

**Statistical Tables**  
**Liabilities & Assets**

## 1.1 Liabilities and Assets

### All Banks

(Million Rupees)

| Item                                     | 31-12-12            | 30-06-12            | 31-12-11            |
|------------------------------------------|---------------------|---------------------|---------------------|
| <b>Liabilities</b>                       |                     |                     |                     |
| Capital (Paid up)                        | 490,236.3           | 485,296.5           | 479,214.1           |
| Reserves                                 | 327,524.1           | 298,588.3           | 301,070.0           |
| Demand Deposits from:                    | 3,354,550.8         | 3,069,780.2         | 2,741,791.2         |
| (a) Scheduled Banks                      | 89,184.6            | 93,530.4            | 112,996.7           |
| (b) Others                               | 3,265,366.3         | 2,976,249.9         | 2,628,794.4         |
| Time Deposits from:                      | 3,382,095.5         | 3,247,640.5         | 3,077,140.6         |
| (a) Scheduled Banks                      | 14,876.5            | 4,517.4             | 17,679.1            |
| (b) Others                               | 3,367,219.0         | 3,243,123.1         | 3,059,461.5         |
| Borrowings from State Bank of Pakistan   | 898,410.4           | 382,500.8           | 516,154.1           |
| Borrowings from Banks Abroad             | 21,276.0            | 20,074.4            | 18,103.7            |
| Borrowings from Other Scheduled Banks    | 89,583.7            | 84,580.4            | 128,569.1           |
| Head Office and Inter-bank Adjustments   | 117,918.1           | 79,589.6            | 194,631.1           |
| Contingent Liabilities as per Contra:    | 4,845,232.9         | 2,873,008.1         | 3,338,830.5         |
| (a) Bank Guarantees                      | 562,391.3           | 491,888.6           | 598,597.8           |
| (b) Letters of Credit                    | 771,708.8           | 641,326.2           | 687,651.9           |
| (c) Forward Exchange Transactions        | 953,974.9           | 941,992.3           | 998,020.1           |
| (d) Other Contingent Liabilities         | 2,557,157.9         | 797,801.0           | 1,054,560.8         |
| Other Liabilities                        | 2,501,374.7         | 2,390,701.8         | 2,155,631.2         |
|                                          | 0.0                 |                     |                     |
| <b>Total Liabilities/Assets</b>          | <b>16,028,202.5</b> | <b>12,931,760.6</b> | <b>12,951,135.6</b> |
| <b>Assets</b>                            |                     |                     |                     |
| Cash:                                    | 736,289.4           | 639,771.2           | 623,759.7           |
| (a) Notes, Silver and Coins              | 156,136.0           | 129,080.6           | 126,072.2           |
| (b) Balances with State Bank of Pakistan | 451,683.8           | 394,845.5           | 368,991.1           |
| (c) Balances with Other Scheduled Banks  | 128,469.6           | 115,845.1           | 128,696.4           |
| Balances Held Abroad                     | 173,900.6           | 117,694.9           | 126,936.1           |
| Bills Purchased and Discounted           | 196,866.5           | 196,877.8           | 175,019.5           |
| Advances to:                             | 3,746,479.6         | 3,597,714.3         | 3,362,417.2         |
| (a) Scheduled Banks                      | 57,943.4            | 67,709.9            | 52,224.7            |
| (b) Others                               | 3,688,536.3         | 3,530,004.4         | 3,310,192.5         |
| Investments in Securities and Shares     | 3,990,768.5         | 3,273,388.4         | 3,075,526.3         |
| Bank Premises                            | 178,619.3           | 169,010.4           | 167,284.8           |
| Head Office and inter-bank Adjustments   | 344,691.6           | 223,177.0           | 284,858.2           |
| Contingent Assets as per Contra:         | 4,845,232.9         | 2,873,008.1         | 3,338,830.5         |
| (a) Bank Guarantees                      | 562,391.3           | 491,888.6           | 598,597.8           |
| (b) Letters of Credit                    | 771,708.8           | 641,326.2           | 687,651.9           |
| (c) Forward Exchange Transactions        | 953,974.9           | 941,992.3           | 998,020.1           |
| (d) Other Contingent Assets              | 2,557,157.9         | 797,801.0           | 1,054,560.8         |
| Other Assets                             | 1,815,354.1         | 1,841,118.4         | 1,796,503.3         |

