

2.1 Liquidity Position of Scheduled Banks in Pakistan All Banks**

(Million Rupees)

END OF PERIOD	Liquid Liabilities in Pakistan			Liquid Assets Maintained in Pakistan				
	Demand Liabilities	Time Liabilities	TOTAL	Cash in hand	Balance with S.B.P.	Balance with agents of S.B.P.	Gold	Unencumbered Approved Securities*
1994 Jun.	284,537.8	309,425.9	593,963.7	16,164.1	39,357.2	5,408.7	-	206,239.2
Dec.	309,175.0	333,027.9	642,202.9	22,456.1	42,192.4	5,337.3	-	223,069.1
1995 Jun.	344,249.5	372,096.7	706,346.2	18,182.6	45,088.0	5,395.6	-	211,656.4
Dec.	346,553.3	399,361.7	745,915.0	17,370.1	54,413.6	4,726.7	-	210,471.0
1996 Jun.	365,761.8	448,393.0	814,154.8	19,014.6	49,641.3	5,096.4	-	224,128.7
Dec.	373,375.8	538,484.3	911,860.0	18,307.5	64,854.2	4,453.4	-	271,902.6
1997 Jun.	380,423.0	580,738.1	961,161.0	19,024.8	67,219.1	4,507.0	-	290,928.2
Dec.	434,304.2	595,477.0	1,029,781.2	18,828.5	63,912.3	8,072.0	-	330,198.9
1998 Jun.	433,158.2	633,798.0	1,066,956.2	17,485.6	74,585.4	7,725.1	-	332,637.2
Dec.	481,751.0	613,882.0	1,095,633.0	21,127.0	76,320.0	4,540.0	5.0	330,192.0
1999 Jun.	465,330.0	647,921.0	1,113,251.0	17,427.0	63,510.0	7,803.0	9.0	330,639.0
Dec.	500,086.0	603,079.0	1,103,165.0	24,540.0	78,872.0	7,590.0	4.0	260,525.0
2000 Jun.	522,721.0	648,694.0	1,171,415.0	21,236.0	101,317.0	11,483.0	1.0	224,925.0
Dec.	513,739.0	663,752.0	1,177,491.0	23,733.0	78,664.0	7,921.0	-	217,498.0
2001 Jun.	565,653.0	691,683.0	1,257,336.0	23,232.0	90,094.0	9,021.0	1.0	229,742.0
Dec.	589,911.0	726,420.0	1,316,331.0	24,672.0	102,101.0	8,611.0	1.0	245,597.0
2002 Jun.	649,931.0	793,887.0	1,443,819.0	29,329.0	76,799.0	10,314.0	-	394,455.0
Dec.	713,429.0	839,446.0	1,552,875.0	28,433.0	91,914.0	4,257.0	-	539,459.0
2003 Jun.	810,812.0	889,173.0	1,699,985.0	30,926.0	155,472.0	5,987.0	-	574,986.0
Dec.	917,242.0	906,630.0	1,823,872.0	33,682.0	122,610.0	3,661.0	-	532,752.0
2004 Jun.	958,869.0	965,782.0	1,924,652.0	33,908.0	162,595.0	4,689.0	-	484,641.0

** Excluding Indian Banks.

* Valued at a price not exceeding current market price.

2.1 Liquidity Position of Scheduled Banks in Pakistan All Banks**

(Million Rupees)

