

Scheduled Banks
Assets & Liabilities
and
Profit & Loss Accounts

1.1 Assets and Liabilities

All Banks

(Million Rupees)

Item	Dec-22	Sep-23	Dec-23
Assets	36,185,736	43,500,966	46,836,739
I. Currency and Deposits	1,911,697	2,847,070	3,230,070
1. Currency	504,466	536,905	580,080
2. Transferable Deposits	1,208,126	2,001,935	2,404,069
3. Restricted/ compulsory deposits	52,508	67,584	66,363
4 Other Deposits	146,596	240,646	179,558
II. Securities (other than shares)	18,001,795	22,774,040	25,287,954
1. Short-term	3,740,267	5,493,980	5,878,262
2. Long-term	14,261,527	17,280,060	19,409,693
III. Loans extended (Advances)	13,405,996	14,163,396	14,457,510
1. Short-term	8,416,260	8,701,394	8,729,150
A) Money at call	166,672	119,532	148,007
B) Reverse Repo	907,253	1,673,569	1,377,472
C) Bills purchased and discounted	310,387	383,083	355,615
D) Other short-term loans	7,031,947	6,525,209	6,848,056
2. Long-term	4,989,736	5,462,002	5,728,360
IV. Shares and other equity	504,179	589,736	530,756
1. Quoted	187,847	211,402	247,588
2. Non quoted	313,566	375,288	279,893
3. Investment fund shares	2,766	3,046	3,275
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	17,044	30,599	19,368
VII. Other accounts receivable	1,228,236	1,841,041	1,995,403
1. Trade credit and advances	-	-	-
2. Others	1,228,236	1,841,041	1,995,403
A) Dividends receivable resident sector	167	824	173
B) Settlement accounts resident sector	33,251	36,570	34,803
C) Items in the process of collection	692	666	246
D) Miscellaneous assets residents sector	1,188,427	1,795,658	1,951,582
E) Other non- resident accounts receivable	5,699	7,324	8,600
VIII. Non-financial assets	1,116,790	1,255,083	1,315,677
I. Produced assets	833,831	923,232	964,262
A) Tangible fixed assets	737,593	821,202	857,232
a) Dwellings	144,043	155,150	161,895
i) Building on freehold land	5,699	5,760	6,170
ii) Building on leasehold land	138,344	149,390	155,725
b) Other buildings and structures	275,431	306,653	307,672
i) Building on freehold land	90,098	88,791	89,995
ii) Building on leasehold land	185,333	217,862	217,676
c) Machinery and equipment	259,900	287,045	313,993
i) Transport equipment	20,222	23,899	26,622
ii) Furniture & Fixture	36,272	37,510	43,123
iii) Office equipment	153,733	168,110	182,348
iv) Other machinery & equipment	49,673	57,526	61,899
d) Other tangible fixed assets n.e.s	58,220	72,354	73,673
B) Intangible fixed assets	96,238	102,030	107,030
a) Computer software	60,749	66,646	71,641
b) Other intangible fixed assets n.e.s	35,489	35,385	35,388
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	277,472	321,761	320,060
A) Tangible non-produced assets	254,948	302,705	297,229
a) Land	164,710	198,282	199,485
i) Land underlying Buildings and structures	164,710	198,282	199,485
1. Freehold land	66,666	79,616	77,955
2. Leasehold land	98,044	118,666	121,530
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	90,238	104,422	97,743
B) Intangible non-produced assets	22,524	19,056	22,831
a) Leases and other transferable contracts	16,032	16,397	16,524
b) Purchased goodwill	2,213	1,817	2,213
c) Other intangible non-produced assets n.e.s	4,279	841	4,094
3. Capital work in progress	5,487	10,090	31,355

1.1 Assets and Liabilities

All Banks

(Million Rupees)

Item	Dec-22	Sep-23	Dec-23
Liabilities	36,185,736	43,500,966	46,836,739
I. Deposits	23,309,382	26,924,250	28,866,019
1. Transferable Deposits	18,369,590	21,674,163	23,235,975
2. Restricted/ compulsory deposits	565,239	492,439	547,823
3. Other deposits	4,374,553	4,757,648	5,082,222
II. Securities (other than shares bonds/ debentures etc.)	126,983	125,036	129,673
1. Short-term	-	-	-
2. Long-term	126,983	125,036	129,673
III. Loans (Borrowings)	7,706,503	10,413,351	11,672,828
1. Short-term	7,280,928	9,527,694	10,800,196
A) Money at call	188,716	135,332	100,718
B) Repurchase agreements (Repo)	5,262,414	7,590,980	8,834,251
C) Other short-term borrowings	1,829,798	1,801,382	1,865,227
2. Long-term borrowings	425,575	885,657	872,632
IV. Financial Derivatives	28,749	66,206	44,458
V. Other accounts payable	2,817,810	3,390,616	3,180,587
1. Provision for losses	750,371	784,486	799,071
A) Provision for loan losses-Specific	678,077	698,843	713,955
B) Provision for loan losses-General	45,525	49,806	45,617
C) Provision for other losses	26,769	35,836	39,500
2. Accumulated Depreciation	327,047	357,405	378,157
3. Other accounts payable to other resident Sectors	1,721,469	2,190,846	1,935,766
A) Dividends payable	15,735	16,442	9,661
B) Settlement accounts	17,200	95,134	26,527
C) Items in the process of collection	8,373	10,516	10,802
D) Miscellaneous liability items	1,680,160	2,068,754	1,888,776
a) Suspense account	81,883	108,989	111,264
b) Provision for expected costs	105,783	146,258	135,641
c) Deferred tax liabilities	10,790	25,477	(8,378)
d) Accrued wages	8,621	11,631	13,892
e) Accrued rent	504	546	544
f) Accrued taxes	497,991	595,497	630,971
g) Other miscellaneous liability items	974,589	1,180,356	1,004,842
4. Other non- resident accounts payable	18,923	57,880	67,593
A) Dividends payable non-residents	8,551	47,518	57,099
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	10,372	10,362	10,493
VI. Insurance, pension, and standardized guarantee schemes	-	-	-
VII. Shares and other equity	2,196,308	2,581,507	2,943,174
1. Quoted	386,281	442,079	442,079
2. Non quoted	249,310	248,868	268,183
3. Investment fund shares	-	-	-
4. Retained earnings	430,988	463,808	384,703
5. Current year result	495,824	633,917	832,992
6. General and special reserve	537,060	570,899	657,160
7. Valuation adjustments	96,845	221,937	358,057
IX. Contingencies and Commitments³	14,963,609	18,075,558	17,604,695
1. Guarantees	2,834,599	2,962,092	3,268,804
2. Commitments	11,892,576	14,940,756	14,137,649
A) Letter of Credit	3,982,318	4,804,459	4,214,880
B) Forward Foreign Exchange Transactions	6,209,169	7,999,244	7,931,561
C) Forward government Securities Transactions	342,855	510,105	291,201
D) Derivatives	79,940	111,102	103,437
E) Forward lending	280,903	336,748	300,159
F) Operating leases	340	71	365
G) Commitments for acquisition of :	38,493	31,390	42,313
i. Fixed assets	28,617	23,288	29,293
ii. Intangible assets	9,876	8,102	13,020
H) Other commitments	958,557	1,147,636	1,253,733
3. Other contingent liabilities	236,435	172,710	198,242

