

Scheduled Banks

Assets & Liabilities

and

Profit & Loss Accounts

1.1 Assets and Liabilities

All Banks

(Million Rupees)

Item	Mar-24	Dec-24 R	Mar-25 P
Assets	47,146,927	54,394,607	55,620,108
I. Currency and Deposits	3,326,451	3,016,017	3,093,414
1. Currency	613,176	663,551	760,341
2. Transferable Deposits	2,379,664	2,173,663	2,136,448
3. Restricted/ compulsory deposits	65,203	51,086	51,724
4 Other Deposits	268,407	127,718	144,901
II. Securities(other than shares)	26,879,589	29,247,875	32,930,635
1. Short-term	5,824,521	4,781,679	4,579,958
2. Long-term	21,055,068	24,466,196	28,350,677
III. Loans extended (Advances)	13,199,961	17,673,290	14,895,347
1. Short-term	7,608,584	11,087,865	8,781,017
A) Money at call	120,472	262,483	166,491
B) Reverse Repo	514,886	1,032,083	720,902
C) Bills purchased and discounted	336,225	325,755	357,494
D) Other short-term loans	6,637,002	9,467,544	7,536,130
2. Long-term	5,591,377	6,585,425	6,114,330
IV. Shares and other equity	655,543	763,940	678,126
1. Quoted	246,287	346,046	289,425
2. Non quoted	404,414	409,613	380,506
3. Investment fund shares	4,842	8,282	8,195
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	15,641	11,767	7,799
VII. Other accounts receivable	1,681,080	2,118,333	2,366,992
1. Trade credit and advances	-	-	-
2. Others	1,681,080	2,118,333	2,366,992
A) Dividends receivable resident sector	603	165	1,155
B) Settlement accounts resident sector	40,574	34,518	30,528
C) Items in the process of collection	676	2,097	2,385
D) Miscellaneous assets residents sector	1,629,899	2,077,795	2,328,155
E) Other non- resident accounts receivable	9,328	3,758	4,769
VIII. Non-financial assets	1,388,661	1,563,384	1,647,795
1. Produced assets	1,025,612	1,168,527	1,233,143
A) Tangible fixed assets	915,148	1,047,749	1,103,977
a) Dwellings	170,110	195,972	219,321
i) Building on freehold land	6,603	7,698	8,990
ii) Building on leasehold land	163,507	188,274	210,330
b) Other buildings and structures	335,889	374,793	384,336
i) Building on freehold land	107,289	114,116	115,870
ii) Building on leasehold land	228,600	260,676	268,465
c) Machinery and equipment	332,486	386,243	408,492
i) Transport equipment	28,592	38,946	40,943
ii) Furniture & Fixture	47,622	49,472	54,433
iii) Office equipment	190,743	219,997	238,102
iv) Other machinery & equipment	65,529	77,828	75,013
d) Other tangible fixed assets n.e.s	76,663	90,741	91,829
B) Intangible fixed assets	110,463	120,778	129,166
a) Computer software	75,072	85,379	93,769
b) Other intangible fixed assets n.e.s	35,391	35,399	35,396
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	326,136	366,101	378,448
A) Tangible non-produced assets	301,538	338,434	350,823
a) Land	202,090	218,609	224,620
i) Land underlying Buildings and structures	202,090	218,609	224,620
1. Freehold land	79,515	90,335	94,374
2. Leasehold land	122,575	128,274	130,246
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	99,449	119,825	126,203
B) Intangible non-produced assets	24,597	27,667	27,625
a) Leases and other transferable contracts	18,126	20,070	19,942
b) Purchased goodwill	2,213	1,929	1,941
c) Other intangible non-produced assets n.e.s	4,258	5,668	5,742
3. Capital work in progress	36,914	28,756	36,205

1.1 Assets and Liabilities

All Banks

(Million Rupees)

Item	Mar-24	Dec-24 R	Mar-25 P
Liabilities	47,146,927	54,394,607	55,620,108
I. Deposits	29,213,136	31,553,180	32,475,804
1. Transferable Deposits	23,601,974	26,343,427	27,147,220
2. Restricted/ compulsory deposits	492,851	436,315	463,496
3. Other deposits	5,118,311	4,773,438	4,865,088
II. Securities (other than shares bonds/ debentures etc.)	130,110	123,482	123,751
1. Short-term	-	-	-
2. Long-term	130,110	123,482	123,751
III. Loans (Borrowings)	11,228,375	14,933,584	15,005,456
1. Short-term	10,381,943	14,126,280	14,497,165
A) Money at call	113,058	647,229	463,743
B) Repurchase agreements (Repo)	8,496,467	11,620,623	12,558,754
C) Other short-term borrowings	1,772,418	1,858,428	1,474,668
2. Long-term borrowings	846,432	807,305	508,291
IV. Financial Derivatives	39,664	27,857	20,096
V. Other accounts payable	3,618,819	4,230,383	4,557,390
1. Provision for losses	873,062	972,209	1,005,189
A) Provision for loan losses-Specific	779,717	902,452	929,387
B) Provision for loan losses-General	58,803	43,419	49,807
C) Provision for other losses	34,542	26,338	25,995
2. Accumulated Depreciation	393,564	445,008	474,097
3. Other accounts payable to other resident Sectors	2,285,244	2,788,244	3,059,120
A) Dividends payable	44,593	6,741	53,394
B) Settlement accounts	24,423	42,129	28,555
C) Items in the process of collection	12,388	23,168	17,069
D) Miscellaneous liability items	2,203,839	2,716,206	2,960,102
a) Suspense account	108,524	177,492	154,690
b) Provision for expected costs	201,017	172,466	227,652
c) Deferred tax liabilities	13,074	44,127	38,682
d) Accrued wages	12,907	20,221	15,974
e) Accrued rent	564	655	663
f) Accrued taxes	691,108	773,907	773,359
g) Other miscellaneous liability items	1,176,645	1,527,338	1,749,083
4. Other non- resident accounts payable	67,949	24,923	18,984
A) Dividends payable non-residents	57,543	14,493	7,259
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	10,407	10,430	11,725
VI. Insurance, pension, and standardized guarantee schemes	-	-	-
VII. Shares and other equity	2,915,824	3,526,121	3,437,611
1. Quoted	439,389	453,824	439,897
2. Non quoted	265,997	252,890	275,209
3. Investment fund shares	-	-	-
4. Retained earnings	746,869	507,199	780,679
5. Current year result	427,103	922,499	554,888
6. General and special reserve	736,853	909,162	1,016,293
7. Valuation adjustments	299,613	480,546	370,645
IX. Contingencies and Commitments³	18,322,379	19,836,848	20,285,191
1. Guarantees	3,387,387	3,536,220	3,621,317
2. Commitments	14,743,084	16,058,945	16,391,858
A) Letter of Credit	4,333,232	4,458,079	4,604,085
B) Forward Foreign Exchange Transactions	8,484,094	7,903,978	7,773,442
C) Forward government Securities Transactions	444,625	1,670,221	1,653,036
D) Derivatives	107,788	105,234	106,722
E) Forward lending	277,816	306,604	636,326
F) Operating leases	359	387	1,345
G) Commitments for acquisition of :	41,151	54,912	54,932
i.Fixed assets	29,957	42,877	45,752
ii. Intangible assets	11,194	12,035	9,180
H) Other commitments	1,054,019	1,559,530	1,561,971
3. Other contingent liabilities	191,907	241,683	272,016

