

13. Liabilities and Assets of Co-operative Banks

(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 & Inter Bank 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

13. Liabilities and Assets of Cooperative Banks

(End of Period: Thousand Rupees)

ITEM	2011		2012		2013	
	Jun.	Dec.	Jun.	Dec.	Jun.	Dec.
LIABILITIES						
Paid-up Capital	519,798	520,137	520,361	520,485	520,624	522,352
Reserves	5,749,744	7,590,504	8,315,725	8,473,517	8,881,793	9,831,510
Demand Deposits:	6,254,622	6,759,875	3,798,389	3,896,155	3,825,738	4,649,868
(a) Societies						
(b) Others						
Time Deposits:	1,663,610	1,672,945	4,085,819	4,445,363	3,880,722	4,359,409
(a) Societies						
(b) Others						
Borrowing from:	2,507,428	840,760	562,986	556,290	503,878	556,290
(a) State Bank of Pakistan	1,962,889	296,221	18,447	17,072	10,287	17,072
(b) Other banks	544,539	544,539	544,539	539,218	493,591	539,218
Head Office & interbank adjustments	1,630,162	486,830	486,830	632,471	1,304,975	486,830
Contingent Liabilities as per contra	2,754,256	2,821,530	2,827,050	2,762,308	2,845,995	3,367,139
Other Liabilities	6,521,125	10,215,136	10,585,696	10,542,970	11,861,860	12,742,070
TOTAL LIABILITIES/ASSETS	27,600,745	30,907,717	31,182,856	31,829,559	33,625,585	36,515,468
ASSETS						
Cash and Balances:	4,981,744	5,097,451	4,116,499	5,415,816	4,980,625	6,095,658
(a) Notes and Coins	303,042	560,111	539,160	705,577	413,991	887,451
(b) Balances with State Bank of Pakistan	825,348	823,750	814,174	802,723	806,954	838,524
(c) Balances with other banks	3,853,354	3,713,590	2,763,165	3,907,516	3,759,680	4,369,683
Loans and Advances to:	10,401,096	11,355,371	12,207,245	11,785,310	11,971,354	11,613,534
(a) Societies						
(b) Individuals						
(c) Others						
Bill Purchased & Discounted	184	184	184	184	184	184
Investment in Securities and Shares:	1,487,756	898,577	1,148,286	826,455	867,334	1,574,578
Bank Premises	3,728,424	3,900,193	3,536,226	3,483,003	4,611,278	4,609,128
Head office & interbank adjustment	1,533,709	2,594,085	2,847,090	2,542,769	2,404,276	2,766,235
Contingent assets as per contra	2,754,256	2,821,530	2,827,050	2,762,308	2,845,995	3,367,139
Other assets	2,713,576	4,240,326	4,500,276	5,013,714	5,944,539	6,489,012

13. Liabilities and Assets of Co-operative Banks

(End of Period: Thousand Rupees)

ITEM	2014		2015	
	Jun.	Dec.	Jun.	Dec.
LIABILITIES				
Paid-up Capital	2,022,424	2,022,443	2,022,457	2,022,475
Reserves	5,306,093	5,384,972	5,389,040	5,340,091
Demand Deposits:	4,868,566	5,085,582	3,207,693	5,303,493
Time Deposits:	3,797,905	4,154,252	6,318,196	4,050,580
Borrowing from:	503,878	503,878	503,878	503,878
(a) State Bank of Pakistan	10,287	10,287	10,287	10,287
(b) Other banks	493,591	493,591	493,591	493,591
Head Office & Interbank adjustments	7,210,257	7,587,277	7,363,684	7,843,755
Contingent liabilities as per contra	2,867,157	3,001,905	3,055,800	3,100,888
Other liabilities	11,269,323	7,024,670	7,810,194	7,644,862
TOTAL LIABILITIES/ASSETS	37,845,603	34,764,979	35,670,942	35,810,022
ASSETS				
Cash and Balances:	4,874,755	4,887,374	4,996,814	4,662,575
(a) Notes and Coins	545,024	689,122	614,610	800,321
(b) Balances with State Bank of Pakistan	866,335	860,292	893,189	948,456
(c) Balances with other banks	3,463,396	3,337,960	3,489,015	2,913,798
Loans and Advances	12,084,494	12,593,730	13,304,263	13,343,381
Bill Purchased & Discounted	184	184	184	184
Investment in Securities and Shares:	2,215,047	2,397,971	1,962,816	2,244,314
Bank Premises	4,657,813	4,661,584	4,662,330	4,671,230
Head office & interbank adjustment	2,404,276	2,404,276	1,917,446	1,917,446
Contingent assets as per contra	2,867,157	3,001,905	3,055,800	3,100,888
Other assets	8,741,877	4,817,955	5,771,289	5,870,004

13. Liabilities and Assets of Co-operative Banks

(End of Period: Thousand Rupees)

ITEM	2016		2017	
	Jun.	Dec.	Jun.	Dec.
LIABILITIES				
Paid-up Capital	2,022,475	7,971,056	7,971,056	7,971,056
Reserves	5,340,091	(579,580)	(367,374)	(314,033)
Demand Deposits:	5,303,493	3,304,556	2,981,858	3,153,260
Time Deposits:	4,050,580	6,522,616	7,034,880	7,304,358
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	7,843,755	7,624,913	15,527,005	15,592,863
Contingent liabilities as per contra	3,100,888	2,906,687	2,966,695	2,999,172
Other liabilities	7,644,862	8,147,114	7,873,253	10,556,712
TOTAL LIABILITIES/ASSETS	35,810,022	36,453,652	44,491,251	47,767,266
ASSETS				
Cash and Balances:	4,662,575	4,888,197	4,964,859	4,847,400
(a) Notes and Coins	800,321	758,299	777,414	1,025,578
(b) Balances with State Bank of Pakistan	948,456	895,373	980,624	928,550
(c) Balances with other banks	2,913,798	3,234,525	3,206,821	2,893,272
Loans and Advances	13,343,381	13,416,789	13,788,340	14,006,444
Bill Purchased & Discounted	184	184	184	184
Investment in Securities and Shares:	2,244,314	2,639,221	2,706,036	3,191,054
Bank Premises	4,671,230	4,681,252	4,683,195	7,204,886
Head office & Interbank adjustment	1,917,446	2,542,769	10,255,120	10,259,827
Contingent assets as per contra	3,100,888	2,906,687	2,966,695	2,999,172
Other assets	5,870,004	5,378,553	5,126,822	5,258,299