

Scheduled Banks

Assets & Liabilities

and

Profit & Loss Accounts

1.1 Assets and Liabilities

All Banks

(Million Rupees)

Item	Mar-25	Dec-25 R	Mar-26 P
Assets	55,620,108	64,091,310	64,177,788
I. Currency and Deposits	3,093,414	3,262,284	3,226,092
1. Currency	760,341	683,660	867,264
2. Transferable Deposits	2,136,448	2,396,034	2,185,911
3. Restricted/ compulsory deposits	51,724	66,565	66,140
4 Other Deposits	144,901	116,026	106,778
II. Securities(other than shares)	32,930,635	37,938,754	39,425,884
1. Short-term	4,579,958	5,140,568	5,525,529
2. Long-term	28,350,677	32,798,187	33,900,356
III. Loans extended (Advances)	14,895,347	16,291,730	15,634,928
1. Short-term	8,781,017	9,627,495	9,003,169
A) Money at call	166,491	240,816	71,511
B) Reverse Repo	720,902	689,486	518,476
C) Bills purchased and discounted	357,494	343,037	342,388
D) Other short-term loans	7,536,130	8,354,157	8,070,795
2. Long-term	6,114,330	6,664,235	6,631,759
IV. Shares and other equity	678,126	793,634	789,675
1. Quoted	289,425	410,739	329,157
2. Non quoted	380,506	361,997	431,893
3. Investment fund shares	8,195	20,897	28,626
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	7,799	10,627	10,188
VII. Other accounts receivable	2,366,992	3,954,153	3,170,989
1. Trade credit and advances	-	-	-
2. Others	2,366,992	3,954,153	3,170,989
A) Dividends receivable resident sector	1,155	198	843
B) Settlement accounts resident sector	30,528	51,628	43,185
C) Items in the process of collection	2,385	128	506
D) Miscellaneous assets residents sector	2,328,155	3,898,206	3,032,645
E) Other non- resident accounts receivable	4,769	3,992	93,809
VIII. Non-financial assets	1,647,795	1,840,129	1,920,032
1. Produced assets	1,233,143	1,387,238	1,438,892
A) Tangible fixed assets	1,103,977	1,239,911	1,267,433
a) Dwellings	219,321	260,733	252,765
i) Building on freehold land	8,990	10,636	11,078
ii) Building on leasehold land	210,330	250,097	241,687
b) Other buildings and structures	384,336	405,663	409,319
i) Building on freehold land	115,870	136,176	137,301
ii) Building on leasehold land	268,465	269,486	272,018
c) Machinery and equipment	408,492	469,055	497,758
i) Transport equipment	40,943	51,960	57,543
ii) Furniture & Fixture	54,433	75,871	81,380
iii) Office equipment	238,102	272,416	286,579
iv) Other machinery & equipment	75,013	68,808	72,256
d) Other tangible fixed assets n.e.s	91,829	104,460	107,590
B) Intangible fixed assets	129,166	147,326	171,460
a) Computer software	93,769	111,863	136,038
b) Other intangible fixed assets n.e.s	35,396	35,463	35,421
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	378,448	416,567	437,916
A) Tangible non-produced assets	350,823	386,798	407,045
a) Land	224,620	231,417	249,421
i) Land underlying Buildings and structures	224,620	231,417	249,421
1. Freehold land	94,374	99,903	115,660
2. Leasehold land	130,246	131,513	133,761
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	126,203	155,381	157,625
B) Intangible non-produced assets	27,625	29,769	30,871
a) Leases and other transferable contracts	19,942	22,670	24,780
b) Purchased goodwill	1,941	1,860	1,860
c) Other intangible non-produced assets n.e.s	5,742	5,239	4,231
3. Capital work in progress	36,205	36,324	43,224

1.1 Assets and Liabilities

All Banks

(Million Rupees)

Item	Mar-25	Dec-25 R	Mar-26 P
Liabilities	55,620,108	64,091,310	64,177,788
I. Deposits	32,475,804	38,385,406	38,395,551
1. Transferable Deposits	27,147,220	31,209,101	32,180,111
2. Restricted/ compulsory deposits	463,496	559,383	593,329
3. Other deposits	4,865,088	6,616,922	5,622,112
II. Securities (other than shares bonds/ debentures etc.)	123,751	112,616	104,421
1. Short-term	-	-	-
2. Long-term	123,751	112,616	104,421
III. Loans (Borrowings)	15,005,456	15,813,397	16,857,329
1. Short-term	14,497,165	15,049,645	16,108,521
A) Money at call	463,743	708,937	603,472
B) Repurchase agreements (Repo)	12,558,754	13,259,957	14,456,242
C) Other short-term borrowings	1,474,668	1,080,751	1,048,807
2. Long-term borrowings	508,291	763,752	748,809
IV. Financial Derivatives	20,096	23,742	24,377
V. Other accounts payable	4,557,390	5,422,914	5,126,702
1. Provision for losses	1,005,189	930,520	902,169
A) Provision for loan losses-Specific	929,387	844,826	814,875
B) Provision for loan losses-General	49,807	41,899	43,970
C) Provision for other losses	25,995	43,795	43,324
2. Accumulated Depreciation	474,097	517,174	547,925
3. Other accounts payable to other resident Sectors	3,059,120	3,956,218	3,645,998
A) Dividends payable	53,394	7,765	35,372
B) Settlement accounts	28,555	26,498	25,466
C) Items in the process of collection	17,069	21,128	19,128
D) Miscellaneous liability items	2,960,102	3,900,827	3,566,032
a) Suspense account	154,690	158,714	172,960
b) Provision for expected costs	227,652	231,111	254,958
c) Deferred tax liabilities	38,682	86,107	91,016
d) Accrued wages	15,974	24,695	19,178
e) Accrued rent	663	707	731
f) Accrued taxes	773,359	964,637	1,088,115
g) Other miscellaneous liability items	1,749,083	2,434,856	1,939,074
4. Other non- resident accounts payable	18,984	19,001	30,610
A) Dividends payable non-residents	7,259	7,050	18,493
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	11,725	11,952	12,118
VI. Insurance, pension, and standardized guarantee schemes	-	-	-
VII. Shares and other equity	3,437,611	4,333,235	3,669,407
1. Quoted	439,897	322,171	322,305
2. Non quoted	275,209	254,914	254,634
3. Investment fund shares	-	-	-
4. Retained earnings	780,679	715,927	1,130,294
5. Current year result	554,888	1,026,490	585,365
6. General and special reserve	1,016,293	1,457,752	1,144,659
7. Valuation adjustments	370,645	555,980	232,150
IX. Contingencies and Commitments³	20,285,191	18,826,022	17,920,969
1. Guarantees	3,621,317	3,772,166	3,566,582
2. Commitments	16,391,858	14,754,896	14,107,627
A) Letter of Credit	4,604,085	4,790,098	5,180,675
B) Forward Foreign Exchange Transactions	7,773,442	7,174,671	6,203,136
C) Forward government Securities Transactions	1,653,036	556,631	498,776
D) Derivatives	106,722	112,833	313,757
E) Forward lending	636,326	594,219	438,160
F) Operating leases	1,345	457	496
G) Commitments for acquisition of :	54,932	70,340	69,821
i.Fixed assets	45,752	55,162	54,187
ii. Intangible assets	9,180	15,178	15,634
H) Other commitments	1,561,971	1,455,646	1,402,806
3. Other contingent liabilities	272,016	298,959	246,759

