

### 3. Liabilities and Assets of Scheduled Banks

(End of Period: Million Rupees)

ITEM	2007				2008			
	Jun.		Dec.		Jun.		Dec.	
	All Banks	Commercial Banks	All Banks	Commercial Banks	All Banks	Commercial Banks	All Banks	Commercial Banks
<b>LIABILITIES</b>								
Capital	206,116.7	188,267.2	237,896.4	223,043.6	255,542.0	240,688.7	278,012.4	262,506.2
Reserves	143,720.4	142,387.5	137,655.3	135,985.7	154,518.2	152,620.5	197,285.0	226,830.3
<b>Demand Deposits:</b>	<b>1,507,255.2</b>	<b>1,502,278.2</b>	<b>1,634,081.2</b>	<b>1,628,250.5</b>	<b>1,681,986.5</b>	<b>1,675,030.8</b>	<b>1,642,811.1</b>	<b>1,636,091.8</b>
(a) Scheduled Banks	27,922.5	27,922.5	26,634.6	26,634.6	32,237.8	32,237.8	39,546.0	39,546.0
(b) Others	1,479,332.7	1,474,355.7	1,607,446.6	1,601,615.9	1,649,748.7	1,642,793.0	1,603,265.1	1,596,545.8
<b>Time Deposits:</b>	<b>1,907,015.4</b>	<b>1,898,353.5</b>	<b>1,944,631.2</b>	<b>1,937,095.6</b>	<b>2,180,193.0</b>	<b>2,173,529.1</b>	<b>2,202,071.5</b>	<b>2,195,568.8</b>
(a) Scheduled Banks	13,796.6	13,796.6	17,582.0	17,582.0	17,780.8	17,780.8	13,847.2	13,843.5
(b) Others	1,893,218.8	1,884,556.9	1,927,049.2	1,919,513.6	2,162,412.2	2,155,748.3	2,188,224.3	2,181,725.3
<b>Borrowings from:</b>	<b>487,553.8</b>	<b>403,862.7</b>	<b>409,618.1</b>	<b>330,332.0</b>	<b>329,542.3</b>	<b>249,526.1</b>	<b>373,667.1</b>	<b>294,066.5</b>
(a) State Bank of Pakistan	268,908.1	186,917.0	241,778.7	163,792.6	216,494.5	138,429.1	254,895.7	176,913.4
(b) Banks abroad	7,116.2	7,116.2	20,075.2	20,075.2	6,897.2	6,897.2	10,458.4	10,458.4
(c) Other Scheduled Banks	211,529.5	209,829.5	147,764.2	146,464.2	106,150.6	104,199.8	108,313.0	106,694.7
Head Office and Inter-Bank adjustments	20,478.1	20,020.7	14,010.8	12,880.1	66,703.4	66,258.9	601,648.1	598,300.4
Contingent Liabilities as per contra	3,075,742.0	3,072,639.6	3,505,919.4	3,502,926.1	3,071,938.9	3,068,400.7	2,828,730.2	2,824,385.9
Other Liabilities	1,396,018.4	1,345,525.3	1,389,486.5	1,330,529.0	1,120,945.9	1,055,553.8	1,253,727.8	1,174,879.7
<b>TOTAL LIABILITIES/ASSETS</b>	<b>8,743,900.0</b>	<b>8,573,334.7</b>	<b>9,273,298.9</b>	<b>9,101,042.6</b>	<b>8,861,370.2</b>	<b>8,681,608.6</b>	<b>9,377,953.2</b>	<b>9,212,629.6</b>
<b>ASSETS</b>								
<b>Cash:</b>	<b>521,411.0</b>	<b>500,909.4</b>	<b>414,484.9</b>	<b>398,290.5</b>	<b>549,296.5</b>	<b>533,133.5</b>	<b>431,225.3</b>	<b>404,805.1</b>
(a) Notes, Coins and Silver	70,451.6	70,102.9	77,831.2	77,213.6	76,352.0	75,965.2	98,729.0	93,484.9
(b) Balances with State Bank of Pakistan	306,023.1	304,154.1	276,735.4	274,410.7	421,757.5	419,222.1	237,583.8	235,620.9
(c) Balances with other Scheduled Banks	144,936.3	126,652.4	59,918.3	46,666.2	51,187.0	37,946.2	94,912.5	75,699.3
Balances held abroad	171,112.2	171,066.7	112,478.5	112,430.8	159,548.8	159,515.5	122,247.0	122,224.8
Bills Purchased & Discounted	125,281.5	125,281.3	107,394.1	107,393.9	122,545.0	122,539.8	138,661.1	138,660.9
<b>Advances to:</b>	<b>2,470,902.1</b>	<b>2,381,899.8</b>	<b>2,671,834.8</b>	<b>2,583,328.2</b>	<b>2,873,791.8</b>	<b>2,776,210.2</b>	<b>3,088,175.4</b>	<b>2,986,578.9</b>
(a) Scheduled Banks	94,719.8	93,094.8	58,629.9	58,629.9	58,153.6	58,154.8	31,781.4	31,061.5
(b) Others	2,376,182.3	2,288,805.0	2,613,204.9	2,524,698.3	2,815,638.2	2,718,055.4	3,056,394.0	2,955,517.4
<b>Investment in Securities and Shares:</b>	<b>1,107,829.4</b>	<b>1,093,095.2</b>	<b>1,204,558.6</b>	<b>1,190,489.1</b>	<b>1,036,735.7</b>	<b>1,018,847.1</b>	<b>1,020,989.7</b>	<b>1,009,445.8</b>
(a) Federal Government	169,333.2	163,856.5	181,854.6	175,574.3	182,170.9	176,214.7	161,177.2	156,273.3
(b) Treasury Bills	657,161.3	654,547.9	718,520.9	715,713.4	559,397.6	555,281.2	541,289.1	536,769.4
(c) Provincial Governments	75.1	63.0	75.1	75.1	75.1	75.1	75.1	75.1
(d) Foreign	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5
(e) Others	281,258.3	274,626.3	304,106.5	299,124.8	295,090.6	287,274.6	318,446.8	316,326.5
Bank Premises	106,304.1	103,493.1	123,611.4	119,983.1	148,493.4	145,074.8	147,456.2	143,015.8
Head Office and Inter-Bank adjustments	271,596.1	267,963.1	248,987.3	246,904.7	25,739.2	25,066.8	61,330.1	59,737.9
Contingent Assets as per contra	3,075,742.0	3,072,639.6	3,505,919.4	3,502,926.1	3,071,938.9	3,068,400.7	2,828,730.4	2,824,385.9
Other Assets	893,721.6	856,986.5	884,029.9	839,296.2	873,280.9	832,820.2	1,539,138.0	1,523,774.5

