

Scheduled Banks

Assets & Liabilities

and

Profit & Loss Accounts

1.1 Assets and Liabilities

All Banks

(Million Rupees)

Item	Mar-23	Dec-23 R	Mar-24 P
Assets	39,063,232	46,836,739	47,146,927
I. Currency and Deposits	2,563,604	3,230,070	3,326,451
1. Currency	572,480	580,080	613,176
2. Transferable Deposits	1,698,944	2,404,069	2,379,664
3. Restricted/ compulsory deposits	64,499	66,363	65,203
4 Other Deposits	227,681	179,558	268,407
II. Securities(other than shares)	19,432,925	25,287,954	26,879,589
1. Short-term	4,038,250	5,878,262	5,824,521
2. Long-term	15,394,675	19,409,693	21,055,068
III. Loans extended (Advances)	13,765,756	14,457,510	13,199,961
1. Short-term	8,791,190	8,729,150	7,608,584
A) Money at call	114,653	148,007	120,472
B) Reverse Repo	1,361,195	1,377,472	514,886
C) Bills purchased and discounted	343,622	355,615	336,225
D) Other short-term loans	6,971,720	6,848,056	6,637,002
2. Long-term	4,974,566	5,728,360	5,591,377
IV. Shares and other equity	545,370	530,756	655,543
1. Quoted	181,304	247,588	246,287
2. Non quoted	359,955	279,893	404,414
3. Investment fund shares	-	3,275	4,842
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	40,815	19,368	15,641
VII. Other accounts receivable	1,547,074	1,995,403	1,681,080
1. Trade credit and advances	-	-	-
2. Others	1,547,074	1,995,403	1,681,080
A) Dividends receivable resident sector	774	173	603
B) Settlement accounts resident sector	28,864	34,803	40,574
C) Items in the process of collection	2,559	246	676
D) Miscellaneous assets residents sector	1,507,302	1,951,582	1,629,899
E) Other non- resident accounts receivable	7,575	8,600	9,328
VIII. Non-financial assets	1,167,689	1,315,677	1,388,661
1. Produced assets	853,845	964,262	1,025,612
A) Tangible fixed assets	755,987	857,232	915,148
a) Dwellings	146,504	161,895	170,110
i) Building on freehold land	5,712	6,170	6,603
ii) Building on leasehold land	140,792	155,725	163,507
b) Other buildings and structures	281,737	307,672	335,889
i) Building on freehold land	89,941	89,995	107,289
ii) Building on leasehold land	191,796	217,676	228,600
c) Machinery and equipment	268,943	313,993	332,486
i) Transport equipment	20,901	26,622	28,592
ii) Furniture & Fixture	37,014	43,123	47,622
iii) Office equipment	158,836	182,348	190,743
iv) Other machinery & equipment	52,191	61,899	65,529
d) Other tangible fixed assets n.e.s	58,804	73,673	76,663
B) Intangible fixed assets	97,858	107,030	110,463
a) Computer software	62,473	71,641	75,072
b) Other intangible fixed assets n.e.s	35,385	35,388	35,391
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	307,631	320,060	326,136
A) Tangible non-produced assets	285,495	297,229	301,538
a) Land	190,170	199,485	202,090
i) Land underlying Buildings and structures	183,336	199,485	202,090
1. Freehold land	79,657	77,955	79,515
2. Leasehold land	110,513	121,530	122,575
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	95,325	97,743	99,449
B) Intangible non-produced assets	22,136	22,831	24,597
a) Leases and other transferable contracts	16,269	16,524	18,126
b) Purchased goodwill	2,213	2,213	2,213
c) Other intangible non-produced assets n.e.s	3,654	4,094	4,258
3. Capital work in progress	6,212	31,355	36,914

1.1 Assets and Liabilities

All Banks

(Million Rupees)

Item	Mar-23	Dec-23 R	Mar-24 P
Liabilities	39,063,232	46,836,739	47,146,927
I. Deposits	24,270,048	28,866,019	29,213,136
1. Transferable Deposits	19,285,525	23,235,975	23,601,974
2. Restricted/ compulsory deposits	607,274	547,823	492,851
3. Other deposits	4,377,250	5,082,222	5,118,311
II. Securities (other than shares bonds/ debentures etc.)	126,838	129,673	130,110
1. Short-term	-	-	-
2. Long-term	126,838	129,673	130,110
III. Loans (Borrowings)	9,356,336	11,672,828	11,228,375
1. Short-term	8,871,336	10,800,196	10,381,943
A) Money at call	156,376	100,718	113,058
B) Repurchase agreements (Repo)	6,602,394	8,834,251	8,496,467
C) Other short-term borrowings	2,112,566	1,865,227	1,772,418
2. Long-term borrowings	485,000	872,632	846,432
IV. Financial Derivatives	45,971	44,458	39,664
V. Other accounts payable	3,040,105	3,180,587	3,618,819
1. Provision for losses	781,775	799,071	873,062
A) Provision for loan losses-Specific	700,990	713,955	779,717
B) Provision for loan losses-General	52,374	45,617	58,803
C) Provision for other losses	28,411	39,500	34,542
2. Accumulated Depreciation	337,066	378,157	393,564
3. Other accounts payable to other resident Sectors	1,899,402	1,935,766	2,285,244
A) Dividends payable	22,971	9,661	44,593
B) Settlement accounts	48,747	26,527	24,423
C) Items in the process of collection	9,221	10,802	12,388
D) Miscellaneous liability items	1,818,463	1,888,776	2,203,839
a) Suspense account	69,551	111,264	108,524
b) Provision for expected costs	142,494	135,641	201,017
c) Deferred tax liabilities	17,611	(8,378)	13,074
d) Accrued wages	8,084	13,892	12,907
e) Accrued rent	525	544	564
f) Accrued taxes	522,105	630,971	691,108
g) Other miscellaneous liability items	1,058,093	1,004,842	1,176,645
4. Other non- resident accounts payable	21,862	67,593	67,949
A) Dividends payable non-residents	11,324	57,099	57,543
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	10,538	10,493	10,407
VI. Insurance, pension, and standardized guarantee schemes	-	-	-
VII. Shares and other equity	2,223,933	2,943,174	2,915,824
1. Quoted	386,171	442,079	439,389
2. Non quoted	260,299	268,183	265,997
3. Investment fund shares	-	-	-
4. Retained earnings	598,546	384,703	746,869
5. Current year result	325,963	832,992	427,103
6. General and special reserve	569,327	657,160	736,853
7. Valuation adjustments	83,627	358,057	299,613
IX. Contingencies and Commitments³	16,705,969	17,603,422	18,322,379
1. Guarantees	3,243,411	3,268,804	3,387,387
2. Commitments	13,276,369	14,136,376	14,743,084
A) Letter of Credit	4,096,991	4,223,638	4,333,232
B) Forward Foreign Exchange Transactions	7,325,441	7,931,561	8,484,094
C) Forward government Securities Transactions	312,692	291,201	444,625
D) Derivatives	113,761	103,437	107,788
E) Forward lending	495,233	300,159	277,816
F) Operating leases	318	365	359
G) Commitments for acquisition of :	39,717	42,605	41,151
i.Fixed assets	28,440	29,293	29,957
ii. Intangible assets	11,277	13,312	11,194
H) Other commitments	892,217	1,243,411	1,054,019
3. Other contingent liabilities	186,189	198,242	191,907

