

1.1 Liabilities and Assets

All Banks

(Million Rupees)

Item	31-12-13	30-06-13	31-12-12
Liabilities			
Capital (Paid up)	495,144.4	494,484.6	490,236.3
Reserves	364,036.8	328,627.7	327,524.1
Demand Deposits from:	3,934,785.9	3,751,938.4	3,354,550.8
(a) Scheduled Banks	102,671.2	77,782.4	89,184.6
(b) Others	3,832,114.6	3,674,156.0	3,265,366.3
Time Deposits from:	3,768,766.3	3,472,424.5	3,382,095.5
(a) Scheduled Banks	17,855.7	12,172.3	14,876.5
(b) Others	3,750,910.5	3,460,252.2	3,367,219.0
Borrowings from State Bank of Pakistan	406,801.6	487,010.9	898,410.4
Borrowings from Banks Abroad	49,729.1	42,987.6	21,276.0
Borrowings from Other Scheduled Banks	194,524.1	235,082.8	89,583.7
Head Office and Inter-bank Adjustments	136,191.7	67,154.8	117,918.1
Contingent Liabilities as per Contra:	3,740,296.3	2,921,203.0	4,845,232.9
(a) Bank Guarantees	546,738.4	618,394.1	562,391.3
(b) Letters of Credit	911,485.3	702,718.8	771,708.8
(c) Forward Exchange Transactions	1,573,009.4	909,445.6	953,974.9
(d) Other Contingent Liabilities	709,063.2	690,644.5	2,557,157.9
Other Liabilities	6,583,308.0	4,285,201.8	2,501,374.7
Total Liabilities/Assets	19,673,584.0	16,086,116.1	16,028,202.5
Assets			
Cash:	807,961.8	741,126.7	736,289.4
(a) Notes, Silver and Coins	160,925.4	130,014.7	156,136.0
(b) Balances with State Bank of Pakistan	490,116.6	489,678.2	451,683.8
(c) Balances with Other Scheduled Banks	156,919.8	121,433.8	128,469.6
Balances Held Abroad	183,420.5	102,963.2	173,900.6
Bills Purchased and Discounted	217,615.0	210,051.3	196,866.5
Advances to:	3,986,628.6	3,717,237.7	3,746,479.6
(a) Scheduled Banks	70,775.9	75,455.2	57,943.4
(b) Others	3,915,852.7	3,641,782.5	3,688,536.3
Investments in Securities and Shares	4,278,997.8	4,213,708.4	3,990,768.5
Bank Premises	154,579.7	182,822.4	178,619.3
Head Office and inter-bank Adjustments	144,076.1	150,832.3	344,691.6
Contingent Assets as per Contra:	3,740,296.3	2,921,203.0	4,845,232.9
(a) Bank Guarantees	546,738.4	618,394.1	562,391.3
(b) Letters of Credit	911,485.3	702,718.8	771,708.8
(c) Forward Exchange Transactions	1,573,009.4	909,445.6	953,974.9
(d) Other Contingent Assets	709,063.2	690,644.5	2,557,157.9
Other Assets	6,160,008.2	3,846,171.0	1,815,354.1

