

**Scheduled Banks**  
**Assets and Liabilities**

# 1.1 Assets and Liabilities

## All Banks

(Million Rupees)

Item	Jun-20	Dec-20	Jun-21
<b>Liabilities</b>			
Capital (Paid up)	556,833.4	560,409.1	562,465.0
Reserves	1,041,556.0	1,136,827.4	1,152,166.0
Demand Deposits from:	13,375,081.0	14,361,478.8	15,995,829.7
(a) Scheduled Banks	337,508.6	423,203.2	424,278.0
(b) Others	13,037,572.4	13,938,275.6	15,571,551.7
Time Deposits from:	3,183,592.9	3,401,137.3	3,594,928.4
(a) Scheduled Banks	15,775.5	8,477.9	31,441.8
(b) Others	3,167,817.4	3,392,659.4	3,563,486.6
Borrowing from State Bank of Pakistan	1,698,182.8	2,003,836.3	2,983,445.3
Borrowing from Banks Abroad	439,991.1	343,471.8	381,032.5
Borrowing from Others Scheduled Banks	619,018.9	709,244.9	649,318.8
Borrowing from Others Institutions	19,029.8	18,223.2	20,523.7
Head Office and Inter Bank Adjustments	136,693.3	22,549.2	18,738.8
Other Liabilities	2,791,710.1	2,754,742.7	3,030,955.6
<b>Total Assets/Liabilities</b>	<b>23,861,689.3</b>	<b>25,311,920.8</b>	<b>28,389,403.8</b>
<b>Assets</b>			
Cash:	1,906,202.6	1,921,340.1	2,206,951.6
(a) Notes, Silver and Coins	392,675.3	429,420.7	435,489.1
(b) Balances with State Bank of Pakistan	1,144,230.2	1,089,586.2	1,299,522.3
(c) Balances with Other Scheduled Banks	369,297.2	402,333.3	471,940.2
(c) Balances with Other Institutions	0.0	0.0	0.0
Balances Held Abroad	181,774.2	311,418.3	210,298.4
Bills Purchased and Discounted	247,267.0	252,662.5	305,645.3
Advances to:	8,254,471.2	8,580,480.6	8,879,416.8
(a) Scheduled Bank	291,008.1	336,965.3	188,596.1
(b) Others	7,963,463.0	8,243,515.2	8,690,820.8
Investments in Securities and Shares	10,610,435.9	11,565,719.8	13,779,334.1
Bank Premises	486,161.1	534,891.3	557,526.6
Head Office and Inter Bank Adjustments	34,258.1	26,183.6	136,481.3
Other Assets	2,141,130.6	2,119,224.5	2,313,749.8
<b>Contingent Assets/Liabilities</b>			
(a) Bank Guarantees	1,876,444.4	1,941,071.1	2,150,160.1
(b) Letters of Credit	2,367,187.9	2,793,915.6	3,199,195.2
(c) Forward Exchange Transactions	3,933,197.6	4,335,745.9	4,387,795.3
(d) Other Contingent Assets/Liabilities	1,841,896.5	1,856,966.8	2,676,952.1

## 1.1.1 Assets and Liabilities

### Public Sector Banks

(Million Rupees)

