

Scheduled Banks
Assets & Liabilities
and
Profit & Loss Accounts

1.1 Assets and Liabilities

All Banks

(Million Rupees)

Item	Jun-23	Mar-24	Jun-24 P
Assets	41,190,125	47,146,927	52,441,587
I. Currency and Deposits	3,145,879	3,326,451	3,545,866
1. Currency	606,313	613,176	637,603
2. Transferable Deposits	2,235,440	2,379,664	2,644,664
3. Restricted/ compulsory deposits	67,121	65,203	65,216
4 Other Deposits	237,005	268,407	198,384
II. Securities(other than shares)	20,972,221	26,879,589	30,537,519
1. Short-term	5,222,184	5,824,521	8,049,238
2. Long-term	15,750,038	21,055,068	22,488,281
III. Loans extended (Advances)	13,555,377	13,199,961	14,307,189
1. Short-term	8,028,597	7,608,584	8,500,662
A) Money at call	174,486	120,472	181,870
B) Reverse Repo	639,590	514,886	1,025,372
C) Bills purchased and discounted	370,030	336,225	345,649
D) Other short-term loans	6,844,491	6,637,002	6,947,771
2. Long-term	5,526,781	5,591,377	5,806,527
IV. Shares and other equity	572,165	655,543	672,966
1. Quoted	189,070	246,287	260,820
2. Non quoted	379,216	404,414	408,840
3. Investment fund shares	3,879	4,842	3,306
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	13,398	15,641	12,377
VII. Other accounts receivable	1,703,872	1,681,080	1,927,484
1. Trade credit and advances	-	-	-
2. Others	1,703,872	1,681,080	1,927,484
A) Dividends receivable resident sector	206	603	303
B) Settlement accounts resident sector	34,232	40,574	44,854
C) Items in the process of collection	546	676	480
D) Miscellaneous assets residents sector	1,661,066	1,629,899	1,877,671
E) Other non- resident accounts receivable	7,822	9,328	4,176
VIII. Non-financial assets	1,227,213	1,388,661	1,438,186
1. Produced assets	899,158	1,025,612	1,067,322
A) Tangible fixed assets	799,128	915,148	953,150
a) Dwellings	151,096	170,110	171,324
i) Building on freehold land	5,758	6,603	6,385
ii) Building on leasehold land	145,338	163,507	164,939
b) Other buildings and structures	306,957	335,889	347,642
i) Building on freehold land	90,984	107,289	112,422
ii) Building on leasehold land	215,974	228,600	235,220
c) Machinery and equipment	278,048	332,486	353,589
i) Transport equipment	22,589	28,592	30,793
ii) Furniture & Fixture	36,648	47,622	55,198
iii) Office equipment	164,142	190,743	197,492
iv) Other machinery & equipment	54,669	65,529	70,106
d) Other tangible fixed assets n.e.s	63,026	76,663	80,595
B) Intangible fixed assets	100,029	110,463	114,172
a) Computer software	64,641	75,072	78,773
b) Other intangible fixed assets n.e.s	35,389	35,391	35,399
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	319,759	326,136	336,720
A) Tangible non-produced assets	297,960	301,538	311,517
a) Land	196,164	202,090	201,351
i) Land underlying Buildings and structures	196,164	202,090	201,351
1. Freehold land	78,955	79,515	80,873
2. Leasehold land	117,208	122,575	120,479
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	101,796	99,449	110,166
B) Intangible non-produced assets	21,799	24,597	25,203
a) Leases and other transferable contracts	16,179	18,126	18,308
b) Purchased goodwill	2,213	2,213	2,213
c) Other intangible non-produced assets n.e.s	3,407	4,258	4,682
3. Capital work in progress	8,296	36,914	34,143

1.1 Assets and Liabilities

All Banks

(Million Rupees)

Item	Jun-23	Mar-24	Jun-24 P
Liabilities	41,190,125	47,146,927	52,441,587
I. Deposits	26,363,171	29,213,136	32,248,481
1. Transferable Deposits	21,070,748	23,601,974	26,311,968
2. Restricted/ compulsory deposits	575,720	492,851	594,534
3. Other deposits	4,716,704	5,118,311	5,341,978
II. Securities (other than shares bonds/ debentures etc.)	129,486	130,110	125,260
1. Short-term	-	-	-
2. Long-term	129,486	130,110	125,260
III. Loans (Borrowings)	9,080,649	11,228,375	13,231,172
1. Short-term	8,210,779	10,381,943	12,392,116
A) Money at call	146,673	113,058	80,721
B) Repurchase agreements (Repo)	6,120,235	8,496,467	10,448,865
C) Other short-term borrowings	1,943,871	1,772,418	1,862,529
2. Long-term borrowings	869,871	846,432	839,057
IV. Financial Derivatives	34,708	39,664	33,078
V. Other accounts payable	2,786,787	3,619,819	3,765,553
1. Provision for losses	772,089	873,062	893,142
A) Provision for loan losses-Specific	691,678	779,717	806,569
B) Provision for loan losses-General	43,569	58,803	54,146
C) Provision for other losses	36,842	34,542	32,427
2. Accumulated Depreciation	346,376	393,564	412,505
3. Other accounts payable to other resident Sectors	1,624,258	2,285,244	2,436,179
A) Dividends payable	9,993	44,593	6,464
B) Settlement accounts	73,569	24,423	34,790
C) Items in the process of collection	12,120	12,388	13,969
D) Miscellaneous liability items	1,528,577	2,203,839	2,380,957
a) Suspense account	94,163	108,524	127,225
b) Provision for expected costs	140,471	201,017	202,202
c) Deferred tax liabilities	14,539	13,074	30,191
d) Accrued wages	9,314	12,907	13,345
e) Accrued rent	560	564	569
f) Accrued taxes	534,923	691,108	714,131
g) Other miscellaneous liability items	734,606	1,176,645	1,293,293
4. Other non- resident accounts payable	44,064	67,949	23,728
A) Dividends payable non-residents	33,637	57,543	13,471
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	10,426	10,407	10,257
VI. Insurance, pension, and standardized guarantee schemes	327,824	-	-
VII. Shares and other equity	2,467,499	2,915,824	3,038,043
1. Quoted	399,145	439,389	439,862
2. Non quoted	263,942	265,997	267,036
3. Investment fund shares	-	-	-
4. Retained earnings	544,142	746,869	666,465
5. Current year result	499,348	427,103	545,602
6. General and special reserve	602,236	736,853	764,151
7. Valuation adjustments	158,686	299,613	354,926
IX. Contingencies and Commitments³	16,842,070	18,322,379	17,979,662
1. Guarantees	3,212,210	3,387,387	3,039,995
2. Commitments	13,444,164	14,743,084	14,322,697
A) Letter of Credit	4,625,867	4,333,232	4,196,624
B) Forward Foreign Exchange Transactions	7,001,352	8,484,094	8,063,039
C) Forward government Securities Transactions	270,816	444,625	312,009
D) Derivatives	114,389	107,788	99,246
E) Forward lending	399,537	277,816	268,857
F) Operating leases	299	359	412
G) Commitments for acquisition of :	38,460	41,151	50,928
i. Fixed assets	30,956	29,957	40,111
ii. Intangible assets	7,504	11,194	10,818
H) Other commitments	993,445	1,054,019	1,331,581
3. Other contingent liabilities	185,695	191,907	616,970

