

1.1 Liabilities and Assets

All Banks

(Million Rupees)

Item	31-12-08	30-06-08	31-12-07
Liabilities			
Capital (Paid up)	278,012.4	255,542.0	237,896.4
Reserves	197,285.0	154,518.2	137,655.3
Demand Deposits from:	1,642,811.1	1,681,986.5	1,634,081.2
(a) Scheduled Banks	39,546.0	32,237.8	26,634.6
(b) Others	1,603,265.1	1,649,748.7	1,607,446.6
Time Deposits from:	2,202,071.5	2,180,193.0	1,944,631.2
(a) Scheduled Banks	13,847.2	17,780.8	17,582.0
(b) Others	2,188,224.3	2,162,412.2	1,927,049.2
Borrowings from State Bank of Pakistan	254,895.7	216,494.5	241,778.7
Borrowings from Banks Abroad	10,458.4	6,897.2	20,075.2
Borrowings from Other Scheduled Banks	108,313.0	106,150.6	147,764.2
Head Office and Inter-bank Adjustments	601,648.1	66,703.4	14,010.8
Contingent Liabilities as per Contra:	2,828,730.2	3,071,938.9	3,505,919.4
(a) Bank Guarantees	751,060.5	642,231.4	364,733.1
(b) Letters of Credit	699,397.5	772,020.5	1,101,002.1
(c) Forward Exchange Transactions	758,694.7	874,502.6	1,114,902.9
(d) Other Contingent Liabilities	619,577.5	783,184.4	925,281.3
Other Liabilities	1,253,727.8	1,120,945.9	1,389,486.5
Total Liabilities/Assets	9,377,953.2	8,861,370.2	9,273,298.9
Assets			
Cash:	431,225.3	549,296.5	414,484.9
(a) Notes, Silver and Coins	98,729.0	76,352.0	77,831.2
(b) Balances with State Bank of Pakistan *	237,583.8	421,757.5	276,735.4
(c) Balances with Other Scheduled Banks *	94,912.5	51,187.0	59,918.3
Balances Held Abroad	122,247.0	159,548.8	112,478.5
Bills Purchased and Discounted	138,661.1	122,545.0	107,394.1
Advances to:	3,088,175.4	2,873,791.8	2,671,834.8
(a) Scheduled Banks	31,781.4	58,153.6	58,629.9
(b) Others	3,056,394.0	2,815,638.2	2,613,204.9
Investments in Securities and Shares	1,020,989.7	1,036,735.7	1,204,558.6
Bank Premises	147,456.2	148,493.4	123,611.4
Head Office and inter-bank Adjustments	61,330.1	25,739.2	248,987.3
Contingent Assets as per Contra:	2,828,730.3	3,071,938.9	3,505,919.4
(a) Bank Guarantees	751,060.6	642,231.4	364,733.1
(b) Letters of Credit	699,397.5	772,020.5	1,101,002.1
(c) Forward Exchange Transactions	758,694.7	874,502.6	1,114,902.9
(d) Other Contingent Assets	619,577.5	783,184.4	925,281.3
Other Assets	1,539,138.0	873,280.9	884,029.9

* This includes the balances of all Scheduled Banks and exclude the balances where National Bank of Pakistan work as an agent of State Bank of Pakistan wherever it is required, so these balances are included in 'Balances with State Bank of Pakistan

1.1.1 Liabilities and Assets

Public Sector Banks

(Million Rupees)

