

**Scheduled Bank's  
Liabilities & Assets**

# 1.1 Liabilities and Assets

## All Banks

(Million Rupees)

Item	31-12-2017	30-06-2017	31-12-2016
<b>Liabilities</b>			
Capital (Paid up)	517,287.1	657,627.1	552,067.2
Reserves	756,858.3	639,464.0	670,241.5
Demand Deposits from:	7,346,818.9	6,625,035.0	6,091,277.9
(a) Scheduled Banks	139,141.6	137,339.5	156,691.2
(b) Others	7,207,677.3	6,487,695.6	5,934,586.7
Time Deposits from:	4,794,920.0	5,116,374.3	4,922,988.5
(a) Scheduled Banks	55,704.4	11,969.3	16,316.8
(b) Others	4,739,215.6	5,104,405.0	4,906,671.7
Borrowings from State Bank of Pakistan	2,095,843.3	1,852,645.3	1,196,829.5
Borrowings from Banks Abroad	340,117.8	318,209.0	210,077.1
Borrowings from Other Scheduled Banks	512,977.5	427,713.5	406,864.0
Head Office and Inter-bank Adjustments	127,658.8	145,795.8	149,948.3
Contingent Liabilities as per Contra:	5,470,701.3	5,092,265.8	4,151,895.4
(a) Bank Guarantees	1,137,904.2	1,129,772.4	930,224.1
(b) Letters of Credit	1,416,949.1	1,312,861.6	1,169,184.8
(c) Forward Exchange Transactions	2,015,769.3	1,926,820.3	1,484,060.6
(d) Other Contingent Liabilities	900,078.7	722,811.5	568,425.9
Other Liabilities	5,590,176.9	3,743,437.9	4,269,817.7
<b>Total Liabilities/Assets</b>	<b>27,553,359.8</b>	<b>24,618,567.7</b>	<b>22,622,007.3</b>
<b>Assets</b>			
Cash:	1,258,728.2	1,215,145.2	1,113,358.3
(a) Notes, Silver and Coins	238,297.8	294,332.1	212,555.5
(b) Balances with State Bank of Pakistan	718,680.5	650,567.5	636,117.9
(c) Balances with Other Scheduled Banks	301,749.8	270,245.6	264,685.0
Balances Held Abroad	178,730.1	217,541.2	175,738.3
Bills Purchased and Discounted	225,650.5	208,966.9	176,612.8
Advances to:	6,451,545.7	6,047,133.8	5,649,917.1
(a) Scheduled Banks	145,084.1	81,194.8	246,686.9
(b) Others	6,306,461.6	5,965,939.0	5,403,230.2
Investments in Securities and Shares	8,605,039.7	8,227,772.9	7,268,792.7
Bank Premises	329,884.8	295,253.6	256,711.9
Head Office and inter-bank Adjustments	378,230.7	999,505.6	1,340,189.5
Contingent Assets as per Contra:	5,470,701.3	5,092,265.8	4,151,895.4
(a) Bank Guarantees	1,137,904.2	1,129,772.4	930,224.1
(b) Letters of Credit	1,416,949.1	1,312,861.6	1,169,184.8
(c) Forward Exchange Transactions	2,015,769.3	1,926,820.3	1,484,060.6
(d) Other Contingent Assets	900,078.7	722,811.5	568,425.9
Other Assets	4,654,848.8	2,314,982.6	2,488,791.4

# 1.1.1 Liabilities and Assets

## Public Sector Banks

(Million Rupees)