Notes:

1: Total advances shown in assets may differ from advances presented in chapter 3 (Scheduled Banks Advances) due to inclusion of interbank advances and accrued interest on advances.

2: Total deposits shown in liabilities may differ from deposits presented in chapter 2 (Scheduled Banks Deposits) due to inclusion of interbank deposits, placements, margin deposits (deposits held by banks as collateral against letter of credits, letter of guarantees), bills payables and accrued interest on deposits.

3: This data has been collected on new format w.e.f. December 2022.

1.1.1 Assets and Liabilities

Public Sector Banks

(Million Rupees)

Item	Dec-22	Sep-23	Dec-23
Assets	8,365,402	10,880,817	10,489,019
I. Currency and Deposits	413,375	508,623	608,004
1. Currency	96,071	99,293	110,933
2. Transferable Deposits	227,634	314,022	403,032
3. Restricted/ compulsory deposits	-	-	-
4 Other Deposits	89,670	95,308	94,039
II. Securities(other than shares)	4,812,156	6,289,301	6,019,965
1. Short-term	1,338,260	1,750,206	1,262,541
2. Long-term	3,473,896	4,539,095	4,757,423
III. Loans extended (Advances)	2,562,155	3,425,053	3,190,689
1. Short-term	1,409,138	2,186,377	1,890,337
A) Money at call	43,063	15,368	14,820
B) Reverse Repo	133,010	616,154	334,057
C) Bills purchased and discounted	57,747	55,680	39,463
D) Other short-term loans	1,175,318	1,499,174	1,501,998
2. Long-term	1,153,016	1,238,676	1,300,352
IV. Shares and other equity	145,793	171,528	93,814
1. Quoted	60,839	67,711	82,048
2. Non quoted	84,954	103,817	11,766
3. Investment fund shares	-	-	-
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	-	-	-
VII. Other accounts receivable	266,470	309,872	396,393
1. Trade credit and advances	-	-	-
2. Others	266,470	309,872	396,393
A) Dividends receivable resident sector	-	-	-
B) Settlement accounts resident sector	149	149	149
C) Items in the process of collection	27	12	-
D) Miscellaneous assets residents sector	266,294	309,711	396,243
E) Other non-resident accounts receivable	-	-	-
VIII. Non-financial assets	165,453	176,440	180,153
1. Produced assets	78,215	83,719	86,119
A) Tangible fixed assets	74,629	79,975	82,109
a) Dwellings	6,666	8,037	9,097
i) Building on freehold land	610	610	610
ii) Building on leasehold land	6,056	7,427	8,487
b) Other buildings and structures	45,302	46,225	46,018
i) Building on freehold land	27,665	27,454	26,270
ii) Building on leasehold land	17,637	18,771	19,748
c) Machinery and equipment	16,858	18,888	20,709
i) Transport equipment	2,659	2,664	2,722
ii) Furniture & Fixtures	4,017	4,404	4,592
iii) Office equipment	6,543	7,243	7,825
iv) Other machinery & equipment	3,639	4,578	5,569
d) Other tangible fixed assets n.e.s	5,804	6,825	6,286
B) Intangible fixed assets	3,585	3,744	4,009
a) Computer software	3,585	3,744	4,009
b) Other intangible fixed assets n.e.s	-	-	-
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	87,238	92,721	92,657
A) Tangible non-produced assets	87,238	92,721	92,657
a) Land	28,119	28,121	28,246
i) Land underlying Buildings and structures	28,119	28,121	28,246
1. Freehold land	7,447	7,450	7,461
2. Leasehold land	20,672	20,672	20,785
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	59,119	64,599	64,411
B) Intangible non-produced assets	-	-	-
a) Leases and other transferable contracts	-	-	-
b) Purchased goodwill	-	-	-
c) Other intangible non-produced assets n.e.s	-	-	-
3. Capital work in progress	-	-	1,378

1.1.1 Assets and Liabilities

Public Sector Banks

(Million Rupees)

