

Scheduled Banks
Assets & Liabilities
and
Profit & Loss Accounts

1.1 Assets and Liabilities

All Banks

(Million Rupees)

Item	Sep-22	Dec-22 ^R	Mar-23
Assets	34,740,381	36,185,736	39,063,232
I. Currency and Deposits	2,311,965	1,911,697	2,563,604
1. Currency	489,977	504,466	572,480
2. Transferable Deposits	1,600,906	1,208,126	1,698,944
3. Restricted/ compulsory deposits	54,847	52,508	64,499
4 Other Deposits	166,235	146,596	227,681
II. Securities (other than shares)	17,532,673	18,001,795	19,432,925
1. Short-term	4,959,215	3,740,267	4,038,250
2. Long-term	12,573,459	14,261,527	15,394,675
III. Loans extended (Advances)	12,007,511	13,405,996	13,765,756
1. Short-term	7,115,982	8,416,260	8,791,190
A) Money at call	103,536	166,672	114,653
B) Reverse Repo	437,158	907,253	1,361,195
C) Bills purchased and discounted	364,409	310,387	343,622
D) Other short-term advances and financial leases	6,210,878	7,031,947	6,971,720
2. Long-term	4,891,530	4,989,736	4,974,566
IV. Shares and other equity	504,942	504,179	545,370
1. Quoted	197,730	187,847	181,304
2. Non quoted	307,212	313,566	359,955
3. Investment fund shares	-	2,766	-
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	52,455	17,044	40,815
VII. Other accounts receivable	1,249,016	1,228,236	1,547,074
1. Trade credit and advances	-	-	-
2. Others	1,249,012	1,228,236	1,547,074
A) Dividends receivable resident sector	702	167	774
B) Settlement accounts resident sector	31,246	33,251	28,864
C) Items in the process of collection	502	692	2,559
D) Miscellaneous assets residents sector	1,210,176	1,188,427	1,507,302
E) Other non-resident accounts receivable	6,386	5,699	7,575
VIII. Non-financial assets	1,081,821	1,116,790	1,167,689
1. Produced assets	803,694	839,318	860,057
A) Tangible fixed assets	705,406	737,593	755,987
a) Dwellings	138,199	144,043	146,504
i) Building on freehold land	5,403	5,699	5,712
ii) Building on leasehold land	132,795	138,344	140,792
b) Other buildings and structures	262,878	275,431	281,737
i) Building on freehold land	89,123	90,098	89,941
ii) Building on leasehold land	173,754	185,333	191,796
c) Machinery and equipment	247,886	259,900	268,943
i) Transport equipments	18,715	20,222	20,901
ii) Furniture & Fixtures	34,354	36,272	37,014
iii) Office equipments	148,053	153,733	158,836
iv) Other machinery & equipments	46,764	49,673	52,191
d) Other tangible fixed assets n.e.s	56,443	58,220	58,804
B) Intangible fixed assets	94,040	96,238	97,858
a) Computer software	58,878	60,749	62,473
b) Other intangible fixed assets n.e.s	35,162	35,489	35,385
C) Inventories	4,249	5,487	6,212
D) Valuables	-	-	-
2. Non-produced assets	278,127	277,472	307,631
A) Tangible non-produced assets	256,647	254,948	285,495
a) Land	163,884	164,710	190,170
i) Land underlying Buildings and structures	157,050	157,876	183,336
1. Freehold land	59,900	59,832	79,657
2. Leasehold land	97,150	98,044	103,679
ii) Recreational land	6,834	6,834	6,834
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	92,764	90,238	95,325
B) Intangible non-produced assets	21,480	22,524	22,136
a) Leases and other transferable contracts	15,468	16,032	16,269
b) Purchased goodwill	2,213	2,213	2,213
c) Other intangible non-produced assets n.e.s	3,799	4,279	3,654

1.1 Assets and Liabilities

All Banks

(Million Rupees)