## 1.1.1 Liabilities and Assets

### Public Sector Banks

(Million Rupees)

| Item                                     | 31-12-12           | 30-06-12           | 31-12-11           |
|------------------------------------------|--------------------|--------------------|--------------------|
| <b>Liabilities</b>                       |                    |                    |                    |
| Capital (Paid up)                        | 76,791.9           | 75,604.2           | 73,922.2           |
| Reserves                                 | 88,289.2           | 77,753.2           | 92,409.1           |
| Demand Deposits from:                    | 460,898.0          | 425,188.9          | 411,765.5          |
| (a) Scheduled Banks                      | 68,216.0           | 66,467.0           | 91,197.7           |
| (b) Others                               | 392,682.0          | 358,722.0          | 320,567.8          |
| Time Deposits from:                      | 768,127.9          | 720,014.5          | 718,501.8          |
| (a) Scheduled Banks                      | 1,712.7            | 1,668.1            | 5,021.8            |
| (b) Others                               | 766,415.2          | 718,346.4          | 713,480.0          |
| Borrowings from State Bank of Pakistan   | 215,614.3          | 98,489.4           | 131,209.1          |
| Borrowings from Banks Abroad             | 1.2                | 270.7              | 4.1                |
| Borrowings from Other Scheduled Banks    | 10,966.2           | 8,588.7            | 18,099.6           |
| Head Office and Inter-bank Adjustments   | 3,828.0            | 11,836.4           | 4,444.1            |
| Contingent Liabilities as per Contra:    | 626,750.0          | 597,081.1          | 532,727.8          |
| (a) Bank Guarantees                      | 58,358.3           | 51,096.4           | 64,230.7           |
| (b) Letters of Credit                    | 174,053.1          | 152,934.9          | 162,960.9          |
| (c) Forward Exchange Transactions        | 352,591.8          | 350,106.0          | 273,064.6          |
| (d) Other Contingent Liabilities         | 41,746.8           | 42,943.7           | 32,471.6           |
| Other Liabilities                        | 445,659.2          | 520,151.0          | 532,086.4          |
| <b>Total Liabilities/Assets</b>          | <b>2,696,925.9</b> | <b>2,534,978.1</b> | <b>2,515,169.7</b> |
| <b>Assets</b>                            |                    |                    |                    |
| Cash:                                    | 160,361.3          | 104,471.3          | 108,683.3          |
| (a) Notes, Silver and Coins              | 25,422.6           | 24,668.8           | 18,623.7           |
| (b) Balances with State Bank of Pakistan | 109,902.1          | 60,284.3           | 61,711.0           |
| (c) Balances with Other Scheduled Banks  | 25,036.6           | 19,518.2           | 28,348.6           |
| Balances Held Abroad                     | 25,030.5           | 21,821.5           | 24,179.4           |
| Bills Purchased and Discounted           | 20,930.9           | 15,682.2           | 11,410.2           |
| Advances to:                             | 980,522.8          | 904,176.1          | 824,175.7          |
| (a) Scheduled Banks                      | 0.0                | 137.0              | 1,634.3            |
| (b) Others                               | 980,522.8          | 904,039.1          | 822,541.4          |
| Investments in Securities and Shares     | 620,971.4          | 508,636.8          | 518,187.2          |
| Bank Premises                            | 10,897.1           | 10,338.5           | 9,777.0            |
| Head Office and inter-bank Adjustments   | 21,727.6           | 540.5              | 102,514.1          |
| Contingent Assets as per Contra:         | 626,750.0          | 597,081.1          | 532,727.8          |
| (a) Bank Guarantees                      | 58,358.3           | 51,096.4           | 64,230.7           |
| (b) Letters of Credit                    | 174,053.1          | 152,934.9          | 162,960.9          |
| (c) Forward Exchange Transactions        | 352,591.8          | 350,106.0          | 273,064.6          |
| (d) Other Contingent Assets              | 41,746.8           | 42,943.7           | 32,471.6           |
| Other Assets                             | 229,734.3          | 372,230.0          | 383,515.0          |