Item	Dec-22	Sep-23	Dec-23
Liabilities	8,365,402	10,880,817	10,489,020
I. Deposits	4,564,745	5,408,483	6,064,484
1. Transferable Deposits	3,322,981	4,023,731	4,547,617
2. Restricted/ compulsory deposits	58,442	29,643	77,037
3. Other deposits	1,183,322	1,355,109	1,439,831
II. Securities (other than shares bonds/ debentures etc.)	-	-	-
1. Short-term	-	-	-
2. Long-term	-	-	-
III. Loans (Borrowings)	2,538,712	4,045,122	3,152,228
1. Short-term	2,519,480	4,011,422	3,119,254
A) Money at call	26,983	4,831	3,409
B) Repurchase agreements (Repo)	2,296,230	3,825,511	2,918,510
C) Other short-term borrowings	196,267	181,080	197,335
2. Long-term borrowings	19,232	33,700	32,974
IV. Financial Derivatives	-	-	-
V. Other accounts payable	710,801	826,380	621,878
1. Provision for losses	290,595	286,924	293,660
A) Provision for loan losses-Specific	280,099	276,028	283,087
B) Provision for loan losses-General	10,234	8,869	3,346
C) Provision for other losses	261	2,027	7,227
2. Accumulated Depreciation	35,938	40,713	41,192
3. Other accounts payable to other resident Sectors	384,268	498,743	287,026
A) Dividends payable	3	3	3
B) Settlement accounts	2,375	2,907	4,170
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items	381,890	495,834	282,853
a) Suspense account	20,985	25,545	27,182
b) Provision for expected costs	12,566	15,414	17,166
c) Deferred tax liabilities	(13,229)	1	(15,036)
d) Accrued wages	-	-	-
e) Accrued rent	-	-	-
f) Accrued taxes	33,214	38,604	38,832
g) Other miscellaneous liability items	328,354	416,270	214,709
4. Other non- resident accounts payable	-	-	-
A) Dividends payable non-residents	-	-	-
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	-	-	-
VI. Insurance, pension, and standardized guarantee schemes	-	-	-
VII. Shares and other equity	551,144	600,832	650,428
1. Quoted	64,437	67,411	67,411
2. Non quoted	149,860	148,839	154,860
3. Investment fund shares	-	-	-
4. Retained earnings	127,094	169,956	168,238
5. Current year result	54,524	38,354	69,181
6. General and special reserve	85,287	96,690	92,635
7. Valuation adjustments	69,942	79,582	98,103
IX. Contingencies and Commitments³	3,503,096	3,878,385	3,487,138
1. Guarantees	493,873	523,992	532,562
2. Commitments	2,931,444	3,327,323	2,927,656
A) Letter of Credit	1,869,769	2,153,475	1,825,893
B) Forward Foreign Exchange Transactions	820,430	1,028,972	957,529
C) Forward government Securities Transactions	54,568.8	44,522	27,319
D) Derivatives	-	-	-
E) Forward lending	184,752.4	98,576	98,186
F) Operating leases	-	-	-
G) Commitments for acquisition of :	1,887.7	1,742	2,083
i. Fixed assets	1,583.7	1,460	1,614
ii. Intangible assets	304.0	282	469
H) Other commitments	36.9	37	16,646
3. Other contingent liabilities	77,778.7	27,070	26,920

Notes:

1: Total advances shown in assets may differ from advances presented in chapter 3 (Scheduled Banks Advances) due to inclusion of interbank advances and accrued interest on advances.

2: Total deposits shown in liabilities may differ from deposits presented in chapter 2 (Scheduled Banks Deposits) due to inclusion of interbank deposits, placements, margin deposits (deposits held by banks as collateral against letter of credits, letter of guarantees), bills payables and accrued interest on deposits.

3: This data has been collected on new format w.e.f. December 2022.

1.1.2 Assets and Liabilities

Domestic Private Banks

(Million Rupees)

Item	Dec-22	Sep-23	Dec-23
Assets	26,678,057	30,757,284	34,472,014
I. Currency and Deposits	1,364,100	2,191,022	2,419,581
1. Currency	407,784	436,915	468,502
2. Transferable Deposits	900,364	1,608,765	1,865,555
3. Restricted/ compulsory deposits	26	6	6
4 Other Deposits	55,928	145,336	85,518
II. Securities (other than shares)	12,415,380	15,641,791	18,556,999
1. Short-term	1,708,477	2,928,924	3,916,990
2. Long-term	10,706,903	12,712,867	14,640,008
III. Loans extended (Advances)	10,643,564	9,898,473	10,326,894
1. Short-term	6,821,361	6,061,663	6,275,876
A) Money at call	123,609	104,164	133,187
B) Reverse Repo	684,559	678,641	549,998
C) Bills purchased and discounted	243,268	316,408	300,785
D) Other short-term loans	5,769,926	4,962,451	5,291,906
2. Long-term	3,822,203	3,836,810	4,051,018
IV. Shares and other equity	358,386	418,209	436,942
1. Quoted	127,008	143,691	165,540
2. Non quoted	228,611	271,471	268,127
3. Investment fund shares	2,766	3,046	3,275
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	11,712	17,543	16,302
VII. Other accounts receivable	938,259	1,517,787	1,586,929
1. Trade credit and advances	-	-	-
2. Others	938,259	1,517,787	1,586,929
A) Dividends receivable resident sector	167	824	173
B) Settlement accounts resident sector	33,101	36,420	34,654
C) Items in the process of collection	665	654	246
D) Miscellaneous assets residents sector	898,631	1,472,593	1,543,267
E) Other non-resident accounts receivable	5,694	7,295	8,590
VIII. Non-financial assets	946,656	1,072,460	1,128,368
1. Produced assets	752,419	836,327	874,144
A) Tangible fixed assets	660,398	738,567	771,663
a) Dwellings	137,018	146,743	152,428
i) Building on freehold land	5,089	5,151	5,561
ii) Building on leasehold land	131,929	141,592	146,867
b) Other buildings and structures	229,373	259,673	260,526
i) Building on freehold land	62,433	61,337	63,726
ii) Building on leasehold land	166,940	198,335	196,801
c) Machinery and equipment	242,148	267,207	292,132
i) Transport equipment	17,354	21,022	23,622
ii) Furniture & Fixtures	32,125	32,975	38,332
iii) Office equipment	146,935	160,569	174,163
iv) Other machinery & equipment	45,734	52,641	56,014
d) Other tangible fixed assets n.e.s	51,859	64,945	66,577
B) Intangible fixed assets	92,021	97,759	102,481
a) Computer software	57,147	62,870	67,587
b) Other intangible fixed assets n.e.s	34,874	34,890	34,894
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	188,750	226,042	224,472
A) Tangible non-produced assets	166,226	206,987	201,640
a) Land	136,591	170,161	171,239
i) Land underlying Buildings and structures	129,757	170,161	171,239
1. Freehold land	52,385	72,167	70,494
2. Leasehold land	77,372	97,995	100,745
ii) Recreational land	6,834	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	29,635	36,825	30,401
B) Intangible non-produced assets	22,524	19,056	22,831
a) Leases and other transferable contracts	16,032	16,397	16,524
b) Purchased goodwill	2,213	1,817	2,213
c) Other intangible non-produced assets n.e.s	4,279	841	4,094
3. Capital work in progress	5,487	10,090	29,753

1.1.2 Assets and Liabilities

Domestic Private Banks

(Million Rupees)

