,867,111	59,443	207,359	16,467
2007 Jun.	2,723,832	520,515	3,244,347	73,892	241,332	24,361
Dec.	2,850,236	439,230	3,289,466	81,132	212,425	11,427
2008 Jun.	3,069,676	577,332	3,647,008	72,668	294,029	16,980
Dec.	3,010,145	611,461	3,621,606	89,691	170,729	12,982
2009 Jun.	3,224,955	728,653	3,953,608	75,806	181,525	17,757
Dec.	3,399,014	748,074	4,147,088	82,327	187,837	15,066
2010 Jun.	3,771,556	738,089	4,509,645	81,366	195,758	18,337
Dec.	4,027,475	878,834	4,906,309	100,526	217,733	51,907
2011 Jun.	4,391,127	961,672	5,352,799	116,225	227,556	60,904
Dec.	4,554,519	1,056,911	5,611,430	100,333	217,151	20,379
2012 Jun.	5,032,387	1,084,884	6,117,271	108,438	236,915	20,454
Dec.	5,138,377	1,140,118	6,278,495	129,881	227,843	25,404
2013 Jun.	5,525,496	1,142,850	6,668,346	121,901	256,623	28,175
Dec.	5,973,736	1,085,352	7,059,089	140,239	281,622	23,598

2.2 Liquidity Position of Scheduled Banks in Pakistan Pakistani Banks

(Million Rupees)

END OF PERIOD	Liquid Assets Maintained in Pakistan						Minimum of 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
	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#			
2004 Jun.	438,290	-	-	-	1,605	623,366	348,016	275,350
Dec.	374,768	-	-	-	1,605	526,412	370,008	156,404
2005 Jun.	478,352	-	-	-	1,575	634,094	409,467	224,627
Dec.	463,829	-	-	-	1,605	657,218	452,608	204,610
2006 Jun.	516,658	-	-	-	1,605	721,996	485,212	236,784
Dec.	544,667	-	3,981	-	1,685	833,602	685,594	148,008
2007 Jun.	792,776	-	-	-	1,655	1,134,016	783,164	350,852
Dec.	760,994	-	-	-	1,643	1,067,621	782,246	285,375
2008 Jun.	734,830	-	-	-	1,658	1,120,165	958,285	161,880
Dec.	718,355	-	-	-	1,658	993,415	713,746	279,669
2009 Jun.	957,104	-	-	-	1,658	1,233,850	763,670	470,180
Dec.	1,063,117	-	-	-	1,658	1,350,005	797,317	552,688
2010 Jun.	1,055,336	-	708	-	1,358	1,352,863	890,498	462,365
Dec.	1,431,848	-	-	-	1,658	1,803,672	936,842	866,830
2011 Jun.	1,844,727	-	-	-	1,648	2,251,060	1,053,809	1,197,251
Dec.	2,300,328	-	-	-	1,658	2,639,849	1,093,024	1,546,825
2012 Jun.	2,426,501	-	-	-	590	2,792,898	1,207,740	1,585,158
Dec.	2,574,018	-	-	-	555	2,957,701	1,233,168	1,724,533
2013 Jun.	2,927,018	-	-	-	555	3,334,272	1,326,086	2,008,186
Dec.	3,262,819	-	-	-	555	3,708,834	1,433,670	2,275,164

* 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
2004 Jun.	878,398	852,178	1,730,576	30,459	147,396	4,296
Dec.	978,934	864,996	1,843,930	35,422	109,204	3,858
2005 Jun.	1,039,570	1,001,608	2,041,178	38,375	109,123	5,299
Dec.	1,176,689	1,097,010	2,273,699	45,747	129,526	14,743
2006 Jun.	1,156,588	1,258,029	2,414,617	51,008	143,744	7,243
Dec.	2,201,240	636,947	2,838,187	59,131	205,663	16,003
2007 Jun.	2,705,473	508,104	3,213,577	73,576	239,456	23,679
Dec.	2,831,607	428,484	3,260,091	80,899	210,621	11,060
2008 Jun.	3,046,925	566,013	3,612,938	72,427	291,434	16,475
Dec.	2,986,341	600,674	3,587,015	89,430	169,250	12,788
2009 Jun.	3,197,952	723,800	3,921,752	75,593	179,958	17,418
Dec.	3,367,425	743,134	4,110,559	82,069	185,630	14,804
2010 Jun.	3,738,088	733,374	4,471,462	81,140	193,802	17,866
Dec.	3,989,622	874,596	4,864,218	99,324	215,428	51,647
2011 Jun.	4,351,965	957,300	5,309,265	115,600	225,239	60,737
Dec.	4,512,481	1,052,452	5,564,933	100,113	214,742	20,278
2012 Jun.	4,987,102	1,082,190	6,069,292	108,223	234,477	20,337
Dec.	5,096,758	1,137,835	6,234,593	129,635	225,736	25,309
2013 Jun.	5,480,139	1,141,320	6,621,459	121,626	254,223	28,064
Dec.	5,922,315	1,083,313	7,005,628	139,912	278,812	23,467

