

**Scheduled Bank's  
Liabilities & Assets**

# 1.1 Liabilities and Assets

## All Banks

(Million Rupees)

Item	31-12-2018	30-06-2018	31-12-2017
<b>Liabilities</b>			
Capital (Paid up)	540,526.2	519,408.6	517,287.1
Reserves	823,318.0	773,881.7	756,858.3
Demand Deposits from:	8,727,323.3	8,067,967.7	7,346,818.9
(a) Scheduled Banks	321,407.5	135,519.5	139,141.6
(b) Others	8,405,915.8	7,932,448.2	7,207,677.3
Time Deposits from:	4,810,091.2	4,732,409.4	4,794,920.0
(a) Scheduled Banks	32,006.7	15,807.8	55,704.4
(b) Others	4,778,084.5	4,716,601.7	4,739,215.6
Borrowings from State Bank of Pakistan	1,486,523.2	2,025,865.8	2,095,843.3
Borrowings from Banks Abroad	456,353.1	358,304.7	340,117.8
Borrowings from Other Scheduled Banks	811,058.1	583,484.5	512,977.5
Head Office and Inter-bank Adjustments	599,983.9	373,123.0	127,658.8
Contingent Liabilities as per Contra:	8,492,174.6	8,415,608.8	5,470,701.3
(a) Bank Guarantees	1,301,041.0	1,282,802.9	1,137,904.2
(b) Letters of Credit	2,272,817.4	2,195,505.6	1,416,949.1
(c) Forward Exchange Transactions	2,723,470.6	2,305,532.7	2,015,769.3
(d) Other Contingent Liabilities	2,194,845.6	2,631,767.6	900,078.7
Other Liabilities	5,627,575.4	2,964,905.7	5,590,176.9
<b>Total Liabilities/Assets</b>	<b>32,374,927.0</b>	<b>28,814,960.0</b>	<b>27,553,359.8</b>
<b>Assets</b>			
Cash:	1,474,534.4	1,424,819.5	1,258,728.2
(a) Notes, Silver and Coins	266,498.9	291,135.3	238,297.8
(b) Balances with State Bank of Pakistan	863,230.2	787,974.3	718,680.5
(c) Balances with Other Scheduled Banks	344,805.3	345,709.9	301,749.8
		0.0	
Balances Held Abroad	100,843.9	207,590.3	178,730.1
Bills Purchased and Discounted	258,592.3	241,353.6	225,650.5
Advances to:	7,897,077.9	7,201,209.9	6,451,545.7
(a) Scheduled Banks	178,206.3	78,394.3	145,084.1
(b) Others	7,718,871.6	7,122,815.6	6,306,461.6
Investments in Securities and Shares	7,830,932.1	8,320,899.2	8,605,039.7
Bank Premises	367,292.6	312,625.6	329,884.8
Head Office and inter-bank Adjustments	164,378.3	100,683.4	378,230.7
Contingent Assets as per Contra:	8,492,174.6	8,415,608.8	5,470,701.3
(a) Bank Guarantees	1,301,041.0	1,282,802.9	1,137,904.2
(b) Letters of Credit	2,272,817.4	2,195,505.6	1,416,949.1
(c) Forward Exchange Transactions	2,723,470.6	2,305,532.7	2,015,769.3
(d) Other Contingent Assets	2,194,845.6	2,631,767.6	900,078.7
Other Assets	5,789,100.8	2,590,169.7	4,654,848.8

## 1.1.1 Liabilities and Assets

### Public Sector Banks

(Million Rupees)