Notes:

1: Total advances shown in assets may differ from advances presented in chapter 3 (Scheduled Banks Advances) due to inclusion of interbank advances and accrued interest on advances.

2: Total deposits shown in liabilities may differ from deposits presented in chapter 2 (Scheduled Banks Deposits) due to inclusion of interbank deposits, placements, margin deposits (deposits held by banks as collateral against letter of credits, letter of guarantees), bills payables and accrued interest on deposits.

3: This data has been collected on new format w.e.f. December 2022.

1.1.1 Assets and Liabilities

Public Sector Banks

(Million Rupees)

Item	Mar-23	Dec-23 R	Mar-24 P
Assets	9,407,158	10,489,019	10,221,208
I. Currency and Deposits	476,988	608,004	684,543
1. Currency	98,864	110,933	106,276
2. Transferable Deposits	282,265	403,032	451,082
3. Restricted/ compulsory deposits	-	-	-
4 Other Deposits	95,859	94,039	127,185
II. Securities(other than shares)	5,420,101	6,019,965	6,213,031
1. Short-term	1,105,246	1,262,541	1,087,456
2. Long-term	4,314,855	4,757,423	5,125,575
III. Loans extended (Advances)	2,911,319	3,190,689	2,670,191
1. Short-term	1,761,115	1,890,337	1,429,598
A) Money at call	25,890	14,820	9,340
B) Reverse Repo	548,642	334,057	62,792
C) Bills purchased and discounted	57,763	39,463	38,706
D) Other short-term loans	1,128,820	1,501,998	1,318,761
2. Long-term	1,150,204	1,300,352	1,240,593
IV. Shares and other equity	167,167	93,814	197,210
1. Quoted	60,657	82,048	82,483
2. Non quoted	106,510	11,766	114,727
3. Investment fund shares	-	-	-
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	-	-	-
VII. Other accounts receivable	263,336	396,393	275,644
1. Trade credit and advances	-	-	-
2. Others	263,336	396,393	275,644
A) Dividends receivable resident sector	-	-	-
B) Settlement accounts resident sector	149	149	149
C) Items in the process of collection	42	-	-
D) Miscellaneous assets residents sector	263,144	396,243	275,495
E) Other non- resident accounts receivable	-	-	-
VIII. Non-financial assets	168,245	180,153	180,589
1. Produced assets	80,470	86,119	87,362
A) Tangible fixed assets	76,895	82,109	82,612
a) Dwellings	7,119	9,097	9,333
i) Building on freehold land	610	610	610
ii) Building on leasehold land	6,509	8,487	8,723
b) Other buildings and structures	45,675	46,018	46,227
i) Building on freehold land	27,724	26,270	26,288
ii) Building on leasehold land	17,951	19,748	19,940
c) Machinery and equipment	17,283	20,709	21,139
i) Transport equipment	2,596	2,722	2,686
ii) Furniture & Fixtures	4,122	4,592	4,662
iii) Office equipment	6,817	7,825	7,994
iv) Other machinery & equipment	3,749	5,569	5,797
d) Other tangible fixed assets n.e.s	6,819	6,286	5,913
B) Intangible fixed assets	3,575	4,009	4,750
a) Computer software	3,575	4,009	4,750
b) Other intangible fixed assets n.e.s	-	-	-
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	87,775	92,657	91,843
A) Tangible non-produced assets	87,775	92,657	91,843
a) Land	28,125	28,246	28,230
i) Land underlying Buildings and structures	28,125	28,246	28,230
1. Freehold land	7,453	7,461	7,446
2. Leasehold land	20,672	20,785	20,785
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	59,650	64,411	63,613
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	1,383

1.1.1 Assets and Liabilities

Public Sector Banks

(Million Rupees)

