

Scheduled Banks
Assets & Liabilities
and
Profit & Loss Accounts

1.1 Assets and Liabilities

All Banks

(Million Rupees)

Item	Jun-22	Sep-22	Dec-22
Assets	35,141,698	34,740,381	36,185,736
I. Currency and Deposits	2,535,564	2,311,965	1,911,697
1. Currency	498,148	489,977	504,466
2. Transferable Deposits	1,844,220	1,600,906	1,208,126
3. Restricted/ compulsory deposits	50,080	54,847	52,508
4 Other Deposits	143,116	166,235	146,596
II. Securities (other than shares)	17,405,671	17,532,673	18,001,795
1. Short-term	5,633,621	4,959,215	3,740,267
2. Long-term	11,772,050	12,573,459	14,261,527
III. Loans extended (Advances)	12,414,910	12,007,511	13,405,996
1. Short-term	7,648,966	7,115,982	8,416,260
A) Money at call	221,363	103,536	166,672
B) Reverse Repo	1,008,450	437,158	907,253
C) Bills purchased and discounted	372,542	364,409	310,387
D) Other short-term advances and financial leases	6,046,611	6,210,878	7,031,947
2. Long-term	4,765,944	4,891,530	4,989,736
IV. Shares and other equity	497,736	504,942	504,179
1. Quoted	205,923	197,730	187,847
2. Non quoted	291,813	307,212	313,566
3. Investment fund shares	-	-	2,766
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	64,563	52,455	17,044
VII. Other accounts receivable	1,181,308	1,249,016	1,228,236
1. Trade credit and advances	-	-	-
2. Others	1,181,308	1,249,012	1,228,236
A) Dividends receivable resident sector	208	702	167
B) Settlement accounts resident sector	30,181	31,246	33,251
C) Items in the process of collection	985	502	692
D) Miscellaneous assets residents sector	1,143,938	1,210,176	1,188,427
E) Other non- resident accounts receivable	5,995	6,386	5,699
VIII. Non-financial assets	1,041,947	1,081,821	1,116,790
1. Produced assets	773,072	803,694	839,318
A) Tangible fixed assets	677,329	705,406	737,593
a) Dwellings	134,283	138,199	144,043
i) Building on freehold land	5,404	5,403	5,699
ii) Building on leasehold land	128,879	132,795	138,344
b) Other buildings and structures	248,637	262,878	275,431
i) Building on freehold land	80,313	89,123	90,098
ii) Building on leasehold land	168,324	173,754	185,333
c) Machinery and equipment	239,855	247,886	259,900
i) Transport equipments	18,231	18,715	20,222
ii) Furniture & Fixtures	33,582	34,354	36,272
iii) Office equipments	144,253	148,053	153,733
iv) Other machinery & equipments	43,789	46,764	49,673
d) Other tangible fixed assets n.e.s	54,554	56,443	58,220
B) Intangible fixed assets	90,722	94,040	96,238
a) Computer software	55,809	58,878	60,749
b) Entertainment, literary or artistic originals	-	-	-
c) Other intangible fixed assets n.e.s	34,913	35,162	35,489
C) Inventories	5,021	4,249	5,487
D) Valuables	-	-	-
2. Non-produced assets	268,875	278,127	277,472
A) Tangible non-produced assets	247,307	256,647	254,948
a) Land	158,493	163,884	164,710
i) Land underlying Buildings and structures	151,659	157,050	157,876
1. Freehold land	58,472	59,900	59,832
2. Leasehold land	93,187	97,150	98,044
ii) Recreational land	6,834	6,834	6,834
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	88,814	92,764	90,238
B) Intangible non-produced assets	21,568	21,480	22,524
a) Leases and other transferable contracts	15,790	15,468	16,032
b) Purchased goodwill	2,213	2,213	2,213
c) Other intangible non-produced assets n.e.s	3,565	3,799	4,279

1.1 Assets and Liabilities

All Banks

(Million Rupees)

