

14. Liabilities and Assets of Co-Operative Banks

(End of Period: Thousand Rupees)

| ITEM | 1999 | | 2000 | | 2001 | |
|---|-------------------|------------------|-------------------|-------------------|-------------------|------------------|
| | Jun. | Dec. | Jun. | Dec. | Jun. | Dec. |
| LIABILITIES | | | | | | |
| 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 |
| Demand Deposits: | 718,134 | 626,696 | 745,958 | 739,435 | 840,902 | 812,626 |
| (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 |
| Time Deposits: | 1,500,409 | 1,469,288 | 1,632,479 | 1,637,592 | 1,752,342 | 1,743,764 |
| (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 |
| Borrowing from: | 4,397,736 | 4,281,094 | 5,261,130 | 5,181,561 | 4,132,738 | 3,265,307 |
| (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 |
| TOTAL LIABILITIES/ASSETS | 10,383,299 | 9,915,524 | 11,760,469 | 11,258,089 | 11,076,159 | 9,248,666 |
| ASSETS | | | | | | |
| Cash and Balances: | 1,907,821 | 1,899,759 | 3,410,086 | 2,950,886 | 2,318,508 | 1,543,033 |
| (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 |
| Loans and Advances to: | 4,972,897 | 4,862,439 | 4,769,214 | 4,858,535 | 4,907,472 | 4,815,164 |
| (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 | 57,730 |
| Investment in Securities and Shares: | 416,042 | 418,822 | 178,502 | 549,654 | 467,452 | 456,319 |
| (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 |

14. Liabilities and Assets of Co-Operative Banks

(End of Period: Thousand Rupees)

| ITEM | 2002 | | 2003 | | 2004 | |
|---|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| | Jun. | Dec. | Jun. | Dec. | Jun. | Dec. |
| LIABILITIES | | | | | | |
| Paid-up Capital | 238,092 | 241,631 | 244,932 | 250,045 | 267,505 | 570,236 |
| Reserves | 1,052,339 | 1,084,411 | 1,127,661 | 1,140,014 | 1,163,435 | 1,190,494 |
| Demand Deposits: | 1,028,894 | 943,233 | 1,238,108 | 1,287,893 | 1,435,085 | 1,404,580 |
| (a) Societies | 175,190 | 161,987 | 164,085 | 165,014 | 163,035 | 103,677 |
| (b) Others | 853,704 | 781,246 | 1,074,023 | 1,122,879 | 1,272,050 | 1,300,903 |
| Time Deposits: | 1,901,337 | 2,030,338 | 2,220,982 | 2,392,184 | 2,654,630 | 2,429,153 |
| (a) Societies | 508,479 | 498,940 | 495,433 | 472,384 | 472,627 | 238,379 |
| (b) Others | 1,392,858 | 1,531,398 | 1,725,549 | 1,919,800 | 2,182,003 | 2,190,774 |
| Borrowing from: | 4,609,702 | 3,582,799 | 5,273,537 | 4,970,787 | 7,669,787 | 10,419,787 |
| (a) State Bank of Pakistan | 18,246 | 18,246 | 4,545,996 | 4,243,246 | 6,942,246 | 9,692,246 |
| (b) Federal Bank for Co-operatives | 4,591,456 | 3,564,553 | 727,541 | 727,541 | 727,541 | 727,541 |
| Head Office & Inter Bank Adjustments | 58,447 | 34,256 | 4,941 | 161 | 27,975 | 294 |
| Contingent Liabilities as per contra | 928,540 | 922,303 | 903,359 | 932,450 | 1,097,526 | 1,239,766 |
| Other Liabilities | 1,750,454 | 1,374,632 | 1,838,333 | 2,275,705 | 2,340,432 | 2,355,643 |
| TOTAL LIABILITIES/ASSETS | 11,567,805 | 10,213,603 | 12,851,853 | 13,249,239 | 16,656,375 | 19,609,953 |
| ASSETS | | | | | | |
| Cash and Balances: | 2,849,505 | 1,451,961 | 3,171,272 | 2,085,445 | 3,894,830 | 5,789,208 |
| (a) Notes and Coins | 92,515 | 117,110 | 100,266 | 178,142 | 160,199 | 201,144 |
| (b) Balances with State Bank of Pakistan | 185,271 | 139,848 | 253,630 | 125,706 | 237,176 | 174,437 |
| (c) Balances with other Banks | 2,571,719 | 1,195,003 | 2,817,376 | 1,781,597 | 3,497,455 | 5,413,627 |
| Loans and Advances to: | 5,236,648 | 5,537,171 | 5,869,708 | 6,790,117 | 8,002,496 | 8,920,932 |
| (a) Societies | 4,467,040 | 4,614,887 | 4,821,312 | 5,093,227 | 5,274,047 | 5,261,505 |
| (b) Individuals | 726,415 | 896,627 | 957,835 | 1,508,541 | 2,345,101 | 3,216,366 |
| (c) Others | 43,193 | 25,657 | 90,561 | 188,349 | 383,348 | 443,061 |
| Investment in Securities and Shares: | 474,157 | 487,749 | 552,860 | 582,548 | 618,634 | 669,998 |
| (a) Federal Government | 360,022 | 359,205 | 357,265 | 363,174 | 361,324 | 360,454 |
| (b) Prov. Governments | 17,051 | 17,051 | 17,051 | 17,051 | 12,051 | 12,051 |
| (c) Local Bodies | 34 | 34 | 34 | 34 | 34 | 34 |
| (d) Shares of Co-op. Institutions | 3,554 | 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 | 293,905 |
| Bank Premises | 343,916 | 345,679 | 338,114 | 1,287,351 | 1,291,356 | 1,288,578 |
| Head Office & Inter Bank Adjustment | 27 | 46,978 | 51,054 | 34,892 | 62,523 | 50,514 |
| Contingent Assets as per contra | 928,540 | 922,303 | 903,359 | 932,450 | 1,097,526 | 1,239,766 |
| Other Assets | 1,735,012 | 1,421,762 | 1,965,486 | 1,536,436 | 1,689,010 | 1,650,957 |

