

## 2.1 Liquidity Position of Scheduled Banks in Pakistan

### All 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 agents of S.B.P.	Unencumbered Approved Securities*
2002 Jun.	649,931	793,887	<b>1,443,819</b>	29,329	76,799	10,314	394,455
Dec.	713,429	839,446	<b>1,552,875</b>	28,433	91,914	4,257	539,459
2003 Jun.	810,812	889,173	<b>1,699,985</b>	30,926	155,472	5,987	574,986
Dec.	917,242	906,630	<b>1,823,872</b>	33,682	122,610	3,661	532,752
2004 Jun.	958,869	965,782	<b>1,924,652</b>	33,908	162,595	4,689	484,722
Dec.	1,062,884	995,135	<b>2,058,019</b>	39,440	126,506	4,186	408,263
2005 Jun.	1,131,465	1,138,439	<b>2,269,904</b>	42,461	120,668	5,621	529,035
Dec.	1,289,884	1,244,768	<b>2,534,652</b>	50,145	146,530	15,173	515,681
2006 Jun.	1,281,332	1,421,594	<b>2,702,926</b>	55,454	159,210	7,529	567,416
Dec.	2,314,909	693,303	<b>3,008,212</b>	61,755	215,476	16,473	567,984
2007 Jun.	2,837,195	566,181	<b>3,403,376</b>	76,609	253,059	24,369	821,057
Dec.	3,009,848	476,569	<b>3,486,417</b>	85,334	223,426	11,605	812,343
2008 Jun.	3,163,881	610,127	<b>3,774,008</b>	75,314	304,179	17,121	761,174
Dec.	3,100,733	647,571	<b>3,748,304</b>	92,704	183,106	13,033	738,076
2009 Jun.	3,331,056	771,803	<b>4,102,859</b>	79,095	187,377	17,835	1,006,340
Dec.	3,509,712	791,576	<b>4,301,288</b>	85,219	194,404	15,137	1,118,045
2010 Jun.	3,798,536	823,451	<b>4,621,987</b>	91,242	204,891	21,769	1,308,485
Dec.	4,147,617	912,796	<b>5,060,413</b>	103,034	224,942	51,939	1,513,301
2011 Jun.	4,543,220	1,001,267	<b>5,544,487</b>	119,646	236,806	60,993	1,940,580
Dec.	4,685,420	1,085,513	<b>5,770,933</b>	103,222	223,593	20,401	2,397,192

\*\* Excluding Indian Banks..

\* Valued at a price not exceeding current market price.

## 2.1 Liquidity Position of Scheduled Banks in Pakistan All Banks\*\*

(Million Rupees)

END OF PERIOD	Liquid Assets Maintained in Pakistan					TOTAL	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 the Banking Companies Ordinance
	Foreign Banks Deposits with S.B.P. under Section 13(3) of the Banking Companies Ordinance							
	Cash	Unencumbered Approved Securities*	Foreign Currency	Share Capital M F B <sup>#</sup>				
2002 Jun.	60	827	21,046	1,705	<b>534,535</b>	288,764	245,771	
Dec.	60	828	19,976	1,705	<b>686,632</b>	310,575	376,057	
2003 Jun.	60	936	19,828	1,705	<b>789,900</b>	339,997	449,903	
Dec.	560	327	18,799	1,705	<b>714,096</b>	364,774	349,322	
2004 Jun.	190	3,601	10,341	1,705	<b>701,751</b>	382,784	318,967	
Dec.	60	129	14,280	1,705	<b>594,569</b>	408,376	186,193	
2005 Jun.	60	4,239	15,919	1,675	<b>719,678</b>	450,694	268,984	
Dec.	156	4,020	17,660	1,705	<b>751,070</b>	499,820	251,250	
2006 Jun.	156	4,014	19,172	1,705	<b>814,656</b>	537,716	276,940	
Dec.	156	3,981	13,524	1,685	<b>881,034</b>	719,116	161,918	
2007 Jun.	-	727	13,397	1,655	<b>1,190,873</b>	821,095	369,778	
Dec.	-	-	10,867	1,658	<b>1,145,233</b>	828,870	316,363	
2008 Jun.	-	-	12,651	1,658	<b>1,172,097</b>	990,894	181,203	
Dec.	-	5,018	18,512	1,658	<b>1,052,107</b>	735,487	316,620	
2009 Jun.	-	14,547	19,041	1,658	<b>1,325,894</b>	789,135	536,759	
Dec.	-	15,139	19,714	1,658	<b>1,449,316</b>	823,884	625,432	
2010 Jun.	-	15,079	19,483	1,658	<b>1,662,607</b>	922,967	739,640	
Dec.	-	16,975	17,521	1,658	<b>1,929,370</b>	965,677	963,693	
2011 Jun.	-	20,562	14,364	1,658	<b>2,394,609</b>	1,090,311	1,304,298	
Dec.	-	20,294	18,427	1,658	<b>2,784,787</b>	1,124,440	1,660,347	

\*\* Excluding Indian Banks.