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-23	Mar-24	Jun-24 P
Assets	10,223,049	10,221,208	11,224,627
I. Currency and Deposits	574,801	684,543	613,926
1. Currency	106,294	106,276	122,676
2. Transferable Deposits	368,691	451,082	391,666
3. Restricted/ compulsory deposits	-	-	-
4 Other Deposits	99,816	127,185	99,584
II. Securities(other than shares)	6,064,010	6,213,031	6,907,415
1. Short-term	1,794,257	1,087,456	1,400,343
2. Long-term	4,269,753	5,125,575	5,507,072
III. Loans extended (Advances)	2,955,166	2,670,191	3,030,473
1. Short-term	1,734,918	1,429,598	1,629,563
A) Money at call	38,589	9,340	45,270
B) Reverse Repo	156,818	62,792	357,442
C) Bills purchased and discounted	66,776	38,706	40,025
D) Other short-term loans	1,472,735	1,318,761	1,186,826
2. Long-term	1,220,248	1,240,593	1,400,910
IV. Shares and other equity	170,741	197,210	196,408
1. Quoted	63,272	82,483	92,859
2. Non quoted	107,469	114,727	103,549
3. Investment fund shares	-	-	-
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	-	-	-
VII. Other accounts receivable	283,410	275,644	291,398
1. Trade credit and advances	-	-	-
2. Others	283,410	275,644	291,398
A) Dividends receivable resident sector	-	-	-
B) Settlement accounts resident sector	149	149	149
C) Items in the process of collection	14	-	-
D) Miscellaneous assets residents sector	283,246	275,495	291,249
E) Other non- resident accounts receivable	-	-	-
VIII. Non-financial assets	174,922	180,589	185,006
1. Produced assets	82,631	87,362	89,346
A) Tangible fixed assets	78,926	82,612	84,172
a) Dwellings	7,736	9,333	9,435
i) Building on freehold land	610	610	610
ii) Building on leasehold land	7,127	8,723	8,826
b) Other buildings and structures	45,935	46,227	46,458
i) Building on freehold land	27,416	26,288	26,306
ii) Building on leasehold land	18,518	19,940	20,151
c) Machinery and equipment	18,374	21,139	21,597
i) Transport equipment	2,658	2,686	2,696
ii) Furniture & Fixtures	4,239	4,662	4,765
iii) Office equipment	7,069	7,994	8,192
iv) Other machinery & equipment	4,409	5,797	5,944
d) Other tangible fixed assets n.e.s	6,881	5,913	6,683
B) Intangible fixed assets	3,705	4,750	5,174
a) Computer software	3,705	4,750	5,174
b) Other intangible fixed assets n.e.s	-	-	-
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	92,291	91,843	94,638
A) Tangible non-produced assets	92,291	91,843	94,638
a) Land	28,119	28,230	25,014
i) Land underlying Buildings and structures	28,119	28,230	25,014
1. Freehold land	7,448	7,446	8,842
2. Leasehold land	20,672	20,785	16,172
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	64,172	63,613	69,624
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	-	1,383	1,022

1.1.1 Assets and Liabilities

Public Sector Banks

(Million Rupees)

