

Statistical Tables
Liabilities and Assets

1.1 Liabilities and Assets

All Banks

(Million Rupees)

Item	30-06-08	31-12-07	30-06-07
Liabilities			
Capital (Paid up)	255,542.0	237,896.4	206,116.7
Reserves	154,518.2	137,655.3	143,720.4
Demand Deposits from:	1,681,986.5	1,634,081.2	1,507,255.2
(a) Scheduled Banks	32,237.8	26,634.6	27,922.5
(b) Others	1,649,748.7	1,607,446.6	1,479,332.7
Time Deposits from:	2,180,193.0	1,944,631.2	1,907,015.4
(a) Scheduled Banks	17,780.8	17,582.0	13,796.6
(b) Others	2,162,412.2	1,927,049.2	1,893,218.8
Borrowings from State Bank of Pakistan	216,494.5	241,778.7	268,908.1
Borrowings from Banks Abroad	6,897.2	20,075.2	7,116.2
Borrowings from Other Scheduled Banks	106,150.6	147,764.2	211,529.5
Head Office and Inter-bank Adjustments	66,703.4	14,010.8	20,478.1
Contingent Liabilities as per Contra:	3,071,938.9	3,505,919.4	3,075,742.0
(a) Bank Guarantees	642,231.4	364,733.1	715,078.1
(b) Letters of Credit	772,020.5	1,101,002.1	581,949.8
(c) Forward Exchange Transactions	874,502.6	1,114,902.9	885,910.9
(d) Other Contingent Liabilities	783,184.4	925,281.3	892,803.7
Other Liabilities	1,120,945.9	1,389,486.5	1,396,018.4
Total Liabilities/Assets	8,861,370.2	9,273,298.9	8,743,900.0
Assets			
Cash:	549,296.5	414,484.9	521,411.0
(a) Notes, Silver and Coins	76,352.0	77,831.2	70,451.6
(b) Balances with State Bank of Pakistan *	421,757.5	276,735.4	306,023.1
(c) Balances with Other Scheduled Banks *	51,187.0	59,918.3	144,936.3
Balances Held Abroad	159,548.8	112,478.5	171,112.2
Bills Purchased and Discounted	122,545.0	107,394.1	125,281.5
Advances to:	2,873,791.8	2,671,834.8	2,470,902.1
(a) Scheduled Banks	58,153.6	58,629.9	94,719.8
(b) Others	2,815,638.2	2,613,204.9	2,376,182.3
Investments in Securities and Shares	1,036,735.7	1,204,558.6	1,107,829.4
Bank Premises	148,493.4	123,611.4	106,304.1
Head Office and inter-bank Adjustments	25,739.2	248,987.3	271,596.1
Contingent Assets as per Contra:	3,071,938.9	3,505,919.4	3,075,742.0
(a) Bank Guarantees	642,231.4	364,733.1	715,078.1
(b) Letters of Credit	772,020.5	1,101,002.1	581,949.8
(c) Forward Exchange Transactions	874,502.6	1,114,902.9	885,910.9
(d) Other Contingent Assets	783,184.4	925,281.3	892,803.2
Other Assets	873,280.9	884,029.9	893,721.6