1.1.1 Liabilities and Assets

Public Sector Banks

Item	31-12-13	30-06-13	31-12-12
Liabilities			
Capital (Paid up)	80,696.2	79,410.0	76,791.9
Reserves	89,547.4	79,843.3	88,289.2
Demand Deposits from:	530,583.0	515,257.9	460,898.0
(a) Scheduled Banks	79,326.8	58,434.6	68,216.0
(b) Others	451,256.2	456,823.3	392,682.0
Time Deposits from:	898,936.9	920,867.6	768,127.9
(a) Scheduled Banks	2,896.0	5,883.0	1,712.7
(b) Others	896,040.9	914,984.5	766,415.2
Borrowings from State Bank of Pakistan	115,312.4	91,001.1	215,614.3
Borrowings from Banks Abroad	31.5	32.5	1.2
Borrowings from Other Scheduled Banks	20,320.0	6,974.7	10,966.2
Head Office and Inter-bank Adjustments	2,709.2	3,833.7	3,828.0
Contingent Liabilities as per Contra:	652,832.5	644,446.3	626,750.0
(a) Bank Guarantees	68,975.7	69,906.2	58,358.3
(b) Letters of Credit	187,366.3	105,253.7	174,053.1
(c) Forward Exchange Transactions	349,483.2	353,085.0	352,591.8
(d) Other Contingent Liabilities	47,007.3	116,201.5	41,746.8
Other Liabilities	512,639.8	2,330,564.0	445,659.2
Total Liabilities/Assets	2,903,608.9	4,672,231.1	2,696,925.9
Assets			
Cash:	180,968.8	111,592.3	160,361.3
(a) Notes, Silver and Coins	31,873.0	26,770.8	25,422.6
(b) Balances with State Bank of Pakistan	122,078.2	60,852.7	109,902.1
(c) Balances with Other Scheduled Banks	27,017.6	23,968.9	25,036.6
Balances Held Abroad	30,071.2	28,655.1	25,030.5
Bills Purchased and Discounted	14,860.0	17,521.3	20,930.9
Advances to:	1,009,632.4	985,405.6	980,522.8
(a) Scheduled Banks	1,307.9	0.0	0.0
(b) Others	1,008,324.5	985,405.6	980,522.8
Investments in Securities and Shares	660,099.2	608,470.1	620,971.4
Bank Premises	12,482.5	12,638.9	10,897.1
Head Office and inter-bank Adjustments	51,370.2	70,206.3	21,727.6
Contingent Assets as per Contra:	652,832.5	644,446.3	626,750.0
(a) Bank Guarantees	68,975.7	69,906.2	58,358.3
(b) Letters of Credit	187,366.3	105,253.7	174,053.1
(c) Forward Exchange Transactions	349,483.2	353,085.0	352,591.8
(d) Other Contingent Assets	47,007.3	116,201.5	41,746.8
Other Assets	291,292.1	2,193,295.2	229,734.3

1.1.2 Liabilities and Assets

Domestic Private Banks

Item	31-12-13	30-06-13	31-12-12
Liabilities			
Capital (Paid up)	372,166.2	374,034.3	372,295.4
Reserves	275,871.1	249,114.4	238,301.8
Demand Deposits from:	3,329,372.2	3,167,739.8	2,813,489.1
(a) Scheduled Banks	23,334.9	19,346.0	19,680.2
(b) Others	3,306,037.3	3,148,393.8	2,793,808.8
Time Deposits from:	2,795,701.8	2,496,104.0	2,536,342.3
(a) Scheduled Banks	14,959.7	6,289.3	13,163.8
(b) Others	2,780,742.1	2,489,814.7	2,523,178.5
Borrowings from State Bank of Pakistan	286,204.7	391,067.3	676,705.1
Borrowings from Banks Abroad	5,636.7	7,295.1	8,905.7
Borrowings from Other Scheduled Banks	171,904.2	212,248.8	73,156.9
Head Office and Inter-bank Adjustments	127,981.8	54,021.8	113,855.9
Contingent Liabilities as per Contra:	2,724,826.5	2,158,826.8	3,985,922.6
(a) Bank Guarantees	431,190.1	463,235.6	450,975.7
(b) Letters of Credit	707,507.2	583,188.2	576,626.5
(c) Forward Exchange Transactions	954,799.5	539,599.5	501,778.5
(d) Other Contingent Liabilities	631,329.7	572,803.6	2,456,541.9
Other Liabilities	6,027,753.5	1,927,458.1	2,022,440.6
Total Liabilities/Assets	16,117,418.7	11,037,910.5	12,841,415.4
Assets			
Cash:	586,043.0	590,599.2	533,571.8
(a) Notes, Silver and Coins	126,108.3	100,844.9	127,731.2
(b) Balances with State Bank of Pakistan	330,331.9	392,359.8	303,072.3
(c) Balances with Other Scheduled Banks	129,602.7	97,394.5	102,768.4
Balances Held Abroad	149,389.5	72,600.1	135,072.2
Bills Purchased and Discounted	194,550.7	186,985.9	170,368.0
Advances to:	2,899,107.0	2,656,747.7	2,675,243.8
(a) Scheduled Banks	45,225.8	52,766.7	29,534.7
(b) Others	2,853,881.1	2,603,981.0	2,645,709.1
Investments in Securities and Shares	3,497,564.5	3,491,716.6	3,283,780.9
Bank Premises	140,987.2	168,994.8	166,393.3
Head Office and inter-bank Adjustments	92,705.9	80,105.4	322,964.0
Contingent Assets as per Contra:	2,724,826.5	2,158,826.8	3,985,922.6
(a) Bank Guarantees	431,190.1	463,235.6	450,975.7
(b) Letters of Credit	707,507.2	583,188.2	576,626.5
(c) Forward Exchange Transactions	954,799.5	539,599.5	501,778.5
(d) Other Contingent Assets	631,329.7	572,803.6	2,456,541.9
Other Assets	5,832,244.5	1,631,334.1	1,568,098.7