# Micro Finance Bank

## 2.2 Liquidity Position of Scheduled Banks in Pakistan Pakistani 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 agents of S.B.P
2002 Jun.	580,434	675,436	<b>1,255,871</b>	26,236	64,362	10,270
Dec.	648,097	729,668	<b>1,377,765</b>	25,691	81,307	4,148
2003 Jun.	732,446	785,078	<b>1,517,524</b>	27,956	143,421	5,983
Dec.	830,270	797,120	<b>1,627,390</b>	30,380	110,638	3,657
2004 Jun.	884,414	866,396	<b>1,750,810</b>	30,593	148,299	4,579
Dec.	986,759	879,420	<b>1,866,179</b>	35,601	110,253	4,185
2005 Jun.	1,049,301	1,014,468	<b>2,063,769</b>	38,526	110,022	5,619
Dec.	1,186,970	1,111,621	<b>2,298,591</b>	45,957	130,693	15,134
2006 Jun.	1,167,997	1,272,409	<b>2,440,406</b>	51,192	145,023	7,518
Dec.	2,217,640	649,471	<b>2,867,111</b>	59,443	207,359	16,467
2007 Jun.	2,723,832	520,515	<b>3,244,347</b>	73,892	241,332	24,361
Dec.	2,850,236	439,230	<b>3,289,466</b>	81,132	212,425	11,427
2008 Jun.	3,069,676	577,332	<b>3,647,008</b>	72,668	294,029	16,980
Dec.	3,010,145	611,461	<b>3,621,606</b>	89,691	170,729	12,982
2009 Jun.	3,224,955	728,653	<b>3,953,608</b>	75,806	181,525	17,757
Dec.	3,399,014	748,074	<b>4,147,088</b>	82,327	187,837	15,066
2010 Jun.	3,671,906	782,528	<b>4,454,434</b>	88,325	197,991	21,689
Dec.	4,027,475	878,834	<b>4,906,309</b>	100,526	217,733	51,907
2011 Jun.	4,391,127	961,672	<b>5,352,799</b>	116,225	227,556	60,904
Dec.	4,554,519	1,056,911	<b>5,611,430</b>	100,333	217,151	20,379

## 2.2 Liquidity Position of Scheduled Banks in Pakistan Pakistani 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 the Banking Company 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#			
2002 Jun.	360,898	-	-	-	1,605	<b>463,371</b>	251,174	212,198
Dec.	495,434	-	-	-	1,605	<b>608,185</b>	275,553	332,632
2003 Jun.	529,928	-	-	-	1,605	<b>708,893</b>	303,505	405,388
Dec.	480,567	-	-	-	1,605	<b>626,847</b>	325,478	301,369
2004 Jun.	438,290	-	-	-	1,605	<b>623,366</b>	348,016	275,350
Dec.	374,768	-	-	-	1,605	<b>526,412</b>	370,008	156,404
2005 Jun.	478,352	-	-	-	1,575	<b>634,094</b>	409,467	224,627
Dec.	463,829	-	-	-	1,605	<b>657,218</b>	452,608	204,610
2006 Jun.	516,658	-	-	-	1,605	<b>721,996</b>	485,212	236,784
Dec.	544,667	-	3,981	-	1,685	<b>833,602</b>	685,594	148,008
2007 Jun.	792,776	-	-	-	1,655	<b>1,134,016</b>	783,164	350,852
Dec.	760,994	-	-	-	1,643	<b>1,067,621</b>	782,246	285,375
2008 Jun.	734,830	-	-	-	1,658	<b>1,120,165</b>	958,285	161,880
Dec.	718,355	-	-	-	1,658	<b>993,415</b>	713,746	279,669
2009 Jun.	957,104	-	-	-	1,658	<b>1,233,850</b>	763,670	470,180
Dec.	1,063,117	-	-	-	1,658	<b>1,350,005</b>	797,317	552,688
2010 Jun.	1,237,472	-	-	-	1,658	<b>1,547,135</b>	890,498	656,637
Dec.	1,431,848	-	-	-	1,658	<b>1,803,672</b>	936,842	866,830
2011 Jun.	1,844,727	-	-	-	1,648	<b>2,251,060</b>	1,053,809	1,197,251
Dec.	2,300,328	-	-	-	1,658	<b>2,639,849</b>	1,093,024	1,546,825

\* Valued at a price not exceeding current market price.

