

Scheduled Banks

Assets & Liabilities

and

Profit & Loss Accounts

1.1 Assets and Liabilities

All Banks

(Million Rupees)

Item	Dec-23	Sep-24	Dec-24 P
Assets	46,836,739	52,732,710	54,394,607
I. Currency and Deposits	3,230,070	3,127,273	3,016,017
1. Currency	580,080	632,558	663,551
2. Transferable Deposits	2,404,069	2,277,312	2,173,663
3. Restricted/ compulsory deposits	66,363	65,506	51,086
4 Other Deposits	179,558	151,896	127,718
II. Securities(other than shares)	25,287,954	31,306,919	29,247,875
1. Short-term	5,878,262	8,937,950	4,781,679
2. Long-term	19,409,693	22,368,969	24,466,196
III. Loans extended (Advances)	14,457,510	14,067,859	17,673,290
1. Short-term	8,729,150	8,128,722	11,084,714
A) Money at call	148,007	222,546	262,483
B) Reverse Repo	1,377,472	1,103,682	1,032,083
C) Bills purchased and discounted	355,615	365,857	325,755
D) Other short-term loans	6,848,056	6,436,637	9,464,393
2. Long-term	5,728,360	5,939,138	6,588,576
IV. Shares and other equity	530,756	668,956	763,940
1. Quoted	247,588	258,135	346,046
2. Non quoted	279,893	407,515	409,613
3. Investment fund shares	3,275	3,306	8,282
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	19,368	18,587	11,767
VII. Other accounts receivable	1,995,403	2,044,472	2,118,333
1. Trade credit and advances	-	-	-
2. Others	1,995,403	2,044,472	2,118,333
A) Dividends receivable resident sector	173	719	165
B) Settlement accounts resident sector	34,803	41,460	34,518
C) Items in the process of collection	246	587	2,097
D) Miscellaneous assets residents sector	1,951,582	1,997,555	2,077,795
E) Other non- resident accounts receivable	8,600	4,151	3,758
VIII. Non-financial assets	1,315,677	1,498,643	1,563,384
1. Produced assets	964,262	1,109,859	1,168,527
A) Tangible fixed assets	857,232	993,089	1,047,749
a) Dwellings	161,895	185,619	195,972
i) Building on freehold land	6,170	6,422	7,698
ii) Building on leasehold land	155,725	179,197	188,274
b) Other buildings and structures	307,672	355,155	374,793
i) Building on freehold land	89,995	109,456	114,116
ii) Building on leasehold land	217,676	245,699	260,676
c) Machinery and equipment	313,993	367,883	386,243
i) Transport equipment	26,622	33,969	38,946
ii) Furniture & Fixture	43,123	53,100	49,472
iii) Office equipment	182,348	206,550	219,997
iv) Other machinery & equipment	61,899	74,264	77,828
d) Other tangible fixed assets n.e.s	73,673	84,432	90,741
B) Intangible fixed assets	107,030	116,770	120,778
a) Computer software	71,641	81,371	85,379
b) Other intangible fixed assets n.e.s	35,388	35,399	35,399
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	320,060	357,624	366,101
A) Tangible non-produced assets	297,229	328,758	338,434
a) Land	199,485	215,581	218,609
i) Land underlying Buildings and structures	199,485	215,581	218,609
1. Freehold land	77,955	85,257	90,335
2. Leasehold land	121,530	130,324	128,274
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	97,743	113,177	119,825
B) Intangible non-produced assets	22,831	28,866	27,667
a) Leases and other transferable contracts	16,524	21,514	20,070
b) Purchased goodwill	2,213	2,213	1,929
c) Other intangible non-produced assets n.e.s	4,094	5,139	5,668
3. Capital work in progress	31,355	31,160	28,756

1.1 Assets and Liabilities

All Banks

(Million Rupees)

Item	Dec-23	Sep-24	Dec-24 P
Liabilities	46,836,739	52,732,710	54,394,607
I. Deposits	28,866,019	32,365,350	31,553,180
1. Transferable Deposits	23,235,975	26,631,733	26,345,205
2. Restricted/ compulsory deposits	547,823	508,818	436,315
3. Other deposits	5,082,222	5,224,800	4,771,660
II. Securities (other than shares bonds/ debentures etc.)	129,673	124,173	123,482
1. Short-term	-	-	-
2. Long-term	129,673	124,173	123,482
III. Loans (Borrowings)	11,672,828	12,839,442	14,933,584
1. Short-term	10,800,196	12,016,276	14,126,280
A) Money at call	100,718	217,779	647,229
B) Repurchase agreements (Repo)	8,834,251	10,104,457	11,620,623
C) Other short-term borrowings	1,865,227	1,694,039	1,858,428
2. Long-term borrowings	872,632	823,167	807,305
IV. Financial Derivatives	44,458	38,411	27,857
V. Other accounts payable	3,180,587	3,940,474	4,230,383
1. Provision for losses	799,071	972,736	972,209
A) Provision for loan losses-Specific	713,955	914,500	902,452
B) Provision for loan losses-General	45,617	32,793	43,419
C) Provision for other losses	39,500	25,444	26,338
2. Accumulated Depreciation	378,157	433,223	445,008
3. Other accounts payable to other resident Sectors	1,935,766	2,511,441	2,788,244
A) Dividends payable	9,661	6,576	6,741
B) Settlement accounts	26,527	33,556	42,129
C) Items in the process of collection	10,802	15,236	23,168
D) Miscellaneous liability items	1,888,776	2,456,072	2,716,206
a) Suspense account	111,264	146,201	177,492
b) Provision for expected costs	135,641	203,953	172,466
c) Deferred tax liabilities	(8,378)	42,965	44,127
d) Accrued wages	13,892	13,644	20,221
e) Accrued rent	544	589	655
f) Accrued taxes	630,971	732,777	773,907
g) Other miscellaneous liability items	1,004,842	1,315,942	1,527,338
4. Other non- resident accounts payable	67,593	23,074	24,923
A) Dividends payable non-residents	57,099	14,493	14,493
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	10,493	8,582	10,430
VI. Insurance, pension, and standardized guarantee schemes	-	-	-
VII. Shares and other equity	2,943,174	3,424,859	3,526,121
1. Quoted	442,079	439,897	453,824
2. Non quoted	268,183	266,289	252,890
3. Investment fund shares	-	-	-
4. Retained earnings	384,703	567,832	507,199
5. Current year result	832,992	709,056	922,499
6. General and special reserve	657,160	922,791	909,162
7. Valuation adjustments	358,057	518,993	480,546
IX. Contingencies and Commitments³	17,603,422	18,774,399	19,681,969
1. Guarantees	3,268,804	3,533,015	3,544,467
2. Commitments	14,136,376	15,067,907	15,896,052
A) Letter of Credit	4,223,638	4,154,543	4,456,666
B) Forward Foreign Exchange Transactions	7,931,561	8,697,905	7,796,545
C) Forward government Securities Transactions	291,201	259,742	1,670,221
D) Derivatives	103,437	100,317	105,234
E) Forward lending	300,159	358,775	306,604
F) Operating leases	365	384	387
G) Commitments for acquisition of :	42,605	51,196	54,912
i.Fixed assets	29,293	39,475	42,877
ii. Intangible assets	13,312	11,721	12,035
H) Other commitments	1,243,411	1,445,045	1,505,483
3. Other contingent liabilities	198,242	173,477	241,450