Item	Sep-22	Dec-22 ^R	Mar-23
Liabilities	34,740,381	36,185,736	39,063,232
I. Deposits	23,425,499	23,309,382	24,270,048
1. Transferable Deposits	18,366,177	18,369,590	19,285,525
2. Restricted/ compulsory deposits	498,138	565,239	607,274
3. Other deposits	4,561,185	4,374,553	4,377,250
II. Securities (other than shares bonds/ debentures etc.)	108,482	126,983	126,838
1. Short-term	-	-	-
2. Long-term	108,482	126,983	126,838
III. Loans (Borrowings)	6,429,743	7,706,503	9,356,336
1. Short-term	5,956,943	7,280,928	8,871,336
A) Money at call	25,019	188,716	156,376
B) Repurchase agreements (Repo)	4,230,862	5,262,414	6,602,394
C) Other short-term borrowings and financial leases	1,701,062	1,829,798	2,112,566
2. Long-term borrowings	472,800	425,575	485,000
IV. Financial Derivatives	52,856	28,749	45,971
V. Other accounts payable	2,600,884	2,817,810	3,040,105
1. Provision for losses	750,641	750,371	781,775
A) Provision for loan losses-Specific	702,758	678,077	700,990
B) Provision for loan losses-General	-	45,525	52,374
C) Provision for other losses	47,884	26,769	28,411
2. Accumulated Depreciation	314,491	327,047	337,066
3. Other accounts payable other resident Sectors	1,520,186	1,721,469	1,899,402
A) Dividends payable	13,092	15,735	22,971
B) Settlement accounts	15,552	17,200	48,747
C) Items in the process of collection	9,440	8,373	9,221
D) Miscellaneous liability items	1,482,102	1,680,160	1,818,463
a) Suspense account	106,421	81,883	69,551
b) Provision for expected costs	113,681	105,783	142,494
c) Deferred tax liabilities	3,496	10,790	17,611
d) Accrued wages	7,468	8,621	8,084
e) Accrued rent	515	504	525
f) Accrued taxes	469,365	497,991	522,105
g) Other miscellaneous liability items	781,155	974,589	1,058,093
4. Other non-resident accounts payable	15,566	18,923	21,862
A) Dividends payable non-residents	5,083	8,551	11,324
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	10,483	10,372	10,538
VI. Insurance, pension, and standardized guarantee schemes	-	-	-
VII. Shares and other equity	2,122,917	2,196,308	2,223,933
1. Quoted	386,281	386,281	386,171
2. Non quoted	189,594	249,310	260,299
3. Investment fund shares	-	-	-
4. Retained earnings	439,717	430,988	598,546
5. Current year result	417,013	495,824	325,963
6. General and special reserve	566,165	537,060	569,327
7. Valuation adjustments	124,148	96,845	83,627
IX. Contingencies and Commitments³	-	14,963,609	16,542,766
1. Guarantees	-	2,834,599	3,238,980
2. Commitments	-	11,892,576	13,115,342
A) Letter of Credit	-	3,982,318	4,101,422
B) Forward Foreign Exchange Transactions	-	6,209,169	7,180,686
C) Forward government Securities Transactions	-	342,855	292,546
D) Derivatives	-	79,940	113,761
E) Forward lending	-	280,903	362,016
F) Operating leases	-	340	318
G) Commitments for acquisition of:	-	38,493	39,700
i. Fixed assets	-	28,617	28,423
ii. Intangible assets	-	9,876	11,277
H) Other commitments	-	958,557	1,024,893
3. Other contingent liabilities	-	236,435	188,444

Notes:

- 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.
- 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.
- 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	Sep-22	Dec-22	Mar-23
Assets	7,710,635	8,365,402	9,407,158
I. Currency and Deposits	461,244	413,375	476,988
1. Currency	101,051	96,071	98,864
2. Transferable Deposits	252,270	227,634	282,265
3. Restricted/ compulsory deposits	-	-	-
4 Other Deposits	107,923	89,670	95,859
II. Securities (other than shares)	4,255,216	4,812,156	5,420,101
1. Short-term	1,897,668	1,338,260	1,105,246
2. Long-term	2,357,548	3,473,896	4,314,855
III. Loans extended (Advances)	2,435,175	2,562,155	2,911,319
1. Short-term	1,305,308	1,409,138	1,761,115
A) Money at call	14,475	43,063	25,890
B) Reverse Repo	116,380	133,010	548,642
C) Bills purchased and discounted	63,940	57,747	57,763
D) Other short-term advances and financial leases	1,110,513	1,175,318	1,128,820
2. Long-term	1,129,867	1,153,016	1,150,204
IV. Shares and other equity	149,469	145,793	167,167
1. Quoted	62,462	60,839	60,657
2. Non quoted	87,007	84,954	106,510
3. Investment fund shares	-	-	-
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	-	-	-
VII. Other accounts receivable	249,245	266,470	263,336
1. Trade credit and advances	-	-	-
2. Others	249,245	266,470	263,336
A) Dividends receivable resident sector	-	-	-
B) Settlement accounts resident sector	149	149	149
C) Items in the process of collection	107	27	42
D) Miscellaneous assets residents sector	248,989	266,294	263,144
E) Other non- resident accounts receivable	-	-	-
VIII. Non-financial assets	160,285	165,453	168,245
1. Produced assets	73,698	78,215	80,470
A) Tangible fixed assets	70,438	74,629	76,895
a) Dwellings	6,509	6,666	7,119
i) Building on freehold land	326	610	610
ii) Building on leasehold land	6,183	6,056	6,509
b) Other buildings and structures	42,282	45,302	45,675
i) Building on freehold land	27,473	27,665	27,724
ii) Building on leasehold land	14,809	17,637	17,951
c) Machinery and equipment	15,873	16,858	17,283
i) Transport equipments	2,662	2,659	2,596
ii) Furniture & Fixtures	3,671	4,017	4,122
iii) Office equipments	6,284	6,543	6,817
iv) Other machinery & equipments	3,256	3,639	3,749
d) Other tangible fixed assets n.e.s	5,774	5,804	6,819
B) Intangible fixed assets	3,260	3,585	3,575
a) Computer software	3,260	3,585	3,575
b) Other intangible fixed assets n.e.s	-	-	-
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	86,587	87,238	87,775
A) Tangible non-produced assets	86,587	87,238	87,775
a) Land	28,087	28,119	28,125
i) Land underlying Buildings and structures	28,087	28,119	28,125
1. Freehold land	7,415	7,447	7,453
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	58,500	59,119	59,650
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	Sep-22	Dec-22	Mar-23
Liabilities	7,710,635	8,365,402	9,407,158
I. Deposits	4,569,424	4,564,745	4,624,762
1. Transferable Deposits	3,421,552	3,322,981	3,410,730
2. Restricted/ compulsory deposits	43,670	58,442	38,888
3. Other deposits	1,104,202	1,183,322	1,175,143
II. Securities (other than shares bonds/ debentures etc.)	-	-	-
1. Short-term	-	-	-
2. Long-term	-	-	-
III. Loans (Borrowings)	2,034,509	2,538,712	3,432,758
1. Short-term	1,962,286	2,519,480	3,411,723
A) Money at call	2,073	26,983	13,168
B) Repurchase agreements (Repo)	1,794,175	2,296,230	3,201,703
C) Other short-term borrowings and financial leases	166,038	196,267	196,853
2. Long-term borrowings	72,223	19,232	21,035
IV. Financial Derivatives	-	-	-
V. Other accounts payable	613,614	710,801	799,483
1. Provision for losses	292,297	290,595	290,175
A) Provision for loan losses-Specific	284,612	280,099	279,469
B) Provision for loan losses-General	-	10,234	8,614
C) Provision for other losses	7,685	261	2,092
2. Accumulated Depreciation	34,494	35,938	37,052
3. Other accounts payable other resident Sectors	286,823	384,268	472,256
A) Dividends payable	3	3	3
B) Settlement accounts	3,089	2,375	3,975
C) Items in the process of collection	1,080	-	-
D) Miscellaneous liability items	282,652	381,890	468,279
a) Suspense account	19,896	20,985	22,202
b) Provision for expected costs	12,071	12,566	14,949
c) Deferred tax liabilities	(13,229)	(13,229)	(15,035)
d) Accrued wages	-	-	-
e) Accrued rent	-	-	-
f) Accrued taxes	33,080	33,214	38,231
g) Other miscellaneous liability items	230,834	328,354	407,932
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	493,087	551,144	550,154
1. Quoted	64,437	64,437	64,437
2. Non quoted	90,084	149,860	148,839
3. Investment fund shares	-	-	-
4. Retained earnings	127,662	127,094	170,524
5. Current year result	40,603	54,524	11,072
6. General and special reserve	88,851	85,287	93,726
7. Valuation adjustments	81,451	69,942	61,555
IX. Contingencies and Commitments³	-	3,503,096	3,538,627
1. Guarantees	-	493,873	529,388
2. Commitments	-	2,931,444	2,982,327
A) Letter of Credit	-	1,869,769	1,897,996
B) Forward Foreign Exchange Transactions	-	820,430	789,199
C) Forward government Securities Transactions	-	54,568.8	54,569
D) Derivatives	-	-	-
E) Forward lending	-	70,348.8	103,253
F) Operating leases	-	-	-
G) Commitments for acquisition of :	-	1,887.7	1,858
i. Fixed assets	-	1,583.7	1,370
ii. Intangible assets	-	304.0	488
H) Other commitments	-	114,440.4	135,453
3. Other contingent liabilities	-	77,778.7	26,912

