

Scheduled Banks
Assets & Liabilities
and
Profit & Loss Accounts

1.1 Assets and Liabilities

All Banks

(Million Rupees)

Item	Mar-23 R	Jun-23 R	Sep-23
Assets	39,063,232	41,190,125	43,500,966
I. Currency and Deposits	2,563,604	3,145,879	2,847,070
1. Currency	572,480	606,313	536,905
2. Transferable Deposits	1,698,944	2,235,440	2,001,935
3. Restricted/ compulsory deposits	64,499	67,121	67,584
4 Other Deposits	227,681	237,005	240,646
II. Securities(other than shares)	19,432,925	20,972,221	22,774,040
1. Short-term	4,038,250	5,222,184	5,493,980
2. Long-term	15,394,675	15,750,038	17,280,060
III. Loans extended (Advances)	13,765,756	13,555,377	14,163,396
1. Short-term	8,791,190	8,028,597	8,701,394
A) Money at call	114,653	174,486	119,532
B) Reverse Repo	1,361,195	639,590	1,673,569
C) Bills purchased and discounted	343,622	370,030	383,083
D) Other short-term loans	6,971,720	6,844,491	6,525,209
2. Long-term	4,974,566	5,526,781	5,462,002
IV. Shares and other equity	545,370	572,165	589,736
1. Quoted	181,304	189,070	211,402
2. Non quoted	359,955	379,216	375,288
3. Investment fund shares	-	3,879	3,046
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	40,815	13,398	30,599
VII. Other accounts receivable	1,547,074	1,703,872	1,841,041
1. Trade credit and advances	-	-	-
2. Others	1,547,074	1,703,872	1,841,041
A) Dividends receivable resident sector	774	206	824
B) Settlement accounts resident sector	28,864	34,232	36,570
C) Items in the process of collection	2,559	546	666
D) Miscellaneous assets residents sector	1,507,302	1,661,066	1,795,658
E) Other non- resident accounts receivable	7,575	7,822	7,324
VIII. Non-financial assets	1,167,689	1,227,213	1,255,083
1. Produced assets	853,845	899,158	923,232
A) Tangible fixed assets	755,987	799,128	821,202
a) Dwellings	146,504	151,096	155,150
i) Building on freehold land	5,712	5,758	5,760
ii) Building on leasehold land	140,792	145,338	149,390
b) Other buildings and structures	281,737	306,957	306,653
i) Building on freehold land	89,941	90,984	88,791
ii) Building on leasehold land	191,796	215,974	217,862
c) Machinery and equipment	268,943	278,048	287,045
i) Transport equipment	20,901	22,589	23,899
ii) Furniture & Fixture	37,014	36,648	37,510
iii) Office equipment	158,836	164,142	168,110
iv) Other machinery & equipment	52,191	54,669	57,526
d) Other tangible fixed assets n.e.s	58,804	63,026	72,354
B) Intangible fixed assets	97,858	100,029	102,030
a) Computer software	62,473	64,641	66,646
b) Other intangible fixed assets n.e.s	35,385	35,389	35,385
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	307,631	319,759	321,761
A) Tangible non-produced assets	285,495	297,960	302,705
a) Land	190,170	196,164	198,282
i) Land underlying Buildings and structures	183,336	196,164	198,282
1. Freehold land	79,657	78,955	79,616
2. Leasehold land	110,513	117,208	118,666
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	95,325	101,796	104,422
B) Intangible non-produced assets	22,136	21,799	19,056
a) Leases and other transferable contracts	16,269	16,179	16,397
b) Purchased goodwill	2,213	2,213	1,817
c) Other intangible non-produced assets n.e.s	3,654	3,407	841
3. Capital work in progress	6,212	8,296	10,090

1.1 Assets and Liabilities

All Banks

(Million Rupees)

Item	Mar-23 R	Jun-23 R	Sep-23
Liabilities	39,063,232	41,190,125	43,500,966
I. Deposits	24,270,048	26,363,171	26,924,250
1. Transferable Deposits	19,285,525	21,070,748	21,674,163
2. Restricted/ compulsory deposits	607,274	575,720	492,439
3. Other deposits	4,377,250	4,716,704	4,757,648
II. Securities (other than shares bonds/ debentures etc.)	126,838	129,486	125,036
1. Short-term	-	-	-
2. Long-term	126,838	129,486	125,036
III. Loans (Borrowings)	9,356,336	9,080,649	10,413,351
1. Short-term	8,871,336	8,210,779	9,527,694
A) Money at call	156,376	146,673	135,332
B) Repurchase agreements (Repo)	6,602,394	6,120,235	7,590,980
C) Other short-term borrowings	2,112,566	1,943,871	1,801,382
2. Long-term borrowings	485,000	869,871	885,657
IV. Financial Derivatives	45,971	34,708	66,206
V. Other accounts payable	3,040,105	2,786,787	3,390,616
1. Provision for losses	781,775	772,089	784,486
A) Provision for loan losses-Specific	700,990	691,678	698,843
B) Provision for loan losses-General	52,374	43,569	49,806
C) Provision for other losses	28,411	36,842	35,836
2. Accumulated Depreciation	337,066	346,376	357,405
3. Other accounts payable other resident Sectors	1,899,402	1,624,258	2,190,846
A) Dividends payable	22,971	9,993	16,442
B) Settlement accounts	48,747	73,569	95,134
C) Items in the process of collection	9,221	12,120	10,516
D) Miscellaneous liability items	1,818,463	1,528,577	2,068,754
a) Suspense account	69,551	94,163	108,989
b) Provision for expected costs	142,494	140,471	146,258
c) Deferred tax liabilities	17,611	14,539	25,477
d) Accrued wages	8,084	9,314	11,631
e) Accrued rent	525	560	546
f) Accrued taxes	522,105	534,923	595,497
g) Other miscellaneous liability items	1,058,093	734,606	1,180,356
4. Other non- resident accounts payable	21,862	44,064	57,880
A) Dividends payable non-residents	11,324	33,637	47,518
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	10,538	10,426	10,362
VI. Insurance, pension, and standardized guarantee schemes	-	327,824	-
VII. Shares and other equity	2,223,933	2,467,499	2,581,507
1. Quoted	386,171	399,145	442,079
2. Non quoted	260,299	263,942	248,868
3. Investment fund shares	-	-	-
4. Retained earnings	598,546	544,142	463,808
5. Current year result	325,963	499,348	633,917
6. General and special reserve	569,327	602,236	570,899
7. Valuation adjustments	83,627	158,686	221,937
IX. Contingencies and Commitments³	16,705,969	16,842,070	18,075,558
1. Guarantees	3,243,411	3,212,210	2,962,092
2. Commitments	13,276,369	13,444,164	14,940,756
A) Letter of Credit	4,096,991	4,625,867	4,804,459
B) Forward Foreign Exchange Transactions	7,325,441	7,001,352	7,999,244
C) Forward government Securities Transactions	312,692	270,816	510,105
D) Derivatives	113,761	114,389	111,102
E) Forward lending	495,233	399,537	336,748
F) Operating leases	318	299	71
G) Commitments for acquisition of :	39,717	38,460	31,390
i. Fixed assets	28,440	30,956	23,288
ii. Intangible assets	11,277	7,504	8,102
H) Other commitments	892,217	993,445	1,147,636
3. Other contingent liabilities	186,189	185,695	172,710