Item	Jun-23	Mar-24	Jun-24 P
Liabilities	10,223,049	10,221,208	11,224,627
I. Deposits	5,434,626	5,602,389	6,553,449
1. Transferable Deposits	4,057,851	4,110,123	4,932,108
2. Restricted/ compulsory deposits	35,713	30,557	42,677
3. Other deposits	1,341,063	1,461,709	1,578,664
II. Securities (other than shares bonds/ debentures etc.)	-	-	-
1. Short-term	-	-	-
2. Long-term	-	-	-
III. Loans (Borrowings)	3,451,463	3,141,824	3,238,603
1. Short-term	3,421,379	3,107,908	3,205,467
A) Money at call	9,979	14,742	20,687
B) Repurchase agreements (Repo)	3,217,181	2,932,792	2,999,681
C) Other short-term borrowings	194,218	160,374	185,098
2. Long-term borrowings	30,084	33,916	33,137
IV. Financial Derivatives	-	-	-
V. Other accounts payable	432,003	816,759	771,932
1. Provision for losses	288,094	329,411	329,155
A) Provision for loan losses-Specific	277,635	319,520	319,328
B) Provision for loan losses-General	8,330	3,272	4,158
C) Provision for other losses	2,130	6,619	5,669
2. Accumulated Depreciation	38,849	43,278	45,218
3. Other accounts payable to other resident Sectors	105,559	444,070	397,559
A) Dividends payable	3	3,274	3
B) Settlement accounts	1,546	4,296	10,563
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items	103,510	436,501	386,993
a) Suspense account	23,731	28,497	29,644
b) Provision for expected costs	14,177	14,086	12,304
c) Deferred tax liabilities	(15,035)	(12,731)	-
d) Accrued wages	-	-	-
e) Accrued rent	-	-	-
f) Accrued taxes	38,368	46,688	46,997
g) Other miscellaneous liability items	42,270	359,961	298,049
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	577,133	660,236	660,642
1. Quoted	67,411	67,411	67,963
2. Non quoted	149,860	153,839	154,860
3. Investment fund shares	-	-	-
4. Retained earnings	170,043	233,215	231,240
5. Current year result	25,115	11,408	23,875
6. General and special reserve	96,189	111,711	112,023
7. Valuation adjustments	68,514	82,651	70,682
IX. Contingencies and Commitments³	3,811,402	3,679,011	3,443,533
1. Guarantees	477,964	706,244	246,244
2. Commitments	3,291,013	2,946,405	2,726,001
A) Letter of Credit	2,154,499	1,762,678	1,693,714
B) Forward Foreign Exchange Transactions	937,808	1,065,569	901,780
C) Forward government Securities Transactions	18,314	27,119	-
D) Derivatives	-	-	-
E) Forward lending	178,413	71,051	69,339
F) Operating leases	-	-	-
G) Commitments for acquisition of :	1,923	1,842	581
i. Fixed assets	1,593	1,471	509
ii. Intangible assets	330	371	72
H) Other commitments	56	18,146	60,588
3. Other contingent liabilities	42,425	26,363	471,287

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-23	Mar-24	Jun-24 P
Assets	29,184,899	35,004,814	39,102,597
I. Currency and Deposits	2,411,907	2,430,430	2,729,076
1. Currency	499,466	506,161	514,201
2. Transferable Deposits	1,780,184	1,784,645	2,121,181
3. Restricted/ compulsory deposits	6	6	6
4 Other Deposits	132,251	139,617	93,688
II. Securities(other than shares)	13,973,121	19,716,052	22,566,588
1. Short-term	2,531,621	3,798,746	5,605,668
2. Long-term	11,441,499	15,917,306	16,960,920
III. Loans extended (Advances)	9,974,423	9,797,534	10,448,664
1. Short-term	6,051,981	5,819,022	6,414,354
A) Money at call	135,898	111,132	136,600
B) Reverse Repo	330,918	152,562	290,530
C) Bills purchased and discounted	289,022	285,077	291,931
D) Other short-term loans	5,296,143	5,270,251	5,695,292
2. Long-term	3,922,442	3,978,512	4,034,310
IV. Shares and other equity	401,424	458,333	476,558
1. Quoted	125,798	163,804	167,961
2. Non quoted	271,747	289,687	305,291
3. Investment fund shares	3,879	4,842	3,306
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	12,417	11,960	10,328
VII. Other accounts receivable	1,364,337	1,389,792	1,625,270
1. Trade credit and advances	-	-	-
2. Others	1,364,337	1,389,792	1,625,270
A) Dividends receivable resident sector	206	603	303
B) Settlement accounts resident sector	34,082	40,425	44,705
C) Items in the process of collection	532	676	480
D) Miscellaneous assets residents sector	1,321,717	1,338,781	1,575,637
E) Other non- resident accounts receivable	7,800	9,306	4,145
VIII. Non-financial assets	1,047,270	1,200,713	1,246,113
1. Produced assets	813,372	933,900	973,858
A) Tangible fixed assets	717,558	828,723	865,392
a) Dwellings	142,979	160,355	161,535
i) Building on freehold land	5,149	5,993	5,775
ii) Building on leasehold land	137,830	154,361	155,760
b) Other buildings and structures	260,268	288,655	300,233
i) Building on freehold land	63,567	81,001	86,116
ii) Building on leasehold land	196,700	207,654	214,117
c) Machinery and equipment	258,751	310,024	330,764
i) Transport equipment	19,718	25,627	27,838
ii) Furniture & Fixtures	32,279	42,763	50,235
iii) Office equipment	156,798	182,411	188,962
iv) Other machinery & equipment	49,956	59,222	63,730
d) Other tangible fixed assets n.e.s	55,562	69,689	72,860
B) Intangible fixed assets	95,813	105,177	108,465
a) Computer software	60,919	70,280	73,561
b) Other intangible fixed assets n.e.s	34,894	34,896	34,905
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	225,603	231,376	239,289
A) Tangible non-produced assets	203,803	206,778	214,086
a) Land	168,045	173,859	176,338
i) Land underlying Buildings and structures	168,045	173,859	176,338
1. Freehold land	71,508	72,069	72,030
2. Leasehold land	96,537	101,791	104,307
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	35,759	32,919	37,748
B) Intangible non-produced assets	21,799	24,597	25,203
a) Leases and other transferable contracts	16,179	18,126	18,308
b) Purchased goodwill	2,213	2,213	2,213
c) Other intangible non-produced assets n.e.s	3,407	4,258	4,682
3. Capital work in progress	8,296	35,438	32,966

1.1.2 Assets and Liabilities

Domestic Private Banks

(Million Rupees)