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-25	Dec-25 R	Mar-26 P
Assets	11,014,013	12,027,132	11,760,732
I. Currency and Deposits	552,046	632,152	477,202
1. Currency	110,471	126,238	124,282
2. Transferable Deposits	390,104	459,369	305,469
3. Restricted/ compulsory deposits	-	-	-
4 Other Deposits	51,471	46,546	47,452
II. Securities(other than shares)	6,886,770	7,069,162	7,393,153
1. Short-term	1,629,550	1,804,844	1,973,797
2. Long-term	5,257,219	5,264,318	5,419,356
III. Loans extended (Advances)	2,915,638	3,340,088	3,053,695
1. Short-term	1,471,408	1,836,075	1,540,709
A) Money at call	17,187	74,199	8,019
B) Reverse Repo	100,587	223,718	29,172
C) Bills purchased and discounted	42,181	51,475	47,840
D) Other short-term loans	1,311,453	1,486,682	1,455,678
2. Long-term	1,444,230	1,504,013	1,512,985
IV. Shares and other equity	130,750	222,119	178,046
1. Quoted	71,786	128,248	86,944
2. Non quoted	58,964	93,809	91,058
3. Investment fund shares	-	62	45
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	-	-	-
VII. Other accounts receivable	325,764	529,732	419,415
1. Trade credit and advances	-	-	-
2. Others	325,764	529,732	419,415
A) Dividends receivable resident sector	-	-	-
B) Settlement accounts resident sector	150	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous assets residents sector	325,614	529,732	419,415
E) Other non- resident accounts receivable	-	-	-
VIII. Non-financial assets	203,046	233,879	239,220
1. Produced assets	98,667	119,525	122,420
A) Tangible fixed assets	93,189	113,221	116,066
a) Dwellings	9,953	10,633	10,685
i) Building on freehold land	610	594	594
ii) Building on leasehold land	9,343	10,039	10,091
b) Other buildings and structures	49,765	64,851	65,641
i) Building on freehold land	26,866	39,195	39,586
ii) Building on leasehold land	22,899	25,656	26,055
c) Machinery and equipment	25,877	29,085	31,088
i) Transport equipment	3,033	3,608	3,952
ii) Furniture & Fixtures	5,401	5,880	6,210
iii) Office equipment	9,883	11,162	12,045
iv) Other machinery & equipment	7,560	8,434	8,880
d) Other tangible fixed assets n.e.s	7,593	8,652	8,652
B) Intangible fixed assets	5,478	6,303	6,354
a) Computer software	5,478	6,303	6,354
b) Other intangible fixed assets n.e.s	-	-	-
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	102,749	112,477	113,990
A) Tangible non-produced assets	102,749	112,477	113,990
a) Land	31,588	31,924	31,924
i) Land underlying Buildings and structures	31,588	31,924	31,924
1. Freehold land	10,738	11,074	11,074
2. Leasehold land	20,850	20,850	20,850
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	71,161	80,553	82,066
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	1,630	1,878	2,810

1.1.1 Assets and Liabilities

Public Sector Banks

(Million Rupees)