Item	Jun-22	Sep-22	Dec-22
Liabilities	35,141,697	34,740,381	36,185,736
I. Deposits	23,431,371	23,425,499	23,309,382
1. Transferable Deposits	18,274,500	18,366,177	18,369,590
2. Restricted/ compulsory deposits	649,813	498,138	565,239
3. Other deposits	4,507,058	4,561,185	4,374,553
II. Securities (other than shares bonds/ debentures etc.)	108,058	108,482	126,983
1. Short-term	-	-	-
2. Long-term	108,058	108,482	126,983
III. Loans (Borrowings)	6,946,700	6,429,743	7,706,503
1. Short-term	6,478,553	5,956,943	7,280,928
A) Money at call	55,793	25,019	188,716
B) Repurchase agreements (Repo)	4,491,955	4,230,862	5,262,414
C) Other short-term borrowings and financial leases	1,930,806	1,701,062	1,829,798
2. Long-term borrowings	468,147	472,800	425,575
IV. Financial Derivatives	59,614	52,856	28,749
V. Other accounts payable	2,558,859	2,600,884	2,817,810
1. Provision for losses	735,984	750,641	750,371
A) Provision for loan losses-Specific	688,128	702,758	678,077
B) Provision for loan losses-General	-	-	45,525
C) Provision for other losses	47,856	47,884	26,769
2. Accumulated Depreciation	300,254	314,491	327,047
3. Other accounts payable other resident Sectors	1,510,922	1,520,186	1,721,469
A) Dividends payable	11,270	13,092	15,735
B) Settlement accounts	14,883	15,552	17,200
C) Items in the process of collection	11,153	9,440	8,373
D) Miscellaneous liability items	1,473,616	1,482,102	1,680,160
a) Suspense account	67,581	106,421	81,883
b) Provision for expected costs	111,997	113,681	105,783
c) Deferred tax liabilities	3,610	3,496	10,790
d) Accrued wages	6,242	7,468	8,621
e) Accrued rent	455	515	504
f) Accrued taxes	426,207	469,365	497,991
g) Other miscellaneous liability items	857,525	781,155	974,589
4. Other non- resident accounts payable	11,698	15,566	18,923
A) Dividends payable non-residents	1,264	5,083	8,551
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	10,434	10,483	10,372
VI. Insurance, pension, and standardized guarantee schemes	-	-	-
VII. Shares and other equity	2,037,096	2,122,917	2,196,308
1. Quoted	397,855	386,281	386,281
2. Non quoted	184,582	189,594	249,310
3. Investment fund shares	-	-	-
4. Retained earnings	479,013	439,717	430,988
5. Current year result	341,174	417,013	495,824
6. General and special reserve	547,728	566,165	537,060
7. Valuation adjustments	86,743	124,148	96,845
IX. Contingencies and Commitments³	-	-	14,617,185
1. Guarantees	-	-	2,914,869
2. Commitments	-	-	11,367,425
A) Letter of Credit	-	-	4,027,356
B) Forward Foreign Exchange Transactions	-	-	6,411,918
C) Forward government Securities Transactions	-	-	342,855
D) Derivatives	-	-	79,940
E) Forward lending	-	-	280,903
F) Operating leases	-	-	340
G) Commitments for acquisition of :	-	-	37,948
i. Fixed assets	-	-	28,364
ii. Intangible assets	-	-	9,584
H) Other commitments	-	-	186,164
3. Other contingent liabilities	-	-	334,891

Note:

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 the presented format from December 2022.

1.1.1 Assets and Liabilities

Public Sector Banks

(Million Rupees)

Item	Jun-22	Sep-22	Dec-22
Assets	7,942,562	7,710,635	8,365,402
I. Currency and Deposits	501,700	461,244	413,375
1. Currency	107,834	101,051	96,071
2. Transferable Deposits	296,314	252,270	227,634
3. Restricted/ compulsory deposits	-	-	-
4 Other Deposits	97,552	107,923	89,670
II. Securities(other than shares)	4,436,591	4,255,216	4,812,156
1. Short-term	2,232,723	1,897,668	1,338,260
2. Long-term	2,203,867	2,357,548	3,473,896
III. Loans extended (Advances)	2,458,586	2,435,175	2,562,155
1. Short-term	1,357,132	1,305,308	1,409,138
A) Money at call	60,011	14,475	43,063
B) Reverse Repo	182,052	116,380	133,010
C) Bills purchased and discounted	45,593	63,940	57,747
D) Other short-term advances and financial leases	1,069,476	1,110,513	1,175,318
2. Long-term	1,101,454	1,129,867	1,153,016
IV. Shares and other equity	146,312	149,469	145,793
1. Quoted	62,950	62,462	60,839
2. Non quoted	83,362	87,007	84,954
3. Investment fund shares	-	-	-
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	-	-	-
VII. Other accounts receivable	250,226	249,245	266,470
1. Trade credit and advances	-	-	-
2. Others	250,226	249,245	266,470
A) Dividends receivable resident sector	-	-	-
B) Settlement accounts resident sector	149	149	149
C) Items in the process of collection	108	107	27
D) Miscellaneous assets residents sector	249,969	248,989	266,294
E) Other non- resident accounts receivable	-	-	-
VIII. Non-financial assets	149,147	160,285	165,453
1. Produced assets	62,885	73,698	78,215
A) Tangible fixed assets	60,086	70,438	74,629
a) Dwellings	6,205	6,509	6,666
i) Building on freehold land	326	326	610
ii) Building on leasehold land	5,878	6,183	6,056
b) Other buildings and structures	32,876	42,282	45,302
i) Building on freehold land	19,054	27,473	27,665
ii) Building on leasehold land	13,821	14,809	17,637
c) Machinery and equipment	15,243	15,873	16,858
i) Transport equipments	2,592	2,662	2,659
ii) Furniture & Fixtures	3,579	3,671	4,017
iii) Office equipments	6,073	6,284	6,543
iv) Other machinery & equipments	2,998	3,256	3,639
d) Other tangible fixed assets n.e.s	5,763	5,774	5,804
B) Intangible fixed assets	2,799	3,260	3,585
a) Computer software	2,799	3,260	3,585
b) Entertainment, literary or artistic originals	-	-	-
c) Other intangible fixed assets n.e.s	-	-	-
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	86,261	86,587	87,238
A) Tangible non-produced assets	86,261	86,587	87,238
a) Land	28,083	28,087	28,119
i) Land underlying Buildings and structures	28,083	28,087	28,119
1. Freehold land	7,412	7,415	7,447
2. Leasehold land	20,672	20,672	20,672
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	58,178	58,500	59,119
B) Intangible non-produced assets	-	-	-
a) Leases and other transferable contracts	-	-	-
b) Purchased goodwill	-	-	-
c) Other intangible non-produced assets n.e.s	-	-	-