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	Sep-22	Dec-22 ^R	Mar-23
Assets	25,893,372	26,678,057	28,003,531
I. Currency and Deposits	1,727,675	1,364,100	1,925,786
1. Currency	388,137	407,784	472,982
2. Transferable Deposits	1,278,924	900,364	1,322,888
3. Restricted/ compulsory deposits	2,304	26	6
4 Other Deposits	58,310	55,928	129,910
II. Securities (other than shares)	12,475,689	12,415,380	13,112,608
1. Short-term	2,325,897	1,708,477	2,130,375
2. Long-term	10,149,792	10,706,903	10,982,233
III. Loans extended (Advances)	9,446,945	10,643,564	10,403,302
1. Short-term	5,699,893	6,821,361	6,589,910
A) Money at call	89,061	123,609	88,762
B) Reverse Repo	308,323	684,559	741,849
C) Bills purchased and discounted	296,375	243,268	279,560
D) Other short-term advances and financial leases	5,006,133	5,769,926	5,479,739
2. Long-term	3,747,053	3,822,203	3,813,392
IV. Shares and other equity	355,473	358,386	378,203
1. Quoted	135,268	127,008	120,647
2. Non quoted	220,205	228,611	253,445
3. Investment fund shares	-	2,766	-
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	44,502	11,712	36,424
VII. Other accounts receivable	925,965	938,259	1,152,320
1. Trade credit and advances	-	-	-
2. Others	925,961	938,259	1,152,320
A) Dividends receivable resident sector	702	167	774
B) Settlement accounts resident sector	31,096	33,101	28,715
C) Items in the process of collection	394	665	2,517
D) Miscellaneous assets residents sector	887,401	898,631	1,112,775
E) Other non- resident accounts receivable	6,367	5,694	7,539
VIII. Non-financial assets	917,123	946,656	994,888
1. Produced assets	727,100	757,906	776,485
A) Tangible fixed assets	632,376	660,398	676,501
a) Dwellings	131,331	137,018	139,010
i) Building on freehold land	5,077	5,089	5,102
ii) Building on leasehold land	126,254	131,929	133,908
b) Other buildings and structures	219,840	229,373	235,307
i) Building on freehold land	61,651	62,433	62,218
ii) Building on leasehold land	158,189	166,940	173,090
c) Machinery and equipment	231,094	242,148	250,757
i) Transport equipments	15,843	17,354	18,092
ii) Furniture & Fixtures	30,555	32,125	32,762
iii) Office equipments	141,513	146,935	151,764
iv) Other machinery & equipments	43,183	45,734	48,139
d) Other tangible fixed assets n.e.s	50,111	51,859	51,427
B) Intangible fixed assets	90,475	92,021	93,772
a) Computer software	55,601	57,147	58,882
b) Other intangible fixed assets n.e.s	34,874	34,874	34,890
C) Inventories	4,249	5,487	6,212
D) Valuables	-	-	-
2. Non-produced assets	190,022	188,750	218,403
A) Tangible non-produced assets	168,542	166,226	196,267
a) Land	135,797	136,591	162,045
i) Land underlying Buildings and structures	128,963	129,757	155,211
1. Freehold land	52,485	52,385	72,203
2. Leasehold land	76,479	77,372	83,007
ii) Recreational land	6,834	6,834	6,834
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	32,745	29,635	34,222
B) Intangible non-produced assets	21,480	22,524	22,136
a) Leases and other transferable contracts	15,468	16,032	16,269
b) Purchased goodwill	2,213	2,213	2,213
c) Other intangible non-produced assets n.e.s	3,799	4,279	3,654

