

Scheduled Banks

Assets & Liabilities

and

Profit & Loss Accounts

1.1 Assets and Liabilities

All Banks

(Million Rupees)

Item	Jun-25	Mar-26 R	Jun-26 P
Assets	60,105,760	64,177,788	69,703,164
I. Currency and Deposits	3,240,084	3,226,092	3,691,708
1. Currency	703,385	867,264	790,530
2. Transferable Deposits	2,290,056	2,185,911	2,647,669
3. Restricted/ compulsory deposits	67,454	66,140	66,595
4 Other Deposits	179,189	106,778	186,914
II. Securities(other than shares)	36,806,140	39,425,884	42,837,192
1. Short-term	6,076,255	5,525,529	8,104,909
2. Long-term	30,729,885	33,900,356	34,732,283
III. Loans extended (Advances)	14,873,092	15,634,928	16,509,362
1. Short-term	8,798,827	9,003,169	9,347,967
A) Money at call	329,870	71,511	162,211
B) Reverse Repo	571,135	518,476	578,030
C) Bills purchased and discounted	358,740	342,388	355,590
D) Other short-term loans	7,539,080	8,070,795	8,252,136
2. Long-term	6,074,265	6,631,759	7,161,395
IV. Shares and other equity	786,636	789,675	813,747
1. Quoted	353,496	329,157	343,319
2. Non quoted	423,876	431,893	437,784
3. Investment fund shares	9,264	28,626	32,644
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	9,868	10,188	14,658
VII. Other accounts receivable	2,663,506	3,170,989	3,825,966
1. Trade credit and advances	-	-	-
2. Others	2,663,506	3,170,989	3,825,966
A) Dividends receivable resident sector	216	843	240
B) Settlement accounts resident sector	38,074	43,185	44,964
C) Items in the process of collection	372	506	347
D) Miscellaneous assets residents sector	2,618,597	3,032,645	3,723,144
E) Other non- resident accounts receivable	6,248	93,809	57,271
VIII. Non-financial assets	1,726,433	1,920,032	2,010,529
1. Produced assets	1,301,445	1,438,892	1,502,565
A) Tangible fixed assets	1,168,928	1,267,433	1,325,290
a) Dwellings	244,866	252,765	259,191
i) Building on freehold land	9,648	11,078	11,040
ii) Building on leasehold land	235,218	241,687	248,151
b) Other buildings and structures	392,129	409,319	421,067
i) Building on freehold land	120,475	137,301	138,728
ii) Building on leasehold land	271,654	272,018	282,338
c) Machinery and equipment	436,143	497,758	533,126
i) Transport equipment	44,420	57,543	67,856
ii) Furniture & Fixture	71,412	81,380	90,200
iii) Office equipment	252,915	286,579	298,442
iv) Other machinery & equipment	67,396	72,256	76,629
d) Other tangible fixed assets n.e.s	95,790	107,590	111,906
B) Intangible fixed assets	132,517	171,460	177,276
a) Computer software	97,121	136,038	141,861
b) Other intangible fixed assets n.e.s	35,396	35,421	35,414
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	392,879	437,916	464,029
A) Tangible non-produced assets	363,421	407,045	432,665
a) Land	225,442	249,421	267,292
i) Land underlying Buildings and structures	225,442	249,421	267,292
1. Freehold land	93,803	115,660	119,873
2. Leasehold land	131,639	133,761	147,419
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	137,979	157,625	165,373
B) Intangible non-produced assets	29,458	30,871	31,364
a) Leases and other transferable contracts	21,343	24,780	25,232
b) Purchased goodwill	1,860	1,860	1,860
c) Other intangible non-produced assets n.e.s	6,255	4,231	4,272
3. Capital work in progress	32,109	43,224	43,935

1.1 Assets and Liabilities

All Banks

(Million Rupees)

Item	Jun-25	Mar-26 R	Jun-26 P
Liabilities	60,105,760	64,177,788	69,703,164
I. Deposits	36,486,539	38,395,551	42,104,725
1. Transferable Deposits	30,460,270	32,180,111	35,732,091
2. Restricted/ compulsory deposits	680,627	593,329	804,711
3. Other deposits	5,345,641	5,622,112	5,567,923
II. Securities (other than shares bonds/ debentures etc.)	118,535	104,421	110,879
1. Short-term	-	-	-
2. Long-term	118,535	104,421	110,879
III. Loans (Borrowings)	14,994,400	16,857,329	17,641,678
1. Short-term	14,598,854	16,108,521	16,895,352
A) Money at call	442,739	603,472	346,712
B) Repurchase agreements (Repo)	12,606,940	14,456,242	15,565,700
C) Other short-term borrowings	1,549,175	1,048,807	982,940
2. Long-term borrowings	395,546	748,809	746,327
IV. Financial Derivatives	19,239	24,377	25,430
V. Other accounts payable	4,768,254	5,126,702	5,552,685
1. Provision for losses	987,150	902,169	826,173
A) Provision for loan losses-Specific	911,769	814,875	713,959
B) Provision for loan losses-General	47,756	43,970	68,897
C) Provision for other losses	27,626	43,324	43,317
2. Accumulated Depreciation	496,188	547,925	569,680
3. Other accounts payable to other resident Sectors	3,244,601	3,645,998	4,120,317
A) Dividends payable	7,362	35,372	11,285
B) Settlement accounts	37,429	25,466	28,675
C) Items in the process of collection	23,923	19,128	19,146
D) Miscellaneous liability items	3,175,886	3,566,032	4,061,211
a) Suspense account	145,366	172,960	191,526
b) Provision for expected costs	221,298	254,958	260,619
c) Deferred tax liabilities	57,684	91,016	41,560
d) Accrued wages	17,333	19,178	20,368
e) Accrued rent	563	731	669
f) Accrued taxes	900,523	1,088,115	1,148,890
g) Other miscellaneous liability items	1,833,120	1,939,074	2,397,579
4. Other non- resident accounts payable	40,315	30,610	36,516
A) Dividends payable non-residents	28,276	18,493	17,970
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	12,039	12,118	18,546
VI. Insurance, pension, and standardized guarantee schemes	-	-	-
VII. Shares and other equity	3,718,793	3,669,407	4,267,766
1. Quoted	360,167	322,305	311,294
2. Non quoted	273,932	254,634	295,060
3. Investment fund shares	-	-	-
4. Retained earnings	580,392	1,130,294	1,061,911
5. Current year result	628,876	585,365	773,879
6. General and special reserve	1,291,155	1,144,659	1,378,632
7. Valuation adjustments	584,270	232,150	446,992
IX. Contingencies and Commitments³	17,998,529	17,925,567	19,855,139
1. Guarantees	3,475,049	3,575,580	3,681,178
2. Commitments	14,279,048	14,103,228	15,930,906
A) Letter of Credit	4,713,423	5,176,406	5,237,438
B) Forward Foreign Exchange Transactions	6,647,264	6,203,136	7,623,409
C) Forward government Securities Transactions	397,509	498,776	738,605
D) Derivatives	102,735	313,757	322,475
E) Forward lending	434,003	438,160	406,189
F) Operating leases	365	481	595
G) Commitments for acquisition of :	61,591	69,821	97,224
i.Fixed assets	47,399	54,187	76,392
ii. Intangible assets	14,191	15,634	20,832
H) Other commitments	1,922,158	1,402,691	1,504,972
3. Other contingent liabilities	244,432	246,759	243,055