Item	31-12-2018	30-06-2018	31-12-2017
<b>Liabilities</b>			
Capital (Paid up)	134,676.6	134,176.6	134,176.6
Reserves	143,589.8	127,365.3	151,654.7
Demand Deposits from:	1,970,476.3	1,661,119.6	1,462,947.4
(a) Scheduled Banks	294,622.5	102,650.6	102,659.3
(b) Others	1,675,853.8	1,558,469.0	1,360,288.1
Time Deposits from:	876,343.4	861,609.0	915,737.9
(a) Scheduled Banks	27,659.7	7,527.1	9,049.6
(b) Others	848,683.7	854,081.9	906,688.3
Borrowings from State Bank of Pakistan	352,610.2	405,950.8	488,607.5
Borrowings from Banks Abroad	46,569.4	21,218.1	58.7
Borrowings from Other Scheduled Banks	159,560.7	206,535.5	133,535.9
Head Office and Inter-bank Adjustments	40,681.8	212,471.3	34,473.9
Contingent Liabilities as per Contra:	1,658,335.2	1,356,891.7	733,310.3
(a) Bank Guarantees	125,248.1	123,484.8	84,628.3
(b) Letters of Credit	772,281.9	725,075.7	106,183.6
(c) Forward Exchange Transactions	338,943.3	390,389.9	352,308.6
(d) Other Contingent Liabilities	421,861.9	117,941.2	190,189.9
Other Liabilities	1,105,539.2	383,577.8	1,506,608.7
<b>Total Liabilities/Assets</b>	<b>6,488,382.8</b>	<b>5,370,915.7</b>	<b>5,561,111.8</b>
<b>Assets</b>			
Cash:	265,696.1	298,223.6	234,378.3
(a) Notes, Silver and Coins	58,186.6	69,003.8	47,494.3
(b) Balances with State Bank of Pakistan	175,076.9	188,198.0	144,287.7
(c) Balances with Other Scheduled Banks	32,432.6	41,021.7	42,596.2
		0.0	
Balances Held Abroad	37,551.9	51,673.1	49,017.2
Bills Purchased and Discounted	48,719.7	39,035.8	32,019.2
Advances to:	1,662,269.7	1,525,406.6	1,389,006.0
(a) Scheduled Banks	0.0	0.0	0.0
(b) Others	1,662,269.7	1,525,406.6	1,389,006.0
Investments in Securities and Shares	1,674,339.7	1,817,744.9	1,851,160.5
Bank Premises	77,464.4	25,370.5	74,846.4
Head Office and inter-bank Adjustments	5,650.6	1,918.2	62,678.3
Contingent Assets as per Contra:	1,658,335.2	1,356,891.7	733,310.3
(a) Bank Guarantees	125,248.1	123,484.8	84,628.3
(b) Letters of Credit	772,281.9	725,075.7	106,183.6
(c) Forward Exchange Transactions	338,943.3	390,389.9	352,308.6
(d) Other Contingent Assets	421,861.9	117,941.2	190,189.9
Other Assets	1,058,355.4	254,651.4	1,134,695.5

## 1.1.2 Liabilities and Assets

### Domestic Private Banks

(Million Rupees)

Item	31-12-2018	30-06-2018	31-12-2017
<b>Liabilities</b>			
Capital (Paid up)	362,215.3	359,539.3	358,696.0
Reserves	667,590.4	631,931.3	591,710.5
Demand Deposits from:	6,667,185.1	6,316,628.8	5,790,694.7
(a) Scheduled Banks	26,152.9	32,511.5	36,400.2
(b) Others	6,641,032.2	6,284,117.3	5,754,294.5
Time Deposits from:	3,841,306.5	3,806,045.4	3,813,091.2
(a) Scheduled Banks	4,347.0	8,280.7	46,654.8
(b) Others	3,836,959.5	3,797,764.6	3,766,436.4
Borrowings from State Bank of Pakistan	1,133,913.0	1,619,915.0	1,607,235.8
Borrowings from Banks Abroad	36,766.3	35,006.3	24,864.5
Borrowings from Other Scheduled Banks	651,479.6	364,908.5	374,623.1
Head Office and Inter-bank Adjustments	559,301.3	160,650.7	93,182.1
Contingent Liabilities as per Contra:	6,611,626.5	6,868,408.8	4,512,997.3
(a) Bank Guarantees	1,153,855.8	1,138,503.0	1,032,411.1
(b) Letters of Credit	1,486,340.4	1,456,597.1	1,293,681.3
(c) Forward Exchange Transactions	2,218,628.2	1,757,587.7	1,527,249.4
(d) Other Contingent Liabilities	1,752,802.2	2,515,721.0	659,655.4
Other Liabilities	4,479,593.7	2,533,080.9	4,043,770.4
<b>Total Liabilities/Assets</b>	<b>25,010,977.6</b>	<b>22,696,115.1</b>	<b>21,210,865.5</b>
<b>Assets</b>			
Cash:	1,154,362.7	1,092,964.0	993,171.8
(a) Notes, Silver and Coins	207,701.6	221,381.8	190,075.1
(b) Balances with State Bank of Pakistan	634,320.8	566,923.5	543,992.0
(c) Balances with Other Scheduled Banks	312,340.2	304,658.7	259,104.6
		0.0	
Balances Held Abroad	57,985.2	144,157.5	126,686.5
Bills Purchased and Discounted	196,651.3	194,815.1	186,587.6
Advances to:	6,142,417.4	5,608,939.1	4,982,404.5
(a) Scheduled Banks	146,596.5	63,784.6	101,446.4
(b) Others	5,995,820.9	5,545,154.5	4,880,958.1
Investments in Securities and Shares	5,906,707.9	6,245,192.7	6,460,673.5
Bank Premises	288,898.7	286,494.5	254,192.5
Head Office and inter-bank Adjustments	158,727.8	98,765.2	315,551.8
Contingent Assets as per Contra:	6,611,626.5	6,868,408.8	4,512,997.3
(a) Bank Guarantees	1,153,855.8	1,138,503.0	1,032,411.1
(b) Letters of Credit	1,486,340.4	1,456,597.1	1,293,681.3
(c) Forward Exchange Transactions	2,218,628.2	1,757,587.7	1,527,249.4
(d) Other Contingent Assets	1,752,802.2	2,515,721.0	659,655.4
Other Assets	4,493,600.1	2,156,378.1	3,378,600.1