# Micro Finance Bank

## 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
2002 Jun.	567,863	659,835	<b>1,227,699</b>	26,046	62,833	9,098
Dec.	637,139	726,384	<b>1,363,523</b>	25,552	79,931	4,000
2003 Jun.	726,006	769,784	<b>1,495,790</b>	27,781	141,894	4,647
Dec.	825,849	781,799	<b>1,607,648</b>	30,222	109,026	3,335
2004 Jun.	878,398	852,178	<b>1,730,576</b>	30,459	147,396	4,296
Dec.	978,934	864,996	<b>1,843,930</b>	35,422	109,204	3,858
2005 Jun.	1,039,570	1,001,608	<b>2,041,178</b>	38,375	109,123	5,299
Dec.	1,176,689	1,097,010	<b>2,273,699</b>	45,747	129,526	14,743
2006 Jun.	1,156,588	1,258,029	<b>2,414,617</b>	51,008	143,744	7,243
Dec.	2,201,240	636,947	<b>2,838,187</b>	59,131	205,663	16,003
2007 Jun.	2,705,473	508,104	<b>3,213,577</b>	73,576	239,456	23,679
Dec.	2,831,607	428,484	<b>3,260,091</b>	80,899	210,621	11,060
2008 Jun.	3,046,925	566,013	<b>3,612,938</b>	72,427	291,434	16,475
Dec.	2,986,341	600,674	<b>3,587,015</b>	89,430	169,250	12,788
2009 Jun.	3,197,952	723,800	<b>3,921,752</b>	75,593	179,958	17,418
Dec.	3,367,425	743,134	<b>4,110,559</b>	82,069	185,630	14,804
2010 Jun.	3,638,438	777,813	<b>4,416,251</b>	88,099	196,035	21,218
Dec.	3,989,622	874,596	<b>4,864,218</b>	99,324	215,428	51,647
2011 Jun.	4,351,965	957,300	<b>5,309,265</b>	115,600	225,239	60,737
Dec.	4,512,481	1,052,452	<b>5,564,933</b>	100,113	214,742	20,278

\*\* 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#			
2002 Jun.	356,281	-	-	-	1,605	<b>455,863</b>	245,540	210,323
Dec.	490,487	-	-	-	1,605	<b>601,575</b>	272,705	328,870
2003 Jun.	525,598	-	-	-	1,605	<b>701,525</b>	299,158	402,367
Dec.	477,196	-	-	-	1,605	<b>621,384</b>	321,530	299,854
2004 Jun.	435,696	-	-	-	1,605	<b>619,452</b>	345,241	274,211
Dec.	373,222	-	-	-	1,605	<b>523,311</b>	367,397	155,914
2005 Jun.	474,106	-	-	-	1,575	<b>628,478</b>	406,589	221,889
Dec.	455,430	-	-	-	1,605	<b>647,051</b>	452,608	194,443
2006 Jun.	506,624	-	-	-	1,605	<b>710,224</b>	481,230	228,994
Dec.	540,191	-	3,981	-	1,685	<b>826,654</b>	679,977	146,677
2007 Jun.	787,621	-	-	-	1,655	<b>1,125,987</b>	777,034	348,953
Dec.	755,975	-	-	-	1,643	<b>1,060,198</b>	776,417	283,781
2008 Jun.	728,684	-	-	-	1,658	<b>1,110,678</b>	950,525	160,153
Dec.	713,499	-	-	-	1,658	<b>986,625</b>	707,881	278,744
2009 Jun.	951,336	-	-	-	1,658	<b>1,225,963</b>	757,074	468,889
Dec.	1,055,617	-	-	-	1,658	<b>1,339,778</b>	789,660	550,118
2010 Jun.	1,230,216	-	-	-	1,658	<b>1,537,226</b>	882,401	654,825
Dec.	1,424,733	-	-	-	1,658	<b>1,792,790</b>	927,865	864,925
2011 Jun.	1,832,490	-	-	-	1,648	<b>2,235,714</b>	1,044,472	1,191,242
Dec.	2,288,974	-	-	-	1,658	<b>2,625,765</b>	1,082,995	1,542,770

