

**Scheduled Banks**

**Assets & Liabilities**

**and**

**Profit & Loss Accounts**

## 1.1 Assets and Liabilities

### All Banks

(Million Rupees)

| Item  | Sep-23            | Jun-24            | Sep-24 P          |
|---|-------------------|-------------------|-------------------|
| <b>Assets</b>                                 | <b>43,500,966</b> | <b>52,441,587</b> | <b>52,732,710</b> |
| <b>I. Currency and Deposits</b>               | <b>2,847,070</b>  | <b>3,545,866</b>  | <b>3,127,273</b>  |
| 1. Currency                                   | 536,905           | 637,603           | 632,558           |
| 2. Transferable Deposits                      | 2,001,935         | 2,644,664         | 2,277,312         |
| 3. Restricted/ compulsory deposits            | 67,584            | 65,216            | 65,506            |
| 4 Other Deposits                              | 240,646           | 198,384           | 151,896           |
| <b>II. Securities(other than shares)</b>      | <b>22,774,040</b> | <b>30,537,519</b> | <b>31,306,919</b> |
| 1. Short-term                                 | 5,493,980         | 8,049,238         | 8,937,950         |
| 2. Long-term                                  | 17,280,060        | 22,488,281        | 22,368,969        |
| <b>III. Loans extended (Advances)</b>         | <b>14,163,396</b> | <b>14,307,189</b> | <b>14,067,859</b> |
| 1. Short-term                                 | 8,701,394         | 8,500,662         | 8,128,722         |
| A) Money at call                              | 119,532           | 181,870           | 222,546           |
| B) Reverse Repo                               | 1,673,569         | 1,025,372         | 1,103,682         |
| C) Bills purchased and discounted             | 383,083           | 345,649           | 365,857           |
| D) Other short-term loans                     | 6,525,209         | 6,947,771         | 6,436,637         |
| 2. Long-term                                  | 5,462,002         | 5,806,527         | 5,939,138         |
| <b>IV. Shares and other equity</b>            | <b>589,736</b>    | <b>672,966</b>    | <b>668,956</b>    |
| 1. Quoted                                     | 211,402           | 260,820           | 258,135           |
| 2. Non quoted                                 | 375,288           | 408,840           | 407,515           |
| 3. Investment fund shares                     | 3,046             | 3,306             | 3,306             |
| <b>V. Insurance Technical Reserve</b>         | <b>-</b>          | <b>-</b>          | <b>-</b>          |
| <b>VI. Financial Derivatives</b>              | <b>30,599</b>     | <b>12,377</b>     | <b>18,587</b>     |
| <b>VII. Other accounts receivable</b>         | <b>1,841,041</b>  | <b>1,927,484</b>  | <b>2,044,472</b>  |
| 1. Trade credit and advances                  | -                 | -                 | -                 |
| 2. Others                                     | 1,841,041         | 1,927,484         | 2,044,472         |
| A) Dividends receivable resident sector       | 824               | 303               | 719               |
| B) Settlement accounts resident sector        | 36,570            | 44,854            | 41,460            |
| C) Items in the process of collection         | 666               | 480               | 587               |
| D) Miscellaneous assets residents sector      | 1,795,658         | 1,877,671         | 1,997,555         |
| E) Other non- resident accounts receivable    | 7,324             | 4,176             | 4,151             |
| <b>VIII. Non-financial assets</b>             | <b>1,255,083</b>  | <b>1,438,186</b>  | <b>1,498,643</b>  |
| 1. Produced assets                            | 923,232           | 1,067,322         | 1,109,859         |
| A) Tangible fixed assets                      | 821,202           | 953,150           | 993,089           |
| a) Dwellings                                  | 155,150           | 171,324           | 185,619           |
| i) Building on freehold land                  | 5,760             | 6,385             | 6,422             |
| ii) Building on leasehold land                | 149,390           | 164,939           | 179,197           |
| b) Other buildings and structures             | 306,653           | 347,642           | 355,155           |
| i) Building on freehold land                  | 88,791            | 112,422           | 109,456           |
| ii) Building on leasehold land                | 217,862           | 235,220           | 245,699           |
| c) Machinery and equipment                    | 287,045           | 353,589           | 367,883           |
| i) Transport equipment                        | 23,899            | 30,793            | 33,969            |
| ii) Furniture & Fixture                       | 37,510            | 55,198            | 53,100            |
| iii) Office equipment                         | 168,110           | 197,492           | 206,550           |
| iv) Other machinery & equipment               | 57,526            | 70,106            | 74,264            |
| d) Other tangible fixed assets n.e.s          | 72,354            | 80,595            | 84,432            |
| B) Intangible fixed assets                    | 102,030           | 114,172           | 116,770           |
| a) Computer software                          | 66,646            | 78,773            | 81,371            |
| b) Other intangible fixed assets n.e.s        | 35,385            | 35,399            | 35,399            |
| C) Inventories                                | -                 | -                 | -                 |
| D) Valuables                                  | -                 | -                 | -                 |
| 2. Non-produced assets                        | 321,761           | 336,720           | 357,624           |
| A) Tangible non-produced assets               | 302,705           | 311,517           | 328,758           |
| a) Land                                       | 198,282           | 201,351           | 215,581           |
| i) Land underlying Buildings and structures   | 198,282           | 201,351           | 215,581           |
| 1. Freehold land                              | 79,616            | 80,873            | 85,257            |
| 2. Leasehold land                             | 118,666           | 120,479           | 130,324           |
| ii) Recreational land                         | -                 | -                 | -                 |
| iii) Other land n.e.s                         | -                 | -                 | -                 |
| b) Other tangible non-produced assets n.e.s   | 104,422           | 110,166           | 113,177           |
| B) Intangible non-produced assets             | 19,056            | 25,203            | 28,866            |
| a) Leases and other transferable contracts    | 16,397            | 18,308            | 21,514            |
| b) Purchased goodwill                         | 1,817             | 2,213             | 2,213             |
| c) Other intangible non-produced assets n.e.s | 841               | 4,682             | 5,139             |
| 3. Capital work in progress                   | 10,090            | 34,143            | 31,160            |

## 1.1 Assets and Liabilities

### All Banks

(Million Rupees)

| Item  | Sep-23            | Jun-24            | Sep-24 P          |
|---|-------------------|-------------------|-------------------|
| <b>Liabilities</b>  | <b>43,500,966</b> | <b>52,441,587</b> | <b>52,732,710</b> |
| <b>I. Deposits</b>  | <b>26,924,250</b> | <b>32,248,481</b> | <b>32,365,350</b> |
| 1. Transferable Deposits  | 21,674,163        | 26,311,968        | 26,631,733        |
| 2. Restricted/ compulsory deposits                                | 492,439           | 594,534           | 508,818           |
| 3. Other deposits   | 4,757,648         | 5,341,978         | 5,224,800         |
| <b>II. Securities (other than shares bonds/ debentures etc.)</b>  | <b>125,036</b>    | <b>125,260</b>    | <b>124,173</b>    |
| 1. Short-term   | -                 | -                 | -                 |
| 2. Long-term  | 125,036           | 125,260           | 124,173           |
| <b>III. Loans (Borrowings)</b>                                    | <b>10,413,351</b> | <b>13,231,172</b> | <b>12,839,442</b> |
| 1. Short-term   | 9,527,694         | 12,392,116        | 12,016,276        |
| A) Money at call  | 135,332           | 80,721            | 217,779           |
| B) Repurchase agreements (Repo)                                   | 7,590,980         | 10,448,865        | 10,104,457        |
| C) Other short-term borrowings                                    | 1,801,382         | 1,862,529         | 1,694,039         |
| 2. Long-term borrowings   | 885,657           | 839,057           | 823,167           |
| <b>IV. Financial Derivatives</b>                                  | <b>66,206</b>     | <b>33,078</b>     | <b>38,411</b>     |
| <b>V. Other accounts payable</b>                                  | <b>3,390,616</b>  | <b>3,765,553</b>  | <b>3,940,483</b>  |
| 1. Provision for losses   | 784,486           | 893,142           | 972,736           |
| A) Provision for loan losses-Specific                             | 698,843           | 806,569           | 914,500           |
| B) Provision for loan losses-General                              | 49,806            | 54,146            | 32,793            |
| C) Provision for other losses                                     | 35,836            | 32,427            | 25,444            |
| 2. Accumulated Depreciation                                       | 357,405           | 412,505           | 433,223           |
| 3. Other accounts payable to other resident Sectors               | 2,190,846         | 2,436,179         | 2,511,441         |
| A) Dividends payable  | 16,442            | 6,464             | 6,576             |
| B) Settlement accounts  | 95,134            | 34,790            | 33,556            |
| C) Items in the process of collection                             | 10,516            | 13,969            | 15,236            |
| D) Miscellaneous liability items                                  | 2,068,754         | 2,380,957         | 2,456,072         |
| a) Suspense account   | 108,989           | 127,225           | 146,201           |
| b) Provision for expected costs                                   | 146,258           | 202,202           | 203,953           |
| c) Deferred tax liabilities                                       | 25,477            | 30,191            | 42,965            |
| d) Accrued wages  | 11,631            | 13,345            | 13,644            |
| e) Accrued rent   | 546               | 569               | 589               |
| f) Accrued taxes  | 595,497           | 714,131           | 732,777           |
| g) Other miscellaneous liability items                            | 1,180,356         | 1,293,293         | 1,315,951         |
| 4. Other non- resident accounts payable                           | 57,880            | 23,728            | 23,074            |
| A) Dividends payable non-residents                                | 47,518            | 13,471            | 14,493            |
| B) Settlement accounts non-residents                              | -                 | -                 | -                 |
| C) Items in the process of collection                             | -                 | -                 | -                 |
| D) Miscellaneous liability items - non-residents                  | 10,362            | 10,257            | 8,582             |
| <b>VI. Insurance, pension, and standardized guarantee schemes</b> | <b>-</b>          | <b>-</b>          | <b>-</b>          |
| <b>VII. Shares and other equity</b>                               | <b>2,581,507</b>  | <b>3,038,043</b>  | <b>3,424,859</b>  |
| 1. Quoted   | 442,079           | 439,862           | 439,897           |
| 2. Non quoted   | 248,868           | 267,036           | 266,289           |
| 3. Investment fund shares   | -                 | -                 | -                 |
| 4. Retained earnings  | 463,808           | 666,465           | 567,832           |
| 5. Current year result  | 633,917           | 545,602           | 709,056           |
| 6. General and special reserve                                    | 570,899           | 764,151           | 922,791           |
| 7. Valuation adjustments  | 221,937           | 354,926           | 518,993           |
| <b>IX. Contingencies and Commitments<sup>3</sup></b>              | <b>18,075,558</b> | <b>17,979,662</b> | <b>18,774,399</b> |
| 1. Guarantees   | 2,962,092         | 3,039,995         | 3,533,015         |
| 2. Commitments  | 14,940,756        | 14,322,697        | 15,067,907        |
| A) Letter of Credit   | 4,804,459         | 4,196,624         | 4,154,543         |
| B) Forward Foreign Exchange Transactions                          | 7,999,244         | 8,063,039         | 8,697,905         |
| C) Forward government Securities Transactions                     | 510,105           | 312,009           | 259,742           |
| D) Derivatives  | 111,102           | 99,246            | 100,317           |
| E) Forward lending  | 336,748           | 268,857           | 358,775           |
| F) Operating leases   | 71                | 412               | 384               |
| G) Commitments for acquisition of :                               | 31,390            | 50,928            | 51,196            |
| i. Fixed assets   | 23,288            | 40,111            | 39,475            |
| ii. Intangible assets   | 8,102             | 10,818            | 11,721            |
| H) Other commitments  | 1,147,636         | 1,331,581         | 1,445,045         |
| 3. Other contingent liabilities                                   | 172,710           | 616,970           | 173,477           |

