

**Scheduled Bank's
Liabilities & Assets**

1.1 Liabilities and Assets

All Banks

(Million Rupees)

Item	30-06-2017	31-12-2016	30-06-16
Liabilities			
Capital (Paid up)	657,627.1	552,067.2	548,631.7
Reserves	639,464.0	670,241.5	620,448.7
Demand Deposits from:	6,625,035.0	6,091,277.9	5,561,224.4
(a) Scheduled Banks	137,339.5	156,691.2	125,696.4
(b) Others	6,487,695.6	5,934,586.7	5,435,528.0
Time Deposits from:	5,116,374.3	4,922,988.5	4,735,749.1
(a) Scheduled Banks	11,969.3	16,316.8	13,620.1
(b) Others	5,104,405.0	4,906,671.7	4,722,129.0
Borrowings from State Bank of Pakistan	1,852,645.3	1,196,829.5	1,787,927.8
Borrowings from Banks Abroad	318,209.0	210,077.1	172,580.1
Borrowings from Other Scheduled Banks	427,713.5	406,864.0	245,030.9
Head Office and Inter-bank Adjustments	145,795.8	149,948.3	134,407.5
Contingent Liabilities as per Contra:	5,092,265.8	4,151,895.4	4,446,871.7
(a) Bank Guarantees	1,129,772.4	930,224.1	900,621.8
(b) Letters of Credit	1,312,861.6	1,169,184.8	1,074,894.1
(c) Forward Exchange Transactions	1,926,820.3	1,484,060.6	1,589,013.6
(d) Other Contingent Liabilities	722,811.5	568,425.9	882,342.2
Other Liabilities	3,743,437.9	4,269,817.7	3,508,024.7
Total Liabilities/Assets	24,618,567.7	22,622,007.3	21,760,896.7
Assets			
Cash:	1,215,145.2	1,113,358.3	821,920.2
(a) Notes, Silver and Coins	294,332.1	212,555.5	256,738.8
(b) Balances with State Bank of Pakistan	650,567.5	636,117.9	380,156.7
(c) Balances with Other Scheduled Banks	270,245.6	264,685.0	185,024.7
Balances Held Abroad	217,541.2	175,738.3	188,926.2
Bills Purchased and Discounted	208,966.9	176,612.8	190,090.3
Advances to:	6,047,133.8	5,649,917.1	5,198,093.1
(a) Scheduled Banks	81,194.8	246,686.9	119,901.1
(b) Others	5,965,939.0	5,403,230.2	5,078,192.0
Investments in Securities and Shares	8,227,772.9	7,268,792.7	7,610,278.2
Bank Premises	295,253.6	256,711.9	268,335.0
Head Office and inter-bank Adjustments	999,505.6	1,340,189.5	791,734.1
Contingent Assets as per Contra:	5,092,265.8	4,151,895.4	4,446,871.7
(a) Bank Guarantees	1,129,772.4	930,224.1	900,621.8
(b) Letters of Credit	1,312,861.6	1,169,184.8	1,074,894.1
(c) Forward Exchange Transactions	1,926,820.3	1,484,060.6	1,589,013.6
(d) Other Contingent Assets	722,811.5	568,425.9	882,342.2
Other Assets	2,314,982.6	2,488,791.4	2,244,647.9

1.1.1 Liabilities and Assets

Public Sector Banks

(Million Rupees)