END OF PERIOD	Liquid Assets Maintained in Pakistan					TOTAL	Minimum of Assets required to be held under Section 29 of the Banking Compa- nies Ordinance	Excess of Assets being held over the minimum required under Section 29 of the Banking Compa- nies Ordinance
	Foreign Banks Deposits with S.B.P. under Section 13(3) of the Banking Companies Ordinance							
	Cash	Unencumbered Approved Securities*	Foreign Currency	Share Capital M F B [#]				
1994 Jun	1,531.3	592.0	7,545.5	--		276,838.0	237,585.5	39,252.5
Dec.	1,571.4	95.0	8,245.8	--		302,967.0	192,660.9	110,306.2
1995 Jun	928.5	1,141.6	8,502.2	--		290,895.2	211,903.9	78,991.4
Dec.	1,585.5	485.0	8,672.2	--		297,724.2	223,774.5	73,949.7
1996 Jun	1,912.4	485.0	10,102.3	--		310,380.7	244,246.4	66,134.2
Dec.	1,603.1	485.0	10,656.4	--		372,262.3	273,558.0	98,704.2
1997 Jun	2,549.2	102.0	12,017.5	--		396,353.2	240,290.3	156,063.0
Dec.	3,184.1	307.2	12,073.7	--		436,576.7	257,445.3	179,131.4
1998 Jun	2,210.9	307.2	14,425.2	--		449,376.6	202,669.0	246,707.6
Dec.	3,279.0	307.0	13,580.0	--		449,350.0	219,126.6	230,223.4
1999 Jun	4,121.0	605.0	15,385.0	--		439,499.0	183,686.4	255,812.6
Dec.	4,616.0	605.0	13,626.0	--		390,370.0	220,633.0	169,745.0
2000 Jun	4,615.0	830.0	15,767.0	--		380,174.0	234,283.0	145,891.0
Dec.	60.0	830.0	19,822.0	545.0		349,073.0	235,498.0	113,575.0
2001 Jun	60.0	827.0	21,122.0	1,245.0		375,344.0	251,467.0	123,877.0
Dec.	8.0	927.0	21,620.0	1,705.0		405,242.0	263,266.0	141,976.0
2002 Jun	60.0	827.0	21,046.0	1,705.0		534,537.0	288,764.0	245,773.0
Dec.	60.0	828.0	19,976.0	1,705.0		686,632.0	310,575.0	376,057.0
2003 Jun	60.0	936.0	19,828.0	1,705.0		789,900.0	339,997.0	449,903.0
Dec.	560.0	327.0	18,799.0	1,705.0		714,096.0	364,774.0	349,322.0
2004 Jun	190.0	3,601.0	10,341.0	1,705.0		701,670.0	382,784.0	318,886.0

** Excluding Indian Banks.

Micro Finance Bank

2.2 Liquidity Position of Scheduled Banks in Pakistan Pakistani Banks

(Million Rupees)

END OF PERIOD	Liquid Liabilities in Pakistan			Liquid Assets Maintained in Pakistan			
	Demand Liabilities	Time Liabilities	TOTAL	Cash in hand	Balance with S.B.P.	Balance with agents of S.B.P	Gold
1994 Jun.	253,060.1	216,811.0	469,871.1	15,245.0	31,142.3	5,266.7	--
Dec.	276,038.7	240,271.7	516,310.4	21,532.0	33,244.4	5,144.3	--
1995 Jun.	300,612.5	273,422.0	574,034.6	17,167.8	35,774.9	5,278.9	--
Dec.	315,026.4	300,049.5	615,076.0	16,150.9	44,026.3	4,599.7	--
1996 Jun.	328,107.3	325,373.7	653,481.0	17,192.7	40,623.4	4,957.4	--
Dec.	333,225.9	393,498.4	726,724.3	15,984.4	46,020.2	4,338.2	--
1997 Jun.	335,291.5	416,243.8	751,535.3	17,272.5	44,091.2	4,373.2	--
Dec.	376,445.5	424,534.9	800,980.3	16,383.0	41,316.3	5,331.6	--
1998 Jun.	371,404.8	466,844.2	838,249.0	15,454.7	48,524.7	7,591.1	--
Dec.	411,810.0	462,359.0	874,169.0	18,860.0	52,452.0	4,400.0	5.0
1999 Jun.	410,398.0	510,277.0	920,675.0	15,292.0	41,623.0	7,740.0	9.0
Dec.	450,856.0	497,038.0	947,894.0	21,077.0	60,958.0	7,576.0	4.0
2000 Jun.	466,976.0	530,081.0	997,057.0	19,414.0	73,714.0	11,479.0	1.0
Dec.	459,576.0	537,960.0	997,536.0	21,466.0	64,338.0	7,626.0	--
2001 Jun.	505,466.0	558,124.0	1,063,590.0	20,842.0	65,061.0	9,021.0	1.0
Dec.	521,654.0	582,235.0	1,103,889.0	21,969.0	79,825.0	8,533.0	1.0
2002 Jun.	580,434.0	675,436.0	1,255,871.0	26,236.0	64,362.0	10,270.0	--
Dec.	648,097.0	729,668.0	1,377,765.0	25,691.0	81,307.0	4,148.0	--
2003 Jun.	732,446.0	785,078.0	1,517,524.0	27,956.0	143,421.0	5,983.0	--
Dec.	830,270.0	797,120.0	1,627,390.0	30,380.0	110,638.0	3,657.0	--
2004 Jun.	884,414.0	866,396.0	1,750,810.0	30,593.0	148,299.0	4,579.0	--