Notes:

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

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

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

1.1.1 Assets and Liabilities

Public Sector Banks

(Million Rupees)

Item	Mar-24	Dec-24 R	Mar-25 P
Assets	10,221,208	10,999,773	11,014,013
I. Currency and Deposits	684,543	547,325	552,046
1. Currency	106,276	114,459	110,471
2. Transferable Deposits	451,082	372,360	390,104
3. Restricted/ compulsory deposits	-	-	-
4 Other Deposits	127,185	60,506	51,471
II. Securities(other than shares)	6,213,031	6,631,825	6,886,770
1. Short-term	1,087,456	1,641,859	1,629,550
2. Long-term	5,125,575	4,989,966	5,257,219
III. Loans extended (Advances)	2,670,191	3,037,960	2,915,638
1. Short-term	1,429,598	1,486,831	1,471,408
A) Money at call	9,340	84,011	17,187
B) Reverse Repo	62,792	17,344	100,587
C) Bills purchased and discounted	38,706	29,909	42,181
D) Other short-term loans	1,318,761	1,355,568	1,311,453
2. Long-term	1,240,593	1,551,129	1,444,230
IV. Shares and other equity	197,210	237,177	130,750
1. Quoted	82,483	128,976	71,786
2. Non quoted	114,727	108,201	58,964
3. Investment fund shares	-	-	-
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	-	-	-
VII. Other accounts receivable	275,644	348,888	325,764
1. Trade credit and advances	-	-	-
2. Others	275,644	348,888	325,764
A) Dividends receivable resident sector	-	-	-
B) Settlement accounts resident sector	149	150	150
C) Items in the process of collection	-	-	-
D) Miscellaneous assets residents sector	275,495	348,739	325,614
E) Other non- resident accounts receivable	-	-	-
VIII. Non-financial assets	180,589	196,599	203,046
1. Produced assets	87,362	96,253	98,667
A) Tangible fixed assets	82,612	90,917	93,189
a) Dwellings	9,333	9,756	9,953
i) Building on freehold land	610	610	610
ii) Building on leasehold land	8,723	9,147	9,343
b) Other buildings and structures	46,227	48,960	49,765
i) Building on freehold land	26,288	26,220	26,866
ii) Building on leasehold land	19,940	22,740	22,899
c) Machinery and equipment	21,139	24,803	25,877
i) Transport equipment	2,686	2,762	3,033
ii) Furniture & Fixtures	4,662	5,275	5,401
iii) Office equipment	7,994	9,472	9,883
iv) Other machinery & equipment	5,797	7,294	7,560
d) Other tangible fixed assets n.e.s	5,913	7,397	7,593
B) Intangible fixed assets	4,750	5,337	5,478
a) Computer software	4,750	5,337	5,478
b) Other intangible fixed assets n.e.s	-	-	-
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	91,843	98,764	102,749
A) Tangible non-produced assets	91,843	98,764	102,749
a) Land	28,230	30,279	31,588
i) Land underlying Buildings and structures	28,230	30,279	31,588
1. Freehold land	7,446	9,429	10,738
2. Leasehold land	20,785	20,850	20,850
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	63,613	68,486	71,161
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	1,383	1,582	1,630

1.1.1 Assets and Liabilities

Public Sector Banks

(Million Rupees)

