

## 6.1 Scheduled Banks' Liabilities and Assets

(End June: Billion Rupees)

Liabilities/Assets	Amount					% to Total				
	2001	2002	2003	2004	2005	2001	2002	2003	2004	2005
<b>Liabilities</b>										
<b>Capital</b>	83.9	97.6	76.5	80.2	98.1	2.7	2.5	1.9	1.9	1.9
<b>Reserves</b>	45.3	43.6	45.5	63.3	85.5	1.5	1.1	1.1	1.5	1.6
<b>Demand Deposits</b>	501.4	583.4	727.1	960.1	1,166.9	16.2	14.8	17.9	22.9	22.4
(a) Scheduled Banks	6.3	4.2	9.7	14.4	19.2	0.2	0.1	0.2	0.3	0.4
(b) Others	495.1	579.2	717.4	945.7	1,147.8	16.0	14.7	17.6	22.6	22.1
<b>Time Deposits</b>	781.6	842.1	966.3	1,061.5	1,282.9	25.3	21.3	23.8	25.3	24.7
(a) Scheduled Banks	0.7	0.1	2.2	4.9	2.4	0.0	0.0	0.1	0.1	0.0
(b) Others	781.0	842.0	964.1	1,056.6	1,280.5	25.3	21.3	23.7	25.2	24.6
<b>Borrowings from:</b>	193.9	190.3	192.5	212.3	220.8	6.3	4.8	4.7	5.1	4.2
(a) State Bank of Pakistan	141.1	138.5	141.3	173.2	189.7	4.6	3.5	3.5	4.1	3.6
(b) Banks Abroad	15.7	17.0	21.8	9.3	6.3	0.5	0.4	0.5	0.2	0.1
(c) Other Scheduled Banks	37.1	34.9	29.4	29.8	24.8	1.2	0.9	0.7	0.7	0.5
<b>Head Office and Inter-Bank Adjustment</b>	9.2	25.6	71.6	41.8	78.1	0.3	0.6	1.8	1.0	1.5
<b>Contingent Liabilities as per contra</b>	849.0	991.5	1,143.5	1,201.1	1,453.2	27.5	25.1	28.1	28.6	27.9
<b>Other Liabilities</b>	621.2	1,178.9	843.8	572.7	815.7	20.1	29.8	20.7	13.7	15.7
<b>Total Liabilities / Assets</b>	3,085.5	3,953.0	4,066.9	4,192.8	5,201.1	100.0	100.0	100.0	100.0	100.0
<b>Assets</b>										
<b>Cash:</b>	215.0	201.1	242.0	266.4	305.3	7.0	5.1	6.0	6.4	5.9
(a) Notes, Coins and Silver	32.2	28.8	45.0	43.3	46.1	1.0	0.7	1.1	1.0	0.9
(b) Balances with State Bank of Pakistan	147.3	124.4	141.2	161.8	188.2	4.8	3.1	3.5	3.9	3.6
(c) Balances with Other Scheduled Banks	35.5	47.8	55.8	61.3	71.1	1.1	1.2	1.4	1.5	1.4
<b>Balances held Abroad</b>	74.7	97.3	69.6	60.5	117.1	2.4	2.5	1.7	1.4	2.3
<b>Bills Purchased and Discounted</b>	64.6	63.3	73.0	84.2	104.2	2.1	1.6	1.8	2.0	2.0
<b>Advances to</b>	873.3	899.8	974.7	1,254.1	1,704.4	28.3	22.8	24.0	29.9	32.8
(a) Scheduled Banks	9.0	14.8	4.8	11.8	10.3	0.3	0.4	0.1	0.3	0.2
(b) Others	864.3	885.0	969.9	1,242.4	1,694.2	28.0	22.4	23.8	29.6	32.6
<b>Investment in Securities and Shares:</b>	314.5	438.7	704.5	783.3	725.6	10.2	11.1	17.3	18.7	14.0
(a) Federal Government Securities	126.1	152.4	211.3	259.2	187.5	4.1	3.9	5.2	6.2	3.6
(b) Treasury Bills	125.6	221.7	404.6	410.6	415.2	4.1	5.6	9.9	9.8	8.0
(c) Provincial Governments Securities	1.9	1.8	1.3	0.1	0.1	0.1	0.0	0.0	0.0	0.0
(d) Others	60.8	62.8	87.3	113.5	122.9	2.0	1.6	2.1	2.7	2.4
<b>Bank Premises</b>	33.4	28.2	39.7	49.1	61.6	1.1	0.7	1.0	1.2	1.2
<b>Head Office and Inter-Bank Adjustment</b>	82.4	149.5	318.4	77.7	20.2	2.7	3.8	7.8	1.9	0.4
<b>Contingent Assets as per contra</b>	849.0	991.5	1,143.5	1,201.1	1,453.2	27.5	25.1	28.1	28.6	27.9
<b>Other Assets</b>	578.6	1,083.6	501.4	416.3	709.4	18.8	27.4	12.3	9.9	13.6

Source: Statistics Department, SBP