#### 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  | Sep-23            | Jun-24            | Sep-24 P          |
|---|-------------------|-------------------|-------------------|
| <b>Assets</b>                                 | <b>10,880,817</b> | <b>11,224,627</b> | <b>11,077,033</b> |
| <b>I. Currency and Deposits</b>               | <b>508,623</b>    | <b>613,926</b>    | <b>559,314</b>    |
| 1. Currency                                   | 99,293            | 122,676           | 118,035           |
| 2. Transferable Deposits                      | 314,022           | 391,666           | 363,537           |
| 3. Restricted/ compulsory deposits            | -                 | -                 | -                 |
| 4 Other Deposits                              | 95,308            | 99,584            | 77,742            |
| <b>II. Securities(other than shares)</b>      | <b>6,289,301</b>  | <b>6,907,415</b>  | <b>6,794,359</b>  |
| 1. Short-term                                 | 1,750,206         | 1,400,343         | 1,669,557         |
| 2. Long-term                                  | 4,539,095         | 5,507,072         | 5,124,802         |
| <b>III. Loans extended (Advances)</b>         | <b>3,425,053</b>  | <b>3,030,473</b>  | <b>3,022,515</b>  |
| 1. Short-term                                 | 2,186,377         | 1,629,563         | 1,627,240         |
| A) Money at call                              | 15,368            | 45,270            | 72,304            |
| B) Reverse Repo                               | 616,154           | 357,442           | 494,272           |
| C) Bills purchased and discounted             | 55,680            | 40,025            | 38,381            |
| D) Other short-term loans                     | 1,499,174         | 1,186,826         | 1,022,283         |
| 2. Long-term                                  | 1,238,676         | 1,400,910         | 1,395,276         |
| <b>IV. Shares and other equity</b>            | <b>171,528</b>    | <b>196,408</b>    | <b>192,811</b>    |
| 1. Quoted                                     | 67,711            | 92,859            | 88,597            |
| 2. Non quoted                                 | 103,817           | 103,549           | 104,214           |
| 3. Investment fund shares                     | -                 | -                 | -                 |
| <b>V. Insurance Technical Reserve</b>         | <b>-</b>          | <b>-</b>          | <b>-</b>          |
| <b>VI. Financial Derivatives</b>              | <b>-</b>          | <b>-</b>          | <b>-</b>          |
| <b>VII. Other accounts receivable</b>         | <b>309,872</b>    | <b>291,398</b>    | <b>318,436</b>    |
| 1. Trade credit and advances                  | -                 | -                 | -                 |
| 2. Others                                     | 309,872           | 291,398           | 318,436           |
| A) Dividends receivable resident sector       | -                 | -                 | -                 |
| B) Settlement accounts resident sector        | 149               | 149               | 135               |
| C) Items in the process of collection         | 12                | -                 | -                 |
| D) Miscellaneous assets residents sector      | 309,711           | 291,249           | 318,301           |
| E) Other non- resident accounts receivable    | -                 | -                 | -                 |
| <b>VIII. Non-financial assets</b>             | <b>176,440</b>    | <b>185,006</b>    | <b>189,599</b>    |
| 1. Produced assets                            | 83,719            | 89,346            | 91,544            |
| A) Tangible fixed assets                      | 79,975            | 84,172            | 86,321            |
| a) Dwellings                                  | 8,037             | 9,435             | 9,587             |
| i) Building on freehold land                  | 610               | 610               | 610               |
| ii) Building on leasehold land                | 7,427             | 8,826             | 8,977             |
| b) Other buildings and structures             | 46,225            | 46,458            | 47,137            |
| i) Building on freehold land                  | 27,454            | 26,306            | 26,232            |
| ii) Building on leasehold land                | 18,771            | 20,151            | 20,905            |
| c) Machinery and equipment                    | 18,888            | 21,597            | 22,877            |
| i) Transport equipment                        | 2,664             | 2,696             | 2,626             |
| ii) Furniture & Fixtures                      | 4,404             | 4,765             | 4,965             |
| iii) Office equipment                         | 7,243             | 8,192             | 8,666             |
| iv) Other machinery & equipment               | 4,578             | 5,944             | 6,620             |
| d) Other tangible fixed assets n.e.s          | 6,825             | 6,683             | 6,720             |
| B) Intangible fixed assets                    | 3,744             | 5,174             | 5,223             |
| a) Computer software                          | 3,744             | 5,174             | 5,223             |
| b) Other intangible fixed assets n.e.s        | -                 | -                 | -                 |
| C) Inventories                                | -                 | -                 | -                 |
| D) Valuables                                  | -                 | -                 | -                 |
| 2. Non-produced assets                        | 92,721            | 94,638            | 96,554            |
| A) Tangible non-produced assets               | 92,721            | 94,638            | 96,554            |
| a) Land                                       | 28,121            | 25,014            | 30,214            |
| i) Land underlying Buildings and structures   | 28,121            | 25,014            | 30,214            |
| 1. Freehold land                              | 7,450             | 8,842             | 9,429             |
| 2. Leasehold land                             | 20,672            | 16,172            | 20,785            |
| ii) Recreational land                         | -                 | -                 | -                 |
| iii) Other land n.e.s                         | -                 | -                 | -                 |
| b) Other tangible non-produced assets n.e.s   | 64,599            | 69,624            | 66,341            |
| 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                   | -                 | 1,022             | 1,501             |

