

1.1 Liabilities and Assets

All Banks

(Million Rupees)

Item	30-06-2018	31-12-2017	30-06-2017
Liabilities			
Capital (Paid up)	519,408.6	517,287.1	657,627.1
Reserves	773,881.7	756,858.3	639,464.0
Demand Deposits from:	8,067,967.7	7,346,818.9	6,625,035.0
(a) Scheduled Banks	135,519.5	139,141.6	137,339.5
(b) Others	7,932,448.2	7,207,677.3	6,487,695.6
Time Deposits from:	4,732,409.4	4,794,920.0	5,116,374.3
(a) Scheduled Banks	15,807.8	55,704.4	11,969.3
(b) Others	4,716,601.7	4,739,215.6	5,104,405.0
Borrowings from State Bank of Pakistan	2,025,865.8	2,095,843.3	1,852,645.3
Borrowings from Banks Abroad	358,304.7	340,117.8	318,209.0
Borrowings from Other Scheduled Banks	583,484.5	512,977.5	427,713.5
Head Office and Inter-bank Adjustments	373,123.0	127,658.8	145,795.8
Contingent Liabilities as per Contra:	8,415,608.8	5,470,701.3	5,092,265.8
(a) Bank Guarantees	1,282,802.9	1,137,904.2	1,129,772.4
(b) Letters of Credit	2,195,505.6	1,416,949.1	1,312,861.6
(c) Forward Exchange Transactions	2,305,532.7	2,015,769.3	1,926,820.3
(d) Other Contingent Liabilities	2,631,767.6	900,078.7	722,811.5
Other Liabilities	2,964,905.7	5,590,176.9	3,743,437.9
Total Liabilities/Assets	28,814,960.0	27,553,359.8	24,618,567.7
Assets			
Cash:	1,424,819.5	1,258,728.2	1,215,145.2
(a) Notes, Silver and Coins	291,135.3	238,297.8	294,332.1
(b) Balances with State Bank of Pakistan	787,974.3	718,680.5	650,567.5
(c) Balances with Other Scheduled Banks	345,709.9	301,749.8	270,245.6
	0.0		
Balances Held Abroad	207,590.3	178,730.1	217,541.2
Bills Purchased and Discounted	241,353.6	225,650.5	208,966.9
Advances to:	7,201,209.9	6,451,545.7	6,047,133.8
(a) Scheduled Banks	78,394.3	145,084.1	81,194.8
(b) Others	7,122,815.6	6,306,461.6	5,965,939.0
Investments in Securities and Shares	8,320,899.2	8,605,039.7	8,227,772.9
Bank Premises	312,625.6	329,884.8	295,253.6
Head Office and inter-bank Adjustments	100,683.4	378,230.7	999,505.6
Contingent Assets as per Contra:	8,415,608.8	5,470,701.3	5,092,265.8
(a) Bank Guarantees	1,282,802.9	1,137,904.2	1,129,772.4
(b) Letters of Credit	2,195,505.6	1,416,949.1	1,312,861.6
(c) Forward Exchange Transactions	2,305,532.7	2,015,769.3	1,926,820.3
(d) Other Contingent Assets	2,631,767.6	900,078.7	722,811.5
Other Assets	2,590,169.7	4,654,848.8	2,314,982.6

1.1.1 Liabilities and Assets

Public Sector Banks

(Million Rupees)

