

Scheduled Banks

Assets & Liabilities

and

Profit & Loss Accounts

1.1 Assets and Liabilities

All Banks

(Million Rupees)

Item	Jun-24	Mar-25	Jun-25 P
Assets	52,441,587	55,620,108	60,105,760
I. Currency and Deposits	3,545,866	3,093,414	3,240,084
1. Currency	637,603	760,341	703,385
2. Transferable Deposits	2,644,664	2,136,448	2,290,056
3. Restricted/ compulsory deposits	65,216	51,724	67,454
4 Other Deposits	198,384	144,901	179,189
II. Securities(other than shares)	30,537,519	32,930,635	36,806,140
1. Short-term	8,049,238	4,579,958	6,075,748
2. Long-term	22,488,281	28,350,677	30,730,392
III. Loans extended (Advances)	14,307,189	14,895,347	14,873,092
1. Short-term	8,500,662	8,781,017	8,798,827
A) Money at call	181,870	166,491	329,870
B) Reverse Repo	1,025,372	720,902	571,135
C) Bills purchased and discounted	345,649	357,494	358,740
D) Other short-term loans	6,947,771	7,536,130	7,539,080
2. Long-term	5,806,527	6,114,330	6,074,265
IV. Shares and other equity	672,966	678,126	786,636
1. Quoted	260,820	289,425	353,496
2. Non quoted	408,840	380,506	423,876
3. Investment fund shares	3,306	8,195	9,264
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	12,377	7,799	9,868
VII. Other accounts receivable	1,927,484	2,366,992	2,663,506
1. Trade credit and advances	-	-	-
2. Others	1,927,484	2,366,992	2,663,506
A) Dividends receivable resident sector	303	1,155	216
B) Settlement accounts resident sector	44,854	30,528	38,074
C) Items in the process of collection	480	2,385	372
D) Miscellaneous assets residents sector	1,877,671	2,328,155	2,598,451
E) Other non- resident accounts receivable	4,176	4,769	26,394
VIII. Non-financial assets	1,438,186	1,647,795	1,726,433
1. Produced assets	1,067,322	1,233,143	1,301,445
A) Tangible fixed assets	953,150	1,103,977	1,168,928
a) Dwellings	171,324	219,321	244,866
i) Building on freehold land	6,385	8,990	9,648
ii) Building on leasehold land	164,939	210,330	235,218
b) Other buildings and structures	347,642	384,336	392,129
i) Building on freehold land	112,422	115,870	120,475
ii) Building on leasehold land	235,220	268,465	271,654
c) Machinery and equipment	353,589	408,492	436,143
i) Transport equipment	30,793	40,943	44,420
ii) Furniture & Fixture	55,198	54,433	71,412
iii) Office equipment	197,492	238,102	252,915
iv) Other machinery & equipment	70,106	75,013	67,396
d) Other tangible fixed assets n.e.s	80,595	91,829	95,790
B) Intangible fixed assets	114,172	129,166	132,517
a) Computer software	78,773	93,769	97,121
b) Other intangible fixed assets n.e.s	35,399	35,396	35,396
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	336,720	378,448	392,879
A) Tangible non-produced assets	311,517	350,823	363,421
a) Land	201,351	224,620	225,442
i) Land underlying Buildings and structures	201,351	224,620	225,442
1. Freehold land	80,873	94,374	93,803
2. Leasehold land	120,479	130,246	131,639
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	110,166	126,203	137,979
B) Intangible non-produced assets	25,203	27,625	29,458
a) Leases and other transferable contracts	18,308	19,942	21,343
b) Purchased goodwill	2,213	1,941	1,860
c) Other intangible non-produced assets n.e.s	4,682	5,742	6,255
3. Capital work in progress	34,143	36,205	32,109

1.1 Assets and Liabilities

All Banks

(Million Rupees)

Item	Jun-24	Mar-25	Jun-25 P
Liabilities	52,441,587	55,620,108	60,105,760
I. Deposits	32,248,481	32,475,804	36,486,539
1. Transferable Deposits	26,311,968	27,147,220	30,460,270
2. Restricted/ compulsory deposits	594,534	463,496	680,627
3. Other deposits	5,341,978	4,865,088	5,345,641
II. Securities (other than shares bonds/ debentures etc.)	125,260	123,751	118,535
1. Short-term	-	-	-
2. Long-term	125,260	123,751	118,535
III. Loans (Borrowings)	13,231,172	15,005,456	14,994,400
1. Short-term	12,392,116	14,497,165	14,598,854
A) Money at call	80,721	463,743	442,739
B) Repurchase agreements (Repo)	10,448,865	12,558,754	12,606,940
C) Other short-term borrowings	1,862,529	1,474,668	1,549,175
2. Long-term borrowings	839,057	508,291	395,546
IV. Financial Derivatives	33,078	20,096	19,239
V. Other accounts payable	3,765,553	4,557,390	4,768,254
1. Provision for losses	893,142	1,005,189	987,150
A) Provision for loan losses-Specific	806,569	929,387	911,769
B) Provision for loan losses-General	54,146	49,807	47,756
C) Provision for other losses	32,427	25,995	27,626
2. Accumulated Depreciation	412,505	474,097	496,188
3. Other accounts payable to other resident Sectors	2,436,179	3,059,120	3,244,601
A) Dividends payable	6,464	53,394	7,362
B) Settlement accounts	34,790	28,555	37,429
C) Items in the process of collection	13,969	17,069	23,923
D) Miscellaneous liability items	2,380,957	2,960,102	3,175,886
a) Suspense account	127,225	154,690	145,366
b) Provision for expected costs	202,202	227,652	221,298
c) Deferred tax liabilities	30,191	38,682	57,684
d) Accrued wages	13,345	15,974	17,333
e) Accrued rent	569	663	563
f) Accrued taxes	714,131	773,359	900,523
g) Other miscellaneous liability items	1,293,293	1,749,083	1,833,120
4. Other non- resident accounts payable	23,728	18,984	40,315
A) Dividends payable non-residents	13,471	7,259	28,276
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	10,257	11,725	12,039
VI. Insurance, pension, and standardized guarantee schemes	-	-	-
VII. Shares and other equity	3,038,043	3,437,611	3,718,793
1. Quoted	439,862	439,897	360,167
2. Non quoted	267,036	275,209	273,932
3. Investment fund shares	-	-	-
4. Retained earnings	666,465	780,679	580,392
5. Current year result	545,602	554,888	628,876
6. General and special reserve	764,151	1,016,293	1,291,155
7. Valuation adjustments	354,926	370,645	584,270
IX. Contingencies and Commitments³	17,979,662	20,285,191	19,444,921
1. Guarantees	3,039,995	3,621,317	3,629,568
2. Commitments	14,322,697	16,391,858	15,570,949
A) Letter of Credit	4,196,624	4,604,085	4,713,558
B) Forward Foreign Exchange Transactions	8,063,039	7,773,442	7,939,056
C) Forward government Securities Transactions	312,009	1,653,036	397,509
D) Derivatives	99,246	106,722	102,735
E) Forward lending	268,857	636,326	434,003
F) Operating leases	412	1,345	365
G) Commitments for acquisition of :	50,928	54,932	61,565
i.Fixed assets	40,111	45,752	47,308
ii. Intangible assets	10,818	9,180	14,257
H) Other commitments	1,331,581	1,561,971	1,922,158
3. Other contingent liabilities	616,970	272,016	244,404