### 3. Liabilities and Assets of Scheduled Banks

(End of Period: Million Rupees)

ITEM	2009				2010			
	Jun.		Dec.		Jun.		Dec.	
	All Banks	Commercial Banks	All Banks	Commercial Banks	All Banks	Commercial Banks	All Banks	Commercial Banks
<b>LIABILITIES</b>								
Capital	341,741.2	338,914.0	345,150.6	329,780.1	380,782.8	365,275.8	394,151.1	378,643.7
Reserves	226,247.2	245,027.3	292,706.5	312,071.9	265,124.0	290,356.3	281,610.0	298,143.0
<b>Demand Deposits:</b>	<b>1,607,774.6</b>	<b>1,605,924.9</b>	<b>1,967,682.4</b>	<b>1,959,873.2</b>	<b>2,135,162.1</b>	<b>2,128,034.6</b>	<b>2,244,483.7</b>	<b>2,236,866.8</b>
(a) Scheduled Banks	37,872.4	37,872.4	46,205.5	46,205.5	57,624.8	57,624.8	49,912.3	49,912.3
(b) Others	1,569,902.2	1,568,052.5	1,921,476.9	1,913,667.7	2,077,537.3	2,070,409.8	2,194,571.4	2,186,954.5
<b>Time Deposits:</b>	<b>2,593,261.5</b>	<b>2,590,986.9</b>	<b>2,447,642.0</b>	<b>2,438,856.7</b>	<b>2,629,614.8</b>	<b>2,618,949.4</b>	<b>2,806,655.8</b>	<b>2,796,652.3</b>
(a) Scheduled Banks	25,560.0	25,560.0	16,457.2	16,457.2	14,035.0	14,035.0	17,311.7	17,311.7
(b) Others	2,567,701.5	2,565,426.9	2,431,184.8	2,422,399.5	2,615,579.8	2,604,914.4	2,789,344.1	2,779,340.6
<b>Borrowings from:</b>	<b>470,217.8</b>	<b>460,844.7</b>	<b>655,818.2</b>	<b>576,895.0</b>	<b>542,593.3</b>	<b>466,182.3</b>	<b>537,556.5</b>	<b>462,475.6</b>
(a) State Bank of Pakistan	290,600.2	282,600.2	442,347.2	364,795.7	334,012.7	258,653.6	367,362.9	293,642.7
(b) Banks abroad	8,859.5	8,859.5	32,914.1	32,914.1	5,841.2	5,841.2	10,571.9	10,571.9
(c) Other Scheduled Banks	170,758.1	169,385.0	180,556.9	179,185.2	202,739.4	201,687.5	159,621.7	158,261.0
Head Office and Inter-Bank adjustments	99,305.2	91,094.1	1,058,005.1	1,055,751.4	66,520.4	59,663.4	47,286.3	34,838.3
Contingent Liabilities as per contra	2,943,691.2	2,940,295.2	2,791,735.7	2,789,058.9	2,745,971.7	2,743,264.1	2,952,493.5	2,949,908.3
Other Liabilities	1,153,890.9	1,018,717.4	1,522,858.4	1,446,839.6	1,923,029.6	1,839,951.1	2,440,583.0	2,367,770.0
<b>TOTAL LIABILITIES/ASSETS</b>	<b>9,436,129.6</b>	<b>9,291,804.5</b>	<b>11,081,598.</b>	<b>10,909,126.8</b>	<b>10,688,798.</b>	<b>10,511,677.0</b>	<b>11,704,819.</b>	<b>11,525,298.0</b>
<b>ASSETS</b>								
<b>Cash:</b>	<b>462,874.1</b>	<b>459,904.8</b>	<b>469,537.4</b>	<b>454,961.4</b>	<b>493,148.3</b>	<b>479,713.8</b>	<b>531,006.7</b>	<b>514,556.9</b>
(a) Notes, Coins and Silver	88,762.8	88,590.2	91,556.3	90,796.4	100,029.2	99,624.7	103,012.7	101,800.2
(b) Balances with State Bank of Pakistan	266,611.2	266,278.8	290,256.1	287,963.7	288,525.9	286,334.1	326,048.1	323,736.6
(c) Balances with other Scheduled Banks	107,500.1	105,035.8	87,725.0	76,201.3	104,593.2	93,755.0	101,945.9	89,020.1
Balances held abroad	150,648.1	150,648.1	177,121.7	177,076.2	124,043.3	123,995.9	125,011.9	124,963.1
Bills Purchased & Discounted	143,376.5	143,376.3	151,275.9	151,275.7	163,113.4	163,113.2	185,076.6	185,076.5
<b>Advances to:</b>	<b>3,122,103.9</b>	<b>3,016,690.0</b>	<b>3,251,770.8</b>	<b>3,140,257.6</b>	<b>3,262,088.2</b>	<b>3,147,679.7</b>	<b>3,368,243.3</b>	<b>3,254,285.2</b>
(a) Scheduled Banks	41,757.6	41,757.6	59,879.5	59,680.0	87,624.8	87,624.8	61,881.1	61,881.1
(b) Others	3,080,346.3	2,974,932.4	3,191,891.3	3,080,577.6	3,174,463.4	3,060,054.9	3,306,362.2	3,192,404.1
<b>Investment in Securities and Shares:</b>	<b>1,359,192.7</b>	<b>1,349,027.9</b>	<b>1,719,695.6</b>	<b>1,708,463.6</b>	<b>1,949,440.5</b>	<b>1,937,876.3</b>	<b>2,207,914.4</b>	<b>2,196,603.5</b>
(a) Federal Government	197,658.5	193,511.8	192,836.6	188,553.2	208,318.5	204,410.1	206,292.0	202,650.8
(b) Treasury Bills	748,731.4	744,908.8	986,725.6	981,168.3	1,119,504.0	1,114,203.2	1,266,001.8	1,260,372.1
(c) Provincial Governments	75.1	75.1	-	-	-	-	-	-
(d) Foreign	1.5	1.5	1,954.1	1,954.1	77,314.9	77,314.9	51,883.1	51,883.1
(e) Others	412,726.2	410,530.7	538,179.3	536,788.0	544,303.1	541,948.1	683,737.5	681,697.5
Bank Premises	189,341.9	185,560.3	147,025.9	142,782.7	171,649.0	167,377.3	171,407.2	166,566.6
Head Office and Inter-Bank adjustments	55,600.1	47,379.5	54,498.2	54,451.2	208,987.6	208,013.0	485,515.7	485,061.6
Contingent Assets as per contra	2,943,691.2	2,940,295.2	2,791,735.7	2,789,058.9	2,745,971.7	2,743,264.1	2,952,493.5	2,949,908.3
Other Assets	1,009,301.1	998,922.4	2,318,937.7	2,290,799.5	1,570,356.7	1,540,643.7	1,678,150.6	1,648,276.3