Item	Mar-23	Dec-23 R	Mar-24 P
Liabilities	9,407,158	10,489,020	10,221,208
I. Deposits	4,624,762	6,064,484	5,602,389
1. Transferable Deposits	3,410,730	4,547,617	4,110,123
2. Restricted/ compulsory deposits	38,888	77,037	30,557
3. Other deposits	1,175,143	1,439,831	1,461,709
II. Securities (other than shares bonds/ debentures etc.)	-	-	-
1. Short-term	-	-	-
2. Long-term	-	-	-
III. Loans (Borrowings)	3,432,758	3,152,228	3,141,824
1. Short-term	3,411,723	3,119,254	3,107,908
A) Money at call	13,168	3,409	14,742
B) Repurchase agreements (Repo)	3,201,703	2,918,510	2,932,792
C) Other short-term borrowings	196,853	197,335	160,374
2. Long-term borrowings	21,035	32,974	33,916
IV. Financial Derivatives	-	-	-
V. Other accounts payable	799,483	621,878	816,759
1. Provision for losses	290,175	293,660	329,411
A) Provision for loan losses-Specific	279,469	283,087	319,520
B) Provision for loan losses-General	8,614	3,346	3,272
C) Provision for other losses	2,092	7,227	6,619
2. Accumulated Depreciation	37,052	41,192	43,278
3. Other accounts payable to other resident Sectors	472,256	287,026	444,070
A) Dividends payable	3	3	3,274
B) Settlement accounts	3,975	4,170	4,296
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items	468,279	282,853	436,501
a) Suspense account	22,202	27,182	28,497
b) Provision for expected costs	14,949	17,166	14,086
c) Deferred tax liabilities	(15,035)	(15,036)	(12,731)
d) Accrued wages	-	-	-
e) Accrued rent	-	-	-
f) Accrued taxes	38,231	38,832	46,688
g) Other miscellaneous liability items	407,932	214,709	359,961
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	550,154	650,428	660,236
1. Quoted	64,437	67,411	67,411
2. Non quoted	148,839	154,860	153,839
3. Investment fund shares	-	-	-
4. Retained earnings	170,524	168,238	233,215
5. Current year result	11,072	69,181	11,408
6. General and special reserve	93,726	92,635	111,711
7. Valuation adjustments	61,555	98,103	82,651
IX. Contingencies and Commitments³	3,538,627	3,487,138	3,679,011
1. Guarantees	529,388	532,562	706,244
2. Commitments	2,982,327	2,927,656	2,946,405
A) Letter of Credit	1,897,996	1,825,893	1,762,678
B) Forward Foreign Exchange Transactions	789,199	957,529	1,065,569
C) Forward government Securities Transactions	54,569	27,319	27,119
D) Derivatives	-	-	-
E) Forward lending	238,668	98,186	71,051
F) Operating leases	-	-	-
G) Commitments for acquisition of :	1,858	2,083	1,842
i. Fixed assets	1,370	1,614	1,471
ii. Intangible assets	488	469	371
H) Other commitments	37	16,646	18,146
3. Other contingent liabilities	26,912	26,920	26,363

Notes:

1: Total advances shown in assets may differ from advances presented in chapter 3 (Scheduled Banks Advances) due to inclusion of interbank advances and accrued interest on advances.

2: Total deposits shown in liabilities may differ from deposits presented in chapter 2 (Scheduled Banks Deposits) due to inclusion of interbank deposits, placements, margin deposits (deposits held by banks as collateral against letter of credits, letter of guarantees), bills payables and accrued interest on deposits.

3: This data has been collected on new format w.e.f. December 2022.

1.1.2 Assets and Liabilities

Domestic Private Banks

(Million Rupees)

Item	Mar-23	Dec-23 R	Mar-24 P
Assets	28,003,531	34,472,014	35,004,814
I. Currency and Deposits	1,925,786	2,419,581	2,430,430
1. Currency	472,982	468,502	506,161
2. Transferable Deposits	1,322,888	1,865,555	1,784,645
3. Restricted/ compulsory deposits	6	6	6
4 Other Deposits	129,910	85,518	139,617
II. Securities(other than shares)	13,112,608	18,556,999	19,716,052
1. Short-term	2,130,375	3,916,990	3,798,746
2. Long-term	10,982,233	14,640,008	15,917,306
III. Loans extended (Advances)	10,403,302	10,326,894	9,797,534
1. Short-term	6,589,910	6,275,876	5,819,022
A) Money at call	88,762	133,187	111,132
B) Reverse Repo	741,849	549,998	152,562
C) Bills purchased and discounted	279,560	300,785	285,077
D) Other short-term loans	5,479,739	5,291,906	5,270,251
2. Long-term	3,813,392	4,051,018	3,978,512
IV. Shares and other equity	378,203	436,942	458,333
1. Quoted	120,647	165,540	163,804
2. Non quoted	253,445	268,127	289,687
3. Investment fund shares	-	3,275	4,842
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	36,424	16,302	11,960
VII. Other accounts receivable	1,152,320	1,586,929	1,389,792
1. Trade credit and advances	-	-	-
2. Others	1,152,320	1,586,929	1,389,792
A) Dividends receivable resident sector	774	173	603
B) Settlement accounts resident sector	28,715	34,654	40,425
C) Items in the process of collection	2,517	246	676
D) Miscellaneous assets residents sector	1,112,775	1,543,267	1,338,781
E) Other non- resident accounts receivable	7,539	8,590	9,306
VIII. Non-financial assets	994,888	1,128,368	1,200,713
1. Produced assets	770,273	874,144	933,900
A) Tangible fixed assets	676,501	771,663	828,723
a) Dwellings	139,010	152,428	160,355
i) Building on freehold land	5,102	5,561	5,993
ii) Building on leasehold land	133,908	146,867	154,361
b) Other buildings and structures	235,307	260,526	288,655
i) Building on freehold land	62,218	63,726	81,001
ii) Building on leasehold land	173,090	196,801	207,654
c) Machinery and equipment	250,757	292,132	310,024
i) Transport equipment	18,092	23,622	25,627
ii) Furniture & Fixtures	32,762	38,332	42,763
iii) Office equipment	151,764	174,163	182,411
iv) Other machinery & equipment	48,139	56,014	59,222
d) Other tangible fixed assets n.e.s	51,427	66,577	69,689
B) Intangible fixed assets	93,772	102,481	105,177
a) Computer software	58,882	67,587	70,280
b) Other intangible fixed assets n.e.s	34,890	34,894	34,896
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	218,403	224,472	231,376
A) Tangible non-produced assets	196,267	201,640	206,778
a) Land	162,045	171,239	173,859
i) Land underlying Buildings and structures	155,211	171,239	173,859
1. Freehold land	72,203	70,494	72,069
2. Leasehold land	83,007	100,745	101,791
ii) Recreational land	6,834	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	34,222	30,401	32,919
B) Intangible non-produced assets	22,136	22,831	24,597
a) Leases and other transferable contracts	16,269	16,524	18,126
b) Purchased goodwill	2,213	2,213	2,213
c) Other intangible non-produced assets n.e.s	3,654	4,094	4,258
3. Capital work in progress	6,212	29,753	35,438