Item	30-06-2017	31-12-2016	30-06-16
Liabilities			
Capital (Paid up)	186,050.5	90,134.8	90,124.7
Reserves	129,119.8	180,744.3	158,526.0
Demand Deposits from:	941,059.7	908,447.0	764,314.5
(a) Scheduled Banks	103,066.7	106,265.0	78,742.3
(b) Others	837,993.0	802,182.0	685,572.2
Time Deposits from:	1,460,306.5	1,396,116.5	1,233,973.6
(a) Scheduled Banks	7,848.6	9,414.1	4,948.3
(b) Others	1,452,457.9	1,386,702.4	1,229,025.3
Borrowings from State Bank of Pakistan	324,714.8	130,202.8	306,775.0
Borrowings from Banks Abroad	3,971.0	84.8	157.7
Borrowings from Other Scheduled Banks	148,450.6	71,932.4	45,701.9
Head Office and Inter-bank Adjustments	41,127.2	15,213.9	20,467.5
Contingent Liabilities as per Contra:	715,876.8	623,804.5	724,243.4
(a) Bank Guarantees	79,642.0	64,443.5	94,621.5
(b) Letters of Credit	97,848.9	89,148.7	73,856.7
(c) Forward Exchange Transactions	356,132.9	369,502.2	349,890.2
(d) Other Contingent Liabilities	182,253.1	100,710.1	205,875.0
Other Liabilities	1,514,267.8	1,811,921.0	912,777.4
Total Liabilities/Assets	5,464,944.8	5,228,602.1	4,257,061.5
Assets			
Cash:	218,130.0	201,828.2	126,669.0
(a) Notes, Silver and Coins	47,502.9	42,975.4	41,975.0
(b) Balances with State Bank of Pakistan	126,782.8	108,960.8	54,310.1
(c) Balances with Other Scheduled Banks	43,844.3	49,892.0	30,383.9
Balances Held Abroad	86,842.6	33,043.6	37,041.2
Bills Purchased and Discounted	32,371.4	19,663.6	19,912.9
Advances to:	1,389,872.8	1,294,540.3	1,208,113.4
(a) Scheduled Banks	0.0	0.0	0.0
(b) Others	1,389,872.8	1,294,540.3	1,208,113.4
Investments in Securities and Shares	1,723,280.8	1,310,109.3	1,317,443.2
Bank Premises	71,868.6	18,688.2	16,726.3
Head Office and inter-bank Adjustments	652,383.5	824,989.0	365,241.2
Contingent Assets as per Contra:	715,876.8	623,804.5	724,243.4
(a) Bank Guarantees	79,642.0	64,443.5	94,621.5
(b) Letters of Credit	97,848.9	89,148.7	73,856.7
(c) Forward Exchange Transactions	356,132.9	369,502.2	349,890.2
(d) Other Contingent Assets	182,253.1	100,710.1	205,875.0
Other Assets	574,318.2	901,935.5	441,671.0

1.1.2 Liabilities and Assets

Domestic Private Banks

(Million Rupees)

Item	30-06-2017	31-12-2016	30-06-16
Liabilities			
Capital (Paid up)	453,288.4	443,942.9	440,310.2
Reserves	496,955.8	479,634.2	454,222.2
Demand Deposits from:	5,593,564.4	5,083,093.9	4,760,599.5
(a) Scheduled Banks	34,205.7	50,404.6	46,935.1
(b) Others	5,559,358.7	5,032,689.3	4,713,664.4
Time Deposits from:	3,592,760.1	3,488,548.0	3,414,405.5
(a) Scheduled Banks	4,120.7	6,902.7	8,671.8
(b) Others	3,588,639.4	3,481,645.3	3,405,733.7
Borrowings from State Bank of Pakistan	1,526,132.2	1,066,626.7	1,481,152.8
Borrowings from Banks Abroad	17,362.8	21,726.4	18,847.7
Borrowings from Other Scheduled Banks	277,730.6	334,414.8	194,096.6
Head Office and Inter-bank Adjustments	104,666.8	134,733.6	113,939.3
Contingent Liabilities as per Contra:	4,352,330.6	3,487,864.7	3,688,968.7
(a) Bank Guarantees	1,032,130.0	841,116.6	781,464.0
(b) Letters of Credit	1,210,751.9	1,072,689.1	994,456.3
(c) Forward Exchange Transactions	1,569,987.3	1,107,404.6	1,237,920.0
(d) Other Contingent Liabilities	539,461.3	466,654.4	675,128.3
Other Liabilities	2,194,795.7	2,427,113.1	2,561,618.6
Total Liabilities/Assets	18,609,587.3	16,967,698.3	17,128,161.0
Assets			
Cash:	972,540.0	889,112.5	674,832.3
(a) Notes, Silver and Coins	246,098.2	168,947.9	214,052.1
(b) Balances with State Bank of Pakistan	500,092.2	505,410.7	306,410.3
(c) Balances with Other Scheduled Banks	226,349.6	214,753.8	154,369.9
Balances Held Abroad	116,874.8	137,309.8	149,200.4
Bills Purchased and Discounted	171,621.2	152,013.2	167,683.4
Advances to:	4,590,554.0	4,296,808.9	3,944,073.2
(a) Scheduled Banks	48,258.7	218,731.6	109,300.6
(b) Others	4,542,295.3	4,078,077.4	3,834,772.6
Investments in Securities and Shares	6,190,521.8	5,681,533.7	6,058,173.7
Bank Premises	222,491.7	237,140.9	250,824.7
Head Office and inter-bank Adjustments	347,122.1	515,200.5	426,492.8
Contingent Assets as per Contra:	4,352,330.6	3,487,864.7	3,688,968.7
(a) Bank Guarantees	1,032,130.0	841,116.6	781,464.0
(b) Letters of Credit	1,210,751.9	1,072,689.1	994,456.3
(c) Forward Exchange Transactions	1,569,987.3	1,107,404.6	1,237,920.0
(d) Other Contingent Assets	539,461.3	466,654.4	675,128.3
Other Assets	1,645,531.2	1,570,714.2	1,767,911.6