1.1.1 Assets and Liabilities

Public Sector Banks

(Million Rupees)

Item	Jun-22	Sep-22	Dec-22
Liabilities	7,942,561	7,710,635	8,365,402
I. Deposits	4,787,426	4,569,424	4,564,745
1. Transferable Deposits	3,620,752	3,421,552	3,322,981
2. Restricted/ compulsory deposits	63,545	43,670	58,442
3. Other deposits	1,103,129	1,104,202	1,183,322
II. Securities (other than shares bonds/ debentures etc.)	-	-	-
1. Short-term	-	-	-
2. Long-term	-	-	-
III. Loans (Borrowings)	2,000,220	2,034,509	2,538,712
1. Short-term	1,927,574	1,962,286	2,519,480
A) Money at call	4,903	2,073	26,983
B) Repurchase agreements (Repo)	1,725,246	1,794,175	2,296,230
C) Other short-term borrowings and financial leases	197,425	166,038	196,267
2. Long-term borrowings	72,646	72,223	19,232
IV. Financial Derivatives	-	-	-
V. Other accounts payable	674,057	613,614	710,801
1. Provision for losses	287,440	292,297	290,595
A) Provision for loan losses-Specific	280,405	284,612	280,099
B) Provision for loan losses-General	-	-	10,234
C) Provision for other losses	7,035	7,685	261
2. Accumulated Depreciation	32,871	34,494	35,938
3. Other accounts payable other resident Sectors	353,747	286,823	384,268
A) Dividends payable	2,130	3	3
B) Settlement accounts	2,558	3,089	2,375
C) Items in the process of collection	1,130	1,080	-
D) Miscellaneous liability items	347,929	282,652	381,890
a) Suspense account	18,690	19,896	20,985
b) Provision for expected costs	11,647	12,071	12,566
c) Deferred tax liabilities	(13,229)	(13,229)	(13,229)
d) Accrued wages	-	-	-
e) Accrued rent	-	-	-
f) Accrued taxes	32,943	33,080	33,214
g) Other miscellaneous liability items	297,878	230,834	328,354
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	480,858	493,087	551,144
1. Quoted	64,437	64,437	64,437
2. Non quoted	90,084	90,084	149,860
3. Investment fund shares	-	-	-
4. Retained earnings	128,598	127,662	127,094
5. Current year result	34,945	40,603	54,524
6. General and special reserve	87,665	88,851	85,287
7. Valuation adjustments	75,129	81,451	69,942
IX. Contingencies and Commitments³	-	-	3,503,096
1. Guarantees	-	-	493,873
2. Commitments	-	-	2,931,444
A) Letter of Credit	-	-	1,869,769
B) Forward Foreign Exchange Transactions	-	-	820,430
C) Forward government Securities Transactions	-	-	54,569
D) Derivatives	-	-	-
E) Forward lending	-	-	70,349
F) Operating leases	-	-	-
G) Commitments for acquisition of :	-	-	1,888
i. Fixed assets	-	-	1,584
ii. Intangible assets	-	-	304
H) Other commitments	-	-	114,440
3. Other contingent liabilities	-	-	77,779

Note:

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 the presented format from December 2022.

1.1.2 Assets and Liabilities

Domestic Private Banks

(Million Rupees)

