

Scheduled Banks
Assets and Liabilities

1.1 Assets and Liabilities

All Banks

(Million Rupees)

Item	Jun-21	Dec-21	Jun-22
Liabilities			
Capital (Paid up)	562,465.0	568,727.8	582,437.5
Reserves	1,152,166.0	1,269,713.3	1,367,915.4
Demand Deposits from:	15,995,829.7	16,774,719.1	18,351,900.0
(a) Scheduled Banks	424,278.0	502,048.1	524,549.1
(b) Others	15,571,551.7	16,272,671.0	17,827,351.0
Time Deposits from:	3,594,928.4	4,024,780.9	4,171,191.7
(a) Scheduled Banks	31,441.8	30,580.9	25,154.6
(b) Others	3,563,486.6	3,994,200.1	4,146,037.1
Borrowing from State Bank of Pakistan	2,983,445.3	3,126,789.4	5,796,912.7
Borrowing from Banks Abroad	381,032.5	437,418.0	509,827.1
Borrowing from Others Scheduled Banks	649,318.8	878,843.0	521,334.7
Borrowing from Others Institutions	20,523.7	103,328.3	76,958.4
Head Office and Inter Bank Adjustments	18,738.8	74,251.5	31,732.6
Other Liabilities	3,030,955.6	3,130,732.4	3,373,439.8
Total Assets/Liabilities	28,389,403.8	30,389,303.7	34,783,649.9
Assets			
Cash:	2,206,951.6	2,212,152.1	2,334,968.7
(a) Notes, Silver and Coins	435,489.1	407,912.9	498,147.8
(b) Balances with State Bank of Pakistan	1,299,522.3	1,296,106.3	1,246,734.8
(c) Balances with Other Scheduled Banks	471,940.2	507,632.9	539,572.5
(c) Balances with Other Institutions	0.0	500.0	50,513.6
Balances Held Abroad	210,298.4	226,721.3	286,827.9
Bills Purchased and Discounted	305,645.3	359,227.0	417,957.7
Advances to:	8,879,416.8	10,045,396.9	10,777,604.5
(a) Scheduled Bank	188,596.1	235,051.0	313,737.7
(b) Others	8,690,820.8	9,810,345.9	10,463,866.8
Investments in Securities and Shares	13,779,334.1	14,255,370.8	17,692,073.5
Bank Premises	557,526.6	663,344.7	612,021.0
Head Office and Inter Bank Adjustments	136,481.3	331,746.1	82,811.8
Other Assets	2,313,749.8	2,295,344.7	2,579,384.8
Contingent Assets/Liabilities			
(a) Bank Guarantees	2,150,160.1	2,459,459.4	2,758,884.4
(b) Letters of Credit	3,199,195.2	3,954,909.5	4,170,853.5
(c) Forward Exchange Transactions	4,387,795.3	4,233,142.3	5,351,670.9
(d) Other Contingent Assets/Liabilities	2,676,952.1	2,816,567.0	3,888,338.7

1.1.1 Assets and Liabilities

Public Sector Banks

(Million Rupees)

Item	Jun-21	Dec-21	Jun-22
Liabilities			
Capital (Paid up)	150,691.1	150,691.1	154,520.9
Reserves	206,126.6	236,869.0	251,208.7
Demand Deposits from:	3,320,165.4	3,513,306.8	3,796,503.3
(a) Scheduled Banks	392,166.8	447,617.7	464,558.6
(b) Others	2,927,998.6	3,065,689.1	3,331,944.7
Time Deposits from:	732,092.3	937,510.6	821,829.1
(a) Scheduled Banks	1,551.0	22,916.0	1,700.6
(b) Others	730,541.3	914,594.6	820,128.5
Borrowing from State Bank of Pakistan	598,330.7	477,017.4	1,833,092.9
Borrowing from Banks Abroad	0.0	0.0	70.1
Borrowing from Others Scheduled Banks	239,708.9	162,896.2	131,911.6
Borrowing from Others Institutions	2,877.2	76,286.2	31,877.9
Head Office and Inter Bank Adjustments	70.3	291.8	3.9
Other Liabilities	660,349.0	688,490.8	726,399.4
Total Assets/Liabilities	5,910,411.6	6,243,359.8	7,747,417.9
Assets			
Cash:	496,975.6	375,525.8	436,421.0
(a) Notes, Silver and Coins	91,732.7	82,624.5	107,833.8
(b) Balances with State Bank of Pakistan	352,982.6	237,968.4	227,664.3
(c) Balances with Other Scheduled Banks	52,260.3	54,932.9	57,984.2
(c) Balances with Other Institutions	0.0	0.0	42,938.7
Balances Held Abroad	68,783.7	113,725.3	107,488.7
Bills Purchased and Discounted	58,641.8	45,451.4	53,696.8
Advances to:	1,860,735.3	2,030,880.0	2,112,578.3
(a) Scheduled Bank	0.0	16,828.2	20,226.6
(b) Others	1,860,735.3	2,014,051.8	2,092,351.7
Investments in Securities and Shares	2,869,741.1	2,880,354.8	4,504,098.4
Bank Premises	102,909.2	104,529.9	115,123.5
Head Office and Inter Bank Adjustments	112,165.2	308,466.2	49,232.7
Other Assets	340,459.6	384,426.4	368,778.6
Contingent Assets/Liabilities			
(a) Bank Guarantees	283,864.9	325,430.0	296,277.5
(b) Letters of Credit	1,103,950.1	1,581,553.5	1,573,562.4
(c) Forward Exchange Transactions	680,609.6	783,493.5	942,410.8
(d) Other Contingent Assets/Liabilities	170,234.3	257,065.6	319,873.7