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	Dec-23	Sep-24	Dec-24 P
Assets	10,489,019	11,077,033	10,999,773
I. Currency and Deposits	608,004	559,314	547,325
1. Currency	110,933	118,035	114,459
2. Transferable Deposits	403,032	363,537	372,360
3. Restricted/ compulsory deposits	-	-	-
4 Other Deposits	94,039	77,742	60,506
II. Securities(other than shares)	6,019,965	6,794,359	6,631,825
1. Short-term	1,262,541	1,669,557	1,641,859
2. Long-term	4,757,423	5,124,802	4,989,966
III. Loans extended (Advances)	3,190,689	3,022,515	3,037,960
1. Short-term	1,890,337	1,627,240	1,486,831
A) Money at call	14,820	72,304	84,011
B) Reverse Repo	334,057	494,272	17,344
C) Bills purchased and discounted	39,463	38,381	29,909
D) Other short-term loans	1,501,998	1,022,283	1,355,568
2. Long-term	1,300,352	1,395,276	1,551,129
IV. Shares and other equity	93,814	192,811	237,177
1. Quoted	82,048	88,597	128,976
2. Non quoted	11,766	104,214	108,201
3. Investment fund shares	-	-	-
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	-	-	-
VII. Other accounts receivable	396,393	318,436	348,888
1. Trade credit and advances	-	-	-
2. Others	396,393	318,436	348,888
A) Dividends receivable resident sector	-	-	-
B) Settlement accounts resident sector	149	135	150
C) Items in the process of collection	-	-	-
D) Miscellaneous assets residents sector	396,243	318,301	348,739
E) Other non- resident accounts receivable	-	-	-
VIII. Non-financial assets	180,153	189,599	196,599
1. Produced assets	86,119	91,544	96,253
A) Tangible fixed assets	82,109	86,321	90,917
a) Dwellings	9,097	9,587	9,756
i) Building on freehold land	610	610	610
ii) Building on leasehold land	8,487	8,977	9,147
b) Other buildings and structures	46,018	47,137	48,960
i) Building on freehold land	26,270	26,232	26,220
ii) Building on leasehold land	19,748	20,905	22,740
c) Machinery and equipment	20,709	22,877	24,803
i) Transport equipment	2,722	2,626	2,762
ii) Furniture & Fixtures	4,592	4,965	5,275
iii) Office equipment	7,825	8,666	9,472
iv) Other machinery & equipment	5,569	6,620	7,294
d) Other tangible fixed assets n.e.s	6,286	6,720	7,397
B) Intangible fixed assets	4,009	5,223	5,337
a) Computer software	4,009	5,223	5,337
b) Other intangible fixed assets n.e.s	-	-	-
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	92,657	96,554	98,764
A) Tangible non-produced assets	92,657	96,554	98,764
a) Land	28,246	30,214	30,279
i) Land underlying Buildings and structures	28,246	30,214	30,279
1. Freehold land	7,461	9,429	9,429
2. Leasehold land	20,785	20,785	20,850
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	64,411	66,341	68,486
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	1,378	1,501	1,582

1.1.1 Assets and Liabilities

Public Sector Banks

(Million Rupees)

