

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

(End of Period: Thousand Rupees)

ITEM	2001		2002		2003	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
<b>LIABILITIES</b>						
Paid-up Capital	257,500	228,034	238,092	241,631	244,932	250,045
Reserves	1,017,964	1,035,450	1,052,339	1,084,411	1,127,661	1,140,014
<b>Demand Deposits:</b>	<b>840,902</b>	<b>812,626</b>	<b>1,028,894</b>	<b>943,233</b>	<b>1,238,108</b>	<b>1,287,893</b>
(a) Societies	189,713	175,849	175,190	161,987	164,085	165,014
(b) Others	651,189	636,777	853,704	781,246	1,074,023	1,122,879
<b>Time Deposits:</b>	<b>1,752,342</b>	<b>1,743,764</b>	<b>1,901,337</b>	<b>2,030,338</b>	<b>2,220,982</b>	<b>2,392,184</b>
(a) Societies	528,872	515,784	508,479	498,940	495,433	472,384
(b) Others	1,223,470	1,227,980	1,392,858	1,531,398	1,725,549	1,919,800
<b>Borrowing from:</b>	<b>4,132,738</b>	<b>3,265,307</b>	<b>4,609,702</b>	<b>3,582,799</b>	<b>5,273,537</b>	<b>4,970,787</b>
(a) State Bank of Pakistan	18,246	18,246	18,246	18,246	4,545,996	4,243,246
(b) Federal Bank for Co-operatives	4,114,492	3,247,061	4,591,456	3,564,553	727,541	727,541
Head Office & Inter Bank Adjustments	46,435	36,180	58,447	34,256	4,941	161
Contingent Liabilities as per contra	1,252,538	828,607	928,540	922,303	903,359	932,450
Other Liabilities	1,775,740	1,298,698	1,750,454	1,374,632	1,838,333	2,275,705
<b>TOTAL LIABILITIES/ASSETS</b>	<b>11,076,159</b>	<b>9,248,666</b>	<b>11,567,805</b>	<b>10,213,603</b>	<b>12,851,853</b>	<b>13,249,239</b>
<b>ASSETS</b>						
<b>Cash and Balances:</b>	<b>2,318,508</b>	<b>1,543,033</b>	<b>2,849,505</b>	<b>1,451,961</b>	<b>3,171,272</b>	<b>2,085,445</b>
(a) Notes and Coins	70,302	99,677	92,515	117,110	100,266	178,142
(b) Balances with State Bank of Pakistan	223,507	134,301	185,271	139,848	253,630	125,706
(c) Balances with other Banks	2,024,699	1,309,055	2,571,719	1,195,003	2,817,376	1,781,597
<b>Loans and Advances to:</b>	<b>4,907,472</b>	<b>4,815,164</b>	<b>5,236,648</b>	<b>5,537,171</b>	<b>5,869,708</b>	<b>6,790,117</b>
(a) Societies	4,282,407	4,294,493	4,467,040	4,614,887	4,821,312	5,093,227
(b) Individuals	615,593	462,941	726,415	896,627	957,835	1,508,541
(c) Others	9,472	57,730	43,193	25,657	90,561	188,349
<b>Investment in Securities and Shares:</b>	<b>467,452</b>	<b>456,319</b>	<b>474,157</b>	<b>487,749</b>	<b>552,860</b>	<b>582,548</b>
(a) Federal Government	387,648	381,494	360,022	359,205	357,265	363,174
(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	3,965	3,554	3,554	3,554	3,554	3,554
(e) Shares of other Enterprises	58,754	54,186	93,496	107,905	174,956	198,735
Bank Premises	345,891	343,570	343,916	345,679	338,114	1,287,351
Head Office & Inter Bank Adjustment	26,223	22,051	27	46,978	51,054	34,892
Contingent Assets as per contra	1,252,538	828,607	928,540	922,303	903,359	932,450
Other Assets	1,758,075	1,239,922	1,735,012	1,421,762	1,965,486	1,536,436

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(End of Period: Thousand Rupees)