2.2 Liquidity Position of Scheduled Banks in Pakistan Pakistani Banks

(Million Rupee

END OF PERIOD	Liquid Assets Maintained in Pakistan						Minimum of Assets required to be held under Section 29 of the Banking Companies Ordinance	Excess of As being held over minimum required un Section 29 of the Bank Companies Ordinar
	Unencumbered Approved Securities*	Foreign Banks Deposits with S.B.P under Section 13(3) of the Banking Companies Ordinance						
		Cash	Unencumbered Approved Securities*	Foreign Currency	Share Capital MFB#	TOTAL		
1994 Jun.	150,097.3	--	500.0	--	--	202,251.4	187,948.5	14,302.9
Dec.	173,573.3	--	--	--	--	233,494.0	154,893.1	78,600.9
1995 Jun.	168,358.1	--	--	--	--	226,579.7	172,210.4	54,369.4
Dec.	172,369.1	--	--	--	--	237,146.1	184,522.8	52,623.3
1996 Jun.	171,547.3	--	--	--	--	234,320.8	196,044.3	38,276.5
Dec.	221,091.4	--	--	--	--	287,434.1	218,017.3	69,416.8
1997 Jun.	224,118.8	--	--	--	--	289,855.7	187,883.8	101,971.8
Dec.	251,609.3	--	--	--	--	314,640.2	200,245.1	114,395.1
1998 Jun.	261,960.4	--	--	--	--	333,530.9	159,492.0	174,038.9
Dec.	261,228.0	--	--	--	--	336,945.0	174,833.8	162,111.2
1999 Jun.	287,623.0	--	--	--	--	352,287.0	151,911.4	200,375.6
Dec.	241,050.0	--	--	--	--	330,666.0	189,578.8	141,086.2
2000 Jun.	206,735.0	--	--	--	--	311,343.0	199,411.0	111,932.0
Dec.	174,524.0	--	--	--	445.0	268,399.0	199,507.0	68,892.0
2001 Jun.	196,188.0	--	--	--	1,145.0	292,258.0	212,718.0	79,540.0
Dec.	211,589.0	--	3.0	--	1,605.0	323,525.0	220,778.0	102,747.0
2002 Jun.	360,898.0	--	--	--	1,605.0	463,372.0	251,174.0	212,198.0
Dec.	495,434.0	--	--	--	1,605.0	608,185.0	275,553.0	332,632.0
2003 Jun.	529,928.0	--	--	--	1,605.0	708,893.0	303,505.0	405,388.0
Dec.	480,567.0	--	--	--	1,605.0	626,847.0	325,478.0	301,369.0
2004 Jun.	438,290.0	--	--	--	1,605.0	623,285.0	348,016.0	275,270.0

* Valued at a price not exceeding current market price.