Item	Mar-24	Dec-24 R	Mar-25 P
Liabilities	10,221,208	10,999,773	11,014,013
I. Deposits	5,602,389	6,456,828	6,372,573
1. Transferable Deposits	4,110,123	4,643,022	4,517,413
2. Restricted/ compulsory deposits	30,557	27,368	30,020
3. Other deposits	1,461,709	1,786,439	1,825,140
II. Securities (other than shares bonds/ debentures etc.)	-	-	-
1. Short-term	-	-	-
2. Long-term	-	-	-
III. Loans (Borrowings)	3,141,824	2,918,640	2,946,911
1. Short-term	3,107,908	2,885,074	2,912,600
A) Money at call	14,742	84,911	18,401
B) Repurchase agreements (Repo)	2,932,792	2,616,939	2,743,155
C) Other short-term borrowings	160,374	183,225	151,044
2. Long-term borrowings	33,916	33,566	34,311
IV. Financial Derivatives	-	-	-
V. Other accounts payable	816,759	902,973	991,463
1. Provision for losses	329,411	307,213	310,275
A) Provision for loan losses-Specific	319,520	299,694	300,586
B) Provision for loan losses-General	3,272	3,173	3,173
C) Provision for other losses	6,619	4,346	6,516
2. Accumulated Depreciation	43,278	49,971	51,002
3. Other accounts payable to other resident Sectors	444,070	545,789	630,186
A) Dividends payable	3,274	3	17,023
B) Settlement accounts	4,296	7,706	6,374
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items	436,501	538,080	606,789
a) Suspense account	28,497	28,529	29,531
b) Provision for expected costs	14,086	13,325	13,649
c) Deferred tax liabilities	(12,731)	-	-
d) Accrued wages	-	-	-
e) Accrued rent	-	-	-
f) Accrued taxes	46,688	47,267	57,362
g) Other miscellaneous liability items	359,961	448,960	506,248
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	660,236	721,332	703,066
1. Quoted	67,411	67,963	67,963
2. Non quoted	153,839	154,859	153,838
3. Investment fund shares	-	-	-
4. Retained earnings	233,215	229,351	261,172
5. Current year result	11,408	76,875	25,230
6. General and special reserve	111,711	113,581	121,563
7. Valuation adjustments	82,651	78,704	73,300
IX. Contingencies and Commitments³	3,679,011	3,675,000	3,868,539
1. Guarantees	706,244	720,793	722,952
2. Commitments	2,946,405	2,852,700	3,023,771
A) Letter of Credit	1,762,678	1,761,592	1,715,139
B) Forward Foreign Exchange Transactions	1,065,569	867,493	914,698
C) Forward government Securities Transactions	27,119	114,648	296,600
D) Derivatives	-	-	-
E) Forward lending	71,051	78,131	45,667
F) Operating leases	-	-	-
G) Commitments for acquisition of :	1,842	3,342	2,408
i. Fixed assets	1,471	2,989	2,188
ii. Intangible assets	371	353	220
H) Other commitments	18,146	27,493	49,259
3. Other contingent liabilities	26,363	101,507	121,816

Notes:

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

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

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

1.1.2 Assets and Liabilities

Domestic Private Banks

(Million Rupees)

Item	Mar-24	Dec-24 R	Mar-25 P
Assets	35,004,814	41,180,858	42,868,136
I. Currency and Deposits	2,430,430	2,278,669	2,377,553
1. Currency	506,161	548,356	649,193
2. Transferable Deposits	1,784,645	1,663,096	1,634,925
3. Restricted/ compulsory deposits	6	6	6
4 Other Deposits	139,617	67,211	93,429
II. Securities(other than shares)	19,716,052	21,591,815	25,017,850
1. Short-term	3,798,746	2,186,020	2,010,193
2. Long-term	15,917,306	19,405,796	23,007,656
III. Loans extended (Advances)	9,797,534	13,674,530	11,464,273
1. Short-term	5,819,022	9,008,657	6,885,253
A) Money at call	111,132	174,045	149,304
B) Reverse Repo	152,562	490,881	256,378
C) Bills purchased and discounted	285,077	282,821	304,749
D) Other short-term loans	5,270,251	8,060,909	6,174,822
2. Long-term	3,978,512	4,665,873	4,579,020
IV. Shares and other equity	458,333	526,764	547,376
1. Quoted	163,804	217,070	217,639
2. Non quoted	289,687	301,412	321,542
3. Investment fund shares	4,842	8,282	8,195
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	11,960	9,647	5,745
VII. Other accounts receivable	1,389,792	1,740,943	2,018,425
1. Trade credit and advances	-	-	-
2. Others	1,389,792	1,740,943	2,018,425
A) Dividends receivable resident sector	603	165	1,155
B) Settlement accounts resident sector	40,425	34,368	30,379
C) Items in the process of collection	676	2,097	2,385
D) Miscellaneous assets residents sector	1,338,781	1,700,560	1,979,767
E) Other non- resident accounts receivable	9,306	3,754	4,740
VIII. Non-financial assets	1,200,713	1,358,489	1,436,915
1. Produced assets	933,900	1,067,779	1,130,516
A) Tangible fixed assets	828,723	952,864	1,007,352
a) Dwellings	160,355	185,799	208,724
i) Building on freehold land	5,993	7,088	8,381
ii) Building on leasehold land	154,361	178,711	200,343
b) Other buildings and structures	288,655	324,869	333,621
i) Building on freehold land	81,001	87,897	89,004
ii) Building on leasehold land	207,654	236,972	244,617
c) Machinery and equipment	310,024	359,944	381,111
i) Transport equipment	25,627	35,725	37,451
ii) Furniture & Fixtures	42,763	43,996	48,832
iii) Office equipment	182,411	210,147	227,841
iv) Other machinery & equipment	59,222	70,076	66,988
d) Other tangible fixed assets n.e.s	69,689	82,253	83,896
B) Intangible fixed assets	105,177	114,914	123,164
a) Computer software	70,280	80,010	88,262
b) Other intangible fixed assets n.e.s	34,896	34,905	34,902
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	231,376	264,122	272,581
A) Tangible non-produced assets	206,778	236,454	244,956
a) Land	173,859	188,330	193,032
i) Land underlying Buildings and structures	173,859	188,330	193,032
1. Freehold land	72,069	80,906	83,636
2. Leasehold land	101,791	107,424	109,396
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	32,919	48,124	51,924
B) Intangible non-produced assets	24,597	27,667	27,625
a) Leases and other transferable contracts	18,126	20,070	19,942
b) Purchased goodwill	2,213	1,929	1,941
c) Other intangible non-produced assets n.e.s	4,258	5,668	5,742
3. Capital work in progress	35,438	26,589	33,819

1.1.2 Assets and Liabilities

Domestic Private Banks

(Million Rupees)