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	Mar-23	Jun-23	Sep-23
Assets	9,407,158	10,223,049	10,880,817
I. Currency and Deposits	476,988	574,801	508,623
1. Currency	98,864	106,294	99,293
2. Transferable Deposits	282,265	368,691	314,022
3. Restricted/ compulsory deposits	-	-	-
4 Other Deposits	95,859	99,816	95,308
II. Securities(other than shares)	5,420,101	6,064,010	6,289,301
1. Short-term	1,105,246	1,794,257	1,750,206
2. Long-term	4,314,855	4,269,753	4,539,095
III. Loans extended (Advances)	2,911,319	2,955,166	3,425,053
1. Short-term	1,761,115	1,734,918	2,186,377
A) Money at call	25,890	38,589	15,368
B) Reverse Repo	548,642	156,818	616,154
C) Bills purchased and discounted	57,763	66,776	55,680
D) Other short-term loans	1,128,820	1,472,735	1,499,174
2. Long-term	1,150,204	1,220,248	1,238,676
IV. Shares and other equity	167,167	170,741	171,528
1. Quoted	60,657	63,272	67,711
2. Non quoted	106,510	107,469	103,817
3. Investment fund shares	-	-	-
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	-	-	-
VII. Other accounts receivable	263,336	283,410	309,872
1. Trade credit and advances	-	-	-
2. Others	263,336	283,410	309,872
A) Dividends receivable resident sector	-	-	-
B) Settlement accounts resident sector	149	149	149
C) Items in the process of collection	42	14	12
D) Miscellaneous assets residents sector	263,144	283,246	309,711
E) Other non- resident accounts receivable	-	-	-
VIII. Non-financial assets	168,245	174,922	176,440
1. Produced assets	80,470	82,631	83,719
A) Tangible fixed assets	76,895	78,926	79,975
a) Dwellings	7,119	7,736	8,037
i) Building on freehold land	610	610	610
ii) Building on leasehold land	6,509	7,127	7,427
b) Other buildings and structures	45,675	45,935	46,225
i) Building on freehold land	27,724	27,416	27,454
ii) Building on leasehold land	17,951	18,518	18,771
c) Machinery and equipment	17,283	18,374	18,888
i) Transport equipment	2,596	2,658	2,664
ii) Furniture & Fixtures	4,122	4,239	4,404
iii) Office equipment	6,817	7,069	7,243
iv) Other machinery & equipment	3,749	4,409	4,578
d) Other tangible fixed assets n.e.s	6,819	6,881	6,825
B) Intangible fixed assets	3,575	3,705	3,744
a) Computer software	3,575	3,705	3,744
b) Other intangible fixed assets n.e.s	-	-	-
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	87,775	92,291	92,721
A) Tangible non-produced assets	87,775	92,291	92,721
a) Land	28,125	28,119	28,121
i) Land underlying Buildings and structures	28,125	28,119	28,121
1. Freehold land	7,453	7,448	7,450
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	59,650	64,172	64,599
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	-	-	-

1.1.1 Assets and Liabilities

Public Sector Banks

(Million Rupees)

