

**Scheduled Bank's
Liabilities & Assets**

1.1 Liabilities and Assets

All Banks

(Million Rupees)

Item	30-06-2019	31-12-2018	30-06-2018
Liabilities			
Capital (Paid up)	545,804.7	540,526.2	519,408.6
Reserves	877,078.6	823,318.0	773,881.7
Demand Deposits from:	11,511,798.4	8,727,323.3	8,067,967.7
(a) Scheduled Banks	298,631.2	321,407.5	135,519.5
(b) Others	11,213,167.2	10,448,459.0	10,156,141.6
Time Deposits from:	2,838,633.6	4,810,091.2	4,732,409.4
(a) Scheduled Banks	39,840.9	32,006.7	15,807.8
(b) Others	2,798,792.7	2,735,541.3	2,492,907.5
Borrowings from State Bank of Pakistan	1,329,318.5	1,486,523.2	2,025,865.8
Borrowings from Banks Abroad	508,735.5	456,353.1	358,304.7
Borrowings from Other Scheduled Banks	569,891.2	811,058.1	583,484.5
Head Office and Inter-bank Adjustments	185,156.5	599,983.9	373,123.0
Other Liabilities	2,979,543.2	5,627,575.4	2,964,905.7
Total Liabilities/Assets	21,345,960.2	23,882,752.3	20,399,351.2
Assets			
Cash:	2,031,909.4	1,474,534.4	1,424,819.5
(a) Notes, Silver and Coins	403,651.5	266,498.9	291,135.3
(b) Balances with State Bank of Pakistan	1,242,973.4	863,230.2	787,974.3
(c) Balances with Other Scheduled Banks	385,284.5	344,805.3	345,709.9
Balances Held Abroad	159,508.9	100,843.9	207,590.3
Bills Purchased and Discounted	271,665.3	258,592.3	241,353.6
Advances to:	8,146,683.1	7,897,077.9	7,201,209.9
(a) Scheduled Banks	330,318.8	178,206.3	78,394.3
(b) Others	7,816,364.3	7,718,871.6	7,122,815.6
Investments in Securities and Shares	7,889,093.9	7,830,932.1	8,320,899.2
Bank Premises	399,916.2	367,292.6	312,625.6
Head Office and inter-bank Adjustments	189,208.1	164,378.3	100,683.4
Other Assets	2,257,975.3	5,789,100.8	2,590,169.7
Contingent Assets/Liabilities:			
(a) Bank Guarantees	8,495,770.1	8,492,174.6	8,415,608.8
(b) Letters of Credit	1,404,748.9	1,301,041.0	1,282,802.9
(c) Forward Exchange Transactions	2,328,536.4	2,272,817.4	2,195,505.6
(d) Other Contingent Assets	2,809,553.8	2,723,470.6	2,305,532.7
	1,952,931.0	2,194,845.6	2,631,767.6

1.1.1 Liabilities and Assets

Public Sector Banks

(Million Rupees)

Item	30-06-2019	31-12-2018	30-06-2018
Liabilities			
Capital (Paid up)	134,676.6	134,676.6	134,176.6
Reserves	149,253.1	143,589.8	127,365.3
Demand Deposits from:	2,402,782.2	1,970,476.3	1,661,119.6
(a) Scheduled Banks	257,570.5	294,622.5	102,650.6
(b) Others	2,145,211.7	1,942,431.0	1,823,780.7
Time Deposits from:	569,325.7	876,343.4	861,609.0
(a) Scheduled Banks	32,855.9	27,659.7	7,527.1
(b) Others	536,469.8	582,106.5	588,769.5
Borrowings from State Bank of Pakistan	316,992.0	352,610.2	405,950.8
Borrowings from Banks Abroad	63,645.8	46,569.4	21,218.1
Borrowings from Other Scheduled Banks	77,667.6	159,560.7	206,535.5
Head Office and Inter-bank Adjustments	105,350.6	40,681.8	212,471.3
Other Liabilities	471,627.7	1,105,539.2	383,577.8
Total Liabilities/Assets	4,291,321.3	4,830,047.5	4,014,024.0
Assets			
Cash:	411,075.7	265,696.1	298,223.6
(a) Notes, Silver and Coins	82,075.9	58,186.6	69,003.8
(b) Balances with State Bank of Pakistan	287,663.9	175,076.9	188,198.0
(c) Balances with Other Scheduled Banks	41,335.8	32,432.6	41,021.7
			0.0
Balances Held Abroad	50,859.5	37,551.9	51,673.1
Bills Purchased and Discounted	52,306.3	48,719.7	39,035.8
Advances to:	1,702,524.7	1,662,269.7	1,525,406.6
(a) Scheduled Banks	1,939.2	0.0	0.0
(b) Others	1,700,585.5	1,662,269.7	1,525,406.6
Investments in Securities and Shares	1,651,160.9	1,674,339.7	1,817,744.9
Bank Premises	83,017.9	77,464.4	25,370.5
Head Office and inter-bank Adjustments	3,172.4	5,650.6	1,918.2
Other Assets	337,203.9	1,058,355.4	254,651.4
Contingent Assets/Liabilities:			
(a) Bank Guarantees	1,049,656.0	1,658,335.2	1,356,891.7
(b) Letters of Credit	114,004.0	125,248.1	123,484.8
(c) Forward Exchange Transactions	774,979.8	772,281.9	725,075.7
(d) Other Contingent Assets	65,290.2	338,943.3	390,389.9
	95,381.9	421,861.9	117,941.2