Item	Jun-22	Sep-22	Dec-22
Assets	26,229,399	25,893,372	26,678,057
I. Currency and Deposits	1,917,865	1,727,675	1,364,100
1. Currency	389,611	388,137	407,784
2. Transferable Deposits	1,480,144	1,278,924	900,364
3. Restricted/ compulsory deposits	2,548	2,304	26
4 Other Deposits	45,562	58,310	55,928
II. Securities(other than shares)	12,312,819	12,475,689	12,415,380
1. Short-term	2,897,637	2,325,897	1,708,477
2. Long-term	9,415,183	10,149,792	10,706,903
III. Loans extended (Advances)	9,796,480	9,446,945	10,643,564
1. Short-term	6,146,515	5,699,893	6,821,361
A) Money at call	161,351	89,061	123,609
B) Reverse Repo	778,398	308,323	684,559
C) Bills purchased and discounted	322,606	296,375	243,268
D) Other short-term advances and financial leases	4,884,160	5,006,133	5,769,926
2. Long-term	3,649,965	3,747,053	3,822,203
IV. Shares and other equity	351,424	355,473	358,386
1. Quoted	142,973	135,268	127,008
2. Non quoted	208,451	220,205	228,611
3. Investment fund shares	-	-	2,766
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	62,458	44,502	11,712
VII. Other accounts receivable	899,579	925,965	938,259
1. Trade credit and advances	-	-	-
2. Others	899,579	925,961	938,259
A) Dividends receivable resident sector	208	702	167
B) Settlement accounts resident sector	30,032	31,096	33,101
C) Items in the process of collection	878	394	665
D) Miscellaneous assets residents sector	862,478	887,401	898,631
E) Other non- resident accounts receivable	5,983	6,367	5,694
VIII. Non-financial assets	888,773	917,123	946,656
1. Produced assets	707,516	727,100	757,906
A) Tangible fixed assets	614,629	632,376	660,398
a) Dwellings	127,741	131,331	137,018
i) Building on freehold land	5,078	5,077	5,089
ii) Building on leasehold land	122,664	126,254	131,929
b) Other buildings and structures	215,006	219,840	229,373
i) Building on freehold land	61,258	61,651	62,433
ii) Building on leasehold land	153,747	158,189	166,940
c) Machinery and equipment	223,696	231,094	242,148
i) Transport equipments	15,430	15,843	17,354
ii) Furniture & Fixtures	29,871	30,555	32,125
iii) Office equipments	137,920	141,513	146,935
iv) Other machinery & equipments	40,474	43,183	45,734
d) Other tangible fixed assets n.e.s	48,186	50,111	51,859
B) Intangible fixed assets	87,867	90,475	92,021
a) Computer software	52,993	55,601	57,147
b) Entertainment, literary or artistic originals	-	-	-
c) Other intangible fixed assets n.e.s	34,874	34,874	34,874
C) Inventories	5,021	4,249	5,487
D) Valuables	-	-	-
2. Non-produced assets	181,257	190,022	188,750
A) Tangible non-produced assets	159,689	168,542	166,226
a) Land	130,409	135,797	136,591
i) Land underlying Buildings and structures	123,576	128,963	129,757
1. Freehold land	51,060	52,485	52,385
2. Leasehold land	72,516	76,479	77,372
ii) Recreational land	6,834	6,834	6,834
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	29,279	32,745	29,635
B) Intangible non-produced assets	21,568	21,480	22,524
a) Leases and other transferable contracts	15,790	15,468	16,032
b) Purchased goodwill	2,213	2,213	2,213
c) Other intangible non-produced assets n.e.s	3,565	3,799	4,279

1.1.2 Assets and Liabilities

Domestic Private Banks

(Million Rupees)

Item	Jun-22	Sep-22	Dec-22
Liabilities	26,229,399	25,893,372	26,678,057
I. Deposits	18,270,351	18,421,119	18,253,597
1. Transferable Deposits	14,318,478	14,554,009	14,620,684
2. Restricted/ compulsory deposits	560,878	423,420	462,091
3. Other deposits	3,390,995	3,443,690	3,170,822
II. Securities (other than shares bonds/ debentures etc.)	108,058	108,482	126,983
1. Short-term	-	-	-
2. Long-term	108,058	108,482	126,983
III. Loans (Borrowings)	4,466,548	3,853,208	4,667,830
1. Short-term	4,071,048	3,452,632	4,261,488
A) Money at call	50,889	22,946	161,734
B) Repurchase agreements (Repo)	2,758,338	2,430,838	2,966,184
C) Other short-term borrowings and financial leases	1,261,820	998,848	1,133,570
2. Long-term borrowings	395,501	400,577	406,343
IV. Financial Derivatives	58,543	44,623	23,468
V. Other accounts payable	1,861,173	1,938,973	2,068,167
1. Provision for losses	446,189	455,874	457,351
A) Provision for loan losses-Specific	405,373	415,681	396,109
B) Provision for loan losses-General	40,816	40,193	34,739
C) Provision for other losses	-	-	26,502
2. Accumulated Depreciation	264,853	277,337	288,226
3. Other accounts payable other resident Sectors	1,138,542	1,190,265	1,303,728
A) Dividends payable	9,139	13,089	15,733
B) Settlement accounts	11,853	12,327	14,688
C) Items in the process of collection	10,023	8,360	8,373
D) Miscellaneous liability items	1,107,526	1,156,489	1,264,934
a) Suspense account	46,087	66,033	51,540
b) Provision for expected costs	100,350	101,611	93,217
c) Deferred tax liabilities	16,840	16,626	24,019
d) Accrued wages	1,315	2,311	2,273
e) Accrued rent	455	515	504
f) Accrued taxes	390,708	430,020	459,739
g) Other miscellaneous liability items	551,772	539,374	633,642
4. Other non-resident accounts payable	11,590	15,497	18,862
A) Dividends payable non-residents	1,264	5,083	8,551
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	10,326	10,414	10,311
VI. Insurance, pension, and standardized guarantee schemes	-	-	-
VII. Shares and other equity	1,464,725	1,526,967	1,538,011
1. Quoted	333,418	321,843	321,843
2. Non quoted	40,154	40,154	40,154
3. Investment fund shares	-	-	-
4. Retained earnings	317,342	279,133	260,860
5. Current year result	300,039	365,387	435,004
6. General and special reserve	460,065	477,315	451,774
7. Valuation adjustments	13,707	43,135	28,375
IX. Contingencies and Commitments³	-	-	7,408,726
1. Guarantees	-	-	1,865,245
2. Commitments	-	-	5,289,440
A) Letter of Credit	-	-	2,081,451
B) Forward Foreign Exchange Transactions	-	-	2,560,780
C) Forward government Securities Transactions	-	-	271,562
D) Derivatives	-	-	79,940
E) Forward lending	-	-	207,837
F) Operating leases	-	-	340
G) Commitments for acquisition of :	-	-	35,576
i. Fixed assets	-	-	26,296
ii. Intangible assets	-	-	9,280
H) Other commitments	-	-	51,954
3. Other contingent liabilities	-	-	254,042

Note:

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 the presented format from December 2022.

