

Scheduled Banks
Liabilities & Assets

1.1 Liabilities and Assets

All Banks

(Million Rupees)

Item	Jun-19	Dec-19	Jun-20
Liabilities			
Capital (Paid up)	541,948.5	552,407.1	556,833.4
Reserves	901,333.2	974,830.3	1,041,556.0
Demand Deposits from:	11,249,350.9	11,666,302.4	13,375,081.0
(a) Scheduled Banks	45,737.0	181,398.0	337,508.6
(b) Others	11,203,613.9	11,484,904.4	13,037,572.4
Time Deposits from:	2,841,449.7	3,208,104.6	3,183,592.9
(a) Scheduled Banks	8,089.1	48,888.9	15,775.5
(b) Others	2,833,360.6	3,159,215.7	3,167,817.4
Borrowing from State Bank of Pakistan	1,313,474.8	1,567,246.6	1,698,182.8
Borrowing from Banks Abroad	509,322.6	400,208.9	439,991.1
Borrowing from Others Scheduled Banks	557,144.2	718,462.1	619,018.9
Borrowing from Others Institutions	12,220.2	5,151.0	19,029.8
Head Office and Inter Bank Adjustments	398,395.7	258,851.4	136,706.7
Other Liabilities	2,239,664.2	2,636,283.6	2,792,904.1
Total Liabilities/Assets	20,564,304.0	21,987,848.0	23,862,896.7
Assets			
Cash:	2,028,979.9	1,901,490.7	1,906,202.6
(a) Notes, Silver and Coins	403,705.5	303,151.2	392,675.3
(b) Balances with State Bank of Pakistan	1,239,068.7	1,133,404.5	1,144,230.2
(c) Balances with Other Scheduled Banks	385,205.6	464,935.0	369,297.2
(c) Balances with Other Institutions	1,000.0	0.0	0.0
Balances Held Abroad	159,553.6	150,610.2	181,774.2
Bills Purchased and Discounted	271,646.2	294,048.1	246,073.0
Advances to:	7,906,128.9	8,119,252.0	8,255,678.5
(a) Scheduled Bank	96,617.1	128,332.9	291,008.1
(b) Others	7,809,511.8	7,990,919.1	7,964,670.4
Investments in Securities and Shares	7,833,381.6	8,728,972.0	10,610,435.9
Bank Premises	397,735.1	457,557.9	486,161.1
Head Office and Inter Bank Adjustments	20,953.5	145,955.1	34,258.1
Other Assets	1,945,925.2	2,189,962.1	2,142,324.6
Contingent Assets/Liabilities	10,502,975.0	11,715,892.9	10,018,714.9
(a) Bank Guarantees	1,658,542.2	1,679,213.4	1,876,444.4
(b) Letters of Credit	2,169,204.8	2,345,121.1	2,367,187.9
(c) Forward Exchange Transactions	4,690,318.9	5,758,504.5	3,933,197.6
(d) Other Contingent Assets/Liabilities	1,984,909.1	1,933,053.9	1,841,885.0

1.1.1 Liabilities and Assets

Public Sector Banks

(Million Rupees)

Item	Jun-19	Dec-19	Jun-20
Liabilities			
Capital (Paid up)	134,676.6	144,376.6	144,376.6
Reserves	174,976.8	189,050.4	176,146.4
Demand Deposits from:	2,124,275.5	2,206,475.1	2,766,214.8
(a) Scheduled Banks	3,211.6	149,026.9	306,564.6
(b) Others	2,121,064.0	2,057,448.3	2,459,650.2
Time Deposits from:	561,527.8	690,307.3	708,084.9
(a) Scheduled Banks	1,104.0	2,973.5	0.0
(b) Others	560,423.8	687,333.8	708,084.9
Borrowing from State Bank of Pakistan	298,335.6	437,936.1	373,204.5
Borrowing from Banks Abroad	63,645.8	423.7	456.5
Borrowing from Others Scheduled Banks	77,546.9	258,685.0	237,346.0
Borrowing from Others Institutions	0.0	0.0	0.0
Head Office and Inter Bank Adjustments	314,360.3	222,453.8	120,535.9
Other Liabilities	458,720.1	514,540.4	559,579.7
Total Liabilities/Assets	4,208,065.4	4,664,248.4	5,085,945.2
Assets			
Cash:	411,120.8	368,148.8	384,943.1
(a) Notes, Silver and Coins	82,136.0	75,005.4	85,943.3
(b) Balances with State Bank of Pakistan	287,649.7	223,984.3	253,926.0
(c) Balances with Other Scheduled Banks	41,335.2	69,159.0	45,073.8
(c) Balances with Other Institutions	0.0	0.0	0.0
Balances Held Abroad	50,857.9	47,264.8	58,905.3
Bills Purchased and Discounted	52,303.6	62,613.5	52,111.2
Advances to:	1,694,902.8	1,759,091.7	1,757,622.3
(a) Scheduled Bank	0.0	115.2	0.0
(b) Others	1,694,902.8	1,758,976.5	1,757,622.3
Investments in Securities and Shares	1,572,904.7	1,977,282.9	2,404,474.2
Bank Premises	83,017.9	86,156.7	89,317.1
Head Office and Inter Bank Adjustments	3,172.4	3,631.7	5,058.5
Other Assets	339,785.3	360,058.2	333,513.6
Contingent Assets/Liabilities			
(a) Bank Guarantees	216,937.1	224,842.7	264,544.1
(b) Letters of Credit	869,674.5	999,359.5	1,097,853.8
(c) Forward Exchange Transactions	820,662.8	889,310.4	559,482.1
(d) Other Contingent Assets/Liabilities	174,356.6	179,466.8	276,944.9