Item	Dec-22	Sep-23	Dec-23
Liabilities	26,678,057	30,757,284	34,472,014
I. Deposits	18,253,597	20,920,304	22,133,718
1. Transferable Deposits	14,620,684	17,099,702	18,065,415
2. Restricted/ compulsory deposits	462,091	447,701	460,897
3. Other deposits	3,170,822	3,372,900	3,607,406
II. Securities (other than shares bonds/ debentures etc.)	126,983	125,036	129,673
1. Short-term	-	-	-
2. Long-term	126,983	125,036	129,673
III. Loans (Borrowings)	4,667,830	5,360,995	7,553,585
1. Short-term	4,261,488	4,885,234	7,082,490
A) Money at call	161,734	130,501	97,309
B) Repurchase agreements (Repo)	2,966,184	3,747,544	5,915,740
C) Other short-term borrowings	1,133,570	1,007,188	1,069,441
2. Long-term borrowings	406,343	475,762	471,094
IV. Financial Derivatives	23,468	52,977	41,379
V. Other accounts payable	2,068,167	2,479,847	2,496,705
1. Provision for losses	457,351	496,669	504,707
A) Provision for loan losses-Specific	396,109	422,090	430,235
B) Provision for loan losses-General	34,739	40,776	42,204
C) Provision for other losses	26,502	33,804	32,268
2. Accumulated Depreciation	288,226	313,721	333,811
3. Other accounts payable to other resident Sectors	1,303,728	1,611,669	1,590,768
A) Dividends payable	15,733	16,439	9,659
B) Settlement accounts	14,688	91,415	22,158
C) Items in the process of collection	8,373	10,516	10,802
D) Miscellaneous liability items	1,264,934	1,493,298	1,548,150
a) Suspense account	51,540	53,346	55,226
b) Provision for expected costs	93,217	130,845	118,474
c) Deferred tax liabilities	24,019	25,476	6,658
d) Accrued wages	2,273	2,949	3,530
e) Accrued rent	504	546	544
f) Accrued taxes	459,739	543,093	586,030
g) Other miscellaneous liability items	633,642	737,044	777,686
4. Other non-resident accounts payable	18,862	57,789	67,419
A) Dividends payable non-residents	8,551	47,518	57,099
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	10,311	10,270	10,320
VI. Insurance, pension, and standardized guarantee schemes	-	-	-
VII. Shares and other equity	1,538,011	1,818,125	2,116,955
1. Quoted	321,843	374,667	374,667
2. Non quoted	40,154	25,638	40,154
3. Investment fund shares	-	-	-
4. Retained earnings	260,860	244,601	168,330
5. Current year result	435,004	556,394	708,954
6. General and special reserve	451,774	474,211	564,527
7. Valuation adjustments	28,375	142,613	260,322
IX. Contingencies and Commitments³	7,755,151	9,690,628	9,651,357
1. Guarantees	1,784,974	1,875,441	2,181,957
2. Commitments	5,814,591	7,676,268	7,306,755
A) Letter of Credit	2,036,413	2,611,206	2,348,976
B) Forward Foreign Exchange Transactions	2,358,032	3,113,061	3,139,435
C) Forward government Securities Transactions	271,562	449,607	263,882
D) Derivatives	79,940	111,102	103,437
E) Forward lending	207,837	217,278	187,650
F) Operating leases	340	71	365
G) Commitments for acquisition of :	36,121	29,452	40,191
i. Fixed assets	26,549	21,632	27,640
ii. Intangible assets	9,572	7,820	12,550
H) Other commitments	824,346	1,144,492	1,222,818
3. Other contingent liabilities	155,586	138,919	162,645

Notes:

- 1: Total advances shown in assets may differ from advances presented in chapter 3 (Scheduled Banks Advances) due to inclusion of interbank advances and accrued interest on advances.
- 2: Total deposits shown in liabilities may differ from deposits presented in chapter 2 (Scheduled Banks Deposits) due to inclusion of interbank deposits, placements, margin deposits (deposits held by banks as collateral against letter of credits, letter of guarantees), bills payables and accrued interest on deposits.
- 3: This data has been collected on new format w.e.f. December 2022.

1.1.3 Assets and Liabilities

Foreign Banks

(Million Rupees)

Item	Dec-22	Sep-23	Dec-23
Assets	1,142,277	1,862,865	1,875,707
I. Currency and Deposits	134,221	147,425	202,484
1. Currency	611	697	645
2. Transferable Deposits	80,129	79,148	135,482
3. Restricted/ compulsory deposits	52,483	67,578	66,356
4 Other Deposits	998	2	2
II. Securities(other than shares)	774,259	842,949	710,991
1. Short-term	693,530	814,851	698,731
2. Long-term	80,728	28,098	12,261
III. Loans extended (Advances)	200,277	839,870	939,927
1. Short-term	185,760	453,353	562,937
A) Money at call	-	-	-
B) Reverse Repo	89,685	378,774	493,418
C) Bills purchased and discounted	9,373	10,995	15,368
D) Other short-term loans	86,703	63,584	54,152
2. Long-term	14,516	386,516	376,990
IV. Shares and other equity	-	-	-
1. Quoted	-	-	-
2. Non quoted	-	-	-
3. Investment fund shares	-	-	-
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	5,332	13,056	3,067
VII. Other accounts receivable	23,507	13,382	12,082
1. Trade credit and advances	-	-	-
2. Others	23,507	13,382	12,082
A) Dividends receivable resident sector	-	-	-
B) Settlement accounts resident sector	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous assets residents sector	23,501	13,353	12,072
E) Other non- resident accounts receivable	6	29	10
VIII. Non-financial assets	4,681	6,184	7,156
1. Produced assets	3,197	3,186	4,000
A) Tangible fixed assets	2,566	2,659	3,460
a) Dwellings	358	371	371
i) Building on freehold land	-	-	-
ii) Building on leasehold land	358	371	371
b) Other buildings and structures	755	755	1,128
i) Building on freehold land	-	-	-
ii) Building on leasehold land	755	755	1,128
c) Machinery and equipment	895	949	1,153
i) Transport equipment	209	213	278
ii) Furniture & Fixtures	130	131	199
iii) Office equipment	255	298	360
iv) Other machinery & equipment	300	307	316
d) Other tangible fixed assets n.e.s	557	584	810
B) Intangible fixed assets	632	527	540
a) Computer software	17	33	45
b) Other intangible fixed assets n.e.s	615	495	495
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	1,484	2,997	2,931
A) Tangible non-produced assets	1,484	2,997	2,931
a) Land	-	-	-
i) Land underlying Buildings and structures	-	-	-
1. Freehold land	-	-	-
2. Leasehold land	-	-	-
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	1,484	2,997	2,931
B) Intangible non-produced assets	-	-	-
a) Leases and other transferable contracts	-	-	-
b) Purchased goodwill	-	-	-
c) Other intangible non-produced assets n.e.s	-	-	-
3. Capital work in progress	-	-	224