(Contd.)

14. Liabilities and Assets of Co-Operative Banks

(End of Period: Thousand Rupees)

| ITEM | 2005 | | 2006 | |
|---|-------------------|-------------------|-------------------|-------------------|
| | Jun. | Dec. | Jun. | Dec. |
| LIABILITIES | | | | |
| Paid-up Capital | 528,180 | 532,093 | 534,605 | 536,380 |
| Reserves | 1,201,640 | 1,381,164 | 1,871,457 | 1,888,855 |
| Demand Deposits: | 1,567,329 | 1,460,717 | 2,033,293 | 2,049,187 |
| (a) Societies | 170,270 | 98,102 | 114,265 | 9,937 |
| (b) Others | 1,397,059 | 1,362,615 | 1,919,028 | 2,039,250 |
| Time Deposits: | 2,455,770 | 2,290,154 | 2,474,407 | 2,634,330 |
| (a) Societies | 268,463 | 198,258 | 197,786 | 112,877 |
| (b) Others | 2,187,307 | 2,091,896 | 2,276,621 | 2,521,453 |
| Borrowing from: | 10,273,787 | 14,231,999 | 12,725,021 | 13,725,021 |
| (a) State Bank of Pakistan | 9,546,246 | 13,438,022 | 12,018,246 | 13,018,246 |
| (b) Federal Bank for Co-operatives | 727,541 | 793,977 | 706,775 | 706,775 |
| Head Office & Inter Bank Adjustments | 203 | 218,089 | - | - |
| Contingent Liabilities as per contra | 1,523,812 | 1,887,441 | 2,422,534 | 2,842,997 |
| Other Liabilities | 2,589,312 | 2,168,843 | 2,525,651 | 4,864,600 |
| TOTAL LIABILITIES/ASSETS | 20,140,033 | 24,170,500 | 24,586,968 | 28,541,370 |
| ASSETS | | | | |
| Cash and Balances: | 5,118,281 | 8,957,413 | 8,002,087 | 8,341,947 |
| (a) Notes and Coins | 125,874 | 143,543 | 130,314 | 225,241 |
| (b) Balances with State Bank of Pakistan | 257,324 | 120,072 | 172,402 | 212,227 |
| (c) Balances with other Banks | 4,735,083 | 8,693,798 | 7,699,371 | 7,904,479 |
| Loans and Advances to: | 9,507,504 | 9,441,391 | 9,408,122 | 10,495,592 |
| (a) Societies | 5,302,147 | 5,141,925 | 5,284,220 | 654,075 |
| (b) Individuals | 3,829,705 | 3,733,091 | 3,760,577 | 1,118,340 |
| (c) Others | 375,652 | 566,375 | 363,325 | 8,723,177 |
| Investment in Securities and Shares: | 611,891 | 583,008 | 570,514 | 543,065 |
| (a) Federal Government | 361,254 | 324,149 | 321,758 | 300,500 |
| (b) Treasury Bills | - | 26,105 | 27,280 | 26,105 |
| (c) Prov. Governments | 12,051 | 12,051 | 12,051 | 12,051 |
| (d) Local Bodies | 34 | 34 | 34 | 34 |
| (e) Shares of Co-op. Institutions | 3,554 | 3,554 | 3,554 | 3,554 |
| (f) Shares of other Enterprises | 234,998 | 217,115 | 205,837 | 200,821 |
| Bank Premises | 1,291,792 | 1,330,459 | 1,314,515 | 2,776,587 |
| Head Office & Inter Bank Adjustment | 110,727 | 77,179 | 322,964 | 744,436 |
| Contingent Assets as per contra | 1,523,812 | 1,887,441 | 2,422,534 | 2,842,997 |
| Other Assets | 1,976,026 | 1,893,609 | 2,546,232 | 2,796,746 |