Notes:

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

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

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

1.1.1 Assets and Liabilities

Public Sector Banks

(Million Rupees)

Item	Jun-24	Mar-25	Jun-25 P
Assets	11,224,627	11,014,013	11,452,836
I. Currency and Deposits	613,926	552,046	596,800
1. Currency	122,676	110,471	128,186
2. Transferable Deposits	391,666	390,104	416,042
3. Restricted/ compulsory deposits	-	-	-
4 Other Deposits	99,584	51,471	52,572
II. Securities(other than shares)	6,907,415	6,886,770	7,114,311
1. Short-term	1,400,343	1,629,550	1,818,615
2. Long-term	5,507,072	5,257,219	5,295,696
III. Loans extended (Advances)	3,030,473	2,915,638	2,913,851
1. Short-term	1,629,563	1,471,408	1,480,134
A) Money at call	45,270	17,187	24,557
B) Reverse Repo	357,442	100,587	62,342
C) Bills purchased and discounted	40,025	42,181	40,121
D) Other short-term loans	1,186,826	1,311,453	1,353,115
2. Long-term	1,400,910	1,444,230	1,433,717
IV. Shares and other equity	196,408	130,750	210,070
1. Quoted	92,859	71,786	109,559
2. Non quoted	103,549	58,964	100,511
3. Investment fund shares	-	-	-
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	-	-	-
VII. Other accounts receivable	291,398	325,764	409,981
1. Trade credit and advances	-	-	-
2. Others	291,398	325,764	409,981
A) Dividends receivable resident sector	-	-	-
B) Settlement accounts resident sector	149	150	-
C) Items in the process of collection	-	-	-
D) Miscellaneous assets residents sector	291,249	325,614	409,981
E) Other non- resident accounts receivable	-	-	-
VIII. Non-financial assets	185,006	203,046	207,822
1. Produced assets	89,346	98,667	100,963
A) Tangible fixed assets	84,172	93,189	95,277
a) Dwellings	9,435	9,953	10,000
i) Building on freehold land	610	610	594
ii) Building on leasehold land	8,826	9,343	9,406
b) Other buildings and structures	46,458	49,765	50,343
i) Building on freehold land	26,306	26,866	26,878
ii) Building on leasehold land	20,151	22,899	23,466
c) Machinery and equipment	21,597	25,877	26,856
i) Transport equipment	2,696	3,033	3,011
ii) Furniture & Fixtures	4,765	5,401	5,467
iii) Office equipment	8,192	9,883	10,286
iv) Other machinery & equipment	5,944	7,560	8,093
d) Other tangible fixed assets n.e.s	6,683	7,593	8,078
B) Intangible fixed assets	5,174	5,478	5,686
a) Computer software	5,174	5,478	5,686
b) Other intangible fixed assets n.e.s	-	-	-
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	94,638	102,749	105,534
A) Tangible non-produced assets	94,638	102,749	105,534
a) Land	25,014	31,588	31,587
i) Land underlying Buildings and structures	25,014	31,588	31,587
1. Freehold land	8,842	10,738	10,737
2. Leasehold land	16,172	20,850	20,850
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	69,624	71,161	73,947
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	1,630	1,325

1.1.1 Assets and Liabilities

Public Sector Banks

(Million Rupees)