* 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	30-06-08	31-12-07	30-06-07
Liabilities			
Capital (Paid up)	33,802.6	31,524.1	31,136.2
Reserves	27,379.1	23,704.1	20,545.4
Demand Deposits from:	283,834.2	304,124.1	273,502.4
(a) Scheduled Banks	22,380.4	13,098.7	16,496.6
(b) Others	261,453.8	291,025.4	257,005.8
Time Deposits from:	450,555.6	422,429.1	390,801.6
(a) Scheduled Banks	5,462.7	4,956.8	328.1
(b) Others	445,092.9	417,472.3	390,473.5
Borrowings from State Bank of Pakistan	92,124.4	94,410.7	101,904.7
Borrowings from Banks Abroad	568.3	340.3	
Borrowings from Other Scheduled Banks	14,101.0	16,180.0	27,202.2
Head Office and Inter-bank Adjustments	8,796.8	1,468.6	367.3
Contingent Liabilities as per Contra:	442,368.5	419,765.1	323,865.6
(a) Bank Guarantees	69,019.0	75,589.5	62,232.6
(b) Letters of Credit	220,589.7	216,335.3	165,615.1
(c) Forward Exchange Transactions	122,414.7	94,624.8	69,058.1
(d) Other Contingent Liabilities	30,345.1	33,215.5	26,959.8
Other Liabilities	270,367.4	255,335.0	389,517.5
Total Liabilities/Assets	1,623,897.9	1,569,281.1	1,558,842.9
Assets			
Cash:	112,076.4	76,406.2	132,849.9
(a) Notes, Silver and Coins	12,133.4	10,361.7	13,281.9
(b) Balances with State Bank of Pakistan	82,009.2	46,363.5	58,676.0
(c) Balances with Other Scheduled Banks	17,933.8	19,681.0	60,892.0
Balances Held Abroad	11,866.1	6,074.1	16,421.0
Bills Purchased and Discounted	12,297.0	15,399.4	20,270.1
Advances to:	639,550.1	578,524.0	546,827.1
(a) Scheduled Banks	12,113.6	4,994.7	1,982.2
(b) Others	627,436.5	573,529.3	544,844.9
Investments in Securities and Shares	202,639.9	263,450.4	223,569.9
Bank Premises	7,283.1	7,321.0	6,518.8
Head Office and inter-bank Adjustments	672.4	102,821.4	29,859.6
Contingent Assets as per Contra:	442,368.5	419,765.1	323,865.6
(a) Bank Guarantees	69,019.0	75,589.5	62,232.6
(b) Letters of Credit	220,589.7	216,335.3	165,615.1
(c) Forward Exchange Transactions	122,414.7	94,624.8	69,058.1
(d) Other Contingent Assets	30,345.1	33,215.5	26,959.8
Other Assets	195,144.4	99,519.5	258,661.0

* 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	30-06-08	31-12-07	30-06-07
Liabilities			
Capital (Paid up)	203,269.8	189,298.2	157,463.2
Reserves	127,139.1	113,951.2	123,175.0
Demand Deposits from:	1,364,671.3	1,296,184.4	1,188,477.6
(a) Scheduled Banks	7,536.4	10,451.9	10,632.1
(b) Others	1,357,134.9	1,285,732.5	1,177,845.5
Time Deposits from:	1,627,748.6	1,439,392.6	1,394,213.9
(a) Scheduled Banks	10,984.2	12,125.6	10,687.2
(b) Others	1,616,764.4	1,427,267.0	1,383,526.7
Borrowings from State Bank of Pakistan	120,504.5	143,087.6	158,227.0
Borrowings from Banks Abroad	3,849.0	12,981.8	5,614.5
Borrowings from Other Scheduled Banks	88,428.8	123,412.2	150,257.4
Head Office and Inter-bank Adjustments	57,462.8	11,901.5	19,477.1
Contingent Liabilities as per Contra:	2,243,662.6	2,709,166.6	2,310,381.6
(a) Bank Guarantees	536,054.0	264,088.5	621,494.9
(b) Letters of Credit	516,264.3	849,410.5	391,081.9
(c) Forward Exchange Transactions	446,652.0	712,786.5	442,997.0
(d) Other Contingent Liabilities	744,692.3	882,881.1	854,807.8
Other Liabilities	829,301.1	1,116,354.8	975,280.2
Total Liabilities/Assets	6,666,037.6	7,155,730.9	6,482,567.5
Assets			
Cash:	401,922.6	309,292.2	341,837.6
(a) Notes, Silver and Coins	61,546.6	65,146.0	54,452.0
(b) Balances with State Bank of Pakistan	310,025.5	208,871.4	217,360.7
(c) Balances with Other Scheduled Banks	30,350.5	35,274.8	70,024.9
Balances Held Abroad	132,557.5	105,653.8	136,794.0
Bills Purchased and Discounted	104,114.0	87,927.0	101,435.2
Advances to:	2,143,368.8	2,001,974.8	1,796,917.3
(a) Scheduled Banks	41,819.8	48,470.3	88,467.1
(b) Others	2,101,549.0	1,953,504.5	1,708,450.2
Investments in Securities and Shares	813,289.7	914,670.4	838,758.7
Bank Premises	139,249.8	114,660.1	96,723.6
Head Office and inter-bank Adjustments	25,061.8	146,139.1	241,660.6
Contingent Assets as per Contra:	2,243,662.6	2,709,166.6	2,310,381.6
(a) Bank Guarantees	536,054.0	264,088.5	621,494.9
(b) Letters of Credit	516,264.3	849,410.5	391,081.9
(c) Forward Exchange Transactions	446,652.0	712,786.5	442,997.0
(d) Other Contingent Assets	744,692.3	882,881.1	854,807.8
Other Assets	662,810.8	766,246.9	618,058.9