## 1.1.1 Assets and Liabilities

### Public Sector Banks

(Million Rupees)

| Item  | Sep-23            | Jun-24            | Sep-24 P          |
|---|-------------------|-------------------|-------------------|
| <b>Liabilities</b>  | <b>10,880,817</b> | <b>11,224,627</b> | <b>11,077,033</b> |
| <b>I. Deposits</b>  | <b>5,408,483</b>  | <b>6,553,449</b>  | <b>6,500,497</b>  |
| 1. Transferable Deposits  | 4,023,731         | 4,932,108         | 4,883,722         |
| 2. Restricted/ compulsory deposits                                | 29,643            | 42,677            | 39,134            |
| 3. Other deposits   | 1,355,109         | 1,578,664         | 1,577,642         |
| <b>II. Securities (other than shares bonds/ debentures etc.)</b>  | <b>-</b>          | <b>-</b>          | <b>-</b>          |
| 1. Short-term   | -                 | -                 | -                 |
| 2. Long-term  | -                 | -                 | -                 |
| <b>III. Loans (Borrowings)</b>                                    | <b>4,045,122</b>  | <b>3,238,603</b>  | <b>3,180,003</b>  |
| 1. Short-term   | 4,011,422         | 3,205,467         | 3,146,440         |
| A) Money at call  | 4,831             | 20,687            | 42,232            |
| B) Repurchase agreements (Repo)                                   | 3,825,511         | 2,999,681         | 2,954,107         |
| C) Other short-term borrowings                                    | 181,080           | 185,098           | 150,100           |
| 2. Long-term borrowings   | 33,700            | 33,137            | 33,563            |
| <b>IV. Financial Derivatives</b>                                  | <b>-</b>          | <b>-</b>          | <b>-</b>          |
| <b>V. Other accounts payable</b>                                  | <b>826,380</b>    | <b>771,932</b>    | <b>709,549</b>    |
| 1. Provision for losses   | 286,924           | 329,155           | 328,665           |
| A) Provision for loan losses-Specific                             | 276,028           | 319,328           | 320,154           |
| B) Provision for loan losses-General                              | 8,869             | 4,158             | 3,173             |
| C) Provision for other losses                                     | 2,027             | 5,669             | 5,338             |
| 2. Accumulated Depreciation                                       | 40,713            | 45,218            | 47,418            |
| 3. Other accounts payable to other resident Sectors               | 498,743           | 397,559           | 333,465           |
| A) Dividends payable  | 3                 | 3                 | 3                 |
| B) Settlement accounts  | 2,907             | 10,563            | 8,549             |
| C) Items in the process of collection                             | -                 | -                 | -                 |
| D) Miscellaneous liability items                                  | 495,834           | 386,993           | 324,913           |
| a) Suspense account   | 25,545            | 29,644            | 31,072            |
| b) Provision for expected costs                                   | 15,414            | 12,304            | 12,989            |
| c) Deferred tax liabilities                                       | 1                 | -                 | -                 |
| d) Accrued wages  | -                 | -                 | -                 |
| e) Accrued rent   | -                 | -                 | -                 |
| f) Accrued taxes  | 38,604            | 46,997            | 47,125            |
| g) Other miscellaneous liability items                            | 416,270           | 298,049           | 233,727           |
| 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                  | -                 | -                 | -                 |
| <b>VI. Insurance, pension, and standardized guarantee schemes</b> | <b>-</b>          | <b>-</b>          | <b>-</b>          |
| <b>VII. Shares and other equity</b>                               | <b>600,832</b>    | <b>660,642</b>    | <b>686,985</b>    |
| 1. Quoted   | 67,411            | 67,963            | 67,963            |
| 2. Non quoted   | 148,839           | 154,860           | 153,838           |
| 3. Investment fund shares   | -                 | -                 | -                 |
| 4. Retained earnings  | 169,956           | 231,240           | 230,538           |
| 5. Current year result  | 38,354            | 23,875            | 42,253            |
| 6. General and special reserve                                    | 96,690            | 112,023           | 112,691           |
| 7. Valuation adjustments  | 79,582            | 70,682            | 79,703            |
| <b>IX. Contingencies and Commitments<sup>3</sup></b>              | <b>3,878,385</b>  | <b>3,443,533</b>  | <b>3,510,549</b>  |
| 1. Guarantees   | 523,992           | 246,244           | 705,590           |
| 2. Commitments  | 3,327,323         | 2,726,001         | 2,777,279         |
| A) Letter of Credit   | 2,153,475         | 1,693,714         | 1,729,781         |
| B) Forward Foreign Exchange Transactions                          | 1,028,972         | 901,780           | 831,323           |
| C) Forward government Securities Transactions                     | 44,522            | -                 | 54,906            |
| D) Derivatives  | -                 | -                 | -                 |
| E) Forward lending  | 98,576            | 69,339            | 81,709            |
| F) Operating leases   | -                 | -                 | -                 |
| G) Commitments for acquisition of :                               | 1,742             | 581               | 1,778             |
| i. Fixed assets   | 1,460             | 509               | 1,402             |
| ii. Intangible assets   | 282               | 72                | 375               |
| H) Other commitments  | 37                | 60,588            | 77,781            |
| 3. Other contingent liabilities                                   | 27,070            | 471,287           | 27,680            |

#### 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  | Sep-23            | Jun-24            | Sep-24 P          |
|---|-------------------|-------------------|-------------------|
| <b>Assets</b>                                 | <b>30,757,284</b> | <b>39,102,597</b> | <b>39,471,679</b> |
| <b>I. Currency and Deposits</b>               | <b>2,191,022</b>  | <b>2,729,076</b>  | <b>2,389,948</b>  |
| 1. Currency                                   | 436,915           | 514,201           | 513,744           |
| 2. Transferable Deposits                      | 1,608,765         | 2,121,181         | 1,802,045         |
| 3. Restricted/ compulsory deposits            | 6                 | 6                 | 6                 |
| 4 Other Deposits                              | 145,336           | 93,688            | 74,153            |
| <b>II. Securities(other than shares)</b>      | <b>15,641,791</b> | <b>22,566,588</b> | <b>23,408,851</b> |
| 1. Short-term                                 | 2,928,924         | 5,605,668         | 6,178,766         |
| 2. Long-term                                  | 12,712,867        | 16,960,920        | 17,230,085        |
| <b>III. Loans extended (Advances)</b>         | <b>9,898,473</b>  | <b>10,448,664</b> | <b>10,174,311</b> |
| 1. Short-term                                 | 6,061,663         | 6,414,354         | 6,000,444         |
| A) Money at call                              | 104,164           | 136,600           | 150,242           |
| B) Reverse Repo                               | 678,641           | 290,530           | 174,846           |
| C) Bills purchased and discounted             | 316,408           | 291,931           | 319,887           |
| D) Other short-term loans                     | 4,962,451         | 5,695,292         | 5,355,469         |
| 2. Long-term                                  | 3,836,810         | 4,034,310         | 4,173,868         |
| <b>IV. Shares and other equity</b>            | <b>418,209</b>    | <b>476,558</b>    | <b>476,145</b>    |
| 1. Quoted                                     | 143,691           | 167,961           | 169,538           |
| 2. Non quoted                                 | 271,471           | 305,291           | 303,301           |
| 3. Investment fund shares                     | 3,046             | 3,306             | 3,306             |
| <b>V. Insurance Technical Reserve</b>         | <b>-</b>          | <b>-</b>          | <b>-</b>          |
| <b>VI. Financial Derivatives</b>              | <b>17,543</b>     | <b>10,328</b>     | <b>16,602</b>     |
| <b>VII. Other accounts receivable</b>         | <b>1,517,787</b>  | <b>1,625,270</b>  | <b>1,704,261</b>  |
| 1. Trade credit and advances                  | -                 | -                 | -                 |
| 2. Others                                     | 1,517,787         | 1,625,270         | 1,704,261         |
| A) Dividends receivable resident sector       | 824               | 303               | 719               |
| B) Settlement accounts resident sector        | 36,420            | 44,705            | 41,325            |
| C) Items in the process of collection         | 654               | 480               | 587               |
| D) Miscellaneous assets residents sector      | 1,472,593         | 1,575,637         | 1,657,493         |
| E) Other non- resident accounts receivable    | 7,295             | 4,145             | 4,138             |
| <b>VIII. Non-financial assets</b>             | <b>1,072,460</b>  | <b>1,246,113</b>  | <b>1,301,561</b>  |
| 1. Produced assets                            | 836,327           | 973,858           | 1,014,074         |
| A) Tangible fixed assets                      | 738,567           | 865,392           | 903,058           |
| a) Dwellings                                  | 146,743           | 161,535           | 175,619           |
| i) Building on freehold land                  | 5,151             | 5,775             | 5,812             |
| ii) Building on leasehold land                | 141,592           | 155,760           | 169,807           |
| b) Other buildings and structures             | 259,673           | 300,233           | 307,067           |
| i) Building on freehold land                  | 61,337            | 86,116            | 83,224            |
| ii) Building on leasehold land                | 198,335           | 214,117           | 223,843           |
| c) Machinery and equipment                    | 267,207           | 330,764           | 343,752           |
| i) Transport equipment                        | 21,022            | 27,838            | 31,084            |
| ii) Furniture & Fixtures                      | 32,975            | 50,235            | 47,937            |
| iii) Office equipment                         | 160,569           | 188,962           | 197,533           |
| iv) Other machinery & equipment               | 52,641            | 63,730            | 67,198            |
| d) Other tangible fixed assets n.e.s          | 64,945            | 72,860            | 76,620            |
| B) Intangible fixed assets                    | 97,759            | 108,465           | 111,016           |
| a) Computer software                          | 62,870            | 73,561            | 76,112            |
| b) Other intangible fixed assets n.e.s        | 34,890            | 34,905            | 34,905            |
| C) Inventories                                | -                 | -                 | -                 |
| D) Valuables                                  | -                 | -                 | -                 |
| 2. Non-produced assets                        | 226,042           | 239,289           | 258,294           |
| A) Tangible non-produced assets               | 206,987           | 214,086           | 229,428           |
| a) Land                                       | 170,161           | 176,338           | 185,367           |
| i) Land underlying Buildings and structures   | 170,161           | 176,338           | 185,367           |
| 1. Freehold land                              | 72,167            | 72,030            | 75,828            |
| 2. Leasehold land                             | 97,995            | 104,307           | 109,539           |
| ii) Recreational land                         | -                 | -                 | -                 |
| iii) Other land n.e.s                         | -                 | -                 | -                 |
| b) Other tangible non-produced assets n.e.s   | 36,825            | 37,748            | 44,061            |
| B) Intangible non-produced assets             | 19,056            | 25,203            | 28,866            |
| a) Leases and other transferable contracts    | 16,397            | 18,308            | 21,514            |
| b) Purchased goodwill                         | 1,817             | 2,213             | 2,213             |
| c) Other intangible non-produced assets n.e.s | 841               | 4,682             | 5,139             |
| 3. Capital work in progress                   | 10,090            | 32,966            | 29,193            |