Item	Jun-24	Mar-25	Jun-25 P
Liabilities	11,224,627	11,014,013	11,452,836
I. Deposits	6,553,449	6,372,573	7,464,578
1. Transferable Deposits	4,932,108	4,517,413	5,392,825
2. Restricted/ compulsory deposits	42,677	30,020	34,674
3. Other deposits	1,578,664	1,825,140	2,037,079
II. Securities (other than shares bonds/ debentures etc.)	-	-	-
1. Short-term	-	-	-
2. Long-term	-	-	-
III. Loans (Borrowings)	3,238,603	2,946,911	2,199,641
1. Short-term	3,205,467	2,912,600	2,166,304
A) Money at call	20,687	18,401	45,491
B) Repurchase agreements (Repo)	2,999,681	2,743,155	1,962,678
C) Other short-term borrowings	185,098	151,044	158,136
2. Long-term borrowings	33,137	34,311	33,337
IV. Financial Derivatives	-	-	-
V. Other accounts payable	771,932	991,463	1,042,426
1. Provision for losses	329,155	310,275	307,908
A) Provision for loan losses-Specific	319,328	300,586	297,904
B) Provision for loan losses-General	4,158	3,173	3,164
C) Provision for other losses	5,669	6,516	6,841
2. Accumulated Depreciation	45,218	51,002	53,317
3. Other accounts payable to other resident Sectors	397,559	630,186	681,201
A) Dividends payable	3	17,023	3
B) Settlement accounts	10,563	6,374	11,009
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items	386,993	606,789	670,189
a) Suspense account	29,644	29,531	31,188
b) Provision for expected costs	12,304	13,649	13,491
c) Deferred tax liabilities	-	-	-
d) Accrued wages	-	-	-
e) Accrued rent	-	-	-
f) Accrued taxes	46,997	57,362	57,458
g) Other miscellaneous liability items	298,049	506,248	568,051
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	660,642	703,066	746,191
1. Quoted	67,963	67,963	65,570
2. Non quoted	154,860	153,838	153,544
3. Investment fund shares	-	-	-
4. Retained earnings	231,240	261,172	267,966
5. Current year result	23,875	25,230	56,065
6. General and special reserve	112,023	121,563	121,738
7. Valuation adjustments	70,682	73,300	81,307
IX. Contingencies and Commitments³	3,443,533	3,868,539	4,183,406
1. Guarantees	246,244	722,952	724,610
2. Commitments	2,726,001	3,023,771	3,339,961
A) Letter of Credit	1,693,714	1,715,139	2,085,933
B) Forward Foreign Exchange Transactions	901,780	914,698	1,101,805
C) Forward government Securities Transactions	-	296,600	62,722
D) Derivatives	-	-	-
E) Forward lending	69,339	45,667	44,848
F) Operating leases	-	-	-
G) Commitments for acquisition of :	581	2,408	2,910
i. Fixed assets	509	2,188	2,650
ii. Intangible assets	72	220	261
H) Other commitments	60,588	49,259	41,743
3. Other contingent liabilities	471,287	121,816	118,835

Notes:

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

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

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

1.1.2 Assets and Liabilities

Domestic Private Banks

(Million Rupees)

Item	Jun-24	Mar-25	Jun-25 P
Assets	39,102,597	42,868,136	46,819,403
I. Currency and Deposits	2,729,076	2,377,553	2,479,268
1. Currency	514,201	649,193	574,567
2. Transferable Deposits	2,121,181	1,634,925	1,778,079
3. Restricted/ compulsory deposits	6	6	7
4 Other Deposits	93,688	93,429	126,616
II. Securities(other than shares)	22,566,588	25,017,850	28,693,513
1. Short-term	5,605,668	2,010,193	3,328,406
2. Long-term	16,960,920	23,007,656	25,365,107
III. Loans extended (Advances)	10,448,664	11,464,273	11,324,745
1. Short-term	6,414,354	6,885,253	6,689,283
A) Money at call	136,600	149,304	304,816
B) Reverse Repo	290,530	256,378	312,141
C) Bills purchased and discounted	291,931	304,749	302,820
D) Other short-term loans	5,695,292	6,174,822	5,769,506
2. Long-term	4,034,310	4,579,020	4,635,462
IV. Shares and other equity	476,558	547,376	576,566
1. Quoted	167,961	217,639	243,938
2. Non quoted	305,291	321,542	323,364
3. Investment fund shares	3,306	8,195	9,264
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	10,328	5,745	8,169
VII. Other accounts receivable	1,625,270	2,018,425	2,226,706
1. Trade credit and advances	-	-	-
2. Others	1,625,270	2,018,425	2,226,706
A) Dividends receivable resident sector	303	1,155	216
B) Settlement accounts resident sector	44,705	30,379	38,074
C) Items in the process of collection	480	2,385	372
D) Miscellaneous assets residents sector	1,575,637	1,979,767	2,161,664
E) Other non- resident accounts receivable	4,145	4,740	26,381
VIII. Non-financial assets	1,246,113	1,436,915	1,510,436
1. Produced assets	973,858	1,130,516	1,196,477
A) Tangible fixed assets	865,392	1,007,352	1,070,195
a) Dwellings	161,535	208,724	234,223
i) Building on freehold land	5,775	8,381	9,054
ii) Building on leasehold land	155,760	200,343	225,169
b) Other buildings and structures	300,233	333,621	340,836
i) Building on freehold land	86,116	89,004	93,598
ii) Building on leasehold land	214,117	244,617	247,239
c) Machinery and equipment	330,764	381,111	407,764
i) Transport equipment	27,838	37,451	40,950
ii) Furniture & Fixtures	50,235	48,832	65,745
iii) Office equipment	188,962	227,841	242,235
iv) Other machinery & equipment	63,730	66,988	58,833
d) Other tangible fixed assets n.e.s	72,860	83,896	87,373
B) Intangible fixed assets	108,465	123,164	126,282
a) Computer software	73,561	88,262	91,380
b) Other intangible fixed assets n.e.s	34,905	34,902	34,902
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	239,289	272,581	283,174
A) Tangible non-produced assets	214,086	244,956	253,871
a) Land	176,338	193,032	193,855
i) Land underlying Buildings and structures	176,338	193,032	193,855
1. Freehold land	72,030	83,636	83,066
2. Leasehold land	104,307	109,396	110,790
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	37,748	51,924	60,015
B) Intangible non-produced assets	25,203	27,625	29,304
a) Leases and other transferable contracts	18,308	19,942	21,343
b) Purchased goodwill	2,213	1,941	1,860
c) Other intangible non-produced assets n.e.s	4,682	5,742	6,101
3. Capital work in progress	32,966	33,819	30,785

1.1.2 Assets and Liabilities

Domestic Private Banks

(Million Rupees)