1.1.3 Assets and Liabilities

Foreign Banks

(Million Rupees)

Item	Dec-22	Sep-23	Dec-23
Liabilities	1,142,277	1,862,865	1,875,707
I. Deposits	491,040	595,464	667,817
1. Transferable Deposits	425,925	550,731	622,943
2. Restricted/ compulsory deposits	44,706	15,095	9,890
3. Other deposits	20,410	29,639	34,985
II. Securities (other than shares bonds/ debentures etc.)	-	-	-
1. Short-term	-	-	-
2. Long-term	-	-	-
III. Loans (Borrowings)	499,961	1,007,233	967,015
1. Short-term	499,961	631,038	598,451
A) Money at call	-	-	-
B) Repurchase agreements (Repo)	-	17,925	-
C) Other short-term borrowings	499,961	613,113	598,451
2. Long-term borrowings	-	376,195	368,564
IV. Financial Derivatives	5,281	13,229	3,080
V. Other accounts payable	38,842	84,389	62,004
1. Provision for losses	2,426	892	704
A) Provision for loan losses-Specific	1,869	726	633
B) Provision for loan losses-General	552	162	67
C) Provision for other losses	5	5	5
2. Accumulated Depreciation	2,882	2,971	3,154
3. Other accounts payable to other resident Sectors	33,473	80,434	57,972
A) Dividends payable	-	-	-
B) Settlement accounts	137	812	199
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items	33,336	79,622	57,773
a) Suspense account	9,358	30,098	28,855
b) Provision for expected costs	-	-	-
c) Deferred tax liabilities	-	-	-
d) Accrued wages	6,347	8,682	10,363
e) Accrued rent	-	-	-
f) Accrued taxes	5,037	13,800	6,109
g) Other miscellaneous liability items	12,593	27,042	12,447
4. Other non-resident accounts payable	61	91	174
A) Dividends payable non-residents	-	-	-
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	61	91	174
VI. Insurance, pension, and standardized guarantee schemes	-	-	-
VII. Shares and other equity	107,153	162,550	175,791
1. Quoted	-	-	-
2. Non quoted	59,296	74,390	73,169
3. Investment fund shares	-	-	-
4. Retained earnings	43,034	49,251	48,135
5. Current year result	6,296	39,169	54,857
6. General and special reserve	(1)	(2)	(2)
7. Valuation adjustments	(1,471)	(258)	(368)
IX. Contingencies and Commitments³	3,705,362	4,506,545	4,466,200
1. Guarantees	555,751	562,660	554,286
2. Commitments	3,146,541	3,937,164	3,903,238
A) Letter of Credit	76,136	39,779	40,012
B) Forward Foreign Exchange Transactions	3,030,708	3,857,212	3,834,596
C) Forward government Securities Transactions	16,725	15,976	-
D) Derivatives	-	-	-
E) Forward lending	2,717	20,894	14,323
F) Operating leases	-	-	-
G) Commitments for acquisition of :	484	196	39
i. Fixed assets	484	196	39
ii. Intangible assets	-	-	-
H) Other commitments	19,770	3,107	14,269
3. Other contingent liabilities	3,070	6,721	8,676

Notes:

1: Total advances shown in assets may differ from advances presented in chapter 3 (Scheduled Banks Advances) due to inclusion of interbank advances and accrued interest on advances.

2: Total deposits shown in liabilities may differ from deposits presented in chapter 2 (Scheduled Banks Deposits) due to inclusion of interbank deposits, placements, margin deposits (deposits held by banks as collateral against letter of credits, letter of guarantees), bills payables and accrued interest on deposits.

3: This data has been collected on new format w.e.f. December 2022.

1.2 Profit and Loss Accounts

All Banks

(Million Rupees)

Profit/Loss Account	Oct-Dec 2022	Jul-Sep 2023	Oct-Dec 2023
I. Net Mark-UP/Return/Interest Income	347,273	495,867	526,212
A) Mark-Up/Return/Interest Earned	1,416,407	2,183,563	2,317,836
1) Loans and advances	399,543	549,042	549,919
2) Investments	678,620	1,140,060	1,262,274
3) Lendings to financial institutions	26,032	64,402	49,286
4) Balances with banks	362	2,940	2,940
5) Income from inter-office lending	4,428	6,950	10,209
6) Other	307,422	420,169	443,208
B. Mark-Up/Return/Interest Expensed	1,069,134	1,687,696	1,791,625
1) Deposits	492,101	879,357	791,977
2) Borrowings	220,108	304,232	474,710
3) Subordinated debt	6,973	10,649	10,867
4) Cost of foreign currency swaps against foreign currency deposits / borrowings	15,908	41,514	35,147
5) Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	5,687	6,647	6,422
6) Expense on inter-office borrowing	21,096	25,224	29,401
7) Other	307,261	420,073	443,101
II. Net Non Mark-UP/Return/Interest Income	426,037	569,995	663,495
A) Non Mark-UP/Return/Interest Income	78,764	74,128	137,283
I. Fee & Commission Income	48,383	54,708	58,881
1) Branch banking customer fees	5,135	6,437	6,533
2) Consumer finance related fees	2,677	2,448	2,477
3) Card related fees (debit and credit cards)	14,456	16,448	17,021
4) Credit related fees	1,715	2,048	1,238
5) Investment banking fee	1,246	861	1,908
6) Commission on trade	7,508	10,704	11,901
7) Commission on guarantees	3,141	3,821	2,669
8) Commission on cash management	1,400	1,720	1,912
9) Commission on remittances including home remittances	2,749	2,757	4,164
10) Commission on utility bills	146	131	172
11) Commission income - Bancassurance	1,421	1,249	1,207
12) Rent on lockers	391	413	386
13) Commission on investments services	25	122	167
14) Other Commission	6,373	5,549	7,127
II. Dividend Income	7,656	4,250	8,584
III. Foreign exchange income	10,734	7,203	46,274
IV. Income from derivatives	3,856	2,719	3,028
V. Gain on securities	(1,318)	781	15,542
1) Realised	(2,257)	353	14,605
2) Unrealised - held for trading	939	428	937
VI. Other Income	9,454	4,467	4,974
1) Rent on property	163	208	303
2) Gain on sale of fixed assets-net	7,574	649	891
3) Loss on termination of lease liability against right of use assets	425	577	582
4) Gain on sale of non banking assets - net	62	1,782	2,041
5) Other	1,229	1,250	1,158