1.1.2 Assets and Liabilities

Domestic Private Banks

(Million Rupees)

Item	Mar-23	Dec-23 R	Mar-24 P
Liabilities	28,003,531	34,472,014	35,004,814
I. Deposits	19,132,737	22,133,718	22,910,262
1. Transferable Deposits	15,421,606	18,065,415	18,844,550
2. Restricted/ compulsory deposits	537,524	460,897	450,470
3. Other deposits	3,173,607	3,607,406	3,615,242
II. Securities (other than shares bonds/ debentures etc.)	126,838	129,673	130,110
1. Short-term	-	-	-
2. Long-term	126,838	129,673	130,110
III. Loans (Borrowings)	4,974,732	7,553,585	7,112,416
1. Short-term	4,510,767	7,082,490	6,663,326
A) Money at call	143,207	97,309	98,316
B) Repurchase agreements (Repo)	3,390,630	5,915,740	5,539,253
C) Other short-term borrowings	976,930	1,069,441	1,025,757
2. Long-term borrowings	463,965	471,094	449,090
IV. Financial Derivatives	41,572	41,379	35,743
V. Other accounts payable	2,189,104	2,496,705	2,743,649
1. Provision for losses	489,268	504,707	542,978
A) Provision for loan losses-Specific	419,678	430,235	459,642
B) Provision for loan losses-General	43,275	42,204	55,418
C) Provision for other losses	26,315	32,268	27,918
2. Accumulated Depreciation	297,338	333,811	347,140
3. Other accounts payable to other resident Sectors	1,380,703	1,590,768	1,786,734
A) Dividends payable	22,968	9,659	41,319
B) Settlement accounts	44,522	22,158	19,929
C) Items in the process of collection	9,221	10,802	12,388
D) Miscellaneous liability items	1,303,992	1,548,150	1,713,097
a) Suspense account	41,834	55,226	55,728
b) Provision for expected costs	127,545	118,474	186,931
c) Deferred tax liabilities	32,646	6,658	25,805
d) Accrued wages	1,521	3,530	2,576
e) Accrued rent	525	544	564
f) Accrued taxes	469,528	586,030	639,310
g) Other miscellaneous liability items	630,393	777,686	802,183
4. Other non- resident accounts payable	21,795	67,419	67,797
A) Dividends payable non-residents	11,324	57,099	57,543
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	10,472	10,320	10,255
VI. Insurance, pension, and standardized guarantee schemes	-	-	-
VII. Shares and other equity	1,538,549	2,116,955	2,071,633
1. Quoted	321,734	374,667	371,978
2. Non quoted	40,154	40,154	40,154
3. Investment fund shares	-	-	-
4. Retained earnings	379,281	168,330	415,130
5. Current year result	295,829	708,954	398,724
6. General and special reserve	475,605	564,527	625,152
7. Valuation adjustments	25,946	260,322	220,495
IX. Contingencies and Commitments³	8,701,067	9,651,649	10,286,622
1. Guarantees	2,127,312	2,181,957	2,158,180
2. Commitments	6,415,103	7,307,047	7,963,288
A) Letter of Credit	2,153,076	2,348,976	2,516,434
B) Forward Foreign Exchange Transactions	2,758,669	3,139,435	3,701,591
C) Forward government Securities Transactions	226,838	263,882	417,507
D) Derivatives	113,761	103,437	107,788
E) Forward lending	254,790	187,650	181,809
F) Operating leases	318	365	359
G) Commitments for acquisition of :	37,355	40,483	39,269
i. Fixed assets	26,566	27,640	28,446
ii. Intangible assets	10,789	12,842	10,823
H) Other commitments	870,298	1,222,818	998,532
3. Other contingent liabilities	158,651	162,645	165,154

Notes:

1: Total advances shown in assets may differ from advances presented in chapter 3 (Scheduled Banks Advances) due to inclusion of interbank advances and accrued interest on advances.

2: Total deposits shown in liabilities may differ from deposits presented in chapter 2 (Scheduled Banks Deposits) due to inclusion of interbank deposits, placements, margin deposits (deposits held by banks as collateral against letter of credits, letter of guarantees), bills payables and accrued interest on deposits.

3: This data has been collected on new format w.e.f. December 2022.

1.1.3 Assets and Liabilities

Foreign Banks

(Million Rupees)

Item	Mar-23	Dec-23 R	Mar-24 P
Assets	1,652,543	1,875,707	1,920,905
I. Currency and Deposits	160,829	202,484	211,478
1. Currency	633	645	739
2. Transferable Deposits	93,791	135,482	143,937
3. Restricted/ compulsory deposits	64,493	66,356	65,197
4 Other Deposits	1,912	2	1,605
II. Securities(other than shares)	900,215	710,991	950,506
1. Short-term	802,629	698,731	938,319
2. Long-term	97,586	12,261	12,187
III. Loans extended (Advances)	451,135	939,927	732,236
1. Short-term	440,165	562,937	359,964
A) Money at call	-	-	-
B) Reverse Repo	70,704	493,418	299,531
C) Bills purchased and discounted	6,299	15,368	12,442
D) Other short-term loans	363,161	54,152	47,990
2. Long-term	10,970	376,990	372,273
IV. Shares and other equity	-	-	-
1. Quoted	-	-	-
2. Non quoted	-	-	-
3. Investment fund shares	-	-	-
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	4,391	3,067	3,681
VII. Other accounts receivable	131,417	12,082	15,645
1. Trade credit and advances	-	-	-
2. Others	131,417	12,082	15,645
A) Dividends receivable resident sector	-	-	-
B) Settlement accounts resident sector	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous assets residents sector	131,382	12,072	15,623
E) Other non- resident accounts receivable	35	10	21
VIII. Non-financial assets	4,556	7,156	7,360
1. Produced assets	3,102	4,000	4,350
A) Tangible fixed assets	2,591	3,460	3,813
a) Dwellings	375	371	423
i) Building on freehold land	-	-	-
ii) Building on leasehold land	375	371	423
b) Other buildings and structures	755	1,128	1,006
i) Building on freehold land	-	-	-
ii) Building on leasehold land	755	1,128	1,006
c) Machinery and equipment	903	1,153	1,323
i) Transport equipment	213	278	278
ii) Furniture & Fixtures	130	199	197
iii) Office equipment	255	360	338
iv) Other machinery & equipment	304	316	510
d) Other tangible fixed assets n.e.s	557	810	1,062
B) Intangible fixed assets	511	540	536
a) Computer software	17	45	42
b) Other intangible fixed assets n.e.s	495	495	495
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	1,453	2,931	2,917
A) Tangible non-produced assets	1,453	2,931	2,917
a) Land	-	-	-
i) Land underlying Buildings and structures	-	-	-
1. Freehold land	-	-	-
2. Leasehold land	-	-	-
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	1,453	2,931	2,917
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	94

