

Scheduled Banks
Assets & Liabilities
and
Profit & Loss Accounts

1.1 Assets and Liabilities

All Banks

(Million Rupees)

Item	Sep-24	Jun-25 R	Sep-25 P
Assets			
I. Currency and Deposits	52,732,710	60,105,760	59,470,094
1. Currency	3,127,273	3,240,084	3,194,832
2. Transferable Deposits	632,558	703,385	660,257
3. Restricted/ compulsory deposits	2,277,312	2,290,056	2,349,300
4 Other Deposits	65,506	67,454	54,264
	151,896	179,189	131,011
II. Securities(other than shares)	31,306,919	36,806,140	36,175,694
1. Short-term	8,937,950	6,076,255	4,784,942
2. Long-term	22,368,969	30,729,885	31,390,752
III. Loans extended (Advances)	14,067,859	14,873,092	14,821,931
1. Short-term	8,128,722	8,798,827	8,344,814
A) Money at call	222,546	329,870	262,292
B) Reverse Repo	1,103,682	571,135	527,781
C) Bills purchased and discounted	365,857	358,740	338,303
D) Other short-term loans	6,436,637	7,539,080	7,216,439
	5,939,138	6,074,265	6,477,117
2. Long-term			
IV. Shares and other equity	668,956	786,636	844,001
1. Quoted	258,135	353,496	393,274
2. Non quoted	407,515	423,876	436,587
3. Investment fund shares	3,306	9,264	14,141
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	18,587	9,868	12,381
VII. Other accounts receivable	2,044,472	2,663,506	2,655,310
1. Trade credit and advances	-	-	-
2. Others	2,044,472	2,663,506	2,655,310
A) Dividends receivable resident sector	719	216	260
B) Settlement accounts resident sector	41,460	38,074	42,523
C) Items in the process of collection	587	372	217
D) Miscellaneous assets residents sector	1,997,555	2,618,597	2,608,055
E) Other non- resident accounts receivable	4,151	6,248	4,255
VIII. Non-financial assets	1,498,643	1,726,433	1,765,945
1. Produced assets	1,109,859	1,301,445	1,330,826
A) Tangible fixed assets	993,089	1,168,928	1,192,772
a) Dwellings	185,619	244,866	253,598
i) Building on freehold land	6,422	9,648	10,517
ii) Building on leasehold land	179,197	235,218	243,081
b) Other buildings and structures	355,155	392,129	395,348
i) Building on freehold land	109,456	120,475	122,286
ii) Building on leasehold land	245,699	271,654	273,062
c) Machinery and equipment	367,883	436,143	444,632
i) Transport equipment	33,969	44,420	46,923
ii) Furniture & Fixture	53,100	71,412	70,298
iii) Office equipment	206,550	252,915	259,001
iv) Other machinery & equipment	74,264	67,396	68,409
d) Other tangible fixed assets n.e.s	84,432	95,790	99,193
B) Intangible fixed assets	116,770	132,517	138,054
a) Computer software	81,371	97,121	102,592
b) Other intangible fixed assets n.e.s	35,399	35,396	35,462
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	357,624	392,879	399,712
A) Tangible non-produced assets	328,758	363,421	371,411
a) Land	215,581	225,442	228,128
i) Land underlying Buildings and structures	215,581	225,442	228,128
1. Freehold land	85,257	93,803	97,835
2. Leasehold land	130,324	131,639	130,293
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	113,177	137,979	143,283
B) Intangible non-produced assets	28,866	29,458	28,301
a) Leases and other transferable contracts	21,514	21,343	21,529
b) Purchased goodwill	2,213	1,860	1,860
c) Other intangible non-produced assets n.e.s	5,139	6,255	4,912
3. Capital work in progress	31,160	32,109	35,407