Item	Dec-23	Sep-24	Dec-24 P
Liabilities	10,489,020	11,077,033	10,999,773
I. Deposits	6,064,484	6,500,497	6,456,828
1. Transferable Deposits	4,547,617	4,883,722	4,643,022
2. Restricted/ compulsory deposits	77,037	39,134	27,368
3. Other deposits	1,439,831	1,577,642	1,786,439
II. Securities (other than shares bonds/ debentures etc.)	-	-	-
1. Short-term	-	-	-
2. Long-term	-	-	-
III. Loans (Borrowings)	3,152,228	3,180,003	2,918,640
1. Short-term	3,119,254	3,146,440	2,885,074
A) Money at call	3,409	42,232	84,911
B) Repurchase agreements (Repo)	2,918,510	2,954,107	2,616,939
C) Other short-term borrowings	197,335	150,100	183,225
2. Long-term borrowings	32,974	33,563	33,566
IV. Financial Derivatives	-	-	-
V. Other accounts payable	621,878	709,549	902,973
1. Provision for losses	293,660	328,665	307,213
A) Provision for loan losses-Specific	283,087	320,154	299,694
B) Provision for loan losses-General	3,346	3,173	3,173
C) Provision for other losses	7,227	5,338	4,346
2. Accumulated Depreciation	41,192	47,418	49,971
3. Other accounts payable to other resident Sectors	287,026	333,465	545,789
A) Dividends payable	3	3	3
B) Settlement accounts	4,170	8,549	7,706
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items	282,853	324,913	538,080
a) Suspense account	27,182	31,072	28,529
b) Provision for expected costs	17,166	12,989	13,325
c) Deferred tax liabilities	(15,036)	-	-
d) Accrued wages	-	-	-
e) Accrued rent	-	-	-
f) Accrued taxes	38,832	47,125	47,267
g) Other miscellaneous liability items	214,709	233,727	448,960
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	650,428	686,985	721,332
1. Quoted	67,411	67,963	67,963
2. Non quoted	154,860	153,838	154,859
3. Investment fund shares	-	-	-
4. Retained earnings	168,238	230,538	229,351
5. Current year result	69,181	42,253	76,875
6. General and special reserve	92,635	112,691	113,581
7. Valuation adjustments	98,103	79,703	78,704
IX. Contingencies and Commitments³	3,487,138	3,510,549	3,529,659
1. Guarantees	532,562	705,590	713,317
2. Commitments	2,927,656	2,777,279	2,714,834
A) Letter of Credit	1,825,893	1,729,781	1,758,628
B) Forward Foreign Exchange Transactions	957,529	831,323	760,060
C) Forward government Securities Transactions	27,319	54,906	114,648
D) Derivatives	-	-	-
E) Forward lending	98,186	81,709	78,131
F) Operating leases	-	-	-
G) Commitments for acquisition of :	2,083	1,778	3,342
i. Fixed assets	1,614	1,402	2,989
ii. Intangible assets	469	375	353
H) Other commitments	16,646	77,781	25
3. Other contingent liabilities	26,920	27,680	101,507

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	Dec-23	Sep-24	Dec-24 P
Assets	34,472,014	39,471,679	41,180,858
I. Currency and Deposits	2,419,581	2,389,948	2,278,669
1. Currency	468,502	513,744	548,356
2. Transferable Deposits	1,865,555	1,802,045	1,663,096
3. Restricted/ compulsory deposits	6	6	6
4 Other Deposits	85,518	74,153	67,211
II. Securities(other than shares)	18,556,999	23,408,851	21,591,815
1. Short-term	3,916,990	6,178,766	2,186,020
2. Long-term	14,640,008	17,230,085	19,405,796
III. Loans extended (Advances)	10,326,894	10,174,311	13,674,530
1. Short-term	6,275,876	6,000,444	9,005,506
A) Money at call	133,187	150,242	174,045
B) Reverse Repo	549,998	174,846	490,881
C) Bills purchased and discounted	300,785	319,887	282,821
D) Other short-term loans	5,291,906	5,355,469	8,057,758
2. Long-term	4,051,018	4,173,868	4,669,024
IV. Shares and other equity	436,942	476,145	526,764
1. Quoted	165,540	169,538	217,070
2. Non quoted	268,127	303,301	301,412
3. Investment fund shares	3,275	3,306	8,282
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	16,302	16,602	9,647
VII. Other accounts receivable	1,586,929	1,704,261	1,740,943
1. Trade credit and advances	-	-	-
2. Others	1,586,929	1,704,261	1,740,943
A) Dividends receivable resident sector	173	719	165
B) Settlement accounts resident sector	34,654	41,325	34,368
C) Items in the process of collection	246	587	2,097
D) Miscellaneous assets residents sector	1,543,267	1,657,493	1,700,560
E) Other non- resident accounts receivable	8,590	4,138	3,754
VIII. Non-financial assets	1,128,368	1,301,561	1,358,489
1. Produced assets	874,144	1,014,074	1,067,779
A) Tangible fixed assets	771,663	903,058	952,864
a) Dwellings	152,428	175,619	185,799
i) Building on freehold land	5,561	5,812	7,088
ii) Building on leasehold land	146,867	169,807	178,711
b) Other buildings and structures	260,526	307,067	324,869
i) Building on freehold land	63,726	83,224	87,897
ii) Building on leasehold land	196,801	223,843	236,972
c) Machinery and equipment	292,132	343,752	359,944
i) Transport equipment	23,622	31,084	35,725
ii) Furniture & Fixtures	38,332	47,937	43,996
iii) Office equipment	174,163	197,533	210,147
iv) Other machinery & equipment	56,014	67,198	70,076
d) Other tangible fixed assets n.e.s	66,577	76,620	82,253
B) Intangible fixed assets	102,481	111,016	114,914
a) Computer software	67,587	76,112	80,010
b) Other intangible fixed assets n.e.s	34,894	34,905	34,905
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	224,472	258,294	264,122
A) Tangible non-produced assets	201,640	229,428	236,454
a) Land	171,239	185,367	188,330
i) Land underlying Buildings and structures	171,239	185,367	188,330
1. Freehold land	70,494	75,828	80,906
2. Leasehold land	100,745	109,539	107,424
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	30,401	44,061	48,124
B) Intangible non-produced assets	22,831	28,866	27,667
a) Leases and other transferable contracts	16,524	21,514	20,070
b) Purchased goodwill	2,213	2,213	1,929
c) Other intangible non-produced assets n.e.s	4,094	5,139	5,668
3. Capital work in progress	29,753	29,193	26,589

1.1.2 Assets and Liabilities

Domestic Private Banks

(Million Rupees)

