

13. Liabilities and Assets of Co-operative Banks

(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
Bank Premises	3,098,268	3,153,823	2,158,799	3,666,572	3,666,858	3,668,189
Head office & interbank 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		2012	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
LIABILITIES						
Paid-up Capital	523,128	545,602	519,798	520,137	520,361	520,485
Reserves	2,504,449	6,302,001	5,749,744	7,590,504	8,315,725	8,473,517
Demand Deposits:	5,761,146	6,373,338	6,254,622	6,759,875	3,798,389	3,896,155
(a) Societies						
(b) Others						
Time Deposits:	3,533,082	1,588,287	1,663,610	1,672,945	4,085,819	4,445,363
(a) Societies						
(b) Others						
Borrowing from:	5,812,986	4,389,805	2,507,428	840,760	562,986	556,290
(a) State Bank of Pakistan	5,268,447	3,629,557	1,962,889	296,221	18,447	17,072
(b) Other banks	544,539	760,248	544,539	544,539	544,539	539,218
Head Office & interbank adjustments	32,274	1,720,339	1,630,162	486,830	486,830	632,471
Contingent Liabilities as per contra	2,925,030	2,694,509	2,754,256	2,821,530	2,827,050	2,762,308
Other Liabilities	4,851,518	3,707,169	6,521,125	10,215,136	10,585,696	10,542,970
TOTAL LIABILITIES/ASSETS	25,943,613	27,321,050	27,600,745	30,907,717	31,182,856	31,829,559
ASSETS						
Cash and Balances:	4,627,641	5,080,182	4,981,744	5,097,451	4,116,499	5,415,816
(a) Notes and Coins	213,895	402,830	303,042	560,111	539,160	705,577
(b) Balances with State Bank of Pakistan	583,079	169,302	825,348	823,750	814,174	802,723
(c) Balances with other banks	3,830,667	4,508,050	3,853,354	3,713,590	2,763,165	3,907,516
Loans and Advances to:	10,176,763	10,153,537	10,401,096	11,355,371	12,207,245	11,785,310
(a) Societies						
(b) Individuals						
(c) Others						
Bill Purchased & Discounted	184	184	184	184	184	184
Investment in Securities and Shares:	441,202	797,934	1,487,756	898,577	1,148,286	826,455
Bank Premises	3,760,370	3,613,066	3,728,424	3,900,193	3,536,226	3,483,003
Head office & interbank adjustment	1,069,371	1,785,324	1,533,709	2,594,085	2,847,090	2,542,769
Contingent assets as per contra	2,925,030	2,694,509	2,754,256	2,821,530	2,827,050	2,762,308
Other assets	2,943,052	3,196,314	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

13. Liabilities and Assets of Co-operative Banks

(End of Period: Thousand Rupees)

ITEM	2015		2016	
	Jun.	Dec.	Jun.	Dec.
LIABILITIES				
Paid-up Capital	2,022,457	2,022,475	2,022,475	7,971,056
Reserves	5,389,040	5,340,091	5,340,091	(579,580)
Demand Deposits:	3,207,693	5,303,493	5,303,493	3,304,556
Time Deposits:	6,318,196	4,050,580	4,050,580	6,522,616
Borrowing from:	503,878	503,878	503,878	556,290
(a) State Bank of Pakistan	10,287	10,287	10,287	17,072
(b) Other banks	493,591	493,591	493,591	539,218
Head Office & interbank adjustments	7,363,684	7,843,755	7,843,755	7,624,913
Contingent liabilities as per contra	3,055,800	3,100,888	3,100,888	2,906,687
Other liabilities	7,810,194	7,644,862	7,644,862	8,147,114
TOTAL LIABILITIES/ASSETS	35,670,942	35,810,022	35,810,022	36,453,652
ASSETS				
Cash and Balances:	4,996,814	4,662,575	4,662,575	4,888,197
(a) Notes and Coins	614,610	800,321	800,321	758,299
(b) Balances with State Bank of Pakistan	893,189	948,456	948,456	895,373
(c) Balances with other banks	3,489,015	2,913,798	2,913,798	3,234,525
Loans and Advances	13,304,263	13,343,381	13,343,381	13,416,789
Bill Purchased & Discounted	184	184	184	184
Investment in Securities and Shares:	1,962,816	2,244,314	2,244,314	2,639,221
Bank Premises	4,662,330	4,671,230	4,671,230	4,681,252
Head office & Interbank adjustment	1,917,446	1,917,446	1,917,446	2,542,769
Contingent assets as per contra	3,055,800	3,100,888	3,100,888	2,906,687
Other assets	5,771,289	5,870,004	5,870,004	5,378,553