

## 17. Liabilities and Assets of Co-Operative Banks

(End of Period: Thousand Rupees)

ITEM	1994		1995	
	Jun.	Dec.	Jun.	Dec.
<b>LIABILITIES</b>				
Paid-up Capital	193,772	203,883	207,096	207,446
Reserves	691,768	696,708	689,804	696,449
<b>Demand Deposits:</b>	<b>763,336</b>	<b>621,305</b>	<b>591,276</b>	<b>668,531</b>
(a) Societies	119,867	148,660	133,436	149,611
(b) Others	643,469	472,645	457,840	518,920
<b>Time Deposits:</b>	<b>938,699</b>	<b>1,005,079</b>	<b>1,013,839</b>	<b>1,109,676</b>
(a) Societies	258,844	274,579	281,666	324,668
(b) Others	679,855	730,500	732,173	785,008
<b>Borrowing from:</b>	<b>4,050,957</b>	<b>4,512,713</b>	<b>4,396,158</b>	<b>4,960,715</b>
(a) State Bank of Pakistan	18,246	18,246	18,246	18,246
(d) Federal Bank for Co-operatives	4,032,711	4,494,467	4,377,912	4,942,469
Head Office & Inter Bank Adjustments	73,583	12,609	50,539	55,670
Contingent Liabilities as per contra	813,016	852,098	853,951	964,256
Other Liabilities	1,602,088	1,198,856	1,574,785	1,701,107
<b>TOTAL LIABILITIES/ASSETS</b>	<b>9,127,219</b>	<b>9,103,251</b>	<b>9,377,448</b>	<b>10,363,850</b>
<b>ASSETS</b>				
<b>Cash and Balances:</b>	<b>2,706,867</b>	<b>2,705,057</b>	<b>2,149,924</b>	<b>2,569,875</b>
(a) Notes and Coins	199,085	224,327	193,375	163,701
(b) Balances with State Bank of Pakistan	188,770	175,927	263,373	220,359
(b) Balances with other Banks	2,319,012	2,304,803	1,693,176	2,185,815
<b>Loans and Advances to:</b>	<b>4,164,613</b>	<b>4,194,638</b>	<b>4,578,684</b>	<b>5,032,539</b>
(a) Societies	3,801,113	3,640,581	4,069,213	4,549,520
(b) Individuals	310,922	286,203	397,579	386,368
(c) Others	52,576	267,854	111,892	96,651
<b>Investment in Securities and Shares:</b>	<b>376,620</b>	<b>412,148</b>	<b>408,240</b>	<b>453,922</b>
(a) Federal Government	118,613	136,579	136,680	112,447
(b) Prov. Governments	12,330	12,330	12,330	12,330
(c) Local Bodies	34	34	34	34
(d) Shares of Co-op. Institutions	7,821	3,926	4,345	3,929
(e) Shares of other Enterprises	237,822	259,279	254,851	325,182
Bank Premises	64,299	86,051	90,802	339,588
Head Office & Inter Bank Adjustment	8,094	8,670	75,440	84,999
Contingent Assets as per contra	813,016	852,098	853,951	964,256
Other Assets	993,710	694,589	1,083,725	918,671

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(End of Period: Thousand Rupees)