Item	30-06-2018	31-12-2017	30-06-2017
Liabilities			
Capital (Paid up)	134,176.6	134,176.6	186,050.5
Reserves	127,365.3	151,654.7	129,119.8
Demand Deposits from:	1,661,119.6	1,462,947.4	941,059.7
(a) Scheduled Banks	102,650.6	102,659.3	103,066.7
(b) Others	1,558,469.0	1,360,288.1	837,993.0
Time Deposits from:	861,609.0	915,737.9	1,460,306.5
(a) Scheduled Banks	7,527.1	9,049.6	7,848.6
(b) Others	854,081.9	906,688.3	1,452,457.9
Borrowings from State Bank of Pakistan	405,950.8	488,607.5	324,714.8
Borrowings from Banks Abroad	21,218.1	58.7	3,971.0
Borrowings from Other Scheduled Banks	206,535.5	133,535.9	148,450.6
Head Office and Inter-bank Adjustments	212,471.3	34,473.9	41,127.2
Contingent Liabilities as per Contra:	1,356,891.7	733,310.3	715,876.8
(a) Bank Guarantees	123,484.8	84,628.3	79,642.0
(b) Letters of Credit	725,075.7	106,183.6	97,848.9
(c) Forward Exchange Transactions	390,389.9	352,308.6	356,132.9
(d) Other Contingent Liabilities	117,941.2	190,189.9	182,253.1
Other Liabilities	383,577.8	1,506,608.7	1,514,267.8
Total Liabilities/Assets	5,370,915.7	5,561,111.8	5,464,944.8
Assets			
Cash:	298,223.6	234,378.3	218,130.0
(a) Notes, Silver and Coins	69,003.8	47,494.3	47,502.9
(b) Balances with State Bank of Pakistan	188,198.0	144,287.7	126,782.8
(c) Balances with Other Scheduled Banks	41,021.7	42,596.2	43,844.3
	0.0		
Balances Held Abroad	51,673.1	49,017.2	86,842.6
Bills Purchased and Discounted	39,035.8	32,019.2	32,371.4
Advances to:	1,525,406.6	1,389,006.0	1,389,872.8
(a) Scheduled Banks	0.0	0.0	0.0
(b) Others	1,525,406.6	1,389,006.0	1,389,872.8
Investments in Securities and Shares	1,817,744.9	1,851,160.5	1,723,280.8
Bank Premises	25,370.5	74,846.4	71,868.6
Head Office and inter-bank Adjustments	1,918.2	62,678.3	652,383.5
Contingent Assets as per Contra:	1,356,891.7	733,310.3	715,876.8
(a) Bank Guarantees	123,484.8	84,628.3	79,642.0
(b) Letters of Credit	725,075.7	106,183.6	97,848.9
(c) Forward Exchange Transactions	390,389.9	352,308.6	356,132.9
(d) Other Contingent Assets	117,941.2	190,189.9	182,253.1
Other Assets	254,651.4	1,134,695.5	574,318.2

1.1.2 Liabilities and Assets

Domestic Private Banks

(Million Rupees)

Item	30-06-2018	31-12-2017	30-06-2017
Liabilities			
Capital (Paid up)	359,539.3	358,696.0	453,288.4
Reserves	631,931.3	591,710.5	496,955.8
Demand Deposits from:	6,316,628.8	5,790,694.7	5,593,564.4
(a) Scheduled Banks	32,511.5	36,400.2	34,205.7
(b) Others	6,284,117.3	5,754,294.5	5,559,358.7
Time Deposits from:	3,806,045.4	3,813,091.2	3,592,760.1
(a) Scheduled Banks	8,280.7	46,654.8	4,120.7
(b) Others	3,797,764.6	3,766,436.4	3,588,639.4
Borrowings from State Bank of Pakistan	1,619,915.0	1,607,235.8	1,526,132.2
Borrowings from Banks Abroad	35,006.3	24,864.5	17,362.8
Borrowings from Other Scheduled Banks	364,908.5	374,623.1	277,730.6
Head Office and Inter-bank Adjustments	160,650.7	93,182.1	104,666.8
Contingent Liabilities as per Contra:	6,868,408.8	4,512,997.3	4,352,330.6
(a) Bank Guarantees	1,138,503.0	1,032,411.1	1,032,130.0
(b) Letters of Credit	1,456,597.1	1,293,681.3	1,210,751.9
(c) Forward Exchange Transactions	1,757,587.7	1,527,249.4	1,569,987.3
(d) Other Contingent Liabilities	2,515,721.0	659,655.4	539,461.3
Other Liabilities	2,533,080.9	4,043,770.4	2,194,795.7
Total Liabilities/Assets	22,696,115.1	21,210,865.5	18,609,587.3
Assets			
Cash:	1,092,964.0	993,171.8	972,540.0
(a) Notes, Silver and Coins	221,381.8	190,075.1	246,098.2
(b) Balances with State Bank of Pakistan	566,923.5	543,992.0	500,092.2
(c) Balances with Other Scheduled Banks	304,658.7	259,104.6	226,349.6
	0.0		
Balances Held Abroad	144,157.5	126,686.5	116,874.8
Bills Purchased and Discounted	194,815.1	186,587.6	171,621.2
Advances to:	5,608,939.1	4,982,404.5	4,590,554.0
(a) Scheduled Banks	63,784.6	101,446.4	48,258.7
(b) Others	5,545,154.5	4,880,958.1	4,542,295.3
Investments in Securities and Shares	6,245,192.7	6,460,673.5	6,190,521.8
Bank Premises	286,494.5	254,192.5	222,491.7
Head Office and inter-bank Adjustments	98,765.2	315,551.8	347,122.1
Contingent Assets as per Contra:	6,868,408.8	4,512,997.3	4,352,330.6
(a) Bank Guarantees	1,138,503.0	1,032,411.1	1,032,130.0
(b) Letters of Credit	1,456,597.1	1,293,681.3	1,210,751.9
(c) Forward Exchange Transactions	1,757,587.7	1,527,249.4	1,569,987.3
(d) Other Contingent Assets	2,515,721.0	659,655.4	539,461.3
Other Assets	2,156,378.1	3,378,600.1	1,645,531.2