Item	Jun-24	Mar-25	Jun-25 P
Liabilities	39,102,597	42,868,136	46,819,403
I. Deposits	24,888,996	25,209,534	28,118,620
1. Transferable Deposits	20,591,300	21,818,967	24,247,031
2. Restricted/ compulsory deposits	541,026	391,591	605,081
3. Other deposits	3,756,669	2,998,976	3,266,508
II. Securities (other than shares bonds/ debentures etc.)	125,260	123,751	118,535
1. Short-term	-	-	-
2. Long-term	125,260	123,751	118,535
III. Loans (Borrowings)	8,920,558	11,495,925	12,139,413
1. Short-term	8,478,590	11,106,934	11,777,203
A) Money at call	60,034	445,041	397,248
B) Repurchase agreements (Repo)	7,376,489	9,779,915	10,612,651
C) Other short-term borrowings	1,042,067	881,979	767,305
2. Long-term borrowings	441,968	388,990	362,209
IV. Financial Derivatives	30,589	17,857	17,595
V. Other accounts payable	2,939,681	3,495,791	3,670,132
1. Provision for losses	563,150	692,711	677,489
A) Provision for loan losses-Specific	487,144	628,704	613,769
B) Provision for loan losses-General	49,930	46,626	44,584
C) Provision for other losses	26,075	17,381	19,137
2. Accumulated Depreciation	364,124	419,347	439,960
3. Other accounts payable to other resident Sectors	1,988,837	2,364,887	2,512,464
A) Dividends payable	6,461	36,372	7,359
B) Settlement accounts	24,226	21,516	25,994
C) Items in the process of collection	13,969	17,069	23,923
D) Miscellaneous liability items	1,944,181	2,289,930	2,455,188
a) Suspense account	78,815	125,159	111,032
b) Provision for expected costs	189,899	214,003	207,807
c) Deferred tax liabilities	30,191	38,682	57,472
d) Accrued wages	2,556	2,918	3,908
e) Accrued rent	569	663	563
f) Accrued taxes	664,876	714,512	841,166
g) Other miscellaneous liability items	977,275	1,193,993	1,233,240
4. Other non- resident accounts payable	23,571	18,846	40,218
A) Dividends payable non-residents	13,471	7,259	28,276
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	10,100	11,586	11,942
VI. Insurance, pension, and standardized guarantee schemes	-	-	-
VII. Shares and other equity	2,197,513	2,525,278	2,755,108
1. Quoted	371,899	371,934	294,597
2. Non quoted	40,154	48,833	46,161
3. Investment fund shares	-	-	-
4. Retained earnings	354,071	405,431	193,880
5. Current year result	497,598	507,378	548,403
6. General and special reserve	652,138	894,740	1,169,427
7. Valuation adjustments	281,653	296,962	502,640
IX. Contingencies and Commitments³	10,073,978	12,519,439	11,810,846
1. Guarantees	2,289,040	2,438,400	2,474,782
2. Commitments	7,639,646	9,931,231	9,210,893
A) Letter of Credit	2,450,761	2,850,933	2,597,274
B) Forward Foreign Exchange Transactions	3,385,833	3,537,160	3,940,927
C) Forward government Securities Transactions	309,249	1,356,436	334,788
D) Derivatives	99,246	106,722	102,735
E) Forward lending	174,714	572,957	362,484
F) Operating leases	412	1,345	365
G) Commitments for acquisition of :	49,605	52,338	58,518
i. Fixed assets	38,859	43,379	44,522
ii. Intangible assets	10,746	8,960	13,996
H) Other commitments	1,169,826	1,453,340	1,813,802
3. Other contingent liabilities	145,293	149,807	125,171

Notes:

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

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

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

1.1.3 Assets and Liabilities

Foreign Banks

(Million Rupees)

Item	Jun-24	Mar-25	Jun-25 P
Assets	2,114,363	1,737,960	1,833,521
I. Currency and Deposits	202,864	163,816	164,016
1. Currency	725	677	632
2. Transferable Deposits	131,816	111,419	95,935
3. Restricted/ compulsory deposits	65,210	51,718	67,448
4 Other Deposits	5,113	1	1
II. Securities(other than shares)	1,063,516	1,026,016	998,316
1. Short-term	1,043,228	940,215	928,727
2. Long-term	20,288	85,801	69,589
III. Loans extended (Advances)	828,052	515,436	634,496
1. Short-term	456,745	424,356	629,409
A) Money at call	-	-	497
B) Reverse Repo	377,400	363,936	196,653
C) Bills purchased and discounted	13,693	10,564	15,800
D) Other short-term loans	65,652	49,855	416,459
2. Long-term	371,307	91,080	5,087
IV. Shares and other equity	-	-	-
1. Quoted	-	-	-
2. Non quoted	-	-	-
3. Investment fund shares	-	-	-
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	2,049	2,055	1,699
VII. Other accounts receivable	10,816	22,803	26,819
1. Trade credit and advances	-	-	-
2. Others	10,816	22,803	26,819
A) Dividends receivable resident sector	-	-	-
B) Settlement accounts resident sector	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous assets residents sector	10,784	22,775	26,806
E) Other non- resident accounts receivable	31	29	12
VIII. Non-financial assets	7,067	7,834	8,176
1. Produced assets	4,119	3,960	4,005
A) Tangible fixed assets	3,585	3,436	3,456
a) Dwellings	353	644	644
i) Building on freehold land	-	-	-
ii) Building on leasehold land	353	644	644
b) Other buildings and structures	951	949	949
i) Building on freehold land	-	-	-
ii) Building on leasehold land	951	949	949
c) Machinery and equipment	1,228	1,503	1,523
i) Transport equipment	259	459	459
ii) Furniture & Fixtures	198	201	200
iii) Office equipment	338	378	394
iv) Other machinery & equipment	432	465	469
d) Other tangible fixed assets n.e.s	1,053	340	340
B) Intangible fixed assets	533	524	549
a) Computer software	38	29	54
b) Other intangible fixed assets n.e.s	495	495	495
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	2,794	3,118	4,170
A) Tangible non-produced assets	2,794	3,118	4,016
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	2,794	3,118	4,016
B) Intangible non-produced assets	-	-	154
a) Leases and other transferable contracts	-	-	-
b) Purchased goodwill	-	-	-
c) Other intangible non-produced assets n.e.s	-	-	154
3. Capital work in progress	154	756	-