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	Jun-25	Mar-26 R	Jun-26 P
Assets	11,452,836	11,760,732	12,432,027
I. Currency and Deposits	596,800	477,202	640,552
1. Currency	128,186	124,282	127,907
2. Transferable Deposits	416,042	305,469	454,649
3. Restricted/ compulsory deposits	-	-	-
4 Other Deposits	52,572	47,452	57,995
II. Securities (other than shares)	7,114,311	7,393,153	7,620,303
1. Short-term	1,818,615	1,973,797	2,125,830
2. Long-term	5,295,696	5,419,356	5,494,473
III. Loans extended (Advances)	2,913,851	3,053,695	3,254,865
1. Short-term	1,480,134	1,540,709	1,662,048
A) Money at call	24,557	8,019	10,938
B) Reverse Repo	62,342	29,172	113,673
C) Bills purchased and discounted	40,121	47,840	49,351
D) Other short-term loans	1,353,115	1,455,678	1,488,087
2. Long-term	1,433,717	1,512,985	1,592,817
IV. Shares and other equity	210,070	178,046	175,789
1. Quoted	109,559	86,944	74,927
2. Non quoted	100,511	91,058	100,805
3. Investment fund shares	-	45	58
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	-	-	-
VII. Other accounts receivable	409,981	419,415	497,768
1. Trade credit and advances	-	-	-
2. Others	409,981	419,415	497,768
A) Dividends receivable resident sector	-	-	-
B) Settlement accounts resident sector	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous assets residents sector	409,981	419,415	497,768
E) Other non- resident accounts receivable	-	-	-
VIII. Non-financial assets	207,822	239,220	242,749
1. Produced assets	100,963	122,420	126,344
A) Tangible fixed assets	95,277	116,066	119,357
a) Dwellings	10,000	10,685	10,705
i) Building on freehold land	594	594	594
ii) Building on leasehold land	9,406	10,091	10,111
b) Other buildings and structures	50,343	65,641	66,174
i) Building on freehold land	26,878	39,586	39,627
ii) Building on leasehold land	23,466	26,055	26,548
c) Machinery and equipment	26,856	31,088	33,734
i) Transport equipment	3,011	3,952	4,248
ii) Furniture & Fixtures	5,467	6,210	6,452
iii) Office equipment	10,286	12,045	13,640
iv) Other machinery & equipment	8,093	8,880	9,394
d) Other tangible fixed assets n.e.s	8,078	8,652	8,743
B) Intangible fixed assets	5,686	6,354	6,988
a) Computer software	5,686	6,354	6,988
b) Other intangible fixed assets n.e.s	-	-	-
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	105,534	113,990	114,402
A) Tangible non-produced assets	105,534	113,990	114,402
a) Land	31,587	31,924	31,924
i) Land underlying Buildings and structures	31,587	31,924	31,924
1. Freehold land	10,737	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	73,947	82,066	82,479
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	1,325	2,810	2,003

1.1.1 Assets and Liabilities

Public Sector Banks

(Million Rupees)

Item	Jun-25	Mar-26 R	Jun-26 P
Liabilities	11,452,836	11,760,732	12,432,027
I. Deposits	7,464,578	6,889,594	7,350,589
1. Transferable Deposits	5,392,825	5,297,713	6,120,496
2. Restricted/ compulsory deposits	34,674	32,798	51,931
3. Other deposits	2,037,079	1,559,083	1,178,162
II. Securities (other than shares bonds/ debentures etc.)	-	-	-
1. Short-term	-	-	-
2. Long-term	-	-	-
III. Loans (Borrowings)	2,199,641	3,101,391	3,332,363
1. Short-term	2,166,304	3,059,748	3,291,768
A) Money at call	45,491	28,793	40,288
B) Repurchase agreements (Repo)	1,962,678	2,909,601	3,122,693
C) Other short-term borrowings	158,136	121,355	128,787
2. Long-term borrowings	33,337	41,643	40,595
IV. Financial Derivatives	-	-	-
V. Other accounts payable	1,042,426	1,020,966	940,045
1. Provision for losses	307,908	311,971	310,330
A) Provision for loan losses-Specific	297,904	301,610	299,865
B) Provision for loan losses-General	3,164	3,154	3,154
C) Provision for other losses	6,841	7,207	7,312
2. Accumulated Depreciation	53,317	62,071	65,364
3. Other accounts payable to other resident Sectors	681,201	646,924	564,351
A) Dividends payable	3	4,910	3
B) Settlement accounts	11,009	5,891	7,148
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items	670,189	636,124	557,200
a) Suspense account	31,188	34,265	34,857
b) Provision for expected costs	13,491	15,110	15,530
c) Deferred tax liabilities	-	-	-
d) Accrued wages	-	-	-
e) Accrued rent	-	-	-
f) Accrued taxes	57,458	67,846	68,326
g) Other miscellaneous liability items	568,051	518,903	438,487
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	746,191	748,781	809,030
1. Quoted	65,570	56,820	56,820
2. Non quoted	153,544	162,294	162,294
3. Investment fund shares	-	-	-
4. Retained earnings	267,966	291,421	291,132
5. Current year result	56,065	75,534	103,791
6. General and special reserve	121,738	127,730	129,397
7. Valuation adjustments	81,307	34,982	65,595
IX. Contingencies and Commitments³	4,141,103	4,183,448	4,552,024
1. Guarantees	682,388	771,811	798,585
2. Commitments	3,339,852	3,294,226	3,637,065
A) Letter of Credit	2,085,799	2,016,005	2,017,358
B) Forward Foreign Exchange Transactions	1,101,805	1,101,412	1,450,521
C) Forward government Securities Transactions	62,722	41,022	40,170
D) Derivatives	-	-	-
E) Forward lending	44,848	75,696	75,210
F) Operating leases	-	-	-
G) Commitments for acquisition of :	2,936	3,892	3,276
i. Fixed assets	2,740	3,756	3,127
ii. Intangible assets	195	136	148
H) Other commitments	41,743	56,198	50,532
3. Other contingent liabilities	118,863	117,412	116,373