1.1.3 Liabilities and Assets

Foreign Banks

(Million Rupees)

Item	30-06-2018	31-12-2017	30-06-2017
Liabilities			
Capital (Paid up)	25,692.7	24,414.4	18,288.3
Reserves	14,585.0	13,493.0	13,388.3
Demand Deposits from:	90,219.3	93,176.8	90,411.0
(a) Scheduled Banks	357.4	82.0	67.1
(b) Others	89,861.9	93,094.8	90,343.9
Time Deposits from:	64,755.1	66,090.9	63,307.7
(a) Scheduled Banks	0.0	0.0	0.0
(b) Others	64,755.1	66,090.9	63,307.7
Borrowings from State Bank of Pakistan	0.0		1,798.2
Borrowings from Banks Abroad	302,080.3	315,194.7	296,875.2
Borrowings from Other Scheduled Banks	12,040.4	4,818.5	1,532.3
Head Office and Inter-bank Adjustments	1.0	2.8	1.8
Contingent Liabilities as per Contra:	190,308.4	224,393.7	24,058.4
(a) Bank Guarantees	20,815.1	20,864.8	18,000.4
(b) Letters of Credit	13,832.8	17,084.2	4,260.9
(c) Forward Exchange Transactions	157,555.0	136,211.3	700.2
(d) Other Contingent Liabilities	-1,894.7	50,233.3	1,097.0
Other Liabilities	48,247.0	39,797.8	34,374.4
Total Liabilities/Assets	747,929.2	781,382.5	544,035.6
Assets			
Cash:	33,632.0	31,178.1	24,475.2
(a) Notes, Silver and Coins	749.7	728.4	731.0
(b) Balances with State Bank of Pakistan	32,852.8	30,400.8	23,692.5
(c) Balances with Other Scheduled Banks	29.5	48.9	51.7
	0.0		
Balances Held Abroad	11,759.7	3,026.5	13,823.8
Bills Purchased and Discounted	7,502.8	7,043.7	4,974.3
Advances to:	66,864.2	80,135.2	66,707.0
(a) Scheduled Banks	14,609.7	43,637.7	32,936.1
(b) Others	52,254.5	36,497.5	33,771.0
Investments in Securities and Shares	257,961.6	293,205.7	313,970.3
Bank Premises	760.6	845.8	893.3
Head Office and inter-bank Adjustments	0.0	0.6	0.0
Contingent Assets as per Contra:	190,308.4	224,393.7	24,058.4
(a) Bank Guarantees	20,815.1	20,864.8	18,000.4
(b) Letters of Credit	13,832.8	17,084.2	4,260.9
(c) Forward Exchange Transactions	157,555.0	136,211.3	700.2
(d) Other Contingent Assets	-1,894.7	50,233.3	1,097.0
Other Assets	179,140.1	141,553.2	95,133.2