### 3. Liabilities and Assets of Scheduled Banks

(End of Period: Million Rupees)

ITEM	2011				2012			
	Jun.		Dec.		Jun.		Dec.	
	All Banks	Commercial Banks	All Banks	Commercial Banks	All Banks	Commercial Banks	All Banks	Commercial Banks
<b>LIABILITIES</b>								
Capital	390,234.1	374,726.5	479,214.1	463,706.2	485,296.5	469,788.4	490,236.3	474,728.1
Reserves	316,748.9	329,846.2	301,070.0	305,185.9	298,588.3	306,982.0	327,524.1	331,956.5
<b>Demand Deposits:</b>	<b>2,600,985.9</b>	<b>2,591,968.0</b>	<b>2,741,791.2</b>	<b>2,732,940.5</b>	<b>3,069,780.2</b>	<b>3,058,344.6</b>	<b>3,354,550.8</b>	<b>3,343,848.6</b>
(a) Scheduled Banks	64,477.5	64,477.5	112,996.7	112,996.7	93,530.4	93,530.4	89,184.6	89,184.6
(b) Others	2,536,508.4	2,527,490.5	2,628,794.4	2,619,943.8	2,976,249.9	2,964,814.2	3,265,366.3	3,254,664.0
<b>Time Deposits:</b>	<b>2,962,349.4</b>	<b>2,953,634.2</b>	<b>3,077,140.6</b>	<b>3,068,370.1</b>	<b>3,247,640.5</b>	<b>3,240,804.7</b>	<b>3,382,095.5</b>	<b>3,374,426.8</b>
(a) Scheduled Banks	9,542.7	9,542.7	17,679.1	17,679.1	4,517.4	4,517.4	14,876.5	14,876.5
(b) Others	2,952,806.7	2,944,091.5	3,059,461.5	3,050,691.0	3,243,123.1	3,236,287.3	3,367,219.0	3,359,550.3
<b>Borrowings from:</b>	<b>535,520.0</b>	<b>462,402.9</b>	<b>662,826.9</b>	<b>587,781.6</b>	<b>487,155.6</b>	<b>411,847.9</b>	<b>1,009,270.0</b>	<b>932,568.4</b>
(a) State Bank of Pakistan	365,034.4	292,573.2	516,154.1	442,377.0	382,500.8	309,318.3	898,410.4	824,441.0
(b) Banks abroad	12,175.9	12,175.9	18,103.7	18,103.7	20,074.4	20,074.4	21,276.0	21,276.0
(c) Other Scheduled Banks	158,309.7	157,653.8	128,569.1	127,301.0	84,580.4	82,455.2	89,583.7	86,851.4
Head Office and Inter-Bank adjustments	49,673.3	31,523.9	194,631.1	193,645.8	79,589.6	78,022.0	117,918.1	117,436.9
Contingent Liabilities as per contra	2,925,935.0	2,921,962.9	3,338,830.5	3,331,720.6	2,873,008.1	2,867,870.4	4,845,232.9	4,839,287.1
Other Liabilities	1,997,144.2	1,938,161.2	2,155,631.2	2,079,729.9	2,390,701.8	2,312,129.3	2,501,374.7	2,418,823.7
<b>TOTAL LIABILITIES/ASSETS</b>	<b>11,778,590.8</b>	<b>11,604,226.0</b>	<b>12,951,135.6</b>	<b>12,763,080.7</b>	<b>12,931,760.6</b>	<b>12,745,789.2</b>	<b>16,028,202.5</b>	<b>15,833,076.2</b>