Item	Mar-25	Dec-25 R	Mar-26 P
Liabilities	11,014,013	12,027,132	11,760,732
I. Deposits	6,372,573	7,400,196	6,889,594
1. Transferable Deposits	4,517,413	5,106,457	5,297,713
2. Restricted/ compulsory deposits	30,020	36,875	32,798
3. Other deposits	1,825,140	2,256,864	1,559,083
II. Securities (other than shares bonds/ debentures etc.)	-	-	-
1. Short-term	-	-	-
2. Long-term	-	-	-
III. Loans (Borrowings)	2,946,911	2,713,445	3,101,391
1. Short-term	2,912,600	2,674,619	3,059,748
A) Money at call	18,401	63,603	28,793
B) Repurchase agreements (Repo)	2,743,155	2,480,346	2,909,601
C) Other short-term borrowings	151,044	130,670	121,355
2. Long-term borrowings	34,311	38,827	41,643
IV. Financial Derivatives	-	-	-
V. Other accounts payable	991,463	1,084,773	1,020,966
1. Provision for losses	310,275	321,477	311,971
A) Provision for loan losses-Specific	300,586	312,445	301,610
B) Provision for loan losses-General	3,173	3,164	3,154
C) Provision for other losses	6,516	5,869	7,207
2. Accumulated Depreciation	51,002	59,168	62,071
3. Other accounts payable to other resident Sectors	630,186	704,129	646,924
A) Dividends payable	17,023	3	4,910
B) Settlement accounts	6,374	5,797	5,891
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items	606,789	698,329	636,124
a) Suspense account	29,531	33,323	34,265
b) Provision for expected costs	13,649	14,196	15,110
c) Deferred tax liabilities	-	-	-
d) Accrued wages	-	-	-
e) Accrued rent	-	-	-
f) Accrued taxes	57,362	58,228	67,846
g) Other miscellaneous liability items	506,248	592,582	518,903
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	703,066	828,718	748,781
1. Quoted	67,963	56,820	56,820
2. Non quoted	153,838	162,294	162,294
3. Investment fund shares	-	-	-
4. Retained earnings	261,172	268,695	291,421
5. Current year result	25,230	123,072	75,534
6. General and special reserve	121,563	124,101	127,730
7. Valuation adjustments	73,300	93,736	34,982
IX. Contingencies and Commitments³	3,868,539	4,404,944	4,183,448
1. Guarantees	722,952	752,380	771,811
2. Commitments	3,023,771	3,532,834	3,294,226
A) Letter of Credit	1,715,139	2,054,234	2,016,005
B) Forward Foreign Exchange Transactions	914,698	1,193,782	1,101,412
C) Forward government Securities Transactions	296,600	162,908	41,022
D) Derivatives	-	-	-
E) Forward lending	45,667	71,069	75,696
F) Operating leases	-	-	-
G) Commitments for acquisition of :	2,408	4,526	3,892
i. Fixed assets	2,188	4,380	3,756
ii. Intangible assets	220	147	136
H) Other commitments	49,259	46,315	56,198
3. Other contingent liabilities	121,816	119,730	117,412

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	Mar-25	Dec-25 R	Mar-26 P
Assets	42,868,136	50,211,885	50,615,464
I. Currency and Deposits	2,377,553	2,475,899	2,579,133
1. Currency	649,193	556,486	742,010
2. Transferable Deposits	1,634,925	1,849,933	1,777,799
3. Restricted/ compulsory deposits	6	-	-
4 Other Deposits	93,429	69,480	59,325
II. Securities(other than shares)	25,017,850	29,768,644	30,941,266
1. Short-term	2,010,193	2,345,663	2,536,453
2. Long-term	23,007,656	27,422,981	28,404,814
III. Loans extended (Advances)	11,464,273	12,381,687	12,063,208
1. Short-term	6,885,253	7,225,799	6,948,839
A) Money at call	149,304	164,413	61,288
B) Reverse Repo	256,378	325,806	403,623
C) Bills purchased and discounted	304,749	291,021	293,817
D) Other short-term loans	6,174,822	6,444,560	6,190,111
2. Long-term	4,579,020	5,155,888	5,114,369
IV. Shares and other equity	547,376	571,515	611,628
1. Quoted	217,639	282,492	242,213
2. Non quoted	321,542	268,188	340,835
3. Investment fund shares	8,195	20,836	28,581
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	5,745	9,205	8,425
VII. Other accounts receivable	2,018,425	3,406,512	2,738,043
1. Trade credit and advances	-	-	-
2. Others	2,018,425	3,406,512	2,738,043
A) Dividends receivable resident sector	1,155	198	843
B) Settlement accounts resident sector	30,379	51,628	43,185
C) Items in the process of collection	2,385	128	506
D) Miscellaneous assets residents sector	1,979,767	3,350,583	2,599,724
E) Other non- resident accounts receivable	4,740	3,975	93,784
VIII. Non-financial assets	1,436,915	1,598,423	1,673,761
1. Produced assets	1,130,516	1,263,588	1,313,115
A) Tangible fixed assets	1,007,352	1,123,182	1,148,577
a) Dwellings	208,724	249,457	241,437
i) Building on freehold land	8,381	10,043	10,484
ii) Building on leasehold land	200,343	239,414	230,953
b) Other buildings and structures	333,621	339,851	342,869
i) Building on freehold land	89,004	96,538	97,423
ii) Building on leasehold land	244,617	243,313	245,445
c) Machinery and equipment	381,111	438,407	465,524
i) Transport equipment	37,451	47,893	53,251
ii) Furniture & Fixtures	48,832	69,791	75,084
iii) Office equipment	227,841	260,652	274,137
iv) Other machinery & equipment	66,988	60,071	63,052
d) Other tangible fixed assets n.e.s	83,896	95,468	98,747
B) Intangible fixed assets	123,164	140,406	164,538
a) Computer software	88,262	105,504	129,636
b) Other intangible fixed assets n.e.s	34,902	34,902	34,902
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	272,581	300,391	320,249
A) Tangible non-produced assets	244,956	270,622	289,378
a) Land	193,032	199,493	217,497
i) Land underlying Buildings and structures	193,032	199,493	217,497
1. Freehold land	83,636	88,830	104,586
2. Leasehold land	109,396	110,664	112,911
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	51,924	71,129	71,881
B) Intangible non-produced assets	27,625	29,769	30,871
a) Leases and other transferable contracts	19,942	22,670	24,780
b) Purchased goodwill	1,941	1,860	1,860
c) Other intangible non-produced assets n.e.s	5,742	5,239	4,231
3. Capital work in progress	33,819	34,444	40,397

1.1.2 Assets and Liabilities

Domestic Private Banks

(Million Rupees)