Item	Mar-23	Jun-23	Sep-23
Liabilities	9,407,158	10,223,049	10,880,817
I. Deposits	4,624,762	5,434,626	5,408,483
1. Transferable Deposits	3,410,730	4,057,851	4,023,731
2. Restricted/ compulsory deposits	38,888	35,713	29,643
3. Other deposits	1,175,143	1,341,063	1,355,109
II. Securities (other than shares bonds/ debentures etc.)	-	-	-
1. Short-term	-	-	-
2. Long-term	-	-	-
III. Loans (Borrowings)	3,432,758	3,451,463	4,045,122
1. Short-term	3,411,723	3,421,379	4,011,422
A) Money at call	13,168	9,979	4,831
B) Repurchase agreements (Repo)	3,201,703	3,217,181	3,825,511
C) Other short-term borrowings	196,853	194,218	181,080
2. Long-term borrowings	21,035	30,084	33,700
IV. Financial Derivatives	-	-	-
V. Other accounts payable	799,483	432,003	826,380
1. Provision for losses	290,175	288,094	286,924
A) Provision for loan losses-Specific	279,469	277,635	276,028
B) Provision for loan losses-General	8,614	8,330	8,869
C) Provision for other losses	2,092	2,130	2,027
2. Accumulated Depreciation	37,052	38,849	40,713
3. Other accounts payable other resident Sectors	472,256	105,059	498,743
A) Dividends payable	3	3	3
B) Settlement accounts	3,975	1,546	2,907
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items	468,279	103,510	495,834
a) Suspense account	22,202	23,731	25,545
b) Provision for expected costs	14,949	14,177	15,414
c) Deferred tax liabilities	(15,035)	(15,035)	1
d) Accrued wages	-	-	-
e) Accrued rent	-	-	-
f) Accrued taxes	38,231	38,368	38,604
g) Other miscellaneous liability items	407,932	42,270	416,270
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	-	327,824	-
VII. Shares and other equity	550,154	577,133	600,832
1. Quoted	64,437	67,411	67,411
2. Non quoted	148,839	149,860	148,839
3. Investment fund shares	-	-	-
4. Retained earnings	170,524	170,043	169,956
5. Current year result	11,072	25,115	38,354
6. General and special reserve	93,726	96,189	96,690
7. Valuation adjustments	61,555	68,514	79,582
IX. Contingencies and Commitments³	3,538,627	3,811,402	3,878,385
1. Guarantees	529,388	477,964	523,992
2. Commitments	2,982,327	3,291,013	3,327,323
A) Letter of Credit	1,897,996	2,154,499	2,153,475
B) Forward Foreign Exchange Transactions	789,199	937,808	1,028,972
C) Forward government Securities Transactions	54,568.8	18,314.2	44,522
D) Derivatives	-	-	-
E) Forward lending	238,668.3	178,413.5	98,576
F) Operating leases	-	-	-
G) Commitments for acquisition of :	1,857.8	1,922.9	1,742
i. Fixed assets	1,369.8	1,592.8	1,460
ii. Intangible assets	488.0	330.1	282
H) Other commitments	36.9	55.7	37
3. Other contingent liabilities	26,911.6	42,424.6	27,070

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.

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1.1.2 Assets and Liabilities

Domestic Private Banks

(Million Rupees)

Item	Mar-23 R	Jun-23 R	Sep-23
Assets	28,003,531	29,184,899	30,757,284
I. Currency and Deposits	1,925,786	2,411,907	2,191,022
1. Currency	472,982	499,466	436,915
2. Transferable Deposits	1,322,888	1,780,184	1,608,765
3. Restricted/ compulsory deposits	6	6	6
4 Other Deposits	129,910	132,251	145,336
II. Securities(other than shares)	13,112,608	13,973,121	15,641,791
1. Short-term	2,130,375	2,531,621	2,928,924
2. Long-term	10,982,233	11,441,499	12,712,867
III. Loans extended (Advances)	10,403,302	9,974,423	9,898,473
1. Short-term	6,589,910	6,051,981	6,061,663
A) Money at call	88,762	135,898	104,164
B) Reverse Repo	741,849	330,918	678,641
C) Bills purchased and discounted	279,560	289,022	316,408
D) Other short-term loans	5,479,739	5,296,143	4,962,451
2. Long-term	3,813,392	3,922,442	3,836,810
IV. Shares and other equity	378,203	401,424	418,209
1. Quoted	120,647	125,798	143,691
2. Non quoted	253,445	271,747	271,471
3. Investment fund shares	-	3,879	3,046
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	36,424	12,417	17,543
VII. Other accounts receivable	1,152,320	1,364,337	1,517,787
1. Trade credit and advances	-	-	-
2. Others	1,152,320	1,364,337	1,517,787
A) Dividends receivable resident sector	774	206	824
B) Settlement accounts resident sector	28,715	34,082	36,420
C) Items in the process of collection	2,517	532	654
D) Miscellaneous assets residents sector	1,112,775	1,321,717	1,472,593
E) Other non- resident accounts receivable	7,539	7,800	7,295
VIII. Non-financial assets	994,888	1,047,270	1,072,460
1. Produced assets	770,273	813,372	836,327
A) Tangible fixed assets	676,501	717,558	738,567
a) Dwellings	139,010	142,979	146,743
i) Building on freehold land	5,102	5,149	5,151
ii) Building on leasehold land	133,908	137,830	141,592
b) Other buildings and structures	235,307	260,268	259,673
i) Building on freehold land	62,218	63,567	61,337
ii) Building on leasehold land	173,090	196,700	198,335
c) Machinery and equipment	250,757	258,751	267,207
i) Transport equipment	18,092	19,718	21,022
ii) Furniture & Fixtures	32,762	32,279	32,975
iii) Office equipment	151,764	156,798	160,569
iv) Other machinery & equipment	48,139	49,956	52,641
d) Other tangible fixed assets n.e.s	51,427	55,562	64,945
B) Intangible fixed assets	93,772	95,813	97,759
a) Computer software	58,882	60,919	62,870
b) Other intangible fixed assets n.e.s	34,890	34,894	34,890
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	218,403	225,603	226,042
A) Tangible non-produced assets	196,267	203,803	206,987
a) Land	162,045	168,045	170,161
i) Land underlying Buildings and structures	155,211	168,045	170,161
1. Freehold land	72,203	71,508	72,167
2. Leasehold land	83,007	96,537	97,995
ii) Recreational land	6,834	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	34,222	35,759	36,825
B) Intangible non-produced assets	22,136	21,799	19,056
a) Leases and other transferable contracts	16,269	16,179	16,397
b) Purchased goodwill	2,213	2,213	1,817
c) Other intangible non-produced assets n.e.s	3,654	3,407	841
3. Capital work in progress	6,212	8,296	10,090