<b>ASSETS</b>								
<b>Cash:</b>	<b>571,556.9</b>	<b>556,221.7</b>	<b>623,759.7</b>	<b>606,819.7</b>	<b>639,771.2</b>	<b>631,891.1</b>	<b>736,289.4</b>	<b>720,400.7</b>
(a) Notes, Coins and Silver	119,123.9	118,498.8	126,072.2	124,370.3	129,080.6	127,752.1	156,136.0	154,089.0
(b) Balances with State Bank of Pakistan	341,735.8	339,419.2	368,991.1	366,702.5	394,845.5	392,294.6	451,683.8	449,114.9
(c) Balances with other Scheduled Banks	110,697.2	98,303.7	128,696.4	115,746.9	115,845.1	111,844.4	128,469.6	117,196.8
Balances held abroad	115,519.8	115,504.9	126,936.1	126,919.7	117,694.9	117,677.9	173,900.6	173,882.7
Bills Purchased & Discounted	188,779.4	188,779.2	175,019.5	175,019.3	196,877.8	196,877.6	196,866.5	196,866.3
<b>Advances to:</b>	<b>3,377,231.1</b>	<b>3,263,551.9</b>	<b>3,362,417.2</b>	<b>3,249,386.6</b>	<b>3,597,714.3</b>	<b>3,479,853.8</b>	<b>3,746,479.6</b>	<b>3,627,680.5</b>
(a) Scheduled Banks	66,409.1	66,409.1	52,224.7	52,224.7	67,709.9	67,709.9	57,943.4	57,943.4
(b) Others	3,310,822.0	3,197,142.9	3,310,192.5	3,197,161.8	3,530,004.4	3,412,143.9	3,688,536.3	3,569,737.1
<b>Investment in Securities and Shares:</b>	<b>2,654,112.5</b>	<b>2,635,590.1</b>	<b>3,075,526.3</b>	<b>3,056,133.0</b>	<b>3,273,388.0</b>	<b>3,243,265.0</b>	<b>3,990,768.0</b>	<b>3,966,172.0</b>
(a) Federal Government	260,886.2	257,582.9	457,495.2	453,990.5	493,252.0	491,134.0	622,730.0	618,712.0
(b) Treasury Bills	1,572,278.4	1,561,509.3	1,932,569.3	1,921,055.2	1,916,028.0	1,892,089.0	2,519,714.0	2,505,588.0
(c) Provincial Governments	-	-	-	-	-	-	-	-
(d) Foreign	62,564.9	62,564.9	68,147.3	68,147.3	76,299.0	76,299.0	91,605.0	91,605.0
(e) Others	758,383.0	753,933.0	617,314.5	612,940.0	787,809.0	783,744.0	756,719.0	750,267.0
Bank Premises	161,190.7	156,255.6	167,284.8	162,147.2	169,010.0	164,303.0	178,619.0	173,922.0
Head Office and Inter-Bank adjustments	147,331.4	147,331.4	284,858.2	276,805.3	223,177.0	222,637.0	344,692.0	341,810.0
Contingent Assets as per contra	2,925,935.0	2,921,962.9	3,338,830.5	3,331,720.6	2,873,008.0	2,867,870.0	4,845,233.0	4,839,287.0
Other Assets	1,636,934.0	1,619,028.3	1,796,503.3	1,778,129.4	1,841,118.0	1,821,413.0	1,815,354.0	1,793,055.0