Item	31-12-2017	30-06-2017	31-12-2016
<b>Liabilities</b>			
Capital (Paid up)	134,176.6	186,050.5	90,134.8
Reserves	151,654.7	129,119.8	180,744.3
Demand Deposits from:	1,462,947.4	941,059.7	908,447.0
(a) Scheduled Banks	102,659.3	103,066.7	106,265.0
(b) Others	1,360,288.1	837,993.0	802,182.0
Time Deposits from:	915,737.9	1,460,306.5	1,396,116.5
(a) Scheduled Banks	9,049.6	7,848.6	9,414.1
(b) Others	906,688.3	1,452,457.9	1,386,702.4
Borrowings from State Bank of Pakistan	488,607.5	324,714.8	130,202.8
Borrowings from Banks Abroad	58.7	3,971.0	84.8
Borrowings from Other Scheduled Banks	133,535.9	148,450.6	71,932.4
Head Office and Inter-bank Adjustments	34,473.9	41,127.2	15,213.9
Contingent Liabilities as per Contra:	733,310.3	715,876.8	623,804.5
(a) Bank Guarantees	84,628.3	79,642.0	64,443.5
(b) Letters of Credit	106,183.6	97,848.9	89,148.7
(c) Forward Exchange Transactions	352,308.6	356,132.9	369,502.2
(d) Other Contingent Liabilities	190,189.9	182,253.1	100,710.1
Other Liabilities	1,506,608.7	1,514,267.8	1,811,921.0
<b>Total Liabilities/Assets</b>	<b>5,561,111.8</b>	<b>5,464,944.8</b>	<b>5,228,602.1</b>
<b>Assets</b>			
Cash:	234,378.3	218,130.0	201,828.2
(a) Notes, Silver and Coins	47,494.3	47,502.9	42,975.4
(b) Balances with State Bank of Pakistan	144,287.7	126,782.8	108,960.8
(c) Balances with Other Scheduled Banks	42,596.2	43,844.3	49,892.0
Balances Held Abroad	49,017.2	86,842.6	33,043.6
Bills Purchased and Discounted	32,019.2	32,371.4	19,663.6
Advances to:	1,389,006.0	1,389,872.8	1,294,540.3
(a) Scheduled Banks	0.0	0.0	0.0
(b) Others	1,389,006.0	1,389,872.8	1,294,540.3
Investments in Securities and Shares	1,851,160.5	1,723,280.8	1,310,109.3
Bank Premises	74,846.4	71,868.6	18,688.2
Head Office and inter-bank Adjustments	62,678.3	652,383.5	824,989.0
Contingent Assets as per Contra:	733,310.3	715,876.8	623,804.5
(a) Bank Guarantees	84,628.3	79,642.0	64,443.5
(b) Letters of Credit	106,183.6	97,848.9	89,148.7
(c) Forward Exchange Transactions	352,308.6	356,132.9	369,502.2
(d) Other Contingent Assets	190,189.9	182,253.1	100,710.1
Other Assets	1,134,695.5	574,318.2	901,935.5

## 1.1.2 Liabilities and Assets

### Domestic Private Banks

(Million Rupees)

Item	31-12-2017	30-06-2017	31-12-2016
<b>Liabilities</b>			
Capital (Paid up)	358,696.0	453,288.4	443,942.9
Reserves	591,710.5	496,955.8	479,634.2
Demand Deposits from:	5,790,694.7	5,593,564.4	5,083,093.9
(a) Scheduled Banks	36,400.2	34,205.7	50,404.6
(b) Others	5,754,294.5	5,559,358.7	5,032,689.3
Time Deposits from:	3,813,091.2	3,592,760.1	3,488,548.0
(a) Scheduled Banks	46,654.8	4,120.7	6,902.7
(b) Others	3,766,436.4	3,588,639.4	3,481,645.3
Borrowings from State Bank of Pakistan	1,607,235.8	1,526,132.2	1,066,626.7
Borrowings from Banks Abroad	24,864.5	17,362.8	21,726.4
Borrowings from Other Scheduled Banks	374,623.1	277,730.6	334,414.8
Head Office and Inter-bank Adjustments	93,182.1	104,666.8	134,733.6
Contingent Liabilities as per Contra:	4,512,997.3	4,352,330.6	3,487,864.7
(a) Bank Guarantees	1,032,411.1	1,032,130.0	841,116.6
(b) Letters of Credit	1,293,681.3	1,210,751.9	1,072,689.1
(c) Forward Exchange Transactions	1,527,249.4	1,569,987.3	1,107,404.6
(d) Other Contingent Liabilities	659,655.4	539,461.3	466,654.4
Other Liabilities	4,043,770.4	2,194,795.7	2,427,113.1
<b>Total Liabilities/Assets</b>	<b>21,210,865.5</b>	<b>18,609,587.3</b>	<b>16,967,698.3</b>
<b>Assets</b>			
Cash:	993,171.8	972,540.0	889,112.5
(a) Notes, Silver and Coins	190,075.1	246,098.2	168,947.9
(b) Balances with State Bank of Pakistan	543,992.0	500,092.2	505,410.7
(c) Balances with Other Scheduled Banks	259,104.6	226,349.6	214,753.8
Balances Held Abroad	126,686.5	116,874.8	137,309.8
Bills Purchased and Discounted	186,587.6	171,621.2	152,013.2
Advances to:	4,982,404.5	4,590,554.0	4,296,808.9
(a) Scheduled Banks	101,446.4	48,258.7	218,731.6
(b) Others	4,880,958.1	4,542,295.3	4,078,077.4
Investments in Securities and Shares	6,460,673.5	6,190,521.8	5,681,533.7
Bank Premises	254,192.5	222,491.7	237,140.9
Head Office and inter-bank Adjustments	315,551.8	347,122.1	515,200.5
Contingent Assets as per Contra:	4,512,997.3	4,352,330.6	3,487,864.7
(a) Bank Guarantees	1,032,411.1	1,032,130.0	841,116.6
(b) Letters of Credit	1,293,681.3	1,210,751.9	1,072,689.1
(c) Forward Exchange Transactions	1,527,249.4	1,569,987.3	1,107,404.6
(d) Other Contingent Assets	659,655.4	539,461.3	466,654.4
Other Assets	3,378,600.1	1,645,531.2	1,570,714.2