1.1.2 Liabilities and Assets

Domestic Private Banks

(Million Rupees)

Item	Jun-19	Dec-19	Jun-20
Liabilities			
Capital (Paid up)	363,384.5	364,770.4	366,164.0
Reserves	709,609.2	764,891.7	834,984.3
Demand Deposits from:	9,003,014.8	9,274,466.9	10,415,629.6
(a) Scheduled Banks	37,846.8	31,176.6	28,669.6
(b) Others	8,965,168.0	9,243,290.4	10,386,960.0
Time Deposits from:	2,257,892.3	2,472,175.1	2,417,277.2
(a) Scheduled Banks	6,985.0	45,915.4	15,775.5
(b) Others	2,250,907.3	2,426,259.7	2,401,501.7
Borrowing from State Bank of Pakistan	1,015,139.2	1,129,310.6	1,324,978.4
Borrowing from Banks Abroad	51,618.8	42,338.7	34,918.7
Borrowing from Others Scheduled Banks	474,633.5	452,090.2	374,081.8
Borrowing from Others Institutions	12,220.2	5,151.0	19,029.8
Head Office and Inter Bank Adjustments	84,035.5	36,394.9	16,168.4
Other Liabilities	1,708,153.2	2,066,903.4	2,181,479.0
Total Liabilities/Assets	15,679,701.1	16,608,492.8	17,984,711.3
Assets			
Cash:	1,560,361.2	1,473,799.7	1,456,414.2
(a) Notes, Silver and Coins	321,093.4	227,683.1	306,167.1
(b) Balances with State Bank of Pakistan	894,412.5	850,388.1	826,036.2
(c) Balances with Other Scheduled Banks	343,855.4	395,728.5	324,210.9
(c) Balances with Other Institutions	1,000.0	0.0	0.0
Balances Held Abroad	102,222.9	72,979.5	118,467.0
Bills Purchased and Discounted	215,136.4	224,761.7	188,770.3
Advances to:	6,117,348.9	6,254,586.0	6,235,177.8
(a) Scheduled Bank	79,179.4	110,134.1	118,119.7
(b) Others	6,038,169.5	6,144,451.8	6,117,058.2
Investments in Securities and Shares	6,022,061.5	6,464,152.1	7,774,639.7
Bank Premises	313,987.3	370,450.3	395,609.4
Head Office and Inter Bank Adjustments	17,781.1	142,323.4	29,197.8
Other Assets	1,330,801.8	1,605,440.1	1,786,435.1
Contingent Assets/Liabilities	6,900,911.4	7,973,381.6	6,291,836.7
(a) Bank Guarantees	1,182,681.1	1,210,360.9	1,289,022.3
(b) Letters of Credit	1,281,312.4	1,319,239.0	1,244,897.7
(c) Forward Exchange Transactions	2,875,250.7	3,933,385.3	2,379,999.8
(d) Other Contingent Assets/Liabilities	1,561,667.2	1,510,396.4	1,377,916.9

1.1.3 Liabilities and Assets

Foreign Banks

(Million Rupees)

Item	Jun-19	Dec-19	Jun-20
Liabilities			
Capital (Paid up)	43,887.5	43,260.1	46,292.8
Reserves	16,747.2	20,888.3	30,425.3
Demand Deposits from:	122,060.6	185,360.3	193,236.5
(a) Scheduled Banks	4,678.6	1,194.6	2,274.4
(b) Others	117,381.9	184,165.7	190,962.2
Time Deposits from:	22,029.6	45,622.1	58,230.8
(a) Scheduled Banks	0.0	0.0	0.0
(b) Others	22,029.6	45,622.1	58,230.8
Borrowing from State Bank of Pakistan	0.0	0.0	0.0
Borrowing from Banks Abroad	394,058.0	357,446.5	404,615.9
Borrowing from Others Scheduled Banks	4,963.7	7,687.0	7,591.1
Borrowing from Others Institutions	0.0	0.0	0.0
Head Office and Inter Bank Adjustments	0.0	2.8	2.4
Other Liabilities	72,791.0	54,839.8	51,845.4
Total Liabilities/Assets	676,537.5	715,106.9	792,240.1
Assets			
Cash:	57,497.8	59,542.3	64,845.3
(a) Notes, Silver and Coins	476.2	462.7	564.9
(b) Balances with State Bank of Pakistan	57,006.6	59,032.1	64,268.0
(c) Balances with Other Scheduled Banks	15.1	47.5	12.4
(c) Balances with Other Institutions	0.0	0.0	0.0
Balances Held Abroad	6,472.8	30,365.9	4,401.9
Bills Purchased and Discounted	4,206.2	6,672.8	5,191.6
Advances to:	93,877.2	105,574.3	262,878.4
(a) Scheduled Bank	17,437.7	18,083.6	172,888.5
(b) Others	76,439.5	87,490.7	89,990.0
Investments in Securities and Shares	238,415.4	287,537.0	431,322.0
Bank Premises	729.8	950.8	1,234.7
Head Office and Inter Bank Adjustments	0.0	0.0	1.8
Other Assets	275,338.2	224,463.8	22,375.9
Contingent Assets/Liabilities			
(a) Bank Guarantees	1,520,432.7	1,449,531.9	1,528,053.3
(b) Letters of Credit	258,924.0	244,009.8	322,878.0
(c) Forward Exchange Transactions	18,217.9	26,522.6	24,436.3
(c) Forward Exchange Transactions	994,405.4	935,808.8	993,715.8
(d) Other Contingent Assets/Liabilities	248,885.3	243,190.8	187,023.2

