

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
Bill Purchased & Discounted	-	-	-	-	-	-
Investment in Securities and Shares:	611,891	583,008	570,514	543,065	606,882	608,371
Bank Premises	1,291,792	1,330,459	1,314,515	2,776,587	3,098,268	3,153,823
Head office & interbank 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	2,796,746	2,570,037	3,432,064

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(End of Period: Thousand Rupees)

ITEM	2008		2009		2010	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
LIABILITIES						
Paid-up Capital	531,798	522,276	522,711	522,896	523,128	545,602
Reserves	2,164,438	2,073,487	2,073,333	1,906,843	2,504,449	6,302,001
Demand Deposits:	2,311,090	4,544,914	4,418,051	4,707,287	5,761,146	6,373,338
(a) Societies	9,854					
(b) Others	2,301,236					
Time Deposits:	2,973,926	1,516,404	1,494,375	1,521,316	3,533,082	1,588,287
(a) Societies	149,697					
(b) Others	2,824,229					
Borrowing from:	8,716,080	8,663,873	8,611,770	7,313,726	5,812,986	4,389,805
(a) State Bank of Pakistan	8,018,246	8,018,447	8,018,447	6,768,447	5,268,447	3,629,557
(b) Other banks	697,834	645,426	593,323	545,279	544,539	760,248
Head Office & interbank adjustments	1,605,706	1,720,339	1,720,339	1,720,339	32,274	1,720,339
Contingent Liabilities as per contra	3,580,746	4,351,003	3,604,925	2,825,751	2,925,030	2,694,509
Other Liabilities	4,683,986	5,649,930	6,039,912	5,974,661	4,851,518	3,707,169
TOTAL LIABILITIES/ASSETS	26,567,770	29,042,226	28,485,416	26,492,819	25,943,613	27,321,050
ASSETS						
Cash and Balances:	3,949,869	5,047,332	4,409,874	4,839,740	4,627,641	5,080,182
(a) Notes and Coins	320,070	240,621	173,751	239,807	213,895	402,830
(b) Balances with State Bank of Pakistan	408,877	229,058	230,510	191,454	583,079	169,302
(c) Balances with other banks	3,220,922	4,577,653	4,005,613	4,408,479	3,830,667	4,508,050
Loans and Advances to:	10,892,865	11,224,489	10,711,189	10,274,130	10,176,763	10,153,537
(a) Societies	569,987					
(b) Individuals	1,187,278					
(c) Others	9,135,600					
Bill Purchased & Discounted	-	184	184	184	184	184
Investment in Securities and Shares:	561,718	452,004	459,600	456,630	441,202	797,934
Bank Premises	2,158,799	3,666,572	3,666,858	3,668,189	3,760,370	3,613,066
Head office & interbank adjustment	1,315,779	1,873,480	1,785,712	1,817,387	1,069,371	1,785,324
Contingent assets as per contra	3,580,746	4,351,003	3,604,925	2,825,751	2,925,030	2,694,509
Other assets	4,107,994	2,427,162	3,847,074	2,610,808	2,943,052	3,196,314

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(End of Period: Thousand Rupees)

ITEM	2011		2012	
	Jun.	Dec.	Jun.	Dec.
LIABILITIES				
Paid-up Capital	519,798	520,137	520,361	520,485
Reserves	5,749,744	7,590,504	8,315,725	8,473,517
Demand Deposits:	6,254,622	6,759,875	3,798,389	3,896,155
Time Deposits:	1,663,610	1,672,945	4,085,819	4,445,363
Borrowing from:	2,507,428	840,760	562,986	556,290
(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 & Interbank 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
TOTAL LIABILITIES/ASSETS	27,600,745	30,907,717	31,182,856	31,829,559
ASSETS				
Cash and Balances:	4,981,744	5,097,451	4,116,499	5,415,816
(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
Loans and Advances	10,401,096	11,355,371	12,207,245	11,785,310
Bill Purchased & Discounted	184	184	184	184
Investment in Securities and Shares:	1,487,756	898,577	1,148,286	826,455
Bank Premises	3,728,424	3,900,193	3,536,226	3,483,003
Head office & interbank 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

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(End of Period: Thousand Rupees)

ITEM	2013		2014	
	Jun.	Dec.	Jun.	Dec.
LIABILITIES				
Paid-up Capital	520,624	522,352	2,022,424	2,022,443
Reserves	8,881,793	9,831,510	5,306,093	5,384,972
Demand Deposits:	3,825,738	4,649,868	4,868,566	5,085,582
Time Deposits:	3,880,722	4,359,409	3,797,905	4,154,252
Borrowing from:	503,878	556,290	503,878	503,878
(a) State Bank of Pakistan	10,287	17,072	10,287	10,287
(b) Other banks	493,591	539,218	493,591	493,591
Head Office & interbank adjustments	1,304,975	486,830	7,210,257	7,587,277
Contingent liabilities as per contra	2,845,995	3,367,139	2,867,157	3,001,905
Other liabilities	11,861,860	12,742,070	11,269,323	7,024,670
TOTAL LIABILITIES/ASSETS	33,625,585	36,515,468	37,845,603	34,764,979
ASSETS				
Cash and Balances:	4,980,625	6,095,658	4,874,755	4,887,374
(a) Notes and Coins	413,991	887,451	545,024	689,122
(b) Balances with State Bank of Pakistan	806,954	838,524	866,335	860,292
(c) Balances with other banks	3,759,680	4,369,683	3,463,396	3,337,960
Loans and Advances	11,971,354	11,613,534	12,084,494	12,593,730
Bill Purchased & Discounted	184	184	184	184
Investment in Securities and Shares:	867,334	1,574,578	2,215,047	2,397,971
Bank Premises	4,611,278	4,609,128	4,657,813	4,661,584
Head office & Interbank adjustment	2,404,276	2,766,235	2,404,276	2,404,276
Contingent assets as per contra	2,845,995	3,367,139	2,867,157	3,001,905
Other assets	5,944,539	6,489,012	8,741,877	4,817,955