

Scheduled Banks
Assets & Liabilities
and
Profit & Loss Accounts

1.1 Assets and Liabilities

All Banks

(Million Rupees)

Item	Dec-24	Sep-25	Dec-25 P
Assets	54,394,607	59,470,094	64,049,257
I. Currency and Deposits	3,016,017	3,194,832	3,255,740
1. Currency	663,551	660,257	677,898
2. Transferable Deposits	2,173,663	2,349,300	2,395,851
3. Restricted/ compulsory deposits	51,086	54,264	65,965
4 Other Deposits	127,718	131,011	116,026
II. Securities (other than shares)	29,247,875	36,175,694	37,938,754
1. Short-term	4,781,679	4,784,942	5,140,568
2. Long-term	24,466,196	31,390,752	32,798,187
III. Loans extended (Advances)	17,673,290	14,821,931	16,258,768
1. Short-term	11,087,865	8,344,814	9,594,533
A) Money at call	262,483	262,292	240,816
B) Reverse Repo	1,032,083	527,781	689,486
C) Bills purchased and discounted	325,755	338,303	343,037
D) Other short-term loans	9,467,544	7,216,439	8,321,194
2. Long-term	6,585,425	6,477,117	6,664,235
IV. Shares and other equity	763,940	844,001	793,634
1. Quoted	346,046	393,274	410,739
2. Non quoted	409,613	436,587	361,997
3. Investment fund shares	8,282	14,141	20,897
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	11,767	12,381	10,627
VII. Other accounts receivable	2,118,333	2,655,310	3,952,322
1. Trade credit and advances	-	-	-
2. Others	2,118,333	2,655,310	3,952,322
A) Dividends receivable resident sector	165	260	198
B) Settlement accounts resident sector	34,518	42,523	51,628
C) Items in the process of collection	2,097	217	128
D) Miscellaneous assets residents sector	2,077,795	2,608,055	3,896,376
E) Other non-resident accounts receivable	3,758	4,255	3,992
VIII. Non-financial assets	1,563,384	1,765,945	1,839,412
1. Produced assets	1,168,527	1,330,826	1,386,521
A) Tangible fixed assets	1,047,749	1,192,772	1,239,464
a) Dwellings	195,972	253,598	260,733
i) Building on freehold land	7,698	10,517	10,636
ii) Building on leasehold land	188,274	243,081	250,097
b) Other buildings and structures	374,793	395,348	405,539
i) Building on freehold land	114,116	122,286	136,176
ii) Building on leasehold land	260,676	273,062	269,363
c) Machinery and equipment	386,243	444,632	468,934
i) Transport equipment	38,946	46,923	51,960
ii) Furniture & Fixture	49,472	70,298	75,852
iii) Office equipment	219,997	259,001	272,314
iv) Other machinery & equipment	77,828	68,409	68,808
d) Other tangible fixed assets n.e.s	90,741	99,193	104,257
B) Intangible fixed assets	120,778	138,054	147,057
a) Computer software	85,379	102,592	111,863
b) Other intangible fixed assets n.e.s	35,399	35,462	35,194
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	366,101	399,712	416,567
A) Tangible non-produced assets	338,434	371,411	386,798
a) Land	218,609	228,128	231,417
i) Land underlying Buildings and structures	218,609	228,128	231,417
1. Freehold land	90,335	97,835	99,903
2. Leasehold land	128,274	130,293	131,513
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	119,825	143,283	155,381
B) Intangible non-produced assets	27,667	28,301	29,769
a) Leases and other transferable contracts	20,070	21,529	22,670
b) Purchased goodwill	1,929	1,860	1,860
c) Other intangible non-produced assets n.e.s	5,668	4,912	5,239
3. Capital work in progress	28,756	35,407	36,324

1.1 Assets and Liabilities

All Banks

(Million Rupees)

Item	Dec-24	Sep-25	Dec-25 P
Liabilities	54,394,607	59,470,094	64,129,362
I. Deposits	31,553,180	35,986,191	38,385,406
1. Transferable Deposits	26,343,427	29,685,352	31,209,101
2. Restricted/ compulsory deposits	436,315	535,921	559,383
3. Other deposits	4,773,438	5,764,918	6,616,922
II. Securities (other than shares bonds/ debentures etc.)	123,482	112,909	112,616
1. Short-term	-	-	-
2. Long-term	123,482	112,909	112,616
III. Loans (Borrowings)	14,933,584	14,515,224	15,841,316
1. Short-term	14,126,280	13,746,467	15,049,645
A) Money at call	647,229	733,798	708,937
B) Repurchase agreements (Repo)	11,620,623	11,981,551	13,259,957
C) Other short-term borrowings	1,858,428	1,031,117	1,080,751
2. Long-term borrowings	807,305	768,757	791,670
IV. Financial Derivatives	27,857	25,769	23,742
V. Other accounts payable	4,230,383	4,807,858	5,426,554
1. Provision for losses	972,209	1,002,811	930,520
A) Provision for loan losses-Specific	902,452	914,073	844,826
B) Provision for loan losses-General	43,419	46,794	41,899
C) Provision for other losses	26,338	41,944	43,795
2. Accumulated Depreciation	445,008	517,853	517,174
3. Other accounts payable to other resident Sectors	2,788,244	3,254,208	3,959,858
A) Dividends payable	6,741	7,694	7,765
B) Settlement accounts	42,129	37,364	26,498
C) Items in the process of collection	23,168	20,562	21,128
D) Miscellaneous liability items	2,716,206	3,188,587	3,904,467
a) Suspense account	177,492	163,701	158,714
b) Provision for expected costs	172,466	223,025	231,111
c) Deferred tax liabilities	44,127	66,972	84,898
d) Accrued wages	20,221	19,135	24,695
e) Accrued rent	655	651	707
f) Accrued taxes	773,907	907,794	964,637
g) Other miscellaneous liability items	1,527,338	1,807,310	2,439,704
4. Other non- resident accounts payable	24,923	32,986	19,001
A) Dividends payable non-residents	14,493	20,615	7,050
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	10,430	12,372	11,952
VI. Insurance, pension, and standardized guarantee schemes	-	-	-
VII. Shares and other equity	3,526,121	4,022,142	4,339,728
1. Quoted	453,824	451,497	322,171
2. Non quoted	252,890	272,917	254,914
3. Investment fund shares	-	-	-
4. Retained earnings	507,199	716,259	720,736
5. Current year result	922,499	805,872	1,026,490
6. General and special reserve	909,162	1,239,797	1,459,437
7. Valuation adjustments	480,546	535,801	555,980
IX. Contingencies and Commitments³	19,836,848	19,139,077	18,501,190
1. Guarantees	3,536,220	3,676,446	3,649,566
2. Commitments	16,058,945	15,206,165	14,570,841
A) Letter of Credit	4,458,079	4,747,324	4,778,047
B) Forward Foreign Exchange Transactions	7,903,978	7,522,788	7,051,085
C) Forward government Securities Transactions	1,670,221	356,236	556,631
D) Derivatives	105,234	108,958	74,953
E) Forward lending	306,604	474,126	594,219
F) Operating leases	387	533	457
G) Commitments for acquisition of :	54,912	62,846	69,665
i. Fixed assets	42,877	46,339	54,255
ii. Intangible assets	12,035	16,507	15,410
H) Other commitments	1,559,530	1,933,354	1,445,783
3. Other contingent liabilities	241,683	256,465	280,783

