

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

(End of Period: Thousand Rupees)

ITEM	2000		2001		2002	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
<b>LIABILITIES</b>						
Paid-up Capital	254,599	256,023	257,500	228,034	238,092	241,631
Reserves	883,848	969,351	1,017,964	1,035,450	1,052,339	1,084,411
<b>Demand Deposits:</b>	<b>745,958</b>	<b>739,435</b>	<b>840,902</b>	<b>812,626</b>	<b>1,028,894</b>	<b>943,233</b>
(a) Societies	180,399	187,379	189,713	175,849	175,190	161,987
(b) Others	565,559	552,056	651,189	636,777	853,704	781,246
<b>Time Deposits:</b>	<b>1,632,479</b>	<b>1,637,592</b>	<b>1,752,342</b>	<b>1,743,764</b>	<b>1,901,337</b>	<b>2,030,338</b>
(a) Societies	478,389	505,189	528,872	515,784	508,479	498,940
(b) Others	1,154,090	1,132,403	1,223,470	1,227,980	1,392,858	1,531,398
<b>Borrowing from:</b>	<b>5,261,130</b>	<b>5,181,561</b>	<b>4,132,738</b>	<b>3,265,307</b>	<b>4,609,702</b>	<b>3,582,799</b>
(a) State Bank of Pakistan	18,246	18,246	18,246	18,246	18,246	18,246
(b) Federal Bank for Co-operatives	5,242,884	5,163,315	4,114,492	3,247,061	4,591,456	3,564,553
Head Office & Inter Bank Adjustments	11541	16,323	46,435	36,180	58,447	34,256
Contingent Liabilities as per contra	1,194,727	1,153,793	1,252,538	828,607	928,540	922,303
Other Liabilities	1,776,187	1,304,011	1,775,740	1,298,698	1,750,454	1,374,632
<b>TOTAL LIABILITIES/ASSETS</b>	<b>11,760,469</b>	<b>11,258,089</b>	<b>11,076,159</b>	<b>9,248,666</b>	<b>11,567,805</b>	<b>10,213,603</b>
<b>ASSETS</b>						
<b>Cash and Balances:</b>	<b>3,410,086</b>	<b>2,950,886</b>	<b>2,318,508</b>	<b>1,543,033</b>	<b>2,849,505</b>	<b>1,451,961</b>
(a) Notes and Coins	63,781	74,366	70,302	99,677	92,515	117,110
(b) Balances with State Bank of Pakistan	319,814	189,925	223,507	134,301	185,271	139,848
(c) Balances with other Banks	3,026,491	2,686,595	2,024,699	1,309,055	2,571,719	1,195,003
<b>Loans and Advances to:</b>	<b>4,769,214</b>	<b>4,858,535</b>	<b>4,907,472</b>	<b>4,815,164</b>	<b>5,236,648</b>	<b>5,537,171</b>
(a) Societies	4,203,082	4,315,029	4,282,407	4,294,493	4,467,040	4,614,887
(b) Individuals	509,921	529,819	615,593	462,941	726,415	896,627
(c) Others	56,211	13,687	9,472	57,730	43,193	25,657
<b>Investment in Securities and Shares:</b>	<b>178,502</b>	<b>549,654</b>	<b>467,452</b>	<b>456,319</b>	<b>474,157</b>	<b>487,749</b>
(a) Federal Government	148,827	470,077	387,648	381,494	360,022	359,205
(b) Prov. Governments	17,051	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	3,922	9,104	3,965	3,554	3,554	3,554
(e) Shares of other Enterprises	8,668	53,388	58,754	54,186	93,496	107,905
Bank Premises	338,475	338,124	345,891	343,570	343,916	345,679
Head Office & Inter Bank Adjustment	106,704	88,557	26,223	22,051	27	46,978
Contingent Assets as per contra	1,194,727	1,153,793	1,252,538	828,607	928,540	922,303
Other Assets	1,762,761	1,318,540	1,758,075	1,239,922	1,735,012	1,421,762

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(End of Period: Thousand Rupees)