## 1.1.3 Liabilities and Assets

### Foreign Banks

(Million Rupees)

Item	31-12-2017	30-06-2017	31-12-2016
<b>Liabilities</b>			
Capital (Paid up)	24,414.4	18,288.3	17,989.5
Reserves	13,493.0	13,388.3	9,863.0
Demand Deposits from:	93,176.8	90,411.0	99,737.1
(a) Scheduled Banks	82.0	67.1	21.7
(b) Others	93,094.8	90,343.9	99,715.4
Time Deposits from:	66,090.9	63,307.7	38,324.0
(a) Scheduled Banks	0.0	0.0	0.0
(b) Others	66,090.9	63,307.7	38,324.0
Borrowings from State Bank of Pakistan		1,798.2	0.0
Borrowings from Banks Abroad	315,194.7	296,875.2	188,265.9
Borrowings from Other Scheduled Banks	4,818.5	1,532.3	516.9
Head Office and Inter-bank Adjustments	2.8	1.8	0.8
Contingent Liabilities as per Contra:	224,393.7	24,058.4	40,226.1
(a) Bank Guarantees	20,864.8	18,000.4	24,664.0
(b) Letters of Credit	17,084.2	4,260.9	7,347.0
(c) Forward Exchange Transactions	136,211.3	700.2	7,153.8
(d) Other Contingent Liabilities	50,233.3	1,097.0	1,061.3
Other Liabilities	39,797.8	34,374.4	30,783.6
<b>Total Liabilities/Assets</b>	<b>781,382.5</b>	<b>544,035.6</b>	<b>425,706.8</b>
<b>Assets</b>			
Cash:	31,178.1	24,475.2	22,417.6
(a) Notes, Silver and Coins	728.4	731.0	632.1
(b) Balances with State Bank of Pakistan	30,400.8	23,692.5	21,746.3
(c) Balances with Other Scheduled Banks	48.9	51.7	39.2
Balances Held Abroad	3,026.5	13,823.8	5,384.9
Bills Purchased and Discounted	7,043.7	4,974.3	4,936.0
Advances to:	80,135.2	66,707.0	58,567.8
(a) Scheduled Banks	43,637.7	32,936.1	27,955.3
(b) Others	36,497.5	33,771.0	30,612.5
Investments in Securities and Shares	293,205.7	313,970.3	277,149.7
Bank Premises	845.8	893.3	882.9
Head Office and inter-bank Adjustments	0.6	0.0	0.0
Contingent Assets as per Contra:	224,393.7	24,058.4	40,226.1
(a) Bank Guarantees	20,864.8	18,000.4	24,664.0
(b) Letters of Credit	17,084.2	4,260.9	7,347.0
(c) Forward Exchange Transactions	136,211.3	700.2	7,153.8
(d) Other Contingent Assets	50,233.3	1,097.0	1,061.3
Other Assets	141,553.2	95,133.2	16,141.7