Item	Dec-23	Sep-24	Dec-24 P
Liabilities	34,472,014	39,471,679	41,180,858
I. Deposits	22,133,718	24,983,222	24,198,173
1. Transferable Deposits	18,065,415	20,952,759	20,879,030
2. Restricted/ compulsory deposits	460,897	426,672	370,166
3. Other deposits	3,607,406	3,603,791	2,948,977
II. Securities (other than shares bonds/ debentures etc.)	129,673	124,173	123,482
1. Short-term	-	-	-
2. Long-term	129,673	124,173	123,482
III. Loans (Borrowings)	7,553,585	8,658,425	10,996,796
1. Short-term	7,082,490	8,231,876	10,587,065
A) Money at call	97,309	175,547	561,518
B) Repurchase agreements (Repo)	5,915,740	7,126,039	8,991,197
C) Other short-term borrowings	1,069,441	930,290	1,034,350
2. Long-term borrowings	471,094	426,549	409,731
IV. Financial Derivatives	41,379	35,776	25,993
V. Other accounts payable	2,496,705	3,130,573	3,233,839
1. Provision for losses	504,707	643,024	664,010
A) Provision for loan losses-Specific	430,235	594,249	602,662
B) Provision for loan losses-General	42,204	29,402	40,159
C) Provision for other losses	32,268	19,374	21,190
2. Accumulated Depreciation	333,811	382,459	391,480
3. Other accounts payable to other resident Sectors	1,590,768	2,082,106	2,153,598
A) Dividends payable	9,659	6,574	6,739
B) Settlement accounts	22,158	24,858	34,104
C) Items in the process of collection	10,802	15,236	23,168
D) Miscellaneous liability items	1,548,150	2,035,438	2,089,588
a) Suspense account	55,226	76,275	100,466
b) Provision for expected costs	118,474	190,963	159,141
c) Deferred tax liabilities	6,658	39,335	42,370
d) Accrued wages	3,530	4,883	7,530
e) Accrued rent	544	589	655
f) Accrued taxes	586,030	686,106	724,289
g) Other miscellaneous liability items	777,686	1,037,286	1,055,138
4. Other non- resident accounts payable	67,419	22,983	24,751
A) Dividends payable non-residents	57,099	14,493	14,493
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	10,320	8,491	10,258
VI. Insurance, pension, and standardized guarantee schemes	-	-	-
VII. Shares and other equity	2,116,955	2,539,509	2,602,575
1. Quoted	374,667	371,934	371,934
2. Non quoted	40,154	40,139	40,139
3. Investment fund shares	-	-	-
4. Retained earnings	168,330	257,846	202,761
5. Current year result	708,954	630,736	794,995
6. General and special reserve	564,527	810,111	795,591
7. Valuation adjustments	260,322	428,743	397,155
IX. Contingencies and Commitments³	9,651,649	10,981,539	11,886,355
1. Guarantees	2,181,957	2,315,240	2,371,932
2. Commitments	7,307,047	8,520,892	9,374,872
A) Letter of Credit	2,348,976	2,394,773	2,672,433
B) Forward Foreign Exchange Transactions	3,139,435	4,205,911	3,317,216
C) Forward government Securities Transactions	263,882	202,276	1,555,573
D) Derivatives	103,437	100,317	105,234
E) Forward lending	187,650	248,335	201,749
F) Operating leases	365	384	387
G) Commitments for acquisition of :	40,483	48,696	51,028
i. Fixed assets	27,640	37,350	39,346
ii. Intangible assets	12,842	11,346	11,682
H) Other commitments	1,222,818	1,320,199	1,471,252
3. Other contingent liabilities	162,645	145,407	139,552

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	Dec-23	Sep-24	Dec-24 P
Assets	1,875,707	2,183,998	2,213,976
I. Currency and Deposits	202,484	178,011	190,023
1. Currency	645	780	735
2. Transferable Deposits	135,482	111,731	138,207
3. Restricted/ compulsory deposits	66,356	65,500	51,080
4 Other Deposits	2	1	1
II. Securities(other than shares)	710,991	1,103,710	1,024,235
1. Short-term	698,731	1,089,627	953,801
2. Long-term	12,261	14,083	70,434
III. Loans extended (Advances)	939,927	871,033	960,800
1. Short-term	562,937	501,039	592,377
A) Money at call	-	-	4,427
B) Reverse Repo	493,418	434,564	523,858
C) Bills purchased and discounted	15,368	7,589	13,025
D) Other short-term loans	54,152	58,885	51,066
2. Long-term	376,990	369,994	368,423
IV. Shares and other equity	-	-	-
1. Quoted	-	-	-
2. Non quoted	-	-	-
3. Investment fund shares	-	-	-
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	3,067	1,985	2,120
VII. Other accounts receivable	12,082	21,775	28,502
1. Trade credit and advances	-	-	-
2. Others	12,082	21,775	28,502
A) Dividends receivable resident sector	-	-	-
B) Settlement accounts resident sector	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous assets residents sector	12,072	21,762	28,497
E) Other non- resident accounts receivable	10	13	4
VIII. Non-financial assets	7,156	7,484	8,296
1. Produced assets	4,000	4,241	4,496
A) Tangible fixed assets	3,460	3,711	3,968
a) Dwellings	371	413	417
i) Building on freehold land	-	-	-
ii) Building on leasehold land	371	413	417
b) Other buildings and structures	1,128	951	964
i) Building on freehold land	-	-	-
ii) Building on leasehold land	1,128	951	964
c) Machinery and equipment	1,153	1,255	1,496
i) Transport equipment	278	259	459
ii) Furniture & Fixtures	199	198	201
iii) Office equipment	360	351	378
iv) Other machinery & equipment	316	447	458
d) Other tangible fixed assets n.e.s	810	1,091	1,091
B) Intangible fixed assets	540	531	527
a) Computer software	45	36	33
b) Other intangible fixed assets n.e.s	495	495	495
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	2,931	2,776	3,215
A) Tangible non-produced assets	2,931	2,776	3,215
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	2,931	2,776	3,215
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	224	467	585

1.1.3 Assets and Liabilities

Foreign Banks

(Million Rupees)