Item	Jun-23	Mar-24	Jun-24 P
Liabilities	29,184,899	35,004,814	39,102,597
I. Deposits	20,367,882	22,910,262	24,888,996
1. Transferable Deposits	16,509,388	18,844,550	20,591,300
2. Restricted/ compulsory deposits	518,128	450,470	541,026
3. Other deposits	3,340,367	3,615,242	3,756,669
II. Securities (other than shares bonds/ debentures etc.)	129,486	130,110	125,260
1. Short-term	-	-	-
2. Long-term	129,486	130,110	125,260
III. Loans (Borrowings)	4,621,522	7,112,416	8,920,558
1. Short-term	4,155,505	6,663,326	8,478,590
A) Money at call	136,694	98,316	60,034
B) Repurchase agreements (Repo)	2,903,053	5,539,253	7,376,489
C) Other short-term borrowings	1,115,757	1,025,757	1,042,067
2. Long-term borrowings	466,017	449,090	441,968
IV. Financial Derivatives	33,719	35,743	30,589
V. Other accounts payable	2,293,479	2,744,649	2,939,681
1. Provision for losses	481,813	542,978	563,150
A) Provision for loan losses-Specific	412,177	459,642	487,144
B) Provision for loan losses-General	34,929	55,418	49,930
C) Provision for other losses	34,707	27,918	26,075
2. Accumulated Depreciation	304,665	347,140	364,124
3. Other accounts payable to other resident Sectors	1,463,063	1,786,734	1,988,837
A) Dividends payable	9,991	41,319	6,461
B) Settlement accounts	71,706	19,929	24,226
C) Items in the process of collection	12,120	12,388	13,969
D) Miscellaneous liability items	1,369,246	1,713,097	1,944,181
a) Suspense account	52,825	55,728	78,815
b) Provision for expected costs	126,294	186,931	189,899
c) Deferred tax liabilities	29,574	25,805	30,191
d) Accrued wages	1,966	2,576	2,556
e) Accrued rent	560	564	569
f) Accrued taxes	478,446	639,310	664,876
g) Other miscellaneous liability items	679,581	802,183	977,275
4. Other non- resident accounts payable	43,938	67,797	23,571
A) Dividends payable non-residents	33,637	57,543	13,471
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	10,301	10,255	10,100
VI. Insurance, pension, and standardized guarantee schemes	-	-	-
VII. Shares and other equity	1,738,811	2,071,633	2,197,513
1. Quoted	331,734	371,978	371,899
2. Non quoted	40,154	40,154	40,154
3. Investment fund shares	-	-	-
4. Retained earnings	324,840	415,130	354,071
5. Current year result	443,909	398,724	497,598
6. General and special reserve	506,050	625,152	652,138
7. Valuation adjustments	92,124	220,495	281,653
IX. Contingencies and Commitments³	8,588,164	10,286,622	10,073,978
1. Guarantees	2,146,143	2,158,180	2,289,040
2. Commitments	6,305,193	7,963,288	7,639,646
A) Letter of Credit	2,424,790	2,516,434	2,450,761
B) Forward Foreign Exchange Transactions	2,288,571	3,701,591	3,385,833
C) Forward government Securities Transactions	251,024	417,507	309,249
D) Derivatives	114,389	107,788	99,246
E) Forward lending	201,465	181,809	174,714
F) Operating leases	299	359	412
G) Commitments for acquisition of :	36,413	39,269	49,605
i. Fixed assets	29,239	28,446	38,859
ii. Intangible assets	7,174	10,823	10,746
H) Other commitments	988,241	998,532	1,169,826
3. Other contingent liabilities	136,829	165,154	145,293

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-23	Mar-24	Jun-24 P
Assets	1,782,177	1,920,905	2,114,363
I. Currency and Deposits	159,171	211,478	202,864
1. Currency	553	739	725
2. Transferable Deposits	86,565	143,937	131,816
3. Restricted/ compulsory deposits	67,115	65,197	65,210
4 Other Deposits	4,938	1,605	5,113
II. Securities(other than shares)	935,091	950,506	1,063,516
1. Short-term	896,306	938,319	1,043,228
2. Long-term	38,785	12,187	20,288
III. Loans extended (Advances)	625,789	732,236	828,052
1. Short-term	241,698	359,964	456,745
A) Money at call	-	-	-
B) Reverse Repo	151,854	299,531	377,400
C) Bills purchased and discounted	14,232	12,442	13,693
D) Other short-term loans	75,612	47,990	65,652
2. Long-term	384,090	372,273	371,307
IV. Shares and other equity	-	-	-
1. Quoted	-	-	-
2. Non quoted	-	-	-
3. Investment fund shares	-	-	-
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	980	3,681	2,049
VII. Other accounts receivable	56,125	15,645	10,816
1. Trade credit and advances	-	-	-
2. Others	56,125	15,645	10,816
A) Dividends receivable resident sector	-	-	-
B) Settlement accounts resident sector	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous assets residents sector	56,102	15,623	10,784
E) Other non- resident accounts receivable	23	21	31
VIII. Non-financial assets	5,021	7,360	7,067
1. Produced assets	3,156	4,350	4,119
A) Tangible fixed assets	2,644	3,813	3,585
a) Dwellings	382	423	353
i) Building on freehold land	-	-	-
ii) Building on leasehold land	382	423	353
b) Other buildings and structures	755	1,006	951
i) Building on freehold land	-	-	-
ii) Building on leasehold land	755	1,006	951
c) Machinery and equipment	923	1,323	1,228
i) Transport equipment	213	278	259
ii) Furniture & Fixtures	131	197	198
iii) Office equipment	274	338	338
iv) Other machinery & equipment	305	510	432
d) Other tangible fixed assets n.e.s	584	1,062	1,053
B) Intangible fixed assets	512	536	533
a) Computer software	17	42	38
b) Other intangible fixed assets n.e.s	495	495	495
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	1,866	2,917	2,794
A) Tangible non-produced assets	1,866	2,917	2,794
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	1,866	2,917	2,794
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	-	94	154

1.1.3 Assets and Liabilities

Foreign Banks

(Million Rupees)