Notes:

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

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

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

1.1.1 Assets and Liabilities

Public Sector Banks

(Million Rupees)

Item	Dec-24	Sep-25	Dec-25 P
Assets	10,999,773	11,073,603	12,027,132
I. Currency and Deposits	547,325	466,408	632,152
1. Currency	114,459	119,940	126,238
2. Transferable Deposits	372,360	301,686	459,369
3. Restricted/ compulsory deposits	-	-	-
4 Other Deposits	60,506	44,782	46,546
II. Securities(other than shares)	6,631,825	6,716,219	7,069,162
1. Short-term	1,641,859	1,793,012	1,804,844
2. Long-term	4,989,966	4,923,207	5,264,318
III. Loans extended (Advances)	3,037,960	3,043,580	3,340,088
1. Short-term	1,486,831	1,644,585	1,836,075
A) Money at call	84,011	31,183	74,199
B) Reverse Repo	17,344	133,818	223,718
C) Bills purchased and discounted	29,909	38,351	51,475
D) Other short-term loans	1,355,568	1,441,232	1,486,682
2. Long-term	1,551,129	1,398,995	1,504,013
IV. Shares and other equity	237,177	221,974	222,119
1. Quoted	128,976	121,118	128,248
2. Non quoted	108,201	100,856	93,809
3. Investment fund shares	-	-	62
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	-	-	-
VII. Other accounts receivable	348,888	412,195	529,732
1. Trade credit and advances	-	-	-
2. Others	348,888	412,195	529,732
A) Dividends receivable resident sector	-	-	-
B) Settlement accounts resident sector	150	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous assets residents sector	348,739	412,195	529,732
E) Other non- resident accounts receivable	-	-	-
VIII. Non-financial assets	196,599	213,228	233,879
1. Produced assets	96,253	103,771	119,525
A) Tangible fixed assets	90,917	97,598	113,221
a) Dwellings	9,756	10,223	10,633
i) Building on freehold land	610	594	594
ii) Building on leasehold land	9,147	9,629	10,039
b) Other buildings and structures	48,960	51,522	64,851
i) Building on freehold land	26,220	26,960	39,195
ii) Building on leasehold land	22,740	24,562	25,656
c) Machinery and equipment	24,803	27,493	29,085
i) Transport equipment	2,762	3,116	3,608
ii) Furniture & Fixtures	5,275	5,584	5,880
iii) Office equipment	9,472	10,559	11,162
iv) Other machinery & equipment	7,294	8,234	8,434
d) Other tangible fixed assets n.e.s	7,397	8,361	8,652
B) Intangible fixed assets	5,337	6,173	6,303
a) Computer software	5,337	6,173	6,303
b) Other intangible fixed assets n.e.s	-	-	-
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	98,764	108,227	112,477
A) Tangible non-produced assets	98,764	108,227	112,477
a) Land	30,279	31,924	31,924
i) Land underlying Buildings and structures	30,279	31,924	31,924
1. Freehold land	9,429	11,074	11,074
2. Leasehold land	20,850	20,850	20,850
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	68,486	76,303	80,553
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	1,582	1,231	1,878

1.1.1 Assets and Liabilities

Public Sector Banks

(Million Rupees)

Item	Dec-24	Sep-25	Dec-25 P
	-		
Liabilities	10,999,773	11,073,603	12,027,132
I. Deposits	6,456,828	6,965,428	7,400,196
1. Transferable Deposits	4,643,022	4,877,097	5,106,457
2. Restricted/ compulsory deposits	27,368	29,273	36,875
3. Other deposits	1,786,439	2,059,057	2,256,864
II. Securities (other than shares bonds/ debentures etc.)	-	-	-
1. Short-term	-	-	-
2. Long-term	-	-	-
III. Loans (Borrowings)	2,918,640	2,345,654	2,713,445
1. Short-term	2,885,074	2,307,915	2,674,619
A) Money at call	84,911	44,438	63,603
B) Repurchase agreements (Repo)	2,616,939	2,106,539	2,480,346
C) Other short-term borrowings	183,225	156,938	130,670
2. Long-term borrowings	33,566	37,739	38,827
IV. Financial Derivatives	-	-	-
V. Other accounts payable	902,973	967,317	1,084,773
1. Provision for losses	307,213	308,677	321,477
A) Provision for loan losses-Specific	299,694	299,916	312,445
B) Provision for loan losses-General	3,173	3,164	3,164
C) Provision for other losses	4,346	5,597	5,869
2. Accumulated Depreciation	49,971	55,993	59,168
3. Other accounts payable to other resident Sectors	545,789	602,647	704,129
A) Dividends payable	3	3	3
B) Settlement accounts	7,706	9,934	5,797
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items	538,080	592,710	698,329
a) Suspense account	28,529	32,258	33,323
b) Provision for expected costs	13,325	13,812	14,196
c) Deferred tax liabilities	-	-	-
d) Accrued wages	-	-	-
e) Accrued rent	-	-	-
f) Accrued taxes	47,267	57,911	58,228
g) Other miscellaneous liability items	448,960	488,729	592,582
4. Other non- resident accounts payable	-	-	-
A) Dividends payable non-residents	-	-	-
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	-	-	-
VI. Insurance, pension, and standardized guarantee schemes	-	-	-
VII. Shares and other equity	721,332	795,205	828,718
1. Quoted	67,963	65,570	56,820
2. Non quoted	154,859	153,544	162,294
3. Investment fund shares	-	-	-
4. Retained earnings	229,351	264,736	268,695
5. Current year result	76,875	92,057	123,072
6. General and special reserve	113,581	122,842	124,101
7. Valuation adjustments	78,704	96,456	93,736
IX. Contingencies and Commitments³	3,675,000	4,164,877	4,395,138
1. Guarantees	720,793	757,257	752,380
2. Commitments	2,852,700	3,290,111	3,522,995
A) Letter of Credit	1,761,592	2,027,062	2,054,234
B) Forward Foreign Exchange Transactions	867,493	1,154,955	1,193,765
C) Forward government Securities Transactions	114,648	37,080	162,908
D) Derivatives	-	-	-
E) Forward lending	78,131	37,813	71,069
F) Operating leases	-	-	-
G) Commitments for acquisition of:	3,342	3,155	4,565
i. Fixed assets	2,989	2,919	4,186
ii. Intangible assets	353	236	379
H) Other commitments	27,493	30,046	36,454
3. Other contingent liabilities	101,507	117,509	119,764