1.1.3 Assets and Liabilities

Foreign Banks

(Million Rupees)

Item	Jun-22	Sep-22	Dec-22
Assets	969,737	1,136,375	1,142,277
I. Currency and Deposits	115,999	123,046	134,221
1. Currency	704	789	611
2. Transferable Deposits	67,762	69,712	80,129
3. Restricted/ compulsory deposits	47,532	52,543	52,483
4 Other Deposits	2	2	998
II. Securities(other than shares)	656,261	801,768	774,259
1. Short-term	503,261	735,650	693,530
2. Long-term	153,000	66,118	80,728
III. Loans extended (Advances)	159,844	125,388	200,277
1. Short-term	145,318	110,781	185,760
A) Money at call	-	-	-
B) Reverse Repo	48,000	12,455	89,685
C) Bills purchased and discounted	4,343	4,094	9,373
D) Other short-term advances and financial leases	92,976	94,231	86,703
2. Long-term	14,525	14,606	14,516
IV. Shares and other equity	-	-	-
1. Quoted	-	-	-
2. Non quoted	-	-	-
3. Investment fund shares	-	-	-
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	2,104	7,954	5,332
VII. Other accounts receivable	31,503	73,806	23,507
1. Trade credit and advances	-	-	-
2. Others	31,503	73,806	23,507
A) Dividends receivable resident sector	-	-	-
B) Settlement accounts resident sector	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous assets residents sector	31,491	73,787	23,501
E) Other non- resident accounts receivable	12	19	6
VIII. Non-financial assets	4,027	4,413	4,681
1. Produced assets	2,671	2,895	3,197
A) Tangible fixed assets	2,614	2,591	2,566
a) Dwellings	337	358	358
i) Building on freehold land	-	-	-
ii) Building on leasehold land	337	358	358
b) Other buildings and structures	756	756	755
i) Building on freehold land	-	-	-
ii) Building on leasehold land	756	756	755
c) Machinery and equipment	917	919	895
i) Transport equipments	209	209	209
ii) Furniture & Fixtures	132	128	130
iii) Office equipments	260	256	255
iv) Other machinery & equipments	316	326	300
d) Other tangible fixed assets n.e.s	605	557	557
B) Intangible fixed assets	57	304	632
a) Computer software	17	17	17
b) Entertainment, literary or artistic originals	-	-	-
c) Other intangible fixed assets n.e.s	39	287	615
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	1,356	1,518	1,484
A) Tangible non-produced assets	1,356	1,518	1,484
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	1,356	1,518	1,484
B) Intangible non-produced assets	-	-	-
a) Leases and other transferable contracts	-	-	-
b) Purchased goodwill	-	-	-
c) Other intangible non-produced assets n.e.s	-	-	-

1.1.3 Assets and Liabilities

Foreign Banks

(Million Rupees)

Item	Jun-22	Sep-22	Dec-22
Liabilities	969,737	1,136,375	1,142,277
I. Deposits	373,594	434,956	491,040
1. Transferable Deposits	335,269	390,616	425,925
2. Restricted/ compulsory deposits	25,390	31,048	44,706
3. Other deposits	12,934	13,293	20,410
II. Securities (other than shares bonds/ debentures etc.)	-	-	-
1. Short-term	-	-	-
2. Long-term	-	-	-
III. Loans (Borrowings)	479,931	542,026	499,961
1. Short-term	479,931	542,026	499,961
A) Money at call	-	-	-
B) Repurchase agreements (Repo)	8,371	5,849	-
C) Other short-term borrowings and financial leases	471,560	536,177	499,961
2. Long-term borrowings	-	-	-
IV. Financial Derivatives	1,071	8,233	5,281
V. Other accounts payable	23,629	48,297	38,842
1. Provision for losses	2,355	2,470	2,426
A) Provision for loan losses-Specific	2,350	2,465	1,869
B) Provision for loan losses-General	5	5	552
C) Provision for other losses	-	-	5
2. Accumulated Depreciation	2,531	2,661	2,882
3. Other accounts payable other resident Sectors	18,634	43,098	33,473
A) Dividends payable	-	-	-
B) Settlement accounts	473	137	137
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items	18,162	42,961	33,336
a) Suspense account	2,804	20,492	9,358
b) Provision for expected costs	-	-	-
c) Deferred tax liabilities	(0)	99	-
d) Accrued wages	4,928	5,157	6,347
e) Accrued rent	-	-	-
f) Accrued taxes	2,556	6,265	5,037
g) Other miscellaneous liability items	7,874	10,946	12,593
4. Other non-resident accounts payable	108	69	61
A) Dividends payable non-residents	-	-	-
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	108	69	61
VI. Insurance, pension, and standardized guarantee schemes	-	-	-
VII. Shares and other equity	91,513	102,863	107,153
1. Quoted	-	-	-
2. Non quoted	54,344	59,356	59,296
3. Investment fund shares	-	-	-
4. Retained earnings	33,073	32,923	43,034
5. Current year result	6,189	11,023	6,296
6. General and special reserve	(1)	(1)	(1)
7. Valuation adjustments	(2,092)	(437)	(1,471)
IX. Contingencies and Commitments³			3,705,362
1. Guarantees			555,751
2. Commitments			3,146,541
A) Letter of Credit			76,136
B) Forward Foreign Exchange Transactions			3,030,708
C) Forward government Securities Transactions			16,725
D) Derivatives			-
E) Forward lending			2,717
F) Operating leases			-
G) Commitments for acquisition of :			484
i. Fixed assets			484
ii. Intangible assets			-
H) Other commitments			19,770
3. Other contingent liabilities			3,070