### 3. Liabilities and Assets of Scheduled Banks

(End of Period: Million Rupees)

ITEM	2013				2014			
	Jun.		Dec.		Jun.		Dec.	
	All Banks	Commercial Banks	All Banks	Commercial Banks	All Banks	Commercial Banks	All Banks	Commercial Banks
<b>LIABILITIES</b>								
Capital	494,484.6	479,133.2	495,144.4	479,791.3	505,747.2	488,894.1	505,876.0	489,022.9
Reserves	328,627.7	331,176.5	364,036.8	360,474.9	381,542.0	384,791.4	463,359.4	461,929.6
<b>Demand Deposits:</b>	<b>3,751,938.4</b>	<b>3,741,297.3</b>	<b>3,934,785.9</b>	<b>3,922,692.0</b>	<b>4,466,637.9</b>	<b>4,451,116.3</b>	<b>4,504,968.9</b>	<b>4,488,093.2</b>
(a) Scheduled Banks	77,782.4	77,782.4	102,671.2	102,671.1	91,218.2	91,218.2	98,803.1	98,803.1
(b) Others	3,674,156.0	3,663,514.9	3,832,114.6	3,820,020.9	4,375,419.7	4,359,898.1	4,406,165.8	4,389,290.1
<b>Time Deposits:</b>	<b>3,472,424.5</b>	<b>3,464,837.7</b>	<b>3,768,766.3</b>	<b>3,757,880.5</b>	<b>3,686,782.7</b>	<b>3,678,212.2</b>	<b>4,007,387.0</b>	<b>3,989,843.4</b>
(a) Scheduled Banks	12,172.3	12,172.3	17,855.7	17,855.7	10,637.4	10,637.4	10,199.9	10,199.9
(b) Others	3,460,252.2	3,452,665.4	3,750,910.5	3,740,024.7	3,676,145.2	3,667,574.8	3,997,187.1	3,979,643.6
<b>Borrowings from:</b>	<b>765,081.3</b>	<b>688,689.9</b>	<b>651,054.8</b>	<b>572,288.1</b>	<b>651,725.4</b>	<b>572,982.8</b>	<b>1,004,854.1</b>	<b>930,008.5</b>
(a) State Bank of Pakistan	487,010.9	412,550.3	406,801.6	329,174.1	300,724.0	224,658.2	640,774.4	567,048.1
(b) Banks abroad	42,987.6	42,987.6	49,729.1	49,729.1	53,492.3	53,492.3	78,326.8	78,326.8
(c) Other Scheduled Banks	235,082.8	233,152.0	194,524.1	193,384.8	297,509.1	294,832.3	285,753.0	284,633.7
Head Office and Inter-Bank adjustments	67,154.8	66,336.1	136,191.7	133,482.5	112,117.6	99,621.1	133,203.2	120,616.8
Contingent Liabilities as per contra	2,921,203.0	2,916,536.4	3,740,296.3	3,735,676.8	3,143,416.0	3,137,955.6	3,810,594.3	3,807,300.9
Other Liabilities	4,285,201.8	4,198,256.0	2,403,186.5	2,318,932.0	3,571,160.9	3,491,277.4	3,286,848.8	3,213,877.6
<b>TOTAL LIABILITIES/ASSETS</b>	<b>16,086,116.1</b>	<b>15,886,263.2</b>	<b>15,493,462.6</b>	<b>15,281,218.1</b>	<b>16,519,129.8</b>	<b>16,304,850.7</b>	<b>17,717,091.8</b>	<b>17,500,692.8</b>
