

### 13. Liabilities and Assets of Cooperative Banks

(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) Other Banks	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

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(End of Period: Thousand Rupees)

ITEM	2006		2007		2008	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
<b>LIABILITIES</b>						
Paid-up Capital	534,605	536,380	540,818	544,152	531,798	522,276
Reserves	1,871,457	1,888,855	2,000,887	1,940,176	2,164,438	2,073,487
<b>Demand Deposits:</b>	<b>2,033,293</b>	<b>2,045,975</b>	<b>2,226,514</b>	<b>2,248,694</b>	<b>2,311,090</b>	<b>4,544,914</b>
(a) Societies	114,265	9,937	10,054	10,054	9,854	
(b) Others	1,919,028	2,036,038	2,216,460	2,238,640	2,301,236	
<b>Time Deposits:</b>	<b>2,474,407</b>	<b>2,634,201</b>	<b>2,868,297</b>	<b>2,851,070</b>	<b>2,973,926</b>	<b>1,516,404</b>
(a) Societies	197,786	112,877	151,117	151,117	149,697	
(b) Others	2,276,621	2,521,324	2,717,180	2,699,953	2,824,229	
<b>Borrowing from:</b>	<b>12725021</b>	<b>13,725,021</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	12,018,246	13,018,246	14,167,330	14,662,279	8,018,246	8,018,447
(b) Other Banks	706,775	706,775	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	2,422,534	2,842,997	3,647,538	3,797,549	3,580,746	4,351,003
Other Liabilities	2,525,651	4,867,941	4,594,507	5,053,519	4,683,986	5,649,930
<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>26,567,770</b>	<b>29,042,226</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>	<b>3,949,869</b>	<b>5,047,332</b>
(a) Notes and Coins	130,314	225,241	250,446	320,085	320,070	240,621
(b) Balances with State Bank of Pakistan	172,402	212,227	254,322	415,210	408,877	229,058
(c) Balances with other Banks	7,699,371	7,904,479	8,897,144	8,898,241	3,220,922	4,577,653
<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>	<b>10,892,865</b>	<b>11,224,489</b>
(a) Societies	5,284,220	654,075	657,784	657,784	569,987	
(b) Individuals	3,760,577	1,118,340	1,187,789	1,187,789	1,187,278	
(c) Others	363,325	8,723,177	9,337,252	9,565,879	9,135,600	
<b>Bill Purchased &amp; Discounted</b>						<b>184</b>
<b>Investment in Securities and Shares:</b>	<b>570,514</b>	<b>543,605</b>	<b>606,882</b>	<b>608,371</b>	<b>561,718</b>	<b>452,004</b>
(a) Federal Government	321,758	301,040	308,168	310,390	310,090	300,000
(b) Treasury Bills	27,280	26,105	26,105	26,215	24,715	-
(c) Prov. Governments	12,051	12,051	12,051	12,155	12,051	-
(d) Local Bodies	34	34	34	84	34	34
(e) Shares of Co-op. Institutions	3,554	3,554	3,554	3,654	3,554	3,551
(f) Shares of other Enterprises	205,837	200,821	256,970	255,873	211,274	148,416
(e) Others					-	3
Bank Premises	1,314,515	2,776,587	3,098,268	3,153,823	2,158,799	3,666,572
Head Office & Inter Bank Adjustment	322,964	744,436	1,336,991	1,315,806	1,315,779	1,873,480
Contingent Assets as per contra	2,422,534	2,842,997	3,647,538	3,797,549	3,580,746	4,351,003
Other Assets	2,546,232	2,796,206	2,570,037	3,432,064	4,107,994	2,427,162

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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) Other Banks	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</b>	<b>10,711,189</b>	<b>10,274,130</b>	<b>10,176,763</b>	<b>10,153,537</b>
<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) Prov. Governments	-	-	-	-
(d) Local Bodies	34	34	34	34
(e) Shares of Co-op. Institutions	3,551	3,551	3,551	3,551
(f) Shares of other Enterprises	156,012	153,042	137,614	140,048
(g) Other	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

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ITEM	2011		2012	
	Jun.	Dec.	Jun.	Dec.
<b>LIABILITIES</b>				
Paid-up Capital	519,798	520,137	520,361	520,485
Reserves	5,749,744	7,590,504	8,315,725	8,473,517
<b>Demand Deposits:</b>	<b>6,254,622</b>	<b>6,759,875</b>	<b>3,798,389</b>	<b>3,896,155</b>
(a) Societies				
(b) Others				
<b>Time Deposits:</b>	<b>1,663,610</b>	<b>1,672,945</b>	<b>4,085,819</b>	<b>4,445,363</b>
(a) Societies				
(b) Others				
<b>Borrowing from:</b>	<b>2,507,428</b>	<b>840,760</b>	<b>562,986</b>	<b>556,290</b>
(a) State Bank of Pakistan	1,962,889	296,221	18,447	17,072
(b) Other Banks	544,539	544,539	544,539	539,218
Head Office & Inter Bank Adjustments	1,630,162	486,830	486,830	632,471
Contingent Liabilities as per contra	2,754,256	2,821,530	2,827,050	2,762,308
Other Liabilities	6,521,125	10,215,136	10,585,696	10,542,970
<b>TOTAL LIABILITIES/ASSETS</b>	<b>27,600,745</b>	<b>30,907,717</b>	<b>31,182,856</b>	<b>31,829,559</b>
<b>ASSETS</b>				
<b>Cash and Balances:</b>	<b>4,981,744</b>	<b>5,097,451</b>	<b>4,116,499</b>	<b>5,415,816</b>
(a) Notes and Coins	303,042	560,111	539,160	705,577
(b) Balances with State Bank of Pakistan	825,348	823,750	814,174	802,723
(c) Balances with other Banks	3,853,354	3,713,590	2,763,165	3,907,516
<b>Loans and Advances</b>	<b>10,401,096</b>	<b>11,355,371</b>	<b>12,207,245</b>	<b>11,785,310</b>
<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>1,487,756</b>	<b>898,577</b>	<b>1,148,286</b>	<b>826,455</b>
(a) Federal Government	1,129,528	535,413	918,168	575,360
(b) Treasury Bills	-	-	-	-
(c) Provincial Governments	34	34	34	34
(d) Local Bodies	3,551	3,551	3,551	3,551
(e) Shares of Cooperative Institutions	121,571	106,506	133,460	154,437
(f) Shares of Other Enterprises	233,072	253,073	93,073	93,073
(g) Others	-	-	-	-
Bank Premises	3,728,424	3,900,193	3,536,226	3,483,003
Head Office & Inter Bank Adjustment	1,533,709	2,594,085	2,847,090	2,542,769
Contingent Assets as per contra	2,754,256	2,821,530	2,827,050	2,762,308
Other Assets	2,713,576	4,240,326	4,500,276	5,013,714