1.1.2 Assets and Liabilities

Domestic Private Banks

(Million Rupees)

Item	Jun-21	Dec-21	Jun-22
Liabilities			
Capital (Paid up)	367,450.1	369,572.2	373,572.2
Reserves	909,613.5	998,632.5	1,077,446.1
Demand Deposits from:	12,441,536.4	12,970,731.9	14,259,261.9
(a) Scheduled Banks	31,561.5	51,310.6	56,442.0
(b) Others	12,409,974.9	12,919,421.3	14,202,820.0
Time Deposits from:	2,824,271.7	3,027,600.5	3,302,839.0
(a) Scheduled Banks	29,890.8	7,664.8	23,454.0
(b) Others	2,794,380.9	3,019,935.6	3,279,385.0
Borrowing from State Bank of Pakistan	2,385,114.6	2,649,772.0	3,963,819.8
Borrowing from Banks Abroad	24,971.7	39,331.1	38,198.0
Borrowing from Others Scheduled Banks	409,581.1	708,099.6	381,052.0
Borrowing from Others Institutions	17,646.5	27,042.1	45,080.5
Head Office and Inter Bank Adjustments	18,668.5	73,959.8	31,728.7
Other Liabilities	2,320,367.0	2,407,236.1	2,595,118.1
Total Assets/Liabilities	21,719,221.1	23,271,977.8	26,068,116.2
Assets			
Cash:	1,645,158.2	1,759,994.4	1,819,129.9
(a) Notes, Silver and Coins	343,148.9	324,652.8	389,610.5
(b) Balances with State Bank of Pakistan	882,343.2	982,172.8	940,389.4
(c) Balances with Other Scheduled Banks	419,666.0	452,668.8	481,555.1
(c) Balances with Other Institutions	0.0	500.0	7,574.9
Balances Held Abroad	129,597.8	83,103.4	142,758.3
Bills Purchased and Discounted	241,406.2	306,247.6	355,672.1
Advances to:	6,853,666.2	7,872,465.6	8,516,701.2
(a) Scheduled Bank	97,925.7	161,324.1	245,511.1
(b) Others	6,755,740.5	7,711,141.5	8,271,190.1
Investments in Securities and Shares	10,412,814.7	10,771,054.8	12,532,922.6
Bank Premises	452,289.6	556,379.3	494,616.7
Head Office and Inter Bank Adjustments	24,315.7	23,277.2	33,576.5
Other Assets	1,959,972.7	1,899,455.5	2,172,738.8
Contingent Assets/Liabilities			
(a) Bank Guarantees	1,515,836.5	1,708,176.7	1,949,527.0
(b) Letters of Credit	2,075,289.1	2,328,692.4	2,535,279.9
(c) Forward Exchange Transactions	2,653,050.3	2,323,189.2	3,317,992.5
(d) Other Contingent Assets/Liabilities	2,429,385.4	2,471,054.2	3,483,051.8

1.1.3 Assets and Liabilities

Foreign Banks

(Million Rupees)

Item	Jun-21	Dec-21	Jun-22
Liabilities			
Capital (Paid up)	44,323.8	48,464.5	54,344.4
Reserves	36,426.0	34,211.7	39,260.7
Demand Deposits from:	234,127.9	290,680.4	296,134.8
(a) Scheduled Banks	549.7	3,119.8	3,548.5
(b) Others	233,578.2	287,560.6	292,586.3
Time Deposits from:	38,564.3	59,669.8	46,523.6
(a) Scheduled Banks	0.0	0.0	0.0
(b) Others	38,564.3	59,669.8	46,523.6
Borrowing from State Bank of Pakistan	0.0	0.0	0.0
Borrowing from Banks Abroad	356,060.8	398,086.9	471,559.0
Borrowing from Others Scheduled Banks	28.7	7,847.2	8,371.1
Borrowing from Others Institutions	0.0	0.0	0.0
Head Office and Inter Bank Adjustments	0.0	0.0	0.0
Other Liabilities	50,239.6	35,005.6	51,922.3
Total Assets/Liabilities	759,771.1	873,966.1	968,115.8
Assets			
Cash:	64,817.8	76,631.9	79,417.8
(a) Notes, Silver and Coins	607.5	635.6	703.5
(b) Balances with State Bank of Pakistan	64,196.4	75,965.1	78,681.2
(c) Balances with Other Scheduled Banks	13.9	31.2	33.1
(c) Balances with Other Institutions	0.0	0.0	0.0
Balances Held Abroad	11,916.9	29,892.6	36,580.9
Bills Purchased and Discounted	5,597.3	7,528.0	8,588.8
Advances to:	165,015.2	142,051.3	148,325.0
(a) Scheduled Bank	90,670.3	56,898.7	48,000.0
(b) Others	74,344.9	85,152.6	100,325.0
Investments in Securities and Shares	496,778.3	603,961.2	655,052.5
Bank Premises	2,327.8	2,435.5	2,280.8
Head Office and Inter Bank Adjustments	0.4	2.7	2.6
Other Assets	13,317.4	11,462.9	37,867.4
Contingent Assets/Liabilities			
(a) Bank Guarantees	1,501,882.5	1,685,423.2	1,751,771.9
(b) Letters of Credit	350,458.7	425,852.7	513,079.9
(c) Forward Exchange Transactions	19,955.9	44,663.6	62,011.2
(d) Other Contingent Assets/Liabilities	1,054,135.4	1,126,459.6	1,091,267.7
	77,332.4	88,447.3	85,413.1