Item	Mar-24	Dec-24 R	Mar-25 P
Liabilities	35,004,814	41,180,858	42,868,136
I. Deposits	22,910,262	24,198,173	25,209,534
1. Transferable Deposits	18,844,550	20,877,252	21,818,967
2. Restricted/ compulsory deposits	450,470	370,166	391,591
3. Other deposits	3,615,242	2,950,755	2,998,976
II. Securities (other than shares bonds/ debentures etc.)	130,110	123,482	123,751
1. Short-term	-	-	-
2. Long-term	130,110	123,482	123,751
III. Loans (Borrowings)	7,112,416	10,996,796	11,495,925
1. Short-term	6,663,326	10,587,065	11,106,934
A) Money at call	98,316	561,518	445,041
B) Repurchase agreements (Repo)	5,539,253	8,991,197	9,779,915
C) Other short-term borrowings	1,025,757	1,034,350	881,979
2. Long-term borrowings	449,090	409,731	388,990
IV. Financial Derivatives	35,743	25,993	17,857
V. Other accounts payable	2,743,649	3,233,839	3,495,791
1. Provision for losses	542,978	664,010	692,711
A) Provision for loan losses-Specific	459,642	602,662	628,704
B) Provision for loan losses-General	55,418	40,159	46,626
C) Provision for other losses	27,918	21,190	17,381
2. Accumulated Depreciation	347,140	391,480	419,347
3. Other accounts payable to other resident Sectors	1,786,734	2,153,598	2,364,887
A) Dividends payable	41,319	6,739	36,372
B) Settlement accounts	19,929	34,104	21,516
C) Items in the process of collection	12,388	23,168	17,069
D) Miscellaneous liability items	1,713,097	2,089,588	2,289,930
a) Suspense account	55,728	100,466	125,159
b) Provision for expected costs	186,931	159,141	214,003
c) Deferred tax liabilities	25,805	42,370	38,682
d) Accrued wages	2,576	7,530	2,918
e) Accrued rent	564	655	663
f) Accrued taxes	639,310	724,289	714,512
g) Other miscellaneous liability items	802,183	1,055,138	1,193,993
4. Other non- resident accounts payable	67,797	24,751	18,846
A) Dividends payable non-residents	57,543	14,493	7,259
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	10,255	10,258	11,586
VI. Insurance, pension, and standardized guarantee schemes	-	-	-
VII. Shares and other equity	2,071,633	2,602,575	2,525,278
1. Quoted	371,978	371,934	371,934
2. Non quoted	40,154	40,139	48,833
3. Investment fund shares	-	-	-
4. Retained earnings	415,130	202,761	405,431
5. Current year result	398,724	794,995	507,378
6. General and special reserve	625,152	795,591	894,740
7. Valuation adjustments	220,495	397,155	296,962
IX. Contingencies and Commitments³	10,286,622	11,895,892	12,519,439
1. Guarantees	2,158,180	2,356,208	2,438,400
2. Commitments	7,963,288	9,399,899	9,931,231
A) Letter of Credit	2,516,434	2,670,882	2,850,933
B) Forward Foreign Exchange Transactions	3,701,591	3,317,216	3,537,160
C) Forward government Securities Transactions	417,507	1,555,573	1,356,436
D) Derivatives	107,788	105,234	106,722
E) Forward lending	181,809	201,749	572,957
F) Operating leases	359	387	1,345
G) Commitments for acquisition of :	39,269	51,028	52,338
i. Fixed assets	28,446	39,346	43,379
ii. Intangible assets	10,823	11,682	8,960
H) Other commitments	998,532	1,497,831	1,453,340
3. Other contingent liabilities	165,154	139,785	149,807

Notes:

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

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

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

1.1.3 Assets and Liabilities

Foreign Banks

(Million Rupees)

Item	Mar-24	Dec-24	Mar-25 P
Assets	1,920,905	2,213,976	1,737,960
I. Currency and Deposits	211,478	190,023	163,816
1. Currency	739	735	677
2. Transferable Deposits	143,937	138,207	111,419
3. Restricted/ compulsory deposits	65,197	51,080	51,718
4 Other Deposits	1,605	1	1
II. Securities(other than shares)	950,506	1,024,235	1,026,016
1. Short-term	938,319	953,801	940,215
2. Long-term	12,187	70,434	85,801
III. Loans extended (Advances)	732,236	960,800	515,436
1. Short-term	359,964	592,377	424,356
A) Money at call	-	4,427	-
B) Reverse Repo	299,531	523,858	363,936
C) Bills purchased and discounted	12,442	13,025	10,564
D) Other short-term loans	47,990	51,066	49,855
2. Long-term	372,273	368,423	91,080
IV. Shares and other equity	-	-	-
1. Quoted	-	-	-
2. Non quoted	-	-	-
3. Investment fund shares	-	-	-
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	3,681	2,120	2,055
VII. Other accounts receivable	15,645	28,502	22,803
1. Trade credit and advances	-	-	-
2. Others	15,645	28,502	22,803
A) Dividends receivable resident sector	-	-	-
B) Settlement accounts resident sector	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous assets residents sector	15,623	28,497	22,775
E) Other non- resident accounts receivable	21	4	29
VIII. Non-financial assets	7,360	8,296	7,834
1. Produced assets	4,350	4,496	3,960
A) Tangible fixed assets	3,813	3,968	3,436
a) Dwellings	423	417	644
i) Building on freehold land	-	-	-
ii) Building on leasehold land	423	417	644
b) Other buildings and structures	1,006	964	949
i) Building on freehold land	-	-	-
ii) Building on leasehold land	1,006	964	949
c) Machinery and equipment	1,323	1,496	1,503
i) Transport equipment	278	459	459
ii) Furniture & Fixtures	197	201	201
iii) Office equipment	338	378	378
iv) Other machinery & equipment	510	458	465
d) Other tangible fixed assets n.e.s	1,062	1,091	340
B) Intangible fixed assets	536	527	524
a) Computer software	42	33	29
b) Other intangible fixed assets n.e.s	495	495	495
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	2,917	3,215	3,118
A) Tangible non-produced assets	2,917	3,215	3,118
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	2,917	3,215	3,118
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	94	585	756

