

## 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*
1999 Jun.	465,330	647,921	<b>1,113,251</b>	17,427	63,510	7,803	9	330,639
Dec.	500,086	603,079	<b>1,103,165</b>	24,540	78,872	7,590	4	260,525
2000 Jun.	522,721	648,694	<b>1,171,415</b>	21,236	101,717	11,483	1	224,925
Dec.	513,739	663,752	<b>1,177,491</b>	23,733	78,664	7,921	-	217,498
2001 Jun.	565,653	691,683	<b>1,257,336</b>	23,232	90,094	9,021	1	229,742
Dec.	589,911	726,420	<b>1,316,331</b>	24,672	102,101	8,611	1	245,597
2002 Jun.	649,931	793,887	<b>1,443,819</b>	29,329	76,799	10,314	--	394,455
Dec.	713,429	839,446	<b>1,552,875</b>	28,433	91,914	4,257	--	539,459
2003 Jun.	810,812	889,173	<b>1,699,985</b>	30,926	155,472	5,987	--	574,986
Dec.	917,242	906,630	<b>1,823,872</b>	33,682	122,610	3,661	--	532,752
2004 Jun.	958,869	965,782	<b>1,924,652</b>	33,908	162,595	4,689	--	484,641
Dec.	1,062,884	995,135	<b>2,058,019</b>	39,440	126,506	4,186	--	408,263
2005 Jun.	1,131,465	1,138,439	<b>2,269,904</b>	42,461	120,668	5,621	--	529,035
Dec.	1,289,884	1,244,768	<b>2,534,652</b>	50,145	146,530	15,173	--	515,681
2006 Jun.	1,281,332	1,421,594	<b>2,702,926</b>	55,454	159,210	7,529	--	567,416
Dec.	2,314,909	693,303	<b>3,008,212</b>	61,755	215,476	16,473	--	567,984
2007 Jun.	2,837,195	566,181	<b>3,403,376</b>	76,609	253,059	24,369	--	821,057
Dec.	3,009,848	476,569	<b>3,486,417</b>	85,334	223,426	11,605	--	812,343
2008 Jun.	3,163,881	610,127	<b>3,774,008</b>	75,314	304,179	17,121	--	761,174
Dec.	3,100,733	647,571	<b>3,748,304</b>	92,704	183,106	13,033	--	738,076

\* \* 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 Companies Ordinance	Excess of Assets being held over the minimum required under Section 29 of the Banking Companies 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 <sup>#</sup>				
1999 Jun	4,121	605	15,385	--		<b>439,499</b>	183,686	255,813
Dec.	4,616	605	13,626	--		<b>390,378</b>	220,633	169,745
2000 Jun	4,615	830	15,767	--		<b>380,574</b>	234,283	146,291
Dec.	60	830	19,822	545		<b>349,073</b>	235,498	113,575
2001 Jun	60	827	21,122	1,245		<b>375,344</b>	251,467	123,877
Dec.	8	927	21,620	1,705		<b>405,242</b>	263,266	141,976
2002 Jun	60	827	21,046	1,705		<b>534,535</b>	288,764	245,771
Dec.	60	828	19,976	1,705		<b>686,632</b>	310,575	376,057
2003 Jun	60	936	19,828	1,705		<b>789,900</b>	339,997	449,903
Dec.	560	327	18,799	1,705		<b>714,096</b>	364,774	349,322
2004 Jun	190	3,601	10,341	1,705		<b>701,670</b>	382,784	318,886
Dec.	60	129	14,280	1,705		<b>594,569</b>	408,376	186,193
2005 Jun	60	4,239	15,919	1,675		<b>719,678</b>	450,694	268,984
Dec.	156	4,020	17,660	1,705		<b>751,070</b>	503,471	247,599
2006 Jun	156	4,014	19,172	1,705		<b>814,656</b>	537,716	276,940
Dec.	156	3,981	13,524	1,685		<b>881,034</b>	719,116	161,918
2007 Jun	-	727	13,397	1,655		<b>1,190,873</b>	821,095	369,778
Dec.	-	-	10,867	1,658		<b>1,145,233</b>	828,870	316,363
2008 Jun	-	-	12,651	1,658		<b>1,172,097</b>	990,894	181,203
Dec.	-	5,018	18,512	1,658		<b>1,052,107</b>	735,487	316,620