Item	Jun-23	Mar-24	Jun-24 P
Liabilities	1,782,177	1,920,905	2,114,363
I. Deposits	560,663	700,485	806,037
1. Transferable Deposits	503,509	647,301	788,560
2. Restricted/ compulsory deposits	21,879	11,824	10,831
3. Other deposits	35,274	41,359	6,645
II. Securities (other than shares bonds/ debentures etc.)	-	-	-
1. Short-term	-	-	-
2. Long-term	-	-	-
III. Loans (Borrowings)	1,007,665	974,135	1,072,011
1. Short-term	633,895	610,709	708,059
A) Money at call	-	-	-
B) Repurchase agreements (Repo)	-	24,422	72,695
C) Other short-term borrowings	633,895	586,287	635,364
2. Long-term borrowings	373,769	363,426	363,952
IV. Financial Derivatives	989	3,920	2,489
V. Other accounts payable	61,305	58,410	53,939
1. Provision for losses	2,182	673	837
A) Provision for loan losses-Specific	1,866	556	97
B) Provision for loan losses-General	311	113	57
C) Provision for other losses	5	5	683
2. Accumulated Depreciation	2,862	3,146	3,163
3. Other accounts payable to other resident Sectors	56,137	54,439	49,783
A) Dividends payable	-	-	-
B) Settlement accounts	317	199	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items	55,820	54,240	49,783
a) Suspense account	17,608	24,298	18,766
b) Provision for expected costs	-	-	-
c) Deferred tax liabilities	-	-	-
d) Accrued wages	7,348	10,332	10,789
e) Accrued rent	-	-	-
f) Accrued taxes	18,109	5,109	2,259
g) Other miscellaneous liability items	12,755	14,501	17,969
4. Other non- resident accounts payable	126	152	156
A) Dividends payable non-residents	-	-	-
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	126	152	156
VI. Insurance, pension, and standardized guarantee schemes	-	-	-
VII. Shares and other equity	151,555	183,955	179,888
1. Quoted	-	-	-
2. Non quoted	73,927	72,003	72,022
3. Investment fund shares	-	-	-
4. Retained earnings	49,259	98,523	81,155
5. Current year result	30,323	16,970	24,129
6. General and special reserve	(2)	(10)	(10)
7. Valuation adjustments	(1,952)	(3,532)	2,592
IX. Contingencies and Commitments³	4,442,504	4,356,745	4,462,152
1. Guarantees	588,104	522,963	504,711
2. Commitments	3,847,958	3,833,392	3,957,050
A) Letter of Credit	46,578	54,121	52,149
B) Forward Foreign Exchange Transactions	3,774,972	3,716,934	3,775,427
C) Forward government Securities Transactions	1,478	-	2,760
D) Derivatives	-	-	-
E) Forward lending	19,659	24,956	24,805
F) Operating leases	-	-	-
G) Commitments for acquisition of :	124	40	742
i. Fixed assets	124	40	742
ii. Intangible assets	-	-	-
H) Other commitments	5,148	37,341	101,167
3. Other contingent liabilities	6,441	390	391

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 2023 R	Jan-Mar 2024 R	Apr-Jun 2024 R
A. Mark-Up/Return/Interest Earned	1,840,932	2,282,459	2,637,525
1. Loans and advances	516,070	517,953	574,675
2. Investments	930,772	1,264,294	1,503,481
3. Lendings to financial institutions	31,744	40,872	37,699
4. Balances with banks	3,454	3,665	4,798
5. Income from inter-office lending	353,463	439,572	510,862
6. Other	5,427	16,103	6,010
B. Mark-Up/Return/Interest Expensed	1,402,479	1,839,855	2,138,002
1. Deposits	611,834	817,756	949,465
2. Borrowings	373,060	500,839	570,600
3. Subordinated debt	8,860	10,186	11,901
4. Cost of foreign currency swaps against foreign currency deposits / borrowings	24,042	34,507	42,431
5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	5,772	6,840	8,013
6. Expense on inter-office borrowing	352,436	439,469	510,752
7. Other	26,475	30,258	44,840
I. Net Mark-UP/Return/Interest Income (A - B)	438,453	442,604	499,523
C. Non Mark-UP/Return/Interest Income	85,399	125,508	128,670
1. Fee & Commission Income	52,962	59,811	67,208
i. Branch banking customer fees	5,586	6,195	7,077
ii. Consumer finance related fees	2,122	2,137	2,279
iii. Card related fees (debit and credit cards)	14,508	17,341	19,091
iv. Credit related fees	1,705	2,102	2,235
v. Investment banking fee	1,764	1,470	1,363
vi. Commission on trade	9,695	12,126	14,759
vii. Commission on guarantees	2,786	3,939	4,225
viii. Commission on cash management	1,550	1,805	2,136
ix. Commission on remittances including home remittances	3,156	4,514	4,976
x. Commission on utility bills	130	153	163
xi. Commission income - Bancassurance	1,198	1,187	1,254
xii. Rent on lockers	373	443	375
xiii. Commission on investments services	93	257	226
xiv. Other Commission	8,296	6,143	7,049
2. Dividend Income	7,087	8,540	7,664
3. Foreign exchange income	17,520	35,107	31,971
4. Income from derivatives	2,446	3,126	1,910
5. Gain on securities	2,342	16,319	14,500
i. Realised	1,717	14,483	12,975
ii. Unrealised - held for trading	624	1,836	1,524
6. Other Income	3,044	2,606	5,417
i. Rent on property	333	269	295
ii. Gain on sale of fixed assets-net	662	811	1,053
iii. Loss on termination of lease liability against right of use assets	462	315	479
iv. Gain on sale of non banking assets - net	205	194	978
v. Other	1,383	1,018	2,613
II. Total Income (I + C)	523,852	568,112	628,193

1.2 Profit and Loss Accounts

All Banks

(Million Rupees)

