

2.1 Liquidity Position of Scheduled Banks in Pakistan All Banks**

(Million Rupees)

END OF PERIOD	Demand Liabilities	Time Liabilities	TOTAL (Demand & Time Liabilities)	Liquid Assets Maintained in Pakistan			
				Cash in hand	Balance with S.B.P.	Balance with agents of S.B.P.	Un encumbered Approved Securities*
2011 Jun.	4,543,220	1,001,267	5,544,487	119,646	236,806	60,993	1,940,580
Dec.	4,685,420	1,085,513	5,770,933	103,222	223,593	20,401	2,397,192
2012 Jun.	5,159,209	1,105,835	6,265,044	111,732	243,172	20,456	2,513,768
Dec.	5,268,054	1,153,658	6,421,712	133,068	234,384	25,405	2,653,745
2013 Jun.	5,642,724	1,151,706	6,794,430	124,252	262,796	28,208	3,028,853
Dec.	6,102,386	1,093,430	7,195,817	143,226	289,350	23,598	3,385,163
2014 Jun.	6,580,293	1,098,796	7,679,090	139,455	326,052	24,774	2,573,973
Dec.	6,901,132	1,121,313	8,022,444	146,018	347,138	24,643	2,599,858
2015 Jun.	7,632,719	1,136,526	8,769,245	167,081	357,482	22,621	2,878,616
Dec.	7,860,648	1,178,141	9,038,789	180,300	382,286	27,991	3,292,084
2016 Jun.	8,458,134	1,220,212	9,678,346	194,414	425,286	34,132	3,544,525
Dec.	9,823,092	1,234,312	11,057,404	223,508	549,506	168,870	4,216,718
2017 Jun.	10,519,911	1,254,315	11,774,226	294,115	502,760	178,083	4,365,694
Dec.	10,816,899	1,356,592	12,173,490	256,441	586,015	185,653	4,991,604
2018 Jun.	11,397,954	1,498,250	12,896,204	300,473	595,456	252,778	4,986,751
Dec.	11,881,677	1,373,559	13,255,236	266,275	575,762	191,259	5,080,456
2019 Jun.	12,928,902	1,429,689	14,358,591	414,380	986,670	278,359	5,486,577
Dec.	12,720,734	1,706,097	14,426,831	293,792	555,847	207,211	5,615,611
2020 Jun.	14,142,999	1,791,929	15,934,928	374,689	606,361	193,531	7,390,284
Dec.	15,097,823	1,778,170	16,875,993	425,725	816,475	150,533	8,083,176

2.1 Liquidity Position of Scheduled Banks in Pakistan

All Banks**

END OF PERIOD		Liquid Assets Maintained in Pakistan					Minimum of Assets required to be held under Section 29 of the Banking Companies Ordinance	Excess of Assets being held over the minimum required under Section 29 of the Banking Companies Ordinance
		Foreign Banks Deposits with S.B.P. under Section 13(3) of the Banking Companies Ordinance				TOTAL		
		Cash	Unencumbered Approved Securities*	Foreign Currency	Share Capital M F B [#]			
2011	Jun.	-	20,562	14,364	1,658	2,394,609	1,090,311	1,304,298
	Dec.	-	20,294	18,427	1,658	2,784,787	1,124,440	1,660,347
2012	Jun.	-	24,379	15,888	590	2,929,985	1,238,177	1,691,808
	Dec.	-	25,073	16,054	555	3,088,284	1,264,291	1,823,993
2013	Jun.	-	25,236	15,690	555	3,485,590	1,354,220	2,131,370
	Dec.	-	17,620	25,128	555	3,884,640	1,464,546	2,420,094
2014	Jun.	-	17,620	23,198	555	3,105,625	1,579,237	1,526,389
	Dec.	-	17,620	16,014	555	3,151,846	1,656,245	1,495,601
2015	Jun.	-	6,813	15,003	230	3,447,846	1,831,823	1,616,023
	Dec.	-	6,813	11,394	230	3,901,098	1,886,530	2,014,568
2016	Jun.	-	6,813	11,454	230	4,216,854	2,029,928	2,186,926
	Dec.	-	-	-	230	5,177,026	2,290,053	2,886,973
2017	Jun.	-	-	18,288	230	5,359,170	2,449,848	2,909,323
	Dec.	-	-	24,414	230	6,044,358	2,514,126	3,530,232
2018	Jun.	-	-	30,963	30	6,166,451	2,646,420	3,520,031
	Dec.	-	-	43,073	-	6,156,824	2,754,908	3,401,915
2019	Jun.	-	-	47,744	-	7,213,730	2,996,069	4,217,661
	Dec.	-	-	47,153	-	6,719,614	2,942,167	3,777,447
2020	Jun.	-	-	46,201	-	8,611,065	5,341,017	3,270,049
	Dec.	-	-	45,105	-	9,521,014	6,038,179	3,482,836