Note:

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 the presented format from December 2022.

1.2 Profit and Loss Accounts

All Banks

October to December 2022

(Million Rupees)

Profit/Loss Account	Amount
I. Net Mark-UP/Retrun/Interest Income	351,409
A) MARK-UP/RETURN/INTEREST EARNED	1,347,929
1) Loans and advances	392,048
2) Investments	674,532
3) Lendings to financial institutions	24,830
4) Balances with banks	278
5) Income from inter-office lending	3,477
6) Other	252,763
B. MARK-UP/RETURN/INTEREST EXPENSED	996,520
1) Deposits	471,350
2) Borrowings	222,884
3) Subordinated debt	6,328
4) Cost of foreign currency swaps against foreign currency deposits / borrowings	16,687
5) Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	5,573
6) Expense on inter-office borrowing	21,096
7) Other	252,602
II. Net Non Mark-UP/Retrun/Interest Income	428,051
A) Non Mark-UP/Retrun/Interest Income	76,642
I. FEE & COMMISSION INCOME	47,854
1) Branch banking customer fees	5,324
2) Consumer finance related fees	2,620
3) Card related fees (debit and credit cards)	15,134
4) Credit related fees	1,028
5) Investment banking fee	1,296
6) Commission on trade	7,349
7) Commission on guarantees	2,988
8) Commission on cash management	1,357
9) Commission on remittances including home remittances	2,651
10) Commission on utility bills	142
11) Commission income - Bancassurance	1,412
12) Rent on lockers	393
13) Commission on investments services	69
14) Other Commission	6,091
II. Dividend Income	7,497
III. Foreign exchange income	10,790
IV. Income from derivatives	3,920
V. Gain on securities	(2,812)
1) Realised	(3,776)
2) Unrealised - held for trading	964
VI. Other Income	9,392
1) Rent on property	213
2) Gain on sale of fixed assets-net	7,513
3) Loss on termination of lease liability against right of use assets	425
4) Gain on sale of non banking assets - net	62
5) Other	1,179

1.2 Profit and Loss Accounts

All Banks

October to December 2022

(Million Rupees)

Profit/Loss Account	Amount
B) Non Mark-UP/Retrun/Interest Expenses	195,911
1. Operating expenses	191,180
1) Total compensation expense	84,050
2) Property expense	35,331
(a) Rent and taxes	2,470
(b) Insurance	410
(c) Utilities cost	7,798
(d) Lease rental	(735)
(e) Fuel expense generators	1,452
(f) Security (including guards)	6,024
(g) Repair and maintenance (including janitorial charges)	5,012
(h) Depreciation on right-of-use assets	8,759
(i) Depreciation	4,140
3) Information technology expenses	17,658
4) Other operating expenses	54,141
2. Workers welfare fund	3,768
3. Other charges	963
1) Penalties imposed by State Bank of Pakistan	519
2) Penalties imposed by other regulatory bodies (to be specified)	(0)
3) Others (to be specified, if material)	444
III. Profit before provisions	232,140
Provisions / (reversals) and write offs - net	23,661
1) (Reversals) / provisions against balance with Banks	29
2) (Reversals) / provisions for diminution in value of investments	11,732
3) (Reversals) / provisions against loans & advances	24,800
4) (Reversals) / provisions against off balance sheet items	(831)
5) Reversals against other assets	1,244
6) Recovery of written off / charged off bad debts	(13,313)
Extra ordinary / unusual items	-
IV. PROFIT BEFORE TAXATION	208,479
Taxation	85,558
1) Current	98,174
2) Prior Years	(1,182)
3) Deferred	(11,434)
V. PROFIT AFTER TAXATION	122,920
VI. Number of Employees*	201,229
1. Permanent	174,029
2. Contractual	27,200

* Number of employees are as on end December 2022 and are shown in actual numbers.