1.1.3 Assets and Liabilities

Foreign Banks

(Million Rupees)

Item	Mar-23	Dec-23 R	Mar-24 P
Liabilities	1,652,543	1,875,707	1,920,905
I. Deposits	512,550	667,817	700,485
1. Transferable Deposits	453,189	622,943	647,301
2. Restricted/ compulsory deposits	30,862	9,890	11,824
3. Other deposits	28,499	34,985	41,359
II. Securities (other than shares bonds/ debentures etc.)	-	-	-
1. Short-term	-	-	-
2. Long-term	-	-	-
III. Loans (Borrowings)	948,846	967,015	974,135
1. Short-term	948,846	598,451	610,709
A) Money at call	-	-	-
B) Repurchase agreements (Repo)	10,062	-	24,422
C) Other short-term borrowings	938,784	598,451	586,287
2. Long-term borrowings	-	368,564	363,426
IV. Financial Derivatives	4,399	3,080	3,920
V. Other accounts payable	51,518	62,004	58,410
1. Provision for losses	2,332	704	673
A) Provision for loan losses-Specific	1,843	633	556
B) Provision for loan losses-General	485	67	113
C) Provision for other losses	5	5	5
2. Accumulated Depreciation	2,676	3,154	3,146
3. Other accounts payable to other resident Sectors	46,443	57,972	54,439
A) Dividends payable	-	-	-
B) Settlement accounts	250	199	199
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items	46,193	57,773	54,240
a) Suspense account	5,515	28,855	24,298
b) Provision for expected costs	-	-	-
c) Deferred tax liabilities	-	-	-
d) Accrued wages	6,563	10,363	10,332
e) Accrued rent	-	-	-
f) Accrued taxes	14,346	6,109	5,109
g) Other miscellaneous liability items	19,768	12,447	14,501
4. Other non- resident accounts payable	67	174	152
A) Dividends payable non-residents	-	-	-
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	67	174	152
VI. Insurance, pension, and standardized guarantee schemes	-	-	-
VII. Shares and other equity	135,230	175,791	183,955
1. Quoted	-	-	-
2. Non quoted	71,305	73,169	72,003
3. Investment fund shares	-	-	-
4. Retained earnings	48,741	48,135	98,523
5. Current year result	19,062	54,857	16,970
6. General and special reserve	(4)	(2)	(10)
7. Valuation adjustments	(3,874)	(368)	(3,532)
IX. Contingencies and Commitments³	4,466,275	4,464,635	4,356,745
1. Guarantees	586,710	554,286	522,963
2. Commitments	3,878,939	3,901,673	3,833,392
A) Letter of Credit	45,919	48,769	54,121
B) Forward Foreign Exchange Transactions	3,777,573	3,834,596	3,716,934
C) Forward government Securities Transactions	31,285	-	-
D) Derivatives	-	-	-
E) Forward lending	1,775	14,323	24,956
F) Operating leases	-	-	-
G) Commitments for acquisition of :	504	39	40
i. Fixed assets	504	39	40
ii. Intangible assets	-	-	-
H) Other commitments	21,882	3,946	37,341
3. Other contingent liabilities	626	8,676	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	Jan-Mar 2023 R	Oct-Dec 2023 R	Jan-Mar 2024 R
A. Mark-Up/Return/Interest Earned	1,473,061	2,317,836	2,282,459
1. Loans and advances	409,928	549,919	517,953
2. Investments	743,340	1,262,274	1,264,294
3. Lendings to financial institutions	32,726	49,286	40,872
4. Balances with banks	1,221	2,940	3,665
5. Income from inter-office lending	281,725	443,208	439,572
6. Other	4,122	10,209	16,103
B. Mark-Up/Return/Interest Expensed	1,100,112	1,791,625	1,839,855
1. Deposits	483,557	791,977	817,756
2. Borrowings	280,615	474,710	500,839
3. Subordinated debt	7,417	10,867	10,186
4. Cost of foreign currency swaps against foreign currency deposits / borrowings	12,013	35,147	34,507
5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	5,273	6,422	6,840
6. Expense on inter-office borrowing	281,392	443,101	439,469
7. Other	29,845	29,401	30,258
I. Net Mark-UP/Return/Interest Income (A - B)	372,949	526,212	442,604
C. Non Mark-UP/Return/Interest Income	91,359	137,283	125,508
1. Fee & Commission Income	46,180	58,881	59,811
i. Branch banking customer fees	5,859	6,533	6,195
ii. Consumer finance related fees	2,132	2,477	2,137
iii. Card related fees (debit and credit cards)	13,491	17,021	17,341
iv. Credit related fees	1,548	1,238	2,102
v. Investment banking fee	1,449	1,908	1,470
vi. Commission on trade	8,288	11,901	12,126
vii. Commission on guarantees	3,079	2,669	3,939
viii. Commission on cash management	1,470	1,912	1,805
ix. Commission on remittances including home remittances	2,582	4,164	4,514
x. Commission on utility bills	140	172	153
xi. Commission income - Bancassurance	1,025	1,207	1,187
xii. Rent on lockers	423	386	443
xiii. Commission on investments services	125	167	257
xiv. Other Commission	4,568	7,127	6,143
2. Dividend Income	5,798	8,584	8,540
3. Foreign exchange income	38,966	46,274	35,107
4. Income from derivatives	(5,032)	3,028	3,126
5. Gain on securities	(5,733)	15,542	16,319
i. Realised	(4,413)	14,605	14,483
ii. Unrealised - held for trading	(1,320)	937	1,836
6. Other Income	11,181	4,974	2,606
i. Rent on property	200	303	269
ii. Gain on sale of fixed assets-net	325	891	811
iii. Loss on termination of lease liability against right of use assets	393	582	315
iv. Gain on sale of non banking assets - net	4	2,041	194
v. Other	10,259	1,158	1,018
II. Total Income (I + C)	464,308	663,495	568,112