** Excluding Indian Banks

* Valued at a price not exceeding current market price

Micro Finance Bank

2.2 Liquidity Position of Scheduled Banks in Pakistan Pakistani Banks

(Million Rupees)

END OF PERIOD	Demand Liabilities	Time Liabilities	TOTAL (Demand & Time Liabilities)	Assets Maintained in Pakistan		
				Cash in hand	Balance with S.B.P.	Balance with agents of S.B.P
2011 Jun.	4,391,127	961,672	5,352,799	116,225	227,556	60,904
Dec.	4,554,519	1,056,911	5,611,430	100,333	217,151	20,379
2012 Jun.	5,032,387	1,084,884	6,117,271	108,438	236,915	20,454
Dec.	5,138,377	1,140,118	6,278,495	129,881	227,843	25,404
2013 Jun.	5,525,496	1,142,850	6,668,346	121,901	256,623	28,175
Dec.	5,973,736	1,085,352	7,059,089	140,239	281,622	23,598
2014 Jun.	6,453,915	1,093,042	7,546,958	136,394	319,149	24,774
Dec.	6,787,132	1,116,364	7,903,497	143,212	340,257	24,643
2015 Jun.	7,534,513	1,135,404	8,669,917	166,297	351,316	22,520
Dec.	7,756,178	1,176,635	8,932,814	179,541	376,423	27,912
2016 Jun.	8,339,601	1,218,726	9,558,327	193,669	419,004	34,119
Dec.	9,683,720	1,232,980	10,916,699	222,884	536,726	168,870
2017 Jun.	10,366,243	1,252,586	11,618,829	293,384	491,334	178,083
Dec.	10,644,222	1,354,695	11,998,917	255,721	572,259	185,652
2018 Jun.	11,217,270	1,487,107	12,704,377	299,722	573,572	252,777
Dec.	11,687,627	1,364,697	13,052,325	265,650	564,438	191,257
2019 Jun.	12,748,706	1,429,425	14,178,131	413,898	965,141	278,356
Dec.	12,490,076	1,702,629	14,192,705	293,309	543,359	207,209
2020 Jun.	13,880,345	1,788,989	15,669,334	374,112	595,151	193,528
Dec.	14,839,467	1,775,658	16,615,125	425,111	799,410	150,531

2.2 Liquidity Position of Scheduled Banks in Pakistan Pakistani Banks

END OF PERIOD	Liquid Assets Maintained in Pakistan						(Million Rupees)	
	Unencumbered Approved Securities*	Foreign Banks Deposits with S.B.P under Section 13(3) of the Banking Companies Ordinance				TOTAL	Minimum of Assets required to be held under Section 29 of the Banking Companies Ordinance	Excess of Assets being held over the minimum required under Section 29 of the Banking Company Ordinance
		Cash	Unencumbered Approved Securities*	Foreign Currency	Share Capital MFB [#]			
2011 Jun.	1,844,727	-	-	-	1,648	2,251,060	1,053,809	1,197,251
Dec.	2,300,328	-	-	-	1,658	2,639,849	1,093,024	1,546,825
2012 Jun.	2,426,501	-	-	-	590	2,792,898	1,207,740	1,585,158
Dec.	2,574,018	-	-	-	555	2,957,701	1,233,168	1,724,533
2013 Jun.	2,927,018	-	-	-	555	3,334,272	1,326,086	2,008,186
Dec.	3,262,819	-	-	-	555	3,708,834	1,433,670	2,275,164
2014 Jun.	2,468,448	-	-	-	555	2,949,320	1,548,906	1,400,414
Dec.	2,489,460	-	-	-	555	2,998,127	1,628,885	1,369,243
2015 Jun.	2,752,472	-	-	-	230	3,292,835	1,808,253	1,484,582
Dec.	3,114,663	-	-	-	230	3,698,769	1,861,457	1,837,311
2016 Jun.	3,297,113	-	-	-	230	3,944,137	2,001,480	1,942,656
Dec.	3,919,728	-	-	-	230	4,848,438	2,256,604	2,591,834
2017 Jun.	4,026,727	-	-	-	230	4,989,758	2,412,968	2,576,791
Dec.	4,664,153	-	-	-	230	5,678,016	2,472,683	3,205,332
2018 Jun.	4,736,107	-	-	-	30	5,862,208	2,603,056	3,259,152
Dec.	4,803,277	-	-	-	-	5,824,623	2,708,336	3,116,286
2019 Jun.	5,251,246	-	-	-	-	6,908,642	2,952,822	3,955,820
Dec.	5,332,040	-	-	-	-	6,375,917	2,886,809	3,489,108
2020 Jun.	6,958,497	-	-	-	-	8,121,289	4,914,277	3,207,011
Dec.	7,822,847	-	-	-	-	9,197,900	5,777,069	3,420,830