1.1.3 Assets and Liabilities

Foreign Banks

(Million Rupees)

Item	Mar-24	Dec-24	Mar-25 P
Liabilities	1,920,905	2,213,976	1,737,960
I. Deposits	700,485	898,179	893,697
1. Transferable Deposits	647,301	823,153	810,840
2. Restricted/ compulsory deposits	11,824	38,782	41,885
3. Other deposits	41,359	36,244	40,972
II. Securities (other than shares bonds/ debentures etc.)	-	-	-
1. Short-term	-	-	-
2. Long-term	-	-	-
III. Loans (Borrowings)	974,135	1,018,148	562,620
1. Short-term	610,709	654,140	477,631
A) Money at call	-	800	300
B) Repurchase agreements (Repo)	24,422	12,487	35,685
C) Other short-term borrowings	586,287	640,854	441,646
2. Long-term borrowings	363,426	364,008	84,989
IV. Financial Derivatives	3,920	1,863	2,239
V. Other accounts payable	58,410	93,572	70,136
1. Provision for losses	673	986	2,203
A) Provision for loan losses-Specific	556	97	97
B) Provision for loan losses-General	113	87	8
C) Provision for other losses	5	802	2,098
2. Accumulated Depreciation	3,146	3,557	3,748
3. Other accounts payable to other resident Sectors	54,439	88,857	64,047
A) Dividends payable	-	-	-
B) Settlement accounts	199	319	665
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items	54,240	88,538	63,383
a) Suspense account	24,298	48,498	-
b) Provision for expected costs	-	-	-
c) Deferred tax liabilities	-	1,757	-
d) Accrued wages	10,332	12,691	13,056
e) Accrued rent	-	-	-
f) Accrued taxes	5,109	2,352	1,485
g) Other miscellaneous liability items	14,501	23,240	48,842
4. Other non- resident accounts payable	152	172	138
A) Dividends payable non-residents	-	-	-
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	152	172	138
VI. Insurance, pension, and standardized guarantee schemes	-	-	-
VII. Shares and other equity	183,955	202,214	209,267
1. Quoted	-	13,928	-
2. Non quoted	72,003	57,893	72,539
3. Investment fund shares	-	-	-
4. Retained earnings	98,523	75,087	114,075
5. Current year result	16,970	50,630	22,281
6. General and special reserve	(10)	(10)	(10)
7. Valuation adjustments	(3,532)	4,687	383
IX. Contingencies and Commitments³	4,356,745	4,265,955	3,897,213
1. Guarantees	522,963	459,218	459,964
2. Commitments	3,833,392	3,806,346	3,436,855
A) Letter of Credit	54,121	25,606	38,013
B) Forward Foreign Exchange Transactions	3,716,934	3,719,269	3,321,585
C) Forward government Securities Transactions	-	-	-
D) Derivatives	-	-	-
E) Forward lending	24,956	26,724	17,701
F) Operating leases	-	-	-
G) Commitments for acquisition of :	40	542	186
i. Fixed assets	40	542	186
ii. Intangible assets	-	-	-
H) Other commitments	37,341	34,206	59,371
3. Other contingent liabilities	390	391	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	Jan-Mar 2024	Oct-Dec R 2024	Jan-Mar 2025 P
A. Mark-Up/Return/Interest Earned	2,282,459	2,565,837	1,776,777
1. Loans and advances	517,953	603,243	416,695
2. Investments	1,264,294	1,492,026	1,040,743
3. Lendings to financial institutions	40,872	34,246	28,793
4. Balances with banks	3,665	3,732	2,615
5. Income from inter-office lending	439,572	424,601	283,165
6. Other	16,103	7,990	4,767
B. Mark-Up/Return/Interest Expensed	1,839,855	1,916,192	1,207,232
1. Deposits	817,756	902,171	483,609
2. Borrowings	500,839	456,241	387,550
3. Subordinated debt	10,186	13,533	6,079
4. Cost of foreign currency swaps against foreign currency deposits / borrowings	34,507	35,763	12,043
5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	6,840	8,014	8,226
6. Expense on inter-office borrowing	439,469	424,601	283,165
7. Other	30,258	75,870	26,560
I. Net Mark-UP/Return/Interest Income (A - B)	442,604	649,645	569,545
C. Non Mark-UP/Return/Interest Income	125,508	199,676	125,371
1. Fee & Commission Income	59,811	80,813	69,220
i. Branch banking customer fees	6,195	8,710	7,448
ii. Consumer finance related fees	2,137	2,492	7,151
iii. Card related fees (debit and credit cards)	17,341	27,160	21,355
iv. Credit related fees	2,102	2,651	1,847
v. Investment banking fee	1,470	1,737	1,809
vi. Commission on trade	12,126	16,741	11,437
vii. Commission on guarantees	3,939	4,839	3,958
viii. Commission on cash management	1,805	2,988	2,993
ix. Commission on remittances including home remittances	4,514	3,412	2,427
x. Commission on utility bills	153	182	166
xi. Commission income - Bancassurance	1,187	1,599	1,334
xii. Rent on lockers	443	442	136
xiii. Commission on investments services	257	346	340
xiv. Other Commission	6,143	7,513	6,818
2. Dividend Income	8,540	7,927	10,315
3. Foreign exchange income	35,107	28,842	27,154
4. Income from derivatives	3,126	1,742	979
5. Gain on securities	16,319	60,335	14,949
i. Realised	14,483	52,487	17,384
ii. Unrealised - held for trading	1,836	7,848	(2,435)
6. Other Income	2,606	20,017	2,754
i. Rent on property	269	418	271
ii. Gain on sale of fixed assets-net	811	1,540	867
iii. Loss on termination of lease liability against right of use assets	315	415	319
iv. Gain on sale of non banking assets - net	194	(24)	26
v. Other	1,018	17,667	1,272
II. Total Income (I + C)	568,112	849,321	694,916