Item	Dec-23	Sep-24	Dec-24 P
Liabilities	1,875,707	2,183,998	2,213,976
I. Deposits	667,817	881,631	898,179
1. Transferable Deposits	622,943	795,252	823,153
2. Restricted/ compulsory deposits	9,890	43,012	38,782
3. Other deposits	34,985	43,367	36,244
II. Securities (other than shares bonds/ debentures etc.)	-	-	-
1. Short-term	-	-	-
2. Long-term	-	-	-
III. Loans (Borrowings)	967,015	1,001,014	1,018,148
1. Short-term	598,451	637,960	654,140
A) Money at call	-	-	800
B) Repurchase agreements (Repo)	-	24,311	12,487
C) Other short-term borrowings	598,451	613,649	640,854
2. Long-term borrowings	368,564	363,055	364,008
IV. Financial Derivatives	3,080	2,635	1,863
V. Other accounts payable	62,004	100,353	93,572
1. Provision for losses	704	1,046	986
A) Provision for loan losses-Specific	633	97	97
B) Provision for loan losses-General	67	218	87
C) Provision for other losses	5	732	802
2. Accumulated Depreciation	3,154	3,346	3,557
3. Other accounts payable to other resident Sectors	57,972	95,869	88,857
A) Dividends payable	-	-	-
B) Settlement accounts	199	149	319
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items	57,773	95,720	88,538
a) Suspense account	28,855	38,854	48,498
b) Provision for expected costs	-	-	-
c) Deferred tax liabilities	-	3,630	1,757
d) Accrued wages	10,363	8,761	12,691
e) Accrued rent	-	-	-
f) Accrued taxes	6,109	(454)	2,352
g) Other miscellaneous liability items	12,447	44,930	23,240
4. Other non- resident accounts payable	174	91	172
A) Dividends payable non-residents	-	-	-
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	174	91	172
VI. Insurance, pension, and standardized guarantee schemes	-	-	-
VII. Shares and other equity	175,791	198,365	202,214
1. Quoted	-	-	13,928
2. Non quoted	73,169	72,313	57,893
3. Investment fund shares	-	-	-
4. Retained earnings	48,135	79,448	75,087
5. Current year result	54,857	36,067	50,630
6. General and special reserve	(2)	(10)	(10)
7. Valuation adjustments	(368)	10,548	4,687
IX. Contingencies and Commitments³	4,464,635	4,282,311	4,265,955
1. Guarantees	554,286	512,185	459,218
2. Commitments	3,901,673	3,769,736	3,806,346
A) Letter of Credit	48,769	29,989	25,606
B) Forward Foreign Exchange Transactions	3,834,596	3,660,670	3,719,269
C) Forward government Securities Transactions	-	2,560	-
D) Derivatives	-	-	-
E) Forward lending	14,323	28,730	26,724
F) Operating leases	-	-	-
G) Commitments for acquisition of :	39	723	542
i. Fixed assets	39	723	542
ii. Intangible assets	-	-	-
H) Other commitments	3,946	47,064	34,206
3. Other contingent liabilities	8,676	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	Oct-Dec 2023	Jul-Sep 2024 ^R	Oct-Dec 2024 P
A. Mark-Up/Return/Interest Earned	2,317,836	2,899,674	2,565,553
1. Loans and advances	549,919	581,260	602,959
2. Investments	1,262,274	1,863,878	1,492,026
3. Lendings to financial institutions	49,286	40,030	34,246
4. Balances with banks	2,940	4,214	3,732
5. Income from inter-office lending	443,208	401,939	424,601
6. Other	10,209	8,351	7,990
B. Mark-Up/Return/Interest Expensed	1,791,625	2,276,717	1,916,014
1. Deposits	791,977	1,046,741	902,255
2. Borrowings	474,710	712,535	455,979
3. Subordinated debt	10,867	13,715	13,533
4. Cost of foreign currency swaps against foreign currency deposits / borrowings	35,147	35,469	35,763
5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	6,422	8,929	8,013
6. Expense on inter-office borrowing	443,101	401,827	424,601
7. Other	29,401	57,501	75,870
I. Net Mark-Up/Return/Interest Income (A - B)	526,212	622,956	649,539
C. Non Mark-Up/Return/Interest Income	137,283	155,914	199,655
1. Fee & Commission Income	58,881	75,342	80,813
i. Branch banking customer fees	6,533	7,820	8,710
ii. Consumer finance related fees	2,477	2,738	2,492
iii. Card related fees (debit and credit cards)	17,021	23,802	27,160
iv. Credit related fees	1,238	1,789	2,651
v. Investment banking fee	1,908	1,501	1,737
vi. Commission on trade	11,901	15,177	16,741
vii. Commission on guarantees	2,669	4,354	4,839
viii. Commission on cash management	1,912	2,676	2,988
ix. Commission on remittances including home remittances	4,164	6,816	3,412
x. Commission on utility bills	172	173	182
xi. Commission income - Bancassurance	1,207	1,655	1,599
xii. Rent on lockers	386	547	442
xiii. Commission on investments services	167	264	346
xiv. Other Commission	7,127	6,029	7,513
2. Dividend Income	8,584	7,704	7,927
3. Foreign exchange income	46,274	14,003	28,842
4. Income from derivatives	3,028	2,730	1,742
5. Gain on securities	15,542	45,319	60,335
i. Realised	14,605	38,462	52,487
ii. Unrealised - held for trading	937	6,857	7,848
6. Other Income	4,974	10,817	19,996
i. Rent on property	303	302	418
ii. Gain on sale of fixed assets-net	891	1,514	1,540
iii. Loss on termination of lease liability against right of use assets	582	433	415
iv. Gain on sale of non banking assets - net	2,041	54	(24)
v. Other	1,158	8,515	17,646
II. Total Income (I + C)	663,495	778,871	849,195

1.2 Profit and Loss Accounts

All Banks

(Million Rupees)