1.1.3 Liabilities and Assets

Foreign Banks

(Million Rupees)

Item	30-06-2017	31-12-2016	30-06-16
Liabilities			
Capital (Paid up)	18,288.3	17,989.5	18,196.8
Reserves	13,388.3	9,863.0	7,700.6
Demand Deposits from:	90,411.0	99,737.1	36,310.4
(a) Scheduled Banks	67.1	21.7	19.1
(b) Others	90,343.9	99,715.4	36,291.4
Time Deposits from:	63,307.7	38,324.0	87,370.1
(a) Scheduled Banks	0.0	0.0	0.0
(b) Others	63,307.7	38,324.0	87,370.1
Borrowings from State Bank of Pakistan	1,798.2	0.0	0.0
Borrowings from Banks Abroad	296,875.2	188,265.9	153,574.7
Borrowings from Other Scheduled Banks	1,532.3	516.9	5,232.5
Head Office and Inter-bank Adjustments	1.8	0.8	0.8
Contingent Liabilities as per Contra:	24,058.4	40,226.1	33,659.7
(a) Bank Guarantees	18,000.4	24,664.0	24,536.3
(b) Letters of Credit	4,260.9	7,347.0	6,581.0
(c) Forward Exchange Transactions	700.2	7,153.8	1,203.4
(d) Other Contingent Liabilities	1,097.0	1,061.3	1,338.9
Other Liabilities	34,374.4	30,783.6	33,628.7
Total Liabilities/Assets	544,035.6	425,706.8	375,674.2
Assets			
Cash:	24,475.2	22,417.6	20,418.9
(a) Notes, Silver and Coins	731.0	632.1	711.8
(b) Balances with State Bank of Pakistan	23,692.5	21,746.3	19,436.2
(c) Balances with Other Scheduled Banks	51.7	39.2	270.9
Balances Held Abroad	13,823.8	5,384.9	2,684.5
Bills Purchased and Discounted	4,974.3	4,936.0	2,494.0
Advances to:	66,707.0	58,567.8	45,906.6
(a) Scheduled Banks	32,936.1	27,955.3	10,600.5
(b) Others	33,771.0	30,612.5	35,306.0
Investments in Securities and Shares	313,970.3	277,149.7	234,661.3
Bank Premises	893.3	882.9	784.0
Head Office and inter-bank Adjustments	0.0	0.0	0.1
Contingent Assets as per Contra:	24,058.4	40,226.1	33,659.7
(a) Bank Guarantees	18,000.4	24,664.0	24,536.3
(b) Letters of Credit	4,260.9	7,347.0	6,581.0
(c) Forward Exchange Transactions	700.2	7,153.8	1,203.4
(d) Other Contingent Assets	1,097.0	1,061.3	1,338.9
Other Assets	95,133.2	16,141.7	35,065.2