1.1.2 Assets and Liabilities

Domestic Private Banks

(Million Rupees)

Item	Sep-22	Dec-22 ^R	Mar-23
Liabilities	25,893,372	26,678,057	28,003,531
I. Deposits	18,421,119	18,253,597	19,132,737
1. Transferable Deposits	14,554,009	14,620,684	15,421,606
2. Restricted/ compulsory deposits	423,420	462,091	537,524
3. Other deposits	3,443,690	3,170,822	3,173,607
II. Securities (other than shares bonds/ debentures etc.)	108,482	126,983	126,838
1. Short-term	-	-	-
2. Long-term	108,482	126,983	126,838
III. Loans (Borrowings)	3,853,208	4,667,830	4,974,732
1. Short-term	3,452,632	4,261,488	4,510,767
A) Money at call	22,946	161,734	143,207
B) Repurchase agreements (Repo)	2,430,838	2,966,184	3,390,630
C) Other short-term borrowings and financial leases	998,848	1,133,570	976,930
2. Long-term borrowings	400,577	406,343	463,965
IV. Financial Derivatives	44,623	23,468	41,572
V. Other accounts payable	1,938,973	2,068,167	2,189,104
1. Provision for losses	455,874	457,351	489,268
A) Provision for loan losses-Specific	415,681	396,109	419,678
B) Provision for loan losses-General	40,193	34,739	43,275
C) Provision for other losses	-	26,502	26,315
2. Accumulated Depreciation	277,337	288,226	297,338
3. Other accounts payable other resident Sectors	1,190,265	1,303,728	1,380,703
A) Dividends payable	13,089	15,733	22,968
B) Settlement accounts	12,327	14,688	44,522
C) Items in the process of collection	8,360	8,373	9,221
D) Miscellaneous liability items	1,156,489	1,264,934	1,303,992
a) Suspense account	66,033	51,540	41,834
b) Provision for expected costs	101,611	93,217	127,545
c) Deferred tax liabilities	16,626	24,019	32,646
d) Accrued wages	2,311	2,273	1,521
e) Accrued rent	515	504	525
f) Accrued taxes	430,020	459,739	469,528
g) Other miscellaneous liability items	539,374	633,642	630,393
4. Other non- resident accounts payable	15,497	18,862	21,795
A) Dividends payable non-residents	5,083	8,551	11,324
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	10,414	10,311	10,472
VI. Insurance, pension, and standardized guarantee schemes	-	-	-
VII. Shares and other equity	1,526,967	1,538,011	1,538,549
1. Quoted	321,843	321,843	321,734
2. Non quoted	40,154	40,154	40,154
3. Investment fund shares	-	-	-
4. Retained earnings	279,133	260,860	379,281
5. Current year result	365,387	435,004	295,829
6. General and special reserve	477,315	451,774	475,605
7. Valuation adjustments	43,135	28,375	25,946
IX. Contingencies and Commitments³	-	7,755,151	8,701,067
1. Guarantees	-	1,784,974	2,127,312
2. Commitments	-	5,814,591	6,415,103
A) Letter of Credit	-	2,036,413	2,153,076
B) Forward Foreign Exchange Transactions	-	2,358,032	2,758,669
C) Forward government Securities Transactions	-	271,561.8	226,838
D) Derivatives	-	79,940.0	113,761
E) Forward lending	-	207,837.4	254,790
F) Operating leases	-	339.6	318
G) Commitments for acquisition of:	-	36,121.1	37,355
i. Fixed assets	-	26,549.5	26,566
ii. Intangible assets	-	9,571.6	10,789
H) Other commitments	-	824,346.2	870,298
3. Other contingent liabilities	-	155,585.7	158,651