1.1.2 Assets and Liabilities

Domestic Private Banks

(Million Rupees)

Item	Mar-23 R	Jun-23 R	Sep-23
Liabilities	28,003,531	29,184,899	30,757,284
I. Deposits	19,132,737	20,367,882	20,920,304
1. Transferable Deposits	15,421,606	16,509,388	17,099,702
2. Restricted/ compulsory deposits	537,524	518,128	447,701
3. Other deposits	3,173,607	3,340,367	3,372,900
II. Securities (other than shares bonds/ debentures etc.)	126,838	129,486	125,036
1. Short-term	-	-	-
2. Long-term	126,838	129,486	125,036
III. Loans (Borrowings)	4,974,732	4,621,522	5,360,995
1. Short-term	4,510,767	4,155,505	4,885,234
A) Money at call	143,207	136,694	130,501
B) Repurchase agreements (Repo)	3,390,630	2,903,053	3,747,544
C) Other short-term borrowings	976,930	1,115,757	1,007,188
2. Long-term borrowings	463,965	466,017	475,762
IV. Financial Derivatives	41,572	33,719	52,977
V. Other accounts payable	2,189,104	2,293,479	2,479,847
1. Provision for losses	489,268	481,813	496,669
A) Provision for loan losses-Specific	419,678	412,177	422,090
B) Provision for loan losses-General	43,275	34,929	40,776
C) Provision for other losses	26,315	34,707	33,804
2. Accumulated Depreciation	297,338	304,665	313,721
3. Other accounts payable other resident Sectors	1,380,703	1,463,063	1,611,669
A) Dividends payable	22,968	9,991	16,439
B) Settlement accounts	44,522	71,706	91,415
C) Items in the process of collection	9,221	12,120	10,516
D) Miscellaneous liability items	1,303,992	1,369,246	1,493,298
a) Suspense account	41,834	52,825	53,346
b) Provision for expected costs	127,545	126,294	130,845
c) Deferred tax liabilities	32,646	29,574	25,476
d) Accrued wages	1,521	1,966	2,949
e) Accrued rent	525	560	546
f) Accrued taxes	469,528	478,446	543,093
g) Other miscellaneous liability items	630,393	679,581	737,044
4. Other non- resident accounts payable	21,795	43,938	57,789
A) Dividends payable non-residents	11,324	33,637	47,518
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	10,472	10,301	10,270
VI. Insurance, pension, and standardized guarantee schemes	-	-	-
VII. Shares and other equity	1,538,549	1,738,811	1,818,125
1. Quoted	321,734	331,734	374,667
2. Non quoted	40,154	40,154	25,638
3. Investment fund shares	-	-	-
4. Retained earnings	379,281	324,840	244,601
5. Current year result	295,829	443,909	556,394
6. General and special reserve	475,605	506,050	474,211
7. Valuation adjustments	25,946	92,124	142,613
IX. Contingencies and Commitments³	8,701,067	8,588,164	9,690,628
1. Guarantees	2,127,312	2,146,143	1,875,441
2. Commitments	6,415,103	6,305,193	7,676,268
A) Letter of Credit	2,153,076	2,424,790	2,611,206
B) Forward Foreign Exchange Transactions	2,758,669	2,288,571	3,113,061
C) Forward government Securities Transactions	226,838	251,024	449,607
D) Derivatives	113,761	114,389	111,102
E) Forward lending	254,790	201,465	217,278
F) Operating leases	318	299	71
G) Commitments for acquisition of :	37,355	36,413	29,452
i. Fixed assets	26,566	29,239	21,632
ii. Intangible assets	10,789	7,174	7,820
H) Other commitments	870,298	988,241	1,144,492
3. Other contingent liabilities	158,651	136,829	138,919

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	Mar-23	Jun-23	Sep-23
Assets	1,652,543	1,782,177	1,862,865
I. Currency and Deposits	160,829	159,171	147,425
1. Currency	633	553	697
2. Transferable Deposits	93,791	86,565	79,148
3. Restricted/ compulsory deposits	64,493	67,115	67,578
4 Other Deposits	1,912	4,938	2
II. Securities(other than shares)	900,215	935,091	842,949
1. Short-term	802,629	896,306	814,851
2. Long-term	97,586	38,785	28,098
III. Loans extended (Advances)	451,135	625,789	839,870
1. Short-term	440,165	241,698	453,353
A) Money at call	-	-	-
B) Reverse Repo	70,704	151,854	378,774
C) Bills purchased and discounted	6,299	14,232	10,995
D) Other short-term loans	363,161	75,612	63,584
2. Long-term	10,970	384,090	386,516
IV. Shares and other equity	-	-	-
1. Quoted	-	-	-
2. Non quoted	-	-	-
3. Investment fund shares	-	-	-
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	4,391	980	13,056
VII. Other accounts receivable	131,417	56,125	13,382
1. Trade credit and advances	-	-	-
2. Others	131,417	56,125	13,382
A) Dividends receivable resident sector	-	-	-
B) Settlement accounts resident sector	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous assets residents sector	131,382	56,102	13,353
E) Other non- resident accounts receivable	35	23	29
VIII. Non-financial assets	4,556	5,021	6,184
1. Produced assets	3,102	3,156	3,186
A) Tangible fixed assets	2,591	2,644	2,659
a) Dwellings	375	382	371
i) Building on freehold land	-	-	-
ii) Building on leasehold land	375	382	371
b) Other buildings and structures	755	755	755
i) Building on freehold land	-	-	-
ii) Building on leasehold land	755	755	755
c) Machinery and equipment	903	923	949
i) Transport equipment	213	213	213
ii) Furniture & Fixtures	130	131	131
iii) Office equipment	255	274	298
iv) Other machinery & equipment	304	305	307
d) Other tangible fixed assets n.e.s	557	584	584
B) Intangible fixed assets	511	512	527
a) Computer software	17	17	33
b) Other intangible fixed assets n.e.s	495	495	495
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	1,453	1,866	2,997
A) Tangible non-produced assets	1,453	1,866	2,997
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	1,453	1,866	2,997
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	-	-	-