<b>ASSETS</b>								
<b>Cash:</b>	<b>740,751.1</b>	<b>724,065.3</b>	<b>807,961.8</b>	<b>788,866.2</b>	<b>851,744.2</b>	<b>838,216.2</b>	<b>742,013.9</b>	<b>729,361.1</b>
(a) Notes, Coins and Silver	129,639.1	128,301.5	160,925.4	159,095.4	163,766.0	162,578.9	165,758.7	163,476.4
(b) Balances with State Bank of Pakistan	489,678.2	486,774.7	490,116.6	486,980.6	525,276.6	521,807.8	316,856.2	313,858.4
(c) Balances with other Scheduled Banks	121,433.8	108,989.1	156,919.8	142,790.2	162,701.7	153,829.4	259,399.0	252,026.3
Balances held abroad	102,963.2	102,945.4	183,420.5	183,401.2	202,003.6	202,003.6	194,060.3	194,060.3
Bills Purchased & Discounted	1,791,629.4	1,791,629.2	217,615.0	217,614.8	224,002.9	224,002.8	223,108.6	223,108.4
<b>Advances to:</b>	<b>3,739,937.4</b>	<b>3,617,750.1</b>	<b>4,066,519.8</b>	<b>3,939,564.3</b>	<b>4,211,236.8</b>	<b>4,077,321.1</b>	<b>4,473,778.5</b>	<b>4,333,056.6</b>
(a) Scheduled Banks	75,455.2	75,455.2	70,775.9	69,494.2	78,261.5	76,351.3	61,359.1	60,538.9
(b) Others	3,664,482.2	3,542,295.0	3,995,743.9	3,870,070.1	4,132,975.4	4,000,969.7	4,412,419.5	4,272,517.7
<b>Investment in Securities and Shares:</b>	<b>4,213,708.4</b>	<b>4,187,122.8</b>	<b>4,278,997.8</b>	<b>4,249,553.0</b>	<b>4,490,304.3</b>	<b>4,462,275.8</b>	<b>5,191,601.1</b>	<b>5,161,538.9</b>
(a) Federal Government	720,936.0	718,007.1	743,493.0	739,797.1	2,125,727.2	2,116,148.0	2,640,857.0	2,633,403.9
(b) Treasury Bills	2,604,250.2	2,586,642.9	2,713,794.6	2,693,796.8	1,547,276.3	1,531,022.2	1,728,730.5	1,708,177.3
(c) Provincial Governments	-	-	-	-	-	-	-	-
(d) Foreign	103,017.1	103,017.1	104,789.2	104,789.2	140,184.4	140,184.4	97,653.5	97,653.5
(e) Others	785,505.1	779,455.7	716,921.0	711,169.9	677,116.4	674,921.2	724,360.1	722,304.2
Bank Premises	182,822.4	176,957.4	154,579.7	148,672.2	214,081.1	207,907.6	201,254.3	194,955.5
Head Office and Inter-Bank adjustments	150,832.3	148,614.7	144,076.1	143,851.3	734,753.5	734,753.5	629,373.4	629,343.5
Contingent Assets as per contra	2,921,203.0	2,916,536.4	3,740,296.3	3,735,676.8	3,143,416.0	3,137,955.6	3,810,594.3	3,807,300.9
Other Assets	2,242,268.9	2,220,641.8	1,899,909.2	1,873,932.1	2,447,587.3	2,420,414.8	2,251,307.2	2,227,967.7