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	Sep-22	Dec-22	Mar-23
Assets	1,136,375	1,142,277	1,652,543
I. Currency and Deposits	123,046	134,221	160,829
1. Currency	789	611	633
2. Transferable Deposits	69,712	80,129	93,791
3. Restricted/ compulsory deposits	52,543	52,483	64,493
4 Other Deposits	2	998	1,912
II. Securities (other than shares)	801,768	774,259	900,215
1. Short-term	735,650	693,530	802,629
2. Long-term	66,118	80,728	97,586
III. Loans extended (Advances)	125,388	200,277	451,135
1. Short-term	110,781	185,760	440,165
A) Money at call	-	-	-
B) Reverse Repo	12,455	89,685	70,704
C) Bills purchased and discounted	4,094	9,373	6,299
D) Other short-term advances and financial leases	94,231	86,703	363,161
2. Long-term	14,606	14,516	10,970
IV. Shares and other equity	-	-	-
1. Quoted	-	-	-
2. Non quoted	-	-	-
3. Investment fund shares	-	-	-
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	7,954	5,332	4,391
VII. Other accounts receivable	73,806	23,507	131,417
1. Trade credit and advances	-	-	-
2. Others	73,806	23,507	131,417
A) Dividends receivable resident sector	-	-	-
B) Settlement accounts resident sector	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous assets residents sector	73,787	23,501	131,382
E) Other non- resident accounts receivable	19	6	35
VIII. Non-financial assets	4,413	4,681	4,556
1. Produced assets	2,895	3,197	3,102
A) Tangible fixed assets	2,591	2,566	2,591
a) Dwellings	358	358	375
i) Building on freehold land	-	-	-
ii) Building on leasehold land	358	358	375
b) Other buildings and structures	756	755	755
i) Building on freehold land	-	-	-
ii) Building on leasehold land	756	755	755
c) Machinery and equipment	919	895	903
i) Transport equipments	209	209	213
ii) Furniture & Fixtures	128	130	130
iii) Office equipments	256	255	255
iv) Other machinery & equipments	326	300	304
d) Other tangible fixed assets n.e.s	557	557	557
B) Intangible fixed assets	304	632	511
a) Computer software	17	17	17
b) Other intangible fixed assets n.e.s	287	615	495
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	1,518	1,484	1,453
A) Tangible non-produced assets	1,518	1,484	1,453
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	1,518	1,484	1,453
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	Sep-22	Dec-22	Mar-23
Liabilities	1,136,375	1,142,277	1,652,543
I. Deposits	434,956	491,040	512,550
1. Transferable Deposits	390,616	425,925	453,189
2. Restricted/ compulsory deposits	31,048	44,706	30,862
3. Other deposits	13,293	20,410	28,499
II. Securities (other than shares bonds/ debentures etc.)	-	-	-
1. Short-term	-	-	-
2. Long-term	-	-	-
III. Loans (Borrowings)	542,026	499,961	948,846
1. Short-term	542,026	499,961	948,846
A) Money at call	-	-	-
B) Repurchase agreements (Repo)	5,849	-	10,062
C) Other short-term borrowings and financial leases	536,177	499,961	938,784
2. Long-term borrowings	-	-	-
IV. Financial Derivatives	8,233	5,281	4,399
V. Other accounts payable	48,297	38,842	51,518
1. Provision for losses	2,470	2,426	2,332
A) Provision for loan losses-Specific	2,465	1,869	1,843
B) Provision for loan losses-General	5	552	485
C) Provision for other losses	-	5	5
2. Accumulated Depreciation	2,661	2,882	2,676
3. Other accounts payable other resident Sectors	43,098	33,473	46,443
A) Dividends payable	-	-	-
B) Settlement accounts	137	137	250
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items	42,961	33,336	46,193
a) Suspense account	20,492	9,358	5,515
b) Provision for expected costs	-	-	-
c) Deferred tax liabilities	99	-	-
d) Accrued wages	5,157	6,347	6,563
e) Accrued rent	-	-	-
f) Accrued taxes	6,265	5,037	14,346
g) Other miscellaneous liability items	10,946	12,593	19,768
4. Other non- resident accounts payable	69	61	67
A) Dividends payable non-residents	-	-	-
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	69	61	67
VI. Insurance, pension, and standardized guarantee schemes	-	-	-
VII. Shares and other equity	102,863	107,153	135,230
1. Quoted	-	-	-
2. Non quoted	59,356	59,296	71,305
3. Investment fund shares	-	-	-
4. Retained earnings	32,923	43,034	48,741
5. Current year result	11,023	6,296	19,062
6. General and special reserve	(1)	(1)	(4)
7. Valuation adjustments	(437)	(1,471)	(3,874)
IX. Contingencies and Commitments³		3,705,362	4,303,072
1. Guarantees		555,751	582,280
2. Commitments		3,146,541	3,717,912
A) Letter of Credit		76,136	50,350
B) Forward Foreign Exchange Transactions		3,030,708	3,632,819
C) Forward government Securities Transactions		16,725	11,139
D) Derivatives		-	-
E) Forward lending		2,717	3,973
F) Operating leases		-	-
G) Commitments for acquisition of :		484	487
i. Fixed assets		484	487
ii. Intangible assets		-	-
H) Other commitments		19,770	19,143
3. Other contingent liabilities		3,070	2,881