## 1.1.2 Assets and Liabilities

### Domestic Private Banks

(Million Rupees)

| Item  | Sep-23            | Jun-24            | Sep-24 P          |
|---|-------------------|-------------------|-------------------|
| <b>Liabilities</b>  | <b>30,757,284</b> | <b>39,102,597</b> | <b>39,471,679</b> |
| <b>I. Deposits</b>  | <b>20,920,304</b> | <b>24,888,996</b> | <b>24,983,222</b> |
| 1. Transferable Deposits  | 17,099,702        | 20,591,300        | 20,952,759        |
| 2. Restricted/ compulsory deposits                                | 447,701           | 541,026           | 426,672           |
| 3. Other deposits   | 3,372,900         | 3,756,669         | 3,603,791         |
| <b>II. Securities (other than shares bonds/ debentures etc.)</b>  | <b>125,036</b>    | <b>125,260</b>    | <b>124,173</b>    |
| 1. Short-term   | -                 | -                 | -                 |
| 2. Long-term  | 125,036           | 125,260           | 124,173           |
| <b>III. Loans (Borrowings)</b>                                    | <b>5,360,995</b>  | <b>8,920,558</b>  | <b>8,658,425</b>  |
| 1. Short-term   | 4,885,234         | 8,478,590         | 8,231,876         |
| A) Money at call  | 130,501           | 60,034            | 175,547           |
| B) Repurchase agreements (Repo)                                   | 3,747,544         | 7,376,489         | 7,126,039         |
| C) Other short-term borrowings                                    | 1,007,188         | 1,042,067         | 930,290           |
| 2. Long-term borrowings   | 475,762           | 441,968           | 426,549           |
| <b>IV. Financial Derivatives</b>                                  | <b>52,977</b>     | <b>30,589</b>     | <b>35,776</b>     |
| <b>V. Other accounts payable</b>                                  | <b>2,479,847</b>  | <b>2,939,681</b>  | <b>3,130,582</b>  |
| 1. Provision for losses   | 496,669           | 563,150           | 643,024           |
| A) Provision for loan losses-Specific                             | 422,090           | 487,144           | 594,249           |
| B) Provision for loan losses-General                              | 40,776            | 49,930            | 29,402            |
| C) Provision for other losses                                     | 33,804            | 26,075            | 19,374            |
| 2. Accumulated Depreciation                                       | 313,721           | 364,124           | 382,459           |
| 3. Other accounts payable to other resident Sectors               | 1,611,669         | 1,988,837         | 2,082,106         |
| A) Dividends payable  | 16,439            | 6,461             | 6,574             |
| B) Settlement accounts  | 91,415            | 24,226            | 24,858            |
| C) Items in the process of collection                             | 10,516            | 13,969            | 15,236            |
| D) Miscellaneous liability items                                  | 1,493,298         | 1,944,181         | 2,035,438         |
| a) Suspense account   | 53,346            | 78,815            | 76,275            |
| b) Provision for expected costs                                   | 130,845           | 189,899           | 190,963           |
| c) Deferred tax liabilities                                       | 25,476            | 30,191            | 39,335            |
| d) Accrued wages  | 2,949             | 2,556             | 4,883             |
| e) Accrued rent   | 546               | 569               | 589               |
| f) Accrued taxes  | 543,093           | 664,876           | 686,106           |
| g) Other miscellaneous liability items                            | 737,044           | 977,275           | 1,037,295         |
| 4. Other non- resident accounts payable                           | 57,789            | 23,571            | 22,983            |
| A) Dividends payable non-residents                                | 47,518            | 13,471            | 14,493            |
| B) Settlement accounts non-residents                              | -                 | -                 | -                 |
| C) Items in the process of collection                             | -                 | -                 | -                 |
| D) Miscellaneous liability items - non-residents                  | 10,270            | 10,100            | 8,491             |
| <b>VI. Insurance, pension, and standardized guarantee schemes</b> | <b>-</b>          | <b>-</b>          | <b>-</b>          |
| <b>VII. Shares and other equity</b>                               | <b>1,818,125</b>  | <b>2,197,513</b>  | <b>2,539,509</b>  |
| 1. Quoted   | 374,667           | 371,899           | 371,934           |
| 2. Non quoted   | 25,638            | 40,154            | 40,139            |
| 3. Investment fund shares   | -                 | -                 | -                 |
| 4. Retained earnings  | 244,601           | 354,071           | 257,846           |
| 5. Current year result  | 556,394           | 497,598           | 630,736           |
| 6. General and special reserve                                    | 474,211           | 652,138           | 810,111           |
| 7. Valuation adjustments  | 142,613           | 281,653           | 428,743           |
| <b>IX. Contingencies and Commitments<sup>3</sup></b>              | <b>9,690,628</b>  | <b>10,073,978</b> | <b>10,981,539</b> |
| 1. Guarantees   | 1,875,441         | 2,289,040         | 2,315,240         |
| 2. Commitments  | 7,676,268         | 7,639,646         | 8,520,892         |
| A) Letter of Credit   | 2,611,206         | 2,450,761         | 2,394,773         |
| B) Forward Foreign Exchange Transactions                          | 3,113,061         | 3,385,833         | 4,205,911         |
| C) Forward government Securities Transactions                     | 449,607           | 309,249           | 202,276           |
| D) Derivatives  | 111,102           | 99,246            | 100,317           |
| E) Forward lending  | 217,278           | 174,714           | 248,335           |
| F) Operating leases   | 71                | 412               | 384               |
| G) Commitments for acquisition of :                               | 29,452            | 49,605            | 48,696            |
| i. Fixed assets   | 21,632            | 38,859            | 37,350            |
| ii. Intangible assets   | 7,820             | 10,746            | 11,346            |
| H) Other commitments  | 1,144,492         | 1,169,826         | 1,320,199         |
| 3. Other contingent liabilities                                   | 138,919           | 145,293           | 145,407           |

#### 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  | Sep-23           | Jun-24           | Sep-24 P         |
|---|------------------|------------------|------------------|
| <b>Assets</b>                                 | <b>1,862,865</b> | <b>2,114,363</b> | <b>2,183,998</b> |
| <b>I. Currency and Deposits</b>               | <b>147,425</b>   | <b>202,864</b>   | <b>178,011</b>   |
| 1. Currency                                   | 697              | 725              | 780              |
| 2. Transferable Deposits                      | 79,148           | 131,816          | 111,731          |
| 3. Restricted/ compulsory deposits            | 67,578           | 65,210           | 65,500           |
| 4 Other Deposits                              | 2                | 5,113            | 1                |
| <b>II. Securities(other than shares)</b>      | <b>842,949</b>   | <b>1,063,516</b> | <b>1,103,710</b> |
| 1. Short-term                                 | 814,851          | 1,043,228        | 1,089,627        |
| 2. Long-term                                  | 28,098           | 20,288           | 14,083           |
| <b>III. Loans extended (Advances)</b>         | <b>839,870</b>   | <b>828,052</b>   | <b>871,033</b>   |
| 1. Short-term                                 | 453,353          | 456,745          | 501,039          |
| A) Money at call                              | -                | -                | -                |
| B) Reverse Repo                               | 378,774          | 377,400          | 434,564          |
| C) Bills purchased and discounted             | 10,995           | 13,693           | 7,589            |
| D) Other short-term loans                     | 63,584           | 65,652           | 58,885           |
| 2. Long-term                                  | 386,516          | 371,307          | 369,994          |
| <b>IV. Shares and other equity</b>            | <b>-</b>         | <b>-</b>         | <b>-</b>         |
| 1. Quoted                                     | -                | -                | -                |
| 2. Non quoted                                 | -                | -                | -                |
| 3. Investment fund shares                     | -                | -                | -                |
| <b>V. Insurance Technical Reserve</b>         | <b>-</b>         | <b>-</b>         | <b>-</b>         |
| <b>VI. Financial Derivatives</b>              | <b>13,056</b>    | <b>2,049</b>     | <b>1,985</b>     |
| <b>VII. Other accounts receivable</b>         | <b>13,382</b>    | <b>10,816</b>    | <b>21,775</b>    |
| 1. Trade credit and advances                  | -                | -                | -                |
| 2. Others                                     | 13,382           | 10,816           | 21,775           |
| A) Dividends receivable resident sector       | -                | -                | -                |
| B) Settlement accounts resident sector        | -                | -                | -                |
| C) Items in the process of collection         | -                | -                | -                |
| D) Miscellaneous assets residents sector      | 13,353           | 10,784           | 21,762           |
| E) Other non- resident accounts receivable    | 29               | 31               | 13               |
| <b>VIII. Non-financial assets</b>             | <b>6,184</b>     | <b>7,067</b>     | <b>7,484</b>     |
| 1. Produced assets                            | 3,186            | 4,119            | 4,241            |
| A) Tangible fixed assets                      | 2,659            | 3,585            | 3,711            |
| a) Dwellings                                  | 371              | 353              | 413              |
| i) Building on freehold land                  | -                | -                | -                |
| ii) Building on leasehold land                | 371              | 353              | 413              |
| b) Other buildings and structures             | 755              | 951              | 951              |
| i) Building on freehold land                  | -                | -                | -                |
| ii) Building on leasehold land                | 755              | 951              | 951              |
| c) Machinery and equipment                    | 949              | 1,228            | 1,255            |
| i) Transport equipment                        | 213              | 259              | 259              |
| ii) Furniture & Fixtures                      | 131              | 198              | 198              |
| iii) Office equipment                         | 298              | 338              | 351              |
| iv) Other machinery & equipment               | 307              | 432              | 447              |
| d) Other tangible fixed assets n.e.s          | 584              | 1,053            | 1,091            |
| B) Intangible fixed assets                    | 527              | 533              | 531              |
| a) Computer software                          | 33               | 38               | 36               |
| b) Other intangible fixed assets n.e.s        | 495              | 495              | 495              |
| C) Inventories                                | -                | -                | -                |
| D) Valuables                                  | -                | -                | -                |
| 2. Non-produced assets                        | 2,997            | 2,794            | 2,776            |
| A) Tangible non-produced assets               | 2,997            | 2,794            | 2,776            |
| 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   | 2,997            | 2,794            | 2,776            |
| 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                   | -                | 154              | 467              |