1.2 Profit and Loss Accounts

All Banks

(Million Rupees)

Profit/Loss Account	Jan-Mar 2024	Oct-Dec R 2024	Jan-Mar 2025 P
D. Non Mark-UP/Return/Interest Expenses	240,654	393,624	283,359
1. Operating expenses	232,691	385,085	275,416
i. Total compensation expense	107,464	177,452	124,832
ii. Property expense	36,753	56,627	42,251
a. Rent and taxes	1,475	3,048	3,024
b. Insurance	344	519	413
c. Utilities cost	7,665	14,376	7,993
d. Lease rental	-	5	49
e. Fuel expense generators	1,315	1,411	823
f. Security (including guards)	6,694	10,379	7,924
g. Repair and maintenance (including janitorial charges)	5,011	7,180	5,769
h. Depreciation on right-of-use assets	8,737	11,986	9,746
i. Depreciation	5,512	7,724	6,510
iii. Information technology expenses	23,335	35,062	24,919
iv. Other operating expenses	65,140	115,944	83,414
2. Workers welfare fund	6,442	6,909	6,908
3. Other charges	1,522	1,630	1,035
i. Penalties imposed by State Bank of Pakistan	855	466	208
ii. Penalties imposed by other regulatory bodies (to be specified)	-	1	-
iii. Others (to be specified, if material)	667	1,163	827
III. Profit before provisions (II - D)	327,457	455,698	411,557
E. Provisions / (reversals) and write offs - net	(1,228)	35,894	15,158
1. (Reversals) / provisions against balance with Banks	454	(406)	650
2. (Reversals) / provisions for diminution in value of investments	(11,202)	(5,828)	(952)
3. (Reversals) / provisions against loans & advances	8,294	38,882	17,294
4. (Reversals) / provisions against off balance sheet items	221	2,794	(183)
5. Reversals against other assets	1,667	3,614	427
6. Recovery of written off / charged off bad debts	(662)	(3,163)	(2,078)
F. Extra ordinary / unusual items	-	8,456	-
IV. Profit Before Taxation (III - E - F)	328,685	411,348	396,399
G. Taxation	166,512	228,199	206,743
1. Current	172,678	249,506	187,900
2. Prior	(169)	(12,846)	(228)
3. Deferred	(5,998)	(8,461)	19,071
V. Profit After Taxation (IV - G)	162,173	183,149	189,655
Notes on Human Resources			
Number of Employees*	193,323	214,778	221,227
1. Permanent	178,284	189,566	193,808
a. Male	147,331	151,794	155,098
b. Female	30,953	37,772	38,710
2. Contractual	15,039	25,212	27,419
a. Male	13,077	22,341	24,188
b. Female	1,962	2,871	3,231

* 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	Jan-Mar 2024	Oct-Dec R 2024	Jan-Mar 2025 P
A. Mark-Up/Return/Interest Earned	553,643	482,957	415,572
1. Loans and advances	103,998	98,660	88,109
2. Investments	296,649	270,309	227,711
3. Lendings to financial institutions	5,429	5,660	2,498
4. Balances with banks	1,412	1,325	792
5. Income from inter-office lending	143,257	104,047	93,260
6. Other	2,897	2,955	3,201
B. Mark-Up/Return/Interest Expensed	508,274	395,258	316,741
1. Deposits	197,474	179,669	124,125
2. Borrowings	161,258	105,053	95,425
3. Subordinated debt	1,788	1,511	1,147
4. Cost of foreign currency swaps against foreign currency deposits / borrowings	3,718	2,535	1,873
5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	775	990	892
6. Expense on inter-office borrowing	143,257	104,047	93,260
7. Other	5	1,453	20
I. Net Mark-UP/Return/Interest Income (A - B)	45,369	87,700	98,831
C. Non Mark-UP/Return/Interest Income	18,585	37,241	17,296
1. Fee & Commission Income	8,212	12,885	11,194
i. Branch banking customer fees	559	612	609
ii. Consumer finance related fees	297	462	415
iii. Card related fees (debit and credit cards)	1,922	3,712	3,234
iv. Credit related fees	522	985	565
v. Investment banking fee	158	251	358
vi. Commission on trade	1,158	957	1,018
vii. Commission on guarantees	587	1,002	723
viii. Commission on cash management	60	77	62
ix. Commission on remittances including home remittances	566	308	126
x. Commission on utility bills	12	8	6
xi. Commission income - Bancassurance	84	161	140
xii. Rent on lockers	18	16	18
xiii. Commission on investments services	-	-	-
xiv. Other Commission	2,268	4,334	3,921
2. Dividend Income	1,865	2,139	1,880
3. Foreign exchange income	2,104	962	2,634
4. Income from derivatives	-	-	-
5. Gain on securities	5,439	20,523	1,415
i. Realised	3,617	12,137	2,600
ii. Unrealised - held for trading	1,822	8,387	(1,186)
6. Other Income	965	731	172
i. Rent on property	50	85	65
ii. Gain on sale of fixed assets-net	20	37	50
iii. Loss on termination of lease liability against right of use assets	39	64	11
iv. Gain on sale of non banking assets - net	167	14	5
v. Other	689	532	41
II. Total Income (I + C)	63,953	124,940	116,127

1.2 Profit and Loss Accounts

Public Sector Banks

(Million Rupees)