1.1.3 Assets and Liabilities

Foreign Banks

(Million Rupees)

Item	Mar-23	Jun-23	Sep-23
Liabilities	1,652,543	1,782,177	1,862,865
I. Deposits	512,550	560,663	595,464
1. Transferable Deposits	453,189	503,509	550,731
2. Restricted/ compulsory deposits	30,862	21,879	15,095
3. Other deposits	28,499	35,274	29,639
II. Securities (other than shares bonds/ debentures etc.)	-	-	-
1. Short-term	-	-	-
2. Long-term	-	-	-
III. Loans (Borrowings)	948,846	1,007,665	1,007,233
1. Short-term	948,846	633,895	631,038
A) Money at call	-	-	-
B) Repurchase agreements (Repo)	10,062	-	17,925
C) Other short-term borrowings	938,784	633,895	613,113
2. Long-term borrowings	-	373,769	376,195
IV. Financial Derivatives	4,399	989	13,229
V. Other accounts payable	51,518	61,305	84,389
1. Provision for losses	2,332	2,182	892
A) Provision for loan losses-Specific	1,843	1,866	726
B) Provision for loan losses-General	485	311	162
C) Provision for other losses	5	5	5
2. Accumulated Depreciation	2,676	2,862	2,971
3. Other accounts payable other resident Sectors	46,443	56,137	80,434
A) Dividends payable	-	-	-
B) Settlement accounts	250	317	812
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items	46,193	55,820	79,622
a) Suspense account	5,515	17,608	30,098
b) Provision for expected costs	-	-	-
c) Deferred tax liabilities	-	-	-
d) Accrued wages	6,563	7,348	8,682
e) Accrued rent	-	-	-
f) Accrued taxes	14,346	18,109	13,800
g) Other miscellaneous liability items	19,768	12,755	27,042
4. Other non- resident accounts payable	67	126	91
A) Dividends payable non-residents	-	-	-
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	67	126	91
VI. Insurance, pension, and standardized guarantee schemes	-	-	-
VII. Shares and other equity	135,230	151,555	162,550
1. Quoted	-	-	-
2. Non quoted	71,305	73,927	74,390
3. Investment fund shares	-	-	-
4. Retained earnings	48,741	49,259	49,251
5. Current year result	19,062	30,323	39,169
6. General and special reserve	(4)	(2)	(2)
7. Valuation adjustments	(3,874)	(1,952)	(258)
IX. Contingencies and Commitments³	4,466,275	4,442,504	4,506,545
1. Guarantees	586,710	588,104	562,660
2. Commitments	3,878,939	3,847,958	3,937,164
A) Letter of Credit	45,919	46,578	39,779
B) Forward Foreign Exchange Transactions	3,777,573	3,774,972	3,857,212
C) Forward government Securities Transactions	31,285	1,478	15,976
D) Derivatives	-	-	-
E) Forward lending	1,775	19,659	20,894
F) Operating leases	-	-	-
G) Commitments for acquisition of :	504	124	196
i. Fixed assets	504	124	196
ii. Intangible assets	-	-	-
H) Other commitments	21,882	5,148	3,107
3. Other contingent liabilities	626	6,441	6,721

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	Mar-23 R	Jun-23 R	Sep-23
I. Net Mark-UP/Retrun/Interest Income	372,932	438,453	495,867
A) Mark-Up/Return/Interest Earned	1,473,038	1,840,932	2,183,563
1) Loans and advances	409,905	516,070	549,042
2) Investments	743,340	930,772	1,140,060
3) Lendings to financial institutions	32,726	31,744	64,402
4) Balances with banks	1,221	3,454	2,940
5) Income from inter-office lending	281,725	353,463	420,169
6) Other	4,122	5,427	6,950
B. Mark-Up/Return/Interest Expensed	1,100,106	1,403,506	1,687,696
1) Deposits	483,557	611,834	879,357
2) Borrowings	280,615	373,060	304,232
3) Subordinated debt	7,417	8,860	10,649
4) Cost of foreign currency swaps against foreign currency deposits / borrowings	12,013	24,042	41,514
5) Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	5,267	5,772	6,647
6) Expense on inter-office borrowing	29,845	26,475	25,224
7) Other	281,392	353,463	420,073
II. Net Non Mark-UP/Retrun/Interest Income	464,343	523,852	569,995
A) Non Mark-UP/Retrun/Interest Income	91,411	85,399	74,128
I. Fee & Commission Income	46,180	52,962	54,708
1) Branch banking customer fees	5,859	5,586	6,437
2) Consumer finance related fees	2,132	2,122	2,448
3) Card related fees (debit and credit cards)	13,491	14,508	16,448
4) Credit related fees	1,548	1,705	2,048
5) Investment banking fee	1,449	1,764	861
6) Commission on trade	8,288	9,695	10,704
7) Commission on guarantees	3,079	2,786	3,821
8) Commission on cash management	1,470	1,550	1,720
9) Commission on remittances including home remittances	2,582	3,156	2,757
10) Commission on utility bills	140	130	131
11) Commission income - Bancassurance	1,025	1,198	1,249
12) Rent on lockers	423	373	413
13) Commission on investments services	125	93	122
14) Other Commission	4,568	8,296	5,549
II. Dividend Income	5,798	7,087	4,250
III. Foreign exchange income	39,025	17,520	7,203
IV. Income from derivatives	(5,039)	2,446	2,719
V. Gain on securities	(5,733)	2,342	781
1) Realised	(4,413)	1,717	353
2) Unrealised - held for trading	(1,320)	624	428
VI. Other Income	11,181	3,044	4,467
1) Rent on property	200	333	208
2) Gain on sale of fixed assets-net	325	662	649
3) Loss on termination of lease liability against right of use assets	393	462	577
4) Gain on sale of non banking assets - net	4	205	1,782
5) Other	10,259	1,383	1,250