1.2 Profit and Loss Accounts

All Banks

(Million Rupees)

Profit/Loss Account	Oct-Dec 2022	Jul-Sep 2023	Oct-Dec 2023
B) Non Mark-UP/Return/Interest Expenses	195,483	228,857	261,880
1. Operating expenses	190,775	221,830	252,377
1) Total compensation expense	84,466	95,457	107,205
2) Property expense	34,184	39,836	39,546
(a) Rent and taxes	1,370	1,704	1,557
(b) Insurance	357	322	212
(c) Utilities cost	7,735	11,291	10,057
(d) Lease rental	-	-	-
(e) Fuel expense generators	1,389	1,263	1,002
(f) Security (including guards)	5,647	6,036	7,090
(g) Repair and maintenance (including janitorial charges)	4,695	5,059	5,483
(h) Depreciation on right-of-use assets	8,752	9,097	8,591
(i) Depreciation	4,238	5,063	5,556
3) Information technology expenses	17,068	22,187	25,862
4) Other operating expenses	55,056	64,350	79,763
2. Workers welfare fund	3,696	6,194	7,137
3. Other charges	1,012	833	2,365
1) Penalties imposed by State Bank of Pakistan	567	373	1,730
2) Penalties imposed by other regulatory bodies (to be specified)	-	1	1
3) Others (to be specified, if material)	444	459	634
III. Profit before provisions	230,555	341,139	401,615
Provisions / (reversals) and write offs - net	22,835	23,333	26,355
1) (Reversals) / provisions against balance with Banks	29	30	319
2) (Reversals) / provisions for diminution in value of investments	12,040	6,109	(2,618)
3) (Reversals) / provisions against loans & advances	23,618	21,394	32,765
4) (Reversals) / provisions against off balance sheet items	(833)	(1,710)	(117)
5) Reversals against other assets	1,221	387	1,188
6) Recovery of written off / charged off bad debts	(13,241)	(2,878)	(5,182)
Extra ordinary / unusual items	-	-	-
IV. Profit Before Taxation	207,720	317,806	375,259
Taxation	85,030	160,824	229,553
1) Current	96,723	153,765	198,518
2) Prior	(1,211)	(169)	24,804
3) Deferred	(10,482)	7,227	6,231
V. Profit After Taxation	122,690	156,981	145,706
VI. Number of Employees*	191,445	197,313	191,184
1. Permanent	171,372	180,665	176,079
1) Male	143,567	148,363	145,944
2) Female	27,805	32,302	30,135
2. Contractual	20,073	16,648	15,105
1) Male	17,647	14,795	13,029
2) Female	2,426	1,853	2,076

* Number of employees are as on end period and are shown in actual numbers.

1.2.1 Profit and Loss Accounts

Public Sector Banks

(Million Rupees)

Profit/Loss Account	Oct-Dec 2022	Jul-Sep 2023	Oct-Dec 2023
I. Net Mark-UP/Return/Interest Income	53,353	73,433	76,375
A) Mark-Up/Return/Interest Earned	331,344	600,053	598,326
1) Loans and advances	82,567	124,458	122,363
2) Investments	165,973	323,483	329,298
3) Lendings to financial institutions	3,975	18,741	8,595
4) Balances with banks	314	1,068	769
5) Income from inter-office lending	2,478	2,146	2,927
6) Other	76,036	130,157	134,375
B. Mark-Up/Return/Interest Expensed	277,990	526,620	521,951
1) Deposits	115,736	317,379	182,101
2) Borrowings	82,238	71,733	198,118
3) Subordinated debt	645	1,693	1,808
4) Cost of foreign currency swaps against foreign currency deposits / borrowings	2,542	4,999	4,581
5) Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	790	654	964
6) Expense on inter-office borrowing	3	5	5
7) Other	76,036	130,157	134,375
II. Net Non Mark-UP/Return/Interest Income	69,740	84,415	103,156
A) Non Mark-UP/Return/Interest Income	16,387	10,982	26,781
I. Fee & Commission Income	9,607	7,206	8,594
1) Branch banking customer fees	551	543	627
2) Consumer finance related fees	378	264	315
3) Card related fees (debit and credit cards)	1,476	1,221	1,562
4) Credit related fees	1,071	730	619
5) Investment banking fee	53	157	279
6) Commission on trade	719	923	1,448
7) Commission on guarantees	547	624	(283)
8) Commission on cash management	85	64	104
9) Commission on remittances including home remittances	615	629	774
10) Commission on utility bills	8	15	4
11) Commission income - Bancassurance	134	113	142
12) Rent on lockers	11	21	11
13) Commission on investments services	-	-	-
14) Other Commission	3,959	1,901	2,990
II. Dividend Income	2,259	1,204	2,232
III. Foreign exchange income	2,582	(1,774)	5,933
IV. Income from derivatives	-	-	-
V. Gain on securities	1,150	1,968	7,378
1) Realised	1,742	1,699	7,335
2) Unrealised - held for trading	(592)	269	43
VI. Other Income	789	2,378	2,644
1) Rent on property	50	38	55
2) Gain on sale of fixed assets-net	105	17	45
3) Loss on termination of lease liability against right of use assets	(4)	72	111
4) Gain on sale of non banking assets - net	7	1,786	2,042
5) Other	632	464	390

1.2.1 Profit and Loss Accounts

Public Sector Banks

(Million Rupees)