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	Dec-22 ^R	Mar-23
I. Net Mark-UP/Retrun/Interest Income	351,409	372,932
A) MARK-UP/RETURN/INTEREST EARNED	1,347,929	1,473,038
1) Loans and advances	392,048	409,905
2) Investments	674,532	743,340
3) Lendings to financial institutions	24,830	32,726
4) Balances with banks	278	1,221
5) Income from inter-office lending	3,477	4,122
6) Other	252,763	281,725
B. MARK-UP/RETURN/INTEREST EXPENSED	996,520	1,100,106
1) Deposits	471,350	483,557
2) Borrowings	222,884	280,615
3) Subordinated debt	6,328	7,417
4) Cost of foreign currency swaps against foreign currency deposits / borrowings	16,687	12,013
5) Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	5,573	5,267
6) Expense on inter-office borrowing	21,096	29,845
7) Other	252,602	281,392
II. Net Non Mark-UP/Retrun/Interest Income	428,051	464,487
A) Non Mark-UP/Retrun/Interest Income	76,642	91,555
I. FEE & COMMISSION INCOME	47,854	46,180
1) Branch banking customer fees	5,324	5,859
2) Consumer finance related fees	2,620	2,132
3) Card related fees (debit and credit cards)	15,134	13,491
4) Credit related fees	1,028	1,548
5) Investment banking fee	1,296	1,449
6) Commission on trade	7,349	8,288
7) Commission on guarantees	2,988	3,079
8) Commission on cash management	1,357	1,470
9) Commission on remittances including home remittances	2,651	2,582
10) Commission on utility bills	142	140
11) Commission income - Bancassurance	1,412	1,025
12) Rent on lockers	393	423
13) Commission on investments services	69	125
14) Other Commission	6,091	4,568
II. Dividend Income	7,497	5,798
III. Foreign exchange income	10,790	39,025
IV. Income from derivatives	3,920	(5,039)
V. Gain on securities	(2,812)	(5,733)
1) Realised	(3,776)	(4,413)
2) Unrealised - held for trading	964	(1,320)
VI. Other Income	9,392	11,325
1) Rent on property	213	200
2) Gain on sale of fixed assets-net	7,513	470
3) Loss on termination of lease liability against right of use assets	425	393
4) Gain on sale of non banking assets - net	62	4
5) Other	1,179	10,259

1.2 Profit and Loss Accounts

All Banks

(Million Rupees)

Profit/Loss Account	Dec-22 ^R	Mar-23
B) Non Mark-UP/Retrun/Interest Expenses	195,911	197,956
1. Operating expenses	191,180	192,736
1) Total compensation expense	84,050	89,140
2) Property expense	35,331	32,150
(a) Rent and taxes	2,470	2,327
(b) Insurance	410	665
(c) Utilities cost	7,798	5,527
(d) Lease rental	(735)	(704)
(e) Fuel expense generators	1,452	1,499
(f) Security (including guards)	6,024	5,289
(g) Repair and maintenance (including janitorial charges)	5,012	4,368
(h) Depreciation on right-of-use assets	8,759	8,103
(i) Depreciation	4,140	5,076
3) Information technology expenses	17,658	16,705
4) Other operating expenses	54,141	54,741
2. Workers welfare fund	3,768	4,246
3. Other charges	963	974
1) Penalties imposed by State Bank of Pakistan	519	391
2) Penalties imposed by other regulatory bodies (to be specified)	(0)	-
3) Others (to be specified, if material)	444	583
III. Profit before provisions	232,140	266,531
Provisions / (reversals) and write offs - net	23,661	15,844
1) (Reversals) / provisions against balance with Banks	29	6
2) (Reversals) / provisions for diminution in value of investments	11,732	5,720
3) (Reversals) / provisions against loans & advances	24,800	11,261
4) (Reversals) / provisions against off balance sheet items	(831)	(98)
5) Reversals against other assets	1,244	1,073
6) Recovery of written off / charged off bad debts	(13,313)	(2,118)
Extra ordinary / unusual items	-	-
IV. PROFIT BEFORE TAXATION	208,479	250,687
Taxation	85,558	109,082
1) Current	98,174	112,203
2) Prior Years	(1,182)	47
3) Deferred	(11,434)	(3,168)
V. PROFIT AFTER TAXATION	122,920	141,605
VI. Number of Employees*	199,767	203,376
1. Permanent	172,965	176,785
2. Contractual	26,802	26,591

* 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	Dec-22 ^R	Mar-23
I. Net Mark-UP/Retrun/Interest Income	52,320	49,951
A) MARK-UP/RETURN/INTEREST EARNED	326,208	384,384
1) Loans and advances	78,962	76,416
2) Investments	165,740	210,288
3) Lendings to financial institutions	3,946	4,857
4) Balances with banks	285	851
5) Income from inter-office lending	1,239	1,254
6) Other	76,036	90,718
B. MARK-UP/RETURN/INTEREST EXPENSED	273,888	334,434
1) Deposits	111,382	118,949
2) Borrowings	82,501	122,077
3) Subordinated debt	645	858
4) Cost of foreign currency swaps against foreign currency deposits / borrowings	2,542	1,235
5) Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	778	593
6) Expense on inter-office borrowing	3	4
7) Other	76,036	90,718
II. Net Non Mark-UP/Retrun/Interest Income	68,458	61,161
A) Non Mark-UP/Retrun/Interest Income	16,138	11,210
I. FEE & COMMISSION INCOME	9,486	6,654
1) Branch banking customer fees	561	551
2) Consumer finance related fees	382	247
3) Card related fees (debit and credit cards)	1,417	1,160
4) Credit related fees	1,075	433
5) Investment banking fee	53	152
6) Commission on trade	691	753
7) Commission on guarantees	493	451
8) Commission on cash management	85	86
9) Commission on remittances including home remittances	601	455
10) Commission on utility bills	9	10
11) Commission income - Bancassurance	135	122
12) Rent on lockers	24	16
13) Commission on investments services	-	-
14) Other Commission	3,958	2,220
II. Dividend Income	2,265	1,188
III. Foreign exchange income	2,489	2,222
IV. Income from derivatives	-	-
V. Gain on securities	1,153	430
1) Realised	1,737	844
2) Unrealised - held for trading	(583)	(414)
VI. Other Income	746	716
1) Rent on property	48	36
2) Gain on sale of fixed assets-net	104	34
3) Loss on termination of lease liability against right of use assets	(4)	47
4) Gain on sale of non banking assets - net	7	4
5) Other	591	596

