

13. Liabilities and Assets of Cooperative Banks

(End of Period: Thousand Rupees)

ITEM	2004		2005		2006	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
LIABILITIES						
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
Demand Deposits:	1,435,085	1,404,580	1,567,329	1,460,717	2,033,293	2,045,975
(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
Time Deposits:	2,654,630	2,429,153	2,455,770	2,290,154	2,474,407	2,634,201
(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
Borrowing from:	7,669,787	10,419,787	10,273,787	14,231,999	12,725,021	13,725,021
(a) State Bank of Pakistan	6,942,246	9,692,246	9,546,246	13,438,022	12,018,246	13,018,246
(b) Other Banks	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
TOTAL LIABILITIES/ASSETS	16,656,375	19,609,953	20,140,033	24,170,500	24,586,968	28,541,370
ASSETS						
Cash and Balances:	3,894,830	5,789,208	5,118,281	8,957,413	8,002,087	8,341,947
(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
Loans and Advances to:	8,002,496	8,920,932	9,507,504	9,441,391	9,408,122	10,495,592
(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
Investment in Securities and Shares:	618,634	669,998	611,891	583,008	570,514	543,605
(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

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(End of Period: Thousand Rupees)

ITEM	2007		2008		2009	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
LIABILITIES						
Paid-up Capital	540,818	544,152	531,798	522,276	522,711	522,896
Reserves	2,000,887	1,940,176	2,164,438	2,073,487	2,073,333	1,906,843
Demand Deposits:	2,226,514	2,248,694	2,311,090	4,544,914	4,418,051	4,707,287
(a) Societies	10,054	10,054	9,854			
(b) Others	2,216,460	2,238,640	2,301,236			
Time Deposits:	2,868,297	2,851,070	2,973,926	1,516,404	1,494,375	1,521,316
(a) Societies	151,117	151,117	149,697			
(b) Others	2,717,180	2,699,953	2,824,229			
Borrowing from:	14,874,105	15,369,054	8,716,080	8,663,873	8,611,770	7,313,726
(a) State Bank of Pakistan	14,167,330	14,662,279	8,018,246	8,018,447	8,018,447	6,768,447
(b) Other Banks	706,775	706,775	697,834	645,426	593,323	545,279
Head Office & Inter Bank Adjustments	1,091,787	1,548,387	1,605,706	1,720,339	1,720,339	1,720,339
Contingent Liabilities as per contra	3,647,538	3,797,549	3,580,746	4,351,003	3,604,925	2,825,751
Other Liabilities	4,594,507	5,053,519	4,683,986	5,649,930	6,039,912	5,974,661
TOTAL LIABILITIES/ASSETS	31,844,453	33,352,601	26,567,770	29,042,226	28,485,416	26,492,819
ASSETS						
Cash and Balances:	9,401,912	9,633,536	3,949,869	5,047,332	4,409,874	4,839,740
(a) Notes and Coins	250,446	320,085	320,070	240,621	173,751	239,807
(b) Balances with State Bank of Pakistan	254,322	415,210	408,877	229,058	230,510	191,454
(c) Balances with other Banks	8,897,144	8,898,241	3,220,922	4,577,653	4,005,613	4,408,479
Loans and Advances to:	11,182,825	11,411,452	10,892,865	11,224,489	10,711,189	10,274,130
(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			
Bill Purchased & Discounted			-	184	184	184
Investment in Securities and Shares:	606,882	608,371	561,718	452,004	459,600	456,630
(a) Federal Government	308,168	310,390	310,090	300,000	300,000	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	34	34
(e) Shares of Co-op. Institutions	3,554	3,654	3,554	3,551	3,551	3,551
(f) Shares of other Enterprises	256,970	255,873	211,274	148,416	156,012	153,042
(e) Others			-	3	3	3
Bank Premises	3,098,268	3,153,823	2,158,799	3,666,572	3,666,858	3,668,189
Head Office & Inter Bank Adjustment	1,336,991	1,315,806	1,315,779	1,873,480	1,785,712	1,817,387
Contingent Assets as per contra	3,647,538	3,797,549	3,580,746	4,351,003	3,604,925	2,825,751
Other Assets	2,570,037	3,432,064	4,107,994	2,427,162	3,847,074	2,610,808

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(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	10,176,763	10,153,537	10,401,096	11,355,371
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) Prov. Governments	-	-	34	34
(d) Local Bodies	34	34	3,551	3,551
(e) Shares of Co-op. Institutions	3,551	3,551	121,571	106,506
(f) Shares of other Enterprises	137,614	140,048	233,072	253,073
(g) Other	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

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(End of Period: Thousand Rupees)

ITEM	2012		2013	
	Jun.	Dec.	Jun.	Dec.
LIABILITIES				
Paid-up Capital	520,361	520,485	520,624	522,352
Reserves	8,315,725	8,473,517	8,881,793	9,831,510
Demand Deposits:	3,798,389	3,896,155	3,825,738	4,649,868
(a) Societies				
(b) Others				
Time Deposits:	4,085,819	4,445,363	3,880,722	4,359,409
(a) Societies				
(b) Others				
Borrowing from:	562,986	556,290	503,878	556,290
(a) State Bank of Pakistan	18,447	17,072	10,287	17,072
(b) Other Banks	544,539	539,218	493,591	539,218
Head Office & Inter Bank Adjustments	486,830	632,471	1,304,975	486,830
Contingent Liabilities as per contra	2,827,050	2,762,308	2,845,995	3,367,139
Other Liabilities	10,585,696	10,542,970	11,861,860	12,742,070
TOTAL LIABILITIES/ASSETS	31,182,856	31,829,559	33,625,585	36,515,468
ASSETS				
Cash and Balances:	4,116,499	5,415,816	4,980,625	6,095,658
(a) Notes and Coins	539,160	705,577	413,991	887,451
(b) Balances with State Bank of Pakistan	814,174	802,723	806,954	838,524
(c) Balances with other Banks	2,763,165	3,907,516	3,759,680	4,369,683
Loans and Advances	12,207,245	11,785,310	11,971,354	11,613,534
Bill Purchased & Discounted	184	184	184	184
Investment in Securities and Shares:	1,148,286	826,455	867,334	1,574,578
(a) Federal Government	918,168	575,360	569,371	1,224,069
(b) Treasury Bills	-	-	-	-
(c) Provincial Governments	34	34	-	-
(d) Local Bodies	3,551	3,551	34	34
(e) Shares of Cooperative Institutions	133,460	154,437	3,551	3,551
(f) Shares of Other Enterprises	93,073	93,073	201,305	253,851
(g) Others	-	-	93,073	93,073
Bank Premises	3,536,226	3,483,003	4,611,278	4,609,128
Head Office & Inter Bank Adjustment	2,847,090	2,542,769	2,404,276	2,766,235
Contingent Assets as per contra	2,827,050	2,762,308	2,845,995	3,367,139
Other Assets	4,500,276	5,013,714	5,944,539	6,489,012