* 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	30-06-08	31-12-07	30-06-07
Liabilities			
Capital (Paid up)	18,469.6	17,074.1	17,517.2
Reserves			
Demand Deposits from:	33,480.9	33,772.7	45,275.2
(a) Scheduled Banks	2,320.9	3,084.0	793.8
(b) Others	31,160.0	30,688.7	44,481.4
Time Deposits from:	101,888.9	82,809.5	122,000.0
(a) Scheduled Banks	1,334.0	499.6	2,781.4
(b) Others	100,554.9	82,309.9	119,218.6
Borrowings from State Bank of Pakistan	3,865.6	4,280.4	8,776.3
Borrowings from Banks Abroad	2,479.9	6,753.1	1,501.7
Borrowings from Other Scheduled Banks	3,620.7	8,172.0	34,069.9
Head Office and Inter-bank Adjustments	444.0	640.7	633.7
Contingent Liabilities as per Contra:	385,907.8	376,987.8	441,494.6
(a) Bank Guarantees	37,158.4	25,055.1	31,350.5
(b) Letters of Credit	35,166.5	35,256.3	25,252.7
(c) Forward Exchange Transactions	305,436.0	307,491.6	373,855.8
(d) Other Contingent Liabilities	8,147.0	9,184.7	11,035.6
Other Liabilities	21,277.3	17,796.7	31,220.7
Total Liabilities/Assets	571,434.7	548,287.0	702,489.3
Assets			
Cash:	35,297.4	28,786.5	46,723.6
(a) Notes, Silver and Coins	2,672.0	2,323.5	2,717.7
(b) Balances with State Bank of Pakistan	29,722.7	21,500.5	29,986.4
(c) Balances with Other Scheduled Banks	2,902.7	4,962.5	14,019.5
Balances Held Abroad	15,125.2	750.6	17,897.3
Bills Purchased and Discounted	6,134.0	4,067.7	3,576.2
Advances to:	90,872.8	91,336.0	127,157.7
(a) Scheduled Banks	4,220.1	5,164.9	4,270.5
(b) Others	86,652.7	86,171.1	122,887.2
Investments in Securities and Shares	20,806.1	26,437.8	45,500.8
Bank Premises	1,960.6	1,630.3	3,061.7
Head Office and inter-bank Adjustments	4.9	26.8	75.9
Contingent Assets as per Contra:	385,907.9	376,987.7	441,494.6
(a) Bank Guarantees	37,158.4	25,055.1	31,350.5
(b) Letters of Credit	35,166.5	35,256.3	25,252.7
(c) Forward Exchange Transactions	305,436.0	307,491.6	373,855.8
(d) Other Contingent Assets	8,147.0	9,184.7	11,035.6
Other Assets	15,325.8	18,263.5	17,001.7

* 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'