Profit/Loss Account	Jan-Mar 2024	Oct-Dec R 2024	Jan-Mar 2025 P
D. Non Mark-UP/Return/Interest Expenses	39,405	64,519	50,692
1. Operating expenses	39,200	64,105	50,283
i. Total compensation expense	23,796	40,246	30,919
ii. Property expense	5,043	7,154	5,558
a. Rent and taxes	251	628	174
b. Insurance	78	51	102
c. Utilities cost	1,228	1,896	1,189
d. Lease rental	-	5	49
e. Fuel expense generators	3	3	3
f. Security (including guards)	1,176	1,859	1,412
g. Repair and maintenance (including janitorial charges)	484	788	624
h. Depreciation on right-of-use assets	1,341	1,392	1,397
i. Depreciation	482	531	609
iii. Information technology expenses	2,493	5,279	3,565
iv. Other operating expenses	7,867	11,426	10,240
2. Workers welfare fund	53	116	125
3. Other charges	151	299	284
i. Penalties imposed by State Bank of Pakistan	12	2	0
ii. Penalties imposed by other regulatory bodies (to be specified)	-	-	-
iii. Others (to be specified, if material)	139	297	284
III. Profit before provisions (II - D)	24,548	60,421	65,435
E. Provisions / (reversals) and write offs - net	(3,121)	(6,599)	5,943
1. (Reversals) / provisions against balance with Banks	305	114	(0)
2. (Reversals) / provisions for diminution in value of investments	(1,548)	(2,004)	890
3. (Reversals) / provisions against loans & advances	(2,950)	(2,055)	7,760
4. (Reversals) / provisions against off balance sheet items	-	0	(31)
5. Reversals against other assets	1,073	876	(915)
6. Recovery of written off / charged off bad debts	(0)	(3,529)	(1,761)
F. Extra ordinary / unusual items	-	8,102	-
IV. Profit Before Taxation (III - E - F)	27,669	58,918	59,492
G. Taxation	14,611	29,760	31,464
1. Current	13,569	29,276	34,759
2. Prior	-	528	-
3. Deferred	1,042	(43)	(3,295)
V. Profit After Taxation (IV - G)	13,058	29,158	28,028
Notes on Human Resources			
Number of Employees*	37,859	40,722	41,082
1. Permanent	30,162	32,403	32,046
a. Male	25,897	27,619	27,219
b. Female	4,265	4,784	4,827
2. Contractual	7,697	8,319	9,036
a. Male	6,916	7,473	8,081
b. Female	781	846	955

* 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	Jan-Mar 2024	Oct-Dec R 2024	Jan-Mar 2025 P
A. Mark-Up/Return/Interest Earned	1,655,403	2,004,930	1,308,264
1. Loans and advances	402,509	494,621	321,208
2. Investments	925,632	1,168,950	781,867
3. Lendings to financial institutions	16,451	14,065	12,448
4. Balances with banks	1,699	2,186	1,597
5. Income from inter-office lending	295,927	320,092	189,598
6. Other	13,184	5,016	1,547
B. Mark-Up/Return/Interest Expensed	1,278,385	1,466,114	868,808
1. Deposits	595,281	697,428	349,177
2. Borrowings	324,958	337,061	281,349
3. Subordinated debt	8,398	12,022	4,933
4. Cost of foreign currency swaps against foreign currency deposits / borrowings	17,637	18,100	9,903
5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	6,033	6,994	7,307
6. Expense on inter-office borrowing	295,824	320,092	189,598
7. Other	30,253	74,417	26,540
I. Net Mark-Up/Return/Interest Income (A - B)	377,018	538,816	439,456
C. Non Mark-Up/Return/Interest Income	95,619	153,181	105,576
1. Fee & Commission Income	50,046	66,274	56,644
i. Branch banking customer fees	5,621	8,077	6,824
ii. Consumer finance related fees	1,840	2,031	6,736
iii. Card related fees (debit and credit cards)	15,415	23,448	18,121
iv. Credit related fees	1,126	1,214	944
v. Investment banking fee	1,230	1,443	1,310
vi. Commission on trade	10,603	15,203	10,168
vii. Commission on guarantees	2,938	3,522	2,863
viii. Commission on cash management	1,726	2,908	2,906
ix. Commission on remittances including home remittances	3,936	3,064	2,293
x. Commission on utility bills	140	173	160
xi. Commission income - Bancassurance	1,102	1,438	1,193
xii. Rent on lockers	425	426	118
xiii. Commission on investments services	257	346	340
xiv. Other Commission	3,688	2,982	2,667
2. Dividend Income	6,675	5,788	8,435
3. Foreign exchange income	23,171	21,155	24,251
4. Income from derivatives	3,126	1,742	979
5. Gain on securities	10,934	38,937	12,688
i. Realised	10,923	39,310	13,887
ii. Unrealised - held for trading	11	(373)	(1,199)
6. Other Income	1,667	19,284	2,579
i. Rent on property	219	333	206
ii. Gain on sale of fixed assets-net	792	1,504	816
iii. Loss on termination of lease liability against right of use assets	275	351	308
iv. Gain on sale of non banking assets - net	28	(38)	21
v. Other	353	17,134	1,228
II. Total Income (I + C)	472,637	691,997	545,033

1.2 Profit and Loss Accounts

Domestic Private Banks

(Million Rupees)