* Valued at a price not exceeding current market price

Micro Finance Bank

2.3 Liquidity Position of Scheduled Banks in Pakistan Pakistani Banks excluding Specialized Banks**

(Million Rupees)

END OF PERIOD	Demand Liabilities	Time Liabilities	TOTAL (Demand & Time Liabilities)	Liquid Assets Maintained in Pakistan		
				Cash in hand	Balance with S.B.P.	Balance with Agent of S.B.P
2011 Jun.	4,351,965	957,300	5,309,265	115,600	225,239	60,737
Dec.	4,512,481	1,052,452	5,564,933	100,113	214,742	20,278
2012 Jun.	4,987,102	1,082,190	6,069,292	108,223	234,477	20,337
Dec.	5,096,758	1,137,835	6,234,593	129,635	225,736	25,309
2013 Jun.	5,480,139	1,141,320	6,621,459	121,626	254,223	28,064
Dec.	5,922,315	1,083,313	7,005,628	139,912	278,812	23,467
2014 Jun.	6,398,400	1,090,978	7,489,379	136,127	316,332	24,685
Dec.	6,723,744	1,114,802	7,838,546	142,818	337,689	24,551
2015 Jun.	7,506,793	1,133,523	8,640,316	165,887	349,828	22,431
Dec.	7,728,705	1,174,958	8,903,663	179,182	374,944	27,824
2016 Jun.	8,313,087	1,217,187	9,530,274	193,229	417,592	34,049
Dec.	9,640,666	1,231,472	10,872,138	221,886	534,214	168,702
2017 Jun.	10,311,413	1,250,527	11,561,940	291,685	488,163	177,949
Dec.	10,577,073	1,352,631	11,929,704	254,304	568,525	185,494
2018 Jun.	11,168,878	1,484,257	12,653,135	298,254	570,878	252,679
Dec.	11,636,783	1,361,451	12,998,234	264,708	561,655	191,116
2019 Jun.	12,701,523	1,426,000	14,127,524	412,030	962,454	277,778
Dec.	12,461,094	1,698,722	14,159,816	292,063	541,391	206,835
2020 Jun.	13,853,570	1,785,571	15,639,141	373,251	593,644	193,236
Dec.	14,800,382	1,772,641	16,573,023	424,254	797,615	150,073

** Specialized Bank viz. Zarai Taraqiati Bank Ltd. (Ex. ADBP), Punjab Provincial Co-operatives Bank and SME Bank.

2.3 Liquidity Position of Scheduled Banks in Pakistan

Pakistani Banks excluding Specialized Banks**

(Million Rupees)									
END OF PERIOD	Liquid Assets Maintained in Pakistan						Minimum of Assets Required to be held Under Section 29 of the Banking Companies Ordinance	Excess of Assets being held over the minimum required under Section 29 of the Banking Companies Ordinance	
	Unencumbered Approved Securities*	Foreign Banks Deposits with S.B.P under Section 13(3) of the Banking Companies Ordinance				TOTAL			
		Cash	Unencumbered Approved Securities*	Foreign Currency	Share Capital MFB [#]				
2011 Jun.	1,832,490	-	-	-	1,648	2,235,714	1,044,472	1,191,242	
Dec.	2,288,974	-	-	-	1,658	2,625,765	1,082,995	1,542,770	
2012 Jun.	2,403,545	-	-	-	590	2,767,172	1,196,904	1,570,268	
Dec.	2,557,428	-	-	-	555	2,938,663	1,223,222	1,715,441	
2013 Jun.	2,906,864	-	-	-	555	3,311,332	1,315,233	1,996,099	
Dec.	3,240,458	-	-	-	555	3,683,204	1,421,355	2,261,848	
2014 Jun.	2,444,000	-	-	-	555	2,921,700	1,535,616	1,386,084	
Dec.	2,462,063	-	-	-	555	2,967,676	1,613,699	1,353,978	
2015 Jun.	2,739,377	-	-	-	230	3,277,753	1,801,630	1,476,122	
Dec.	3,099,701	-	-	-	230	3,681,881	1,854,889	1,826,992	
2016 Jun.	3,276,388	-	-	-	230	3,921,488	1,995,141	1,926,347	
Dec.	3,890,099	-	-	-	230	4,815,131	2,246,295	2,568,836	
2017 Jun.	4,002,067	-	-	-	230	4,960,094	2,399,826	2,560,268	
Dec.	4,623,629	-	-	-	230	5,632,182	2,456,586	3,175,596	
2018 Jun.	4,710,848	-	-	-	30	5,832,689	2,591,469	3,241,220	
Dec.	4,788,160	-	-	-	-	5,805,639	2,696,169	3,109,470	
2019 Jun.	5,238,073	-	-	-	-	6,890,334	2,941,530	6,890,334	
Dec.	5,321,923	-	-	-	-	6,362,212	2,879,892	3,482,320	
2020 Jun.	6,931,333	-	-	-	-	8,091,464	4,890,861	3,200,603	
Dec.	7,808,834	-	-	-	-	9,180,776	5,769,284	3,411,492	