## 1.1.2 Liabilities and Assets

### Domestic Private Banks

(Million Rupees)

| Item                                     | 31-12-12            | 30-06-12           | 31-12-11           |
|------------------------------------------|---------------------|--------------------|--------------------|
| <b>Liabilities</b>                       |                     |                    |                    |
| Capital (Paid up)                        | 372,295.4           | 369,407.4          | 365,327.6          |
| Reserves                                 | 238,301.8           | 217,721.4          | 204,213.0          |
| Demand Deposits from:                    | 2,813,489.1         | 2,579,623.4        | 2,267,045.9        |
| (a) Scheduled Banks                      | 19,680.2            | 26,276.6           | 21,754.7           |
| (b) Others                               | 2,793,808.8         | 2,553,346.8        | 2,245,291.2        |
| Time Deposits from:                      | 2,536,342.3         | 2,433,207.0        | 2,254,711.3        |
| (a) Scheduled Banks                      | 13,163.8            | 2,849.3            | 12,657.3           |
| (b) Others                               | 2,523,178.5         | 2,430,357.7        | 2,242,054.1        |
| Borrowings from State Bank of Pakistan   | 676,705.1           | 276,224.9          | 378,477.2          |
| Borrowings from Banks Abroad             | 8,905.7             | 13,740.0           | 9,667.2            |
| Borrowings from Other Scheduled Banks    | 73,156.9            | 74,272.1           | 103,790.9          |
| Head Office and Inter-bank Adjustments   | 113,855.9           | 66,997.2           | 189,477.6          |
| Contingent Liabilities as per Contra:    | 3,985,922.6         | 1,928,732.9        | 2,385,451.1        |
| (a) Bank Guarantees                      | 450,975.7           | 388,690.6          | 470,882.4          |
| (b) Letters of Credit                    | 576,626.5           | 443,307.5          | 481,081.2          |
| (c) Forward Exchange Transactions        | 501,778.5           | 402,336.2          | 485,038.5          |
| (d) Other Contingent Liabilities         | 2,456,541.9         | 694,398.6          | 948,449.1          |
| Other Liabilities                        | 2,022,440.6         | 1,837,923.8        | 1,595,921.1        |
| <b>Total Liabilities/Assets</b>          | <b>12,841,415.4</b> | <b>9,797,850.1</b> | <b>9,754,082.9</b> |
| <b>Assets</b>                            |                     |                    |                    |
| Cash:                                    | 533,571.8           | 494,252.9          | 476,167.8          |
| (a) Notes, Silver and Coins              | 127,731.2           | 100,985.6          | 104,869.9          |
| (b) Balances with State Bank of Pakistan | 303,072.3           | 296,994.4          | 271,062.8          |
| (c) Balances with Other Scheduled Banks  | 102,768.4           | 96,272.9           | 100,235.1          |
| Balances Held Abroad                     | 135,072.2           | 90,332.8           | 98,420.5           |
| Bills Purchased and Discounted           | 170,368.0           | 175,158.8          | 156,176.2          |
| Advances to:                             | 2,675,243.8         | 2,603,971.2        | 2,458,550.2        |
| (a) Scheduled Banks                      | 29,534.7            | 42,695.4           | 36,492.3           |
| (b) Others                               | 2,645,709.1         | 2,561,275.8        | 2,422,057.9        |
| Investments in Securities and Shares     | 3,283,780.9         | 2,673,244.9        | 2,443,095.3        |
| Bank Premises                            | 166,393.3           | 157,177.3          | 155,749.9          |
| Head Office and inter-bank Adjustments   | 322,964.0           | 222,634.5          | 182,290.7          |
| Contingent Assets as per Contra:         | 3,985,922.6         | 1,928,732.9        | 2,385,451.1        |
| (a) Bank Guarantees                      | 450,975.7           | 388,690.6          | 470,882.4          |
| (b) Letters of Credit                    | 576,626.5           | 443,307.5          | 481,081.2          |
| (c) Forward Exchange Transactions        | 501,778.5           | 402,336.2          | 485,038.5          |
| (d) Other Contingent Assets              | 2,456,541.9         | 694,398.6          | 948,449.1          |
| Other Assets                             | 1,568,098.7         | 1,452,344.8        | 1,398,181.2        |