Item	Jun-20	Dec-20	Jun-21
<b>Liabilities</b>			
Capital (Paid up)	144,376.6	147,876.6	150,691.1
Reserves	176,146.4	185,201.1	206,126.6
Demand Deposits from:	2,766,214.8	2,921,025.2	3,320,165.4
(a) Scheduled Banks	306,564.6	392,988.1	392,166.8
(b) Others	2,459,650.2	2,528,037.1	2,927,998.6
Time Deposits from:	708,084.9	748,909.4	732,092.3
(a) Scheduled Banks	0.0	1,401.0	1,551.0
(b) Others	708,084.9	747,508.4	730,541.3
Borrowing from State Bank of Pakistan	373,204.5	284,213.4	598,330.7
Borrowing from Banks Abroad	456.5	2.1	0.0
Borrowing from Others Scheduled Banks	237,346.0	219,561.3	239,708.9
Borrowing from Others Institutions	0.0	1,992.6	2,877.2
Head Office and Inter Bank Adjustments	120,522.6	1.4	70.3
Other Liabilities	559,579.7	448,610.6	660,349.0
<b>Total Assets/Liabilities</b>	<b>5,085,931.9</b>	<b>4,957,393.6</b>	<b>5,910,411.6</b>
<b>Assets</b>			
Cash:	384,943.1	333,033.8	496,975.6
(a) Notes, Silver and Coins	85,943.3	87,201.6	91,732.7
(b) Balances with State Bank of Pakistan	253,926.0	207,031.3	352,982.6
(c) Balances with Other Scheduled Banks	45,073.8	38,800.9	52,260.3
(c) Balances with Other Institutions	0.0	0.0	0.0
Balances Held Abroad	58,905.3	67,439.9	68,783.7
Bills Purchased and Discounted	52,111.2	40,582.7	58,641.8
Advances to:	1,757,608.9	1,843,434.6	1,860,735.3
(a) Scheduled Bank	0.0	0.0	0.0
(b) Others	1,757,608.9	1,843,434.6	1,860,735.3
Investments in Securities and Shares	2,404,474.2	2,305,459.1	2,869,741.1
Bank Premises	89,317.1	100,017.6	102,909.2
Head Office and Inter Bank Adjustments	5,058.5	19,085.3	112,165.2
Other Assets	333,513.6	248,340.7	340,459.6
<b>Contingent Assets/Liabilities</b>	<b>2,198,824.9</b>	<b>2,038,283.9</b>	<b>2,238,658.9</b>
(a) Bank Guarantees	264,544.1	280,888.1	283,864.9
(b) Letters of Credit	1,097,853.8	1,072,930.5	1,103,950.1
(c) Forward Exchange Transactions	559,482.1	559,523.1	680,609.6
(d) Other Contingent Assets/Liabilities	276,944.9	124,942.2	170,234.3

## 1.1.2 Assets and Liabilities

### Domestic Private Banks

(Million Rupees)

Item	Jun-20	Dec-20	Jun-21
<b>Liabilities</b>			
Capital (Paid up)	366,164.0	367,450.1	367,450.1
Reserves	834,984.3	918,994.3	909,613.5
Demand Deposits from:	10,415,629.6	11,221,967.1	12,441,536.4
(a) Scheduled Banks	28,669.6	28,497.7	31,561.5
(b) Others	10,386,960.0	11,193,469.4	12,409,974.9
Time Deposits from:	2,417,277.2	2,604,375.5	2,824,271.7
(a) Scheduled Banks	15,775.5	7,076.9	29,890.8
(b) Others	2,401,501.7	2,597,298.6	2,794,380.9
Borrowing from State Bank of Pakistan	1,324,978.4	1,719,622.9	2,385,114.6
Borrowing from Banks Abroad	34,918.7	17,354.6	24,971.7
Borrowing from Others Scheduled Banks	374,081.8	470,845.7	409,581.1
Borrowing from Others Institutions	19,029.8	16,230.7	17,646.5
Head Office and Inter Bank Adjustments	16,168.4	22,547.8	18,668.5
Other Liabilities	2,180,285.0	2,256,756.0	2,320,367.0
<b>Total Assets/Liabilities</b>	<b>17,983,517.3</b>	<b>19,616,144.6</b>	<b>21,719,221.1</b>
<b>Assets</b>			
Cash:	1,456,414.2	1,528,604.5	1,645,158.2
(a) Notes, Silver and Coins	306,167.1	341,592.7	343,148.9
(b) Balances with State Bank of Pakistan	826,036.2	823,492.6	882,343.2
(c) Balances with Other Scheduled Banks	324,210.9	363,519.2	419,666.0
(c) Balances with Other Institutions	0.0	0.0	0.0
Balances Held Abroad	118,467.0	214,092.0	129,597.8
Bills Purchased and Discounted	189,964.3	207,686.5	241,406.2
Advances to:	6,233,983.8	6,451,967.9	6,853,666.2
(a) Scheduled Bank	118,119.7	122,685.3	97,925.7
(b) Others	6,115,864.2	6,329,282.7	6,755,740.5
Investments in Securities and Shares	7,774,639.7	8,914,398.3	10,412,814.7
Bank Premises	395,609.4	432,141.6	452,289.6
Head Office and Inter Bank Adjustments	29,197.8	7,097.1	24,315.7
Other Assets	1,785,241.1	1,860,156.7	1,959,972.7
<b>Contingent Assets/Liabilities</b>			
(a) Bank Guarantees	6,291,836.7	7,278,708.7	8,673,561.3
(b) Letters of Credit	1,289,022.3	1,346,491.6	1,515,836.5
(c) Forward Exchange Transactions	1,244,897.7	1,690,328.5	2,075,289.1
(d) Other Contingent Assets/Liabilities	2,379,999.8	2,741,185.5	2,653,050.3
	1,377,916.9	1,500,703.1	2,429,385.4