\* 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

## 2.4 Liquidity Position of Scheduled Banks in Pakistan Foreign 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 agents of SBP	Unencumbered Approved Securities*
2002 Jun.	69,497	118,451	<b>187,948</b>	3,093	12,437	44	33,557
Dec.	65,332	109,778	<b>175,110</b>	2,742	10,607	109	44,025
2003 Jun.	78,366	104,095	<b>182,461</b>	2,970	12,051	4	45,058
Dec.	86,972	109,510	<b>196,482</b>	3,302	11,972	4	52,185
2004 Jun.	74,455	99,387	<b>173,842</b>	3,315	14,296	110	46,432
Dec.	76,125	115,715	<b>191,840</b>	3,839	16,253	1	33,495
2005 Jun.	82,164	123,971	<b>206,135</b>	3,935	10,646	2	50,683
Dec.	102,914	133,147	<b>236,061</b>	4,188	15,837	39	51,852
2006 Jun.	113,335	149,185	<b>262,520</b>	4,262	14,187	11	50,758
Dec.	97,269	43,832	<b>141,101</b>	2,312	8,117	6	23,317
2007 Jun.	113,363	45,666	<b>159,029</b>	2,717	11,727	8	28,281
Dec.	159,612	37,339	<b>196,951</b>	4,202	11,001	178	51,349
2008 Jun.	94,205	32,795	<b>127,000</b>	2,646	10,150	141	26,344
Dec.	90,588	36,110	<b>126,698</b>	3,013	12,377	51	19,721
2009 Jun.	106,101	43,150	<b>149,251</b>	3,289	5,852	78	49,237
Dec.	110,698	43,502	<b>154,200</b>	2,892	6,567	71	54,928
2010 Jun.	126,630	40,923	<b>167,553</b>	2,917	6,900	80	71,013
Dec.	120,142	33,962	<b>154,104</b>	2,508	7,209	32	81,453
2011 Jun.	152,093	39,595	<b>191,688</b>	3,421	9,250	89	95,853
Dec.	130,901	28,602	<b>159,503</b>	2,889	6,442	22	96,864

## 2.4 Liquidity Position of Scheduled Banks in Pakistan Foreign 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 the Banking Companies Ordinance
	Foreign Banks Deposits with S.B.P. under Section 13(3) of the Banking Companies Ordinance						
	Cash	Unencumbered Approved Securities*	Foreign Currency	M F B	TOTAL		
2002 Jun.	60	827	21,046	100	71,164	37,590	33,574
Dec.	60	828	19,976	100	78,447	35,022	43,425
2003 Jun.	60	936	19,828	100	81,007	36,492	44,515
Dec.	560	327	18,799	100	87,249	39,296	47,953
2004 Jun.	190	3,601	10,341	100	78,385	34,768	43,617
Dec.	60	129	14,280	100	68,157	38,368	29,789
2005 Jun.	60	4,239	15,919	100	85,584	41,227	44,357
Dec.	156	4,020	17,660	100	93,852	47,212	46,640
2006 Jun.	156	4,014	19,172	100	92,660	52,504	40,156
Dec.	156	-	13,524	-	47,432	33,522	13,910
2007 Jun.	-	727	13,397	-	56,857	37,931	18,926
Dec.	-	-	10,867	15	77,612	46,624	30,988
2008 Jun.	-	-	12,651	-	51,932	32,609	19,323
Dec.	-	5,018	18,512	-	58,692	21,741	36,951
2009 Jun.	-	14,547	19,041	-	92,044	25,464	66,580
Dec.	-	15,139	19,714	-	99,311	26,568	72,743
2010 Jun.	-	15,079	19,483	-	115,472	32,469	83,003
Dec.	-	16,975	17,521	-	125,698	28,834	96,864
2011 Jun.	-	20,562	14,364	10	143,549	36,502	107,047
Dec.	-	20,294	18,427	-	144,938	31,416	113,522

\*\* Excluding Indian Banks.

\* Valued at a price not exceeding current market price.