1.2 Profit and Loss Accounts

All Banks

(Million Rupees)

Profit/Loss Account	Mar-23 R	Jun-23 R	Sep-23
B) Non Mark-UP/Retrun/Interest Expenses	197,956	216,880	228,857
1. Operating expenses	192,736	210,188	221,830
1) Total compensation expense	89,140	94,899	95,457
2) Property expense	32,150	33,471	39,836
(a) Rent and taxes	1,353	802	1,704
(b) Insurance	665	268	322
(c) Utilities cost	5,527	7,524	11,291
(d) Lease rental	-	-	-
(e) Fuel expense generators	1,499	1,108	1,263
(f) Security (including guards)	5,289	5,823	6,036
(g) Repair and maintenance (including janitorial charges)	4,368	4,473	5,059
(h) Depreciation on right-of-use assets	8,103	7,980	9,097
(i) Depreciation	5,345	5,494	5,063
3) Information technology expenses	16,705	20,947	22,187
4) Other operating expenses	54,741	60,870	64,350
2. Workers welfare fund	4,246	5,639	6,194
3. Other charges	974	1,054	833
1) Penalties imposed by State Bank of Pakistan	391	531	373
2) Penalties imposed by other regulatory bodies (to be specified)	-	-	1
3) Others (to be specified, if material)	583	522	459
III. Profit before provisions	266,386	306,971	341,139
Provisions / (reversals) and write offs - net	15,844	14,431	23,333
1) (Reversals) / provisions against balance with Banks	6	(8)	30
2) (Reversals) / provisions for diminution in value of investments	5,720	2,747	6,109
3) (Reversals) / provisions against loans & advances	11,261	11,509	21,394
4) (Reversals) / provisions against off balance sheet items	(98)	3,054	(1,710)
5) Reversals against other assets	1,073	502	387
6) Recovery of written off / charged off bad debts	(2,118)	(3,374)	(2,878)
Extra ordinary / unusual items	-	-	-
IV. Profit Before Taxation	250,542	292,540	317,806
Taxation	109,082	157,086	160,824
1) Current	112,203	173,200	153,765
2) Prior	47	(7,379)	(169)
3) Deferred	(3,168)	(8,735)	7,227
V. Profit After Taxation	141,461	135,454	156,981
VI. Number of Employees*	201,970	203,436	205,986
1. Permanent	175,379	176,286	181,704
2. Contractual	26,591	27,150	24,282

* 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	Mar-23 R	Jun-23 R	Sep-23
I. Net Mark-UP/Retrun/Interest Income	49,951	61,663	73,433
A) Mark-Up/Return/Interest Earned	384,384	493,461	600,053
1) Loans and advances	76,416	106,365	124,458
2) Investments	210,288	267,203	323,483
3) Lendings to financial institutions	4,857	6,908	18,741
4) Balances with banks	851	1,145	1,068
5) Income from inter-office lending	90,718	110,227	130,157
6) Other	1,254	1,613	2,146
B. Mark-Up/Return/Interest Expensed	334,434	431,798	526,620
1) Deposits	118,949	144,008	317,379
2) Borrowings	122,077	174,084	71,733
3) Subordinated debt	858	1,279	1,693
4) Cost of foreign currency swaps against foreign currency deposits / borrowings	1,235	1,511	4,999
5) Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	593	685	654
6) Expense on inter-office borrowing	4	3	5
7) Other	90,718	110,227	130,157
II. Net Non Mark-UP/Retrun/Interest Income	61,161	77,970	84,415
A) Non Mark-UP/Retrun/Interest Income	11,210	16,307	10,982
I. Fee & Commission Income	6,654	9,332	7,206
1) Branch banking customer fees	551	522	543
2) Consumer finance related fees	247	271	264
3) Card related fees (debit and credit cards)	1,160	852	1,221
4) Credit related fees	433	733	730
5) Investment banking fee	152	293	157
6) Commission on trade	753	820	923
7) Commission on guarantees	451	467	624
8) Commission on cash management	86	116	64
9) Commission on remittances including home remittances	455	600	629
10) Commission on utility bills	10	10	15
11) Commission income - Bancassurance	122	81	113
12) Rent on lockers	16	21	21
13) Commission on investments services	-	-	-
14) Other Commission	2,220	4,544	1,901
II. Dividend Income	1,188	1,596	1,204
III. Foreign exchange income	2,222	3,958	(1,774)
IV. Income from derivatives	-	-	-
V. Gain on securities	430	436	1,968
1) Realised	844	319	1,699
2) Unrealised - held for trading	(414)	118	269
VI. Other Income	716	984	2,378
1) Rent on property	36	147	38
2) Gain on sale of fixed assets-net	34	12	17
3) Loss on termination of lease liability against right of use assets	47	23	72
4) Gain on sale of non banking assets - net	4	59	1,786
5) Other	596	743	464