1.2 Profit and Loss Accounts

All Banks

(Million Rupees)

Profit/Loss Account	Jan-Mar 2023 R	Oct-Dec 2023 R	Jan-Mar 2024 R
D. Non Mark-UP/Return/Interest Expenses	197,952	261,880	240,654
1. Operating expenses	192,605	252,377	232,691
i. Total compensation expense	89,140	107,205	107,464
ii. Property expense	32,143	39,546	36,753
a. Rent and taxes	1,310	1,557	1,475
b. Insurance	665	212	344
c. Utilities cost	5,527	10,057	7,665
d. Lease rental	269	-	-
e. Fuel expense generators	1,499	1,002	1,315
f. Security (including guards)	5,289	7,090	6,694
g. Repair and maintenance (including janitorial charges)	4,368	5,483	5,011
h. Depreciation on right-of-use assets	8,141	8,591	8,737
i. Depreciation	5,074	5,556	5,512
iii. Information technology expenses	16,705	25,862	23,335
iv. Other operating expenses	54,616	79,763	65,140
2. Workers welfare fund	4,373	7,137	6,442
3. Other charges	974	2,365	1,522
i. Penalties imposed by State Bank of Pakistan	391	1,730	855
ii. Penalties imposed by other regulatory bodies (to be specified)	-	1	-
iii. Others (to be specified, if material)	583	634	667
III. Profit before provisions (II - D)	266,357	401,615	327,457
E. Provisions / (reversals) and write offs - net	15,867	26,355	(1,228)
1. (Reversals) / provisions against balance with Banks	6	319	454
2. (Reversals) / provisions for diminution in value of investments	5,720	(2,618)	(11,202)
3. (Reversals) / provisions against loans & advances	11,284	32,765	8,294
4. (Reversals) / provisions against off balance sheet items	(98)	(117)	221
5. Reversals against other assets	1,073	1,188	1,667
6. Recovery of written off / charged off bad debts	(2,118)	(5,182)	(662)
F. Extra ordinary / unusual items	-	-	-
IV. Profit Before Taxation (III - E - F)	250,489	375,259	328,685
G. Taxation	109,142	229,553	166,512
1. Current	112,182	198,518	172,678
2. Prior	47	24,804	(169)
3. Deferred	(3,087)	6,231	(5,998)
V. Profit After Taxation (IV - G)	141,348	145,706	162,173
Notes on Human Resources			
Number of Employees*	186,527	191,184	193,323
1. Permanent	172,003	176,076	178,284
a. Male	144,499	145,941	147,331
b. Female	27,504	30,135	30,953
2. Contractual	14,524	15,108	15,039
a. Male	12,544	13,032	13,077
b. Female	1,980	2,076	1,962

* 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	Jan-Mar 2023 R	Oct-Dec 2023 R	Jan-Mar 2024 R
A. Mark-Up/Return/Interest Earned	384,384	598,326	553,643
1. Loans and advances	76,416	122,363	103,998
2. Investments	210,288	329,298	296,649
3. Lendings to financial institutions	4,857	8,595	5,429
4. Balances with banks	851	769	1,412
5. Income from inter-office lending	90,718	134,375	143,257
6. Other	1,254	2,927	2,897
B. Mark-Up/Return/Interest Expensed	334,434	521,951	508,274
1. Deposits	118,949	182,101	197,474
2. Borrowings	122,077	198,118	161,258
3. Subordinated debt	858	1,808	1,788
4. Cost of foreign currency swaps against foreign currency deposits / borrowings	1,235	4,581	3,718
5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	593	964	775
6. Expense on inter-office borrowing	90,718	134,375	143,257
7. Other	4	5	5
I. Net Mark-UP/Return/Interest Income (A - B)	49,951	76,375	45,369
C. Non Mark-UP/Return/Interest Income	11,210	26,781	18,585
1. Fee & Commission Income	6,654	8,594	8,212
i. Branch banking customer fees	551	627	559
ii. Consumer finance related fees	247	315	297
iii. Card related fees (debit and credit cards)	1,160	1,562	1,922
iv. Credit related fees	433	619	522
v. Investment banking fee	152	279	158
vi. Commission on trade	753	1,448	1,158
vii. Commission on guarantees	451	(283)	587
viii. Commission on cash management	86	104	60
ix. Commission on remittances including home remittances	455	774	566
x. Commission on utility bills	10	4	12
xi. Commission income - Bancassurance	122	142	84
xii. Rent on lockers	16	11	18
xiii. Commission on investments services	-	-	-
xiv. Other Commission	2,220	2,990	2,268
2. Dividend Income	1,188	2,232	1,865
3. Foreign exchange income	2,222	5,933	2,104
4. Income from derivatives	-	-	-
5. Gain on securities	430	7,378	5,439
i. Realised	844	7,335	3,617
ii. Unrealised - held for trading	(414)	43	1,822
6. Other Income	716	2,644	965
i. Rent on property	36	55	50
ii. Gain on sale of fixed assets-net	34	45	20
iii. Loss on termination of lease liability against right of use assets	47	111	39
iv. Gain on sale of non banking assets - net	4	2,042	167
v. Other	596	390	689
II. Total Income (I + C)	61,161	103,156	63,953

1.2.1 Profit and Loss Accounts

Public Sector Banks

(Million Rupees)