ITEM	2003		2004		2005	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
<b>LIABILITIES</b>						
Paid-up Capital	244,932	250,045	267,505	570,236	528,180	532,093
Reserves	1,127,661	1,140,014	1,163,435	1,190,494	1,201,640	1,381,164
<b>Demand Deposits:</b>	<b>1,238,108</b>	<b>1,287,893</b>	<b>1,435,085</b>	<b>1,404,580</b>	<b>1,567,329</b>	<b>1,460,717</b>
(a) Societies	164,085	165,014	163,035	103,677	170,270	98,102
(b) Others	1,074,023	1,122,879	1,272,050	1,300,903	1,397,059	1,362,615
<b>Time Deposits:</b>	<b>2,220,982</b>	<b>2,392,184</b>	<b>2,654,630</b>	<b>2,429,153</b>	<b>2,455,770</b>	<b>2,290,154</b>
(a) Societies	495,433	472,384	472,627	238,379	268,463	198,258
(b) Others	1,725,549	1,919,800	2,182,003	2,190,774	2,187,307	2,091,896
<b>Borrowing from:</b>	<b>5,273,537</b>	<b>4,970,787</b>	<b>7,669,787</b>	<b>10,419,787</b>	<b>10,273,787</b>	<b>14,231,999</b>
(a) State Bank of Pakistan	4,545,996	4,243,246	6,942,246	9,692,246	9,546,246	13,438,022
(b) Federal Bank for Co-operatives	727,541	727,541	727,541	727,541	727,541	793,977
Head Office & Inter Bank Adjustments	4,941	161	27,975	294	203	218,089
Contingent Liabilities as per contra	903,359	932,450	1,097,526	1,239,766	1,523,812	1,887,441
Other Liabilities	1,838,333	2,275,705	2,340,432	2,355,643	2,589,312	2,168,843
<b>TOTAL LIABILITIES/ASSETS</b>	<b>12,851,853</b>	<b>13,249,239</b>	<b>16,656,375</b>	<b>19,609,953</b>	<b>20,140,033</b>	<b>24,170,500</b>
<b>ASSETS</b>						
<b>Cash and Balances:</b>	<b>3,171,272</b>	<b>2,085,445</b>	<b>3,894,830</b>	<b>5,789,208</b>	<b>5,118,281</b>	<b>8,957,413</b>
(a) Notes and Coins	100,266	178,142	160,199	201,144	125,874	143,543
(b) Balances with State Bank of Pakistan	253,630	125,706	237,176	174,437	257,324	120,072
(c) Balances with other Banks	2,817,376	1,781,597	3,497,455	5,413,627	4,735,083	8,693,798
<b>Loans and Advances to:</b>	<b>5,869,708</b>	<b>6,790,117</b>	<b>8,002,496</b>	<b>8,920,932</b>	<b>9,507,504</b>	<b>9,441,391</b>
(a) Societies	4,821,312	5,093,227	5,274,047	5,261,505	5,302,147	5,141,925
(b) Individuals	957,835	1,508,541	2,345,101	3,216,366	3,829,705	3,733,091
(c) Others	90,561	188,349	383,348	443,061	375,652	566,375
<b>Investment in Securities and Shares:</b>	<b>552,860</b>	<b>582,548</b>	<b>618,634</b>	<b>669,998</b>	<b>611,891</b>	<b>583,008</b>
(a) Federal Government	357,265	363,174	361,324	360,454	361,254	324,149
(b) Treasury Bills	-	-	-	-	-	26,105
(c) Prov. Governments	17,051	17,051	12,051	12,051	12,051	12,051
(d) Local Bodies	34	34	34	34	34	34
(e) Shares of Co-op. Institutions	3,554	3,554	3,554	3,554	3,554	3,554
(f) Shares of other Enterprises	174,956	198,735	241,671	293,905	234,998	217,115
Bank Premises	338,114	1,287,351	1,291,356	1,288,578	1,291,792	1,330,459
Head Office & Inter Bank Adjustment	51,054	34,892	62,523	50,514	110,727	77,179
Contingent Assets as per contra	903,359	932,450	1,097,526	1,239,766	1,523,812	1,887,441
Other Assets	1,965,486	1,536,436	1,689,010	1,650,957	1,976,026	1,893,609

(Contd.)

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

(End of Period: Thousand Rupees)

ITEM	2006		2007	
	Jun.	Dec.	Jun.	Dec.
<b>LIABILITIES</b>				
Paid-up Capital	534,605	536,380	540,818	544,152
Reserves	1,871,457	1,888,855	2,000,887	1,940,176
<b>Demand Deposits:</b>	<b>2,033,293</b>	<b>2,045,975</b>	<b>2,226,514</b>	<b>2,248,694</b>
(a) Societies	114,265	9,937	10,054	10,054
(b) Others	1,919,028	2,036,038	2,216,460	2,238,640
<b>Time Deposits:</b>	<b>2,474,407</b>	<b>2,634,201</b>	<b>2,868,297</b>	<b>2,851,070</b>
(a) Societies	197,786	112,877	151,117	151,117
(b) Others	2,276,621	2,521,324	2,717,180	2,699,953
<b>Borrowing from:</b>	<b>12725021</b>	<b>13,725,021</b>	<b>14,874,105</b>	<b>15,369,054</b>
(a) State Bank of Pakistan	12,018,246	13,018,246	14,167,330	14,662,279
(b) Federal Bank for Co-operatives	706,775	706,775	706,775	706,775
Head Office & Inter Bank Adjustments	-	-	1,091,787	1,548,387
Contingent Liabilities as per contra	2,422,534	2,842,997	3,647,538	3,797,549
Other Liabilities	2,525,651	4,867,941	4,594,507	5,053,519
<b>TOTAL LIABILITIES/ASSETS</b>	<b>24,586,968</b>	<b>28,541,370</b>	<b>31,844,453</b>	<b>33,352,601</b>
<b>ASSETS</b>				
<b>Cash and Balances:</b>	<b>8,002,087</b>	<b>8,341,947</b>	<b>9,401,912</b>	<b>9,633,536</b>
(a) Notes and Coins	130,314	225,241	250,446	320,085
(b) Balances with State Bank of Pakistan	172,402	212,227	254,322	415,210
(c) Balances with other Banks	7,699,371	7,904,479	8,897,144	8,898,241
<b>Loans and Advances to:</b>	<b>9,408,122</b>	<b>10,495,592</b>	<b>11,182,825</b>	<b>11,411,452</b>
(a) Societies	5,284,220	654,075	657,784	657,784
(b) Individuals	3,760,577	1,118,340	1,187,789	1,187,789
(c) Others	363,325	8,723,177	9,337,252	9,565,879
<b>Investment in Securities and Shares:</b>	<b>570,514</b>	<b>543,065</b>	<b>606,882</b>	<b>608,371</b>
(a) Federal Government	321,758	300,500	308,168	310,390
(b) Treasury Bills	27,280	26,105	26,105	26,215
(c) Prov. Governments	12,051	12,051	12,051	12,155
(d) Local Bodies	34	34	34	84
(e) Shares of Co-op. Institutions	3,554	3,554	3,554	3,654
(f) Shares of other Enterprises	205,837	200,821	256,970	255,873
Bank Premises	1,314,515	2,776,587	3,098,268	3,153,823
Head Office & Inter Bank Adjustment	322,964	744,436	1,336,991	1,315,806
Contingent Assets as per contra	2,422,534	2,842,997	3,647,538	3,797,549
Other Assets	2,546,232	2,796,746	2,570,037	3,432,064