Profit/Loss Account	Oct-Dec 2022	Jul-Sep 2023	Oct-Dec 2023
B) Non Mark-UP/Return/Interest Expenses	37,710	37,167	45,953
1. Operating expenses	37,473	37,052	45,593
1) Total compensation expense	20,783	21,807	22,458
2) Property expense	5,204	5,673	6,376
(a) Rent and taxes	119	430	381
(b) Insurance	64	44	58
(c) Utilities cost	1,331	1,993	1,771
(d) Lease rental	-	-	-
(e) Fuel expense generators	-	4	4
(f) Security (including guards)	1,500	1,046	1,654
(g) Repair and maintenance (including janitorial charges)	514	442	660
(h) Depreciation on right-of-use assets	1,343	1,255	1,371
(i) Depreciation	335	460	476
3) Information technology expenses	2,948	2,261	4,585
4) Other operating expenses	8,537	7,311	12,173
2. Workers welfare fund	78	51	204
3. Other charges	159	64	157
1) Penalties imposed by State Bank of Pakistan	142	3	107
2) Penalties imposed by other regulatory bodies (to be specified)	-	-	-
3) Others (to be specified, if material)	17	61	50
III. Profit before provisions	32,030	47,247	57,203
Provisions / (reversals) and write offs - net	4,227	10,218	2,200
1) (Reversals) / provisions against balance with Banks	-	-	-
2) (Reversals) / provisions for diminution in value of investments	2,234	8,454	(742)
3) (Reversals) / provisions against loans & advances	14,331	2,526	6,312
4) (Reversals) / provisions against off balance sheet items	-	1,144	-
5) Reversals against other assets	(88)	82	474
6) Recovery of written off / charged off bad debts	(12,250)	(1,988)	(3,845)
Extra ordinary / unusual items	-	-	-
IV. Profit Before Taxation	27,804	37,029	55,003
Taxation	6,179	15,567	26,509
1) Current	14,190	8,618	25,489
2) Prior	(69)	-	2,638
3) Deferred	(7,942)	6,949	(1,618)
V. Profit After Taxation	21,624	21,462	28,494
VI. Number of Employees*	36,353	38,151	37,980
1. Permanent	29,554	30,526	30,248
1) Male	25,597	26,398	26,024
2) Female	3,957	4,128	4,224
2. Contractual	6,799	7,625	7,732
1) Male	6,084	6,842	6,937
2) Female	715	783	795

* Number of employees are as on end period and are shown in actual numbers.

1.2.2 Profit and Loss Accounts

Domestic Private Banks

(Million Rupees)

Profit/Loss Account	Oct-Dec 2022	Jul-Sep 2023	Oct-Dec 2023
I. Net Mark-UP/Return/Interest Income	277,429	396,479	423,044
A) Mark-Up/Return/Interest Earned	1,045,719	1,506,700	1,638,265
1) Loans and advances	312,568	411,907	415,297
2) Investments	482,166	767,345	882,231
3) Lendings to financial institutions	18,524	32,036	23,654
4) Balances with banks	(179)	1,220	1,787
5) Income from inter-office lending	1,945	4,780	7,262
6) Other	230,696	289,412	308,033
B. Mark-Up/Return/Interest Expensed	768,290	1,110,222	1,215,221
1) Deposits	365,121	540,684	586,077
2) Borrowings	132,438	217,078	261,565
3) Subordinated debt	6,328	8,956	9,059
4) Cost of foreign currency swaps against foreign currency deposits / borrowings	7,923	23,030	15,771
5) Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	4,853	5,938	5,427
6) Expense on inter-office borrowing	21,093	25,218	29,397
7) Other	230,534	289,317	307,926
II. Net Non Mark-UP/Return/Interest Income	337,156	467,471	520,670
A) Non Mark-UP/Return/Interest Income	59,726	70,992	97,626
I. Fee & Commission Income	38,035	45,952	48,927
1) Branch banking customer fees	4,574	5,882	5,893
2) Consumer finance related fees	2,300	2,183	2,162
3) Card related fees (debit and credit cards)	12,973	15,221	15,451
4) Credit related fees	644	944	992
5) Investment banking fee	1,054	693	1,519
6) Commission on trade	6,620	9,609	10,187
7) Commission on guarantees	2,345	2,921	2,629
8) Commission on cash management	1,292	1,633	1,787
9) Commission on remittances including home remittances	2,113	2,110	3,376
10) Commission on utility bills	138	116	168
11) Commission income - Bancassurance	1,287	1,137	1,064
12) Rent on lockers	380	391	375
13) Commission on investments services	25	122	167
14) Other Commission	2,291	2,989	3,157
II. Dividend Income	5,396	3,046	6,352
III. Foreign exchange income	6,334	18,239	28,851
IV. Income from derivatives	3,856	2,719	3,028
V. Gain on securities	(2,466)	(1,155)	8,167
1) Realised	(3,996)	(1,339)	7,300
2) Unrealised - held for trading	1,531	185	867
VI. Other Income	8,570	2,191	2,301
1) Rent on property	114	170	248
2) Gain on sale of fixed assets-net	7,468	631	846
3) Loss on termination of lease liability against right of use assets	429	505	470
4) Gain on sale of non banking assets - net	55	(4)	(2)
5) Other	504	888	739

1.2.2 Profit and Loss Accounts

Domestic Private Banks

(Million Rupees)

