

Scheduled Banks
Assets and Liabilities

1.1 Assets and Liabilities

All Banks

(Million Rupees)

Item	Dec-20	Jun-21	Dec-21
Liabilities			
Capital (Paid up)	560,409.1	562,465.0	568,727.8
Reserves	1,136,827.4	1,152,166.0	1,269,713.3
Demand Deposits from:	14,361,478.8	15,995,829.7	16,774,719.1
(a) Scheduled Banks	423,203.2	424,278.0	502,048.1
(b) Others	13,938,275.6	15,571,551.7	16,272,671.0
Time Deposits from:	3,401,137.3	3,594,928.4	4,024,780.9
(a) Scheduled Banks	8,477.9	31,441.8	30,580.9
(b) Others	3,392,659.4	3,563,486.6	3,994,200.1
Borrowing from State Bank of Pakistan	2,003,836.3	2,983,445.3	3,126,789.4
Borrowing from Banks Abroad	343,471.8	381,032.5	437,418.0
Borrowing from Others Scheduled Banks	709,244.9	649,318.8	878,843.0
Borrowing from Others Institutions	18,223.2	20,523.7	103,328.3
Head Office and Inter Bank Adjustments	22,549.2	18,738.8	74,251.5
Other Liabilities	2,754,742.7	3,030,955.6	3,130,732.4
Total Assets/Liabilities	25,311,920.8	28,389,403.8	30,389,303.7
Assets			
Cash:	1,921,340.1	2,206,951.6	2,212,152.1
(a) Notes, Silver and Coins	429,420.7	435,489.1	407,912.9
(b) Balances with State Bank of Pakistan	1,089,586.2	1,299,522.3	1,296,106.3
(c) Balances with Other Scheduled Banks	402,333.3	471,940.2	507,632.9
(c) Balances with Other Institutions	0.0	0.0	500.0
Balances Held Abroad	311,418.3	210,298.4	226,721.3
Bills Purchased and Discounted	252,662.5	305,645.3	359,227.0
Advances to:	8,580,480.6	8,879,416.8	10,045,396.9
(a) Scheduled Bank	336,965.3	188,596.1	235,051.0
(b) Others	8,243,515.2	8,690,820.8	9,810,345.9
Investments in Securities and Shares	11,565,719.8	13,779,334.1	14,255,370.8
Bank Premises	534,891.3	557,526.6	663,344.7
Head Office and Inter Bank Adjustments	26,183.6	136,481.3	331,746.1
Other Assets	2,119,224.5	2,313,749.8	2,295,344.7
Contingent Assets/Liabilities			
(a) Bank Guarantees	1,941,071.1	2,150,160.1	2,459,459.4
(b) Letters of Credit	2,793,915.6	3,199,195.2	3,954,909.5
(c) Forward Exchange Transactions	4,335,745.9	4,387,795.3	4,233,142.3
(d) Other Contingent Assets/Liabilities	1,856,966.8	2,676,952.1	2,816,567.0

1.1.1 Assets and Liabilities

Public Sector Banks

(Million Rupees)

Item	Dec-20	Jun-21	Dec-21
Liabilities			
Capital (Paid up)	147,876.6	150,691.1	150,691.1
Reserves	185,201.1	206,126.6	236,869.0
Demand Deposits from:	2,921,025.2	3,320,165.4	3,513,306.8
(a) Scheduled Banks	392,988.1	392,166.8	447,617.7
(b) Others	2,528,037.1	2,927,998.6	3,065,689.1
Time Deposits from:	748,909.4	732,092.3	937,510.6
(a) Scheduled Banks	1,401.0	1,551.0	22,916.0
(b) Others	747,508.4	730,541.3	914,594.6
Borrowing from State Bank of Pakistan	284,213.4	598,330.7	477,017.4
Borrowing from Banks Abroad	2.1	0.0	0.0
Borrowing from Others Scheduled Banks	219,561.3	239,708.9	162,896.2
Borrowing from Others Institutions	1,992.6	2,877.2	76,286.2
Head Office and Inter Bank Adjustments	1.4	70.3	291.8
Other Liabilities	448,610.6	660,349.0	688,490.8
Total Assets/Liabilities	4,957,393.6	5,910,411.6	6,243,359.8
Assets			
Cash:	333,033.8	496,975.6	375,525.8
(a) Notes, Silver and Coins	87,201.6	91,732.7	82,624.5
(b) Balances with State Bank of Pakistan	207,031.3	352,982.6	237,968.4
(c) Balances with Other Scheduled Banks	38,800.9	52,260.3	54,932.9
(c) Balances with Other Institutions	0.0	0.0	0.0
Balances Held Abroad	67,439.9	68,783.7	113,725.3
Bills Purchased and Discounted	40,582.7	58,641.8	45,451.4
Advances to:	1,843,434.6	1,860,735.3	2,030,880.0
(a) Scheduled Bank	0.0	0.0	16,828.2
(b) Others	1,843,434.6	1,860,735.3	2,014,051.8
Investments in Securities and Shares	2,305,459.1	2,869,741.1	2,880,354.8
Bank Premises	100,017.6	102,909.2	104,529.9
Head Office and Inter Bank Adjustments	19,085.3	112,165.2	308,466.2
Other Assets	248,340.7	340,459.6	384,426.4
Contingent Assets/Liabilities	2,038,283.9	2,238,658.9	2,947,542.6
(a) Bank Guarantees	280,888.1	283,864.9	325,430.0
(b) Letters of Credit	1,072,930.5	1,103,950.1	1,581,553.5
(c) Forward Exchange Transactions	559,523.1	680,609.6	783,493.5
(d) Other Contingent Assets/Liabilities	124,942.2	170,234.3	257,065.6