1.1.2 Liabilities and Assets

Domestic Private Banks

(Million Rupees)

Item	30-06-2019	31-12-2018	30-06-2018
Liabilities			
Capital (Paid up)	363,384.5	362,215.3	359,539.3
Reserves	710,548.6	667,590.4	631,931.3
Demand Deposits from:	8,986,944.4	6,667,185.1	6,316,628.8
(a) Scheduled Banks	36,382.1	26,152.9	32,511.5
(b) Others	8,950,562.3	8,386,745.3	8,223,149.6
Time Deposits from:	2,247,278.3	3,841,306.5	3,806,045.4
(a) Scheduled Banks	6,985.0	4,347.0	8,280.7
(b) Others	2,240,293.3	2,091,246.4	1,858,732.4
Borrowings from State Bank of Pakistan	1,012,326.6	1,133,913.0	1,619,915.0
Borrowings from Banks Abroad	51,031.7	36,766.3	35,006.3
Borrowings from Other Scheduled Banks	487,260.0	651,479.6	364,908.5
Head Office and Inter-bank Adjustments	79,805.1	559,301.3	160,650.7
Other Liabilities	2,434,809.7	4,479,593.7	2,533,080.9
Total Liabilities/Assets	16,373,388.7	18,399,351.1	15,827,706.2
Assets			
Cash:	1,559,440.4	1,154,362.7	1,092,964.0
(a) Notes, Silver and Coins	321,094.4	207,701.6	221,381.8
(b) Balances with State Bank of Pakistan	894,412.3	634,320.8	566,923.5
(c) Balances with Other Scheduled Banks	343,933.7	312,340.2	304,658.7
			0.0
Balances Held Abroad	102,147.2	57,985.2	144,157.5
Bills Purchased and Discounted	215,152.8	196,651.3	194,815.1
Advances to:	6,118,498.5	6,142,417.4	5,608,939.1
(a) Scheduled Banks	79,179.4	146,596.5	63,784.6
(b) Others	6,039,319.1	5,995,820.9	5,545,154.5
Investments in Securities and Shares	5,999,363.0	5,906,707.9	6,245,192.7
Bank Premises	315,919.6	288,898.7	286,494.5
Head Office and inter-bank Adjustments	186,035.7	158,727.8	98,765.2
Other Assets	1,876,831.4	4,493,600.1	2,156,378.1
Contingent Assets/Liabilities:	7,279,357.5	6,611,626.5	6,868,408.8
(a) Bank Guarantees	1,271,732.5	1,153,855.8	1,138,503.0
(b) Letters of Credit	1,536,164.1	1,486,340.4	1,456,597.1
(c) Forward Exchange Transactions	2,615,083.9	2,218,628.2	1,757,587.7
(d) Other Contingent Assets	1,856,377.0	1,752,802.2	2,515,721.0

1.1.3 Liabilities and Assets

Foreign Banks

(Million Rupees)

Item	30-06-2019	31-12-2018	30-06-2018
Liabilities			
Capital (Paid up)	47,743.6	43,634.3	25,692.7
Reserves	17,276.8	12,137.8	14,585.0
Demand Deposits from:	122,071.8	89,661.9	90,219.3
(a) Scheduled Banks	4,678.6	632.1	357.4
(b) Others	117,393.2	119,282.7	109,211.3
Time Deposits from:	22,029.6	92,441.3	64,755.1
(a) Scheduled Banks	0.0	0.0	0.0
(b) Others	22,029.6	62,188.4	45,405.7
Borrowings from State Bank of Pakistan	0.0	0.0	0.0
Borrowings from Banks Abroad	394,058.0	373,017.4	302,080.3
Borrowings from Other Scheduled Banks	4,963.7	17.8	12,040.4
Head Office and Inter-bank Adjustments	0.8	0.8	1.0
Other Liabilities	73,105.8	42,442.4	48,247.0
Total Liabilities/Assets	681,250.2	653,353.7	557,620.9
Assets			
Cash:	61,393.3	54,475.7	33,632.0
(a) Notes, Silver and Coins	481.1	610.7	749.7
(b) Balances with State Bank of Pakistan	60,897.2	53,832.5	32,852.8
(c) Balances with Other Scheduled Banks	15.1	32.4	29.5
			0.0
Balances Held Abroad	6,502.2	5,306.8	11,759.7
Bills Purchased and Discounted	4,206.2	13,221.2	7,502.8
Advances to:	325,659.9	92,390.7	66,864.2
(a) Scheduled Banks	249,200.2	31,609.8	14,609.7
(b) Others	76,459.7	60,781.0	52,254.5
Investments in Securities and Shares	238,570.0	249,884.5	257,961.6
Bank Premises	978.7	929.5	760.6
Head Office and inter-bank Adjustments	0.0	0.0	0.0
Other Assets	43,939.9	237,145.3	179,140.1
Contingent Assets/Liabilities:	166,756.7	222,212.9	190,308.4
(a) Bank Guarantees	19,012.4	21,937.1	20,815.1
(b) Letters of Credit	17,392.5	14,195.1	13,832.8
(c) Forward Exchange Transactions	129,179.7	165,899.1	157,555.0
(d) Other Contingent Assets	1,172.0	20,181.5	-1,894.7