## 1.1.3 Assets and Liabilities

### Foreign Banks

(Million Rupees)

| Item  | Sep-23           | Jun-24           | Sep-24 P         |
|---|------------------|------------------|------------------|
| <b>Liabilities</b>  | <b>1,862,865</b> | <b>2,114,363</b> | <b>2,183,998</b> |
| <b>I. Deposits</b>  | <b>595,464</b>   | <b>806,037</b>   | <b>881,631</b>   |
| 1. Transferable Deposits  | 550,731          | 788,560          | 795,252          |
| 2. Restricted/ compulsory deposits                                | 15,095           | 10,831           | 43,012           |
| 3. Other deposits   | 29,639           | 6,645            | 43,367           |
| <b>II. Securities (other than shares bonds/ debentures etc.)</b>  | <b>-</b>         | <b>-</b>         | <b>-</b>         |
| 1. Short-term   | -                | -                | -                |
| 2. Long-term  | -                | -                | -                |
| <b>III. Loans (Borrowings)</b>                                    | <b>1,007,233</b> | <b>1,072,011</b> | <b>1,001,014</b> |
| 1. Short-term   | 631,038          | 708,059          | 637,960          |
| A) Money at call  | -                | -                | -                |
| B) Repurchase agreements (Repo)                                   | 17,925           | 72,695           | 24,311           |
| C) Other short-term borrowings                                    | 613,113          | 635,364          | 613,649          |
| 2. Long-term borrowings   | 376,195          | 363,952          | 363,055          |
| <b>IV. Financial Derivatives</b>                                  | <b>13,229</b>    | <b>2,489</b>     | <b>2,635</b>     |
| <b>V. Other accounts payable</b>                                  | <b>84,389</b>    | <b>53,939</b>    | <b>100,353</b>   |
| 1. Provision for losses   | 892              | 837              | 1,046            |
| A) Provision for loan losses-Specific                             | 726              | 97               | 97               |
| B) Provision for loan losses-General                              | 162              | 57               | 218              |
| C) Provision for other losses                                     | 5                | 683              | 732              |
| 2. Accumulated Depreciation                                       | 2,971            | 3,163            | 3,346            |
| 3. Other accounts payable to other resident Sectors               | 80,434           | 49,783           | 95,869           |
| A) Dividends payable  | -                | -                | -                |
| B) Settlement accounts  | 812              | -                | 149              |
| C) Items in the process of collection                             | -                | -                | -                |
| D) Miscellaneous liability items                                  | 79,622           | 49,783           | 95,720           |
| a) Suspense account   | 30,098           | 18,766           | 38,854           |
| b) Provision for expected costs                                   | -                | -                | -                |
| c) Deferred tax liabilities                                       | -                | -                | 3,630            |
| d) Accrued wages  | 8,682            | 10,789           | 8,761            |
| e) Accrued rent   | -                | -                | -                |
| f) Accrued taxes  | 13,800           | 2,259            | (454)            |
| g) Other miscellaneous liability items                            | 27,042           | 17,969           | 44,930           |
| 4. Other non- resident accounts payable                           | 91               | 156              | 91               |
| A) Dividends payable non-residents                                | -                | -                | -                |
| B) Settlement accounts non-residents                              | -                | -                | -                |
| C) Items in the process of collection                             | -                | -                | -                |
| D) Miscellaneous liability items - non-residents                  | 91               | 156              | 91               |
| <b>VI. Insurance, pension, and standardized guarantee schemes</b> | <b>-</b>         | <b>-</b>         | <b>-</b>         |
| <b>VII. Shares and other equity</b>                               | <b>162,550</b>   | <b>179,888</b>   | <b>198,365</b>   |
| 1. Quoted   | -                | -                | -                |
| 2. Non quoted   | 74,390           | 72,022           | 72,313           |
| 3. Investment fund shares   | -                | -                | -                |
| 4. Retained earnings  | 49,251           | 81,155           | 79,448           |
| 5. Current year result  | 39,169           | 24,129           | 36,067           |
| 6. General and special reserve                                    | (2)              | (10)             | (10)             |
| 7. Valuation adjustments  | (258)            | 2,592            | 10,548           |
| <b>IX. Contingencies and Commitments<sup>3</sup></b>              | <b>4,506,545</b> | <b>4,462,152</b> | <b>4,282,311</b> |
| 1. Guarantees   | 562,660          | 504,711          | 512,185          |
| 2. Commitments  | 3,937,164        | 3,957,050        | 3,769,736        |
| A) Letter of Credit   | 39,779           | 52,149           | 29,989           |
| B) Forward Foreign Exchange Transactions                          | 3,857,212        | 3,775,427        | 3,660,670        |
| C) Forward government Securities Transactions                     | 15,976           | 2,760            | 2,560            |
| D) Derivatives  | -                | -                | -                |
| E) Forward lending  | 20,894           | 24,805           | 28,730           |
| F) Operating leases   | -                | -                | -                |
| G) Commitments for acquisition of :                               | 196              | 742              | 723              |
| i.Fixed assets  | 196              | 742              | 723              |
| ii. Intangible assets   | -                | -                | -                |
| H) Other commitments  | 3,107            | 101,167          | 47,064           |
| 3. Other contingent liabilities                                   | 6,721            | 391              | 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  | Jul-Sep<br>2023 R | Apr-Jun<br>2024 R | Jul-Sep<br>2024 P |
|--|-------------------|-------------------|-------------------|
| <b>A. Mark-Up/Return/Interest Earned</b>   | 2,183,563         | 2,637,525         | 2,899,674         |
| 1. Loans and advances  | 549,042           | 574,675           | 581,260           |
| 2. Investments   | 1,140,060         | 1,503,481         | 1,863,878         |
| 3. Lendings to financial institutions  | 64,402            | 37,699            | 40,030            |
| 4. Balances with banks   | 2,940             | 4,798             | 4,214             |
| 5. Income from inter-office lending  | 420,169           | 510,862           | 401,939           |
| 6. Other   | 6,950             | 6,010             | 8,351             |
| <b>B. Mark-Up/Return/Interest Expensed</b>   | 1,687,696         | 2,138,002         | 2,276,717         |
| 1. Deposits  | 879,357           | 949,465           | 1,046,741         |
| 2. Borrowings  | 304,232           | 570,600           | 712,535           |
| 3. Subordinated debt   | 10,649            | 11,901            | 13,715            |
| 4. Cost of foreign currency swaps against foreign currency deposits / borrowings               | 41,514            | 42,431            | 35,469            |
| 5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets | 6,647             | 8,013             | 8,929             |
| 6. Expense on inter-office borrowing   | 420,073           | 510,752           | 401,827           |
| 7. Other   | 25,224            | 44,840            | 57,501            |
| <b>I. Net Mark-UP/Return/Interest Income (A - B)</b>   | 495,867           | 499,523           | 622,956           |
| <b>C. Non Mark-UP/Return/Interest Income</b>   | 74,128            | 128,670           | 155,914           |
| 1. Fee & Commission Income   | 54,708            | 67,208            | 75,342            |
| i. Branch banking customer fees  | 6,437             | 7,077             | 7,820             |
| ii. Consumer finance related fees  | 2,448             | 2,279             | 2,738             |
| iii. Card related fees (debit and credit cards)  | 16,448            | 19,091            | 23,802            |
| iv. Credit related fees  | 2,048             | 2,235             | 1,789             |
| v. Investment banking fee  | 861               | 1,363             | 1,501             |
| vi. Commission on trade  | 10,704            | 14,759            | 15,177            |
| vii. Commission on guarantees  | 3,821             | 4,225             | 4,354             |
| viii. Commission on cash management  | 1,720             | 2,136             | 2,676             |
| ix. Commission on remittances including home remittances                                       | 2,757             | 4,976             | 6,816             |
| x. Commission on utility bills   | 131               | 163               | 173               |
| xi. Commission income - Bancassurance  | 1,249             | 1,254             | 1,655             |
| xii. Rent on lockers   | 413               | 375               | 547               |
| xiii. Commission on investments services   | 122               | 226               | 264               |
| xiv. Other Commission  | 5,549             | 7,049             | 6,029             |
| 2. Dividend Income   | 4,250             | 7,664             | 7,704             |
| 3. Foreign exchange income   | 7,203             | 31,971            | 14,003            |
| 4. Income from derivatives   | 2,719             | 1,910             | 2,730             |
| 5. Gain on securities  | 781               | 14,500            | 45,319            |
| i. Realised  | 353               | 12,975            | 38,462            |
| ii. Unrealised - held for trading  | 428               | 1,524             | 6,857             |
| 6. Other Income  | 4,467             | 5,417             | 10,817            |
| i. Rent on property  | 208               | 295               | 302               |
| ii. Gain on sale of fixed assets-net   | 649               | 1,053             | 1,514             |
| iii. Loss on termination of lease liability against right of use assets                        | 577               | 479               | 433               |
| iv. Gain on sale of non banking assets - net   | 1,782             | 978               | 54                |
| v. Other   | 1,250             | 2,613             | 8,515             |
| <b>II. Total Income (I + C)</b>  | 569,995           | 628,193           | 778,871           |