1.2.1 Profit and Loss Accounts

Public Sector Banks

(Million Rupees)

Profit/Loss Account	Mar-23 R	Jun-23 R	Sep-23
B) Non Mark-UP/Retrun/Interest Expenses	35,441	39,828	37,167
1. Operating expenses	35,109	39,482	37,052
1) Total compensation expense	21,682	24,112	21,807
2) Property expense	4,212	4,634	5,673
(a) Rent and taxes	128	(171)	430
(b) Insurance	65	65	44
(c) Utilities cost	890	1,246	1,993
(d) Lease rental	-	-	-
(e) Fuel expense generators	3	3	4
(f) Security (including guards)	966	1,216	1,046
(g) Repair and maintenance (including janitorial charges)	380	396	442
(h) Depreciation on right-of-use assets	1,339	698	1,255
(i) Depreciation	441	1,182	460
3) Information technology expenses	2,019	3,145	2,261
4) Other operating expenses	7,197	7,590	7,311
2. Workers welfare fund	31	38	51
3. Other charges	301	308	64
1) Penalties imposed by State Bank of Pakistan	111	178	3
2) Penalties imposed by other regulatory bodies (to be specified)	-	-	-
3) Others (to be specified, if material)	189	129	61
III. Profit before provisions	25,720	38,142	47,247
Provisions / (reversals) and write offs - net	102	(2,195)	10,218
1) (Reversals) / provisions against balance with Banks	-	-	-
2) (Reversals) / provisions for diminution in value of investments	940	1,175	8,454
3) (Reversals) / provisions against loans & advances	648	(912)	2,526
4) (Reversals) / provisions against off balance sheet items	18	18	1,144
5) Reversals against other assets	84	84	82
6) Recovery of written off / charged off bad debts	(1,589)	(2,560)	(1,988)
Extra ordinary / unusual items	-	-	-
IV. Profit Before Taxation	25,618	40,337	37,029
Taxation	10,832	17,962	15,567
1) Current	10,479	19,860	8,618
2) Prior	-	(8,073)	-
3) Deferred	353	6,175	6,949
V. Profit After Taxation	14,786	22,375	21,462
VI. Number of Employees*	39,016	40,386	40,623
1. Permanent	30,627	31,569	31,577
2. Contractual	8,389	8,817	9,046

* 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	Mar-23 R	Jun-23 R	Sep-23
I. Net Mark-UP/Retrun/Interest Income	302,714	351,948	396,479
A) Mark-Up/Return/Interest Earned	1,041,405	1,284,922	1,506,700
1) Loans and advances	327,855	397,370	411,907
2) Investments	497,369	618,950	767,345
3) Lendings to financial institutions	22,957	20,357	32,036
4) Balances with banks	62	1,724	1,220
5) Income from inter-office lending	190,308	242,747	289,412
6) Other	2,853	3,773	4,780
B. Mark-Up/Return/Interest Expensed	738,691	932,974	1,110,222
1) Deposits	351,526	451,962	540,684
2) Borrowings	149,519	184,428	217,078
3) Subordinated debt	6,558	7,581	8,956
4) Cost of foreign currency swaps against foreign currency deposits / borrowings	6,621	15,783	23,030
5) Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	4,651	5,029	5,938
6) Expense on inter-office borrowing	29,841	26,472	25,218
7) Other	189,975	242,747	289,317
II. Net Non Mark-UP/Retrun/Interest Income	369,253	420,712	467,471
A) Non Mark-UP/Retrun/Interest Income	66,539	68,763	70,992
I. Fee & Commission Income	38,563	42,295	45,952
1) Branch banking customer fees	5,296	5,048	5,882
2) Consumer finance related fees	1,886	1,952	2,183
3) Card related fees (debit and credit cards)	12,325	13,649	15,221
4) Credit related fees	1,013	971	944
5) Investment banking fee	1,297	1,306	693
6) Commission on trade	7,429	8,616	9,609
7) Commission on guarantees	2,211	1,978	2,921
8) Commission on cash management	1,365	1,406	1,633
9) Commission on remittances including home remittances	2,099	2,546	2,110
10) Commission on utility bills	130	120	116
11) Commission income - Bancassurance	904	1,117	1,137
12) Rent on lockers	407	352	391
13) Commission on investments services	125	93	122
14) Other Commission	2,075	3,138	2,989
II. Dividend Income	4,610	5,491	3,046
III. Foreign exchange income	24,095	15,596	18,239
IV. Income from derivatives	(5,032)	2,446	2,719
V. Gain on securities	(6,158)	980	(1,155)
1) Realised	(5,249)	444	(1,339)
2) Unrealised - held for trading	(909)	537	185
VI. Other Income	10,463	1,956	2,191
1) Rent on property	164	185	170
2) Gain on sale of fixed assets-net	290	650	631
3) Loss on termination of lease liability against right of use assets	346	439	505
4) Gain on sale of non banking assets - net	-	145	(4)
5) Other	9,663	537	888

1.2.2 Profit and Loss Accounts

Domestic Private Banks

(Million Rupees)