## 1.1.3 Liabilities and Assets

### Foreign Banks

(Million Rupees)

| Item                                     | 31-12-12         | 30-06-12         | 31-12-11         |
|------------------------------------------|------------------|------------------|------------------|
| <b>Liabilities</b>                       |                  |                  |                  |
| Capital (Paid up)                        | 41,149.1         | 40,284.8         | 39,964.3         |
| Reserves                                 | 933.1            | 3,113.7          | 4,447.9          |
| Demand Deposits from:                    | 80,163.7         | 64,967.9         | 62,979.7         |
| (a) Scheduled Banks                      | 1,288.3          | 786.8            | 44.3             |
| (b) Others                               | 78,875.4         | 64,181.2         | 62,935.4         |
| Time Deposits from:                      | 77,625.3         | 94,419.0         | 103,927.4        |
| (a) Scheduled Banks                      | 0.0              | 0.0              | 0.0              |
| (b) Others                               | 77,625.3         | 94,419.0         | 103,927.4        |
| Borrowings from State Bank of Pakistan   | 6,090.9          | 7,786.5          | 6,467.8          |
| Borrowings from Banks Abroad             | 12,369.1         | 6,063.7          | 8,432.5          |
| Borrowings from Other Scheduled Banks    | 5,460.6          | 1,719.6          | 6,678.6          |
| Head Office and Inter-bank Adjustments   | 234.2            | 756.0            | 709.4            |
| Contingent Liabilities as per Contra:    | 232,560.3        | 347,194.0        | 420,651.6        |
| (a) Bank Guarantees                      | 53,057.3         | 52,101.5         | 63,484.7         |
| (b) Letters of Credit                    | 21,029.2         | 45,083.8         | 43,609.8         |
| (c) Forward Exchange Transactions        | 99,604.6         | 189,550.1        | 239,917.1        |
| (d) Other Contingent Liabilities         | 58,869.2         | 60,458.7         | 73,640.1         |
| Other Liabilities                        | 33,274.8         | 32,627.0         | 27,623.7         |
| <b>Total Liabilities/Assets</b>          | <b>489,861.2</b> | <b>598,932.4</b> | <b>681,882.9</b> |
| <b>Assets</b>                            |                  |                  |                  |
| Cash:                                    | 42,356.3         | 41,047.0         | 38,908.6         |
| (a) Notes, Silver and Coins              | 2,982.2          | 3,426.2          | 2,578.6          |
| (b) Balances with State Bank of Pakistan | 38,709.5         | 37,566.8         | 36,217.3         |
| (c) Balances with Other Scheduled Banks  | 664.6            | 54.0             | 112.7            |
| Balances Held Abroad                     | 13,797.9         | 5,540.6          | 4,336.2          |
| Bills Purchased and Discounted           | 5,567.5          | 6,036.8          | 7,433.0          |
| Advances to:                             | 90,713.0         | 89,566.9         | 79,691.3         |
| (a) Scheduled Banks                      | 28,408.7         | 24,877.5         | 14,098.1         |
| (b) Others                               | 62,304.3         | 64,689.5         | 65,593.1         |
| Investments in Securities and Shares     | 86,016.1         | 91,506.7         | 114,243.8        |
| Bank Premises                            | 1,328.9          | 1,494.6          | 1,757.8          |
| Head Office and inter-bank Adjustments   | 0.0              | 2.0              | 53.3             |
| Contingent Assets as per Contra:         | 232,560.3        | 347,194.0        | 420,651.6        |
| (a) Bank Guarantees                      | 53,057.3         | 52,101.5         | 63,484.7         |
| (b) Letters of Credit                    | 21,029.2         | 45,083.8         | 43,609.8         |
| (c) Forward Exchange Transactions        | 99,604.6         | 189,550.1        | 239,917.1        |
| (d) Other Contingent Assets              | 58,869.2         | 60,458.7         | 73,640.1         |
| Other Assets                             | 17,521.0         | 16,543.6         | 14,807.3         |