1.1.3 Assets and Liabilities

Foreign Banks

(Million Rupees)

Item	Jun-24	Mar-25	Jun-25 P
Liabilities	2,114,363	1,737,960	1,833,521
I. Deposits	806,037	893,697	903,342
1. Transferable Deposits	788,560	810,840	820,414
2. Restricted/ compulsory deposits	10,831	41,885	40,873
3. Other deposits	6,645	40,972	42,054
II. Securities (other than shares bonds/ debentures etc.)	-	-	-
1. Short-term	-	-	-
2. Long-term	-	-	-
III. Loans (Borrowings)	1,072,011	562,620	655,346
1. Short-term	708,059	477,631	655,346
A) Money at call	-	300	-
B) Repurchase agreements (Repo)	72,695	35,685	31,612
C) Other short-term borrowings	635,364	441,646	623,734
2. Long-term borrowings	363,952	84,989	-
IV. Financial Derivatives	2,489	2,239	1,644
V. Other accounts payable	53,939	70,136	55,695
1. Provision for losses	837	2,203	1,753
A) Provision for loan losses-Specific	97	97	97
B) Provision for loan losses-General	57	8	8
C) Provision for other losses	683	2,098	1,648
2. Accumulated Depreciation	3,163	3,748	2,911
3. Other accounts payable to other resident Sectors	49,783	64,047	50,935
A) Dividends payable	-	-	-
B) Settlement accounts	-	665	426
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items	49,783	63,383	50,509
a) Suspense account	18,766	-	3,146
b) Provision for expected costs	-	-	-
c) Deferred tax liabilities	-	-	212
d) Accrued wages	10,789	13,056	13,424
e) Accrued rent	-	-	-
f) Accrued taxes	2,259	1,485	1,899
g) Other miscellaneous liability items	17,969	48,842	31,828
4. Other non- resident accounts payable	156	138	96
A) Dividends payable non-residents	-	-	-
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	156	138	96
VI. Insurance, pension, and standardized guarantee schemes	-	-	-
VII. Shares and other equity	179,888	209,267	217,495
1. Quoted	-	-	-
2. Non quoted	72,022	72,539	74,228
3. Investment fund shares	-	-	-
4. Retained earnings	81,155	114,075	118,546
5. Current year result	24,129	22,281	24,408
6. General and special reserve	(10)	(10)	(10)
7. Valuation adjustments	2,592	383	324
IX. Contingencies and Commitments³	4,462,152	3,897,213	3,450,669
1. Guarantees	504,711	459,964	430,176
2. Commitments	3,957,050	3,436,855	3,020,095
A) Letter of Credit	52,149	38,013	30,351
B) Forward Foreign Exchange Transactions	3,775,427	3,321,585	2,896,323
C) Forward government Securities Transactions	2,760	-	-
D) Derivatives	-	-	-
E) Forward lending	24,805	17,701	26,671
F) Operating leases	-	-	-
G) Commitments for acquisition of :	742	186	137
i. Fixed assets	742	186	137
ii. Intangible assets	-	-	-
H) Other commitments	101,167	59,371	66,613
3. Other contingent liabilities	391	393	398

Notes:

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

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

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

1.2 Profit and Loss Accounts

All Banks

(Million Rupees)

Profit/Loss Account	Apr-Jun 2024	Jan-Mar 2025 R	Apr-Jun 2025 P
A. Mark-Up/Return/Interest Earned	2,637,525	1,785,473	2,115,377
1. Loans and advances	574,675	416,707	430,004
2. Investments	1,503,481	1,040,743	1,357,492
3. Lendings to financial institutions	37,699	28,793	22,843
4. Balances with banks	4,798	2,615	3,874
5. Income from inter-office lending	510,862	291,848	295,553
6. Other	6,010	4,767	5,612
B. Mark-Up/Return/Interest Expensed	2,138,002	1,215,918	1,451,113
1. Deposits	949,465	483,612	540,220
2. Borrowings	570,600	387,550	524,861
3. Subordinated debt	11,901	6,079	7,167
4. Cost of foreign currency swaps against foreign currency deposits / borrowings	42,431	12,043	24,109
5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	8,013	8,226	10,208
6. Expense on inter-office borrowing	510,752	291,848	295,557
7. Other	44,840	26,560	48,991
I. Net Mark-UP/Return/Interest Income (A - B)	499,523	569,554	664,264
C. Non Mark-UP/Return/Interest Income	128,670	125,368	170,185
1. Fee & Commission Income	67,208	69,227	81,592
i. Branch banking customer fees	7,077	7,453	8,118
ii. Consumer finance related fees	2,279	2,750	7,919
iii. Card related fees (debit and credit cards)	19,091	21,357	23,647
iv. Credit related fees	2,235	1,847	1,665
v. Investment banking fee	1,363	1,809	2,118
vi. Commission on trade	14,759	11,437	14,209
vii. Commission on guarantees	4,225	3,958	5,512
viii. Commission on cash management	2,136	2,996	2,743
ix. Commission on remittances including home remittances	4,976	2,427	4,853
x. Commission on utility bills	163	166	178
xi. Commission income - Bancassurance	1,254	1,334	1,837
xii. Rent on lockers	375	136	196
xiii. Commission on investments services	226	340	265
xiv. Other Commission	7,049	11,218	8,333
2. Dividend Income	7,664	10,315	8,700
3. Foreign exchange income	31,971	27,156	36,369
4. Income from derivatives	1,910	979	(1,542)
5. Gain on securities	14,500	14,949	39,740
i. Realised	12,975	17,384	36,920
ii. Unrealised - held for trading	1,524	(2,435)	2,820
6. Other Income	5,417	2,742	5,325
i. Rent on property	295	271	317
ii. Gain on sale of fixed assets-net	1,053	854	1,329
iii. Loss on termination of lease liability against right of use assets	479	320	485
iv. Gain on sale of non banking assets - net	978	26	12
v. Other	2,613	1,272	3,183
II. Total Income (I + C)	628,193	694,922	834,449