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	Jun-25	Mar-26 R	Jun-26 P
Assets	46,819,403	50,615,464	55,454,774
I. Currency and Deposits	2,479,268	2,579,133	2,898,152
1. Currency	574,567	742,010	661,581
2. Transferable Deposits	1,778,079	1,777,799	2,106,848
3. Restricted/ compulsory deposits	7	-	805
4 Other Deposits	126,616	59,325	128,919
II. Securities(other than shares)	28,693,513	30,941,266	34,131,220
1. Short-term	3,328,913	2,536,453	4,908,106
2. Long-term	25,364,600	28,404,814	29,223,114
III. Loans extended (Advances)	11,324,745	12,063,208	12,704,051
1. Short-term	6,689,283	6,948,839	7,139,153
A) Money at call	304,816	61,288	150,421
B) Reverse Repo	312,141	403,623	346,205
C) Bills purchased and discounted	302,820	293,817	305,681
D) Other short-term loans	5,769,506	6,190,111	6,336,845
2. Long-term	4,635,462	5,114,369	5,564,898
IV. Shares and other equity	576,566	611,628	637,958
1. Quoted	243,938	242,213	268,392
2. Non quoted	323,364	340,835	336,979
3. Investment fund shares	9,264	28,581	32,587
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	8,169	8,425	11,393
VII. Other accounts receivable	2,226,706	2,738,043	3,311,177
1. Trade credit and advances	-	-	-
2. Others	2,226,706	2,738,043	3,311,177
A) Dividends receivable resident sector	216	843	240
B) Settlement accounts resident sector	38,074	43,185	44,964
C) Items in the process of collection	372	506	347
D) Miscellaneous assets residents sector	2,181,809	2,599,724	3,208,362
E) Other non- resident accounts receivable	6,236	93,784	57,263
VIII. Non-financial assets	1,510,436	1,673,761	1,760,823
1. Produced assets	1,196,477	1,313,115	1,372,954
A) Tangible fixed assets	1,070,195	1,148,577	1,203,223
a) Dwellings	234,223	241,437	247,996
i) Building on freehold land	9,054	10,484	10,446
ii) Building on leasehold land	225,169	230,953	237,550
b) Other buildings and structures	340,836	342,869	354,087
i) Building on freehold land	93,598	97,423	98,814
ii) Building on leasehold land	247,239	245,445	255,273
c) Machinery and equipment	407,764	465,524	498,167
i) Transport equipment	40,950	53,251	63,236
ii) Furniture & Fixtures	65,745	75,084	83,664
iii) Office equipment	242,235	274,137	284,357
iv) Other machinery & equipment	58,833	63,052	66,911
d) Other tangible fixed assets n.e.s	87,373	98,747	102,973
B) Intangible fixed assets	126,282	164,538	169,730
a) Computer software	91,380	129,636	134,832
b) Other intangible fixed assets n.e.s	34,902	34,902	34,899
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	283,174	320,249	345,936
A) Tangible non-produced assets	253,871	289,378	314,573
a) Land	193,855	217,497	235,369
i) Land underlying Buildings and structures	193,855	217,497	235,369
1. Freehold land	83,066	104,586	108,799
2. Leasehold land	110,790	112,911	126,569
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	60,015	71,881	79,204
B) Intangible non-produced assets	29,304	30,871	31,364
a) Leases and other transferable contracts	21,343	24,780	25,232
b) Purchased goodwill	1,860	1,860	1,860
c) Other intangible non-produced assets n.e.s	6,101	4,231	4,272
3. Capital work in progress	30,785	40,397	41,932

1.1.2 Assets and Liabilities

Domestic Private Banks

(Million Rupees)