14. Liabilities and Assets of Co-Operative Banks

(Concl.d.)

(End of Period: Thousand Rupees)

| ITEM | 2007 | | 2008 | |
|---|-------------------|-------------------|-------------------|-------------------|
| | Jun. | Dec. | Jun. | Dec. |
| LIABILITIES | | | | |
| Paid-up Capital | 540,818 | 544,152 | 531,798 | 535,731 |
| Reserves | 2,000,887 | 1,940,176 | 2,164,438 | 2,329,221 |
| Demand Deposits: | 2,226,514 | 2,248,694 | 2,311,090 | 3,259,226 |
| (a) Societies | 10,054 | 10,054 | 9,854 | 8,559 |
| (b) Others | 2,216,460 | 2,238,640 | 2,301,236 | 3,250,667 |
| Time Deposits: | 2,868,297 | 2,851,070 | 2,973,926 | 4,939,028 |
| (a) Societies | 151,117 | 151,117 | 149,697 | 150,695 |
| (b) Others | 2,717,180 | 2,699,953 | 2,824,229 | 4,788,333 |
| Borrowing from: | 14,874,105 | 15,369,054 | 8,716,080 | 8,635,181 |
| (a) State Bank of Pakistan | 14,167,330 | 14,662,279 | 8,018,246 | 8,027,261 |
| (b) Federal Bank for Co-operatives | 706,775 | 706,775 | 697,834 | 607,920 |
| Head Office & Inter Bank Adjustments | 1,091,787 | 1,548,387 | 1,605,706 | 1,605,706 |
| Contingent Liabilities as per contra | 3,647,538 | 3,797,549 | 3,580,746 | 3,808,327 |
| Other Liabilities | 4,594,507 | 5,053,519 | 4,683,986 | 4,994,136 |
| TOTAL LIABILITIES/ASSETS | 31,844,453 | 33,352,601 | 26,567,770 | 30,106,556 |
| ASSETS | | | | |
| Cash and Balances: | 9,401,912 | 9,633,536 | 3,949,869 | 5,348,699 |
| (a) Notes and Coins | 250,446 | 320,085 | 320,070 | 381,320 |
| (b) Balances with State Bank of Pakistan | 254,322 | 415,210 | 408,877 | 473,185 |
| (c) Balances with other Banks | 8,897,144 | 8,898,241 | 3,220,922 | 4,494,194 |
| Loans and Advances to: | 11,182,825 | 11,411,452 | 10,892,865 | 12,604,273 |
| (a) Societies | 657,784 | 657,784 | 569,987 | 611,115 |
| (b) Individuals | 1,187,789 | 1,187,789 | 1,187,278 | 2,838,467 |
| (c) Others | 9,337,252 | 9,565,879 | 9,135,600 | 9,154,691 |
| Investment in Securities and Shares: | 606,882 | 608,371 | 561,718 | 568,279 |
| (a) Federal Government | 308,168 | 310,390 | 310,090 | 307,868 |
| (b) Treasury Bills | 26,105 | 26,215 | 24,715 | 28,048 |
| (c) Provincial Governments | 12,051 | 12,155 | 12,051 | 12,604 |
| (d) Local Bodies | 34 | 84 | 34 | 57 |
| (e) Shares of Co-operative Institutions | 3,554 | 3,654 | 3,554 | 3,769 |
| (f) Shares of Other Enterprises | 256,970 | 255,873 | 211,274 | 215,933 |
| Bank Premises | 3,098,268 | 3,153,823 | 2,158,799 | 2,202,804 |
| Head Office & Inter Bank Adjustment | 1,336,991 | 1,315,806 | 1,315,779 | 1,144,370 |
| Contingent Assets as per contra | 3,647,538 | 3,797,549 | 4,215,563 | 4,408,895 |
| Other Assets | 2,570,037 | 3,432,064 | 3,473,177 | 3,829,236 |