Item	Mar-25	Dec-25 R	Mar-26 P
Liabilities	42,868,136	50,211,885	50,615,464
I. Deposits	25,209,534	30,057,485	30,633,388
1. Transferable Deposits	21,818,967	25,243,006	26,084,745
2. Restricted/ compulsory deposits	391,591	484,860	520,937
3. Other deposits	2,998,976	4,329,619	4,027,706
II. Securities (other than shares bonds/ debentures etc.)	123,751	112,616	104,421
1. Short-term	-	-	-
2. Long-term	123,751	112,616	104,421
III. Loans (Borrowings)	11,495,925	12,444,818	13,099,962
1. Short-term	11,106,934	12,097,353	12,775,488
A) Money at call	445,041	645,334	574,679
B) Repurchase agreements (Repo)	9,779,915	10,772,188	11,539,674
C) Other short-term borrowings	881,979	679,832	661,134
2. Long-term borrowings	388,990	347,465	324,474
IV. Financial Derivatives	17,857	22,011	21,919
V. Other accounts payable	3,495,791	4,290,736	4,067,782
1. Provision for losses	692,711	607,688	588,750
A) Provision for loan losses-Specific	628,704	532,284	513,169
B) Provision for loan losses-General	46,626	38,728	40,808
C) Provision for other losses	17,381	36,676	34,773
2. Accumulated Depreciation	419,347	455,245	483,031
3. Other accounts payable to other resident Sectors	2,364,887	3,208,817	2,965,406
A) Dividends payable	36,372	7,763	30,462
B) Settlement accounts	21,516	21,022	19,896
C) Items in the process of collection	17,069	21,128	19,128
D) Miscellaneous liability items	2,289,930	3,158,904	2,895,919
a) Suspense account	125,159	117,962	136,210
b) Provision for expected costs	214,003	216,916	239,849
c) Deferred tax liabilities	38,682	86,107	88,451
d) Accrued wages	2,918	9,404	5,305
e) Accrued rent	663	707	731
f) Accrued taxes	714,512	904,777	1,021,031
g) Other miscellaneous liability items	1,193,993	1,823,032	1,404,343
4. Other non- resident accounts payable	18,846	18,986	30,595
A) Dividends payable non-residents	7,259	7,050	18,493
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	11,586	11,937	12,103
VI. Insurance, pension, and standardized guarantee schemes	-	-	-
VII. Shares and other equity	2,525,278	3,284,219	2,687,992
1. Quoted	371,934	223,333	223,612
2. Non quoted	48,833	61,261	61,260
3. Investment fund shares	-	-	-
4. Retained earnings	405,431	351,757	691,521
5. Current year result	507,378	852,116	497,382
6. General and special reserve	894,740	1,333,661	1,016,939
7. Valuation adjustments	296,962	462,092	197,279
IX. Contingencies and Commitments³	12,519,439	12,325,165	12,821,981
1. Guarantees	2,438,400	2,534,223	2,668,819
2. Commitments	9,931,231	9,612,107	10,024,207
A) Letter of Credit	2,850,933	2,718,876	3,135,520
B) Forward Foreign Exchange Transactions	3,537,160	4,461,373	4,373,279
C) Forward government Securities Transactions	1,356,436	393,723	455,827
D) Derivatives	106,722	112,833	313,757
E) Forward lending	572,957	502,743	341,595
F) Operating leases	1,345	457	481
G) Commitments for acquisition of :	52,338	65,767	65,898
i. Fixed assets	43,379	50,736	50,400
ii. Intangible assets	8,960	15,031	15,498
H) Other commitments	1,453,340	1,356,334	1,337,850
3. Other contingent liabilities	149,807	178,836	128,956

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-25	Dec-25 R	Mar-26 P
Assets	1,737,960	1,852,293	1,801,592
I. Currency and Deposits	163,816	154,233	169,757
1. Currency	677	935	972
2. Transferable Deposits	111,419	86,732	102,644
3. Restricted/ compulsory deposits	51,718	66,565	66,140
4 Other Deposits	1	1	1
II. Securities(other than shares)	1,026,016	1,100,948	1,091,465
1. Short-term	940,215	990,061	1,015,279
2. Long-term	85,801	110,888	76,186
III. Loans extended (Advances)	515,436	569,955	518,025
1. Short-term	424,356	565,620	513,621
A) Money at call	-	2,204	2,204
B) Reverse Repo	363,936	139,962	85,681
C) Bills purchased and discounted	10,564	541	731
D) Other short-term loans	49,855	422,914	425,006
2. Long-term	91,080	4,334	4,404
IV. Shares and other equity	-	-	-
1. Quoted	-	-	-
2. Non quoted	-	-	-
3. Investment fund shares	-	-	-
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	2,055	1,421	1,763
VII. Other accounts receivable	22,803	17,908	13,531
1. Trade credit and advances	-	-	-
2. Others	22,803	17,908	13,531
A) Dividends receivable resident sector	-	-	-
B) Settlement accounts resident sector	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous assets residents sector	22,775	17,892	13,506
E) Other non- resident accounts receivable	29	17	25
VIII. Non-financial assets	7,834	7,827	7,051
1. Produced assets	3,960	4,125	3,357
A) Tangible fixed assets	3,436	3,508	2,789
a) Dwellings	644	644	644
i) Building on freehold land	-	-	-
ii) Building on leasehold land	644	644	644
b) Other buildings and structures	949	960	809
i) Building on freehold land	-	443	292
ii) Building on leasehold land	949	517	517
c) Machinery and equipment	1,503	1,564	1,146
i) Transport equipment	459	459	340
ii) Furniture & Fixtures	201	199	86
iii) Office equipment	378	602	397
iv) Other machinery & equipment	465	303	324
d) Other tangible fixed assets n.e.s	340	340	190
B) Intangible fixed assets	524	617	568
a) Computer software	29	55	48
b) Other intangible fixed assets n.e.s	495	561	519
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	3,118	3,699	3,678
A) Tangible non-produced assets	3,118	3,699	3,678
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	3,118	3,699	3,678
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	756	3	16

1.1.3 Assets and Liabilities

Foreign Banks

(Million Rupees)