Notes:

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

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

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

1.1.2 Assets and Liabilities

Domestic Private Banks

(Million Rupees)

Item	Dec-24	Sep-25	Dec-25 P
Assets	41,180,858	46,651,041	50,169,832
I. Currency and Deposits	2,278,669	2,563,352	2,469,355
1. Currency	548,356	539,752	550,725
2. Transferable Deposits	1,663,096	1,937,364	1,849,750
3. Restricted/ compulsory deposits	6	7	(600)
4 Other Deposits	67,211	86,228	69,480
II. Securities(other than shares)	21,591,815	28,414,391	29,768,644
1. Short-term	2,186,020	2,051,554	2,345,663
2. Long-term	19,405,796	26,362,837	27,422,981
III. Loans extended (Advances)	13,674,530	11,263,292	12,348,725
1. Short-term	9,008,657	6,190,117	7,192,837
A) Money at call	174,045	230,410	164,413
B) Reverse Repo	490,881	298,511	325,806
C) Bills purchased and discounted	282,821	298,083	291,021
D) Other short-term loans	8,060,909	5,363,114	6,411,598
2. Long-term	4,665,873	5,073,175	5,155,888
IV. Shares and other equity	526,764	622,027	571,515
1. Quoted	217,070	272,155	282,492
2. Non quoted	301,412	335,731	268,188
3. Investment fund shares	8,282	14,141	20,836
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	9,647	10,249	9,205
VII. Other accounts receivable	1,740,943	2,232,897	3,404,682
1. Trade credit and advances	-	-	-
2. Others	1,740,943	2,232,897	3,404,682
A) Dividends receivable resident sector	165	260	198
B) Settlement accounts resident sector	34,368	42,523	51,628
C) Items in the process of collection	2,097	217	128
D) Miscellaneous assets residents sector	1,700,560	2,185,652	3,348,752
E) Other non- resident accounts receivable	3,754	4,245	3,975
VIII. Non-financial assets	1,358,489	1,544,835	1,597,706
1. Produced assets	1,067,779	1,222,972	1,262,871
A) Tangible fixed assets	952,864	1,091,702	1,122,734
a) Dwellings	185,799	242,732	249,457
i) Building on freehold land	7,088	9,923	10,043
ii) Building on leasehold land	178,711	232,809	239,414
b) Other buildings and structures	324,869	342,877	339,728
i) Building on freehold land	87,897	95,326	96,538
ii) Building on leasehold land	236,972	247,551	243,190
c) Machinery and equipment	359,944	415,600	438,286
i) Transport equipment	35,725	43,348	47,893
ii) Furniture & Fixtures	43,996	64,509	69,773
iii) Office equipment	210,147	247,903	260,550
iv) Other machinery & equipment	70,076	59,841	60,071
d) Other tangible fixed assets n.e.s	82,253	90,493	95,265
B) Intangible fixed assets	114,914	131,269	140,137
a) Computer software	80,010	96,371	105,504
b) Other intangible fixed assets n.e.s	34,905	34,899	34,632
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	264,122	287,774	300,391
A) Tangible non-produced assets	236,454	259,473	270,622
a) Land	188,330	196,204	199,493
i) Land underlying Buildings and structures	188,330	196,204	199,493
1. Freehold land	80,906	86,761	88,830
2. Leasehold land	107,424	109,444	110,664
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	48,124	63,268	71,129
B) Intangible non-produced assets	27,667	28,301	29,769
a) Leases and other transferable contracts	20,070	21,529	22,670
b) Purchased goodwill	1,929	1,860	1,860
c) Other intangible non-produced assets n.e.s	5,668	4,912	5,239
3. Capital work in progress	26,589	34,089	34,444

1.1.2 Assets and Liabilities

Domestic Private Banks

(Million Rupees)