1.1.2 Assets and Liabilities

Domestic Private Banks

(Million Rupees)

Item	Dec-20	Jun-21	Dec-21
Liabilities			
Capital (Paid up)	367,450.1	367,450.1	369,572.2
Reserves	918,994.3	909,613.5	998,632.5
Demand Deposits from:	11,221,967.1	12,441,536.4	12,970,731.9
(a) Scheduled Banks	28,497.7	31,561.5	51,310.6
(b) Others	11,193,469.4	12,409,974.9	12,919,421.3
Time Deposits from:	2,604,375.5	2,824,271.7	3,027,600.5
(a) Scheduled Banks	7,076.9	29,890.8	7,664.8
(b) Others	2,597,298.6	2,794,380.9	3,019,935.6
Borrowing from State Bank of Pakistan	1,719,622.9	2,385,114.6	2,649,772.0
Borrowing from Banks Abroad	17,354.6	24,971.7	39,331.1
Borrowing from Others Scheduled Banks	470,845.7	409,581.1	708,099.6
Borrowing from Others Institutions	16,230.7	17,646.5	27,042.1
Head Office and Inter Bank Adjustments	22,547.8	18,668.5	73,959.8
Other Liabilities	2,256,756.0	2,320,367.0	2,407,236.1
Total Assets/Liabilities	19,616,144.6	21,719,221.1	23,271,977.8
Assets			
Cash:	1,528,604.5	1,645,158.2	1,759,994.4
(a) Notes, Silver and Coins	341,592.7	343,148.9	324,652.8
(b) Balances with State Bank of Pakistan	823,492.6	882,343.2	982,172.8
(c) Balances with Other Scheduled Banks	363,519.2	419,666.0	452,668.8
(c) Balances with Other Institutions	0.0	0.0	500.0
Balances Held Abroad	214,092.0	129,597.8	83,103.4
Bills Purchased and Discounted	207,686.5	241,406.2	306,247.6
Advances to:	6,451,967.9	6,853,666.2	7,872,465.6
(a) Scheduled Bank	122,685.3	97,925.7	161,324.1
(b) Others	6,329,282.7	6,755,740.5	7,711,141.5
Investments in Securities and Shares	8,914,398.3	10,412,814.7	10,771,054.8
Bank Premises	432,141.6	452,289.6	556,379.3
Head Office and Inter Bank Adjustments	7,097.1	24,315.7	23,277.2
Other Assets	1,860,156.7	1,959,972.7	1,899,455.5
Contingent Assets/Liabilities			
(a) Bank Guarantees	1,346,491.6	1,515,836.5	1,708,176.7
(b) Letters of Credit	1,690,328.5	2,075,289.1	2,328,692.4
(c) Forward Exchange Transactions	2,741,185.5	2,653,050.3	2,323,189.2
(d) Other Contingent Assets/Liabilities	1,500,703.1	2,429,385.4	2,471,054.2

1.1.3 Assets and Liabilities

Foreign Banks

(Million Rupees)

Item	Dec-20	Jun-21	Dec-21
Liabilities			
Capital (Paid up)	45,082.3	44,323.8	48,464.5
Reserves	32,632.1	36,426.0	34,211.7
Demand Deposits from:	218,486.6	234,127.9	290,680.4
(a) Scheduled Banks	1,717.5	549.7	3,119.8
(b) Others	216,769.1	233,578.2	287,560.6
Time Deposits from:	47,852.4	38,564.3	59,669.8
(a) Scheduled Banks	0.0	0.0	0.0
(b) Others	47,852.4	38,564.3	59,669.8
Borrowing from State Bank of Pakistan	0.0	0.0	0.0
Borrowing from Banks Abroad	326,115.0	356,060.8	398,086.9
Borrowing from Others Scheduled Banks	18,838.0	28.7	7,847.2
Borrowing from Others Institutions	0.0	0.0	0.0
Head Office and Inter Bank Adjustments	0.0	0.0	0.0
Other Liabilities	49,376.2	50,239.6	35,005.6
Total Assets/Liabilities	738,382.6	759,771.1	873,966.1
Assets			
Cash:	59,701.9	64,817.8	76,631.9
(a) Notes, Silver and Coins	626.3	607.5	635.6
(b) Balances with State Bank of Pakistan	59,062.3	64,196.4	75,965.1
(c) Balances with Other Scheduled Banks	13.2	13.9	31.2
(c) Balances with Other Institutions	0.0	0.0	0.0
Balances Held Abroad	29,886.5	11,916.9	29,892.6
Bills Purchased and Discounted	4,393.3	5,597.3	7,528.0
Advances to:	285,078.1	165,015.2	142,051.3
(a) Scheduled Bank	214,280.1	90,670.3	56,898.7
(b) Others	70,798.0	74,344.9	85,152.6
Investments in Securities and Shares	345,862.5	496,778.3	603,961.2
Bank Premises	2,732.1	2,327.8	2,435.5
Head Office and Inter Bank Adjustments	1.2	0.4	2.7
Other Assets	10,727.1	13,317.4	11,462.9
Contingent Assets/Liabilities			
(a) Bank Guarantees	1,610,706.8	1,501,882.5	1,685,423.2
(b) Letters of Credit	313,691.4	350,458.7	425,852.7
(c) Forward Exchange Transactions	30,656.5	19,955.9	44,663.6
(d) Other Contingent Assets/Liabilities	1,035,037.3	1,054,135.4	1,126,459.6
	231,321.5	77,332.4	88,447.3