Item	Jun-25	Mar-26 R	Jun-26 P
Liabilities	46,819,403	50,615,464	55,454,774
I. Deposits	28,118,620	30,633,388	33,779,350
1. Transferable Deposits	24,247,031	26,084,745	28,723,187
2. Restricted/ compulsory deposits	605,081	520,937	715,773
3. Other deposits	3,266,508	4,027,706	4,340,390
II. Securities (other than shares bonds/ debentures etc.)	118,535	104,421	110,879
1. Short-term	-	-	-
2. Long-term	118,535	104,421	110,879
III. Loans (Borrowings)	12,139,413	13,099,962	13,772,127
1. Short-term	11,777,203	12,775,488	13,456,966
A) Money at call	397,248	574,679	305,923
B) Repurchase agreements (Repo)	10,612,651	11,539,674	12,439,019
C) Other short-term borrowings	767,305	661,134	712,024
2. Long-term borrowings	362,209	324,474	315,161
IV. Financial Derivatives	17,595	21,919	22,220
V. Other accounts payable	3,670,132	4,067,782	4,556,587
1. Provision for losses	677,489	588,750	514,504
A) Provision for loan losses-Specific	613,769	513,169	413,997
B) Provision for loan losses-General	44,584	40,808	65,735
C) Provision for other losses	19,137	34,773	34,771
2. Accumulated Depreciation	439,960	483,031	501,677
3. Other accounts payable to other resident Sectors	2,512,464	2,965,406	3,504,111
A) Dividends payable	7,359	30,462	11,282
B) Settlement accounts	25,994	19,896	21,561
C) Items in the process of collection	23,923	19,128	19,146
D) Miscellaneous liability items	2,455,188	2,895,919	3,452,122
a) Suspense account	111,032	136,210	156,117
b) Provision for expected costs	207,807	239,849	245,089
c) Deferred tax liabilities	57,472	88,451	41,560
d) Accrued wages	3,908	5,305	5,884
e) Accrued rent	563	731	669
f) Accrued taxes	841,166	1,021,031	1,076,539
g) Other miscellaneous liability items	1,233,240	1,404,343	1,926,264
4. Other non- resident accounts payable	40,218	30,595	36,296
A) Dividends payable non-residents	28,276	18,493	17,970
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	11,942	12,103	18,326
VI. Insurance, pension, and standardized guarantee schemes	-	-	-
VII. Shares and other equity	2,755,108	2,687,992	3,213,612
1. Quoted	294,597	223,612	212,749
2. Non quoted	46,161	61,260	101,887
3. Investment fund shares	-	-	-
4. Retained earnings	193,880	691,521	623,377
5. Current year result	548,403	497,382	644,953
6. General and special reserve	1,169,427	1,016,939	1,249,244
7. Valuation adjustments	502,640	197,279	381,402
IX. Contingencies and Commitments³	11,462,380	12,821,981	14,535,071
1. Guarantees	2,126,317	2,668,819	2,741,655
2. Commitments	9,210,893	10,024,207	11,667,125
A) Letter of Credit	2,597,274	3,135,520	3,194,450
B) Forward Foreign Exchange Transactions	3,940,927	4,373,279	5,597,155
C) Forward government Securities Transactions	334,788	455,827	698,436
D) Derivatives	102,735	313,757	322,475
E) Forward lending	362,484	341,595	307,851
F) Operating leases	365	481	595
G) Commitments for acquisition of :	58,518	65,898	93,948
i. Fixed assets	44,522	50,400	73,265
ii. Intangible assets	13,996	15,498	20,683
H) Other commitments	1,813,802	1,337,850	1,452,215
3. Other contingent liabilities	125,171	128,956	126,291

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	Jun-25	Mar-26 R	Jun-26 P
Assets	1,833,521	1,801,592	1,816,363
I. Currency and Deposits	164,016	169,757	153,005
1. Currency	632	972	1,042
2. Transferable Deposits	95,935	102,644	86,172
3. Restricted/ compulsory deposits	67,448	66,140	65,790
4 Other Deposits	1	1	1
II. Securities(other than shares)	998,316	1,091,465	1,085,669
1. Short-term	928,727	1,015,279	1,070,973
2. Long-term	69,589	76,186	14,696
III. Loans extended (Advances)	634,496	518,025	550,446
1. Short-term	629,409	513,621	546,766
A) Money at call	497	2,204	852
B) Reverse Repo	196,653	85,681	118,152
C) Bills purchased and discounted	15,800	731	558
D) Other short-term loans	416,459	425,006	427,204
2. Long-term	5,087	4,404	3,680
IV. Shares and other equity	-	-	-
1. Quoted	-	-	-
2. Non quoted	-	-	-
3. Investment fund shares	-	-	-
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	1,699	1,763	3,265
VII. Other accounts receivable	26,819	13,531	17,022
1. Trade credit and advances	-	-	-
2. Others	26,819	13,531	17,022
A) Dividends receivable resident sector	-	-	-
B) Settlement accounts resident sector	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous assets residents sector	26,806	13,506	17,014
E) Other non- resident accounts receivable	12	25	7
VIII. Non-financial assets	8,176	7,051	6,957
1. Produced assets	4,005	3,357	3,266
A) Tangible fixed assets	3,456	2,789	2,710
a) Dwellings	644	644	489
i) Building on freehold land	-	-	-
ii) Building on leasehold land	644	644	489
b) Other buildings and structures	949	809	805
i) Building on freehold land	-	292	288
ii) Building on leasehold land	949	517	517
c) Machinery and equipment	1,523	1,146	1,225
i) Transport equipment	459	340	371
ii) Furniture & Fixtures	200	86	85
iii) Office equipment	394	397	445
iv) Other machinery & equipment	469	324	325
d) Other tangible fixed assets n.e.s	340	190	190
B) Intangible fixed assets	549	568	557
a) Computer software	54	48	42
b) Other intangible fixed assets n.e.s	495	519	514
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	4,170	3,678	3,691
A) Tangible non-produced assets	4,016	3,678	3,691
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	4,016	3,678	3,691
B) Intangible non-produced assets	154	-	-
a) Leases and other transferable contracts	-	-	-
b) Purchased goodwill	-	-	-
c) Other intangible non-produced assets n.e.s	154	-	-
3. Capital work in progress	-	16	-

1.1.3 Assets and Liabilities

Foreign Banks

(Million Rupees)