Profit/Loss Account	Jan-Mar 2023 R	Oct-Dec 2023 R	Jan-Mar 2024 R
D. Non Mark-UP/Return/Interest Expenses	35,441	45,953	39,405
1. Operating expenses	35,109	45,593	39,200
i. Total compensation expense	21,682	22,458	23,796
ii. Property expense	4,212	6,376	5,043
a. Rent and taxes	128	381	251
b. Insurance	65	58	78
c. Utilities cost	890	1,771	1,228
d. Lease rental	4	-	-
e. Fuel expense generators	3	4	3
f. Security (including guards)	966	1,654	1,176
g. Repair and maintenance (including janitorial charges)	380	660	484
h. Depreciation on right-of-use assets	1,339	1,371	1,341
i. Depreciation	437	476	482
iii. Information technology expenses	2,019	4,585	2,493
iv. Other operating expenses	7,197	12,173	7,867
2. Workers welfare fund	31	204	53
3. Other charges	301	157	151
i. Penalties imposed by State Bank of Pakistan	111	107	12
ii. Penalties imposed by other regulatory bodies (to be specified)	-	-	-
iii. Others (to be specified, if material)	189	50	139
III. Profit before provisions (II - D)	25,720	57,203	24,548
E. Provisions / (reversals) and write offs - net	102	2,200	(3,121)
1. (Reversals) / provisions against balance with Banks	-	-	305
2. (Reversals) / provisions for diminution in value of investments	940	(742)	(1,548)
3. (Reversals) / provisions against loans & advances	648	6,312	(2,950)
4. (Reversals) / provisions against off balance sheet items	18	-	-
5. Reversals against other assets	84	474	1,073
6. Recovery of written off / charged off bad debts	(1,589)	(3,845)	(0)
F. Extra ordinary / unusual items	-	-	-
IV. Profit Before Taxation (III - E - F)	25,618	55,003	27,669
G. Taxation	10,832	26,509	14,611
1. Current	10,479	25,489	13,569
2. Prior	-	2,638	-
3. Deferred	353	(1,618)	1,042
V. Profit After Taxation (IV - G)	14,786	28,494	13,058
Notes on Human Resources			
Number of Employees*	36,561	37,980	37,859
1. Permanent	29,581	30,248	30,162
a. Male	25,587	26,024	25,897
b. Female	3,994	4,224	4,265
2. Contractual	6,980	7,732	7,697
a. Male	6,275	6,937	6,916
b. Female	705	795	781

* 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	Jan-Mar 2023 R	Oct-Dec 2023 R	Jan-Mar 2024 R
A. Mark-Up/Return/Interest Earned	1,041,405	1,638,265	1,655,403
1. Loans and advances	327,855	415,297	402,509
2. Investments	497,369	882,231	925,632
3. Lendings to financial institutions	22,957	23,654	16,451
4. Balances with banks	62	1,787	1,699
5. Income from inter-office lending	190,308	308,033	295,927
6. Other	2,853	7,262	13,184
B. Mark-Up/Return/Interest Expensed	738,691	1,215,221	1,278,385
1. Deposits	351,526	586,077	595,281
2. Borrowings	149,519	261,565	324,958
3. Subordinated debt	6,558	9,059	8,398
4. Cost of foreign currency swaps against foreign currency deposits / borrowings	6,621	15,771	17,637
5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	4,651	5,427	6,033
6. Expense on inter-office borrowing	189,975	307,926	295,824
7. Other	29,841	29,397	30,253
I. Net Mark-Up/Return/Interest Income (A - B)	302,714	423,044	377,018
C. Non Mark-Up/Return/Interest Income	66,539	97,626	95,619
1. Fee & Commission Income	38,563	48,927	50,046
i. Branch banking customer fees	5,296	5,893	5,621
ii. Consumer finance related fees	1,886	2,162	1,840
iii. Card related fees (debit and credit cards)	12,325	15,451	15,415
iv. Credit related fees	1,013	992	1,126
v. Investment banking fee	1,297	1,519	1,230
vi. Commission on trade	7,429	10,187	10,603
vii. Commission on guarantees	2,211	2,629	2,938
viii. Commission on cash management	1,365	1,787	1,726
ix. Commission on remittances including home remittances	2,099	3,376	3,936
x. Commission on utility bills	130	168	140
xi. Commission income - Bancassurance	904	1,064	1,102
xii. Rent on lockers	407	375	425
xiii. Commission on investments services	125	167	257
xiv. Other Commission	2,075	3,157	3,688
2. Dividend Income	4,610	6,352	6,675
3. Foreign exchange income	24,095	28,851	23,171
4. Income from derivatives	(5,032)	3,028	3,126
5. Gain on securities	(6,158)	8,167	10,934
i. Realised	(5,249)	7,300	10,923
ii. Unrealised - held for trading	(909)	867	11
6. Other Income	10,463	2,301	1,667
i. Rent on property	164	248	219
ii. Gain on sale of fixed assets-net	290	846	792
iii. Loss on termination of lease liability against right of use assets	346	470	275
iv. Gain on sale of non banking assets - net	-	(2)	28
v. Other	9,663	739	353
II. Total Income (I + C)	369,253	520,670	472,637

1.2.2 Profit and Loss Accounts

Domestic Private Banks

(Million Rupees)