ITEM	2004		2005		2006	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
<b>LIABILITIES</b>						
Paid-up Capital	267,505	570,236	528,180	532,093	534,605	536,380
Reserves	1,163,435	1,190,494	1,201,640	1,381,164	1,871,457	1,888,855
<b>Demand Deposits:</b>	<b>1,435,085</b>	<b>1,404,580</b>	<b>1,567,329</b>	<b>1,460,717</b>	<b>2,033,293</b>	<b>2,045,975</b>
(a) Societies	163,035	103,677	170,270	98,102	114,265	9,937
(b) Others	1,272,050	1,300,903	1,397,059	1,362,615	1,919,028	2,036,038
<b>Time Deposits:</b>	<b>2,654,630</b>	<b>2,429,153</b>	<b>2,455,770</b>	<b>2,290,154</b>	<b>2,474,407</b>	<b>2,634,201</b>
(a) Societies	472,627	238,379	268,463	198,258	197,786	112,877
(b) Others	2,182,003	2,190,774	2,187,307	2,091,896	2,276,621	2,521,324
<b>Borrowing from:</b>	<b>7,669,787</b>	<b>10,419,787</b>	<b>10,273,787</b>	<b>14,231,999</b>	<b>12725021</b>	<b>13,725,021</b>
(a) State Bank of Pakistan	6,942,246	9,692,246	9,546,246	13,438,022	12,018,246	13,018,246
(b) Federal Bank for Co-operatives	727,541	727,541	727,541	793,977	706,775	706,775
Head Office & Inter Bank Adjustments	27,975	294	203	218,089	-	-
Contingent Liabilities as per contra	1,097,526	1,239,766	1,523,812	1,887,441	2,422,534	2,842,997
Other Liabilities	2,340,432	2,355,643	2,589,312	2,168,843	2,525,651	4,867,941
<b>TOTAL LIABILITIES/ASSETS</b>	<b>16,656,375</b>	<b>19,609,953</b>	<b>20,140,033</b>	<b>24,170,500</b>	<b>24,586,968</b>	<b>28,541,370</b>
<b>ASSETS</b>						
<b>Cash and Balances:</b>	<b>3,894,830</b>	<b>5,789,208</b>	<b>5,118,281</b>	<b>8,957,413</b>	<b>8,002,087</b>	<b>8,341,947</b>
(a) Notes and Coins	160,199	201,144	125,874	143,543	130,314	225,241
(b) Balances with State Bank of Pakistan	237,176	174,437	257,324	120,072	172,402	212,227
(c) Balances with other Banks	3,497,455	5,413,627	4,735,083	8,693,798	7,699,371	7,904,479
<b>Loans and Advances to:</b>	<b>8,002,496</b>	<b>8,920,932</b>	<b>9,507,504</b>	<b>9,441,391</b>	<b>9,408,122</b>	<b>10,495,592</b>
(a) Societies	5,274,047	5,261,505	5,302,147	5,141,925	5,284,220	654,075
(b) Individuals	2,345,101	3,216,366	3,829,705	3,733,091	3,760,577	1,118,340
(c) Others	383,348	443,061	375,652	566,375	363,325	8,723,177
<b>Investment in Securities and Shares:</b>	<b>618,634</b>	<b>669,998</b>	<b>611,891</b>	<b>583,008</b>	<b>570,514</b>	<b>543,605</b>
(a) Federal Government	361,324	360,454	361,254	324,149	321,758	301,040
(b) Treasury Bills	-	-	-	26,105	27,280	26,105
(c) Prov. Governments	12,051	12,051	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	241,671	293,905	234,998	217,115	205,837	200,821
Bank Premises	1,291,356	1,288,578	1,291,792	1,330,459	1,314,515	2,776,587
Head Office & Inter Bank Adjustment	62,523	50,514	110,727	77,179	322,964	744,436
Contingent Assets as per contra	1,097,526	1,239,766	1,523,812	1,887,441	2,422,534	2,842,997
Other Assets	1,689,010	1,650,957	1,976,026	1,893,609	2,546,232	2,796,206

(Contd.)

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

(End of Period: Thousand Rupees)