## 1.1.3 Liabilities and Assets

### Foreign Banks

(Million Rupees)

Item	31-12-2018	30-06-2018	31-12-2017
<b>Liabilities</b>			
Capital (Paid up)	43,634.3	25,692.7	24,414.4
Reserves	12,137.8	14,585.0	13,493.0
Demand Deposits from:	89,661.9	90,219.3	93,176.8
(a) Scheduled Banks	632.1	357.4	82.0
(b) Others	89,029.8	89,861.9	93,094.8
Time Deposits from:	92,441.3	64,755.1	66,090.9
(a) Scheduled Banks	0.0	0.0	0.0
(b) Others	92,441.3	64,755.1	66,090.9
Borrowings from State Bank of Pakistan	0.0	0.0	
Borrowings from Banks Abroad	373,017.4	302,080.3	315,194.7
Borrowings from Other Scheduled Banks	17.8	12,040.4	4,818.5
Head Office and Inter-bank Adjustments	0.8	1.0	2.8
Contingent Liabilities as per Contra:	222,212.9	190,308.4	224,393.7
(a) Bank Guarantees	21,937.1	20,815.1	20,864.8
(b) Letters of Credit	14,195.1	13,832.8	17,084.2
(c) Forward Exchange Transactions	165,899.1	157,555.0	136,211.3
(d) Other Contingent Liabilities	20,181.5	-1,894.7	50,233.3
Other Liabilities	42,442.4	48,247.0	39,797.8
<b>Total Liabilities/Assets</b>	<b>875,566.6</b>	<b>747,929.2</b>	<b>781,382.5</b>
<b>Assets</b>			
Cash:	54,475.7	33,632.0	31,178.1
(a) Notes, Silver and Coins	610.7	749.7	728.4
(b) Balances with State Bank of Pakistan	53,832.5	32,852.8	30,400.8
(c) Balances with Other Scheduled Banks	32.4	29.5	48.9
		0.0	
Balances Held Abroad	5,306.8	11,759.7	3,026.5
Bills Purchased and Discounted	13,221.2	7,502.8	7,043.7
Advances to:	92,390.7	66,864.2	80,135.2
(a) Scheduled Banks	31,609.8	14,609.7	43,637.7
(b) Others	60,781.0	52,254.5	36,497.5
Investments in Securities and Shares	249,884.5	257,961.6	293,205.7
Bank Premises	929.5	760.6	845.8
Head Office and inter-bank Adjustments	0.0	0.0	0.6
Contingent Assets as per Contra:	222,212.9	190,308.4	224,393.7
(a) Bank Guarantees	21,937.1	20,815.1	20,864.8
(b) Letters of Credit	14,195.1	13,832.8	17,084.2
(c) Forward Exchange Transactions	165,899.1	157,555.0	136,211.3
(d) Other Contingent Assets	20,181.5	-1,894.7	50,233.3
Other Assets	237,145.3	179,140.1	141,553.2