Item	Jun-25	Mar-26 R	Jun-26 P
Liabilities	1,833,521	1,801,592	1,816,363
I. Deposits	903,342	872,570	974,786
1. Transferable Deposits	820,414	797,653	888,409
2. Restricted/ compulsory deposits	40,873	39,594	37,007
3. Other deposits	42,054	35,323	49,371
II. Securities (other than shares bonds/ debentures etc.)	-	-	-
1. Short-term	-	-	-
2. Long-term	-	-	-
III. Loans (Borrowings)	655,346	655,977	537,188
1. Short-term	655,346	273,285	146,618
A) Money at call	-	-	500
B) Repurchase agreements (Repo)	31,612	6,966	3,989
C) Other short-term borrowings	623,734	266,319	142,129
2. Long-term borrowings	-	382,692	390,571
IV. Financial Derivatives	1,644	2,458	3,210
V. Other accounts payable	55,695	37,955	56,054
1. Provision for losses	1,753	1,448	1,339
A) Provision for loan losses-Specific	97	97	97
B) Provision for loan losses-General	8	8	8
C) Provision for other losses	1,648	1,344	1,235
2. Accumulated Depreciation	2,911	2,824	2,639
3. Other accounts payable to other resident Sectors	50,935	33,668	51,855
A) Dividends payable	-	-	-
B) Settlement accounts	426	(321)	(34)
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items	50,509	33,989	51,889
a) Suspense account	3,146	2,485	553
b) Provision for expected costs	-	-	-
c) Deferred tax liabilities	212	2,565	-
d) Accrued wages	13,424	13,873	14,484
e) Accrued rent	-	-	-
f) Accrued taxes	1,899	(763)	4,025
g) Other miscellaneous liability items	31,828	15,828	32,827
4. Other non- resident accounts payable	96	15	220
A) Dividends payable non-residents	-	-	-
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	96	15	220
VI. Insurance, pension, and standardized guarantee schemes	-	-	-
VII. Shares and other equity	217,495	232,633	245,125
1. Quoted	-	41,873	41,724
2. Non quoted	74,228	31,080	30,879
3. Investment fund shares	-	-	-
4. Retained earnings	118,546	147,352	147,402
5. Current year result	24,408	12,449	25,135
6. General and special reserve	(10)	(10)	(10)
7. Valuation adjustments	324	(110)	(5)
IX. Contingencies and Commitments³	2,395,046	920,137	768,044
1. Guarantees	666,345	134,950	140,938
2. Commitments	1,728,303	784,795	626,716
A) Letter of Credit	30,351	24,881	25,630
B) Forward Foreign Exchange Transactions	1,604,531	728,445	575,733
C) Forward government Securities Transactions	-	1,927	-
D) Derivatives	-	-	-
E) Forward lending	26,671	20,868	23,128
F) Operating leases	-	-	-
G) Commitments for acquisition of :	137	30	-
i. Fixed assets	137	30	-
ii. Intangible assets	-	-	-
H) Other commitments	66,613	8,643	2,225
3. Other contingent liabilities	398	392	390

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	Apr-Jun 2025	Jan-Mar 2026 R	Apr-Jun 2026 P
A. Mark-Up/Return/Interest Earned	1,866,078	1,766,748	2,274,838
1. Loans and advances	407,182	376,257	440,550
2. Investments	1,129,972	1,059,565	1,473,504
3. Lendings to financial institutions	21,584	20,832	18,316
4. Balances with banks	3,666	2,647	5,164
5. Income from inter-office lending	298,062	302,302	331,512
6. Other	5,612	5,146	5,791
B. Mark-Up/Return/Interest Expensed	1,278,791	1,206,951	1,610,840
1. Deposits	509,728	471,998	610,018
2. Borrowings	381,978	351,889	574,729
3. Subordinated debt	6,789	4,757	6,034
4. Cost of foreign currency swaps against foreign currency deposits / borrowings	23,631	17,958	19,764
5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	9,612	10,689	14,341
6. Expense on inter-office borrowing	298,062	302,302	331,512
7. Other	48,991	47,358	54,443
I. Net Mark-UP/Return/Interest Income (A - B)	587,287	559,797	663,998
C. Non Mark-UP/Return/Interest Income	155,975	278,199	417,590
1. Fee & Commission Income	75,929	79,174	90,083
i. Branch banking customer fees	7,898	7,908	8,248
ii. Consumer finance related fees	7,561	8,652	10,831
iii. Card related fees (debit and credit cards)	21,978	26,981	29,767
iv. Credit related fees	1,644	3,028	2,159
v. Investment banking fee	2,078	2,911	2,483
vi. Commission on trade	13,531	11,661	15,265
vii. Commission on guarantees	5,173	4,916	5,851
viii. Commission on cash management	2,446	2,553	2,364
ix. Commission on remittances including home remittances	3,970	2,122	3,410
x. Commission on utility bills	173	171	176
xi. Commission income - Bancassurance	1,602	1,318	1,589
xii. Rent on lockers	123	533	610
xiii. Commission on investments services	265	215	114
xiv. Other Commission	7,487	6,205	7,216
2. Dividend Income	7,837	11,829	10,022
3. Foreign exchange income	33,442	133,785	249,094
4. Income from derivatives	(289)	(294)	1,424
5. Gain on securities	33,924	50,287	61,453
i. Realised	31,088	56,668	55,661
ii. Unrealised - held for trading	2,836	(6,381)	5,792
6. Other Income	5,132	3,419	5,515
i. Rent on property	280	223	328
ii. Gain on sale of fixed assets-net	1,273	1,026	2,565
iii. Loss on termination of lease liability against right of use assets	485	607	458
iv. Gain on sale of non banking assets - net	12	10	302
v. Other	3,081	1,553	1,862
II. Total Income (I + C)	743,262	837,996	1,081,588

1.2 Profit and Loss Accounts

All Banks

(Million Rupees)