ITEM	1996		1997		1998	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
<b>LIABILITIES</b>						
Paid-up Capital	226,657	229,031	230,037	236,200	237,804	239,163
Reserves	757,554	817,490	804,657	806,949	805,969	832,428
<b>Demand Deposits:</b>	<b>648,628</b>	<b>697,582</b>	<b>657,282</b>	<b>738,143</b>	<b>719,650</b>	<b>710,924</b>
(a) Societies	153,608	164,926	162,331	167,379	167,405	183,855
(b) Others	495,020	532,656	494,951	570,764	552,245	527,069
<b>Time Deposits:</b>	<b>1,087,228</b>	<b>1,155,794</b>	<b>1,243,132</b>	<b>1,150,652</b>	<b>1,373,593</b>	<b>1,313,314</b>
(a) Societies	329,117	335,768	361,509	381,315	414,470	423,533
(b) Others	758,111	820,026	881,623	769,337	959,123	889,781
<b>Borrowing from:</b>	<b>4,420,150</b>	<b>4,995,291</b>	<b>4,234,269</b>	<b>4,977,619</b>	<b>4,433,939</b>	<b>4,503,084</b>
(a) State Bank of Pakistan	18,246	18,246	18,246	18,246	18,246	18,246
(d) Federal Bank for Co-operatives	4,401,904	4,977,045	4,216,023	4,959,373	4,415,693	4,484,838
Head Office & Inter Bank Adjustments	52,134	56,187	55,458	19,120	8,792	10,703
Contingent Liabilities as per contra	921,074	952,062	1,016,466	971,079	1,081,323	1,020,718
Other Liabilities	2,005,728	1,547,271	1,710,040	1,195,304	2,395,535	5,040,736
<b>TOTAL LIABILITIES/ASSETS</b>	<b>10,119,153</b>	<b>10,450,708</b>	<b>9,951,341</b>	<b>10,095,066</b>	<b>11,056,605</b>	<b>13,671,070</b>
<b>ASSETS</b>						
<b>Cash and Balances:</b>	<b>1,709,781</b>	<b>2,285,100</b>	<b>1,661,382</b>	<b>1,881,716</b>	<b>1,749,428</b>	<b>2,000,782</b>
(a) Notes and Coins	138,017	225,729	151,598	148,456	109,677	115,801
(b) Balances with State Bank of Pakistan	175,762	147,602	141,591	160,766	180,137	115,812
(b) Balances with other Banks	1,396,002	1,911,769	1,368,193	1,572,494	1,459,614	1,769,169
<b>Loans and Advances to:</b>	<b>5,257,758</b>	<b>5,305,592</b>	<b>5,304,146</b>	<b>5,368,182</b>	<b>4,957,289</b>	<b>5,074,985</b>
(a) Societies	4,821,410	4,763,059	4,786,399	4,847,430	4,365,221	4,507,934
(b) Individuals	381,558	463,907	420,785	499,857	561,978	529,086
(c) Others	54,790	78,626	96,962	20,895	30,090	37,965
<b>Investment in Securities and Shares:</b>	<b>454,527</b>	<b>440,948</b>	<b>467,422</b>	<b>439,723</b>	<b>393,728</b>	<b>378,782</b>
(a) Federal Government	113,012	127,483	153,592	121,363	128,331	103,719
(b) Prov. Governments	12,330	8,106	8,106	6,439	6,439	18,490
(c) Local Bodies	34	34	34	34	34	34
(d) Shares of Co-op. Institutions	3,929	3,930	3,923	4,341	3,930	3,930
(e) Shares of other Enterprises	325,222	301,395	301,767	307,546	254,994	252,609
Bank Premises	336,440	354,989	359,008	359,491	374,699	366,562
Head Office & Inter Bank Adjustment	126,276	146,669	138,210	39,744	61,737	3,353,719
Contingent Assets as per contra	921,074	952,062	1,016,466	971,079	1,081,323	1,020,718
Other Assets	1,313,297	965,348	1,004,707	1,035,131	2,438,401	1,475,522

(Contd.)

## 17. Liabilities and Assets of Co-Operative Banks

(End of Period: Thousand Rupees)

ITEM	1999		2000		2001	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
<b>LIABILITIES</b>						
Paid-up Capital	247,968	252,873	254,599	256,023	257,500	228,034
Reserves	842,608	891,587	883,848	969,351	1,017,964	1,035,450
<b>Demand Deposits:</b>	<b>718,134</b>	<b>626,696</b>	<b>745,958</b>	<b>739,435</b>	<b>840,902</b>	<b>812,626</b>
(a) Societies	175,778	172,982	180,399	187,379	189,713	175,849
(b) Others	542,356	453,714	565,559	552,056	651,189	636,777
<b>Time Deposits:</b>	<b>1,500,409</b>	<b>1,469,288</b>	<b>1,632,479</b>	<b>1,637,592</b>	<b>1,752,342</b>	<b>1,743,764</b>
(a) Societies	468,234	482,720	478,389	505,189	528,872	515,784
(b) Others	1,032,175	986,568	1,154,090	1,132,403	1,223,470	1,227,980
<b>Borrowing from:</b>	<b>4,397,736</b>	<b>4,281,094</b>	<b>5,261,130</b>	<b>5,181,561</b>	<b>4,132,738</b>	<b>3,265,307</b>
(a) State Bank of Pakistan	18,246	18,246	18,246	18,246	18,246	18,246
(b) Federal Bank for Co-operatives	4,379,490	4,262,848	5,242,884	5,163,315	4,114,492	3,247,061
Head Office & Inter Bank Adjustments	11,400	3,145	11,541	16,323	46,435	36,180
Contingent Liabilities as per contra	1,113,317	1,108,197	1,194,727	1,153,793	1,252,538	828,607
Other Liabilities	1,551,727	1,282,644	1,776,187	1,304,011	1,775,740	1,298,698
<b>TOTAL LIABILITIES/ASSETS</b>	<b>10,383,299</b>	<b>9,915,524</b>	<b>11,760,469</b>	<b>11,258,089</b>	<b>11,076,159</b>	<b>9,248,666</b>
<b>ASSETS</b>						
<b>Cash and Balances:</b>	<b>1,907,821</b>	<b>1,899,759</b>	<b>3,410,086</b>	<b>2950,886</b>	<b>2,318,508</b>	<b>1,543,033</b>
(a) Notes and Coins	73,681	75,613	63,781	74,366	70,302	99,677
(b) Balances with State Bank of Pakistan	149,055	123,508	319,814	189,925	223,507	134,301
(c) Balances with other Banks	1,685,085	1,700,638	3,026,491	2,686,595	2,024,699	1,309,055
<b>Loans and Advances to:</b>	<b>4,972,897</b>	<b>4,862,439</b>	<b>4,769,214</b>	<b>4,858,535</b>	<b>4,907,472</b>	<b>4,815,164</b>
(a) Societies	4,375,390	4,337,361	4,203,082	4,315,029	4,282,407	4,294,493
(b) Individuals	522,164	481,207	509,921	529,819	615,593	462,941
(c) Others	75,343	43,871	56,211	13,687	9,472	56,530
<b>Investment in Securities and Shares:</b>	<b>416,042</b>	<b>418,822</b>	<b>178,502</b>	<b>549,654</b>	<b>467,452</b>	<b>456,319</b>
(a) Federal Government	140,980	145,199	148,827	470,077	387,648	381,494
(b) Prov. Governments	18,490	17,051	17,051	17,051	17,051	17,051
(c) Local Bodies	34	34	34	34	34	34
(d) Shares of Co-op. Institutions	3,929	3,929	3,922	9,104	3,965	3,554
(e) Shares of other Enterprises	252,609	252,609	8,668	53,388	58,754	54,186
Bank Premises	344,699	343,900	338,475	338,124	345,891	343,570
Head Office & Inter Bank Adjustment	108,114	16,832	106,704	88,557	26,223	22,051
Contingent Assets as per contra	1,113,317	1,108,197	1,194,727	1,153,793	1,252,538	828,607
Other Assets	1,520,409	1,265,575	1,762,761	1,318,540	1,758,075	1,239,922