ITEM	2007		2008	
	Jun.	Dec.	Jun.	Dec.
<b>LIABILITIES</b>				
Paid-up Capital	540,818	544,152	531,798	522,276
Reserves	2,000,887	1,940,176	2,164,438	2,073,487
<b>Demand Deposits:</b>	<b>2,226,514</b>	<b>2,248,694</b>	<b>2,311,090</b>	<b>4,544,914</b>
(a) Societies	10,054	10,054	9,854	
(b) Others	2,216,460	2,238,640	2,301,236	
<b>Time Deposits:</b>	<b>2,868,297</b>	<b>2,851,070</b>	<b>2,973,926</b>	<b>1,516,404</b>
(a) Societies	151,117	151,117	149,697	
(b) Others	2,717,180	2,699,953	2,824,229	
<b>Borrowing from:</b>	<b>14,874,105</b>	<b>15,369,054</b>	<b>8,716,080</b>	<b>8,663,873</b>
(a) State Bank of Pakistan	14,167,330	14,662,279	8,018,246	8,018,447
(b) Federal Bank for Co-operatives	706,775	706,775	697,834	645,426
Head Office & Inter Bank Adjustments	1,091,787	1,548,387	1,605,706	1,720,339
Contingent Liabilities as per contra	3,647,538	3,797,549	3,580,746	4,351,003
Other Liabilities	4,594,507	5,053,519	4,683,986	5,649,930
<b>TOTAL LIABILITIES/ASSETS</b>	<b>31,844,453</b>	<b>33,352,601</b>	<b>26,567,770</b>	<b>29,042,226</b>
<b>ASSETS</b>				
<b>Cash and Balances:</b>	<b>9,401,912</b>	<b>9,633,536</b>	<b>3,949,869</b>	<b>5,047,332</b>
(a) Notes and Coins	250,446	320,085	320,070	240,621
(b) Balances with State Bank of Pakistan	254,322	415,210	408,877	229,058
(c) Balances with other Banks	8,897,144	8,898,241	3,220,922	4,577,653
<b>Loans and Advances to:</b>	<b>11,182,825</b>	<b>11,411,452</b>	<b>10,892,865</b>	<b>11,224,489</b>
(a) Societies	657,784	657,784	569,987	
(b) Individuals	1,187,789	1,187,789	1,187,278	
(c) Others	9,337,252	9,565,879	9,135,600	
<b>Bill Purchased &amp; Discounted</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>184</b>
<b>Investment in Securities and Shares:</b>	<b>606,882</b>	<b>608,371</b>	<b>561,718</b>	<b>452,004</b>
(a) Federal Government	308,168	310,390	310,090	300,000
(b) Treasury Bills	26,105	26,215	24,715	-
(c) Prov. Governments	12,051	12,155	12,051	-
(d) Local Bodies	34	84	34	34
(e) Shares of Co-op. Institutions	3,554	3,654	3,554	3,551
(f) Shares of other Enterprises	256,970	255,873	211,274	148,416
(g) Other	-	-	-	3
Bank Premises	3,098,268	3,153,823	2,158,799	3,666,572
Head Office & Inter Bank Adjustment	1,336,991	1,315,806	1,315,779	1,873,480
Contingent Assets as per contra	3,647,538	3,797,549	3,580,746	4,351,003
Other Assets	2,570,037	3,432,064	4,107,994	2,427,162

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

(Concl.d.)

(End of Period: Thousand Rupees)

ITEM	2009		2010	
	Jun.	Dec.	Jun.	Dec.
<b>LIABILITIES</b>				
Paid-up Capital	522,711	522,896	523,128	545,602
Reserves	2,073,333	1,906,843	2,504,449	6,302,001
<b>Demand Deposits:</b>	<b>4,418,051</b>	<b>4,707,287</b>	<b>5,761,146</b>	<b>6,373,338</b>
(a) Societies				
(b) Others				
<b>Time Deposits:</b>	<b>1,494,375</b>	<b>1,521,316</b>	<b>3,533,082</b>	<b>1,588,287</b>
(a) Societies				
(b) Others				
<b>Borrowing from:</b>	<b>8,611,770</b>	<b>7,313,726</b>	<b>5,812,986</b>	<b>4,389,805</b>
(a) State Bank of Pakistan	8,018,447	6,768,447	5,268,447	3,629,557
(b) Federal Bank for Co-operatives	593,323	545,279	544,539	760,248
Head Office & Inter Bank Adjustments	1,720,339	1,720,339	32,274	1,720,339
Contingent Liabilities as per contra	3,604,925	2,825,751	2,925,030	2,694,509
Other Liabilities	6,039,912	5,974,661	4,851,518	3,707,169
<b>TOTAL LIABILITIES/ASSETS</b>	<b>28,485,416</b>	<b>26,492,819</b>	<b>25,943,613</b>	<b>27,321,050</b>
<b>ASSETS</b>				
<b>Cash and Balances:</b>	<b>4,409,874</b>	<b>4,839,740</b>	<b>4,627,641</b>	<b>5,080,182</b>
(a) Notes and Coins	173,751	239,807	213,895	402,830
(b) Balances with State Bank of Pakistan	230,510	191,454	583,079	169,302
(c) Balances with other Banks	4,005,613	4,408,479	3,830,667	4,508,050
<b>Loans and Advances to:</b>	<b>10,711,189</b>	<b>10,274,130</b>	<b>10,176,763</b>	<b>10,153,537</b>
(a) Societies				
(b) Individuals				
(c) Others				
<b>Bill Purchased &amp; Discounted</b>	<b>184</b>	<b>184</b>	<b>184</b>	<b>184</b>
<b>Investment in Securities and Shares:</b>	<b>459,600</b>	<b>456,630</b>	<b>441,202</b>	<b>797,934</b>
(a) Federal Government	300,000	300,000	300,000	400,000
(b) Treasury Bills	-	-	-	-
(c) Provincial Governments	-	-	-	-
(d) Local Bodies	34	34	34	34
(e) Shares of Co-operative Institutions	3,551	3,551	3,551	3,551
(f) Shares of Other Enterprises	156,012	153,042	137,614	140,048
(g) Others	3	3	3	254,301
Bank Premises	3,666,858	3,668,189	3,760,370	3,613,066
Head Office & Inter Bank Adjustment	1,785,712	1,817,387	1,069,371	1,785,324
Contingent Assets as per contra	3,604,925	2,825,751	2,925,030	2,694,509
Other Assets	3,847,074	2,610,808	2,943,052	3,196,314