\*\* 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
1999 Jun.	410,398	510,277	<b>920,675</b>	15,292	41,623	7,740	9
Dec.	450,856	497,038	<b>947,894</b>	21,077	60,958	7,576	4
2000 Jun.	466,976	530,081	<b>997,057</b>	19,414	73,714	11,479	1
Dec.	459,576	537,960	<b>997,536</b>	21,466	64,338	7,626	--
2001 Jun.	505,466	558,124	<b>1,063,590</b>	20,842	65,061	9,021	1
Dec.	521,654	582,235	<b>1,103,889</b>	21,969	79,825	8,533	1
2002 Jun.	580,434	675,436	<b>1,255,871</b>	26,236	64,362	10,270	--
Dec.	648,097	729,668	<b>1,377,765</b>	25,691	81,307	4,148	--
2003 Jun.	732,446	785,078	<b>1,517,524</b>	27,956	143,421	5,983	--
Dec.	830,270	797,120	<b>1,627,390</b>	30,380	110,638	3,657	--
2004 Jun.	884,414	866,396	<b>1,750,810</b>	30,593	148,299	4,579	--
Dec.	986,759	879,420	<b>1,866,179</b>	35,601	110,253	4,185	--
2005 Jun.	1,049,301	1,014,468	<b>2,063,769</b>	38,526	110,022	5,619	--
Dec.	1,186,970	1,111,621	<b>2,298,591</b>	45,957	130,693	15,134	--
2006 Jun.	1,167,997	1,272,409	<b>2,440,406</b>	51,192	145,023	7,518	--
Dec.	2,217,640	649,471	<b>2,867,111</b>	59,443	207,359	16,467	--
2007 Jun.	2,723,832	520,515	<b>3,244,347</b>	73,892	241,332	24,361	--
Dec.	2,850,236	439,230	<b>3,289,466</b>	81,132	212,425	11,427	--
2008 Jun.	3,069,676	577,332	<b>3,647,008</b>	72,668	294,029	16,980	--
Dec.	3,010,145	611,461	<b>3,621,606</b>	89,691	170,729	12,982	--

## 2.2 Liquidity Position of Scheduled Banks in Pakistan Pakistani 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 Companies Ordinance	Excess of Assets being held over the minimum required under Section 29 of the Banking Company Ordinance
	Unencumbered Approved Securities*	Foreign Banks Deposits with S.B.P under Section 13(3) of the Banking Companies Ordinance				Share Capital MFB <sup>#</sup>			
		Cash	Unencumbered Approved Securities*	Foreign Currency	Share				
1999 Jun.	287,623	--	--	--	--	--	<b>352,287</b>	151,911	200,376
Dec.	241,050	--	--	--	--	--	<b>330,665</b>	189,579	141,086
2000 Jun.	206,735	--	--	--	--	--	<b>311,343</b>	199,411	111,932
Dec.	174,524	--	--	--	--	445	<b>268,399</b>	199,507	68,892
2001 Jun.	196,188	--	--	--	--	1,145	<b>292,258</b>	212,718	79,540
Dec.	211,589	--	--	3	--	1,605	<b>323,525</b>	220,778	102,747
2002 Jun.	360,898	--	--	--	--	1,605	<b>463,371</b>	251,174	212,198
Dec.	495,434	--	--	--	--	1,605	<b>608,185</b>	275,553	332,632
2003 Jun.	529,928	--	--	--	--	1,605	<b>708,893</b>	303,505	405,388
Dec.	480,567	--	--	--	--	1,605	<b>626,847</b>	325,478	301,369
2004 Jun.	438,290	--	--	--	--	1,605	<b>623,366</b>	348,016	275,350
Dec.	374,768	--	--	--	--	1,605	<b>526,412</b>	370,008	156,404
2005 Jun.	478,352	--	--	--	--	1,575	<b>634,094</b>	409,467	224,627
Dec.	463,829	--	--	--	--	1,605	<b>657,218</b>	452,608	204,610
2006 Jun.	516,658	--	--	--	--	1,605	<b>721,996</b>	485,212	236,784
Dec.	544,667	--	3,981	--	--	1,685	<b>833,602</b>	685,594	148,008
2007 Jun.	792,776	--	--	--	--	1,655	<b>1,134,016</b>	783,164	350,852
Dec.	760,994	--	--	--	--	1,643	<b>1,067,621</b>	782,246	285,375
2008 Jun.	734,830	--	--	-21,115	--	1,658	<b>1,120,165</b>	958,285	161,880
Dec.	718,355	--	--	--	--	1,658	<b>993,415</b>	713,746	279,669