### 3. Liabilities and Assets of Scheduled Banks

(End of Period: Million Rupees)

ITEM	2015				2016			
	Jun.		Dec.		Jun.		Dec.	
	All Banks	Commercial Banks	All Banks	Commercial Banks	All Banks	Commercial Banks	All Banks	Commercial Banks
<b>LIABILITIES</b>								
Capital	501,119.9	484,266.7	540,096.2	523,243.0	548,631.7	525,829.9	552,067.2	529,265.4
Reserves	615,757.0	524,257.5	641,746.7	543,065.9	620,448.7	581,216.0	670,241.5	629,740.2
<b>Demand Deposits:</b>	<b>5,172,476.2</b>	<b>5,153,019.4</b>	<b>5,093,745.0</b>	<b>5,074,684.4</b>	<b>5,561,224.4</b>	<b>5,546,087.9</b>	<b>6,091,277.9</b>	<b>6,074,411.5</b>
(a) Scheduled Banks	100,097.7	100,097.7	130,265.0	130,265.0	125,696.4	125,696.4	156,691.2	156,691.2
(b) Others	5,072,378.6	5,052,921.7	4,963,480.0	4,944,419.3	5,435,528.0	5,420,391.5	5,934,586.7	5,917,720.2
<b>Time Deposits:</b>	<b>4,095,938.6</b>	<b>4,081,881.9</b>	<b>4,471,553.0</b>	<b>4,445,461.0</b>	<b>4,735,749.1</b>	<b>4,697,310.3</b>	<b>4,922,988.5</b>	<b>4,869,987.5</b>
(a) Scheduled Banks	15,308.1	15,308.1	25,153.3	25,153.3	13,620.1	13,620.1	16,316.8	16,316.8
(b) Others	4,080,630.5	4,066,573.8	4,446,399.7	4,420,307.7	4,722,129.0	4,683,690.2	4,906,671.7	4,853,670.7
<b>Borrowings from:</b>	<b>1,270,882.4</b>	<b>1,248,046.4</b>	<b>1,671,566.8</b>	<b>1,644,152.6</b>	<b>2,205,538.8</b>	<b>2,129,825.6</b>	<b>1,813,770.6</b>	<b>1,733,016.9</b>
(a) State Bank of Pakistan	917,993.5	898,345.6	1,412,514.5	1,387,191.3	1,787,927.8	1,713,975.4	1,196,829.5	1,122,451.7
(b) Banks abroad	107,372.1	107,372.1	129,203.3	129,203.3	172,580.1	172,580.1	210,077.1	210,077.1
(c) Other Scheduled Banks	245,516.8	242,328.7	129,849.0	127,758.0	245,030.9	243,270.1	406,864.0	400,488.2
Head Office and Inter-Bank adjustments	169,715.1	153,152.2	262,859.0	246,132.3	134,407.5	115,571.4	149,948.3	134,987.4
Contingent Liabilities as per contra	4,193,278.7	4,187,215.6	4,196,427.7	4,190,899.3	4,446,871.7	4,444,389.7	4,151,895.4	4,145,966.7
Other Liabilities	3,115,490.3	3,076,877.8	3,435,634.1	3,400,091.1	3,508,024.7	3,472,372.3	4,269,817.7	4,125,100.4
<b>TOTAL LIABILITIES/ASSETS</b>	<b>19,134,658.2</b>	<b>18,908,717.5</b>	<b>20,313,628.4</b>	<b>20,067,729.7</b>	<b>21,760,896.7</b>	<b>21,512,603.0</b>	<b>22,622,007.3</b>	<b>22,242,476.0</b>
<b>ASSETS</b>								
