

13. Liabilities and Assets of Co-operative Banks

(End of Period: Thousand Rupees)

| ITEM | 2009 | | 2010 | | 2011 | |
|---|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| | Jun. | Dec. | Jun. | Dec. | Jun. | Dec. |
| LIABILITIES | | | | | | |
| Paid-up Capital | 522,711 | 522,896 | 523,128 | 545,602 | 519,798 | 520,137 |
| Reserves | 2,073,333 | 1,906,843 | 2,504,449 | 6,302,001 | 5,749,744 | 7,590,504 |
| Demand Deposits: | 4,418,051 | 4,707,287 | 5,761,146 | 6,373,338 | 6,254,622 | 6,759,875 |
| Time Deposits: | 1,494,375 | 1,521,316 | 3,533,082 | 1,588,287 | 1,663,610 | 1,672,945 |
| Borrowing from: | 8,611,770 | 7,313,726 | 5,812,986 | 4,389,805 | 2,507,428 | 840,760 |
| (a) State Bank of Pakistan | 8,018,447 | 6,768,447 | 5,268,447 | 3,629,557 | 1,962,889 | 296,221 |
| (b) Other banks | 593,323 | 545,279 | 544,539 | 760,248 | 544,539 | 544,539 |
| Head Office & Inter Bank Adjustments | 1,720,339 | 1,720,339 | 32,274 | 1,720,339 | 1,630,162 | 486,830 |
| Contingent Liabilities as per contra | 3,604,925 | 2,825,751 | 2,925,030 | 2,694,509 | 2,754,256 | 2,821,530 |
| Other Liabilities | 6,039,912 | 5,974,661 | 4,851,518 | 3,707,169 | 6,521,125 | 10,215,136 |
| TOTAL LIABILITIES/ASSETS | 28,485,416 | 26,492,819 | 25,943,613 | 27,321,050 | 27,600,745 | 30,907,717 |
| ASSETS | | | | | | |
| Cash and Balances: | 4,409,874 | 4,839,740 | 4,627,641 | 5,080,182 | 4,981,744 | 5,097,451 |
| (a) Notes and Coins | 173,751 | 239,807 | 213,895 | 402,830 | 303,042 | 560,111 |
| (b) Balances with State Bank of Pakistan | 230,510 | 191,454 | 583,079 | 169,302 | 825,348 | 823,750 |
| (c) Balances with other banks | 4,005,613 | 4,408,479 | 3,830,667 | 4,508,050 | 3,853,354 | 3,713,590 |
| Loans and Advances to: | 10,711,189 | 10,274,130 | 10,176,763 | 10,153,537 | 10,401,096 | 11,355,371 |
| Bill Purchased & Discounted | 184 | 184 | 184 | 184 | 184 | 184 |
| Investment in Securities and Shares: | 459,600 | 456,630 | 441,202 | 797,934 | 1,487,756 | 898,577 |
| Bank Premises | 3,666,858 | 3,668,189 | 3,760,370 | 3,613,066 | 3,728,424 | 3,900,193 |
| Head office & interbank adjustment | 1,785,712 | 1,817,387 | 1,069,371 | 1,785,324 | 1,533,709 | 2,594,085 |
| Contingent assets as per contra | 3,604,925 | 2,825,751 | 2,925,030 | 2,694,509 | 2,754,256 | 2,821,530 |
| Other assets | 3,847,074 | 2,610,808 | 2,943,052 | 3,196,314 | 2,713,576 | 4,240,326 |

13. Liabilities and Assets of Cooperative Banks

(End of Period: Thousand Rupees)

