

# **Scheduled Banks'**

## **Liabilities & Assets**

# 1.1 Liabilities and Assets

## All Banks

(Million Rupees)

Item	31-12-2019	30-06-2019
<b>Liabilities</b>		
Capital (Paid up)	552,407.1	541,948.5
Reserves	974,830.3	901,333.2
Demand Deposits from:	11,666,302.4	11,249,350.9
(a) Scheduled Banks	181,398.0	45,737.0
(b) Others	11,484,904.4	11,203,613.9
Time Deposits from:	3,208,104.6	2,841,449.7
(a) Scheduled Banks	48,888.9	8,089.1
(b) Others	3,159,215.7	2,833,360.6
Borrowing from State Bank of Pakistan	1,567,361.8	1,313,474.8
Borrowing from Banks Abroad	400,208.9	509,322.6
Borrowing from Others Scheduled Banks	718,462.1	557,144.2
Borrowing from Others Institutions	5,151.0	12,220.2
Head Office and Inter Bank Adjustments	258,851.4	398,395.7
Other Liabilities	2,629,772.0	2,223,872.0
<b>Total Liabilities/Assets</b>	<b>21,981,451.7</b>	<b>20,548,511.8</b>
<b>Assets</b>		
Cash:	1,929,463.6	2,055,161.5
(a) Notes, Silver and Coins	303,151.2	403,705.5
(b) Balances with State Bank of Pakistan	1,133,404.5	1,239,068.7
(c) Balances with Other Scheduled Banks	464,935.0	385,205.6
(c) Balances with Other Institutions	27,972.8	27,181.6
Balances Held Abroad	150,610.2	159,553.6
Bills Purchased and Discounted	294,048.1	271,646.2
Advances to:	8,119,136.8	7,906,128.9
(a) Scheduled Bank	128,217.7	96,617.1
(b) Others	7,990,919.1	7,809,511.8
Investments in Securities and Shares	8,715,689.1	7,814,693.9
Bank Premises	457,557.9	397,735.1
Head Office and Inter Bank Adjustments	145,955.1	20,953.5
Other Assets	2,168,990.9	1,922,639.2
<b>Contingent Assets/Liabilities</b>		
(a) Bank Guarantees	1,517,032.7	1,394,740.4
(b) Letters of Credit	2,534,175.7	2,341,424.6
(c) Forward Exchange Transactions	4,177,797.4	2,481,474.6
(d) Other Contingent Assets/Liabilities	3,876,497.9	1,935,713.8

# 1.1.1 Liabilities and Assets

## Public Sector Banks

(Million Rupees)

Item	31-12-2019	30-06-2019
<b>Liabilities</b>		
Capital (Paid up)	144,376.6	134,676.6
Reserves	189,050.4	174,976.8
Demand Deposits from:	2,206,475.1	2,124,275.5
(a) Scheduled Banks	149,026.9	3,211.6
(b) Others	2,057,448.3	2,121,064.0
Time Deposits from:	690,307.3	561,527.8
(a) Scheduled Banks	2,973.5	1,104.0
(b) Others	687,333.8	560,423.8
Borrowing from State Bank of Pakistan	438,051.2	298,335.6
Borrowing from Banks Abroad	423.7	63,645.8
Borrowing from Others Scheduled Banks	258,685.0	77,546.9
Borrowing from Others Institutions	0.0	0.0
Head Office and Inter Bank Adjustments	222,453.8	314,360.3
Other Liabilities	514,310.1	458,720.1
<b>Total Liabilities/Assets</b>	<b>4,664,133.2</b>	<b>4,208,065.4</b>
<b>Assets</b>		
Cash:	368,148.8	411,120.8
(a) Notes, Silver and Coins	75,005.4	82,136.0
(b) Balances with State Bank of Pakistan	223,984.3	287,649.7
(c) Balances with Other Scheduled Banks	69,159.0	41,335.2
(c) Balances with Other Institutions	0.0	0.0
Balances Held Abroad	47,264.8	50,857.9
Bills Purchased and Discounted	62,613.5	52,303.6
Advances to:	1,758,976.5	1,694,902.8
(a) Scheduled Bank	0.0	0.0
(b) Others	1,758,976.5	1,694,902.8
Investments in Securities and Shares	1,977,282.9	1,572,904.7
Bank Premises	86,156.7	83,017.9
Head Office and Inter Bank Adjustments	3,631.7	3,172.4
Other Assets	360,058.2	339,785.3
<b>Contingent Assets/Liabilities</b>	<b>2,416,473.8</b>	<b>1,047,434.8</b>
(a) Bank Guarantees	216,394.8	114,004.0
(b) Letters of Credit	985,788.6	774,979.8
(c) Forward Exchange Transactions	890,240.0	65,290.2
(d) Other Contingent Assets/Liabilities	324,050.3	93,160.8