Item	Dec-24	Sep-25	Dec-25 P
Liabilities	41,180,858	46,651,041	50,249,937
I. Deposits	24,198,173	28,099,275	30,057,485
1. Transferable Deposits	20,877,252	23,975,043	25,243,006
2. Restricted/ compulsory deposits	370,166	465,934	484,860
3. Other deposits	2,950,755	3,658,298	4,329,619
II. Securities (other than shares bonds/ debentures etc.)	123,482	112,909	112,616
1. Short-term	-	-	-
2. Long-term	123,482	112,909	112,616
III. Loans (Borrowings)	10,996,796	11,599,455	12,472,736
1. Short-term	10,587,065	11,237,742	12,097,353
A) Money at call	561,518	689,360	645,334
B) Repurchase agreements (Repo)	8,991,197	9,875,012	10,772,188
C) Other short-term borrowings	1,034,350	673,370	679,832
2. Long-term borrowings	409,731	361,712	375,383
IV. Financial Derivatives	25,993	23,232	22,011
V. Other accounts payable	3,233,839	3,794,667	4,294,376
1. Provision for losses	664,010	691,924	607,688
A) Provision for loan losses-Specific	602,662	614,060	532,284
B) Provision for loan losses-General	40,159	43,622	38,728
C) Provision for other losses	21,190	34,241	36,676
2. Accumulated Depreciation	391,480	459,183	455,245
3. Other accounts payable to other resident Sectors	2,153,598	2,610,735	3,212,457
A) Dividends payable	6,739	7,692	7,763
B) Settlement accounts	34,104	27,590	21,022
C) Items in the process of collection	23,168	20,562	21,128
D) Miscellaneous liability items	2,089,588	2,554,891	3,162,544
a) Suspense account	100,466	127,476	117,962
b) Provision for expected costs	159,141	209,214	216,916
c) Deferred tax liabilities	42,370	66,474	84,898
d) Accrued wages	7,530	5,153	9,404
e) Accrued rent	655	651	707
f) Accrued taxes	724,289	848,132	904,777
g) Other miscellaneous liability items	1,055,138	1,297,793	1,827,881
4. Other non- resident accounts payable	24,751	32,825	18,986
A) Dividends payable non-residents	14,493	20,615	7,050
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	10,258	12,210	11,937
VI. Insurance, pension, and standardized guarantee schemes	-	-	-
VII. Shares and other equity	2,602,575	3,021,503	3,290,712
1. Quoted	371,934	385,927	223,333
2. Non quoted	40,139	45,707	61,261
3. Investment fund shares	-	-	-
4. Retained earnings	202,761	356,302	356,566
5. Current year result	794,995	677,383	852,116
6. General and special reserve	795,591	1,116,966	1,335,346
7. Valuation adjustments	397,155	439,219	462,092
IX. Contingencies and Commitments³	11,895,892	12,807,641	12,010,139
1. Guarantees	2,356,208	2,438,447	2,411,622
2. Commitments	9,399,899	10,230,634	9,437,890
A) Letter of Credit	2,670,882	2,696,548	2,706,825
B) Forward Foreign Exchange Transactions	3,317,216	4,778,434	4,337,803
C) Forward government Securities Transactions	1,555,573	319,157	393,723
D) Derivatives	105,234	108,958	74,953
E) Forward lending	201,749	407,843	502,743
F) Operating leases	387	533	457
G) Commitments for acquisition of:	51,028	59,642	65,054
i. Fixed assets	39,346	43,371	50,023
ii. Intangible assets	11,682	16,271	15,031
H) Other commitments	1,497,831	1,859,519	1,356,332
3. Other contingent liabilities	139,785	138,561	160,626

Notes:

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

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

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

1.1.3 Assets and Liabilities

Foreign Banks

(Million Rupees)

Item	Dec-24	Sep-25	Dec-25 P
Assets	2,213,976	1,745,449	1,852,293
I. Currency and Deposits	190,023	165,072	154,233
1. Currency	735	564	935
2. Transferable Deposits	138,207	110,250	86,732
3. Restricted/ compulsory deposits	51,080	54,258	66,565
4 Other Deposits	1	1	1
II. Securities(other than shares)	1,024,235	1,045,084	1,100,948
1. Short-term	953,801	940,376	990,061
2. Long-term	70,434	104,709	110,888
III. Loans extended (Advances)	960,800	515,059	569,955
1. Short-term	592,377	510,112	565,620
A) Money at call	4,427	699	2,204
B) Reverse Repo	523,858	95,452	139,962
C) Bills purchased and discounted	13,025	1,869	541
D) Other short-term loans	51,066	412,092	422,914
2. Long-term	368,423	4,947	4,334
IV. Shares and other equity	-	-	-
1. Quoted	-	-	-
2. Non quoted	-	-	-
3. Investment fund shares	-	-	-
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	2,120	2,132	1,421
VII. Other accounts receivable	28,502	10,219	17,908
1. Trade credit and advances	-	-	-
2. Others	28,502	10,219	17,908
A) Dividends receivable resident sector	-	-	-
B) Settlement accounts resident sector	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous assets residents sector	28,497	10,209	17,892
E) Other non- resident accounts receivable	4	10	17
VIII. Non-financial assets	8,296	7,883	7,827
1. Produced assets	4,496	4,084	4,125
A) Tangible fixed assets	3,968	3,472	3,508
a) Dwellings	417	644	644
i) Building on freehold land	-	-	-
ii) Building on leasehold land	417	644	644
b) Other buildings and structures	964	949	960
i) Building on freehold land	-	-	443
ii) Building on leasehold land	964	949	517
c) Machinery and equipment	1,496	1,539	1,564
i) Transport equipment	459	459	459
ii) Furniture & Fixtures	201	205	199
iii) Office equipment	378	539	602
iv) Other machinery & equipment	458	335	303
d) Other tangible fixed assets n.e.s	1,091	340	340
B) Intangible fixed assets	527	612	617
a) Computer software	33	49	55
b) Other intangible fixed assets n.e.s	495	563	561
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	3,215	3,712	3,699
A) Tangible non-produced assets	3,215	3,712	3,699
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	3,215	3,712	3,699
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	585	87	3

1.1.3 Assets and Liabilities

Foreign Banks

(Million Rupees)