## 1.2 Profit and Loss Accounts

### All Banks

(Million Rupees)

| Profit/Loss Account  | Jul-Sep<br>2023 R | Apr-Jun<br>2024 R | Jul-Sep<br>2024 P |
|--|-------------------|-------------------|-------------------|
| D. Non Mark-UP/Return/Interest Expenses                            | 228,857           | 284,770           | 329,983           |
| 1. Operating expenses  | 221,830           | 276,690           | 319,693           |
| i. Total compensation expense                                      | 95,457            | 125,813           | 141,582           |
| ii. Property expense   | 39,836            | 43,175            | 52,959            |
| a. Rent and taxes  | 1,704             | 1,734             | 2,173             |
| b. Insurance   | 322               | 254               | 389               |
| c. Utilities cost  | 11,291            | 10,158            | 16,215            |
| d. Lease rental  | -                 | 13                | 5                 |
| e. Fuel expense generators   | 1,263             | 1,096             | 1,213             |
| f. Security (including guards)                                     | 6,036             | 7,478             | 8,485             |
| g. Repair and maintenance (including janitorial charges)           | 5,059             | 5,748             | 6,055             |
| h. Depreciation on right-of-use assets                             | 9,097             | 10,293            | 11,242            |
| i. Depreciation  | 5,063             | 6,400             | 7,181             |
| iii. Information technology expenses                               | 22,187            | 26,358            | 29,607            |
| iv. Other operating expenses                                       | 64,350            | 81,344            | 95,545            |
| 2. Workers welfare fund  | 6,194             | 6,960             | 8,689             |
| 3. Other charges   | 833               | 1,121             | 1,600             |
| i. Penalties imposed by State Bank of Pakistan                     | 373               | 401               | 1,152             |
| ii. Penalties imposed by other regulatory bodies (to be specified) | 1                 | -                 | -                 |
| iii. Others (to be specified, if material)                         | 459               | 719               | 448               |
| III. Profit before provisions (II - D)                             | 341,139           | 343,423           | 448,888           |
| E. Provisions / (reversals) and write offs - net                   | 23,333            | 18,467            | 39,796            |
| 1. (Reversals) / provisions against balance with Banks             | 30                | (825)             | 111               |
| 2. (Reversals) / provisions for diminution in value of investments | 6,109             | 6,995             | (592)             |
| 3. (Reversals) / provisions against loans & advances               | 21,394            | 16,231            | 41,356            |
| 4. (Reversals) / provisions against off balance sheet items        | (1,710)           | 3,208             | 1,361             |
| 5. Reversals against other assets                                  | 387               | (2,038)           | 133               |
| 6. Recovery of written off / charged off bad debts                 | (2,878)           | (5,103)           | (2,575)           |
| F. Extra ordinary / unusual items                                  | -                 | 49,014            | -                 |
| IV. Profit Before Taxation (III - E - F)                           | 317,806           | 275,942           | 409,092           |
| G. Taxation  | 160,824           | 153,531           | 214,170           |
| 1. Current   | 153,765           | 169,176           | 234,326           |
| 2. Prior   | (169)             | (283)             | 189               |
| 3. Deferred  | 7,227             | (15,362)          | (20,344)          |
| V. Profit After Taxation (IV - G)                                  | 156,981           | 122,411           | 194,922           |
| Notes on Human Resources   |                   |                   |                   |
| Number of Employees*   | 197,313           | 204,924           | 216,775           |
| 1. Permanent   | 180,665           | 182,114           | 191,866           |
| a. Male  | 148,363           | 146,730           | 151,311           |
| b. Female  | 32,302            | 35,384            | 40,555            |
| 2. Contractual   | 16,648            | 22,810            | 24,909            |
| a. Male  | 14,795            | 20,616            | 22,004            |
| b. Female  | 1,853             | 2,194             | 2,905             |

\* 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  | Jul-Sep<br>2023 R | Apr-Jun<br>2024 R | Jul-Sep<br>2024 P |
|--|-------------------|-------------------|-------------------|
| <b>A. Mark-Up/Return/Interest Earned</b>   | 600,053           | 564,364           | 554,081           |
| 1. Loans and advances  | 124,458           | 104,430           | 92,807            |
| 2. Investments   | 323,483           | 315,623           | 327,182           |
| 3. Lendings to financial institutions  | 18,741            | 3,852             | 4,585             |
| 4. Balances with banks   | 1,068             | 2,447             | 1,194             |
| 5. Income from inter-office lending  | 130,157           | 135,230           | 125,476           |
| 6. Other   | 2,146             | 2,782             | 2,837             |
| <b>B. Mark-Up/Return/Interest Expensed</b>   | 526,620           | 507,520           | 491,478           |
| 1. Deposits  | 317,379           | 197,144           | 201,871           |
| 2. Borrowings  | 71,733            | 168,114           | 156,721           |
| 3. Subordinated debt   | 1,693             | 1,759             | 1,723             |
| 4. Cost of foreign currency swaps against foreign currency deposits / borrowings               | 4,999             | 4,430             | 4,809             |
| 5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets | 654               | 837               | 867               |
| 6. Expense on inter-office borrowing   | 130,157           | 135,230           | 125,476           |
| 7. Other   | 5                 | 6                 | 10                |
| <b>I. Net Mark-UP/Return/Interest Income (A - B)</b>   | 73,433            | 56,844            | 62,604            |
| <b>C. Non Mark-UP/Return/Interest Income</b>   | 10,982            | 19,512            | 25,118            |
| 1. Fee & Commission Income   | 7,206             | 9,588             | 8,590             |
| i. Branch banking customer fees  | 543               | 690               | 571               |
| ii. Consumer finance related fees  | 264               | 427               | 369               |
| iii. Card related fees (debit and credit cards)  | 1,221             | 1,577             | 2,910             |
| iv. Credit related fees  | 730               | 704               | 227               |
| v. Investment banking fee  | 157               | 288               | 191               |
| vi. Commission on trade  | 923               | 1,059             | 984               |
| vii. Commission on guarantees  | 624               | 740               | 324               |
| viii. Commission on cash management  | 64                | 77                | 61                |
| ix. Commission on remittances including home remittances                                       | 629               | 705               | 621               |
| x. Commission on utility bills   | 15                | 16                | 6                 |
| xi. Commission income - Bancassurance  | 113               | 144               | 145               |
| xii. Rent on lockers   | 21                | 27                | 23                |
| xiii. Commission on investments services   | -                 | -                 | -                 |
| xiv. Other Commission  | 1,901             | 3,133             | 2,156             |
| 2. Dividend Income   | 1,204             | 1,381             | 1,250             |
| 3. Foreign exchange income   | (1,774)           | 2,997             | 1,321             |
| 4. Income from derivatives   | -                 | -                 | -                 |
| 5. Gain on securities  | 1,968             | 3,109             | 13,237            |
| i. Realised  | 1,699             | 2,510             | 13,073            |
| ii. Unrealised - held for trading  | 269               | 599               | 164               |
| 6. Other Income  | 2,378             | 2,437             | 719               |
| i. Rent on property  | 38                | 82                | 55                |
| ii. Gain on sale of fixed assets-net   | 17                | 14                | 13                |
| iii. Loss on termination of lease liability against right of use assets                        | 72                | 122               | 18                |
| iv. Gain on sale of non banking assets - net   | 1,786             | 367               | 7                 |
| v. Other   | 464               | 1,851             | 627               |
| <b>II. Total Income (I + C)</b>  | 84,415            | 76,356            | 87,722            |