## 1.1.2 Liabilities and Assets

### Domestic Private Banks

(Million Rupees)

Item	31-12-2019	30-06-2019
<b>Liabilities</b>		
Capital (Paid up)	364,770.4	363,384.5
Reserves	764,891.7	709,609.2
Demand Deposits from:	9,274,466.9	9,003,014.8
(a) Scheduled Banks	31,176.6	37,846.8
(b) Others	9,243,290.4	8,965,168.0
Time Deposits from:	2,472,175.1	2,257,892.3
(a) Scheduled Banks	45,915.4	6,985.0
(b) Others	2,426,259.7	2,250,907.3
Borrowing from State Bank of Pakistan	1,129,310.6	1,015,139.2
Borrowing from Banks Abroad	42,338.7	51,618.8
Borrowing from Others Scheduled Banks	452,090.2	474,633.5
Borrowing from Others Institutions	5,151.0	12,220.2
Head Office and Inter Bank Adjustments	36,394.9	84,035.5
Other Liabilities	2,060,622.2	1,692,361.0
<b>Total Liabilities/Assets</b>	<b>16,602,211.5</b>	<b>15,663,909.0</b>
<b>Assets</b>		
Cash:	1,501,772.5	1,586,542.9
(a) Notes, Silver and Coins	227,683.1	321,093.4
(b) Balances with State Bank of Pakistan	850,388.1	894,412.5
(c) Balances with Other Scheduled Banks	395,728.5	343,855.4
(c) Balances with Other Institutions	27,972.8	27,181.6
Balances Held Abroad	72,979.5	102,222.9
Bills Purchased and Discounted	224,761.7	215,136.4
Advances to:	6,254,586.0	6,117,348.9
(a) Scheduled Bank	110,134.1	79,179.4
(b) Others	6,144,451.8	6,038,169.5
Investments in Securities and Shares	6,450,869.3	6,003,373.7
Bank Premises	370,450.3	313,987.3
Head Office and Inter Bank Adjustments	142,323.4	17,781.1
Other Assets	1,584,468.9	1,307,515.7
<b>Contingent Assets/Liabilities</b>		
(a) Bank Guarantees	1,285,501.7	1,263,540.2
(b) Letters of Credit	1,531,466.5	1,549,058.0
(c) Forward Exchange Transactions	3,178,039.2	2,287,004.7
(d) Other Contingent Assets/Liabilities	3,537,894.2	1,841,380.9

## 1.1.3 Liabilities and Assets

### Foreign Banks

(Million Rupees)

Item	31-12-2019	30-06-2019
<b>Liabilities</b>		
Capital (Paid up)	43,260.1	43,887.5
Reserves	20,888.3	16,747.2
Demand Deposits from:	185,360.3	122,060.6
(a) Scheduled Banks	1,194.6	4,678.6
(b) Others	184,165.7	117,381.9
Time Deposits from:	45,622.1	22,029.6
(a) Scheduled Banks	0.0	0.0
(b) Others	45,622.1	22,029.6
Borrowing from State Bank of Pakistan	0.0	0.0
Borrowing from Banks Abroad	357,446.5	394,058.0
Borrowing from Others Scheduled Banks	7,687.0	4,963.7
Borrowing from Others Institutions	0.0	0.0
Head Office and Inter Bank Adjustments	2.8	0.0
Other Liabilities	54,839.8	72,791.0
<b>Total Liabilities/Assets</b>	<b>715,106.9</b>	<b>676,537.5</b>
<b>Assets</b>		
Cash:	59,542.3	57,497.8
(a) Notes, Silver and Coins	462.7	476.2
(b) Balances with State Bank of Pakistan	59,032.1	57,006.6
(c) Balances with Other Scheduled Banks	47.5	15.1
(c) Balances with Other Institutions	0.0	0.0
Balances Held Abroad	30,365.9	6,472.8
Bills Purchased and Discounted	6,672.8	4,206.2
Advances to:	105,574.3	93,877.2
(a) Scheduled Bank	18,083.6	17,437.7
(b) Others	87,490.7	76,439.5
Investments in Securities and Shares	287,537.0	238,415.4
Bank Premises	950.8	729.8
Head Office and Inter Bank Adjustments	0.0	0.0
Other Assets	224,463.8	275,338.2
<b>Contingent Assets/Liabilities</b>		
(a) Bank Guarantees	15,136.1	17,196.2
(b) Letters of Credit	16,920.6	17,386.8
(c) Forward Exchange Transactions	109,518.2	129,179.7
(d) Other Contingent Assets/Liabilities	14,553.4	1,172.0