Profit/Loss Account	Jan-Mar 2024	Oct-Dec R 2024	Jan-Mar 2025 P
D. Non Mark-UP/Return/Interest Expenses	198,492	324,867	229,994
1. Operating expenses	191,325	316,776	222,954
i. Total compensation expense	82,447	134,989	92,768
ii. Property expense	31,384	49,009	36,324
a. Rent and taxes	1,217	2,316	2,758
b. Insurance	260	462	308
c. Utilities cost	6,409	12,437	6,776
d. Lease rental	-	-	-
e. Fuel expense generators	1,311	1,408	820
f. Security (including guards)	5,487	8,476	6,478
g. Repair and maintenance (including janitorial charges)	4,455	6,288	5,069
h. Depreciation on right-of-use assets	7,234	10,473	8,238
i. Depreciation	5,011	7,150	5,877
iii. Information technology expenses	20,702	29,563	21,241
iv. Other operating expenses	56,792	103,215	72,621
2. Workers welfare fund	5,796	6,777	6,289
3. Other charges	1,370	1,314	751
i. Penalties imposed by State Bank of Pakistan	843	464	208
ii. Penalties imposed by other regulatory bodies (to be specified)	-	1	-
iii. Others (to be specified, if material)	528	849	543
III. Profit before provisions (II - D)	274,145	367,130	315,039
E. Provisions / (reversals) and write offs - net	1,720	42,448	9,236
1. (Reversals) / provisions against balance with Banks	148	(525)	654
2. (Reversals) / provisions for diminution in value of investments	(9,654)	(3,823)	(1,841)
3. (Reversals) / provisions against loans & advances	11,071	40,874	9,579
4. (Reversals) / provisions against off balance sheet items	223	2,793	(151)
5. Reversals against other assets	600	2,733	1,342
6. Recovery of written off / charged off bad debts	(668)	396	(347)
F. Extra ordinary / unusual items	-	354	-
IV. Profit Before Taxation (III - E - F)	272,426	324,328	305,803
G. Taxation	138,988	184,526	161,053
1. Current	145,915	206,366	138,480
2. Prior	(169)	(13,374)	(228)
3. Deferred	(6,759)	(8,466)	22,800
V. Profit After Taxation (IV - G)	133,438	139,801	144,751
Notes on Human Resources			
Number of Employees*	155,094	173,701	179,787
1. Permanent	147,753	156,809	161,405
a. Male	121,149	123,903	127,603
b. Female	26,604	32,906	33,802
2. Contractual	7,341	16,892	18,382
a. Male	6,160	14,867	16,106
b. Female	1,181	2,025	2,276

* 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	Jan-Mar 2024	Oct-Dec 2024	Jan-Mar 2025 P
A. Mark-Up/Return/Interest Earned	73,413	77,950	52,941
1. Loans and advances	11,445	9,962	7,378
2. Investments	42,013	52,767	31,165
3. Lendings to financial institutions	18,992	14,520	13,847
4. Balances with banks	554	220	226
5. Income from inter-office lending	388	462	307
6. Other	21	19	18
B. Mark-Up/Return/Interest Expensed	53,196	54,821	21,683
1. Deposits	25,001	25,075	10,307
2. Borrowings	14,623	14,126	10,775
3. Subordinated debt	-	-	-
4. Cost of foreign currency swaps against foreign currency deposits / borrowings	13,151	15,128	267
5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	32	30	27
6. Expense on inter-office borrowing	388	462	307
7. Other	-	-	-
I. Net Mark-UP/Return/Interest Income (A - B)	20,218	23,129	31,258
C. Non Mark-UP/Return/Interest Income	11,304	9,255	2,498
1. Fee & Commission Income	1,553	1,654	1,381
i. Branch banking customer fees	15	21	15
ii. Consumer finance related fees	-	-	-
iii. Card related fees (debit and credit cards)	4	0	0
iv. Credit related fees	453	452	337
v. Investment banking fee	83	42	141
vi. Commission on trade	365	582	251
vii. Commission on guarantees	414	315	372
viii. Commission on cash management	19	4	25
ix. Commission on remittances including home remittances	12	40	9
x. Commission on utility bills	-	-	-
xi. Commission income - Bancassurance	-	-	-
xii. Rent on lockers	-	-	-
xiii. Commission on investments services	-	-	-
xiv. Other Commission	188	197	230
2. Dividend Income	-	-	-
3. Foreign exchange income	9,832	6,725	269
4. Income from derivatives	-	(0)	(0)
5. Gain on securities	(55)	875	846
i. Realised	(57)	1,040	896
ii. Unrealised - held for trading	3	(166)	(50)
6. Other Income	(26)	1	3
i. Rent on property	-	-	-
ii. Gain on sale of fixed assets-net	(1)	(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	(25)	2	3
II. Total Income (I + C)	31,522	32,384	33,756

1.2 Profit and Loss Accounts

Foreign Banks

(Million Rupees)

Profit/Loss Account	Jan-Mar 2024	Oct-Dec 2024	Jan-Mar 2025 P
D. Non Mark-UP/Return/Interest Expenses	2,758	4,238	2,673
1. Operating expenses	2,165	4,204	2,180
i. Total compensation expense	1,221	2,217	1,145
ii. Property expense	325	464	369
a. Rent and taxes	7	104	92
b. Insurance	5	5	4
c. Utilities cost	28	43	28
d. Lease rental	-	-	-
e. Fuel expense generators	-	-	-
f. Security (including guards)	31	44	34
g. Repair and maintenance (including janitorial charges)	72	104	76
h. Depreciation on right-of-use assets	163	122	111
i. Depreciation	20	43	24
iii. Information technology expenses	139	221	113
iv. Other operating expenses	480	1,302	553
2. Workers welfare fund	592	16	493
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)	28,764	28,146	31,083
E. Provisions / (reversals) and write offs - net	174	44	(20)
1. (Reversals) / provisions against balance with Banks	2	6	(4)
2. (Reversals) / provisions for diminution in value of investments	-	-	-
3. (Reversals) / provisions against loans & advances	173	62	(45)
4. (Reversals) / provisions against off balance sheet items	(2)	1	(0)
5. Reversals against other assets	(5)	5	(0)
6. Recovery of written off / charged off bad debts	6	(30)	30
F. Extra ordinary / unusual items	-	-	-
IV. Profit Before Taxation (III - E - F)	28,590	28,102	31,103
G. Taxation	12,913	13,912	14,226
1. Current	13,194	13,864	14,660
2. Prior	-	-	-
3. Deferred	(281)	48	(434)
V. Profit After Taxation (IV - G)	15,677	14,190	16,877
Notes on Human Resources			
Number of Employees*	370	355	358
1. Permanent	369	354	357
a. Male	285	272	276
b. Female	84	82	81
2. Contractual	1	1	1
a. Male	1	1	1
b. Female	-	-	-

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