1.2.1 Profit and Loss Accounts

Public Sector Banks

(Million Rupees)

Profit/Loss Account	Dec-22 ^R	Mar-23
B) Non Mark-UP/Retrun/Interest Expenses	36,969	35,441
1. Operating expenses	36,792	35,109
1) Total compensation expense	20,573	21,682
2) Property expense	5,184	4,212
(a) Rent and taxes	151	128
(b) Insurance	99	65
(c) Utilities cost	1,297	890
(d) Lease rental	4	4
(e) Fuel expense generators	10	3
(f) Security (including guards)	1,483	966
(g) Repair and maintenance (including janitorial charges)	563	380
(h) Depreciation on right-of-use assets	1,289	1,339
(i) Depreciation	287	437
3) Information technology expenses	2,800	2,019
4) Other operating expenses	8,235	7,197
2. Workers welfare fund	78	31
3. Other charges	99	301
1) Penalties imposed by State Bank of Pakistan	82	111
2) Penalties imposed by other regulatory bodies (to be specified)	-	-
3) Others (to be specified, if material)	17	189
III. Profit before provisions	31,489	25,720
Provisions / (reversals) and write offs - net	4,235	102
1) (Reversals) / provisions against balance with Banks	-	-
2) (Reversals) / provisions for diminution in value of investments	2,208	940
3) (Reversals) / provisions against loans & advances	14,365	648
4) (Reversals) / provisions against off balance sheet items	-	18
5) Reversals against other assets	(88)	84
6) Recovery of written off / charged off bad debts	(12,250)	(1,589)
Extra ordinary / unusual items	-	-
IV. PROFIT BEFORE TAXATION	27,254	25,618
Taxation	5,735	10,832
1) Current	13,912	10,479
2) Prior Years	(30)	-
3) Deferred	(8,146)	353
V. PROFIT AFTER TAXATION	21,519	14,786
VI. Number of Employees*	38,748	40,422
1. Permanent	30,618	32,033
2. Contractual	8,130	8,389

* 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	Dec-22	Mar-23
I. Net Mark-UP/Retrun/Interest Income	282,599	302,714
A) MARK-UP/RETURN/INTEREST EARNED	982,376	1,041,405
1) Loans and advances	308,678	327,855
2) Investments	478,311	497,369
3) Lendings to financial institutions	17,352	22,957
4) Balances with banks	(235)	62
5) Income from inter-office lending	2,233	2,853
6) Other	176,037	190,308
B. MARK-UP/RETURN/INTEREST EXPENSED	699,778	738,691
1) Deposits	348,723	351,526
2) Borrowings	134,950	149,519
3) Subordinated debt	5,683	6,558
4) Cost of foreign currency swaps against foreign currency deposits / borrowings	8,702	6,621
5) Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	4,751	4,651
6) Expense on inter-office borrowing	21,093	29,841
7) Other	175,876	189,975
II. Net Non Mark-UP/Retrun/Interest Income	340,451	369,397
A) Non Mark-UP/Retrun/Interest Income	57,853	66,683
I. FEE & COMMISSION INCOME	37,627	38,563
1) Branch banking customer fees	4,752	5,296
2) Consumer finance related fees	2,238	1,886
3) Card related fees (debit and credit cards)	13,710	12,325
4) Credit related fees	(47)	1,013
5) Investment banking fee	1,104	1,297
6) Commission on trade	6,489	7,429
7) Commission on guarantees	2,246	2,211
8) Commission on cash management	1,249	1,365
9) Commission on remittances including home remittances	2,029	2,099
10) Commission on utility bills	133	130
11) Commission income - Bancassurance	1,277	904
12) Rent on lockers	368	407
13) Commission on investments services	69	125
14) Other Commission	2,009	2,075
II. Dividend Income	5,232	4,610
III. Foreign exchange income	6,484	24,095
IV. Income from derivatives	3,920	(5,032)
V. Gain on securities	(3,963)	(6,158)
1) Realised	(5,509)	(5,249)
2) Unrealised - held for trading	1,546	(909)
VI. Other Income	8,552	10,607
1) Rent on property	165	164
2) Gain on sale of fixed assets-net	7,408	434
3) Loss on termination of lease liability against right of use assets	429	346
4) Gain on sale of non banking assets - net	55	-
5) Other	495	9,663

1.2.2 Profit and Loss Accounts

Domestic Private Banks

(Million Rupees)