Profit/Loss Account	Apr-Jun 2023 R	Jan-Mar 2024 R	Apr-Jun 2024 R
D. Non Mark-UP/Return/Interest Expenses	216,880	240,654	284,770
1. Operating expenses	210,188	232,691	276,690
i. Total compensation expense	94,899	107,464	125,813
ii. Property expense	33,471	36,753	43,175
a. Rent and taxes	802	1,475	1,734
b. Insurance	268	344	254
c. Utilities cost	7,524	7,665	10,158
d. Lease rental	-	-	13
e. Fuel expense generators	1,108	1,315	1,096
f. Security (including guards)	5,823	6,694	7,478
g. Repair and maintenance (including janitorial charges)	4,473	5,011	5,748
h. Depreciation on right-of-use assets	7,980	8,737	10,293
i. Depreciation	5,494	5,512	6,400
iii. Information technology expenses	20,947	23,335	26,358
iv. Other operating expenses	60,870	65,140	81,344
2. Workers welfare fund	5,639	6,442	6,960
3. Other charges	1,054	1,522	1,121
i. Penalties imposed by State Bank of Pakistan	531	855	401
ii. Penalties imposed by other regulatory bodies (to be specified)	-	-	-
iii. Others (to be specified, if material)	522	667	719
III. Profit before provisions (II - D)	306,971	327,457	343,423
E. Provisions / (reversals) and write offs - net	14,431	(1,228)	18,467
1. (Reversals) / provisions against balance with Banks	(8)	454	(825)
2. (Reversals) / provisions for diminution in value of investments	2,747	(11,202)	6,995
3. (Reversals) / provisions against loans & advances	11,509	8,294	16,231
4. (Reversals) / provisions against off balance sheet items	3,054	221	3,208
5. Reversals against other assets	502	1,667	(2,038)
6. Recovery of written off / charged off bad debts	(3,374)	(662)	(5,103)
F. Extra ordinary / unusual items	-	-	49,014
IV. Profit Before Taxation (III - E - F)	292,540	328,685	275,942
G. Taxation	157,086	166,512	153,531
1. Current	173,200	172,678	169,176
2. Prior	(7,379)	(169)	(283)
3. Deferred	(8,735)	(5,998)	(15,362)
V. Profit After Taxation (IV - G)	135,454	162,173	122,411
Notes on Human Resources			
Number of Employees*	203,436	193,323	204,924
1. Permanent	176,286	178,284	182,114
a. Male	143,940	147,331	146,730
b. Female	32,346	30,953	35,384
2. Contractual	27,150	15,039	22,810
a. Male	24,922	13,077	20,616
b. Female	2,228	1,962	2,194

* 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	Apr-Jun 2023 R	Jan-Mar 2024 R	Apr-Jun 2024 R
A. Mark-Up/Return/Interest Earned	493,461	553,643	564,364
1. Loans and advances	106,365	103,998	104,430
2. Investments	267,203	296,649	315,623
3. Lendings to financial institutions	6,908	5,429	3,852
4. Balances with banks	1,145	1,412	2,447
5. Income from inter-office lending	110,227	143,257	135,230
6. Other	1,613	2,897	2,782
B. Mark-Up/Return/Interest Expensed	431,798	508,274	507,520
1. Deposits	144,008	197,474	197,144
2. Borrowings	174,084	161,258	168,114
3. Subordinated debt	1,279	1,788	1,759
4. Cost of foreign currency swaps against foreign currency deposits / borrowings	1,511	3,718	4,430
5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	685	775	837
6. Expense on inter-office borrowing	110,227	143,257	135,230
7. Other	3	5	6
I. Net Mark-UP/Return/Interest Income (A - B)	61,663	45,369	56,844
C. Non Mark-UP/Return/Interest Income	16,307	18,585	19,512
1. Fee & Commission Income	9,332	8,212	9,588
i. Branch banking customer fees	522	559	690
ii. Consumer finance related fees	271	297	427
iii. Card related fees (debit and credit cards)	852	1,922	1,577
iv. Credit related fees	733	522	704
v. Investment banking fee	293	158	288
vi. Commission on trade	820	1,158	1,059
vii. Commission on guarantees	467	587	740
viii. Commission on cash management	116	60	77
ix. Commission on remittances including home remittances	600	566	705
x. Commission on utility bills	10	12	16
xi. Commission income - Bancassurance	81	84	144
xii. Rent on lockers	21	18	27
xiii. Commission on investments services	-	-	-
xiv. Other Commission	4,544	2,268	3,133
2. Dividend Income	1,596	1,865	1,381
3. Foreign exchange income	3,958	2,104	2,997
4. Income from derivatives	-	-	-
5. Gain on securities	436	5,439	3,109
i. Realised	319	3,617	2,510
ii. Unrealised - held for trading	118	1,822	599
6. Other Income	984	965	2,437
i. Rent on property	147	50	82
ii. Gain on sale of fixed assets-net	12	20	14
iii. Loss on termination of lease liability against right of use assets	23	39	122
iv. Gain on sale of non banking assets - net	59	167	367
v. Other	743	689	1,851
II. Total Income (I + C)	77,970	63,953	76,356

1.2.1 Profit and Loss Accounts

Public Sector Banks

(Million Rupees)