1.2 Profit and Loss Accounts

All Banks

(Million Rupees)

Profit/Loss Account	Apr-Jun 2024	Jan-Mar 2025 R	Apr-Jun 2025 P
D. Non Mark-UP/Return/Interest Expenses	284,770	283,378	364,039
1. Operating expenses	276,690	275,279	353,464
i. Total compensation expense	125,813	124,792	145,877
ii. Property expense	43,175	42,197	53,738
a. Rent and taxes	1,734	2,942	4,939
b. Insurance	254	385	388
c. Utilities cost	10,158	8,002	10,864
d. Lease rental	13	49	52
e. Fuel expense generators	1,096	823	1,004
f. Security (including guards)	7,478	7,924	9,421
g. Repair and maintenance (including janitorial charges)	5,748	5,769	7,188
h. Depreciation on right-of-use assets	10,293	9,733	12,121
i. Depreciation	6,400	6,571	7,762
iii. Information technology expenses	26,358	24,903	35,377
iv. Other operating expenses	81,344	83,388	118,473
2. Workers welfare fund	6,960	7,064	9,103
3. Other charges	1,121	1,035	1,472
i. Penalties imposed by State Bank of Pakistan	401	208	627
ii. Penalties imposed by other regulatory bodies (to be specified)	-	-	0
iii. Others (to be specified, if material)	719	827	844
III. Profit before provisions (II - D)	343,423	411,544	470,410
E. Provisions / (reversals) and write offs - net	18,467	14,746	(8,446)
1. (Reversals) / provisions against balance with Banks	(825)	649	(2,003)
2. (Reversals) / provisions for diminution in value of investments	6,995	(952)	(762)
3. (Reversals) / provisions against loans & advances	16,231	16,777	1,506
4. (Reversals) / provisions against off balance sheet items	3,208	(176)	(2,440)
5. Reversals against other assets	(2,038)	526	(155)
6. Recovery of written off / charged off bad debts	(5,103)	(2,078)	(4,594)
F. Extra ordinary / unusual items	49,014	-	-
IV. Profit Before Taxation (III - E - F)	275,942	396,798	478,856
G. Taxation	153,531	207,132	275,498
1. Current	169,176	188,148	242,750
2. Prior	(283)	(228)	25,867
3. Deferred	(15,362)	19,212	6,881
V. Profit After Taxation (IV - G)	122,411	189,666	203,358
Notes on Human Resources			
Number of Employees*	204,924	221,227	223,841
1. Permanent	182,114	193,808	197,896
a. Male	146,730	155,098	158,286
b. Female	35,384	38,710	39,610
2. Contractual	22,810	27,419	25,945
a. Male	20,616	24,188	22,841
b. Female	2,194	3,231	3,104

* 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	Apr-Jun 2024	Jan-Mar 2025 R	Apr-Jun 2025 P
A. Mark-Up/Return/Interest Earned	564,364	415,572	394,791
1. Loans and advances	104,430	88,109	79,184
2. Investments	315,623	227,711	215,741
3. Lendings to financial institutions	3,852	2,498	2,450
4. Balances with banks	2,447	792	1,546
5. Income from inter-office lending	135,230	93,260	92,313
6. Other	2,782	3,201	3,557
B. Mark-Up/Return/Interest Expensed	507,520	316,741	299,916
1. Deposits	197,144	124,125	118,267
2. Borrowings	168,114	95,425	83,849
3. Subordinated debt	1,759	1,147	1,060
4. Cost of foreign currency swaps against foreign currency deposits / borrowings	4,430	1,873	3,545
5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	837	892	876
6. Expense on inter-office borrowing	135,230	93,260	92,313
7. Other	6	20	6
I. Net Mark-UP/Return/Interest Income (A - B)	56,844	98,831	94,875
C. Non Mark-UP/Return/Interest Income	19,512	17,296	23,858
1. Fee & Commission Income	9,588	11,194	11,013
i. Branch banking customer fees	690	609	516
ii. Consumer finance related fees	427	415	343
iii. Card related fees (debit and credit cards)	1,577	3,234	1,919
iv. Credit related fees	704	565	714
v. Investment banking fee	288	358	183
vi. Commission on trade	1,059	1,018	1,238
vii. Commission on guarantees	740	723	1,198
viii. Commission on cash management	77	62	79
ix. Commission on remittances including home remittances	705	126	237
x. Commission on utility bills	16	6	6
xi. Commission income - Bancassurance	144	140	145
xii. Rent on lockers	27	18	21
xiii. Commission on investments services	-	-	-
xiv. Other Commission	3,133	3,921	4,413
2. Dividend Income	1,381	1,880	1,499
3. Foreign exchange income	2,997	2,634	1,865
4. Income from derivatives	-	-	-
5. Gain on securities	3,109	1,415	9,221
i. Realised	2,510	2,600	7,791
ii. Unrealised - held for trading	599	(1,186)	1,430
6. Other Income	2,437	172	260
i. Rent on property	82	65	69
ii. Gain on sale of fixed assets-net	14	50	95
iii. Loss on termination of lease liability against right of use assets	122	11	13
iv. Gain on sale of non banking assets - net	367	5	8
v. Other	1,851	41	75
II. Total Income (I + C)	76,356	116,127	118,733

1.2 Profit and Loss Accounts

Public Sector Banks

(Million Rupees)