Micro Finance Bank

2.3 Liquidity Position of Scheduled Banks in Pakistan Pakistani Banks excluding Specialised Banks**

(Million Rupees)

END OF PERIOD	Liquid Liabilities in Pakistan			Liquid Assets Maintained in Pakistan			
	Demand Liabilities	Time Liabilities	TOTAL	Cash in hand	Balance with S.B.P.	Balance with Agent of S.B.P	Gold
1994 Jun.	252,230.5	216,168.9	468,399.4	15,043.4	31,071.5	4,042.3	--
Dec.	275,352.7	239,573.3	514,926.0	21,302.4	33,162.4	3,617.4	--
1995 Jun.	300,096.5	272,723.0	572,819.5	16,972.2	35,676.3	4,559.6	--
Dec.	309,959.4	291,126.4	601,085.8	16,004.1	43,080.2	3,011.7	--
1996 Jun.	325,210.7	316,961.1	642,171.8	17,072.6	39,334.0	3,575.5	--
Dec.	327,880.2	384,649.4	712,529.7	15,888.6	45,426.5	2,426.1	--
1997 Jun.	332,046.7	405,025.2	737,071.9	17,154.3	43,197.9	3,300.7	--
Dec.	369,264.6	412,338.9	781,603.5	16,297.1	40,114.6	2,979.4	--
1998 Jun.	367,138.4	450,899.3	818,037.7	15,374.3	47,545.8	4,965.0	--
Dec.	403,887.0	446,700.0	850,587.0	18,760.0	51,393.0	3,482.0	--
1999 Jun.	404,618.0	496,097.0	900,715.0	15,187.0	40,914.0	7,414.0	--
Dec.	440,779.0	484,761.0	925,540.0	20,934.0	59,765.0	7,147.0	--
2000 Jun.	455,827.0	515,234.0	971,061.0	19,231.0	72,196.0	10,054.0	--
Dec.	453,510.0	523,212.0	976,722.0	21,297.0	63,120.0	6,573.0	--
2001 Jun.	495,788.0	543,383.0	1,039,171.0	20,526.0	63,415.0	8,584.0	1.0
Dec.	511,711.0	566,711.0	1,078,422.0	21,800.0	7,842.0	8,318.0	1.0
2002 Jun.	567,863.0	659,835.0	1,227,699.0	26,046.0	62,833.0	9,098.0	--
Dec.	637,139.0	726,384.0	1,363,523.0	25,552.0	79,931.0	4,000.0	--
2003 Jun.	726,006.0	769,784.0	1,495,790.0	27,781.0	141,894.0	4,647.0	--
Dec.	825,849.0	781,799.0	1,607,648.0	30,222.0	109,026.0	3,335.0	--
2004 Jun.	878,398.0	852,178.0	1,730,576.0	30,459.0	147,396.0	4,296.0	--

** Specialized Bank viz . Zarai Taraqati Bank Ltd .(Ex. ADBP) , Industrial Development Bank of Pakistan , Federal Bank for Co-Operatives(liquidated w.e.f 31-10-2002) and Provincial Co-operatives Bank .

2.3 Liquidity Position of Scheduled Banks in Pakistan

Pakistani Banks excluding Specialised Banks**

(Million Rupees)