Item	Dec-24	Sep-25	Dec-25 P
Liabilities	2,213,976	1,745,449	1,852,293
I. Deposits	898,179	921,488	927,726
1. Transferable Deposits	823,153	833,211	859,638
2. Restricted/ compulsory deposits	38,782	40,714	37,649
3. Other deposits	36,244	47,563	30,439
II. Securities (other than shares bonds/ debentures etc.)	-	-	-
1. Short-term	-	-	-
2. Long-term	-	-	-
III. Loans (Borrowings)	1,018,148	570,116	655,134
1. Short-term	654,140	200,809	277,674
A) Money at call	800	-	-
B) Repurchase agreements (Repo)	12,487	-	7,424
C) Other short-term borrowings	640,854	200,809	270,249
2. Long-term borrowings	364,008	369,306	377,461
IV. Financial Derivatives	1,863	2,537	1,731
V. Other accounts payable	93,572	45,875	47,404
1. Provision for losses	986	2,210	1,355
A) Provision for loan losses-Specific	97	97	97
B) Provision for loan losses-General	87	8	8
C) Provision for other losses	802	2,105	1,250
2. Accumulated Depreciation	3,557	2,677	2,761
3. Other accounts payable to other resident Sectors	88,857	40,826	43,273
A) Dividends payable	-	-	-
B) Settlement accounts	319	(160)	(321)
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items	88,538	40,986	43,593
a) Suspense account	48,498	3,967	7,428
b) Provision for expected costs	-	-	-
c) Deferred tax liabilities	1,757	498	-
d) Accrued wages	12,691	13,982	15,291
e) Accrued rent	-	-	-
f) Accrued taxes	2,352	1,751	1,633
g) Other miscellaneous liability items	23,240	20,788	19,241
4. Other non- resident accounts payable	172	161	15
A) Dividends payable non-residents	-	-	-
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	172	161	15
VI. Insurance, pension, and standardized guarantee schemes	-	-	-
VII. Shares and other equity	202,214	205,434	220,298
1. Quoted	13,928	-	42,018
2. Non quoted	57,893	73,666	31,359
3. Investment fund shares	-	-	-
4. Retained earnings	75,087	95,220	95,475
5. Current year result	50,630	36,433	51,302
6. General and special reserve	(10)	(10)	(10)
7. Valuation adjustments	4,687	126	153
IX. Contingencies and Commitments³	4,265,955	2,166,559	2,095,913
1. Guarantees	459,218	480,743	485,564
2. Commitments	3,806,346	1,685,421	1,609,955
A) Letter of Credit	25,606	23,714	16,988
B) Forward Foreign Exchange Transactions	3,719,269	1,589,399	1,519,516
C) Forward government Securities Transactions	-	-	-
D) Derivatives	-	-	-
E) Forward lending	26,724	28,469	20,407
F) Operating leases	-	-	-
G) Commitments for acquisition of :	542	50	46
i. Fixed assets	542	50	46
ii. Intangible assets	-	-	-
H) Other commitments	34,206	43,789	52,997
3. Other contingent liabilities	391	395	393

Notes:

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

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

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

1.2 Profit and Loss Accounts

All Banks

(Million Rupees)

Profit/Loss Account	Oct-Dec 2024	Jul-Sep 2025	Oct-Dec 2025 P
A. Mark-Up/Return/Interest Earned	2,565,837	1,944,603	2,032,018
1. Loans and advances	603,243	418,597	455,940
2. Investments	1,492,026	1,198,154	1,240,058
3. Lendings to financial institutions	34,246	14,545	18,388
4. Balances with banks	3,732	5,903	3,412
5. Income from inter-office lending	424,601	301,632	308,579
6. Other	7,990	5,773	5,641
B. Mark-Up/Return/Interest Expensed	1,916,192	1,318,723	1,377,692
1. Deposits	902,171	556,897	599,948
2. Borrowings	456,241	354,888	355,743
3. Subordinated debt	13,533	7,170	7,816
4. Cost of foreign currency swaps against foreign currency deposits / borrowings	35,763	19,496	22,801
5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	8,014	10,319	50,442
6. Expense on inter-office borrowing	424,601	301,631	308,579
7. Other	75,870	68,322	32,364
I. Net Mark-UP/Return/Interest Income (A - B)	649,645	625,880	654,326
C. Non Mark-UP/Return/Interest Income	199,676	155,004	160,252
1. Fee & Commission Income	80,813	76,756	87,892
i. Branch banking customer fees	8,710	8,566	8,983
ii. Consumer finance related fees	2,492	6,819	9,115
iii. Card related fees (debit and credit cards)	27,160	26,745	30,228
iv. Credit related fees	2,651	2,410	2,048
v. Investment banking fee	1,737	2,209	2,482
vi. Commission on trade	16,741	14,893	15,860
vii. Commission on guarantees	4,839	4,753	6,195
viii. Commission on cash management	2,988	1,926	1,922
ix. Commission on remittances including home remittances	3,412	120	1,524
x. Commission on utility bills	182	182	169
xi. Commission income - Bancassurance	1,599	1,587	1,630
xii. Rent on lockers	442	1,218	473
xiii. Commission on investments services	346	177	129
xiv. Other Commission	7,513	5,150	7,134
2. Dividend Income	7,927	7,032	11,283
3. Foreign exchange income	28,842	37,048	35,503
4. Income from derivatives	1,742	1,739	1,435
5. Gain on securities	60,335	29,682	14,511
i. Realised	52,487	24,661	14,482
ii. Unrealised - held for trading	7,848	5,021	29
6. Other Income	20,017	2,746	9,627
i. Rent on property	418	251	358
ii. Gain on sale of fixed assets-net	1,540	1,060	6,376
iii. Loss on termination of lease liability against right of use assets	415	575	772
iv. Gain on sale of non banking assets - net	(24)	180	1,158
v. Other	17,667	679	963
II. Total Income (I + C)	849,321	780,884	814,578

1.2 Profit and Loss Accounts

All Banks

(Million Rupees)