## 1.1.3 Assets and Liabilities

### Foreign Banks

(Million Rupees)

Item	Jun-20	Dec-20	Jun-21
<b>Liabilities</b>			
Capital (Paid up)	46,292.8	45,082.3	44,323.8
Reserves	30,425.3	32,632.1	36,426.0
Demand Deposits from:	193,236.5	218,486.6	234,127.9
(a) Scheduled Banks	2,274.4	1,717.5	549.7
(b) Others	190,962.2	216,769.1	233,578.2
Time Deposits from:	58,230.8	47,852.4	38,564.3
(a) Scheduled Banks	0.0	0.0	0.0
(b) Others	58,230.8	47,852.4	38,564.3
Borrowing from State Bank of Pakistan	0.0	0.0	0.0
Borrowing from Banks Abroad	404,615.9	326,115.0	356,060.8
Borrowing from Others Scheduled Banks	7,591.1	18,838.0	28.7
Borrowing from Others Institutions	0.0	0.0	0.0
Head Office and Inter Bank Adjustments	2.4	0.0	0.0
Other Liabilities	51,845.4	49,376.2	50,239.6
<b>Total Assets/Liabilities</b>	<b>792,240.1</b>	<b>738,382.6</b>	<b>759,771.1</b>
<b>Assets</b>			
Cash:	64,845.3	59,701.9	64,817.8
(a) Notes, Silver and Coins	564.9	626.3	607.5
(b) Balances with State Bank of Pakistan	64,268.0	59,062.3	64,196.4
(c) Balances with Other Scheduled Banks	12.4	13.2	13.9
(c) Balances with Other Institutions	0.0	0.0	0.0
Balances Held Abroad	4,401.9	29,886.5	11,916.9
Bills Purchased and Discounted	5,191.6	4,393.3	5,597.3
Advances to:	262,878.4	285,078.1	165,015.2
(a) Scheduled Bank	172,888.5	214,280.1	90,670.3
(b) Others	89,990.0	70,798.0	74,344.9
Investments in Securities and Shares	431,322.0	345,862.5	496,778.3
Bank Premises	1,234.7	2,732.1	2,327.8
Head Office and Inter Bank Adjustments	1.8	1.2	0.4
Other Assets	22,364.4	10,727.1	13,317.4
<b>Contingent Assets/Liabilities</b>			
(a) Bank Guarantees	1,528,064.8	1,610,706.8	1,501,882.5
(b) Letters of Credit	322,878.0	313,691.4	350,458.7
(c) Forward Exchange Transactions	24,436.3	30,656.5	19,955.9
(d) Other Contingent Assets/Liabilities	993,715.8	1,035,037.3	1,054,135.4
	187,034.7	231,321.5	77,332.4