1.1 Assets and Liabilities

Item	All Banks		
	Sep-24	Jun-25 R	Sep-25 P
Liabilities			
I. Deposits	52,732,710	60,105,760	59,470,094
1. Transferable Deposits	32,365,350	36,486,539	35,986,191
2. Restricted/ compulsory deposits	26,631,733	30,460,270	29,685,352
3. Other deposits	508,818	680,627	535,921
II. Securities (other than shares bonds/ debentures etc.)	5,224,800	5,345,641	5,764,918
1. Short-term	124,173	118,535	112,909
2. Long-term	-	-	-
III. Loans (Borrowings)	12,839,442	14,994,400	14,515,224
1. Short-term	12,016,276	14,598,854	13,746,467
A) Money at call	217,779	442,739	733,798
B) Repurchase agreements (Repo)	10,104,457	12,606,940	11,981,551
C) Other short-term borrowings	1,694,039	1,549,175	1,031,117
2. Long-term borrowings	823,167	395,546	768,757
IV. Financial Derivatives	38,411	19,239	25,769
V. Other accounts payable	3,940,474	4,768,254	4,807,858
1. Provision for losses	972,736	987,150	1,002,811
A) Provision for loan losses-Specific	914,500	911,769	914,073
B) Provision for loan losses-General	32,793	47,756	46,794
C) Provision for other losses	25,444	27,626	41,944
2. Accumulated Depreciation	433,223	496,188	517,853
3. Other accounts payable to other resident Sectors	2,511,441	3,244,601	3,254,208
A) Dividends payable	6,576	7,362	7,694
B) Settlement accounts	33,556	37,429	37,364
C) Items in the process of collection	15,236	23,923	20,562
D) Miscellaneous liability items	2,456,072	3,175,886	3,188,587
a) <i>Suspend account</i>	146,201	145,366	163,701
b) <i>Provision for expected costs</i>	203,953	221,298	223,025
c) <i>Deferred tax liabilities</i>	42,965	57,684	66,972
d) <i>Accrued wages</i>	13,644	17,333	19,135
e) <i>Accrued rent</i>	589	563	651
f) <i>Accrued taxes</i>	732,777	900,523	907,794
g) <i>Other miscellaneous liability items</i>	1,315,942	1,833,120	1,807,310
4. Other non- resident accounts payable	23,074	40,315	32,986
A) Dividends payable non-residents	14,493	28,276	20,615
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	8,582	12,039	12,372
VI. Insurance, pension, and standardized guarantee schemes	3,424,859	3,718,793	4,022,142
VII. Shares and other equity			
1. Quoted	439,897	360,167	451,497
2. Non quoted	266,289	273,932	272,917
3. Investment fund shares	-	-	-
4. Retained earnings	567,832	580,392	716,259
5. Current year result	709,056	628,876	805,872
6. General and special reserve	922,791	1,291,155	1,239,797
7. Valuation adjustments	518,993	584,270	535,801
IX. Contingencies and Commitments³	18,774,399	17,998,529	19,085,121
1. Guarantees	3,533,015	3,475,049	3,622,192
2. Commitments	15,067,907	14,279,048	15,206,464
A) Letter of Credit	4,154,543	4,713,423	4,747,509
B) Forward Foreign Exchange Transactions	8,697,905	6,647,264	7,522,899
C) Forward government Securities Transactions	259,742	397,509	356,236
D) Derivatives	100,317	102,735	108,958
E) Forward lending	358,775	434,003	474,126
F) Operating leases	384	365	533
G) Commitments for acquisition of :	51,196	61,591	62,846
i. <i>Fixed assets</i>	39,475	47,399	46,339
ii. <i>Intangible assets</i>	11,721	14,191	16,507
H) Other commitments	1,445,045	1,922,158	1,933,357
3. Other contingent liabilities	173,477	244,432	256,465

Notes:

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

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

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

1.1.1 Assets and Liabilities

Public Sector Banks

(Million Rupees)