Profit/Loss Account	Oct-Dec 2024	Jul-Sep 2025	Oct-Dec 2025 P
D. Non Mark-UP/Return/Interest Expenses	393,624	378,711	419,035
1. Operating expenses	385,085	369,263	409,995
i. Total compensation expense	177,452	159,440	174,383
ii. Property expense	56,627	59,869	61,751
a. Rent and taxes	3,048	6,373	2,650
b. Insurance	519	330	451
c. Utilities cost	14,376	14,673	13,707
d. Lease rental	5	-	-
e. Fuel expense generators	1,411	1,191	1,320
f. Security (including guards)	10,379	9,827	11,410
g. Repair and maintenance (including janitorial charges)	7,180	7,064	8,040
h. Depreciation on right-of-use assets	11,986	12,292	13,730
i. Depreciation	7,724	8,118	10,443
iii. Information technology expenses	35,062	36,421	42,832
iv. Other operating expenses	115,944	113,534	131,029
2. Workers welfare fund	6,909	7,613	7,735
3. Other charges	1,630	1,835	1,305
i. Penalties imposed by State Bank of Pakistan	466	1,115	354
ii. Penalties imposed by other regulatory bodies (to be specified)	1	-	3
iii. Others (to be specified, if material)	1,163	720	947
III. Profit before provisions (II - D)	455,698	402,173	395,543
E. Provisions / (reversals) and write offs - net	35,894	(178)	(17,433)
1. (Reversals) / provisions against balance with Banks	(406)	(384)	(1,085)
2. (Reversals) / provisions for diminution in value of investments	(5,828)	(4,601)	(2,209)
3. (Reversals) / provisions against loans & advances	38,882	1,351	(5,198)
4. (Reversals) / provisions against off balance sheet items	2,794	4,861	(3,877)
5. Reversals against other assets	3,614	1,458	(434)
6. Recovery of written off / charged off bad debts	(3,163)	(2,863)	(4,629)
F. Extra ordinary / unusual items	8,456	-	-
IV. Profit Before Taxation (III - E - F)	411,348	402,351	412,975
G. Taxation	228,199	224,835	225,306
1. Current	249,506	226,019	199,701
2. Prior	(12,846)	1,777	6,764
3. Deferred	(8,461)	(2,961)	18,841
V. Profit After Taxation (IV - G)	183,149	177,517	187,669
Notes on Human Resources			
Number of Employees*	214,796	228,045	231,442
1. Permanent	189,584	201,399	206,780
a. Male	151,806	160,669	164,862
<i>of which: Branch Managers</i>	14,690	15,269	15,196
b. Female	37,778	40,730	41,918
<i>of which: Branch Managers</i>	1,006	1,035	1,035
2. Contractual	25,212	26,646	24,662
a. Male	22,341	23,595	21,905
<i>of which: Branch Managers</i>	486	520	559
b. Female	2,871	3,051	2,757
<i>of which: Branch Managers</i>	25	25	29

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

1.2 Profit and Loss Accounts Public Sector Banks

(Million Rupees)

Profit/Loss Account	Oct-Dec 2024	Jul-Sep 2025	Oct-Dec 2025 P
A. Mark-Up/Return/Interest Earned	482,957	383,666	365,902
1. Loans and advances	98,660	79,989	81,040
2. Investments	270,309	207,928	189,303
3. Lendings to financial institutions	5,660	(69)	2,687
4. Balances with banks	1,325	3,225	1,626
5. Income from inter-office lending	104,047	88,951	87,831
6. Other	2,955	3,642	3,415
B. Mark-Up/Return/Interest Expensed	395,258	285,754	272,466
1. Deposits	179,669	115,275	111,780
2. Borrowings	105,053	75,414	67,910
3. Subordinated debt	1,511	1,016	989
4. Cost of foreign currency swaps against foreign currency deposits / borrowings	2,535	4,167	2,985
5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	990	926	961
6. Expense on inter-office borrowing	104,047	88,951	87,831
7. Other	1,453	5	11
I. Net Mark-UP/Return/Interest Income (A - B)	87,700	97,912	93,435
C. Non Mark-UP/Return/Interest Income	37,241	23,260	21,386
1. Fee & Commission Income	12,885	9,015	11,747
i. Branch banking customer fees	612	422	458
ii. Consumer finance related fees	462	406	662
iii. Card related fees (debit and credit cards)	3,712	2,262	5,037
iv. Credit related fees	985	717	734
v. Investment banking fee	251	355	485
vi. Commission on trade	957	933	259
vii. Commission on guarantees	1,002	446	1,398
viii. Commission on cash management	77	75	89
ix. Commission on remittances including home remittances	308	182	(824)
x. Commission on utility bills	8	7	2
xi. Commission income - Bancassurance	161	212	187
xii. Rent on lockers	16	22	18
xiii. Commission on investments services	-	-	-
xiv. Other Commission	4,334	2,977	3,242
2. Dividend Income	2,139	952	2,183
3. Foreign exchange income	962	2,462	4,945
4. Income from derivatives	-	-	-
5. Gain on securities	20,523	10,198	1,484
i. Realised	12,137	6,169	1,154
ii. Unrealised - held for trading	8,387	4,029	329
6. Other Income	731	632	1,027
i. Rent on property	85	(5)	96
ii. Gain on sale of fixed assets-net	37	182	187
iii. Loss on termination of lease liability against right of use assets	64	85	148
iv. Gain on sale of non banking assets - net	14	180	52
v. Other	532	190	542
II. Total Income (I + C)	124,940	121,172	114,821

1.2 Profit and Loss Accounts Public Sector Banks

(Million Rupees)