Profit/Loss Account	Oct-Dec 2023	Jul-Sep 2024 ^R	Oct-Dec 2024 P
D. Non Mark-UP/Return/Interest Expenses	261,880	329,983	393,506
1. Operating expenses	252,377	319,693	384,977
i. Total compensation expense	107,205	141,582	177,338
ii. Property expense	39,546	52,959	56,613
a. Rent and taxes	1,557	2,173	3,049
b. Insurance	212	389	519
c. Utilities cost	10,057	16,215	14,331
d. Lease rental	-	5	5
e. Fuel expense generators	1,002	1,213	1,411
f. Security (including guards)	7,090	8,485	10,379
g. Repair and maintenance (including janitorial charges)	5,483	6,055	7,210
h. Depreciation on right-of-use assets	8,591	11,242	11,986
i. Depreciation	5,556	7,181	7,724
iii. Information technology expenses	25,862	29,607	35,068
iv. Other operating expenses	79,763	95,545	115,959
2. Workers welfare fund	7,137	8,689	6,899
3. Other charges	2,365	1,600	1,630
i. Penalties imposed by State Bank of Pakistan	1,730	1,152	466
ii. Penalties imposed by other regulatory bodies (to be specified)	1	-	1
iii. Others (to be specified, if material)	634	448	1,163
III. Profit before provisions (II - D)	401,615	448,888	455,689
E. Provisions / (reversals) and write offs - net	26,355	39,796	36,336
1. (Reversals) / provisions against balance with Banks	319	111	(404)
2. (Reversals) / provisions for diminution in value of investments	(2,618)	(592)	(5,824)
3. (Reversals) / provisions against loans & advances	32,765	41,356	39,317
4. (Reversals) / provisions against off balance sheet items	(117)	1,361	2,796
5. Reversals against other assets	1,188	133	3,614
6. Recovery of written off / charged off bad debts	(5,182)	(2,575)	(3,163)
F. Extra ordinary / unusual items	-	-	8,102
IV. Profit Before Taxation (III - E - F)	375,259	409,092	411,251
G. Taxation	229,553	214,170	228,178
1. Current	198,518	234,326	249,160
2. Prior	24,804	189	(12,846)
3. Deferred	6,231	(20,344)	(8,135)
V. Profit After Taxation (IV - G)	145,706	194,922	183,073
Notes on Human Resources			
Number of Employees*	191,184	210,659	214,796
1. Permanent	176,076	186,188	189,584
a. Male	145,941	149,890	151,806
b. Female	30,135	36,298	37,778
2. Contractual	15,108	24,471	25,212
a. Male	13,032	21,743	22,341
b. Female	2,076	2,728	2,871

* 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	Oct-Dec 2023	Jul-Sep 2024	Oct-Dec 2024 P
A. Mark-Up/Return/Interest Earned	598,326	554,081	482,957
1. Loans and advances	122,363	92,807	98,660
2. Investments	329,298	327,182	270,309
3. Lendings to financial institutions	8,595	4,585	5,660
4. Balances with banks	769	1,194	1,325
5. Income from inter-office lending	134,375	125,476	104,047
6. Other	2,927	2,837	2,955
B. Mark-Up/Return/Interest Expensed	521,951	491,478	395,258
1. Deposits	182,101	201,871	179,669
2. Borrowings	198,118	156,721	105,053
3. Subordinated debt	1,808	1,723	1,511
4. Cost of foreign currency swaps against foreign currency deposits / borrowings	4,581	4,809	2,535
5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	964	867	990
6. Expense on inter-office borrowing	134,375	125,476	104,047
7. Other	5	10	1,453
I. Net Mark-Up/Return/Interest Income (A - B)	76,375	62,604	87,700
C. Non Mark-Up/Return/Interest Income	26,781	25,118	37,241
1. Fee & Commission Income	8,594	8,590	12,885
i. Branch banking customer fees	627	571	612
ii. Consumer finance related fees	315	369	462
iii. Card related fees (debit and credit cards)	1,562	2,910	3,712
iv. Credit related fees	619	227	985
v. Investment banking fee	279	191	251
vi. Commission on trade	1,448	984	957
vii. Commission on guarantees	(283)	324	1,002
viii. Commission on cash management	104	61	77
ix. Commission on remittances including home remittances	774	621	308
x. Commission on utility bills	4	6	8
xi. Commission income - Bancassurance	142	145	161
xii. Rent on lockers	11	23	16
xiii. Commission on investments services	-	-	-
xiv. Other Commission	2,990	2,156	4,334
2. Dividend Income	2,232	1,250	2,139
3. Foreign exchange income	5,933	1,321	962
4. Income from derivatives	-	-	-
5. Gain on securities	7,378	13,237	20,523
i. Realised	7,335	13,073	12,137
ii. Unrealised - held for trading	43	164	8,387
6. Other Income	2,644	719	731
i. Rent on property	55	55	85
ii. Gain on sale of fixed assets-net	45	13	37
iii. Loss on termination of lease liability against right of use assets	111	18	64
iv. Gain on sale of non banking assets - net	2,042	7	14
v. Other	390	627	532
II. Total Income (I + C)	103,156	87,722	124,940

1.2 Profit and Loss Accounts

Public Sector Banks

(Million Rupees)