## 1.2 Profit and Loss Accounts

### Public Sector Banks

(Million Rupees)

| Profit/Loss Account  | Jul-Sep<br>2023 R | Apr-Jun<br>2024 R | Jul-Sep<br>2024 P |
|--|-------------------|-------------------|-------------------|
| D. Non Mark-UP/Return/Interest Expenses                            | 37,167            | 46,189            | 45,278            |
| 1. Operating expenses  | 37,052            | 45,998            | 45,109            |
| i. Total compensation expense                                      | 21,807            | 26,370            | 26,620            |
| ii. Property expense   | 5,673             | 5,944             | 6,347             |
| a. Rent and taxes  | 430               | 205               | 238               |
| b. Insurance   | 44                | 42                | 43                |
| c. Utilities cost  | 1,993             | 1,613             | 2,331             |
| d. Lease rental  | -                 | 13                | 5                 |
| e. Fuel expense generators   | 4                 | 3                 | 4                 |
| f. Security (including guards)                                     | 1,046             | 1,383             | 1,210             |
| g. Repair and maintenance (including janitorial charges)           | 442               | 626               | 532               |
| h. Depreciation on right-of-use assets                             | 1,255             | 1,565             | 1,456             |
| i. Depreciation  | 460               | 492               | 528               |
| iii. Information technology expenses                               | 2,261             | 3,911             | 2,799             |
| iv. Other operating expenses                                       | 7,311             | 9,773             | 9,344             |
| 2. Workers welfare fund  | 51                | 34                | 289               |
| 3. Other charges   | 64                | 158               | (120)             |
| i. Penalties imposed by State Bank of Pakistan                     | 3                 | 2                 | 10                |
| ii. Penalties imposed by other regulatory bodies (to be specified) | -                 | -                 | -                 |
| iii. Others (to be specified, if material)                         | 61                | 156               | (130)             |
| III. Profit before provisions (II - D)                             | 47,247            | 30,166            | 42,444            |
| E. Provisions / (reversals) and write offs - net                   | 10,218            | (6,041)           | 78                |
| 1. (Reversals) / provisions against balance with Banks             | -                 | (86)              | (413)             |
| 2. (Reversals) / provisions for diminution in value of investments | 8,454             | 639               | (1,127)           |
| 3. (Reversals) / provisions against loans & advances               | 2,526             | (102)             | 3,420             |
| 4. (Reversals) / provisions against off balance sheet items        | 1,144             | 0                 | 10                |
| 5. Reversals against other assets                                  | 82                | (2,269)           | 109               |
| 6. Recovery of written off / charged off bad debts                 | (1,988)           | (4,222)           | (1,921)           |
| F. Extra ordinary / unusual items                                  | -                 | 49,014            | -                 |
| IV. Profit Before Taxation (III - E - F)                           | 37,029            | (12,807)          | 42,366            |
| G. Taxation  | 15,567            | (6,556)           | 19,775            |
| 1. Current   | 8,618             | (8,961)           | 19,569            |
| 2. Prior   | -                 | -                 | 5                 |
| 3. Deferred  | 6,949             | 2,405             | 201               |
| V. Profit After Taxation (IV - G)                                  | 21,462            | (6,251)           | 22,591            |
| Notes on Human Resources   |                   |                   |                   |
| Number of Employees*   | 38,151            | 39,399            | 39,943            |
| 1. Permanent   | 30,526            | 31,260            | 31,640            |
| a. Male  | 26,398            | 26,904            | 27,173            |
| b. Female  | 4,128             | 4,356             | 4,467             |
| 2. Contractual   | 7,625             | 8,139             | 8,303             |
| a. Male  | 6,842             | 7,319             | 7,482             |
| b. Female  | 783               | 820               | 821               |

\* 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  | Jul-Sep<br>2023 R | Apr-Jun<br>2024 R | Jul-Sep<br>2024 P |
|--|-------------------|-------------------|-------------------|
| <b>A. Mark-Up/Return/Interest Earned</b>   | 1,506,700         | 1,994,578         | 2,260,859         |
| 1. Loans and advances  | 411,907           | 458,528           | 476,841           |
| 2. Investments   | 767,345           | 1,140,549         | 1,485,267         |
| 3. Lendings to financial institutions  | 32,036            | 15,115            | 14,970            |
| 4. Balances with banks   | 1,220             | 1,989             | 2,695             |
| 5. Income from inter-office lending  | 289,412           | 375,170           | 275,593           |
| 6. Other   | 4,780             | 3,227             | 5,493             |
| <b>B. Mark-Up/Return/Interest Expensed</b>   | 1,110,222         | 1,575,122         | 1,730,741         |
| 1. Deposits  | 540,684           | 725,313           | 815,180           |
| 2. Borrowings  | 217,078           | 387,563           | 540,514           |
| 3. Subordinated debt   | 8,956             | 10,142            | 11,992            |
| 4. Cost of foreign currency swaps against foreign currency deposits / borrowings               | 23,030            | 25,062            | 22,051            |
| 5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets | 5,938             | 7,146             | 8,032             |
| 6. Expense on inter-office borrowing   | 289,317           | 375,061           | 275,481           |
| 7. Other   | 25,218            | 44,834            | 57,490            |
| <b>I. Net Mark-UP/Return/Interest Income (A - B)</b>   | 396,479           | 419,456           | 530,118           |
| <b>C. Non Mark-UP/Return/Interest Income</b>   | 70,992            | 106,618           | 139,450           |
| 1. Fee & Commission Income   | 45,952            | 56,108            | 65,377            |
| i. Branch banking customer fees  | 5,882             | 6,372             | 7,232             |
| ii. Consumer finance related fees  | 2,183             | 1,853             | 2,369             |
| iii. Card related fees (debit and credit cards)  | 15,221            | 17,514            | 20,892            |
| iv. Credit related fees  | 944               | 1,078             | 1,109             |
| v. Investment banking fee  | 693               | 1,011             | 1,299             |
| vi. Commission on trade  | 9,609             | 13,212            | 13,930            |
| vii. Commission on guarantees  | 2,921             | 3,193             | 3,600             |
| viii. Commission on cash management  | 1,633             | 2,038             | 2,572             |
| ix. Commission on remittances including home remittances                                       | 2,110             | 4,257             | 6,182             |
| x. Commission on utility bills   | 116               | 147               | 167               |
| xi. Commission income - Bancassurance  | 1,137             | 1,109             | 1,510             |
| xii. Rent on lockers   | 391               | 348               | 524               |
| xiii. Commission on investments services   | 122               | 226               | 264               |
| xiv. Other Commission  | 2,989             | 3,751             | 3,726             |
| 2. Dividend Income   | 3,046             | 6,283             | 6,453             |
| 3. Foreign exchange income   | 18,239            | 28,063            | 23,482            |
| 4. Income from derivatives   | 2,719             | 1,944             | 2,695             |
| 5. Gain on securities  | (1,155)           | 11,241            | 31,346            |
| i. Realised  | (1,339)           | 10,292            | 24,840            |
| ii. Unrealised - held for trading  | 185               | 949               | 6,506             |
| 6. Other Income  | 2,191             | 2,978             | 10,097            |
| i. Rent on property  | 170               | 212               | 247               |
| ii. Gain on sale of fixed assets-net   | 631               | 1,039             | 1,501             |
| iii. Loss on termination of lease liability against right of use assets                        | 505               | 358               | 414               |
| iv. Gain on sale of non banking assets - net   | (4)               | 610               | 48                |
| v. Other   | 888               | 759               | 7,887             |
| <b>II. Total Income (I + C)</b>  | 467,471           | 526,075           | 669,569           |