Profit/Loss Account	Oct-Dec 2024	Jul-Sep 2025	Oct-Dec 2025 P
D. Non Mark-UP/Return/Interest Expenses	64,519	53,846	59,939
1. Operating expenses	64,105	53,486	59,778
i. Total compensation expense	40,246	28,945	31,071
ii. Property expense	7,154	6,933	8,915
a. Rent and taxes	628	427	438
b. Insurance	51	65	88
c. Utilities cost	1,896	2,184	1,880
d. Lease rental	5	-	-
e. Fuel expense generators	3	4	3
f. Security (including guards)	1,859	1,399	2,087
g. Repair and maintenance (including janitorial charges)	788	644	943
h. Depreciation on right-of-use assets	1,392	1,591	1,631
i. Depreciation	531	619	1,844
iii. Information technology expenses	5,279	4,352	4,600
iv. Other operating expenses	11,426	13,256	15,192
2. Workers welfare fund	116	250	180
3. Other charges	299	109	(19)
i. Penalties imposed by State Bank of Pakistan	2	20	1
ii. Penalties imposed by other regulatory bodies (to be specified)	-	-	-
iii. Others (to be specified, if material)	297	89	(20)
III. Profit before provisions (II - D)	60,421	67,326	54,881
E. Provisions / (reversals) and write offs - net	(6,599)	(2,239)	(3,439)
1. (Reversals) / provisions against balance with Banks	114	1	10
2. (Reversals) / provisions for diminution in value of investments	(2,004)	(3,191)	(1,293)
3. (Reversals) / provisions against loans & advances	(2,055)	2,236	1,735
4. (Reversals) / provisions against off balance sheet items	0	(8)	(706)
5. Reversals against other assets	876	453	445
6. Recovery of written off / charged off bad debts	(3,529)	(1,730)	(3,629)
F. Extra ordinary / unusual items	8,102	-	-
IV. Profit Before Taxation (III - E - F)	58,918	69,565	58,320
G. Taxation	29,760	36,674	30,003
1. Current	29,276	35,302	21,722
2. Prior	528	-	795
3. Deferred	(43)	1,372	7,486
V. Profit After Taxation (IV - G)	29,158	32,891	28,318
Notes on Human Resources			
Number of Employees*	40,722	40,922	41,002
1. Permanent	32,403	32,649	31,522
a. Male	27,619	27,726	26,566
<i>of which: Branch Managers</i>	2,911	2,968	2,700
b. Female	4,784	4,923	4,956
<i>of which: Branch Managers</i>	198	165	156
2. Contractual	8,319	8,273	9,480
a. Male	7,473	7,374	8,357
<i>of which: Branch Managers</i>	412	414	453
b. Female	846	899	1,123
<i>of which: Branch Managers</i>	24	24	28

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

1.2 Profit and Loss Accounts Domestic Private Banks

(Million Rupees)

Profit/Loss Account	Oct-Dec 2024	Jul-Sep 2025	Oct-Dec 2025 P
A. Mark-Up/Return/Interest Earned	2,004,930	1,520,637	1,624,527
1. Loans and advances	494,621	332,451	368,853
2. Investments	1,168,950	961,163	1,020,343
3. Lendings to financial institutions	14,065	10,049	11,384
4. Balances with banks	2,186	2,387	1,658
5. Income from inter-office lending	320,092	212,475	220,069
6. Other	5,016	2,112	2,220
B. Mark-Up/Return/Interest Expensed	1,466,114	1,018,041	1,089,447
1. Deposits	697,428	431,852	478,399
2. Borrowings	337,061	274,554	282,541
3. Subordinated debt	12,022	6,153	6,827
4. Cost of foreign currency swaps against foreign currency deposits / borrowings	18,100	15,329	19,816
5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	6,994	9,362	49,443
6. Expense on inter-office borrowing	320,092	212,475	220,069
7. Other	74,417	68,317	32,353
I. Net Mark-UP/Return/Interest Income (A - B)	538,816	502,595	535,080
C. Non Mark-UP/Return/Interest Income	153,181	128,111	135,538
1. Fee & Commission Income	66,274	66,062	74,751
i. Branch banking customer fees	8,077	8,128	8,506
ii. Consumer finance related fees	2,031	6,413	8,453
iii. Card related fees (debit and credit cards)	23,448	24,483	25,191
iv. Credit related fees	1,214	1,171	998
v. Investment banking fee	1,443	1,832	1,946
vi. Commission on trade	15,203	13,535	15,310
vii. Commission on guarantees	3,522	3,810	4,319
viii. Commission on cash management	2,908	1,841	1,809
ix. Commission on remittances including home remittances	3,064	(72)	2,313
x. Commission on utility bills	173	175	168
xi. Commission income - Bancassurance	1,438	1,375	1,443
xii. Rent on lockers	426	1,196	455
xiii. Commission on investments services	346	177	129
xiv. Other Commission	2,982	1,999	3,712
2. Dividend Income	5,788	6,080	9,100
3. Foreign exchange income	21,155	32,757	28,687
4. Income from derivatives	1,742	1,739	1,434
5. Gain on securities	38,937	19,377	12,969
i. Realised	39,310	18,381	13,307
ii. Unrealised - held for trading	(373)	996	(338)
6. Other Income	19,284	2,096	8,596
i. Rent on property	333	256	262
ii. Gain on sale of fixed assets-net	1,504	863	6,189
iii. Loss on termination of lease liability against right of use assets	351	490	624
iv. Gain on sale of non banking assets - net	(38)	-	1,106
v. Other	17,134	486	416
II. Total Income (I + C)	691,997	630,707	670,617

1.2 Profit and Loss Accounts Domestic Private Banks

(Million Rupees)

Profit/Loss Account	Oct-Dec 2024	Jul-Sep 2025	Oct-Dec 2025 P
D. Non Mark-UP/Return/Interest Expenses	324,867	322,001	354,677
1. Operating expenses	316,776	313,589	346,290
i. Total compensation expense	134,989	129,167	140,793
ii. Property expense	49,009	52,411	52,369
a. Rent and taxes	2,316	5,840	1,976
b. Insurance	462	262	357
c. Utilities cost	12,437	12,457	11,799
d. Lease rental	-	-	-
e. Fuel expense generators	1,408	1,187	1,316
f. Security (including guards)	8,476	8,398	9,279
g. Repair and maintenance (including janitorial charges)	6,288	6,334	6,976
h. Depreciation on right-of-use assets	10,473	10,521	12,166
i. Depreciation	7,150	7,411	8,501
iii. Information technology expenses	29,563	31,783	37,905
iv. Other operating expenses	103,215	100,228	115,223
2. Workers welfare fund	6,777	6,686	7,063
3. Other charges	1,314	1,725	1,324
i. Penalties imposed by State Bank of Pakistan	464	1,095	353
ii. Penalties imposed by other regulatory bodies (to be specified)	1	-	3
iii. Others (to be specified, if material)	849	630	967
III. Profit before provisions (II - D)	367,130	308,706	315,941
E. Provisions / (reversals) and write offs - net	42,448	2,899	(14,071)
1. (Reversals) / provisions against balance with Banks	(525)	(381)	(1,093)
2. (Reversals) / provisions for diminution in value of investments	(3,823)	(1,410)	(916)
3. (Reversals) / provisions against loans & advances	40,874	(81)	(7,709)
4. (Reversals) / provisions against off balance sheet items	2,793	4,876	(3,317)
5. Reversals against other assets	2,733	1,029	(57)
6. Recovery of written off / charged off bad debts	396	(1,133)	(979)
F. Extra ordinary / unusual items	354	-	-
IV. Profit Before Taxation (III - E - F)	324,328	305,806	330,012
G. Taxation	184,526	174,824	183,426
1. Current	206,366	177,567	165,771
2. Prior	(13,374)	1,777	5,969
3. Deferred	(8,466)	(4,520)	11,686
V. Profit After Taxation (IV - G)	139,801	130,982	146,586
Notes on Human Resources			
Number of Employees*	173,719	186,772	190,086
1. Permanent	156,827	168,400	174,905
a. Male	123,915	132,674	138,025
<i>of which: Branch Managers</i>	11,773	12,294	12,488
b. Female	32,912	35,726	36,880
<i>of which: Branch Managers</i>	807	867	876
2. Contractual	16,892	18,372	15,181
a. Male	14,867	16,220	13,547
<i>of which: Branch Managers</i>	74	106	106
b. Female	2,025	2,152	1,634
<i>of which: Branch Managers</i>	1	1	1