Item	Sep-24	Jun-25 R	Sep-25 P
Assets			
I. Currency and Deposits	11,077,033	11,452,836	11,073,603
1. Currency	559,314	596,800	466,408
2. Transferable Deposits	118,035	128,186	119,940
3. Restricted/ compulsory deposits	363,537	416,042	301,686
4 Other Deposits	-	-	-
	77,742	52,572	44,782
II. Securities(other than shares)	6,794,359	7,114,311	6,716,219
1. Short-term	1,669,557	1,818,615	1,793,012
2. Long-term	5,124,802	5,295,696	4,923,207
III. Loans extended (Advances)	3,022,515	2,913,851	3,043,580
1. Short-term	1,627,240	1,480,134	1,644,585
A) Money at call	72,304	24,557	31,183
B) Reverse Repo	494,272	62,342	133,818
C) Bills purchased and discounted	38,381	40,121	38,351
D) Other short-term loans	1,022,283	1,353,115	1,441,232
2. Long-term	1,395,276	1,433,717	1,398,995
IV. Shares and other equity	192,811	210,070	221,974
1. Quoted	88,597	109,559	121,118
2. Non quoted	104,214	100,511	100,856
3. Investment fund shares	-	-	-
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	-	-	-
VII. Other accounts receivable	318,436	409,981	412,195
1. Trade credit and advances	-	-	-
2. Others	318,436	409,981	412,195
A) Dividends receivable resident sector	-	-	-
B) Settlement accounts resident sector	135	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous assets residents sector	318,301	409,981	412,195
E) Other non- resident accounts receivable	-	-	-
VIII. Non-financial assets	189,599	207,822	213,228
1. Produced assets	91,544	100,963	103,771
A) Tangible fixed assets	86,321	95,277	97,598
a) Dwellings	9,587	10,000	10,223
i) Building on freehold land	610	594	594
ii) Building on leasehold land	8,977	9,406	9,629
b) Other buildings and structures	47,137	50,343	51,522
i) Building on freehold land	26,232	26,878	26,960
ii) Building on leasehold land	20,905	23,466	24,562
c) Machinery and equipment	22,877	26,856	27,493
i) Transport equipment	2,626	3,011	3,116
ii) Furniture & Fixtures	4,965	5,467	5,584
iii) Office equipment	8,666	10,286	10,559
iv) Other machinery & equipment	6,620	8,093	8,234
d) Other tangible fixed assets n.e.s	6,720	8,078	8,361
B) Intangible fixed assets	5,223	5,686	6,173
a) Computer software	5,223	5,686	6,173
b) Other intangible fixed assets n.e.s	-	-	-
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	96,554	105,534	108,227
A) Tangible non-produced assets	96,554	105,534	108,227
a) Land	30,214	31,587	31,924
i) Land underlying Buildings and structures	30,214	31,587	31,924
1. Freehold land	9,429	10,737	11,074
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	66,341	73,947	76,303
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	1,501	1,325	1,231

1.1.1 Assets and Liabilities

Public Sector Banks

(Million Rupees)

Item	Sep-24	Jun-25 R	Sep-25 P
Liabilities			
I. Deposits	11,077,033	11,452,836	11,073,603
1. Transferable Deposits	6,500,497	7,464,578	6,965,428
2. Restricted/ compulsory deposits	4,883,722	5,392,825	4,877,097
3. Other deposits	39,134	34,674	29,273
	1,577,642	2,037,079	2,059,057
II. Securities (other than shares bonds/ debentures etc.)	-	-	-
1. Short-term	-	-	-
2. Long-term	-	-	-
III. Loans (Borrowings)	3,180,003	2,199,641	2,345,654
1. Short-term	3,146,440	2,166,304	2,307,915
A) Money at call	42,232	45,491	44,438
B) Repurchase agreements (Repo)	2,954,107	1,962,678	2,106,539
C) Other short-term borrowings	150,100	158,136	156,938
	33,563	33,337	37,739
2. Long-term borrowings			
IV. Financial Derivatives			
V. Other accounts payable	709,549	1,042,426	967,317
1. Provision for losses	328,665	307,908	308,677
A) Provision for loan losses-Specific	320,154	297,904	299,916
B) Provision for loan losses-General	3,173	3,164	3,164
C) Provision for other losses	5,338	6,841	5,597
2. Accumulated Depreciation	47,418	53,317	55,993
3. Other accounts payable to other resident Sectors	333,465	681,201	602,647
A) Dividends payable	3	3	3
B) Settlement accounts	8,549	11,009	9,934
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items	324,913	670,189	592,710
a) <i>Suspense account</i>	31,072	31,188	32,258
b) <i>Provision for expected costs</i>	12,989	13,491	13,812
c) <i>Deferred tax liabilities</i>	-	-	-
d) <i>Accrued wages</i>	-	-	-
e) <i>Accrued rent</i>	-	-	-
f) <i>Accrued taxes</i>	47,125	57,458	57,911
g) <i>Other miscellaneous liability items</i>	233,727	568,051	488,729
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	686,985	746,191	795,205
1. Quoted	67,963	65,570	65,570
2. Non quoted	153,838	153,544	153,544
3. Investment fund shares	-	-	-
4. Retained earnings	230,538	267,966	264,736
5. Current year result	42,253	56,065	92,057
6. General and special reserve	112,691	121,738	122,842
7. Valuation adjustments	79,703	81,307	96,456
IX. Contingencies and Commitments³	3,510,549	4,141,103	4,165,172
1. Guarantees	705,590	682,388	757,257
2. Commitments	2,777,279	3,339,852	3,290,406
A) Letter of Credit	1,729,781	2,085,799	2,027,247
B) Forward Foreign Exchange Transactions	831,323	1,101,805	1,155,065
C) Forward government Securities Transections	54,906	62,722	37,080
D) Derivatives	-	-	-
E) Forward lending	81,709	44,848	37,813
F) Operating leases	-	-	-
G) Commitments for acquisition of :	1,778	2,936	3,155
i. <i>Fixed assets</i>	1,402	2,740	2,919
ii. <i>Intangible assets</i>	375	195	236
H) Other commitments	77,781	41,743	30,046
3. Other contingent liabilities	27,680	118,863	117,509