Item	31-12-08	30-06-08	31-12-07
Liabilities			
Capital (Paid up)	35,660.9	33,802.6	31,524.1
Reserves	37,924.6	27,379.1	23,704.1
Demand Deposits from:	264,752.3	283,834.2	304,124.1
(a) Scheduled Banks	20,975.7	22,380.4	13,098.7
(b) Others	243,776.6	261,453.8	291,025.4
Time Deposits from:	421,374.9	450,555.6	422,429.1
(a) Scheduled Banks	3,569.5	5,462.7	4,956.8
(b) Others	417,805.4	445,092.9	417,472.3
Borrowings from State Bank of Pakistan	91,245.6	92,124.4	94,410.7
Borrowings from Banks Abroad	371.7	568.3	340.3
Borrowings from Other Scheduled Banks	14,366.4	14,101.0	16,180.0
Head Office and Inter-bank Adjustments	3,992.3	8,796.8	1,468.6
Contingent Liabilities as per Contra:	412,397.5	442,368.5	419,765.1
(a) Bank Guarantees	68,617.3	69,019.0	75,589.5
(b) Letters of Credit	185,185.5	220,589.7	216,335.3
(c) Forward Exchange Transactions	130,067.7	122,414.7	94,624.8
(d) Other Contingent Liabilities	28,527.0	30,345.1	33,215.5
Other Liabilities	230,221.7	270,367.4	255,335.0
Total Liabilities/Assets	1,512,307.9	1,623,897.9	1,569,281.1
Assets			
Cash:	77,358.3	112,076.4	76,406.2
(a) Notes, Silver and Coins	15,436.0	12,133.4	10,361.7
(b) Balances with State Bank of Pakistan	35,266.3	82,009.2	46,363.5
(c) Balances with Other Scheduled Banks	26,656.0	17,933.8	19,681.0
Balances Held Abroad	10,899.0	11,866.1	6,074.1
Bills Purchased and Discounted	14,983.6	12,297.0	15,399.4
Advances to:	665,739.6	639,550.1	578,524.0
(a) Scheduled Banks	976.2	12,113.6	4,994.7
(b) Others	664,763.4	627,436.5	573,529.3
Investments in Securities and Shares	187,734.5	202,639.9	263,450.4
Bank Premises	8,265.3	7,283.1	7,321.0
Head Office and inter-bank Adjustments	18,430.8	672.4	102,821.4
Contingent Assets as per Contra:	412,397.5	442,368.5	419,765.1
(a) Bank Guarantees	68,617.3	69,019.0	75,589.5
(b) Letters of Credit	185,185.5	220,589.7	216,335.3
(c) Forward Exchange Transactions	130,067.7	122,414.7	94,624.8
(d) Other Contingent Assets	28,527.0	30,345.1	33,215.5
Other Assets	116,499.3	195,144.4	99,519.5

* This includes the balances of all Scheduled Banks and exclude the balances where National Bank of Pakistan work as an agent of State Bank of Pakistan wherever it is required, so these balances are included in 'Balances with State Bank of Pakistan

1.1.2 Liabilities and Assets

Domestic Private Banks

(Million Rupees)

Item	31-12-08	30-06-08	31-12-07
Liabilities			
Capital (Paid up)	210,152.6	203,269.8	189,298.2
Reserves	159,360.4	127,139.1	113,951.2
Demand Deposits from:	1,334,142.4	1,364,671.3	1,296,184.4
(a) Scheduled Banks	15,852.2	7,536.4	10,451.9
(b) Others	1,318,290.2	1,357,134.9	1,285,732.5
Time Deposits from:	1,678,408.4	1,627,748.6	1,439,392.6
(a) Scheduled Banks	9,996.2	10,984.2	12,125.6
(b) Others	1,668,412.2	1,616,764.4	1,427,267.0
Borrowings from State Bank of Pakistan	157,959.7	120,504.5	143,087.6
Borrowings from Banks Abroad	5,599.6	3,849.0	12,981.8
Borrowings from Other Scheduled Banks	86,771.9	88,428.8	123,412.2
Head Office and Inter-bank Adjustments	597,503.2	57,462.8	11,901.5
Contingent Liabilities as per Contra:	2,137,574.2	2,243,662.6	2,709,166.6
(a) Bank Guarantees	648,684.1	536,054.0	264,088.5
(b) Letters of Credit	489,320.6	516,264.3	849,410.5
(c) Forward Exchange Transactions	412,637.0	446,652.0	712,786.5
(d) Other Contingent Liabilities	586,932.5	744,692.3	882,881.1
Other Liabilities	989,781.4	829,301.1	1,116,354.8
Total Liabilities/Assets	7,357,253.8	6,666,037.6	7,155,730.9
Assets			
Cash:	306,386.6	401,922.6	309,292.2
(a) Notes, Silver and Coins	79,675.0	61,546.6	65,146.0
(b) Balances with State Bank of Pakistan	171,065.7	310,025.5	208,871.4
(c) Balances with Other Scheduled Banks	55,645.9	30,350.5	35,274.8
Balances Held Abroad	97,011.3	132,557.5	105,653.8
Bills Purchased and Discounted	118,858.9	104,114.0	87,927.0
Advances to:	2,315,716.8	2,143,368.8	2,001,974.8
(a) Scheduled Banks	23,439.6	41,819.8	48,470.3
(b) Others	2,292,277.2	2,101,549.0	1,953,504.5
Investments in Securities and Shares	796,586.3	813,289.7	914,670.4
Bank Premises	135,814.8	139,249.8	114,660.1
Head Office and inter-bank Adjustments	42,157.9	25,061.8	146,139.1
Contingent Assets as per Contra:	2,137,574.2	2,243,662.6	2,709,166.6
(a) Bank Guarantees	648,684.1	536,054.0	264,088.5
(b) Letters of Credit	489,320.6	516,264.3	849,410.5
(c) Forward Exchange Transactions	412,637.0	446,652.0	712,786.5
(d) Other Contingent Assets	586,932.5	744,692.3	882,881.1
Other Assets	1,407,147.0	662,810.8	766,246.9