Profit/Loss Account	Apr-Jun 2025	Jan-Mar 2026 R	Apr-Jun 2026 P
D. Non Mark-UP/Return/Interest Expenses	340,150	397,159	527,428
1. Operating expenses	331,046	389,149	516,956
i. Total compensation expense	137,362	147,089	175,551
ii. Property expense	50,535	53,632	62,182
a. Rent and taxes	4,529	2,940	3,219
b. Insurance	308	392	487
c. Utilities cost	10,048	8,770	13,220
d. Lease rental	52	-	-
e. Fuel expense generators	1,004	911	1,166
f. Security (including guards)	8,874	8,946	11,432
g. Repair and maintenance (including janitorial charges)	7,017	6,782	10,576
h. Depreciation on right-of-use assets	11,370	11,701	13,934
i. Depreciation	7,332	13,190	8,148
iii. Information technology expenses	33,127	33,887	39,052
iv. Other operating expenses	110,022	154,540	240,172
2. Workers welfare fund	7,625	7,199	9,218
3. Other charges	1,479	810	1,254
i. Penalties imposed by State Bank of Pakistan	627	33	362
ii. Penalties imposed by other regulatory bodies (to be specified)	0	-	5
iii. Others (to be specified, if material)	852	777	887
III. Profit before provisions (II - D)	403,112	440,837	554,159
E. Provisions / (reversals) and write offs - net	(8,392)	3,551	(195)
1. (Reversals) / provisions against balance with Banks	(1,972)	(119)	1,702
2. (Reversals) / provisions for diminution in value of investments	(762)	(159)	62
3. (Reversals) / provisions against loans & advances	2,299	(135)	259
4. (Reversals) / provisions against off balance sheet items	(3,267)	3,191	1,654
5. Reversals against other assets	(236)	1,063	(1,327)
6. Recovery of written off / charged off bad debts	(4,454)	(290)	(2,545)
F. Extra ordinary / unusual items	-	-	-
IV. Profit Before Taxation (III - E - F)	411,504	437,286	554,354
G. Taxation	237,218	204,884	239,774
1. Current	236,423	211,296	228,260
2. Prior	24,309	1,447	2,579
3. Deferred	(23,514)	(7,859)	8,935
V. Profit After Taxation (IV - G)	174,286	232,402	314,580
Notes on Human Resources			
Number of Employees*	223,881	238,923	242,245
1. Permanent	197,933	208,190	211,083
a. Male	158,298	167,869	169,637
<i>of which: Branch Managers</i>	15,152	15,360	15,460
b. Female	39,635	40,321	41,446
<i>of which: Branch Managers</i>	1,048	1,079	1,097
2. Contractual	25,948	30,733	31,162
a. Male	22,844	27,538	27,868
<i>of which: Branch Managers</i>	504	584	745
b. Female	3,104	3,195	3,294
<i>of which: Branch Managers</i>	24	28	32

* 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	Apr-Jun 2025	Jan-Mar 2026 R	Apr-Jun 2026 P
A. Mark-Up/Return/Interest Earned	394,854	371,604	377,865
1. Loans and advances	79,247	82,443	76,995
2. Investments	215,741	194,699	196,109
3. Lendings to financial institutions	2,450	2,886	1,834
4. Balances with banks	1,546	1,189	2,272
5. Income from inter-office lending	92,313	87,179	97,230
6. Other	3,557	3,209	3,425
B. Mark-Up/Return/Interest Expensed	299,916	278,685	296,697
1. Deposits	118,267	108,498	110,597
2. Borrowings	83,849	78,419	83,275
3. Subordinated debt	1,060	944	962
4. Cost of foreign currency swaps against foreign currency deposits / borrowings	3,545	2,409	3,472
5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	876	1,229	1,154
6. Expense on inter-office borrowing	92,313	87,179	97,230
7. Other	6	7	7
I. Net Mark-UP/Return/Interest Income (A - B)	94,938	92,919	81,168
C. Non Mark-UP/Return/Interest Income	23,858	21,643	18,639
1. Fee & Commission Income	11,013	12,771	12,017
i. Branch banking customer fees	516	421	413
ii. Consumer finance related fees	343	356	434
iii. Card related fees (debit and credit cards)	1,919	4,102	4,016
iv. Credit related fees	714	1,297	948
v. Investment banking fee	183	372	339
vi. Commission on trade	1,238	801	759
vii. Commission on guarantees	1,198	1,293	1,020
viii. Commission on cash management	79	612	110
ix. Commission on remittances including home remittances	237	(158)	91
x. Commission on utility bills	6	2	3
xi. Commission income - Bancassurance	145	220	165
xii. Rent on lockers	21	19	24
xiii. Commission on investments services	-	-	-
xiv. Other Commission	4,413	3,432	3,696
2. Dividend Income	1,499	1,415	1,266
3. Foreign exchange income	1,865	7,849	(157)
4. Income from derivatives	-	-	-
5. Gain on securities	9,221	(1,427)	4,510
i. Realised	7,791	(1,141)	3,982
ii. Unrealised - held for trading	1,430	(286)	528
6. Other Income	260	1,035	1,003
i. Rent on property	69	53	56
ii. Gain on sale of fixed assets-net	95	40	115
iii. Loss on termination of lease liability against right of use assets	13	177	68
iv. Gain on sale of non banking assets - net	8	7	4
v. Other	75	758	760
II. Total Income (I + C)	118,796	114,562	99,807

1.2 Profit and Loss Accounts Public Sector Banks

(Million Rupees)