Item	Mar-25	Dec-25 R	Mar-26 P
Liabilities	1,737,960	1,852,293	1,801,592
I. Deposits	893,697	927,726	872,570
1. Transferable Deposits	810,840	859,638	797,653
2. Restricted/ compulsory deposits	41,885	37,649	39,594
3. Other deposits	40,972	30,439	35,323
II. Securities (other than shares bonds/ debentures etc.)	-	-	-
1. Short-term	-	-	-
2. Long-term	-	-	-
III. Loans (Borrowings)	562,620	655,134	655,977
1. Short-term	477,631	277,674	273,285
A) Money at call	300	-	-
B) Repurchase agreements (Repo)	35,685	7,424	6,966
C) Other short-term borrowings	441,646	270,249	266,319
2. Long-term borrowings	84,989	377,461	382,692
IV. Financial Derivatives	2,239	1,731	2,458
V. Other accounts payable	70,136	47,404	37,955
1. Provision for losses	2,203	1,355	1,448
A) Provision for loan losses-Specific	97	97	97
B) Provision for loan losses-General	8	8	8
C) Provision for other losses	2,098	1,250	1,344
2. Accumulated Depreciation	3,748	2,761	2,824
3. Other accounts payable to other resident Sectors	64,047	43,273	33,668
A) Dividends payable	-	-	-
B) Settlement accounts	665	(321)	(321)
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items	63,383	43,593	33,989
a) Suspense account	-	7,428	2,485
b) Provision for expected costs	-	-	-
c) Deferred tax liabilities	-	-	2,565
d) Accrued wages	13,056	15,291	13,873
e) Accrued rent	-	-	-
f) Accrued taxes	1,485	1,633	(763)
g) Other miscellaneous liability items	48,842	19,241	15,828
4. Other non- resident accounts payable	138	15	15
A) Dividends payable non-residents	-	-	-
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	138	15	15
VI. Insurance, pension, and standardized guarantee schemes	-	-	-
VII. Shares and other equity	209,267	220,298	232,633
1. Quoted	-	42,018	41,873
2. Non quoted	72,539	31,359	31,080
3. Investment fund shares	-	-	-
4. Retained earnings	114,075	95,475	147,352
5. Current year result	22,281	51,302	12,449
6. General and special reserve	(10)	(10)	(10)
7. Valuation adjustments	383	153	(110)
IX. Contingencies and Commitments³	3,897,213	2,095,913	915,539
1. Guarantees	459,964	485,564	125,953
2. Commitments	3,436,855	1,609,955	789,195
A) Letter of Credit	38,013	16,988	29,150
B) Forward Foreign Exchange Transactions	3,321,585	1,519,516	728,445
C) Forward government Securities Transactions	-	-	1,927
D) Derivatives	-	-	-
E) Forward lending	17,701	20,407	20,868
F) Operating leases	-	-	15
G) Commitments for acquisition of :	186	46	30
i. Fixed assets	186	46	30
ii. Intangible assets	-	-	-
H) Other commitments	59,371	52,997	8,758
3. Other contingent liabilities	393	393	392

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	Jan-Mar 2025	Oct-Dec 2025 R	Jan-Mar 2026 P
A. Mark-Up/Return/Interest Earned	1,785,473	2,032,018	1,766,748
1. Loans and advances	416,707	455,940	376,257
2. Investments	1,040,743	1,240,058	1,059,565
3. Lendings to financial institutions	28,793	18,388	20,832
4. Balances with banks	2,615	3,412	2,647
5. Income from inter-office lending	291,848	308,579	302,302
6. Other	4,767	5,641	5,146
B. Mark-Up/Return/Interest Expensed	1,215,918	1,377,692	1,206,951
1. Deposits	483,612	599,948	471,998
2. Borrowings	387,550	355,743	351,889
3. Subordinated debt	6,079	7,816	4,757
4. Cost of foreign currency swaps against foreign currency deposits / borrowings	12,043	22,801	17,958
5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	8,226	50,442	10,689
6. Expense on inter-office borrowing	291,848	308,579	302,302
7. Other	26,560	32,364	47,358
I. Net Mark-UP/Return/Interest Income (A - B)	569,554	654,326	559,797
C. Non Mark-UP/Return/Interest Income	125,368	160,252	278,199
1. Fee & Commission Income	69,227	87,892	79,174
i. Branch banking customer fees	7,453	8,983	7,908
ii. Consumer finance related fees	2,750	9,115	8,652
iii. Card related fees (debit and credit cards)	21,357	30,228	26,981
iv. Credit related fees	1,847	2,048	3,028
v. Investment banking fee	1,809	2,482	2,911
vi. Commission on trade	11,437	15,860	11,661
vii. Commission on guarantees	3,958	6,195	4,916
viii. Commission on cash management	2,996	1,922	2,553
ix. Commission on remittances including home remittances	2,427	1,524	2,122
x. Commission on utility bills	166	169	171
xi. Commission income - Bancassurance	1,334	1,630	1,318
xii. Rent on lockers	136	473	533
xiii. Commission on investments services	340	129	215
xiv. Other Commission	11,218	7,134	6,205
2. Dividend Income	10,315	11,283	11,829
3. Foreign exchange income	27,156	35,503	133,785
4. Income from derivatives	979	1,435	(294)
5. Gain on securities	14,949	14,511	50,287
i. Realised	17,384	14,482	56,668
ii. Unrealised - held for trading	(2,435)	29	(6,381)
6. Other Income	2,742	9,627	3,419
i. Rent on property	271	358	223
ii. Gain on sale of fixed assets-net	854	6,376	1,026
iii. Loss on termination of lease liability against right of use assets	320	772	607
iv. Gain on sale of non banking assets - net	26	1,158	10
v. Other	1,272	963	1,553
II. Total Income (I + C)	694,922	814,578	837,996

1.2 Profit and Loss Accounts

All Banks

(Million Rupees)