END OF PERIOD	Liquid Assets Maintained in Pakistan						Minimum of Assets required to be held under Section 29 of the Banking Companies Ordinance	Excess of Assets being held over the minimum required under Section 29 of the Banking Companies Ordinance
	Unencumbered Approved Securities*	Foreign Banks Deposits with S.B.P under Section 13(3) of the Banking Companies Ordinance						
		Cash	Unencumbered Approved Securities*	Foreign Currency	Share Capital MFB#	TOTAL		
1994 Jun.	149,733.7	--	500.0	--	--	200,390.9	187,359.8	13,031.2
Dec.	173,172.3	--	--	--	--	231,254.5	154,477.8	76,776.7
1995 Jun.	167,958.9	--	--	--	--	225,167.1	171,845.9	53,321.2
Dec.	168,299.3	--	--	--	--	230,395.3	180,325.7	50,069.6
1996 Jun.	168,028.5	--	--	--	--	228,010.6	192,651.6	35,359.0
Dec.	216,730.0	--	--	--	--	280,471.2	213,758.9	66,712.3
1997 Jun.	218,491.0	--	--	--	--	282,143.9	184,268.0	97,876.0
Dec.	246,942.2	--	--	--	--	306,333.3	195,400.9	110,932.4
1998 Jun.	258,046.6	--	--	--	--	325,931.7	155,701.0	170,230.7
Dec.	257,755.0	--	--	--	--	331,395.0	170,117.4	161,277.6
1999 Jun.	283,676.0	--	--	--	--	347,200.0	148,618.0	198,582.0
Dec.	237,638.0	--	--	--	--	325,488.0	185,108.0	140,380.0
2000 Jun.	202,970.0	--	--	--	--	304,452.0	194,212.0	110,240.0
Dec.	171,780.0	--	--	--	445.0	263,215.0	195,344.0	67,871.0
2001 Jun.	193,784.0	--	--	--	1,145.0	287,455.0	207,834.0	79,621.0
Dec.	209,593.0	--	3.0	--	1,605.0	320,162.0	215,684.0	104,478.0
2002 Jun.	356,281.0	--	--	--	1,605.0	455,864.0	245,540.0	210,324.0
Dec.	490,487.0	--	--	--	1,605.0	601,575.0	272,705.0	328,870.0
2003 Jun.	525,598.0	--	--	--	1,605.0	701,525.0	299,158.0	402,367.0
Dec.	477,196.0	--	--	--	1,605.0	621,384.0	321,530.0	299,854.0
2004 Jun.	435,696.0	--	--	--	1,605.0	619,452.0	345,241.0	274,211.0

* Valued at a price not exceeding current market price.

** Specialized Bank viz . Zarai Taraqiati Bank Ltd .(Ex. ADBP) , Industrial Development Bank of Pakistan , Federal Bank for Co-Operatives (liquidated w.e.f 31-10-2002) and Provincial Co-operatives Bank .

Microfinance Banks

2.4 Liquidity Position of Scheduled Banks in Pakistan Foreign Banks**

(Million Rupees)

END OF PERIOD	Liquid Liabilities in Pakistan			Liquid Assets Maintained in Pakistan				
	Demand Liabilities	Time Liabilities	TOTAL	Cash in hand	Balance with S.B.P.	Balance with agents of SBP	Gold	Unencumbered Approved Securities*
1994 Jun.	31,477.7	92,614.9	124,092.6	919.1	8,214.8	142.0	--	56,141.8
Dec.	33,136.3	92,756.2	125,892.5	924.1	8,948.0	193.0	--	49,495.8
1995 Jun.	33,637.0	98,674.7	132,311.6	1,014.3	9,313.1	117.0	--	43,298.3
Dec.	31,526.9	99,312.1	130,839.0	1,219.1	10,387.3	127.0	--	38,101.9
1996 Jun.	37,654.5	123,019.3	160,673.8	1,821.9	9,018.0	139.0	--	52,581.3
Dec.	40,149.8	144,985.9	185,135.7	2,323.2	18,834.1	115.2	--	50,811.2
1997 Jun.	45,131.4	164,494.3	209,625.7	1,757.3	23,127.9	134.1	--	66,809.4
Dec.	57,858.8	170,942.1	228,800.9	2,445.5	22,596.0	2,740.4	--	78,589.6
1998 Jun.	61,753.4	166,953.8	228,707.2	2,030.9	26,060.7	134.0	--	70,676.8
Dec.	69,941.0	151,523.0	221,464.0	2,267.0	23,868.0	140.0	--	68,964.0
1999 Jun.	54,932.0	137,644.0	192,576.0	2,135.0	21,887.0	63.0	--	43,016.0
Dec.	49,230.0	106,041.0	155,271.0	3,463.0	17,914.0	14.0	--	19,475.0
2000 Jun.	55,745.0	118,613.0	174,358.0	1,822.0	27,003.0	4.0	--	18,190.0
Dec.	54,163.0	125,792.0	179,955.0	2,267.0	14,326.0	295.0	--	42,974.0
2001 Jun.	60,187.0	133,559.0	193,746.0	2,390.0	25,033.0	--	--	33,554.0
Dec.	68,257.0	144,185.0	212,442.0	2,703.0	22,276.0	78.0	--	34,008.0
2002 Jun.	69,497.0	118,451.0	187,948.0	3,093.0	12,437.0	44.0	--	33,557.0
Dec.	65,332.0	109,778.0	175,110.0	2,742.0	10,607.0	109.0	--	44,025.0
2003 Jun.	78,366.0	104,095.0	182,461.0	2,970.0	12,051.0	4.0	--	45,058.0
Dec.	86,972.0	109,510.0	196,482.0	3,302.0	11,972.0	4.0	--	52,185.0
2004 Jun.	74,455.0	99,387.0	173,842.0	3,315.0	14,296.0	110.0	--	46,432.0