\* 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
1999 Jun.	404,618	496,097	<b>900,715</b>	15,187	40,914	7,414	--
Dec.	440,779	484,761	<b>925,540</b>	20,934	59,765	7,147	--
2000 Jun.	455,827	515,234	<b>971,061</b>	19,231	72,196	10,054	--
Dec.	453,510	523,212	<b>976,722</b>	21,297	63,120	6,573	--
2001 Jun.	495,788	543,383	<b>1,039,171</b>	20,526	63,415	8,584	1
Dec.	511,711	566,711	<b>1,078,422</b>	21,800	78,842	8,318	1
2002 Jun.	567,863	659,835	<b>1,227,699</b>	26,046	62,833	9,098	--
Dec.	637,139	726,384	<b>1,363,523</b>	25,552	79,931	4,000	--
2003 Jun.	726,006	769,784	<b>1,495,790</b>	27,781	141,894	4,647	--
Dec.	825,849	781,799	<b>1,607,648</b>	30,222	109,026	3,335	--
2004 Jun.	878,398	852,178	<b>1,730,576</b>	30,459	147,396	4,296	--
Dec.	978,934	864,996	<b>1,843,930</b>	35,422	109,204	3,858	--
2005 Jun.	1,039,570	1,001,608	<b>2,041,178</b>	38,375	109,123	5,299	--
Dec.	1,176,689	1,097,010	<b>2,273,699</b>	45,747	129,526	14,743	--
2006 Jun.	1,156,588	1,258,029	<b>2,414,617</b>	51,008	143,744	7,243	--
Dec.	2,201,240	636,947	<b>2,838,187</b>	59,131	205,663	16,003	--
2007 Jun.	2,705,473	508,104	<b>3,213,577</b>	73,576	239,456	23,679	--
Dec.	2,831,607	428,484	<b>3,260,091</b>	80,899	210,621	11,060	--
2008 Jun.	3,046,925	566,013	<b>3,612,938</b>	72,427	291,434	16,475	--
Dec.	2,986,341	600,674	<b>3,587,015</b>	89,430	169,250	12,788	--

\*\* 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), Punjab Provincial Co-operatives Bank and SME 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 Banking Companies Ordinance
	Unencumbered Approved Securities*	Foreign Banks Deposits with S.B.P under Section 13(3) of the Banking Companies Ordinance				TOTAL		
		Cash	Unencumbered Approved Securities*	Foreign Currency	Share Capital MFB#			
1999 Jun.	283,676	--	--	--	--	<b>347,191</b>	148,618	198,573
Dec.	237,638	--	--	--	--	<b>325,484</b>	185,108	140,376
2000 Jun.	202,970	--	--	--	--	<b>304,452</b>	194,212	110,239
Dec.	171,780	--	--	--	445	<b>263,215</b>	195,344	67,871
2001 Jun.	193,784	--	--	--	1,145	<b>287,455</b>	207,834	79,621
Dec.	209,593	--	3	--	1,605	<b>320,162</b>	215,684	104,478
2002 Jun.	356,281	--	--	--	1,605	<b>455,863</b>	245,540	210,323
Dec.	490,487	--	--	--	1,605	<b>601,575</b>	272,705	328,870
2003 Jun.	525,598	--	--	--	1,605	<b>701,525</b>	299,158	402,367
Dec.	477,196	--	--	--	1,605	<b>621,384</b>	321,530	299,854
2004 Jun.	435,696	--	--	--	1,605	<b>619,452</b>	345,241	274,211
Dec.	373,222	--	--	--	1,605	<b>523,311</b>	367,397	155,914
2005 Jun.	474,106	--	--	--	1,575	<b>628,478</b>	406,589	221,889
Dec.	455,430	--	--	--	1,605	<b>647,051</b>	452,608	194,443
2006 Jun.	506,624	--	--	--	1,605	<b>710,224</b>	481,230	228,994
Dec.	540,191	--	3,981	--	1,685	<b>826,654</b>	679,977	146,677
2007 Jun.	787,621	--	--	--	1,655	<b>1,125,987</b>	777,034	348,953
Dec.	755,975	--	--	--	1,643	<b>1,060,198</b>	776,417	283,781
2008 Jun.	725,403	--	--	2,115	1,658	<b>1,110,678</b>	950,525	160,153
Dec.	713,499	--	--	--	1,658	<b>986,625</b>	707,881	278,744

\* Valued at a price not exceeding current market price.