Profit/Loss Account	Oct-Dec 2023	Jul-Sep 2024	Oct-Dec 2024 P
D. Non Mark-UP/Return/Interest Expenses	45,953	45,278	64,519
1. Operating expenses	45,593	45,109	64,105
i. Total compensation expense	22,458	26,620	40,246
ii. Property expense	6,376	6,347	7,154
a. Rent and taxes	381	238	628
b. Insurance	58	43	51
c. Utilities cost	1,771	2,331	1,896
d. Lease rental	-	5	5
e. Fuel expense generators	4	4	3
f. Security (including guards)	1,654	1,210	1,859
g. Repair and maintenance (including janitorial charges)	660	532	788
h. Depreciation on right-of-use assets	1,371	1,456	1,392
i. Depreciation	476	528	531
iii. Information technology expenses	4,585	2,799	5,279
iv. Other operating expenses	12,173	9,344	11,426
2. Workers welfare fund	204	289	116
3. Other charges	157	(120)	299
i. Penalties imposed by State Bank of Pakistan	107	10	2
ii. Penalties imposed by other regulatory bodies (to be specified)	-	-	-
iii. Others (to be specified, if material)	50	(130)	297
III. Profit before provisions (II - D)	57,203	42,444	60,421
E. Provisions / (reversals) and write offs - net	2,200	78	(6,599)
1. (Reversals) / provisions against balance with Banks	-	(413)	114
2. (Reversals) / provisions for diminution in value of investments	(742)	(1,127)	(2,004)
3. (Reversals) / provisions against loans & advances	6,312	3,420	(2,055)
4. (Reversals) / provisions against off balance sheet items	-	10	0
5. Reversals against other assets	474	109	876
6. Recovery of written off / charged off bad debts	(3,845)	(1,921)	(3,529)
F. Extra ordinary / unusual items	-	-	8,102
IV. Profit Before Taxation (III - E - F)	55,003	42,366	58,918
G. Taxation	26,509	19,775	29,760
1. Current	25,489	19,569	29,276
2. Prior	2,638	5	528
3. Deferred	(1,618)	201	(43)
V. Profit After Taxation (IV - G)	28,494	22,591	29,158
Notes on Human Resources			
Number of Employees*	37,980	39,943	40,722
1. Permanent	30,248	31,640	32,403
a. Male	26,024	27,173	27,619
b. Female	4,224	4,467	4,784
2. Contractual	7,732	8,303	8,319
a. Male	6,937	7,482	7,473
b. Female	795	821	846

* 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	Oct-Dec 2023	Jul-Sep 2024 ^R	Oct-Dec 2024 P
A. Mark-Up/Return/Interest Earned	1,638,265	2,260,859	2,004,646
1. Loans and advances	415,297	476,841	494,337
2. Investments	882,231	1,485,267	1,168,950
3. Lendings to financial institutions	23,654	14,970	14,065
4. Balances with banks	1,787	2,695	2,186
5. Income from inter-office lending	308,033	275,593	320,092
6. Other	7,262	5,493	5,016
B. Mark-Up/Return/Interest Expensed	1,215,221	1,730,741	1,465,935
1. Deposits	586,077	815,180	697,512
2. Borrowings	261,565	540,514	336,799
3. Subordinated debt	9,059	11,992	12,022
4. Cost of foreign currency swaps against foreign currency deposits / borrowings	15,771	22,051	18,100
5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	5,427	8,032	6,994
6. Expense on inter-office borrowing	307,926	275,481	320,092
7. Other	29,397	57,490	74,417
I. Net Mark-Up/Return/Interest Income (A - B)	423,044	530,118	538,710
C. Non Mark-Up/Return/Interest Income	97,626	139,450	153,160
1. Fee & Commission Income	48,927	65,377	66,274
i. Branch banking customer fees	5,893	7,232	8,077
ii. Consumer finance related fees	2,162	2,369	2,031
iii. Card related fees (debit and credit cards)	15,451	20,892	23,448
iv. Credit related fees	992	1,109	1,214
v. Investment banking fee	1,519	1,299	1,443
vi. Commission on trade	10,187	13,930	15,203
vii. Commission on guarantees	2,629	3,600	3,522
viii. Commission on cash management	1,787	2,572	2,907
ix. Commission on remittances including home remittances	3,376	6,182	3,064
x. Commission on utility bills	168	167	173
xi. Commission income - Bancassurance	1,064	1,510	1,438
xii. Rent on lockers	375	524	426
xiii. Commission on investments services	167	264	346
xiv. Other Commission	3,157	3,726	2,982
2. Dividend Income	6,352	6,453	5,788
3. Foreign exchange income	28,851	23,482	21,155
4. Income from derivatives	3,028	2,695	1,742
5. Gain on securities	8,167	31,346	38,937
i. Realised	7,300	24,840	39,310
ii. Unrealised - held for trading	867	6,506	(373)
6. Other Income	2,301	10,097	19,264
i. Rent on property	248	247	333
ii. Gain on sale of fixed assets-net	846	1,501	1,504
iii. Loss on termination of lease liability against right of use assets	470	414	351
iv. Gain on sale of non banking assets - net	(2)	48	(38)
v. Other	739	7,887	17,113
II. Total Income (I + C)	520,670	669,569	691,870

1.2 Profit and Loss Accounts

Domestic Private Banks

(Million Rupees)

