

2.1 Liquidity Position of Scheduled Banks in Pakistan All Banks**

(Million Rupees)

END OF PERIOD	Demand Liabilities	Time Liabilities	TOTAL (Demand & Time Liabilities)	Liquid Assets Maintained in Pakistan			
				Cash in hand	Balance with S.B.P.	Balance with agents of S.B.P.	Unencumbered Approved Securities*
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
2014 Jun.	6,580,293	1,098,796	7,679,090	139,455	326,052	24,774	2,573,973
Dec.	6,901,132	1,121,313	8,022,444	146,018	347,138	24,643	2,599,858
2015 Jun.	7,632,719	1,136,526	8,769,245	167,081	357,482	22,621	2,878,616
Dec.	7,860,648	1,178,141	9,038,789	180,300	382,286	27,991	3,292,084
2016 Jun.	8,458,134	1,220,212	9,678,346	194,414	425,286	34,132	3,544,525
Dec.	9,823,092	1,234,312	11,057,404	223,508	549,506	168,870	4,216,718

** 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				TOTAL	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	Share Capital M F B [#]			
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
2014 Jun.	-	17,620	23,198	555	3,105,625	1,579,237	1,526,389
Dec.	-	17,620	16,014	555	3,151,846	1,656,245	1,495,601
2015 Jun.	-	6,813	15,003	230	3,447,846	1,831,823	1,616,023
Dec.	-	6,813	11,394	230	3,901,098	1,886,530	2,014,568
2016 Jun.	-	6,813	11,454	230	4,216,854	2,029,928	2,186,926
Dec.	-	-	-	230	5,177,026	2,290,053	2,886,973

** Excluding Indian Banks

Micro Finance Bank

2.2 Liquidity Position of Scheduled Banks in Pakistan Pakistani Banks

(Million Rupees)

END OF PERIOD	Demand Liabilities	Time Liabilities	TOTAL (Demand & Time Liabilities)	Liquid Assets Maintained in Pakistan		
				Cash in hand	Balance with S.B.P.	Balance with agents of S.B.P.
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
2014 Jun.	6,453,915	1,093,042	7,546,958	136,394	319,149	24,774
Dec.	6,787,132	1,116,364	7,903,497	143,212	340,257	24,643
2015 Jun.	7,534,513	1,135,404	8,669,917	166,297	351,316	22,520
Dec.	7,756,178	1,176,635	8,932,814	179,541	376,423	27,912
2016 Jun.	8,339,601	1,218,726	9,558,327	193,669	419,004	34,119
Dec.	9,683,720	1,232,980	10,916,699	222,884	536,726	168,870

2.2 Liquidity Position of Scheduled Banks in Pakistan Pakistani Banks

(Million Rupees)

END OF PERIOD	Liquid Assets Maintained in Pakistan						TOTAL	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#				
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	
2014 Jun.	2,468,448	-	-	-	555	2,949,320	1,548,906	1,400,414	
Dec.	2,489,460	-	-	-	555	2,998,127	1,628,885	1,369,243	
2015 Jun.	2,752,472	-	-	-	230	3,292,835	1,808,253	1,484,582	
Dec.	3,114,663	-	-	-	230	3,698,769	1,861,457	1,837,311	
2016 Jun.	3,297,113	-	-	-	230	3,944,137	2,001,480	1,942,656	
Dec.	3,919,728	-	-	-	230	4,848,438	2,256,604	2,591,834	

* 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	Demand Liabilities	Time Liabilities	TOTAL (Demand & Time Liabilities)	Liquid Assets Maintained in Pakistan		
				Cash in hand	Balance with S.B.P.	Balance with Agent of S.B.P
2007 Jun.	2,705,473	508,104	3,213,577	73576	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
2014 Jun.	6,398,400	1,090,978	7,489,379	136,127	316,332	24,685
Dec.	6,723,744	1,114,802	7,838,546	142,818	337,689	24,551
2015 Jun.	7,506,793	1,133,523	8,640,316	165,887	349,828	22,431
Dec.	7,728,705	1,174,958	8,903,663	179,182	374,944	27,824
2016 Jun.	8,313,087	1,217,187	9,530,274	193,229	417,592	34,049
Dec.	9,640,666	1,231,472	10,872,138	221,886	534,214	168,702

** 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 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
	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 MFB#			
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
2014 Jun.	2,444,000	-	-	-	555	2,921,700	1,535,616	1,386,084
Dec.	2,462,063	-	-	-	555	2,967,676	1,613,699	1,353,978
2015 Jun.	2,739,377	-	-	-	230	3,277,753	1,801,630	1,476,122
Dec.	3,099,701	-	-	-	230	3,681,881	1,854,889	1,826,992
2016 Jun.	3,276,388	-	-	-	230	3,921,488	1,995,141	1,926,347
Dec.	3,890,099	-	-	-	230	4,815,131	2,246,295	2,568,836

2.4 Liquidity Position of Scheduled Banks in Pakistan

Foreign Banks**

(Million Rupees)

END OF PERIOD	Demand Liabilities	Time Liabilities	TOTAL (Demand & Time Liabilities)	Liquid Assets Maintained in Pakistan			
				Cash in hand	Balance with S.B.P.	Balance with agents of SBP	Unencumbered Approved Securities*
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
2014 Jun.	126,378	5,754	132,133	3,061	6,903	-	105,525
Dec.	114,000	4,948	118,948	2,806	6,881	-	110,398
2015 Jun.	98,207	1,122	99,328	784	6,166	101	126,144
Dec.	104,470	1,505	105,976	758	5,864	79	177,421
2016 Jun.	118,532	1,487	120,019	744	6,282	12	247,412
Dec.	139,372	1,333	140,705	624	12,781	-	296,990

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				TOTAL		
	Cash	Unencumbered Approved Securities*	Foreign Currency	M F B			
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
2014 Jun.	-	17,620	23,195	-	156,304	30,331	125,973
Dec.	-	17,620	16,014	-	153,718	27,360	126,358
2015 Jun.	-	6,813	15,003	-	155,011	23,570	131,441
Dec.	-	6,813	11,394	-	202,329	25,073	177,256
2016 Jun.	-	6,813	11,454	-	272,717	28,448	244,269
Dec.	-	-	18,194	-	328,588	33,449	295,139

** Excluding Indian Banks

* Valued at a price not exceeding current market price