1.2.1 Profit and Loss Accounts

Public Sector Banks
October to December 2022

(Million Rupees)

Profit/Loss Account	Amount
I. Net Mark-UP/Retrun/Interest Income	52,320
A) MARK-UP/RETURN/INTEREST EARNED	326,208
1) Loans and advances	78,962
2) Investments	165,740
3) Lendings to financial institutions	3,946
4) Balances with banks	285
5) Income from inter-office lending	1,239
6) Other	76,036
B. MARK-UP/RETURN/INTEREST EXPENSED	273,888
1) Deposits	111,382
2) Borrowings	82,501
3) Subordinated debt	645
4) Cost of foreign currency swaps against foreign currency deposits / borrowings	2,542
5) Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	778
6) Expense on inter-office borrowing	3
7) Other	76,036
II. Net Non Mark-UP/Retrun/Interest Income	68,458
A) Non Mark-UP/Retrun/Interest Income	16,138
I. FEE & COMMISSION INCOME	9,486
1) Branch banking customer fees	561
2) Consumer finance related fees	382
3) Card related fees (debit and credit cards)	1,417
4) Credit related fees	1,075
5) Investment banking fee	53
6) Commission on trade	691
7) Commission on guarantees	493
8) Commission on cash management	85
9) Commission on remittances including home remittances	601
10) Commission on utility bills	9
11) Commission income - Bancassurance	135
12) Rent on lockers	24
13) Commission on investments services	-
14) Other Commission	3,958
II. Dividend Income	2,265
III. Foreign exchange income	2,489
IV. Income from derivatives	-
V. Gain on securities	1,153
1) Realised	1,737
2) Unrealised - held for trading	(583)
VI. Other Income	746
1) Rent on property	48
2) Gain on sale of fixed assets-net	104
3) Loss on termination of lease liability against right of use assets	(4)
4) Gain on sale of non banking assets - net	7
5) Other	591

1.2.1 Profit and Loss Accounts

Public Sector Banks October to December 2022

(Million Rupees)

Profit/Loss Account	Amount
B) Non Mark-UP/Retrun/Interest Expenses	36,969
1. Operating expenses	36,792
1) Total compensation expense	20,573
2) Property expense	5,184
(a) Rent and taxes	151
(b) Insurance	99
(c) Utilities cost	1,297
(d) Lease rental	4
(e) Fuel expense generators	10
(f) Security (including guards)	1,483
(g) Repair and maintenance (including janitorial charges)	563
(h) Depreciation on right-of-use assets	1,289
(i) Depreciation	287
3) Information technology expenses	2,800
4) Other operating expenses	8,235
2. Workers welfare fund	78
3. Other charges	99
1) Penalties imposed by State Bank of Pakistan	82
2) Penalties imposed by other regulatory bodies (to be specified)	-
3) Others (to be specified, if material)	17
III. Profit before provisions	31,489
Provisions / (reversals) and write offs - net	4,235
1) (Reversals) / provisions against balance with Banks	-
2) (Reversals) / provisions for diminution in value of investments	2,208
3) (Reversals) / provisions against loans & advances	14,365
4) (Reversals) / provisions against off balance sheet items	-
5) Reversals against other assets	(88)
6) Recovery of written off / charged off bad debts	(12,250)
Extra ordinary / unusual items	-
IV. PROFIT BEFORE TAXATION	27,254
Taxation	5,735
1) Current	13,912
2) Prior Years	(30)
3) Deferred	(8,146)
V. PROFIT AFTER TAXATION	21,519
VI. Number of Employees*	40,210
1. Permanent	31,682
2. Contractual	8,528

* Number of employees are as on end December 2022 and are shown in actual numbers.

1.2.3 Profit and Loss Accounts

Domestic Private Banks
October to December 2022

(Million Rupees)

Profit/Loss Account	Amount
I. Net Mark-UP/Retrun/Interest Income	282,599
A) MARK-UP/RETURN/INTEREST EARNED	982,376
1) Loans and advances	308,678
2) Investments	478,311
3) Lendings to financial institutions	17,352
4) Balances with banks	(235)
5) Income from inter-office lending	2,233
6) Other	176,037
B. MARK-UP/RETURN/INTEREST EXPENSED	699,778
1) Deposits	348,723
2) Borrowings	134,950
3) Subordinated debt	5,683
4) Cost of foreign currency swaps against foreign currency deposits / borrowings	8,702
5) Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	4,751
6) Expense on inter-office borrowing	21,093
7) Other	175,876
II. Net Non Mark-UP/Retrun/Interest Income	340,451
A) Non Mark-UP/Retrun/Interest Income	57,853
I. FEE & COMMISSION INCOME	37,627
1) Branch banking customer fees	4,752
2) Consumer finance related fees	2,238
3) Card related fees (debit and credit cards)	13,710
4) Credit related fees	(47)
5) Investment banking fee	1,104
6) Commission on trade	6,489
7) Commission on guarantees	2,246
8) Commission on cash management	1,249
9) Commission on remittances including home remittances	2,029
10) Commission on utility bills	133
11) Commission income - Bancassurance	1,277
12) Rent on lockers	368
13) Commission on investments services	69
14) Other Commission	2,009
II. Dividend Income	5,232
III. Foreign exchange income	6,484
IV. Income from derivatives	3,920
V. Gain on securities	(3,963)
1) Realised	(5,509)
2) Unrealised - held for trading	1,546
VI. Other Income	8,552
1) Rent on property	165
2) Gain on sale of fixed assets-net	7,408
3) Loss on termination of lease liability against right of use assets	429
4) Gain on sale of non banking assets - net	55
5) Other	495