## 17. Liabilities and Assets of Co-Operative Banks

(Concl.)

(End of Period: Thousand Rupees)

ITEM	2002		2003		2004
	Jun.	Dec.	Jun.	Dec.	Jun.
<b>LIABILITIES</b>					
Paid-up Capital	238,092	241,631	244,932	250,045	267,505
Reserves	1,052,339	1,084,411	1,127,661	1,140,014	1,163,435
<b>Demand Deposits:</b>	<b>1,028,894</b>	<b>943,233</b>	<b>1,238,108</b>	<b>1,287,893</b>	<b>1,435,085</b>
(a) Societies	175,190	161,987	164,085	165,014	163,035
(b) Others	853,704	781,246	1,074,023	1,122,879	1,272,050
<b>Time Deposits:</b>	<b>1,901,337</b>	<b>2,030,338</b>	<b>2,220,982</b>	<b>2,392,184</b>	<b>2,654,630</b>
(a) Societies	508,479	498,940	495,433	472,384	472,627
(b) Others	1,392,858	1,531,398	1,725,549	1,919,800	2,182,003
<b>Borrowing from:</b>	<b>4,609,702</b>	<b>3,582,799</b>	<b>5,273,537</b>	<b>4,970,787</b>	<b>7,699,787</b>
(a) State Bank of Pakistan	18,246	18,246	4,545,996	4,243,246	6,942,246
(b) Federal Bank for Co-operatives	4,591,456	3,564,553	727,541	727,541	727,541
Head Office & Inter Bank Adjustments	58,447	34,256	4,941	161	27,975
Contingent Liabilities as per contra	928,540	922,303	903,359	932,450	1,097,526
Other Liabilities	1,750,454	1,374,632	1,838,333	2,275,705	2,340,432
<b>TOTAL LIABILITIES/ASSETS</b>	<b>11,567,805</b>	<b>10,213,603</b>	<b>12,851,853</b>	<b>13,249,239</b>	<b>16,656,375</b>
<b>ASSETS</b>					
<b>Cash and Balances:</b>	<b>2,849,505</b>	<b>1,451,961</b>	<b>3,171,272</b>	<b>2,085,445</b>	<b>3,894,830</b>
(a) Notes and Coins	92,515	117,110	100,266	178,142	160,199
(b) Balances with State Bank of Pakistan	185,271	139,848	253,630	125,706	237,176
(c) Balances with other Banks	2,571,719	1,195,003	2,817,376	1,781,597	3,497,455
<b>Loans and Advances to:</b>	<b>5,236,323</b>	<b>5,537,171</b>	<b>5,869,708</b>	<b>6,790,117</b>	<b>8,002,496</b>
(a) Societies	4,467,040	4,614,887	4,821,312	5,093,227	5,274,047
(b) Individuals	726,415	896,627	957,835	1,508,541	2,345,101
(c) Others	42,868	25,657	90,561	188,349	383,348
<b>Investment in Securities and Shares:</b>	<b>474,157</b>	<b>487,749</b>	<b>552,860</b>	<b>582,548</b>	<b>618,634</b>
(a) Federal Government	360,022	359,205	357,265	363,174	361,324
(b) Prov. Governments	17,051	17,051	17,051	17,051	12,051
(c) Local Bodies	34	34	34	34	34
(d) Shares of Co-op. Institutions	3,554	3,554	3,554	3,554	3,554
(e) Shares of other Enterprises	93,496	107,905	174,956	198,735	241,671
Bank Premises	343,916	345,679	338,114	1,287,351	1,291,356
Head Office & Inter Bank Adjustment	27	46,978	51,054	34,892	62,523
Contingent Assets as per contra	928,540	922,303	903,359	932,450	1,097,526
Other Assets	1,735,012	1,421,762	1,965,486	1,536,436	1,689,010