Profit/Loss Account	Apr-Jun 2024	Jan-Mar 2025 R	Apr-Jun 2025 P
D. Non Mark-UP/Return/Interest Expenses	46,189	50,692	55,268
1. Operating expenses	45,998	50,283	54,729
i. Total compensation expense	26,370	30,919	30,527
ii. Property expense	5,944	5,558	6,759
a. Rent and taxes	205	174	472
b. Insurance	42	102	66
c. Utilities cost	1,613	1,189	1,686
d. Lease rental	13	49	52
e. Fuel expense generators	3	3	3
f. Security (including guards)	1,383	1,412	1,555
g. Repair and maintenance (including janitorial charges)	626	624	815
h. Depreciation on right-of-use assets	1,565	1,397	1,542
i. Depreciation	492	609	568
iii. Information technology expenses	3,911	3,565	5,306
iv. Other operating expenses	9,773	10,240	12,138
2. Workers welfare fund	34	125	408
3. Other charges	158	284	130
i. Penalties imposed by State Bank of Pakistan	2	0	4
ii. Penalties imposed by other regulatory bodies (to be specified)	-	-	-
iii. Others (to be specified, if material)	156	284	127
III. Profit before provisions (II - D)	30,166	65,435	63,465
E. Provisions / (reversals) and write offs - net	(6,041)	5,943	(6,336)
1. (Reversals) / provisions against balance with Banks	(86)	(0)	(4)
2. (Reversals) / provisions for diminution in value of investments	639	890	(716)
3. (Reversals) / provisions against loans & advances	(102)	7,760	(2,168)
4. (Reversals) / provisions against off balance sheet items	0	(31)	37
5. Reversals against other assets	(2,269)	(915)	(248)
6. Recovery of written off / charged off bad debts	(4,222)	(1,761)	(3,237)
F. Extra ordinary / unusual items	49,014	-	-
IV. Profit Before Taxation (III - E - F)	(12,807)	59,492	69,801
G. Taxation	(6,556)	31,464	38,317
1. Current	(8,961)	34,759	34,649
2. Prior	-	-	183
3. Deferred	2,405	(3,295)	3,486
V. Profit After Taxation (IV - G)	(6,251)	28,028	31,484
Notes on Human Resources			
Number of Employees*	39,399	41,082	40,742
1. Permanent	31,260	32,046	32,445
a. Male	26,904	27,219	27,611
b. Female	4,356	4,827	4,834
2. Contractual	8,139	9,036	8,297
a. Male	7,319	8,081	7,403
b. Female	820	955	894

* 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	Apr-Jun 2024	Jan-Mar 2025 R	Apr-Jun 2025 P
A. Mark-Up/Return/Interest Earned	1,994,578	1,316,960	1,680,627
1. Loans and advances	458,528	321,220	348,502
2. Investments	1,140,549	781,867	1,112,443
3. Lendings to financial institutions	15,115	12,448	12,797
4. Balances with banks	1,989	1,597	2,117
5. Income from inter-office lending	375,170	198,282	202,731
6. Other	3,227	1,547	2,036
B. Mark-Up/Return/Interest Expensed	1,575,122	877,492	1,129,185
1. Deposits	725,313	349,177	412,542
2. Borrowings	387,563	281,349	435,891
3. Subordinated debt	10,142	4,933	6,106
4. Cost of foreign currency swaps against foreign currency deposits / borrowings	25,062	9,903	13,632
5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	7,146	7,307	9,293
6. Expense on inter-office borrowing	375,061	198,282	202,735
7. Other	44,834	26,540	48,985
I. Net Mark-Up/Return/Interest Income (A - B)	419,456	439,468	551,443
C. Non Mark-Up/Return/Interest Income	106,618	105,569	138,342
1. Fee & Commission Income	56,108	56,649	69,422
i. Branch banking customer fees	6,372	6,828	7,588
ii. Consumer finance related fees	1,853	2,335	7,576
iii. Card related fees (debit and credit cards)	17,514	18,122	21,728
iv. Credit related fees	1,078	944	950
v. Investment banking fee	1,011	1,310	1,870
vi. Commission on trade	13,212	10,168	12,577
vii. Commission on guarantees	3,193	2,863	3,872
viii. Commission on cash management	2,038	2,906	2,634
ix. Commission on remittances including home remittances	4,257	2,293	4,603
x. Commission on utility bills	147	160	172
xi. Commission income - Bancassurance	1,109	1,193	1,692
xii. Rent on lockers	348	118	175
xiii. Commission on investments services	226	340	265
xiv. Other Commission	3,751	7,067	3,720
2. Dividend Income	6,283	8,435	7,200
3. Foreign exchange income	28,063	24,251	29,035
4. Income from derivatives	1,944	979	(1,542)
5. Gain on securities	11,241	12,688	29,162
i. Realised	10,292	13,887	27,829
ii. Unrealised - held for trading	949	(1,199)	1,333
6. Other Income	2,978	2,567	5,065
i. Rent on property	212	206	248
ii. Gain on sale of fixed assets-net	1,039	803	1,234
iii. Loss on termination of lease liability against right of use assets	358	309	473
iv. Gain on sale of non banking assets - net	610	21	3
v. Other	759	1,228	3,107
II. Total Income (I + C)	526,075	545,037	689,785

1.2 Profit and Loss Accounts

Domestic Private Banks

(Million Rupees)