Profit/Loss Account	Oct-Dec 2022	Jul-Sep 2023	Oct-Dec 2023
B) Non Mark-UP/Return/Interest Expenses	154,557	189,049	210,450
1. Operating expenses	150,429	182,449	201,869
1) Total compensation expense	61,876	72,552	82,431
2) Property expense	28,671	33,856	32,810
(a) Rent and taxes	1,215	1,266	1,085
(b) Insurance	292	277	151
(c) Utilities cost	6,375	9,272	8,244
(d) Lease rental	-	-	-
(e) Fuel expense generators	1,389	1,260	998
(f) Security (including guards)	4,133	4,963	5,398
(g) Repair and maintenance (including janitorial charges)	4,124	4,550	4,714
(h) Depreciation on right-of-use assets	7,314	7,715	7,121
(i) Depreciation	3,828	4,553	5,099
3) Information technology expenses	13,978	19,792	21,066
4) Other operating expenses	45,905	56,250	65,562
2) Workers welfare fund	3,278	5,831	6,372
3) Other charges	851	769	2,209
1) Penalties imposed by State Bank of Pakistan	423	370	1,623
2) Penalties imposed by other regulatory bodies (to be specified)	-	1	1
3) Others (to be specified, if material)	427	398	584
III. Profit before provisions	182,598	278,422	310,220
Provisions / (reversals) and write offs - net	18,649	13,266	24,306
1) (Reversals) / provisions against balance with Banks	29	30	319
2) (Reversals) / provisions for diminution in value of investments	9,806	(2,344)	(1,876)
3) (Reversals) / provisions against loans & advances	9,329	19,019	26,605
4) (Reversals) / provisions against off balance sheet items	(833)	(2,854)	(117)
5) Reversals against other assets	1,309	305	713
6) Recovery of written off / charged off bad debts	(991)	(890)	(1,337)
Extra ordinary / unusual items	-	-	-
IV. Profit Before Taxation	163,949	265,156	285,914
Taxation	69,700	138,863	184,534
1) Current	72,390	138,599	157,161
2) Prior	(805)	(169)	19,327
3) Deferred	(1,885)	432	8,047
V. Profit After Taxation	94,249	126,294	101,379
VI. Number of Employees*	154,670	158,722	152,836
1. Permanent	141,433	149,765	145,464
1) Male	117,663	121,674	119,638
2) Female	23,770	28,091	25,826
2. Contractual	13,237	8,957	7,372
1) Male	11,533	7,894	6,091
2) Female	1,704	1,063	1,281

* Number of employees are as on end period and are shown in actual numbers.

1.2.3 Profit and Loss Accounts

Foreign Banks

(Million Rupees)

Profit/Loss Account	Oct-Dec 2022	Jul-Sep 2023	Oct-Dec 2023
I. Net Mark-UP/Return/Interest Income	16,491	25,956	26,793
A) Mark-Up/Return/Interest Earned	39,344	76,809	81,245
1) Loans and advances	4,409	12,677	12,260
2) Investments	30,481	49,232	50,745
3) Lendings to financial institutions	3,533	13,625	17,037
4) Balances with banks	227	652	384
5) Income from inter-office lending	5	24	20
6) Other	690	599	800
B. Mark-Up/Return/Interest Expensed	22,854	50,854	54,453
1) Deposits	11,244	21,294	23,799
2) Borrowings	5,432	15,421	15,028
3) Subordinated debt	-	-	-
4) Cost of foreign currency swaps against foreign currency deposits / borrowings	5,443	13,485	14,795
5) Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	45	56	31
6) Expense on inter-office borrowing	-	-	-
7) Other	690	599	800
II. Net Non Mark-UP/Return/Interest Income	19,141	18,110	39,669
A) Non Mark-UP/Return/Interest Income	2,651	(7,846)	12,876
I. Fee & Commission Income	741	1,550	1,360
1) Branch banking customer fees	11	13	13
2) Consumer finance related fees	(0)	-	-
3) Card related fees (debit and credit cards)	6	5	8
4) Credit related fees	-	374	(374)
5) Investment banking fee	140	11	110
6) Commission on trade	169	171	266
7) Commission on guarantees	249	276	322
8) Commission on cash management	23	23	20
9) Commission on remittances including home remittances	21	18	14
10) Commission on utility bills	-	-	-
11) Commission income - Bancassurance	-	-	-
12) Rent on lockers	-	-	-
13) Commission on investments services	-	-	-
14) Other Commission	123	659	980
II. Dividend Income	-	-	-
III. Foreign exchange income	1,818	(9,262)	11,489
IV. Income from derivatives	-	-	-
V. Gain on securities	(2)	(32)	(3)
1) Realised	(3)	(7)	(30)
2) Unrealised - held for trading	1	(25)	27
VI. Other Income	94	(102)	30
1) Rent on property	-	-	-
2) Gain on sale of fixed assets-net	1	-	0
3) Loss on termination of lease liability against right of use assets	-	-	1
4) Gain on sale of non banking assets - net	-	-	-
5) Other	93	(102)	29

1.2.3 Profit and Loss Accounts

Foreign Banks

(Million Rupees)

Profit/Loss Account	Oct-Dec 2022	Jul-Sep 2023	Oct-Dec 2023
B) Non Mark-UP/Return/Interest Expenses	3,215	2,640	5,477
1. Operating expenses	2,873	2,328	4,915
1) Total compensation expense	1,807	1,098	2,316
2) Property expense	309	307	361
(a) Rent and taxes	36	8	90
(b) Insurance	1	2	2
(c) Utilities cost	29	27	42
(d) Lease rental	-	-	-
(e) Fuel expense generators	0	-	-
(f) Security (including guards)	14	27	38
(g) Repair and maintenance (including janitorial charges)	57	67	108
(h) Depreciation on right-of-use assets	95	126	99
(i) Depreciation	75	50	(19)
3) Information technology expenses	142	134	211
4) Other operating expenses	615	789	2,028
2. Workers welfare fund	340	312	562
3. Other charges	2	-	0
1) Penalties imposed by State Bank of Pakistan	2	-	-
2) Penalties imposed by other regulatory bodies (to be specified)	-	-	-
3) Others (to be specified, if material)	-	-	0
III. Profit before provisions	15,926	15,470	34,192
Provisions / (reversals) and write offs - net	(42)	(151)	(151)
1) (Reversals) / provisions against balance with Banks	-	-	-
2) (Reversals) / provisions for diminution in value of investments	-	-	-
3) (Reversals) / provisions against loans & advances	(42)	(151)	(152)
4) (Reversals) / provisions against off balance sheet items	-	-	-
5) Reversals against other assets	-	-	1
6) Recovery of written off / charged off bad debts	-	-	-
Extra ordinary / unusual items	-	-	-
IV. Profit Before Taxation	15,968	15,620	34,342
Taxation	9,151	6,394	18,510
1) Current	10,142	6,548	15,868
2) Prior	(336)	0	2,840
3) Deferred	(655)	(154)	(197)
V. Profit After Taxation	6,817	9,226	15,833
VI. Number of Employees*	422	440	368
1. Permanent	385	374	367
1) Male	307	291	282
2) Female	78	83	85
2. Contractual	37	66	1
1) Male	30	59	1
2) Female	7	7	-

* Number of employees are as on end period and are shown in actual numbers.