Profit/Loss Account	Apr-Jun 2023 R	Jan-Mar 2024 R	Apr-Jun 2024 R
D. Non Mark-UP/Return/Interest Expenses	39,828	39,405	46,189
1. Operating expenses	39,482	39,200	45,998
i. Total compensation expense	24,112	23,796	26,370
ii. Property expense	4,634	5,043	5,944
a. Rent and taxes	(171)	251	205
b. Insurance	65	78	42
c. Utilities cost	1,246	1,228	1,613
d. Lease rental	-	-	13
e. Fuel expense generators	3	3	3
f. Security (including guards)	1,216	1,176	1,383
g. Repair and maintenance (including janitorial charges)	396	484	626
h. Depreciation on right-of-use assets	698	1,341	1,565
i. Depreciation	1,182	482	492
iii. Information technology expenses	3,145	2,493	3,911
iv. Other operating expenses	7,590	7,867	9,773
2. Workers welfare fund	38	53	34
3. Other charges	308	151	158
i. Penalties imposed by State Bank of Pakistan	178	12	2
ii. Penalties imposed by other regulatory bodies (to be specified)	-	-	-
iii. Others (to be specified, if material)	129	139	156
III. Profit before provisions (II - D)	38,142	24,548	30,166
E. Provisions / (reversals) and write offs - net	(2,195)	(3,121)	(6,041)
1. (Reversals) / provisions against balance with Banks	-	305	(86)
2. (Reversals) / provisions for diminution in value of investments	1,175	(1,548)	639
3. (Reversals) / provisions against loans & advances	(912)	(2,950)	(102)
4. (Reversals) / provisions against off balance sheet items	18	-	0
5. Reversals against other assets	84	1,073	(2,269)
6. Recovery of written off / charged off bad debts	(2,560)	(0)	(4,222)
F. Extra ordinary / unusual items	-	-	49,014
IV. Profit Before Taxation (III - E - F)	40,337	27,669	(12,807)
G. Taxation	17,962	14,611	(6,556)
1. Current	19,860	13,569	(8,961)
2. Prior	(8,073)	-	-
3. Deferred	6,175	1,042	2,405
V. Profit After Taxation (IV - G)	22,375	13,058	(6,251)
Notes on Human Resources			
Number of Employees*	40,386	37,859	39,399
1. Permanent	31,569	30,162	31,260
a. Male	27,489	25,897	26,904
b. Female	4,080	4,265	4,356
2. Contractual	8,817	7,697	8,139
a. Male	8,024	6,916	7,319
b. Female	793	781	820

* 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	Apr-Jun 2023 R	Jan-Mar 2024 R	Apr-Jun 2024 R
A. Mark-Up/Return/Interest Earned	1,284,922	1,655,403	1,994,578
1. Loans and advances	397,370	402,509	458,528
2. Investments	618,950	925,632	1,140,549
3. Lendings to financial institutions	20,357	16,451	15,115
4. Balances with banks	1,724	1,699	1,989
5. Income from inter-office lending	242,747	295,927	375,170
6. Other	3,773	13,184	3,227
B. Mark-Up/Return/Interest Expensed	932,974	1,278,385	1,575,122
1. Deposits	451,962	595,281	725,313
2. Borrowings	184,428	324,958	387,563
3. Subordinated debt	7,581	8,398	10,142
4. Cost of foreign currency swaps against foreign currency deposits / borrowings	15,783	17,637	25,062
5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	5,029	6,033	7,146
6. Expense on inter-office borrowing	241,719	295,824	375,061
7. Other	26,472	30,253	44,834
I. Net Mark-UP/Return/Interest Income (A - B)	351,948	377,018	419,456
C. Non Mark-UP/Return/Interest Income	68,763	95,619	106,618
1. Fee & Commission Income	42,295	50,046	56,108
i. Branch banking customer fees	5,048	5,621	6,372
ii. Consumer finance related fees	1,952	1,840	1,853
iii. Card related fees (debit and credit cards)	13,649	15,415	17,514
iv. Credit related fees	971	1,126	1,078
v. Investment banking fee	1,306	1,230	1,011
vi. Commission on trade	8,616	10,603	13,212
vii. Commission on guarantees	1,978	2,938	3,193
viii. Commission on cash management	1,406	1,726	2,038
ix. Commission on remittances including home remittances	2,546	3,936	4,257
x. Commission on utility bills	120	140	147
xi. Commission income - Bancassurance	1,117	1,102	1,109
xii. Rent on lockers	352	425	348
xiii. Commission on investments services	93	257	226
xiv. Other Commission	3,138	3,688	3,751
2. Dividend Income	5,491	6,675	6,283
3. Foreign exchange income	15,596	23,171	28,063
4. Income from derivatives	2,446	3,126	1,944
5. Gain on securities	980	10,934	11,241
i. Realised	444	10,923	10,292
ii. Unrealised - held for trading	537	11	949
6. Other Income	1,956	1,667	2,978
i. Rent on property	185	219	212
ii. Gain on sale of fixed assets-net	650	792	1,039
iii. Loss on termination of lease liability against right of use assets	439	275	358
iv. Gain on sale of non banking assets - net	145	28	610
v. Other	537	353	759
II. Total Income (I + C)	420,712	472,637	526,075

1.2.2 Profit and Loss Accounts

Domestic Private Banks

(Million Rupees)

Profit/Loss Account	Apr-Jun 2023 R	Jan-Mar 2024 R	Apr-Jun 2024 R
D. Non Mark-UP/Return/Interest Expenses	174,385	198,492	235,769
1. Operating expenses	168,498	191,325	228,225
i. Total compensation expense	69,553	82,447	98,164
ii. Property expense	28,506	31,384	36,813
a. Rent and taxes	912	1,217	1,332
b. Insurance	200	260	211
c. Utilities cost	6,249	6,409	8,509
d. Lease rental	-	-	-
e. Fuel expense generators	1,105	1,311	1,093
f. Security (including guards)	4,573	5,487	6,061
g. Repair and maintenance (including janitorial charges)	4,008	4,455	5,043
h. Depreciation on right-of-use assets	7,174	7,234	8,680
i. Depreciation	4,286	5,011	5,885
iii. Information technology expenses	17,705	20,702	22,333
iv. Other operating expenses	52,734	56,792	70,915
2. Workers welfare fund	5,142	5,796	6,581
3. Other charges	745	1,370	963
i. Penalties imposed by State Bank of Pakistan	352	843	399
ii. Penalties imposed by other regulatory bodies (to be specified)	-	-	-
iii. Others (to be specified, if material)	393	528	564
III. Profit before provisions (II - D)	246,327	274,145	290,306
E. Provisions / (reversals) and write offs - net	16,779	1,720	24,436
1. (Reversals) / provisions against balance with Banks	(8)	148	(743)
2. (Reversals) / provisions for diminution in value of investments	1,572	(9,654)	6,356
3. (Reversals) / provisions against loans & advances	12,575	11,071	16,247
4. (Reversals) / provisions against off balance sheet items	3,036	223	3,206
5. Reversals against other assets	418	600	222
6. Recovery of written off / charged off bad debts	(814)	(668)	(852)
F. Extra ordinary / unusual items	-	-	-
IV. Profit Before Taxation (III - E - F)	229,547	272,426	265,870
G. Taxation	127,415	138,988	149,190
1. Current	141,220	145,915	167,022
2. Prior	694	(169)	(283)
3. Deferred	(14,498)	(6,759)	(17,549)
V. Profit After Taxation (IV - G)	102,132	133,438	116,681
Notes on Human Resources			
Number of Employees*	162,633	155,094	165,167
1. Permanent	144,338	147,753	150,496
a. Male	116,157	121,149	119,551
b. Female	28,181	26,604	30,945
2. Contractual	18,295	7,341	14,671
a. Male	16,870	6,160	13,297
b. Female	1,425	1,181	1,374