Profit/Loss Account	Jan-Mar 2025	Oct-Dec 2025 R	Jan-Mar 2026 P
D. Non Mark-UP/Return/Interest Expenses	283,378	419,035	397,159
1. Operating expenses	275,279	409,995	389,149
i. Total compensation expense	124,792	174,383	147,089
ii. Property expense	42,197	61,751	53,632
a. Rent and taxes	2,942	2,650	2,940
b. Insurance	385	451	392
c. Utilities cost	8,002	13,707	8,770
d. Lease rental	49	-	-
e. Fuel expense generators	823	1,320	911
f. Security (including guards)	7,924	11,410	8,946
g. Repair and maintenance (including janitorial charges)	5,769	8,040	6,782
h. Depreciation on right-of-use assets	9,733	13,730	11,701
i. Depreciation	6,571	10,443	13,190
iii. Information technology expenses	24,903	42,832	33,887
iv. Other operating expenses	83,388	131,029	154,540
2. Workers welfare fund	7,064	7,735	7,199
3. Other charges	1,035	1,305	810
i. Penalties imposed by State Bank of Pakistan	208	354	33
ii. Penalties imposed by other regulatory bodies (to be specified)	-	3	-
iii. Others (to be specified, if material)	827	947	777
III. Profit before provisions (II - D)	411,544	395,543	440,837
E. Provisions / (reversals) and write offs - net	14,746	(17,433)	3,551
1. (Reversals) / provisions against balance with Banks	649	(1,085)	(119)
2. (Reversals) / provisions for diminution in value of investments	(952)	(2,209)	(159)
3. (Reversals) / provisions against loans & advances	16,777	(5,198)	(135)
4. (Reversals) / provisions against off balance sheet items	(176)	(3,877)	3,191
5. Reversals against other assets	526	(434)	1,063
6. Recovery of written off / charged off bad debts	(2,078)	(4,629)	(290)
F. Extra ordinary / unusual items	-	-	-
IV. Profit Before Taxation (III - E - F)	396,798	412,975	437,286
G. Taxation	207,132	225,306	204,884
1. Current	188,148	199,701	211,296
2. Prior	(228)	6,764	1,447
3. Deferred	19,212	18,841	(7,859)
V. Profit After Taxation (IV - G)	189,666	187,669	232,402
Notes on Human Resources			
Number of Employees*	221,227	231,442	238,923
1. Permanent	193,808	206,780	208,190
a. Male	155,098	164,862	167,869
<i>of which: Branch Managers</i>	14,864	15,196	15,360
b. Female	38,710	41,918	40,321
<i>of which: Branch Managers</i>	1,032	1,035	1,079
2. Contractual	27,419	24,662	30,733
a. Male	24,188	21,905	26,494
<i>of which: Branch Managers</i>	620	559	584
b. Female	3,231	2,757	4,239
<i>of which: Branch Managers</i>	25	29	28

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

1.2 Profit and Loss Accounts Public Sector Banks

(Million Rupees)

Profit/Loss Account	Jan-Mar 2025	Oct-Dec 2025 R	Jan-Mar 2026 P
A. Mark-Up/Return/Interest Earned	415,572	365,902	371,604
1. Loans and advances	88,109	81,040	82,443
2. Investments	227,711	189,303	194,699
3. Lendings to financial institutions	2,498	2,687	2,886
4. Balances with banks	792	1,626	1,189
5. Income from inter-office lending	93,260	87,831	87,179
6. Other	3,201	3,415	3,209
B. Mark-Up/Return/Interest Expensed	316,741	272,466	278,685
1. Deposits	124,125	111,780	108,498
2. Borrowings	95,425	67,910	78,419
3. Subordinated debt	1,147	989	944
4. Cost of foreign currency swaps against foreign currency deposits / borrowings	1,873	2,985	2,409
5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	892	961	1,229
6. Expense on inter-office borrowing	93,260	87,831	87,179
7. Other	20	11	7
I. Net Mark-UP/Return/Interest Income (A - B)	98,831	93,435	92,919
C. Non Mark-UP/Return/Interest Income	17,296	21,386	21,643
1. Fee & Commission Income	11,194	11,747	12,771
i. Branch banking customer fees	609	458	421
ii. Consumer finance related fees	415	662	356
iii. Card related fees (debit and credit cards)	3,234	5,037	4,102
iv. Credit related fees	565	734	1,297
v. Investment banking fee	358	485	372
vi. Commission on trade	1,018	259	801
vii. Commission on guarantees	723	1,398	1,293
viii. Commission on cash management	62	89	612
ix. Commission on remittances including home remittances	126	(824)	(158)
x. Commission on utility bills	6	2	2
xi. Commission income - Bancassurance	140	187	220
xii. Rent on lockers	18	18	19
xiii. Commission on investments services	-	-	-
xiv. Other Commission	3,921	3,242	3,432
2. Dividend Income	1,880	2,183	1,415
3. Foreign exchange income	2,634	4,945	7,849
4. Income from derivatives	-	-	-
5. Gain on securities	1,415	1,484	(1,427)
i. Realised	2,600	1,154	(1,141)
ii. Unrealised - held for trading	(1,186)	329	(286)
6. Other Income	172	1,027	1,035
i. Rent on property	65	96	53
ii. Gain on sale of fixed assets-net	50	187	40
iii. Loss on termination of lease liability against right of use assets	11	148	177
iv. Gain on sale of non banking assets - net	5	52	7
v. Other	41	542	758
II. Total Income (I + C)	116,127	114,821	114,562

1.2 Profit and Loss Accounts

Public Sector Banks

(Million Rupees)