<b>Cash:</b>	<b>937,644.7</b>	<b>928,465.9</b>	<b>813,373.2</b>	<b>792,017.1</b>	<b>821,920.2</b>	<b>809,565.6</b>	<b>1,113,358.3</b>	<b>1,087,280.6</b>
(a) Notes, Coins and Silver	187,997.8	186,675.3	190,966.5	189,318.2	256,738.8	255,794.0	212,555.5	210,657.4
(b) Balances with State Bank of Pakistan	405,453.1	403,689.0	415,475.4	413,649.1	380,156.7	378,350.7	636,117.9	633,606.4
(c) Balances with other Scheduled Banks	344,193.8	338,101.6	206,931.3	189,049.9	185,024.7	175,420.9	264,685.0	243,016.9
Balances held abroad	186,453.2	186,453.2	226,193.8	226,193.8	188,926.2	188,926.2	175,738.3	175,738.3
Bills Purchased & Discounted	201,422.5	201,422.3	171,840.1	171,839.9	190,090.3	190,090.1	176,612.8	176,612.6
<b>Advances to:</b>	<b>4,643,595.7</b>	<b>4,489,071.5</b>	<b>4,922,944.9</b>	<b>4,763,503.3</b>	<b>5,198,093.1</b>	<b>5,034,583.8</b>	<b>5,649,917.1</b>	<b>5,483,922.0</b>
(a) Scheduled Banks	139,739.8	138,741.5	178,894.1	178,894.1	119,901.1	119,901.1	246,686.9	246,686.9
(b) Others	4,503,855.8	4,350,330.0	4,744,050.8	4,584,609.2	5,078,192.0	4,914,682.8	5,403,230.2	5,237,235.1
<b>Investment in Securities and Shares:</b>	<b>6,011,774.8</b>	<b>5,988,681.8</b>	<b>6,752,158.1</b>	<b>6,727,889.4</b>	<b>7,610,278.2</b>	<b>7,571,057.9</b>	<b>7,268,792.7</b>	<b>7,223,253.3</b>
(a) Federal Government	3,017,006.1	3,005,618.9	3,377,903.4	3,367,589.3	3,975,046.5	3,775,498.7	3,144,843.2	3,133,922.1
(b) Treasury Bills	2,164,377.4	2,154,781.8	2,537,577.9	2,525,609.0	2,666,090.3	2,640,450.9	3,145,702.9	3,116,413.1
(c) Provincial Governments	-	-	-	-	-	-	-	-
(d) Foreign	104,955.0	104,955.0	99,727.8	99,727.8	185,504.3	185,504.3	121,077.1	121,077.1
(e) Others	725,436.3	723,326.1	736,949.0	734,963.3	783,637.1	969,604.0	857,169.5	851,841.0
Bank Premises	238,727.9	232,320.0	244,496.3	237,788.8	268,335.0	261,569.1	256,711.9	248,997.6
Head Office and Inter-Bank adjustments	615,872.8	615,798.1	933,679.9	933,118.5	791,734.1	791,734.1	1,340,189.5	1,305,728.1
Contingent Assets as per contra	4,193,278.7	4,187,215.6	4,196,427.7	4,190,899.3	4,446,871.7	4,444,389.7	4,151,895.4	4,145,966.7
Other Assets	2,105,887.8	2,079,289.0	2,052,514.4	2,024,479.6	2,244,647.9	2,220,686.7	2,488,791.4	2,394,976.9

## Liabilities and Assets of Scheduled Banks in Pakistan