## 1.2 Profit and Loss Accounts

### Domestic Private Banks

(Million Rupees)

| Profit/Loss Account  | Jul-Sep<br>2023 R | Apr-Jun<br>2024 R | Jul-Sep<br>2024 P |
|--|-------------------|-------------------|-------------------|
| D. Non Mark-UP/Return/Interest Expenses                            | 189,049           | 235,769           | 281,837           |
| 1. Operating expenses  | 182,449           | 228,225           | 272,131           |
| i. Total compensation expense                                      | 72,552            | 98,164            | 113,774           |
| ii. Property expense   | 33,856            | 36,813            | 46,174            |
| a. Rent and taxes  | 1,266             | 1,332             | 1,825             |
| b. Insurance   | 277               | 211               | 344               |
| c. Utilities cost  | 9,272             | 8,509             | 13,842            |
| d. Lease rental  | -                 | -                 | -                 |
| e. Fuel expense generators   | 1,260             | 1,093             | 1,209             |
| f. Security (including guards)                                     | 4,963             | 6,061             | 7,239             |
| g. Repair and maintenance (including janitorial charges)           | 4,550             | 5,043             | 5,427             |
| h. Depreciation on right-of-use assets                             | 7,715             | 8,680             | 9,666             |
| i. Depreciation  | 4,553             | 5,885             | 6,621             |
| iii. Information technology expenses                               | 19,792            | 22,333            | 26,592            |
| iv. Other operating expenses                                       | 56,250            | 70,915            | 85,591            |
| 2. Workers welfare fund  | 5,831             | 6,581             | 7,988             |
| 3. Other charges   | 769               | 963               | 1,719             |
| i. Penalties imposed by State Bank of Pakistan                     | 370               | 399               | 1,142             |
| ii. Penalties imposed by other regulatory bodies (to be specified) | 1                 | -                 | -                 |
| iii. Others (to be specified, if material)                         | 398               | 564               | 577               |
| III. Profit before provisions (II - D)                             | 278,422           | 290,306           | 387,731           |
| E. Provisions / (reversals) and write offs - net                   | 13,266            | 24,436            | 39,590            |
| 1. (Reversals) / provisions against balance with Banks             | 30                | (743)             | 530               |
| 2. (Reversals) / provisions for diminution in value of investments | (2,344)           | 6,356             | 535               |
| 3. (Reversals) / provisions against loans & advances               | 19,019            | 16,247            | 37,797            |
| 4. (Reversals) / provisions against off balance sheet items        | (2,854)           | 3,206             | 1,352             |
| 5. Reversals against other assets                                  | 305               | 222               | 29                |
| 6. Recovery of written off / charged off bad debts                 | (890)             | (852)             | (653)             |
| F. Extra ordinary / unusual items                                  | -                 | -                 | -                 |
| IV. Profit Before Taxation (III - E - F)                           | 265,156           | 265,870           | 348,141           |
| G. Taxation  | 138,863           | 149,190           | 184,458           |
| 1. Current   | 138,599           | 167,022           | 204,692           |
| 2. Prior   | (169)             | (283)             | 184               |
| 3. Deferred  | 432               | (17,549)          | (20,418)          |
| V. Profit After Taxation (IV - G)                                  | 126,294           | 116,681           | 163,683           |
| Notes on Human Resources   |                   |                   |                   |
| Number of Employees*   | 158,722           | 165,167           | 176,475           |
| 1. Permanent   | 149,765           | 150,496           | 159,869           |
| a. Male  | 121,674           | 119,551           | 123,863           |
| b. Female  | 28,091            | 30,945            | 36,006            |
| 2. Contractual   | 8,957             | 14,671            | 16,606            |
| a. Male  | 7,894             | 13,297            | 14,522            |
| b. Female  | 1,063             | 1,374             | 2,084             |

\* 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  | Jul-Sep<br>2023 R | Apr-Jun<br>2024 R | Jul-Sep<br>2024 P |
|--|-------------------|-------------------|-------------------|
| <b>A. Mark-Up/Return/Interest Earned</b>   | 76,809            | 78,583            | 84,734            |
| 1. Loans and advances  | 12,677            | 11,718            | 11,612            |
| 2. Investments   | 49,232            | 47,310            | 51,430            |
| 3. Lendings to financial institutions  | 13,625            | 18,732            | 20,476            |
| 4. Balances with banks   | 652               | 361               | 325               |
| 5. Income from inter-office lending  | 599               | 462               | 870               |
| 6. Other   | 24                | 0                 | 21                |
| <b>B. Mark-Up/Return/Interest Expensed</b>   | 50,854            | 55,360            | 54,499            |
| 1. Deposits  | 21,294            | 27,007            | 29,690            |
| 2. Borrowings  | 15,421            | 14,922            | 15,300            |
| 3. Subordinated debt   | -                 | -                 | -                 |
| 4. Cost of foreign currency swaps against foreign currency deposits / borrowings               | 13,485            | 12,939            | 8,609             |
| 5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets | 56                | 30                | 30                |
| 6. Expense on inter-office borrowing   | 599               | 462               | 870               |
| 7. Other   | -                 | -                 | -                 |
| <b>I. Net Mark-UP/Return/Interest Income (A - B)</b>   | 25,956            | 23,223            | 30,235            |
| <b>C. Non Mark-UP/Return/Interest Income</b>   | (7,846)           | 2,540             | (8,654)           |
| 1. Fee & Commission Income   | 1,550             | 1,512             | 1,376             |
| i. Branch banking customer fees  | 13                | 15                | 17                |
| ii. Consumer finance related fees  | -                 | -                 | -                 |
| iii. Card related fees (debit and credit cards)  | 5                 | 0                 | 0                 |
| iv. Credit related fees  | 374               | 453               | 452               |
| v. Investment banking fee  | 11                | 64                | 11                |
| vi. Commission on trade  | 171               | 488               | 263               |
| vii. Commission on guarantees  | 276               | 292               | 430               |
| viii. Commission on cash management  | 23                | 22                | 43                |
| ix. Commission on remittances including home remittances                                       | 18                | 14                | 12                |
| x. Commission on utility bills   | -                 | -                 | -                 |
| xi. Commission income - Bancassurance  | -                 | -                 | -                 |
| xii. Rent on lockers   | -                 | -                 | -                 |
| xiii. Commission on investments services   | -                 | -                 | -                 |
| xiv. Other Commission  | 659               | 165               | 147               |
| 2. Dividend Income   | -                 | -                 | -                 |
| 3. Foreign exchange income   | (9,262)           | 910               | (10,800)          |
| 4. Income from derivatives   | -                 | (35)              | 35                |
| 5. Gain on securities  | (32)              | 150               | 735               |
| i. Realised  | (7)               | 173               | 548               |
| ii. Unrealised - held for trading  | (25)              | (23)              | 187               |
| 6. Other Income  | (102)             | 2                 | 1                 |
| i. Rent on property  | -                 | -                 | -                 |
| ii. Gain on sale of fixed assets-net   | -                 | 0                 | (0)               |
| iii. Loss on termination of lease liability against right of use assets                        | -                 | -                 | -                 |
| iv. Gain on sale of non banking assets - net   | -                 | -                 | -                 |
| v. Other   | (102)             | 2                 | 1                 |
| <b>II. Total Income (I + C)</b>  | 18,110            | 25,762            | 21,581            |



## 1.2 Profit and Loss Accounts

### Foreign Banks

(Million Rupees)

| Profit/Loss Account  | Jul-Sep<br>2023 R | Apr-Jun<br>2024 R | Jul-Sep<br>2024 P |
|--|-------------------|-------------------|-------------------|
| D. Non Mark-UP/Return/Interest Expenses                            | 2,640             | 2,812             | 2,868             |
| 1. Operating expenses  | 2,328             | 2,467             | 2,454             |
| i. Total compensation expense                                      | 1,098             | 1,279             | 1,188             |
| ii. Property expense   | 307               | 418               | 438               |
| a. Rent and taxes  | 8                 | 197               | 110               |
| b. Insurance   | 2                 | 1                 | 3                 |
| c. Utilities cost  | 27                | 36                | 42                |
| d. Lease rental  | -                 | -                 | -                 |
| e. Fuel expense generators   | -                 | -                 | -                 |
| f. Security (including guards)                                     | 27                | 34                | 35                |
| g. Repair and maintenance (including janitorial charges)           | 67                | 78                | 96                |
| h. Depreciation on right-of-use assets                             | 126               | 49                | 120               |
| i. Depreciation  | 50                | 23                | 32                |
| iii. Information technology expenses                               | 134               | 114               | 217               |
| iv. Other operating expenses                                       | 789               | 656               | 610               |
| 2. Workers welfare fund  | 312               | 345               | 413               |
| 3. Other charges   | -                 | (0)               | 1                 |
| 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                 |
| III. Profit before provisions (II - D)                             | 15,470            | 22,951            | 18,713            |
| E. Provisions / (reversals) and write offs - net                   | (151)             | 72                | 127               |
| 1. (Reversals) / provisions against balance with Banks             | -                 | 4                 | (5)               |
| 2. (Reversals) / provisions for diminution in value of investments | -                 | -                 | -                 |
| 3. (Reversals) / provisions against loans & advances               | (151)             | 86                | 139               |
| 4. (Reversals) / provisions against off balance sheet items        | -                 | 1                 | (0)               |
| 5. Reversals against other assets                                  | -                 | 9                 | (5)               |
| 6. Recovery of written off / charged off bad debts                 | -                 | (28)              | (1)               |
| F. Extra ordinary / unusual items                                  | -                 | -                 | -                 |
| IV. Profit Before Taxation (III - E - F)                           | 15,620            | 22,878            | 18,585            |
| G. Taxation  | 6,394             | 10,897            | 9,937             |
| 1. Current   | 6,548             | 11,115            | 10,065            |
| 2. Prior   | 0                 | -                 | -                 |
| 3. Deferred  | (154)             | (218)             | (128)             |
| V. Profit After Taxation (IV - G)                                  | 9,226             | 11,981            | 8,648             |
| Notes on Human Resources   |                   |                   |                   |
| Number of Employees*   | 440               | 358               | 357               |
| 1. Permanent   | 374               | 358               | 357               |
| a. Male  | 291               | 275               | 275               |
| b. Female  | 83                | 83                | 82                |
| 2. Contractual   | 66                | -                 | -                 |
| a. Male  | 59                | -                 | -                 |
| b. Female  | 7                 | -                 | -                 |

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