

13. 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		2,429,153
(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) Other Banks	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

13. Liabilities and Assets of Co-Operative Banks

(End of Period: Thousand Rupees)

ITEM	2005		2006		2007	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
LIABILITIES						
Paid-up Capital	528,180	532,093	534,605	536,380	540,818	544,152
Reserves	1,201,640	1,381,164	1,871,457	1,888,855	2,000,887	1,940,176
Demand Deposits:	1,567,329	1,460,717	2,033,293	2,045,975	2,226,514	2,248,694
(a) Societies	170,270	98,102	114,265	9,937	10,054	10,054
(b) Others	1,397,059	1,362,615	1,919,028	2,036,038	2,216,460	2,238,640
Time Deposits:	2,455,770	2,290,154	2,474,407	2,634,201	2,868,297	2,851,070
(a) Societies	268,463	198,258	197,786	112,877	151,117	151,117
(b) Others	2,187,307	2,091,896	2,276,621	2,521,324	2,717,180	2,699,953
Borrowing from:	10,273,787	14,231,999	12,725,021	13,725,021	14,874,105	15,369,054
(a) State Bank of Pakistan	9,546,246	13,438,022	12,018,246	13,018,246	14,167,330	14,662,279
(b) Other Banks	727,541	793,977	706,775	706,775	706,775	706,775
Head Office & Inter Bank Adjustments	203	218,089	-	-	1,091,787	1,548,387
Contingent Liabilities as per contra	1,523,812	1,887,441	2,422,534	2,842,997	3,647,538	3,797,549
Other Liabilities	2,589,312	2,168,843	2,525,651	4,867,941	4,594,507	5,053,519
TOTAL LIABILITIES/ASSETS	20,140,033	24,170,500	24,586,968	28,541,370	31,844,453	33,352,601
ASSETS						
Cash and Balances:	5,118,281	8,957,413	8,002,087	8,341,947	9,401,912	9,633,536
(a) Notes and Coins	125,874	143,543	130,314	225,241	250,446	320,085
(b) Balances with State Bank of Pakistan	257,324	120,072	172,402	212,227	254,322	415,210
(c) Balances with other Banks	4,735,083	8,693,798	7,699,371	7,904,479	8,897,144	8,898,241
Loans and Advances to:	9,507,504	9,441,391	9,408,122	10,495,592	11,182,825	11,411,452
(a) Societies	5,302,147	5,141,925	5,284,220	654,075	657,784	657,784
(b) Individuals	3,829,705	3,733,091	3,760,577	1,118,340	1,187,789	1,187,789
(c) Others	375,652	566,375	363,325	8,723,177	9,337,252	9,565,879
Investment in Securities and Shares:	611,891	583,008	570,514	543,605	606,882	608,371
(a) Federal Government	361,254	324,149	321,758	301,040	308,168	310,390
(b) Treasury Bills	-	26,105	27,280	26,105	26,105	26,215
(c) Prov. Governments	12,051	12,051	12,051	12,051	12,051	12,155
(d) Local Bodies	34	34	34	34	34	84
(e) Shares of Co-op. Institutions	3,554	3,554	3,554	3,554	3,554	3,654
(f) Shares of other Enterprises	234,998	217,115	205,837	200,821	256,970	255,873
Bank Premises	1,291,792	1,330,459	1,314,515	2,776,587	3,098,268	3,153,823
Head Office & Inter Bank Adjustment	110,727	77,179	322,964	744,436	1,336,991	1,315,806
Contingent Assets as per contra	1,523,812	1,887,441	2,422,534	2,842,997	3,647,538	3,797,549
Other Assets	1,976,026	1,893,609	2,546,232	2,796,206	2,570,037	3,432,064

(Contd.)