Profit/Loss Account	Dec-22	Mar-23
B) Non Mark-UP/Retrun/Interest Expenses	155,727	159,836
1. Operating expenses	151,515	155,466
1) Total compensation expense	61,670	66,234
2) Property expense	29,838	27,648
(a) Rent and taxes	2,283	2,120
(b) Insurance	311	597
(c) Utilities cost	6,471	4,624
(d) Lease rental	(739)	(708)
(e) Fuel expense generators	1,442	1,495
(f) Security (including guards)	4,527	4,290
(g) Repair and maintenance (including janitorial charges)	4,392	3,934
(h) Depreciation on right-of-use assets	7,374	6,699
(i) Depreciation	3,778	4,597
3) Information technology expenses	14,716	14,603
4) Other operating expenses	45,292	46,982
2. Workers welfare fund	3,349	3,697
3. Other charges	862	674
1) Penalties imposed by State Bank of Pakistan	435	280
2) Penalties imposed by other regulatory bodies (to be specified)	(0)	-
3) Others (to be specified, if material)	427	394
III. Profit before provisions	184,724	209,561
Provisions / (reversals) and write offs - net	19,468	15,812
1) (Reversals) / provisions against balance with Banks	29	6
2) (Reversals) / provisions for diminution in value of investments	9,525	4,780
3) (Reversals) / provisions against loans & advances	10,477	10,682
4) (Reversals) / provisions against off balance sheet items	(831)	(116)
5) Reversals against other assets	1,332	989
6) Recovery of written off / charged off bad debts	(1,063)	(529)
Extra ordinary / unusual items	-	-
IV. PROFIT BEFORE TAXATION	165,257	193,749
Taxation	70,672	84,821
1) Current	74,120	88,046
2) Prior Years	(815)	47
3) Deferred	(2,633)	(3,271)
V. PROFIT AFTER TAXATION	94,585	108,928
VI. Number of Employees*	160,597	162,445
1. Permanent	141,962	144,283
2. Contractual	18,635	18,162

* 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	Dec-22	Mar-23
I. Net Mark-UP/Retrun/Interest Income	16,491	20,267
A) MARK-UP/RETURN/INTEREST EARNED	39,344	47,249
1) Loans and advances	4,409	5,634
2) Investments	30,481	35,683
3) Lendings to financial institutions	3,533	4,911
4) Balances with banks	227	307
5) Income from inter-office lending	5	15
6) Other	690	699
B. MARK-UP/RETURN/INTEREST EXPENSED	22,854	26,982
1) Deposits	11,244	13,083
2) Borrowings	5,432	9,019
3) Subordinated debt	-	-
4) Cost of foreign currency swaps against foreign currency deposits / borrowings	5,443	4,158
5) Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	45	23
6) Expense on inter-office borrowing	-	-
7) Other	690	699
II. Net Non Mark-UP/Retrun/Interest Income	19,141	33,928
A) Non Mark-UP/Retrun/Interest Income	2,651	13,661
I. FEE & COMMISSION INCOME	741	963
1) Branch banking customer fees	11	12
2) Consumer finance related fees	(0)	-
3) Card related fees (debit and credit cards)	6	6
4) Credit related fees	-	102
5) Investment banking fee	140	0
6) Commission on trade	169	106
7) Commission on guarantees	249	417
8) Commission on cash management	23	19
9) Commission on remittances including home remittances	21	27
10) Commission on utility bills	-	-
11) Commission income - Bancassurance	-	-
12) Rent on lockers	-	-
13) Commission on investments services	-	-
14) Other Commission	123	273
II. Dividend Income	-	-
III. Foreign exchange income	1,818	12,708
IV. Income from derivatives	-	(7)
V. Gain on securities	(2)	(4)
1) Realised	(3)	(8)
2) Unrealised - held for trading	1	3
VI. Other Income	94	1
1) Rent on property	-	-
2) Gain on sale of fixed assets-net	1	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	0

1.2.3 Profit and Loss Accounts

Foreign Banks

(Million Rupees)

Profit/Loss Account	Dec-22	Mar-23
B) Non Mark-UP/Retrun/Interest Expenses	3,215	2,679
1. Operating expenses	2,873	2,161
1) Total compensation expense	1,807	1,225
2) Property expense	309	290
(a) Rent and taxes	36	79
(b) Insurance	1	4
(c) Utilities cost	29	13
(d) Lease rental	-	-
(e) Fuel expense generators	0	0
(f) Security (including guards)	14	33
(g) Repair and maintenance (including janitorial charges)	57	55
(h) Depreciation on right-of-use assets	95	64
(i) Depreciation	75	42
3) Information technology expenses	142	84
4) Other operating expenses	615	563
2. Workers welfare fund	340	518
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	31,249
Provisions / (reversals) and write offs - net	(42)	(70)
1) (Reversals) / provisions against balance with Banks	-	-
2) (Reversals) / provisions for diminution in value of investments	-	-
3) (Reversals) / provisions against loans & advances	(42)	(70)
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	31,319
Taxation	9,151	13,429
1) Current	10,142	13,678
2) Prior Years	(336)	-
3) Deferred	(655)	(249)
V. PROFIT AFTER TAXATION	6,817	17,890
VI. Number of Employees*	422	509
1. Permanent	385	469
2. Contractual	37	40

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