

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
2001 Jun.	495,788	543,383	1,039,171	20,526	63,415	8,584	1
Dec.	511,711	566,711	1,078,422	21,800	78,842	8,318	1
2002 Jun.	567,863	659,835	1,227,699	26,046	62,833	9,098	--
Dec.	637,139	726,384	1,363,523	25,552	79,931	4,000	--
2003 Jun.	726,006	769,784	1,495,790	27,781	141,894	4,647	--
Dec.	825,849	781,799	1,607,648	30,222	109,026	3,335	--
2004 Jun.	878,398	852,178	1,730,576	30,459	147,396	4,296	--
Dec.	978,934	864,996	1,843,930	35,422	109,204	3,858	--
2005 Jun.	1,039,570	1,001,608	2,041,178	38,375	109,123	5,299	--
Dec.	1,176,689	1,097,010	2,273,699	45,747	129,526	14,743	--
2006 Jun.	1,156,588	1,258,029	2,414,617	51,008	143,744	7,243	--
Dec.	2,201,240	636,947	2,838,187	59,131	205,663	16,003	--
2007 Jun.	2,705,473	508,104	3,213,577	73,576	239,456	23,679	--
Dec.	2,831,607	428,484	3,260,091	80,899	210,621	11,060	--
2008 Jun.	3,046,925	566,013	3,612,938	72,427	291,434	16,475	--
Dec.	2,986,341	600,674	3,587,015	89,430	169,250	12,788	--
2009 Jun.	3,197,952	723,800	3,921,752	75,593	179,958	17,418	--
Dec.	3,367,425	743,134	4,110,559	82,069	185,630	14,804	--
2010 Jun.	3,638,438	777,813	4,416,251	88,099	196,035	21,218	-
Dec.	3,989,622	874,596	4,864,218	99,324	215,428	51,647	-

** 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#			
2001 Jun.	193,784	--	--	--	1,145	287,455	207,834	79,621
Dec.	209,593	--	3	--	1,605	320,162	215,684	104,478
2002 Jun.	356,281	--	--	--	1,605	455,863	245,540	210,323
Dec.	490,487	--	--	--	1,605	601,575	272,705	328,870
2003 Jun.	525,598	--	--	--	1,605	701,525	299,158	402,367
Dec.	477,196	--	--	--	1,605	621,384	321,530	299,854
2004 Jun.	435,696	--	--	--	1,605	619,452	345,241	274,211
Dec.	373,222	--	--	--	1,605	523,311	367,397	155,914
2005 Jun.	474,106	--	--	--	1,575	628,478	406,589	221,889
Dec.	455,430	--	--	--	1,605	647,051	452,608	194,443
2006 Jun.	506,624	--	--	--	1,605	710,224	481,230	228,994
Dec.	540,191	--	3,981	--	1,685	826,654	679,977	146,677
2007 Jun.	787,621	--	--	--	1,655	1,125,987	777,034	348,953
Dec.	755,975	--	--	--	1,643	1,060,198	776,417	283,781
2008 Jun.	728,684	--	--	-	1,658	1,110,678	950,525	160,153
Dec.	713,499	--	--	--	1,658	986,625	707,881	278,744
2009 Jun.	951,336	-	-	-	1,658	1,225,963	757,074	468,889
Dec.	1,055,617	--	--	--	1,658	1,339,778	789,660	550,118
2010 Jun.	1,230,216	-	-	-	1,658	1,537,226	882,401	654,825
Dec.	1,424,733	-	-	-	1,658	1,792,790	927,865	864,925

* 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