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

1.2 Profit and Loss Accounts Foreign Banks

(Million Rupees)

Profit/Loss Account	Oct-Dec 2024	Jul-Sep 2025	Oct-Dec 2025 P
A. Mark-Up/Return/Interest Earned	77,950	40,300	41,589
1. Loans and advances	9,962	6,157	6,046
2. Investments	52,767	29,063	30,412
3. Lendings to financial institutions	14,520	4,565	4,318
4. Balances with banks	220	291	128
5. Income from inter-office lending	462	206	679
6. Other	19	18	6
B. Mark-Up/Return/Interest Expensed	54,821	14,928	15,778
1. Deposits	25,075	9,771	9,769
2. Borrowings	14,126	4,920	5,292
3. Subordinated debt	-	-	-
4. Cost of foreign currency swaps against foreign currency deposits / borrowings	15,128	-	-
5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	30	31	38
6. Expense on inter-office borrowing	462	206	679
7. Other	-	-	-
I. Net Mark-UP/Return/Interest Income (A - B)	23,129	25,373	25,811
C. Non Mark-UP/Return/Interest Income	9,255	3,633	3,328
1. Fee & Commission Income	1,654	1,679	1,395
i. Branch banking customer fees	21	17	18
ii. Consumer finance related fees	-	-	-
iii. Card related fees (debit and credit cards)	0	0	0
iv. Credit related fees	452	521	316
v. Investment banking fee	42	22	51
vi. Commission on trade	582	425	291
vii. Commission on guarantees	315	497	478
viii. Commission on cash management	4	10	24
ix. Commission on remittances including home remittances	40	11	35
x. Commission on utility bills	-	-	-
xi. Commission income - Bancassurance	-	-	-
xii. Rent on lockers	-	-	-
xiii. Commission on investments services	-	-	-
xiv. Other Commission	197	175	181
2. Dividend Income	-	-	-
3. Foreign exchange income	6,725	1,830	1,870
4. Income from derivatives	(0)	(0)	0
5. Gain on securities	875	107	58
i. Realised	1,040	110	20
ii. Unrealised - held for trading	(166)	(4)	38
6. Other Income	1	18	5
i. Rent on property	-	-	-
ii. Gain on sale of fixed assets-net	(0)	14	(0)
iii. Loss on termination of lease liability against right of use assets	-	-	-
iv. Gain on sale of non banking assets - net	-	-	-
v. Other	2	4	5
II. Total Income (I + C)	32,384	29,006	29,139

1.2 Profit and Loss Accounts Foreign Banks

(Million Rupees)

Profit/Loss Account	Oct-Dec 2024	Jul-Sep 2025	Oct-Dec 2025 P
D. Non Mark-UP/Return/Interest Expenses	4,238	2,864	4,419
1. Operating expenses	4,204	2,188	3,927
i. Total compensation expense	2,217	1,327	2,519
ii. Property expense	464	525	466
a. Rent and taxes	104	106	235
b. Insurance	5	3	6
c. Utilities cost	43	32	29
d. Lease rental	-	-	-
e. Fuel expense generators	-	-	-
f. Security (including guards)	44	29	43
g. Repair and maintenance (including janitorial charges)	104	86	121
h. Depreciation on right-of-use assets	122	180	(67)
i. Depreciation	43	88	99
iii. Information technology expenses	221	286	328
iv. Other operating expenses	1,302	49	614
2. Workers welfare fund	16	677	492
3. Other charges	17	-	-
i. Penalties imposed by State Bank of Pakistan	-	-	-
ii. Penalties imposed by other regulatory bodies (to be specified)	-	-	-
iii. Others (to be specified, if material)	17	-	-
III. Profit before provisions (II - D)	28,146	26,142	24,721
E. Provisions / (reversals) and write offs - net	44	(839)	77
1. (Reversals) / provisions against balance with Banks	6	(3)	(2)
2. (Reversals) / provisions for diminution in value of investments	-	-	-
3. (Reversals) / provisions against loans & advances	62	(803)	775
4. (Reversals) / provisions against off balance sheet items	1	(7)	146
5. Reversals against other assets	5	(24)	(821)
6. Recovery of written off / charged off bad debts	(30)	-	(21)
F. Extra ordinary / unusual items	-	-	-
IV. Profit Before Taxation (III - E - F)	28,102	26,980	24,643
G. Taxation	13,912	13,337	11,878
1. Current	13,864	13,149	12,208
2. Prior	-	-	-
3. Deferred	48	187	(331)
V. Profit After Taxation (IV - G)	14,190	13,644	12,765
Notes on Human Resources			
Number of Employees*	355	351	354
1. Permanent	354	350	353
a. Male	272	269	271
<i>of which: Branch Managers</i>	6	7	8
b. Female	82	81	82
<i>of which: Branch Managers</i>	1	3	3
2. Contractual	1	1	1
a. Male	1	1	1
<i>of which: Branch Managers</i>	-	-	-
b. Female	-	-	-
<i>of which: Branch Managers</i>	-	-	-

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