Profit/Loss Account	Apr-Jun 2025	Jan-Mar 2026 R	Apr-Jun 2026 P
D. Non Mark-UP/Return/Interest Expenses	55,268	62,332	57,731
1. Operating expenses	54,729	62,092	57,372
i. Total compensation expense	30,527	33,550	34,535
ii. Property expense	6,759	10,365	2,386
a. Rent and taxes	472	168	529
b. Insurance	66	57	65
c. Utilities cost	1,686	1,236	1,885
d. Lease rental	52	-	-
e. Fuel expense generators	3	3	4
f. Security (including guards)	1,555	1,169	1,775
g. Repair and maintenance (including janitorial charges)	815	602	696
h. Depreciation on right-of-use assets	1,542	1,642	1,622
i. Depreciation	568	5,487	(4,191)
iii. Information technology expenses	5,306	4,463	6,274
iv. Other operating expenses	12,138	13,714	14,178
2. Workers welfare fund	408	219	235
3. Other charges	130	21	123
i. Penalties imposed by State Bank of Pakistan	4	2	122
ii. Penalties imposed by other regulatory bodies (to be specified)	-	-	-
iii. Others (to be specified, if material)	127	19	1
III. Profit before provisions (II - D)	63,528	52,230	42,076
E. Provisions / (reversals) and write offs - net	(6,226)	(32)	(12,311)
1. (Reversals) / provisions against balance with Banks	(4)	(15)	10
2. (Reversals) / provisions for diminution in value of investments	(716)	1,196	(1,978)
3. (Reversals) / provisions against loans & advances	(2,058)	326	(8,124)
4. (Reversals) / provisions against off balance sheet items	37	115	1,424
5. Reversals against other assets	(248)	(193)	(420)
6. Recovery of written off / charged off bad debts	(3,237)	(1,462)	(3,222)
F. Extra ordinary / unusual items	-	-	-
IV. Profit Before Taxation (III - E - F)	69,754	52,262	54,387
G. Taxation	38,336	26,938	28,992
1. Current	34,667	30,867	21,913
2. Prior	183	-	1,299
3. Deferred	3,486	(3,929)	5,780
V. Profit After Taxation (IV - G)	31,418	25,323	25,395
Notes on Human Resources			
Number of Employees*	40,782	40,927	41,047
1. Permanent	32,482	31,269	31,009
a. Male	27,623	26,342	26,079
<i>of which: Branch Managers</i>	2,969	2,643	2,683
b. Female	4,859	4,927	4,930
<i>of which: Branch Managers</i>	200	160	158
2. Contractual	8,300	9,658	10,038
a. Male	7,406	8,423	8,708
<i>of which: Branch Managers</i>	413	473	632
b. Female	894	1,235	1,330
<i>of which: Branch Managers</i>	24	27	30

* 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	Apr-Jun 2025	Jan-Mar 2026 R	Apr-Jun 2026 P
A. Mark-Up/Return/Interest Earned	1,431,265	1,357,554	1,859,630
1. Loans and advances	325,618	288,093	357,638
2. Investments	884,924	837,641	1,250,024
3. Lendings to financial institutions	11,538	13,733	13,332
4. Balances with banks	1,910	1,299	2,487
5. Income from inter-office lending	205,240	214,858	233,787
6. Other	2,036	1,930	2,362
B. Mark-Up/Return/Interest Expensed	956,862	913,887	1,299,539
1. Deposits	382,049	354,497	490,284
2. Borrowings	293,008	268,392	486,511
3. Subordinated debt	5,729	3,813	5,072
4. Cost of foreign currency swaps against foreign currency deposits / borrowings	13,154	15,548	16,292
5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	8,697	9,427	13,158
6. Expense on inter-office borrowing	205,240	214,858	233,787
7. Other	48,985	47,351	54,436
I. Net Mark-UP/Return/Interest Income (A - B)	474,403	443,667	560,091
C. Non Mark-UP/Return/Interest Income	124,133	252,563	392,557
1. Fee & Commission Income	63,759	64,657	76,476
i. Branch banking customer fees	7,369	7,472	7,820
ii. Consumer finance related fees	7,219	8,296	10,397
iii. Card related fees (debit and credit cards)	20,059	22,879	25,751
iv. Credit related fees	929	1,085	720
v. Investment banking fee	1,830	2,416	2,069
vi. Commission on trade	11,899	10,543	14,316
vii. Commission on guarantees	3,534	3,210	4,304
viii. Commission on cash management	2,336	1,920	2,139
ix. Commission on remittances including home remittances	3,720	2,271	3,311
x. Commission on utility bills	166	169	173
xi. Commission income - Bancassurance	1,456	1,098	1,424
xii. Rent on lockers	101	514	586
xiii. Commission on investments services	265	215	114
xiv. Other Commission	2,874	2,570	3,352
2. Dividend Income	6,338	10,414	8,756
3. Foreign exchange income	26,108	123,706	244,393
4. Income from derivatives	(289)	(294)	1,424
5. Gain on securities	23,346	51,700	56,979
i. Realised	21,996	57,761	51,716
ii. Unrealised - held for trading	1,350	(6,061)	5,264
6. Other Income	4,871	2,381	4,529
i. Rent on property	211	170	272
ii. Gain on sale of fixed assets-net	1,179	985	2,466
iii. Loss on termination of lease liability against right of use assets	473	430	390
iv. Gain on sale of non banking assets - net	3	3	299
v. Other	3,005	793	1,102
II. Total Income (I + C)	598,535	696,230	952,647

1.2 Profit and Loss Accounts Domestic Private Banks

	(Million Rupees)		
Profit/Loss Account	Apr-Jun 2025	Jan-Mar 2026 R	Apr-Jun 2026 P
D. Non Mark-UP/Return/Interest Expenses	281,721	331,429	466,367
1. Operating expenses	273,597	324,052	456,688
i. Total compensation expense	105,586	111,907	139,477
ii. Property expense	43,318	42,855	59,376
a. Rent and taxes	4,066	2,700	2,604
b. Insurance	238	329	418
c. Utilities cost	8,336	7,510	11,306
d. Lease rental	-	-	-
e. Fuel expense generators	1,001	908	1,161
f. Security (including guards)	7,272	7,746	9,632
g. Repair and maintenance (including janitorial charges)	6,103	6,098	9,797
h. Depreciation on right-of-use assets	9,657	9,951	12,217
i. Depreciation	6,645	7,613	12,241
iii. Information technology expenses	27,674	29,107	32,602
iv. Other operating expenses	97,020	140,183	225,232
2. Workers welfare fund	6,774	6,587	8,549
3. Other charges	1,349	790	1,131
i. Penalties imposed by State Bank of Pakistan	623	31	240
ii. Penalties imposed by other regulatory bodies (to be specified)	0	-	5
iii. Others (to be specified, if material)	725	759	886
III. Profit before provisions (II - D)	316,815	364,801	486,280
E. Provisions / (reversals) and write offs - net	(2,632)	3,475	12,220
1. (Reversals) / provisions against balance with Banks	(1,973)	(101)	1,678
2. (Reversals) / provisions for diminution in value of investments	(46)	(1,355)	2,040
3. (Reversals) / provisions against loans & advances	3,849	231	7,889
4. (Reversals) / provisions against off balance sheet items	(3,318)	2,980	107
5. Reversals against other assets	74	548	(172)
6. Recovery of written off / charged off bad debts	(1,218)	1,172	677
F. Extra ordinary / unusual items	-	-	-
IV. Profit Before Taxation (III - E - F)	319,446	361,327	474,060
G. Taxation	185,565	167,414	197,844
1. Current	187,683	169,526	193,116
2. Prior	24,534	1,447	1,280
3. Deferred	(26,652)	(3,559)	3,448
V. Profit After Taxation (IV - G)	133,881	193,913	276,216
Notes on Human Resources			
Number of Employees*	182,745	197,647	200,856
1. Permanent	165,098	176,573	179,733
a. Male	130,404	141,258	143,293
<i>of which: Branch Managers</i>	12,176	12,709	12,769
b. Female	34,694	35,315	36,440
<i>of which: Branch Managers</i>	845	916	937
2. Contractual	17,647	21,074	21,123
a. Male	15,437	19,114	19,159
<i>of which: Branch Managers</i>	91	111	113
b. Female	2,210	1,960	1,964
<i>of which: Branch Managers</i>	-	1	2