### 13. Liabilities and Assets of Co-operative Banks

(Concl.d.)

(End of Period: Thousand Rupees)

ITEM	2008		2009	
	Jun.	Dec.	Jun.	Dec.
<b>LIABILITIES</b>				
Paid-up Capital	531,798	522,276	522,711	522,896
Reserves	2,164,438	2,073,487	2,073,333	1,906,843
<b>Demand Deposits:</b>	<b>2,311,090</b>	<b>4,544,914</b>	<b>4,418,051</b>	<b>4,707,287</b>
(a) Societies	9,854			
(b) Others	2,301,236			
<b>Time Deposits:</b>	<b>2,973,926</b>	<b>1,516,404</b>	<b>1,494,375</b>	<b>1,521,316</b>
(a) Societies	149,697			
(b) Others	2,824,229			
<b>Borrowing from:</b>	<b>8,716,080</b>	<b>8,663,873</b>	<b>8,611,770</b>	<b>7,313,726</b>
(a) State Bank of Pakistan	8,018,246	8,018,447	8,018,447	6,768,447
(b) Federal Bank for Co-operatives	697,834	645,426	593,323	545,279
Head Office & Inter Bank Adjustments	1,605,706	1,720,339	1,720,339	1,720,339
Contingent Liabilities as per contra	3,580,746	4,351,003	3,604,925	2,825,751
Other Liabilities	4,683,986	5,649,930	6,039,912	5,974,661
<b>TOTAL LIABILITIES/ASSETS</b>	<b>26,567,770</b>	<b>29,042,226</b>	<b>28,485,416</b>	<b>26,492,819</b>
<b>ASSETS</b>				
<b>Cash and Balances:</b>	<b>3,949,869</b>	<b>5,047,332</b>	<b>4,409,874</b>	<b>4,839,740</b>
(a) Notes and Coins	320,070	240,621	173,751	239,807
(b) Balances with State Bank of Pakistan	408,877	229,058	230,510	191,454
(c) Balances with other Banks	3,220,922	4,577,653	4,005,613	4,408,479
<b>Loans and Advances to:</b>	<b>10,892,865</b>	<b>11,224,489</b>	<b>10,711,189</b>	<b>10,274,130</b>
(a) Societies	569,987			
(b) Individuals	1,187,278			
(c) Others	9,135,600			
<b>Bill Purchased &amp; Discounted</b>	<b>-</b>	<b>184</b>	<b>184</b>	<b>184</b>
<b>Investment in Securities and Shares:</b>	<b>561,718</b>	<b>452,004</b>	<b>459,600</b>	<b>456,630</b>
(a) Federal Government	310,090	300,000	300,000	300,000
(b) Treasury Bills	24,715	-	-	-
(c) Provincial Governments	12,051	-	-	-
(d) Local Bodies	34	34	34	34
(e) Shares of Co-operative Institutions	3,554	3,551	3,551	3,551
(f) Shares of Other Enterprises	211,274	148,416	156,012	153,042
(g) Others	-	3	3	3
Bank Premises	2,158,799	3,666,572	3,666,858	3,668,189
Head Office & Inter Bank Adjustment	1,315,779	1,873,480	1,785,712	1,817,387
Contingent Assets as per contra	4,215,563	4,351,003	3,604,925	2,825,751
Other Assets	3,473,177	2,427,162	3,847,074	2,610,808