\*\* 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), Punjab Provincial Co-operatives Bank and SME 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*
1999 Jun.	54,932	137,644	<b>192,576</b>	2,135	21,887	63	--	43,016
Dec.	49,230	106,041	<b>155,271</b>	3,463	17,914	14	--	19,475
2000 Jun.	55,745	118,613	<b>174,358</b>	1,822	27,003	4	--	18,190
Dec.	54,163	125,792	<b>179,955</b>	2,267	14,326	295	--	42,974
2001 Jun.	60,187	133,559	<b>193,746</b>	2,390	25,033	--	--	33,554
Dec.	68,257	144,185	<b>212,442</b>	2,703	22,276	78	--	34,008
2002 Jun.	69,497	118,451	<b>187,948</b>	3,093	12,437	44	--	33,557
Dec.	65,332	109,778	<b>175,110</b>	2,742	10,607	109	--	44,025
2003 Jun.	78,366	104,095	<b>182,461</b>	2,970	12,051	4	--	45,058
Dec.	86,972	109,510	<b>196,482</b>	3,302	11,972	4	--	52,185
2004 Jun.	74,455	99,387	<b>173,842</b>	3,315	14,296	110	--	46,432
Dec.	76,125	115,715	<b>191,840</b>	3,839	16,253	1	--	33,495
2005 Jun.	82,164	123,971	<b>206,135</b>	3,935	10,646	2	--	50,683
Dec.	102,914	133,147	<b>236,061</b>	4,188	15,837	39	--	51,852
2006 Jun.	113,335	149,185	<b>262,520</b>	4,262	14,187	11	--	50,758
Dec.	97,269	43,832	<b>141,101</b>	2,312	8,117	6	--	23,317
2007 Jun.	113,363	45,666	<b>159,029</b>	2,717	11,727	8	--	28,281
Dec.	159,612	37,339	<b>196,951</b>	4,202	11,001	178	--	51,349
2008 Jun.	94,205	32,795	<b>127,000</b>	2,646	10,150	141	--	26,344
Dec.	90,588	36,110	<b>126,698</b>	3,013	12,377	51	--	19,721

## 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 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
	Foreign Banks Deposits with S.B.P. under Section 13(3) of the Banking Companies Ordinance				TOTAL		
	Cash	Unencumbered Approved Securities*	Foreign Currency	M F B			
1999 Jun.	4,121	605	15,385	--	<b>87,212</b>	31,775	55,437
Dec.	4,616	605	13,626	--	<b>59,713</b>	31,054	28,659
2000 Jun.	4,615	830	15,767	--	<b>68,231</b>	34,872	33,359
Dec.	60	830	19,822	100	<b>80,674</b>	35,991	44,683
2001 Jun.	60	827	21,122	100	<b>83,086</b>	38,749	44,337
Dec.	8	924	21,620	100	<b>81,717</b>	42,488	39,229
2002 Jun.	60	827	21,046	100	<b>71,164</b>	37,590	33,574
Dec.	60	828	19,976	100	<b>78,447</b>	35,022	43,425
2003 Jun.	60	936	19,828	100	<b>81,007</b>	36,492	44,515
Dec.	560	327	18,799	100	<b>87,249</b>	39,296	47,953
2004 Jun.	190	3,601	10,341	100	<b>78,385</b>	34,768	43,617
Dec.	60	129	14,280	100	<b>68,157</b>	38,368	29,789
2005 Jun.	60	4,239	15,919	100	<b>85,584</b>	41,227	44,357
Dec.	156	4,020	17,660	100	<b>93,852</b>	47,212	46,640
2006 Jun.	156	4,014	19,172	100	<b>92,660</b>	52,504	40,156
Dec.	156	--	13,524	--	<b>47,432</b>	33,522	13,910
2007 Jun.	--	727	13,397	--	<b>56,857</b>	37,931	18,926
Dec.	--	--	10,867	15	<b>77,612</b>	46,624	30,988
2008 Jun.	--	--	12,651	--	<b>51,932</b>	32,609	19,323
Dec.	--	5,018	18,512	--	<b>58,692</b>	21,741	36,951

\*\* Excluding Indian Banks.

\* Valued at a price not exceeding current market price.