Profit/Loss Account	Oct-Dec 2023	Jul-Sep 2024 ^R	Oct-Dec 2024 P
D. Non Mark-UP/Return/Interest Expenses	210,450	281,837	324,749
1. Operating expenses	201,869	272,131	316,668
i. Total compensation expense	82,431	113,774	134,875
ii. Property expense	32,810	46,174	48,995
a. Rent and taxes	1,085	1,825	2,317
b. Insurance	151	344	462
c. Utilities cost	8,244	13,842	12,393
d. Lease rental	-	-	-
e. Fuel expense generators	998	1,209	1,408
f. Security (including guards)	5,398	7,239	8,476
g. Repair and maintenance (including janitorial charges)	4,714	5,427	6,318
h. Depreciation on right-of-use assets	7,121	9,666	10,472
i. Depreciation	5,099	6,621	7,150
iii. Information technology expenses	21,066	26,592	29,568
iv. Other operating expenses	65,562	85,591	103,230
2. Workers welfare fund	6,372	7,988	6,767
3. Other charges	2,209	1,719	1,314
i. Penalties imposed by State Bank of Pakistan	1,623	1,142	464
ii. Penalties imposed by other regulatory bodies (to be specified)	1	-	1
iii. Others (to be specified, if material)	584	577	849
III. Profit before provisions (II - D)	310,220	387,731	367,121
E. Provisions / (reversals) and write offs - net	24,306	39,590	42,890
1. (Reversals) / provisions against balance with Banks	319	530	(523)
2. (Reversals) / provisions for diminution in value of investments	(1,876)	535	(3,820)
3. (Reversals) / provisions against loans & advances	26,605	37,797	41,310
4. (Reversals) / provisions against off balance sheet items	(117)	1,352	2,795
5. Reversals against other assets	713	29	2,733
6. Recovery of written off / charged off bad debts	(1,337)	(653)	396
F. Extra ordinary / unusual items	-	-	-
IV. Profit Before Taxation (III - E - F)	285,914	348,141	324,231
G. Taxation	184,534	184,458	184,506
1. Current	157,161	204,692	206,020
2. Prior	19,327	184	(13,374)
3. Deferred	8,047	(20,418)	(8,140)
V. Profit After Taxation (IV - G)	101,379	163,683	139,725
Notes on Human Resources			
Number of Employees*	152,836	170,359	173,719
1. Permanent	145,461	154,191	156,827
a. Male	119,635	122,442	123,915
b. Female	25,826	31,749	32,912
2. Contractual	7,375	16,168	16,892
a. Male	6,094	14,261	14,867
b. Female	1,281	1,907	2,025

* 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	Oct-Dec 2023	Jul-Sep 2024	Oct-Dec 2024 P
A. Mark-Up/Return/Interest Earned	81,245	84,734	77,950
1. Loans and advances	12,260	11,612	9,962
2. Investments	50,745	51,430	52,767
3. Lendings to financial institutions	17,037	20,476	14,520
4. Balances with banks	384	325	220
5. Income from inter-office lending	800	870	462
6. Other	20	21	19
B. Mark-Up/Return/Interest Expensed	54,453	54,499	54,821
1. Deposits	23,799	29,690	25,075
2. Borrowings	15,028	15,300	14,126
3. Subordinated debt	-	-	-
4. Cost of foreign currency swaps against foreign currency deposits / borrowings	14,795	8,609	15,128
5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	31	30	30
6. Expense on inter-office borrowing	800	870	462
7. Other	-	-	-
I. Net Mark-UP/Return/Interest Income (A - B)	26,793	30,235	23,129
C. Non Mark-UP/Return/Interest Income	12,876	(8,654)	9,255
1. Fee & Commission Income	1,360	1,376	1,654
i. Branch banking customer fees	13	17	21
ii. Consumer finance related fees	-	-	-
iii. Card related fees (debit and credit cards)	8	0	0
iv. Credit related fees	(374)	452	452
v. Investment banking fee	110	11	42
vi. Commission on trade	266	263	582
vii. Commission on guarantees	322	430	315
viii. Commission on cash management	20	43	4
ix. Commission on remittances including home remittances	14	12	40
x. Commission on utility bills	-	-	-
xi. Commission income - Bancassurance	-	-	-
xii. Rent on lockers	-	-	-
xiii. Commission on investments services	-	-	-
xiv. Other Commission	980	147	197
2. Dividend Income	-	-	-
3. Foreign exchange income	11,489	(10,800)	6,725
4. Income from derivatives	-	35	(0)
5. Gain on securities	(3)	735	875
i. Realised	(30)	548	1,040
ii. Unrealised - held for trading	27	187	(166)
6. Other Income	30	1	1
i. Rent on property	-	-	-
ii. Gain on sale of fixed assets-net	0	(0)	(0)
iii. Loss on termination of lease liability against right of use assets	1	-	-
iv. Gain on sale of non banking assets - net	-	-	-
v. Other	29	1	2
II. Total Income (I + C)	39,669	21,581	32,384

1.2 Profit and Loss Accounts

Foreign Banks

(Million Rupees)

Profit/Loss Account	Oct-Dec 2023	Jul-Sep 2024	Oct-Dec 2024 P
D. Non Mark-UP/Return/Interest Expenses	5,477	2,868	4,238
1. Operating expenses	4,915	2,454	4,204
i. Total compensation expense	2,316	1,188	2,217
ii. Property expense	361	438	464
a. Rent and taxes	90	110	104
b. Insurance	2	3	5
c. Utilities cost	42	42	43
d. Lease rental	-	-	-
e. Fuel expense generators	-	-	-
f. Security (including guards)	38	35	44
g. Repair and maintenance (including janitorial charges)	108	96	104
h. Depreciation on right-of-use assets	99	120	122
i. Depreciation	(19)	32	43
iii. Information technology expenses	211	217	221
iv. Other operating expenses	2,028	610	1,302
2. Workers welfare fund	562	413	16
3. Other charges	0	1	17
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)	0	1	17
III. Profit before provisions (II - D)	34,192	18,713	28,146
E. Provisions / (reversals) and write offs - net	(151)	127	44
1. (Reversals) / provisions against balance with Banks	-	(5)	6
2. (Reversals) / provisions for diminution in value of investments	-	-	-
3. (Reversals) / provisions against loans & advances	(152)	139	62
4. (Reversals) / provisions against off balance sheet items	-	(0)	1
5. Reversals against other assets	1	(5)	5
6. Recovery of written off / charged off bad debts	-	(1)	(30)
F. Extra ordinary / unusual items	-	-	-
IV. Profit Before Taxation (III - E - F)	34,342	18,585	28,102
G. Taxation	18,510	9,937	13,912
1. Current	15,868	10,065	13,864
2. Prior	2,840	-	-
3. Deferred	(197)	(128)	48
V. Profit After Taxation (IV - G)	15,833	8,648	14,190
Notes on Human Resources			
Number of Employees*	368	357	355
1. Permanent	367	357	354
a. Male	282	275	272
b. Female	85	82	82
2. Contractual	1	-	1
a. Male	1	-	1
b. Female	-	-	-

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