2.4 Liquidity Position of Scheduled Banks in Pakistan

Foreign Banks**

END OF PERIOD	Demand Liabilities	Time Liabilities	TOTAL (Demand & Time Liabilities)	(Million Rupees) Liquid Assets Maintained in Pakistan			
				Cash in hand	Balance with S.B.P.	Balance with agents of SBP	Unencumbered Approved Securities*
2011 Jun.	152,093	39,595	191,688	3,421	9,250	89	95,853
Dec.	130,901	28,602	159,503	2,889	6,442	22	96,864
2012 Jun.	126,822	20,951	147,773	3,294	6,257	2	87,267
Dec.	129,677	13,540	143,217	3,187	6,541	1	79,727
2013 Jun.	117,228	8,856	126,084	2,351	6,173	33	101,835
Dec.	128,650	8,078	136,728	2,987	7,727	-	122,344
2014 Jun.	126,378	5,754	132,133	3,061	6,903	-	105,525
Dec.	114,000	4,948	118,948	2,806	6,881	-	110,398
2015 Jun.	98,207	1,122	99,328	784	6,166	101	126,144
Dec.	104,470	1,505	105,976	758	5,864	79	177,421
2016 Jun.	118,532	1,487	120,019	744	6,282	12	247,412
Dec.	139,372	1,333	140,705	624	12,781	-	296,990
2017 Jun.	153,668	1,729	155,397	731	11,426	-	338,967
Dec.	172,677	1,896	174,573	721	13,755	1	327,451
2018 Jun.	180,684	11,142	191,826	751	21,884	1	250,645
Dec.	194,049	8,862	202,911	625	11,324	1	277,178
2019 Jun.	180,196	265	180,461	482	21,529	2	235,331
Dec.	230,658	3,468	234,125	483	12,488	2	283,571
2020 Jun.	262,654	2,939	265,593	577	11,210	2	431,786
Dec.	258,356	2,512	260,868	613	17,065	2	260,329

2.4 Liquidity Position of Scheduled Banks in Pakistan Foreign Banks**

(Million Rupees)

END OF PERIOD	Liquid Assets Maintained in Pakistan					Minimum of Assets required to be held under Section 29 of the Banking Companies Ordinance	Excess of Assets being held over the minimum required under Section 29 of the Banking Companies Ordinance
	Foreign Banks Deposits with S.B.P. under Section 13(3) of the Banking Companies Ordinance				TOTAL		
	Cash	Unencumbered Approved Securities*	Foreign Currency	M F B			
2011 Jun.	-	20,562	14,364	10	143,549	36,502	107,047
Dec.	-	20,294	18,427	-	144,938	31,416	113,522
2012 Jun.	-	24,379	15,888	-	137,087	30,437	106,650
Dec.	-	25,073	16,054	-	130,583	31,122	99,461
2013 Jun.	-	25,236	15,690	-	151,318	28,135	123,183
Dec.	-	17,620	25,128	-	175,806	30,876	144,930
2014 Jun.	-	17,620	23,195	-	156,304	30,331	125,973
Dec.	-	17,620	16,014	-	153,718	27,360	126,358
2015 Jun.	-	6,813	15,003	-	155,011	23,570	131,441
Dec.	-	6,813	11,394	-	202,329	25,073	177,256
2016 Jun.	-	6,813	11,454	-	272,717	28,448	244,269
Dec.	-	-	18,194	-	328,588	33,449	295,139
2017 Jun.	-	-	18,288	-	369,412	36,880	332,532
Dec.	-	-	24,414	-	366,342	41,442	324,900
2018 Jun.	-	-	30,963	-	304,243	43,364	260,879
Dec.	-	-	43,073	-	332,201	46,572	285,629
2019 Jun.	-	-	47,744	-	305,088	43,247	261,841
Dec.	-	-	47,153	-	343,697	55,358	288,339
2020 Jun.	-	-	46,201	-	489,776	426,739	63,037
Dec.	-	-	45,105	-	323,115	261,109	62,005

** Excluding Indian Banks

* Valued at a price not exceeding current market price