| ITEM | 2012 | | 2013 | | 2014 | |
|---|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| | Jun. | Dec. | Jun. | Dec. | Jun. | Dec. |
| LIABILITIES | | | | | | |
| Paid-up Capital | 520,361 | 520,485 | 520,624 | 522,352 | 2,022,424 | 2,022,443 |
| Reserves | 8,315,725 | 8,473,517 | 8,881,793 | 9,831,510 | 5,306,093 | 5,384,972 |
| Demand Deposits: | 3,798,389 | 3,896,155 | 3,825,738 | 4,649,868 | 4,868,566 | 5,085,582 |
| Time Deposits: | 4,085,819 | 4,445,363 | 3,880,722 | 4,359,409 | 3,797,905 | 4,154,252 |
| Borrowing from: | 562,986 | 556,290 | 503,878 | 556,290 | 503,878 | 503,878 |
| (a) State Bank of Pakistan | 18,447 | 17,072 | 10,287 | 17,072 | 10,287 | 10,287 |
| (b) Other banks | 544,539 | 539,218 | 493,591 | 539,218 | 493,591 | 493,591 |
| Head Office & interbank adjustments | 486,830 | 632,471 | 1,304,975 | 486,830 | 7,210,257 | 7,587,277 |
| Contingent Liabilities as per contra | 2,827,050 | 2,762,308 | 2,845,995 | 3,367,139 | 2,867,157 | 3,001,905 |
| Other Liabilities | 10,585,696 | 10,542,970 | 11,861,860 | 12,742,070 | 11,269,323 | 7,024,670 |
| TOTAL LIABILITIES/ASSETS | 31,182,856 | 31,829,559 | 33,625,585 | 36,515,468 | 37,845,603 | 34,764,979 |
| ASSETS | | | | | | |
| Cash and Balances: | 4,116,499 | 5,415,816 | 4,980,625 | 6,095,658 | 4,874,755 | 4,887,374 |
| (a) Notes and Coins | 539,160 | 705,577 | 413,991 | 887,451 | 545,024 | 689,122 |
| (b) Balances with State Bank of Pakistan | 814,174 | 802,723 | 806,954 | 838,524 | 866,335 | 860,292 |
| (c) Balances with other banks | 2,763,165 | 3,907,516 | 3,759,680 | 4,369,683 | 3,463,396 | 3,337,960 |
| Loans and Advances to: | 12,207,245 | 11,785,310 | 11,971,354 | 11,613,534 | 12,084,494 | 12,593,730 |
| Bill Purchased & Discounted | 184 | 184 | 184 | 184 | 184 | 184 |
| Investment in Securities and Shares: | 1,148,286 | 826,455 | 867,334 | 1,574,578 | 2,215,047 | 2,397,971 |
| Bank Premises | 3,536,226 | 3,483,003 | 4,611,278 | 4,609,128 | 4,657,813 | 4,661,584 |
| Head office & interbank adjustment | 2,847,090 | 2,542,769 | 2,404,276 | 2,766,235 | 2,404,276 | 2,404,276 |
| Contingent assets as per contra | 2,827,050 | 2,762,308 | 2,845,995 | 3,367,139 | 2,867,157 | 3,001,905 |
| Other assets | 4,500,276 | 5,013,714 | 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 |

13. Liabilities and Assets of Co-operative Banks

(End of Period: Thousand Rupees)

| ITEM | 2017 | | 2018 | |
|---|-------------------|-------------------|-------------------|-------------------|
| | Jun. | Dec. | Jun. | Dec. |
| LIABILITIES | | | | |
| Paid-up Capital | 7,971,056 | 7,971,056 | 7,971,056 | 7,971,056 |
| Reserves | (367,374) | (314,033) | (299,918) | (598,082) |
| Demand Deposits: | 2,981,858 | 3,153,260 | 3,016,175 | 2,989,337 |
| Time Deposits: | 7,034,880 | 7,304,358 | 7,266,855 | 7,892,607 |
| Borrowing from: | 503,878 | 503,878 | 556,290 | 556,290 |
| (a) State Bank of Pakistan | 10,287 | 10,287 | 17,072 | 17,072 |
| (b) Other banks | 493,591 | 493,591 | 539,218 | 539,218 |
| Head Office & interbank adjustments | 15,527,005 | 15,592,863 | 7,675,086 | 7,610,594 |
| Contingent liabilities as per contra | 2,966,695 | 2,999,172 | 2,949,314 | 2,897,586 |
| Other liabilities | 7,873,253 | 10,556,712 | 10,745,541 | 11,231,213 |
| TOTAL LIABILITIES/ASSETS | 44,491,251 | 47,767,266 | 39,880,399 | 40,550,601 |
| ASSETS | | | | |
| Cash and Balances: | 4,964,859 | 4,847,400 | 4,378,644 | 5,041,254 |
| (a) Notes and Coins | 777,414 | 1,025,578 | 907,341 | 1,219,351 |
| (b) Balances with State Bank of Pakistan | 980,624 | 928,550 | 968,939 | 982,887 |
| (c) Balances with other banks | 3,206,821 | 2,893,272 | 2,502,364 | 2,839,016 |
| Loans and Advances | 13,788,340 | 14,006,444 | 14,317,718 | 13,620,562 |
| Bill Purchased & Discounted | 184 | 184 | 184 | 184 |
| Investment in Securities and Shares: | 2,706,036 | 3,191,054 | 2,989,324 | 3,627,474 |
| Bank Premises | 4,683,195 | 7,204,886 | 7,206,969 | 7,209,418 |
| Head office & Interbank adjustment | 10,255,120 | 10,259,827 | 2,542,769 | 2,542,769 |
| Contingent assets as per contra | 2,966,695 | 2,999,172 | 2,949,314 | 2,897,586 |
| Other assets | 5,126,822 | 5,258,299 | 5,495,477 | 5,611,354 |