Profit/Loss Account	Jan-Mar 2023 R	Oct-Dec 2023 R	Jan-Mar 2024 R
D. Non Mark-UP/Return/Interest Expenses	159,836	210,450	198,492
1. Operating expenses	155,466	201,869	191,325
i. Total compensation expense	66,234	82,431	82,447
ii. Property expense	27,648	32,810	31,384
a. Rent and taxes	1,147	1,085	1,217
b. Insurance	597	151	260
c. Utilities cost	4,624	8,244	6,409
d. Lease rental	265	-	-
e. Fuel expense generators	1,495	998	1,311
f. Security (including guards)	4,290	5,398	5,487
g. Repair and maintenance (including janitorial charges)	3,934	4,714	4,455
h. Depreciation on right-of-use assets	6,699	7,121	7,234
i. Depreciation	4,597	5,099	5,011
iii. Information technology expenses	14,602	21,066	20,702
iv. Other operating expenses	46,982	65,562	56,792
2. Workers welfare fund	3,697	6,372	5,796
3. Other charges	674	2,209	1,370
i. Penalties imposed by State Bank of Pakistan	280	1,623	843
ii. Penalties imposed by other regulatory bodies (to be specified)	-	1	-
iii. Others (to be specified, if material)	394	584	528
III. Profit before provisions (II - D)	209,417	310,220	274,145
E. Provisions / (reversals) and write offs - net	15,812	24,306	1,720
1. (Reversals) / provisions against balance with Banks	6	319	148
2. (Reversals) / provisions for diminution in value of investments	4,780	(1,876)	(9,654)
3. (Reversals) / provisions against loans & advances	10,682	26,605	11,071
4. (Reversals) / provisions against off balance sheet items	(116)	(117)	223
5. Reversals against other assets	989	713	600
6. Recovery of written off / charged off bad debts	(529)	(1,337)	(668)
F. Extra ordinary / unusual items	-	-	-
IV. Profit Before Taxation (III - E - F)	193,605	285,914	272,426
G. Taxation	84,821	184,534	138,988
1. Current	88,046	157,161	145,915
2. Prior	47	19,327	(169)
3. Deferred	(3,271)	8,047	(6,759)
V. Profit After Taxation (IV - G)	108,784	101,379	133,438
Notes on Human Resources			
Number of Employees*	149,547	152,836	155,094
1. Permanent	142,040	145,461	147,753
a. Male	118,612	119,635	121,149
b. Female	23,428	25,826	26,604
2. Contractual	7,507	7,375	7,341
a. Male	6,238	6,094	6,160
b. Female	1,269	1,281	1,181

* 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	Jan-Mar 2023 R	Oct-Dec 2023 R	Jan-Mar 2024 R
A. Mark-Up/Return/Interest Earned	47,272	81,245	73,413
1. Loans and advances	5,657	12,260	11,445
2. Investments	35,683	50,745	42,013
3. Lendings to financial institutions	4,911	17,037	18,992
4. Balances with banks	307	384	554
5. Income from inter-office lending	699	800	388
6. Other	15	20	21
B. Mark-Up/Return/Interest Expensed	26,988	54,453	53,196
1. Deposits	13,083	23,799	25,001
2. Borrowings	9,019	15,028	14,623
3. Subordinated debt	-	-	-
4. Cost of foreign currency swaps against foreign currency deposits / borrowings	4,158	14,795	13,151
5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	29	31	32
6. Expense on inter-office borrowing	699	800	388
7. Other	-	-	-
I. Net Mark-UP/Return/Interest Income (A - B)	20,284	26,793	20,218
C. Non Mark-UP/Return/Interest Income	13,610	12,876	11,304
1. Fee & Commission Income	963	1,360	1,553
i. Branch banking customer fees	12	13	15
ii. Consumer finance related fees	-	-	-
iii. Card related fees (debit and credit cards)	6	8	4
iv. Credit related fees	102	(374)	453
v. Investment banking fee	0	110	83
vi. Commission on trade	106	266	365
vii. Commission on guarantees	417	322	414
viii. Commission on cash management	19	20	19
ix. Commission on remittances including home remittances	27	14	12
x. Commission on utility bills	-	-	-
xi. Commission income - Bancassurance	-	-	-
xii. Rent on lockers	-	-	-
xiii. Commission on investments services	-	-	-
xiv. Other Commission	273	980	188
2. Dividend Income	-	-	-
3. Foreign exchange income	12,650	11,489	9,832
4. Income from derivatives	-	-	-
5. Gain on securities	(4)	(3)	(55)
i. Realised	(8)	(30)	(57)
ii. Unrealised - held for trading	3	27	3
6. Other Income	1	30	(26)
i. Rent on property	-	-	-
ii. Gain on sale of fixed assets-net	1	0	(1)
iii. Loss on termination of lease liability against right of use assets	-	1	-
iv. Gain on sale of non banking assets - net	-	-	-
v. Other	0	29	(25)
II. Total Income (I + C)	33,894	39,669	31,522

1.2.3 Profit and Loss Accounts

Foreign Banks

(Million Rupees)			
Profit/Loss Account	Jan-Mar 2023 R	Oct-Dec 2023 R	Jan-Mar 2024 R
D. Non Mark-UP/Return/Interest Expenses	2,674	5,477	2,758
1. Operating expenses	2,029	4,915	2,165
i. Total compensation expense	1,225	2,316	1,221
ii. Property expense	283	361	325
a. Rent and taxes	36	90	7
b. Insurance	4	2	5
c. Utilities cost	13	42	28
d. Lease rental	-	-	-
e. Fuel expense generators	0	-	-
f. Security (including guards)	33	38	31
g. Repair and maintenance (including janitorial charges)	55	108	72
h. Depreciation on right-of-use assets	103	99	163
i. Depreciation	40	(19)	20
iii. Information technology expenses	84	211	139
iv. Other operating expenses	438	2,028	480
2. Workers welfare fund	645	562	592
3. Other charges	0	0	-
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	0	-
III. Profit before provisions (II - D)	31,220	34,192	28,764
E. Provisions / (reversals) and write offs - net	(47)	(151)	174
1. (Reversals) / provisions against balance with Banks	-	-	2
2. (Reversals) / provisions for diminution in value of investments	-	-	-
3. (Reversals) / provisions against loans & advances	(47)	(152)	173
4. (Reversals) / provisions against off balance sheet items	-	-	(2)
5. Reversals against other assets	-	1	(5)
6. Recovery of written off / charged off bad debts	-	-	6
F. Extra ordinary / unusual items	-	-	-
IV. Profit Before Taxation (III - E - F)	31,266	34,342	28,590
G. Taxation	13,489	18,510	12,913
1. Current	13,658	15,868	13,194
2. Prior	-	2,840	-
3. Deferred	(168)	(197)	(281)
V. Profit After Taxation (IV - G)	17,777	15,833	15,677
Notes on Human Resources			
Number of Employees*	419	368	370
1. Permanent	382	367	369
a. Male	300	282	285
b. Female	82	85	84
2. Contractual	37	1	1
a. Male	31	1	1
b. Female	6	-	-

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