Profit/Loss Account	Mar-23 R	Jun-23 R	Sep-23
B) Non Mark-UP/Retrun/Interest Expenses	159,836	174,385	189,049
1. Operating expenses	155,466	168,498	182,449
1) Total compensation expense	66,234	69,553	72,552
2) Property expense	27,648	28,506	33,856
(a) Rent and taxes	1,147	912	1,266
(b) Insurance	597	200	277
(c) Utilities cost	4,624	6,249	9,272
(d) Lease rental	-	-	-
(e) Fuel expense generators	1,495	1,105	1,260
(f) Security (including guards)	4,290	4,573	4,963
(g) Repair and maintenance (including janitorial charges)	3,934	4,008	4,550
(h) Depreciation on right-of-use assets	6,699	7,174	7,715
(i) Depreciation	4,861	4,286	4,553
3) Information technology expenses	14,602	17,705	19,792
4) Other operating expenses	46,982	52,734	56,250
2. Workers welfare fund	3,697	5,142	5,831
3. Other charges	674	745	769
1) Penalties imposed by State Bank of Pakistan	280	352	370
2) Penalties imposed by other regulatory bodies (to be specified)	-	-	1
3) Others (to be specified, if material)	394	393	398
III. Profit before provisions	209,417	246,327	278,422
Provisions / (reversals) and write offs - net	15,812	16,779	13,266
1) (Reversals) / provisions against balance with Banks	6	(8)	30
2) (Reversals) / provisions for diminution in value of investments	4,780	1,572	(2,344)
3) (Reversals) / provisions against loans & advances	10,682	12,575	19,019
4) (Reversals) / provisions against off balance sheet items	(116)	3,036	(2,854)
5) Reversals against other assets	989	418	305
6) Recovery of written off / charged off bad debts	(529)	(814)	(890)
Extra ordinary / unusual items	-	-	-
IV. Profit Before Taxation	193,605	229,547	265,156
Taxation	84,821	127,415	138,863
1) Current	88,046	141,220	138,599
2) Prior	47	694	(169)
3) Deferred	(3,271)	(14,498)	432
V. Profit After Taxation	108,784	102,132	126,294
VI. Number of Employees*	162,445	162,633	164,923
1. Permanent	144,283	144,338	149,753
2. Contractual	18,162	18,295	15,170

* 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	Mar-23 R	Jun-23 R	Sep-23
I. Net Mark-UP/Retrun/Interest Income	20,267	24,842	25,956
A) Mark-Up/Return/Interest Earned	47,249	62,549	76,809
1) Loans and advances	5,634	12,335	12,677
2) Investments	35,683	44,619	49,232
3) Lendings to financial institutions	4,911	4,479	13,625
4) Balances with banks	307	586	652
5) Income from inter-office lending	699	489	599
6) Other	15	41	24
B. Mark-Up/Return/Interest Expensed	26,982	37,707	50,854
1) Deposits	13,083	15,863	21,294
2) Borrowings	9,019	14,549	15,421
3) Subordinated debt	-	-	-
4) Cost of foreign currency swaps against foreign currency deposits / borrowings	4,158	6,747	13,485
5) Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	23	58	56
6) Expense on inter-office borrowing	-	-	-
7) Other	699	489	599
II. Net Non Mark-UP/Retrun/Interest Income	33,928	25,170	18,110
A) Non Mark-UP/Retrun/Interest Income	13,661	328	(7,846)
I. Fee & Commission Income	963	1,335	1,550
1) Branch banking customer fees	12	15	13
2) Consumer finance related fees	-	(102)	-
3) Card related fees (debit and credit cards)	6	7	5
4) Credit related fees	102	-	374
5) Investment banking fee	0	166	11
6) Commission on trade	106	259	171
7) Commission on guarantees	417	341	276
8) Commission on cash management	19	27	23
9) Commission on remittances including home remittances	27	9	18
10) Commission on utility bills	-	-	-
11) Commission income - Bancassurance	-	-	-
12) Rent on lockers	-	-	-
13) Commission on investments services	-	-	-
14) Other Commission	273	613	659
II. Dividend Income	-	-	-
III. Foreign exchange income	12,708	(2,034)	(9,262)
IV. Income from derivatives	(7)	-	-
V. Gain on securities	(4)	925	(32)
1) Realised	(8)	955	(7)
2) Unrealised - held for trading	3	(30)	(25)
VI. Other Income	1	103	(102)
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	0	103	(102)

1.2.3 Profit and Loss Accounts

Foreign Banks

(Million Rupees)

Profit/Loss Account	Mar-23 R	Jun-23 R	Sep-23
B) Non Mark-UP/Retrun/Interest Expenses	2,679	2,668	2,640
1. Operating expenses	2,161	2,208	2,328
1) Total compensation expense	1,225	1,234	1,098
2) Property expense	290	331	307
(a) Rent and taxes	79	61	8
(b) Insurance	4	4	2
(c) Utilities cost	13	29	27
(d) Lease rental	-	-	-
(e) Fuel expense generators	0	0	-
(f) Security (including guards)	33	34	27
(g) Repair and maintenance (including janitorial charges)	55	69	67
(h) Depreciation on right-of-use assets	64	108	126
(i) Depreciation	42	26	50
3) Information technology expenses	84	97	134
4) Other operating expenses	563	546	789
2. Workers welfare fund	518	459	312
3. Other charges	0	1	-
1) Penalties imposed by State Bank of Pakistan	-	1	-
2) Penalties imposed by other regulatory bodies (to be specified)	-	-	-
3) Others (to be specified, if material)	0	-	-
III. Profit before provisions	31,249	22,502	15,470
Provisions / (reversals) and write offs - net	(70)	(153)	(151)
1) (Reversals) / provisions against balance with Banks	-	-	-
2) (Reversals) / provisions for diminution in value of investments	-	-	-
3) (Reversals) / provisions against loans & advances	(70)	(153)	(151)
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	31,319	22,655	15,620
Taxation	13,429	11,709	6,394
1) Current	13,678	12,121	6,548
2) Prior	-	-	0
3) Deferred	(249)	(412)	(154)
V. Profit After Taxation	17,890	10,947	9,226
VI. Number of Employees*	509	417	440
1. Permanent	469	379	374
2. Contractual	40	38	66

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