1.1.3 Liabilities and Assets

Foreign Banks

Item	31-12-13	30-06-13	31-12-12
Liabilities			
Capital (Paid up)	42,282.0	41,040.3	41,149.1
Reserves	-1,381.8	-329.9	933.1
Demand Deposits from:	74,830.7	68,940.6	80,163.7
(a) Scheduled Banks	9.5	1.7	1,288.3
(b) Others	74,821.2	68,938.9	78,875.4
Time Deposits from:	74,127.6	55,452.9	77,625.3
(a) Scheduled Banks	0.0	0.0	0.0
(b) Others	74,127.6	55,452.9	77,625.3
Borrowings from State Bank of Pakistan	5,284.5	4,942.5	6,090.9
Borrowings from Banks Abroad	44,060.9	35,660.0	12,369.1
Borrowings from Other Scheduled Banks	2,299.9	15,859.3	5,460.6
Head Office and Inter-bank Adjustments	5,500.7	9,299.3	234.2
Contingent Liabilities as per Contra:	362,637.3	117,929.8	232,560.3
(a) Bank Guarantees	46,572.6	85,252.3	53,057.3
(b) Letters of Credit	16,611.8	14,276.9	21,029.2
(c) Forward Exchange Transactions	268,726.7	16,761.2	99,604.6
(d) Other Contingent Liabilities	30,726.2	1,639.4	58,869.2
Other Liabilities	42,914.6	27,179.7	33,274.8
Total Liabilities/Assets	652,556.5	375,974.5	489,861.2
Assets			
Cash:	40,950.1	38,935.2	42,356.3
(a) Notes, Silver and Coins	2,944.1	2,399.0	2,982.2
(b) Balances with State Bank of Pakistan	37,706.5	36,465.8	38,709.5
(c) Balances with Other Scheduled Banks	299.5	70.5	664.6
Balances Held Abroad	3,959.8	1,708.0	13,797.9
Bills Purchased and Discounted	8,204.3	5,544.1	5,567.5
Advances to:	77,889.3	75,084.5	90,713.0
(a) Scheduled Banks	24,242.2	22,688.5	28,408.7
(b) Others	53,647.1	52,395.9	62,304.3
Investments in Securities and Shares	121,334.1	113,521.8	86,016.1
Bank Premises	1,110.1	1,188.7	1,328.9
Head Office and inter-bank Adjustments	0.0	520.7	0.0
Contingent Assets as per Contra:	362,637.3	117,929.8	232,560.3
(a) Bank Guarantees	46,572.6	85,252.3	53,057.3
(b) Letters of Credit	16,611.8	14,276.9	21,029.2
(c) Forward Exchange Transactions	268,726.7	16,761.2	99,604.6
(d) Other Contingent Assets	30,726.2	1,639.4	58,869.2
Other Assets	36,471.6	21,541.7	17,521.0