** 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 Required to be held Under Section 29 of the Banking Ordinance	Excess of Assets being held over the minimum required under Section 29 of Banking Ordinance
	Unencumbered Approved Securities*	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			
2004 Jun.	435,696	-	-	-	1,605	619,452	345,241	274,211
Dec.	373,222	-	-	-	1,605	523,311	367,397	155,914
2005 Jun.	474,106	-	-	-	1,575	628,478	406,589	221,889
Dec.	455,430	-	-	-	1,605	647,051	452,608	194,443
2006 Jun.	506,624	-	-	-	1,605	710,224	481,230	228,994
Dec.	540,191	-	3,981	-	1,685	826,654	679,977	146,677
2007 Jun.	787,621	-	-	-	1,655	1,125,987	777,034	348,953
Dec.	755,975	-	-	-	1,643	1,060,198	776,417	283,781
2008 Jun.	728,684	-	-	-	1,658	1,110,678	950,525	160,153
Dec.	713,499	-	-	-	1,658	986,625	707,881	278,744
2009 Jun.	951,336	-	-	-	1,658	1,225,963	757,074	468,889
Dec.	1,055,617	-	-	-	1,658	1,339,778	789,660	550,118
2010 Jun.	1,048,080	-	708	-	1,358	1,342,954	882,401	460,553
Dec.	1,424,733	-	-	-	1,658	1,792,790	927,865	864,925
2011 Jun.	1,832,490	-	-	-	1,648	2,235,714	1,044,472	1,191,242
Dec.	2,288,974	-	-	-	1,658	2,625,765	1,082,995	1,542,770
2012 Jun.	2,403,545	-	-	-	590	2,767,172	1,196,904	1,570,268
Dec.	2,557,428	-	-	-	555	2,938,663	1,223,222	1,715,441
2013 Jun.	2,906,864	-	-	-	555	3,311,332	1,315,233	1,996,099
Dec.	3,240,458	-	-	-	555	3,683,204	1,421,355	2,261,848

* Valued at a price not exceeding current market price.

** Specialized Bank viz . Zarai Taraqiati Bank Ltd. 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	Unencumbered Approved Securities*
2004 Jun.	74,455	99,387	173,842	3,315	14,296	110	46,432
Dec.	76,125	115,715	191,840	3,839	16,253	1	33,495
2005 Jun.	82,164	123,971	206,135	3,935	10,646	2	50,683
Dec.	102,914	133,147	236,061	4,188	15,837	39	51,852
2006 Jun.	113,335	149,185	262,520	4,262	14,187	11	50,758
Dec.	97,269	43,832	141,101	2,312	8,117	6	23,317
2007 Jun.	113,363	45,666	159,029	2,717	11,727	8	28,281
Dec.	159,612	37,339	196,951	4,202	11,001	178	51,349
2008 Jun.	94,205	32,795	127,000	2,646	10,150	141	26,344
Dec.	90,588	36,110	126,698	3,013	12,377	51	19,721
2009 Jun.	106,101	43,150	149,251	3,289	5,852	78	49,237
Dec.	110,698	43,502	154,200	2,892	6,567	71	54,928
2010 Jun.	135,288	42,020	177,308	2,917	6,900	38,649	69,587
Dec.	120,142	33,962	154,104	2,508	7,209	32	81,453
2011 Jun.	152,093	39,595	191,688	3,421	9,250	89	95,853
Dec.	130,901	28,602	159,503	2,889	6,442	22	96,864
2012 Jun.	126,822	20,951	147,773	3,294	6,257	2	87,267
Dec.	129,677	13,540	143,217	3,187	6,541	1	79,727
2013 Jun.	117,228	8,856	126,084	2,351	6,173	33	101,835
Dec.	128,650	8,078	136,728	2,987	7,727	-	122,344

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 under Section 29 of the Banking Companies Ordinance	Excess of Assets being held over the minimum required under Section 29 of the Banking Companies 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			
2004 Jun.	190	3,601	10,341	100	78,385	34,768	43,617	
Dec.	60	129	14,280	100	68,157	38,368	29,789	
2005 Jun.	60	4,239	15,919	100	85,584	41,227	44,357	
Dec.	156	4,020	17,660	100	93,852	47,212	46,640	
2006 Jun.	156	4,014	19,172	100	92,660	52,504	40,156	
Dec.	156	-	13,524	-	47,432	33,522	13,910	
2007 Jun.	-	727	13,397	-	56,857	37,931	18,926	
Dec.	-	-	10,867	15	77,612	46,624	30,988	
2008 Jun.	-	-	12,651	-	51,932	32,609	19,323	
Dec.	-	5,018	18,512	-	58,692	21,741	36,951	
2009 Jun.	-	14,547	19,041	-	92,044	25,464	66,580	
Dec.	-	15,139	19,714	-	99,311	26,568	72,743	
2010 Jun.	-	15,855	17,847	2,286	154,041	32,469	121,572	
Dec.	-	16,975	17,521	-	125,698	28,834	96,864	
2011 Jun.	-	20,562	14,364	10	143,549	36,502	107,047	
Dec.	-	20,294	18,427	-	144,938	31,416	113,522	
2012 Jun.	-	24,379	15,888	-	137,087	30,437	106,650	
Dec.	-	25,073	16,054	-	130,583	31,122	99,461	
2013 Jun.	-	25,236	15,690	-	151,318	28,135	123,183	
Dec.	-	17,620	25,128	-	175,806	30,876	144,930	

** Excluding Indian Banks.

* Valued at a price not exceeding current market price.