13. Liabilities and Assets of Co-Operative Banks

(End of Period: Thousand Rupees)

ITEM	2008		2009	
	Jun.	Dec.	Jun.	Dec.
LIABILITIES				
Paid-up Capital	531,798	522,276	522,711	522,896
Reserves	2,164,438	2,073,487	2,073,333	1,906,843
Demand Deposits:	2,311,090	4,544,914	4,418,051	4,707,287
(a) Societies	9,854			
(b) Others	2,301,236			
Time Deposits:	2,973,926	1,516,404	1,494,375	1,521,316
(a) Societies	149,697			
(b) Others	2,824,229			
Borrowing from:	8,716,080	8,663,873	8,611,770	7,313,726
(a) State Bank of Pakistan	8,018,246	8,018,447	8,018,447	6,768,447
(b) Other Banks	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
TOTAL LIABILITIES/ASSETS	26,567,770	29,042,226	28,485,416	26,492,819
ASSETS				
Cash and Balances:	3,949,869	5,047,332	4,409,874	4,839,740
(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
Loans and Advances to:	10,892,865	11,224,489	10,711,189	10,274,130
(a) Societies	569,987			
(b) Individuals	1,187,278			
(c) Others	9,135,600			
Bill Purchased & Discounted	-	184	184	184
Investment in Securities and Shares:	561,718	452,004	459,600	456,630
(a) Federal Government	310,090	300,000	300,000	300,000
(b) Treasury Bills	24,715	-	-	-
(c) Prov. Governments	12,051	-	-	-
(d) Local Bodies	34	34	34	34
(e) Shares of Co-op. Institutions	3,554	3,551	3,551	3,551
(f) Shares of other Enterprises	211,274	148,416	156,012	153,042
(g) Other	-	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	3,580,746	4,351,003	3,604,925	2,825,751
Other Assets	4,107,994	2,427,162	3,847,074	2,610,808

13. Liabilities and Assets of Co-operative Banks

(Concl.)

(End of Period: Thousand Rupees)

ITEM	2010		2011	
	Jun.	Dec.	Jun.	Dec.
LIABILITIES				
Paid-up Capital	523,128	545,602	519,798	520,137
Reserves	2,504,449	6,302,001	5,749,744	7,590,504
Demand Deposits:	5,761,146	6,373,338	6,254,622	6,759,875
(a) Societies				
(b) Others				
Time Deposits:	3,533,082	1,588,287	1,663,610	1,672,945
(a) Societies				
(b) Others				
Borrowing from:	5,812,986	4,389,805	2,507,428	840,760
(a) State Bank of Pakistan	5,268,447	3,629,557	1,962,889	296,221
(b) Other Banks	544,539	760,248	544,539	544,539
Head Office & Inter Bank Adjustments	32,274	1,720,339	1,630,162	486,830
Contingent Liabilities as per contra	2,925,030	2,694,509	2,754,256	2,821,530
Other Liabilities	4,851,518	3,707,169	6,521,125	10,215,136
TOTAL LIABILITIES/ASSETS	25,943,613	27,321,050	27,600,745	30,907,717
ASSETS				
Cash and Balances:	4,627,641	5,080,182	4,981,744	5,097,451
(a) Notes and Coins	213,895	402,830	303,042	560,111
(b) Balances with State Bank of Pakistan	583,079	169,302	825,348	823,750
(c) Balances with other Banks	3,830,667	4,508,050	3,853,354	3,713,590
Loans and Advances to:	10,176,763	10,153,537	10,401,096	11,355,371
(a) Societies				
(b) Individuals				
(c) Others				
Bill Purchased & Discounted	184	184	184	184
Investment in Securities and Shares:	441,202	797,934	1,487,756	898,577
(a) Federal Government	300,000	400,000	1,129,528	535,413
(b) Treasury Bills	-	-	-	-
(c) Provincial Governments	-	-	34	34
(d) Local Bodies	34	34	3,551	3,551
(e) Shares of Co-operative Institutions	3,551	3,551	121,571	106,506
(f) Shares of Other Enterprises	137,614	140,048	233,072	253,073
(g) Others	3	254,301	-	-
Bank Premises	3,760,370	3,613,066	3,728,424	3,900,193
Head Office & Inter Bank Adjustment	1,069,371	1,785,324	1,533,709	2,594,085
Contingent Assets as per contra	2,925,030	2,694,509	2,754,256	2,821,530
Other Assets	2,943,052	3,196,314	2,713,576	4,240,326