Profit/Loss Account	Apr-Jun 2024	Jan-Mar 2025 R	Apr-Jun 2025 P
D. Non Mark-UP/Return/Interest Expenses	235,769	230,014	305,609
1. Operating expenses	228,225	222,955	296,016
i. Total compensation expense	98,164	92,728	114,101
ii. Property expense	36,813	36,304	46,520
a. Rent and taxes	1,332	2,758	4,475
b. Insurance	211	279	317
c. Utilities cost	8,509	6,785	9,152
d. Lease rental	-	-	-
e. Fuel expense generators	1,093	820	1,001
f. Security (including guards)	6,061	6,478	7,819
g. Repair and maintenance (including janitorial charges)	5,043	5,069	6,273
h. Depreciation on right-of-use assets	8,680	8,177	10,409
i. Depreciation	5,885	5,938	7,075
iii. Information technology expenses	22,333	21,225	29,923
iv. Other operating expenses	70,915	72,698	105,471
2. Workers welfare fund	6,581	6,308	8,252
3. Other charges	963	751	1,342
i. Penalties imposed by State Bank of Pakistan	399	208	624
ii. Penalties imposed by other regulatory bodies (to be specified)	-	-	0
iii. Others (to be specified, if material)	564	543	718
III. Profit before provisions (II - D)	290,306	315,024	384,176
E. Provisions / (reversals) and write offs - net	24,436	9,241	(2,576)
1. (Reversals) / provisions against balance with Banks	(743)	654	(2,003)
2. (Reversals) / provisions for diminution in value of investments	6,356	(1,841)	(46)
3. (Reversals) / provisions against loans & advances	16,247	9,586	3,167
4. (Reversals) / provisions against off balance sheet items	3,206	(151)	(2,491)
5. Reversals against other assets	222	1,340	156
6. Recovery of written off / charged off bad debts	(852)	(347)	(1,358)
F. Extra ordinary / unusual items	-	-	-
IV. Profit Before Taxation (III - E - F)	265,870	305,783	386,751
G. Taxation	149,190	161,123	223,864
1. Current	167,022	138,657	194,028
2. Prior	(283)	(228)	26,092
3. Deferred	(17,549)	22,693	3,743
V. Profit After Taxation (IV - G)	116,681	144,660	162,887
Notes on Human Resources			
Number of Employees*	165,167	179,787	182,745
1. Permanent	150,496	161,405	165,098
a. Male	119,551	127,603	130,404
b. Female	30,945	33,802	34,694
2. Contractual	14,671	18,382	17,647
a. Male	13,297	16,106	15,437
b. Female	1,374	2,276	2,210

* 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	Apr-Jun 2024	Jan-Mar 2025 R	Apr-Jun 2025 P
A. Mark-Up/Return/Interest Earned	78,583	52,941	39,959
1. Loans and advances	11,718	7,378	2,318
2. Investments	47,310	31,165	29,308
3. Lendings to financial institutions	18,732	13,847	7,596
4. Balances with banks	361	226	210
5. Income from inter-office lending	462	307	509
6. Other	0	18	19
B. Mark-Up/Return/Interest Expensed	55,360	21,686	22,013
1. Deposits	27,007	10,310	9,412
2. Borrowings	14,922	10,775	5,121
3. Subordinated debt	-	-	-
4. Cost of foreign currency swaps against foreign currency deposits / borrowings	12,939	267	6,933
5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	30	27	39
6. Expense on inter-office borrowing	462	307	509
7. Other	-	-	-
I. Net Mark-UP/Return/Interest Income (A - B)	23,223	31,255	17,946
C. Non Mark-UP/Return/Interest Income	2,540	2,503	7,985
1. Fee & Commission Income	1,512	1,384	1,157
i. Branch banking customer fees	15	15	14
ii. Consumer finance related fees	-	-	-
iii. Card related fees (debit and credit cards)	0	0	0
iv. Credit related fees	453	337	0
v. Investment banking fee	64	141	65
vi. Commission on trade	488	251	394
vii. Commission on guarantees	292	372	442
viii. Commission on cash management	22	28	30
ix. Commission on remittances including home remittances	14	9	13
x. Commission on utility bills	-	-	-
xi. Commission income - Bancassurance	-	-	-
xii. Rent on lockers	-	-	-
xiii. Commission on investments services	-	-	-
xiv. Other Commission	165	230	200
2. Dividend Income	-	-	-
3. Foreign exchange income	910	270	5,470
4. Income from derivatives	(35)	(0)	0
5. Gain on securities	150	846	1,357
i. Realised	173	896	1,300
ii. Unrealised - held for trading	(23)	(50)	57
6. Other Income	2	3	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	2	3	1
II. Total Income (I + C)	25,762	33,758	25,931

1.2 Profit and Loss Accounts

Foreign Banks

(Million Rupees)

Profit/Loss Account	Apr-Jun 2024	Jan-Mar 2025 R	Apr-Jun 2025 P
D. Non Mark-UP/Return/Interest Expenses	2,812	2,672	3,162
1. Operating expenses	2,467	2,042	2,719
i. Total compensation expense	1,279	1,145	1,249
ii. Property expense	418	335	458
a. Rent and taxes	197	10	(8)
b. Insurance	1	4	5
c. Utilities cost	36	28	25
d. Lease rental	-	-	-
e. Fuel expense generators	-	-	-
f. Security (including guards)	34	34	47
g. Repair and maintenance (including janitorial charges)	78	76	99
h. Depreciation on right-of-use assets	49	159	170
i. Depreciation	23	24	119
iii. Information technology expenses	114	113	148
iv. Other operating expenses	656	450	864
2. Workers welfare fund	345	630	443
3. Other charges	(0)	-	-
i. Penalties imposed by State Bank of Pakistan	-	-	-
ii. Penalties imposed by other regulatory bodies (to be specified)	-	-	-
iii. Others (to be specified, if material)	(0)	-	-
III. Profit before provisions (II - D)	22,951	31,086	22,769
E. Provisions / (reversals) and write offs - net	72	(438)	465
1. (Reversals) / provisions against balance with Banks	4	(5)	4
2. (Reversals) / provisions for diminution in value of investments	-	-	-
3. (Reversals) / provisions against loans & advances	86	(569)	508
4. (Reversals) / provisions against off balance sheet items	1	6	14
5. Reversals against other assets	9	101	(62)
6. Recovery of written off / charged off bad debts	(28)	30	2
F. Extra ordinary / unusual items	-	-	-
IV. Profit Before Taxation (III - E - F)	22,878	31,523	22,304
G. Taxation	10,897	14,545	13,317
1. Current	11,115	14,732	14,073
2. Prior	-	-	(408)
3. Deferred	(218)	(187)	(348)
V. Profit After Taxation (IV - G)	11,981	16,978	8,987
Notes on Human Resources			
Number of Employees*	358	358	354
1. Permanent	358	357	353
a. Male	275	276	271
b. Female	83	81	82
2. Contractual	-	1	1
a. Male	-	1	1
b. Female	-	-	-

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