Profit/Loss Account	Jan-Mar 2025	Oct-Dec 2025 R	Jan-Mar 2026 P
D. Non Mark-UP/Return/Interest Expenses	50,692	59,939	62,332
1. Operating expenses	50,283	59,778	62,092
i. Total compensation expense	30,919	31,071	33,550
ii. Property expense	5,558	8,915	10,365
a. Rent and taxes	174	438	168
b. Insurance	102	88	57
c. Utilities cost	1,189	1,880	1,236
d. Lease rental	49	-	-
e. Fuel expense generators	3	3	3
f. Security (including guards)	1,412	2,087	1,169
g. Repair and maintenance (including janitorial charges)	624	943	602
h. Depreciation on right-of-use assets	1,397	1,631	1,642
i. Depreciation	609	1,844	5,487
iii. Information technology expenses	3,565	4,600	4,463
iv. Other operating expenses	10,240	15,192	13,714
2. Workers welfare fund	125	180	219
3. Other charges	284	(19)	21
i. Penalties imposed by State Bank of Pakistan	0	1	2
ii. Penalties imposed by other regulatory bodies (to be specified)	-	-	-
iii. Others (to be specified, if material)	284	(20)	19
III. Profit before provisions (II - D)	65,435	54,881	52,230
E. Provisions / (reversals) and write offs - net	5,943	(3,439)	(32)
1. (Reversals) / provisions against balance with Banks	(0)	10	(15)
2. (Reversals) / provisions for diminution in value of investments	890	(1,293)	1,196
3. (Reversals) / provisions against loans & advances	7,760	1,735	326
4. (Reversals) / provisions against off balance sheet items	(31)	(706)	115
5. Reversals against other assets	(915)	445	(193)
6. Recovery of written off / charged off bad debts	(1,761)	(3,629)	(1,462)
F. Extra ordinary / unusual items	-	-	-
IV. Profit Before Taxation (III - E - F)	59,492	58,320	52,262
G. Taxation	31,464	30,003	26,938
1. Current	34,759	21,722	30,867
2. Prior	-	795	-
3. Deferred	(3,295)	7,486	(3,929)
V. Profit After Taxation (IV - G)	28,028	28,318	25,323
Notes on Human Resources			
Number of Employees*	41,082	41,002	40,927
1. Permanent	32,046	31,522	31,269
a. Male	27,219	26,566	26,342
of which: Branch Managers	2,826	2,700	2,643
b. Female	4,827	4,956	4,927
of which: Branch Managers	197	156	160
2. Contractual	9,036	9,480	9,658
a. Male	8,081	8,357	8,423
of which: Branch Managers	528	453	473
b. Female	955	1,123	1,235
of which: Branch Managers	25	28	27

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

1.2 Profit and Loss Accounts Domestic Private Banks

	(Million Rupees)		
Profit/Loss Account	Jan-Mar 2025	Oct-Dec 2025 R	Jan-Mar 2026 P
A. Mark-Up/Return/Interest Earned	1,316,960	1,624,527	1,357,554
1. Loans and advances	321,220	368,853	288,093
2. Investments	781,867	1,020,343	837,641
3. Lendings to financial institutions	12,448	11,384	13,733
4. Balances with banks	1,597	1,658	1,299
5. Income from inter-office lending	198,282	220,069	214,858
6. Other	1,547	2,220	1,930
B. Mark-Up/Return/Interest Expensed	877,492	1,089,447	913,887
1. Deposits	349,177	478,399	354,497
2. Borrowings	281,349	282,541	268,392
3. Subordinated debt	4,933	6,827	3,813
4. Cost of foreign currency swaps against foreign currency deposits / borrowings	9,903	19,816	15,548
5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	7,307	49,443	9,427
6. Expense on inter-office borrowing	198,282	220,069	214,858
7. Other	26,540	32,353	47,351
I. Net Mark-UP/Return/Interest Income (A - B)	439,468	535,080	443,667
C. Non Mark-UP/Return/Interest Income	105,569	135,538	252,563
1. Fee & Commission Income	56,649	74,751	64,657
i. Branch banking customer fees	6,828	8,506	7,472
ii. Consumer finance related fees	2,335	8,453	8,296
iii. Card related fees (debit and credit cards)	18,122	25,191	22,879
iv. Credit related fees	944	998	1,085
v. Investment banking fee	1,310	1,946	2,416
vi. Commission on trade	10,168	15,310	10,543
vii. Commission on guarantees	2,863	4,319	3,210
viii. Commission on cash management	2,906	1,809	1,920
ix. Commission on remittances including home remittances	2,293	2,313	2,271
x. Commission on utility bills	160	168	169
xi. Commission income - Bancassurance	1,193	1,443	1,098
xii. Rent on lockers	118	455	514
xiii. Commission on investments services	340	129	215
xiv. Other Commission	7,067	3,712	2,570
2. Dividend Income	8,435	9,100	10,414
3. Foreign exchange income	24,251	28,687	123,706
4. Income from derivatives	979	1,434	(294)
5. Gain on securities	12,688	12,969	51,700
i. Realised	13,887	13,307	57,761
ii. Unrealised - held for trading	(1,199)	(338)	(6,061)
6. Other Income	2,567	8,596	2,381
i. Rent on property	206	262	170
ii. Gain on sale of fixed assets-net	803	6,189	985
iii. Loss on termination of lease liability against right of use assets	309	624	430
iv. Gain on sale of non banking assets - net	21	1,106	3
v. Other	1,228	416	793
II. Total Income (I + C)	545,037	670,617	696,230

1.2 Profit and Loss Accounts

Domestic Private Banks

	(Million Rupees)		
Profit/Loss Account	Jan-Mar 2025	Oct-Dec 2025 R	Jan-Mar 2026 P
D. Non Mark-UP/Return/Interest Expenses	230,014	354,677	331,429
1. Operating expenses	222,955	346,290	324,052
i. Total compensation expense	92,728	140,793	111,907
ii. Property expense	36,304	52,369	42,854
a. Rent and taxes	2,758	1,976	2,700
b. Insurance	279	357	329
c. Utilities cost	6,785	11,799	7,510
d. Lease rental	-	-	-
e. Fuel expense generators	820	1,316	908
f. Security (including guards)	6,478	9,279	7,746
g. Repair and maintenance (including janitorial charges)	5,069	6,976	6,098
h. Depreciation on right-of-use assets	8,177	12,166	9,951
i. Depreciation	5,938	8,501	7,613
iii. Information technology expenses	21,225	37,905	29,107
iv. Other operating expenses	72,698	115,223	140,183
2. Workers welfare fund	6,308	7,063	6,587
3. Other charges	751	1,324	790
i. Penalties imposed by State Bank of Pakistan	208	353	31
ii. Penalties imposed by other regulatory bodies (to be specified)	-	3	-
iii. Others (to be specified, if material)	543	967	759
III. Profit before provisions (II - D)	315,024	315,941	364,801
E. Provisions / (reversals) and write offs - net	9,241	(14,071)	3,475
1. (Reversals) / provisions against balance with Banks	654	(1,093)	(101)
2. (Reversals) / provisions for diminution in value of investments	(1,841)	(916)	(1,355)
3. (Reversals) / provisions against loans & advances	9,586	(7,709)	231
4. (Reversals) / provisions against off balance sheet items	(151)	(3,317)	2,980
5. Reversals against other assets	1,340	(57)	548
6. Recovery of written off / charged off bad debts	(347)	(979)	1,172
F. Extra ordinary / unusual items	-	-	-
IV. Profit Before Taxation (III - E - F)	305,783	330,012	361,327
G. Taxation	161,123	183,426	167,414
1. Current	138,657	165,771	169,526
2. Prior	(228)	5,969	1,447
3. Deferred	22,693	11,686	(3,559)
V. Profit After Taxation (IV - G)	144,660	146,586	193,913
Notes on Human Resources			
Number of Employees*	179,787	190,086	197,647
1. Permanent	161,405	174,905	176,573
a. Male	127,603	138,025	141,258
<i>of which: Branch Managers</i>	12,031	12,488	12,709
b. Female	33,802	36,880	35,315
<i>of which: Branch Managers</i>	832	876	916
2. Contractual	18,382	15,181	21,074
a. Male	16,106	13,547	18,070
<i>of which: Branch Managers</i>	92	106	111
b. Female	2,276	1,634	3,004
<i>of which: Branch Managers</i>	-	1	1