* This includes the balances of all Scheduled Banks and exclude the balances where National Bank of Pakistan work as an agent of State Bank of Pakistan wherever it is required, so these balances are included in 'Balances with State Bank of Pakistan

1.1.3 Liabilities and Assets

Foreign Banks

(Million Rupees)

Item	31-12-08	30-06-08	31-12-07
Liabilities			
Capital (Paid up)	32,198.9	18,469.6	17,074.1
Reserves			
Demand Deposits from:	43,916.3	33,480.9	33,772.7
(a) Scheduled Banks	2,718.0	2,320.9	3,084.0
(b) Others	41,198.3	31,160.0	30,688.7
Time Deposits from:	102,288.2	101,888.9	82,809.5
(a) Scheduled Banks	281.5	1,334.0	499.6
(b) Others	102,006.7	100,554.9	82,309.9
Borrowings from State Bank of Pakistan	5,690.4	3,865.6	4,280.4
Borrowings from Banks Abroad	4,487.1	2,479.9	6,753.1
Borrowings from Other Scheduled Banks	7,174.7	3,620.7	8,172.0
Head Office and Inter-bank Adjustments	152.7	444.0	640.7
Contingent Liabilities as per Contra:	278,758.5	385,907.8	376,987.8
(a) Bank Guarantees	33,759.1	37,158.4	25,055.1
(b) Letters of Credit	24,891.4	35,166.5	35,256.3
(c) Forward Exchange Transactions	215,990.0	305,436.0	307,491.6
(d) Other Contingent Liabilities	4,118.0	8,147.0	9,184.7
Other Liabilities	33,724.7	21,277.3	17,796.7
Total Liabilities/Assets	508,391.5	571,434.7	548,287.0
Assets			
Cash:	47,480.4	35,297.4	28,786.5
(a) Notes, Silver and Coins	3,618.0	2,672.0	2,323.5
(b) Balances with State Bank of Pakistan	31,251.7	29,722.7	21,500.5
(c) Balances with Other Scheduled Banks	12,610.7	2,902.7	4,962.5
Balances Held Abroad	14,336.8	15,125.2	750.6
Bills Purchased and Discounted	4,818.6	6,134.0	4,067.7
Advances to:	106,719.1	90,872.8	91,336.0
(a) Scheduled Banks	7,365.6	4,220.1	5,164.9
(b) Others	99,353.5	86,652.7	86,171.1
Investments in Securities and Shares	36,669.0	20,806.1	26,437.8
Bank Premises	3,376.1	1,960.6	1,630.3
Head Office and inter-bank Adjustments	741.5	4.9	26.8
Contingent Assets as per Contra:	278,758.5	385,907.9	376,987.7
(a) Bank Guarantees	33,759.1	37,158.4	25,055.1
(b) Letters of Credit	24,891.4	35,166.5	35,256.3
(c) Forward Exchange Transactions	215,990.0	305,436.0	307,491.6
(d) Other Contingent Assets	4,118.0	8,147.0	9,184.7
Other Assets	15,491.5	15,325.8	18,263.5

* This includes the balances of all Scheduled Banks and exclude the balances where National Bank of Pakistan work as an agent of State Bank of Pakistan wherever it is required, so these balances are included in 'Balances with State Bank of Pakistan'