1.2.3 Profit and Loss Accounts

Domestic Private Banks October to December 2022

(Million Rupees)

Profit/Loss Account	Amount
B) Non Mark-UP/Retrun/Interest Expenses	155,727
1. Operating expenses	151,515
1) Total compensation expense	61,670
2) Property expense	29,838
(a) Rent and taxes	2,283
(b) Insurance	311
(c) Utilities cost	6,471
(d) Lease rental	(739)
(e) Fuel expense generators	1,442
(f) Security (including guards)	4,527
(g) Repair and maintenance (including janitorial charges)	4,392
(h) Depreciation on right-of-use assets	7,374
(i) Depreciation	3,778
3) Information technology expenses	14,716
4) Other operating expenses	45,292
2. Workers welfare fund	3,349
3. Other charges	862
1) Penalties imposed by State Bank of Pakistan	435
2) Penalties imposed by other regulatory bodies (to be specified)	(0)
3) Others (to be specified, if material)	427
III. Profit before provisions	184,724
Provisions / (reversals) and write offs - net	19,468
1) (Reversals) / provisions against balance with Banks	29
2) (Reversals) / provisions for diminution in value of investments	9,525
3) (Reversals) / provisions against loans & advances	10,477
4) (Reversals) / provisions against off balance sheet items	(831)
5) Reversals against other assets	1,332
6) Recovery of written off / charged off bad debts	(1,063)
Extra ordinary / unusual items	-
IV. PROFIT BEFORE TAXATION	165,257
Taxation	70,672
1) Current	74,120
2) Prior Years	(815)
3) Deferred	(2,633)
V. PROFIT AFTER TAXATION	94,585
VI. Number of Employees*	160,597
1. Permanent	141,962
2. Contractual	18,635

* Number of employees are as on end December 2022 and are shown in actual numbers.

1.2.4 Profit and Loss Accounts

Foreign Banks

October to December 2022

(Million Rupees)

Profit/Loss Account	Amount
I. Net Mark-UP/Retrun/Interest Income	16,491
A) MARK-UP/RETURN/INTEREST EARNED	39,344
1) Loans and advances	4,409
2) Investments	30,481
3) Lendings to financial institutions	3,533
4) Balances with banks	227
5) Income from inter-office lending	5
6) Other	690
B. MARK-UP/RETURN/INTEREST EXPENSED	22,854
1) Deposits	11,244
2) Borrowings	5,432
3) Subordinated debt	-
4) Cost of foreign currency swaps against foreign currency deposits / borrowings	5,443
5) Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	45
6) Expense on inter-office borrowing	-
7) Other	690
II. Net Non Mark-UP/Retrun/Interest Income	19,141
A) Non Mark-UP/Retrun/Interest Income	2,651
I. FEE & COMMISSION INCOME	741
1) Branch banking customer fees	11
2) Consumer finance related fees	(0)
3) Card related fees (debit and credit cards)	6
4) Credit related fees	-
5) Investment banking fee	140
6) Commission on trade	169
7) Commission on guarantees	249
8) Commission on cash management	23
9) Commission on remittances including home remittances	21
10) Commission on utility bills	-
11) Commission income - Bancassurance	-
12) Rent on lockers	-
13) Commission on investments services	-
14) Other Commission	123
II. Dividend Income	-
III. Foreign exchange income	1,818
IV. Income from derivatives	-
V. Gain on securities	(2)
1) Realised	(3)
2) Unrealised - held for trading	1
VI. Other Income	94
1) Rent on property	-
2) Gain on sale of fixed assets-net	1
3) Loss on termination of lease liability against right of use assets	-
4) Gain on sale of non banking assets - net	-
5) Other	93

1.2.4 Profit and Loss Accounts

Foreign Banks

October to December 2022

(Million Rupees)

Profit/Loss Account	Amount
B) Non Mark-UP/Retrun/Interest Expenses	3,215
1. Operating expenses	2,873
1) Total compensation expense	1,807
2) Property expense	309
(a) Rent and taxes	36
(b) Insurance	1
(c) Utilities cost	29
(d) Lease rental	-
(e) Fuel expense generators	0
(f) Security (including guards)	14
(g) Repair and maintenance (including janitorial charges)	57
(h) Depreciation on right-of-use assets	95
(i) Depreciation	75
3) Information technology expenses	142
4) Other operating expenses	615
2. Workers welfare fund	340
3. Other charges	2
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)	-
III. Profit before provisions	15,926
Provisions / (reversals) and write offs - net	(42)
1) (Reversals) / provisions against balance with Banks	-
2) (Reversals) / provisions for diminution in value of investments	-
3) (Reversals) / provisions against loans & advances	(42)
4) (Reversals) / provisions against off balance sheet items	-
5) Reversals against other assets	-
6) Recovery of written off / charged off bad debts	-
Extra ordinary / unusual items	-
IV. PROFIT BEFORE TAXATION	15,968
Taxation	9,151
1) Current	10,142
2) Prior Years	(336)
3) Deferred	(655)
V. PROFIT AFTER TAXATION	6,817
VI. Number of Employees*	422
1. Permanent	385
2. Contractual	37

* Number of employees are as on end December 2022 and are shown in actual numbers.