** Excluding Indian Banks.

* Valued at a price not exceeding current market price.

2.4 Liquidity Position of Scheduled Banks in Pakistan Foreign Banks**

(Million Rupees)

END OF PERIOD	Liquid Assets Maintained in Pakistan					Minimum of Assets required to be held un- der Section 29 of the Banking Companies Ordinance	Excess of Assets being held over the minimum required under Section 29 of the Banking Compa- nies Ordinance
	Foreign Banks Deposits with S.B.P. under Section 13(3) of the Banking Companies Ordinance						
	Cash	Unencumbered Approved Securities*	Foreign Currency	M F B	TOTAL		
1994 Jun.	1,531.1	92.0	7,545.5	--	74,586.6	49,637.0	24,949.5
Dec.	1,571.4	95.0	8,245.8	--	69,473.1	37,767.8	31,705.3
1995 Jun.	928.5	1,141.6	8,502.2	--	64,315.5	39,693.5	24,622.0
Dec.	1,585.5	485.0	8,672.2	--	60,578.1	39,251.7	21,326.3
1996 Jun.	1,912.4	485.0	10,102.3	--	76,059.9	48,202.1	27,857.7
Dec.	1,603.1	485.0	10,656.4	--	84,828.1	55,540.7	29,287.4
1997 Jun.	2,549.2	102.0	12,017.5	--	106,497.6	52,406.4	54,091.1
Dec.	3,184.1	307.2	12,073.7	--	121,936.5	57,200.2	64,736.3
1998 Jun.	2,210.9	307.2	14,425.2	--	115,845.8	43,177.0	72,668.8
Dec.	3,279.0	307.0	13,580.0	--	112,405.0	44,292.8	68,112.2
1999 Jun.	4,121.0	605.0	15,385.0	--	87,212.0	31,775.0	55,437.0
Dec.	4,616.0	605.0	13,626.0	--	59,713.0	31,054.0	28,658.8
2000 Jun.	4,615.0	830.0	15,767.0	--	68,831.0	34,872.0	33,959.0
Dec.	60.0	830.0	19,822.0	100.0	80,674.0	35,991.0	44,683.0
2001 Jun.	60.0	827.0	21,122.0	100.0	83,088.0	38,749.0	44,337.0
Dec.	8.0	924.0	21,620.0	100.0	81,717.0	42,488.0	39,229.0
2002 Jun.	60.0	827.0	21,046.0	100.0	71,165.0	37,590.0	33,575.0
Dec.	60.0	828.0	19,976.0	100.0	78,447.0	35,022.0	43,425.0
2003 Jun.	60.0	936.0	198,28.0	100.0	81,007.0	36,492.0	44,515.0
Dec.	560.0	327.0	18,799.0	100.0	87,249.0	39,296.0	47,953.0
2004 Jun.	190.0	3,601.0	10,341.0	100.0	78,385.0	34,768.0	43,617.0

** Excluding Indian Banks.

* Valued at a price not exceeding current market price.