* 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	Apr-Jun 2025	Jan-Mar 2026 R	Apr-Jun 2026 P
A. Mark-Up/Return/Interest Earned	39,959	37,590	37,343
1. Loans and advances	2,318	5,721	5,917
2. Investments	29,308	27,225	27,370
3. Lendings to financial institutions	7,596	4,213	3,150
4. Balances with banks	210	160	406
5. Income from inter-office lending	509	265	495
6. Other	19	6	4
B. Mark-Up/Return/Interest Expensed	22,013	14,379	14,604
1. Deposits	9,412	9,003	9,136
2. Borrowings	5,121	5,078	4,943
3. Subordinated debt	-	-	-
4. Cost of foreign currency swaps against foreign currency de	6,933	-	-
5. Interest expense on lease liability/Unwinding cost of liability	39	32	30
6. Expense on inter-office borrowing	509	265	495
7. Other	-	-	-
I. Net Mark-UP/Return/Interest Income (A - B)	17,946	23,212	22,739
C. Non Mark-UP/Return/Interest Income	7,985	3,992	6,395
1. Fee & Commission Income	1,157	1,746	1,589
i. Branch banking customer fees	14	15	14
ii. Consumer finance related fees	-	-	-
iii. Card related fees (debit and credit cards)	0	0	0
iv. Credit related fees	0	646	491
v. Investment banking fee	65	123	75
vi. Commission on trade	394	317	189
vii. Commission on guarantees	442	413	527
viii. Commission on cash management	30	21	115
ix. Commission on remittances including home remittance	13	10	8
x. Commission on utility bills	-	-	-
xi. Commission income - Bancassurance	-	-	-
xii. Rent on lockers	-	-	-
xiii. Commission on investments services	-	-	-
xiv. Other Commission	200	202	169
2. Dividend Income	-	-	-
3. Foreign exchange income	5,470	2,229	4,858
4. Income from derivatives	0	-	-
5. Gain on securities	1,357	14	(36)
i. Realised	1,300	48	(36)
ii. Unrealised - held for trading	57	(34)	-
6. Other Income	1	3	(16)
i. Rent on property	-	-	-
ii. Gain on sale of fixed assets-net	-	1	(16)
iii. Loss on termination of lease liability against right of use	-	-	-
iv. Gain on sale of non banking assets - net	-	-	-
v. Other	1	2	0
II. Total Income (I + C)	25,931	27,204	29,134

1.2 Profit and Loss Accounts

Foreign Banks

(Million Rupees)

Profit/Loss Account	Apr-Jun 2025	Jan-Mar 2026 R	Apr-Jun 2026 P
D. Non Mark-UP/Return/Interest Expenses	3,162	3,398	3,331
1. Operating expenses	2,719	3,005	2,896
i. Total compensation expense	1,249	1,632	1,539
ii. Property expense	458	413	419
a. Rent and taxes	(8)	72	87
b. Insurance	5	5	4
c. Utilities cost	25	24	29
d. Lease rental	-	-	-
e. Fuel expense generators	-	-	-
f. Security (including guards)	47	31	25
g. Repair and maintenance (including janitorial charges)	99	83	83
h. Depreciation on right-of-use assets	170	108	94
i. Depreciation	119	90	98
iii. Information technology expenses	148	317	176
iv. Other operating expenses	864	644	762
2. Workers welfare fund	443	393	434
3. Other charges	-	-	0
i. Penalties imposed by State Bank of Pakistan	-	-	-
ii. Penalties imposed by other regulatory bodies (to be specified, if material)	-	-	0
iii. Others (to be specified, if material)	-	-	-
III. Profit before provisions (II - D)	22,769	23,806	25,803
E. Provisions / (reversals) and write offs - net	465	109	(104)
1. (Reversals) / provisions against balance with Banks	4	(4)	14
2. (Reversals) / provisions for diminution in value of investments	-	-	-
3. (Reversals) / provisions against loans & advances	508	(692)	494
4. (Reversals) / provisions against off balance sheet items	14	97	123
5. Reversals against other assets	(62)	708	(736)
6. Recovery of written off / charged off bad debts	2	(0)	-
F. Extra ordinary / unusual items	-	-	-
IV. Profit Before Taxation (III - E - F)	22,304	23,697	25,907
G. Taxation	13,317	10,532	12,938
1. Current	14,073	10,903	13,232
2. Prior	(408)	-	-
3. Deferred	(348)	(371)	(294)
V. Profit After Taxation (IV - G)	8,987	13,166	12,969
Notes on Human Resources			
Number of Employees*	354	349	342
1. Permanent	353	348	341
a. Male	271	269	265
of which: Branch Managers	7	8	8
b. Female	82	79	76
of which: Branch Managers	3	3	2
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.