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

1.2 Profit and Loss Accounts

Foreign Banks

	(Million Rupees)		
Profit/Loss Account	Jan-Mar 2025	Oct-Dec 2025 R	Jan-Mar 2026 P
A. Mark-Up/Return/Interest Earned	52,941	41,589	37,590
1. Loans and advances	7,378	6,046	5,721
2. Investments	31,165	30,412	27,225
3. Lendings to financial institutions	13,847	4,318	4,213
4. Balances with banks	226	128	160
5. Income from inter-office lending	307	679	265
6. Other	18	6	6
B. Mark-Up/Return/Interest Expensed	21,686	15,778	14,379
1. Deposits	10,310	9,769	9,003
2. Borrowings	10,775	5,292	5,078
3. Subordinated debt	-	-	-
4. Cost of foreign currency swaps against foreign currency deposits / borrowings	267	-	-
5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	27	38	32
6. Expense on inter-office borrowing	307	679	265
7. Other	-	-	-
I. Net Mark-UP/Return/Interest Income (A - B)	31,255	25,811	23,212
C. Non Mark-UP/Return/Interest Income	2,503	3,328	3,992
1. Fee & Commission Income	1,384	1,395	1,746
i. Branch banking customer fees	15	18	15
ii. Consumer finance related fees	-	-	-
iii. Card related fees (debit and credit cards)	0	0	0
iv. Credit related fees	337	316	646
v. Investment banking fee	141	51	123
vi. Commission on trade	251	291	317
vii. Commission on guarantees	372	478	413
viii. Commission on cash management	28	24	21
ix. Commission on remittances including home remittances	9	35	10
x. Commission on utility bills	-	-	-
xi. Commission income - Bancassurance	-	-	-
xii. Rent on lockers	-	-	-
xiii. Commission on investments services	-	-	-
xiv. Other Commission	230	181	202
2. Dividend Income	-	-	-
3. Foreign exchange income	270	1,870	2,229
4. Income from derivatives	(0)	0	-
5. Gain on securities	846	58	14
i. Realised	896	20	48
ii. Unrealised - held for trading	(50)	38	(34)
6. Other Income	3	5	3
i. Rent on property	-	-	-
ii. Gain on sale of fixed assets-net	0	(0)	1
iii. Loss on termination of lease liability against right of use assets	-	-	-
iv. Gain on sale of non banking assets - net	-	-	-
v. Other	3	5	2
II. Total Income (I + C)	33,758	29,139	27,204

1.2 Profit and Loss Accounts

Foreign Banks

	(Million Rupees)		
Profit/Loss Account	Jan-Mar 2025	Oct-Dec 2025 R	Jan-Mar 2026 P
D. Non Mark-UP/Return/Interest Expenses	2,672	4,419	3,398
1. Operating expenses	2,042	3,927	3,005
i. Total compensation expense	1,145	2,519	1,632
ii. Property expense	335	466	413
a. Rent and taxes	10	235	72
b. Insurance	4	6	5
c. Utilities cost	28	29	24
d. Lease rental	-	-	-
e. Fuel expense generators	-	-	-
f. Security (including guards)	34	43	31
g. Repair and maintenance (including janitorial charges)	76	121	83
h. Depreciation on right-of-use assets	159	(67)	108
i. Depreciation	24	99	90
iii. Information technology expenses	113	328	317
iv. Other operating expenses	450	614	644
2. Workers welfare fund	630	492	393
3. Other charges	-	-	-
i. Penalties imposed by State Bank of Pakistan	-	-	-
ii. Penalties imposed by other regulatory bodies (to be specified)	-	-	-
iii. Others (to be specified, if material)	-	-	-
III. Profit before provisions (II - D)	31,086	24,721	23,806
E. Provisions / (reversals) and write offs - net	(438)	77	109
1. (Reversals) / provisions against balance with Banks	(5)	(2)	(4)
2. (Reversals) / provisions for diminution in value of investments	-	-	-
3. (Reversals) / provisions against loans & advances	(569)	775	(692)
4. (Reversals) / provisions against off balance sheet items	6	146	97
5. Reversals against other assets	101	(821)	708
6. Recovery of written off / charged off bad debts	30	(21)	(0)
F. Extra ordinary / unusual items	-	-	-
IV. Profit Before Taxation (III - E - F)	31,523	24,643	23,697
G. Taxation	14,545	11,878	10,532
1. Current	14,732	12,208	10,903
2. Prior	-	-	-
3. Deferred	(187)	(331)	(371)
V. Profit After Taxation (IV - G)	16,978	12,765	13,166
Notes on Human Resources			
Number of Employees*	358	354	349
1. Permanent	357	353	348
a. Male	276	271	269
of which: Branch Managers	7	8	8
b. Female	81	82	79
of which: Branch Managers	3	3	3
2. Contractual	1	1	1
a. Male	1	1	1
of which: Branch Managers	-	-	-
b. Female	-	-	-
of which: Branch Managers	-	-	-

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