* 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	Apr-Jun 2023 R	Jan-Mar 2024 R	Apr-Jun 2024 R
A. Mark-Up/Return/Interest Earned	62,549	73,413	78,583
1. Loans and advances	12,335	11,445	11,718
2. Investments	44,619	42,013	47,310
3. Lendings to financial institutions	4,479	18,992	18,732
4. Balances with banks	586	554	361
5. Income from inter-office lending	489	388	462
6. Other	41	21	0
B. Mark-Up/Return/Interest Expensed	37,707	53,196	55,360
1. Deposits	15,863	25,001	27,007
2. Borrowings	14,549	14,623	14,922
3. Subordinated debt	-	-	-
4. Cost of foreign currency swaps against foreign currency deposits / borrowings	6,747	13,151	12,939
5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	58	32	30
6. Expense on inter-office borrowing	489	388	462
7. Other	-	-	-
I. Net Mark-UP/Return/Interest Income (A - B)	24,842	20,218	23,223
C. Non Mark-UP/Return/Interest Income	328	11,304	2,540
1. Fee & Commission Income	1,335	1,553	1,512
i. Branch banking customer fees	15	15	15
ii. Consumer finance related fees	(102)	-	-
iii. Card related fees (debit and credit cards)	7	4	0
iv. Credit related fees	-	453	453
v. Investment banking fee	166	83	64
vi. Commission on trade	259	365	488
vii. Commission on guarantees	341	414	292
viii. Commission on cash management	27	19	22
ix. Commission on remittances including home remittances	9	12	14
x. Commission on utility bills	-	-	-
xi. Commission income - Bancassurance	-	-	-
xii. Rent on lockers	-	-	-
xiii. Commission on investments services	-	-	-
xiv. Other Commission	613	188	165
2. Dividend Income	-	-	-
3. Foreign exchange income	(2,034)	9,832	910
4. Income from derivatives	-	-	(35)
5. Gain on securities	925	(55)	150
i. Realised	955	(57)	173
ii. Unrealised - held for trading	(30)	3	(23)
6. Other Income	103	(26)	2
i. Rent on property	-	-	-
ii. Gain on sale of fixed assets-net	1	(1)	0
iii. Loss on termination of lease liability against right of use assets	-	-	-
iv. Gain on sale of non banking assets - net	-	-	-
v. Other	103	(25)	2
II. Total Income (I + C)	25,170	31,522	25,762

1.2.3 Profit and Loss Accounts

Foreign Banks

(Million Rupees)			
Profit/Loss Account	Apr-Jun 2023 R	Jan-Mar 2024 R	Apr-Jun 2024 R
D. Non Mark-UP/Return/Interest Expenses	2,668	2,758	2,812
1. Operating expenses	2,208	2,165	2,467
i. Total compensation expense	1,234	1,221	1,279
ii. Property expense	331	325	418
a. Rent and taxes	61	7	197
b. Insurance	4	5	1
c. Utilities cost	29	28	36
d. Lease rental	-	-	-
e. Fuel expense generators	0	-	-
f. Security (including guards)	34	31	34
g. Repair and maintenance (including janitorial charges)	69	72	78
h. Depreciation on right-of-use assets	108	163	49
i. Depreciation	26	20	23
iii. Information technology expenses	97	139	114
iv. Other operating expenses	546	480	656
2. Workers welfare fund	459	592	345
3. Other charges	1	-	(0)
i. Penalties imposed by State Bank of Pakistan	1	-	-
ii. Penalties imposed by other regulatory bodies (to be specified)	-	-	-
iii. Others (to be specified, if material)	-	-	(0)
III. Profit before provisions (II - D)	22,502	28,764	22,951
E. Provisions / (reversals) and write offs - net	(153)	174	72
1. (Reversals) / provisions against balance with Banks	-	2	4
2. (Reversals) / provisions for diminution in value of investments	-	-	-
3. (Reversals) / provisions against loans & advances	(153)	173	86
4. (Reversals) / provisions against off balance sheet items	-	(2)	1
5. Reversals against other assets	-	(5)	9
6. Recovery of written off / charged off bad debts	-	6	(28)
F. Extra ordinary / unusual items	-	-	-
IV. Profit Before Taxation (III - E - F)	22,655	28,590	22,878
G. Taxation	11,709	12,913	10,897
1. Current	12,121	13,194	11,115
2. Prior	-	-	-
3. Deferred	(412)	(281)	(218)
V. Profit After Taxation (IV - G)	10,947	15,677	11,981
Notes on Human Resources			
Number of Employees*	417	370	358
1. Permanent	379	369	358
a. Male	294	285	275
b. Female	85	84	83
2. Contractual	38	1	-
a. Male	28	1	-
b. Female	10	-	-

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