Notes:

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

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

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

1.1.2 Assets and Liabilities

Domestic Private Banks

(Million Rupees)

Item	Sep-24	Jun-25	Sep-25 P
Assets			
I. Currency and Deposits	39,471,679	46,819,403	46,651,041
1. Currency	2,389,948	2,479,268	2,563,352
2. Transferable Deposits	51,744	574,567	539,752
3. Restricted/ compulsory deposits	1,802,045	1,778,079	1,937,364
4 Other Deposits	6	7	7
	74,153	126,616	86,228
II. Securities(other than shares)	23,408,851	28,693,513	28,414,391
1. Short-term	6,178,766	3,328,913	2,051,554
2. Long-term	17,230,085	25,364,600	26,362,837
III. Loans extended (Advances)	10,174,311	11,324,745	11,263,292
1. Short-term	6,000,444	6,689,283	6,190,117
A) Money at call	150,242	304,816	230,410
B) Reverse Repo	174,846	312,141	298,511
C) Bills purchased and discounted	319,887	302,820	298,083
D) Other short-term loans	5,355,469	5,769,506	5,363,114
2. Long-term	4,173,868	4,635,462	5,073,175
IV. Shares and other equity	476,145	576,566	622,027
1. Quoted	169,538	243,938	272,155
2. Non quoted	303,301	323,364	335,731
3. Investment fund shares	3,306	9,264	14,141
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	16,602	8,169	10,249
VII. Other accounts receivable	1,704,261	2,226,706	2,232,897
1. Trade credit and advances	-	-	-
2. Others	1,704,261	2,226,706	2,232,897
A) Dividends receivable resident sector	719	216	260
B) Settlement accounts resident sector	41,325	38,074	42,523
C) Items in the process of collection	587	372	217
D) Miscellaneous assets residents sector	1,657,493	2,181,809	2,185,652
E) Other non- resident accounts receivable	4,138	6,236	4,245
VIII. Non-financial assets	1,301,561	1,510,436	1,544,835
1. Produced assets	1,014,074	1,196,477	1,222,972
A) Tangible fixed assets	903,058	1,070,195	1,091,702
a) Dwellings	175,619	234,223	242,732
i) Building on freehold land	5,812	9,054	9,923
ii) Building on leasehold land	169,807	225,169	232,809
b) Other buildings and structures	307,067	340,836	342,877
i) Building on freehold land	83,224	93,598	95,326
ii) Building on leasehold land	223,843	247,239	247,551
c) Machinery and equipment	343,752	407,764	415,600
i) Transport equipment	31,084	40,950	43,348
ii) Furniture & Fixtures	47,937	65,745	64,509
iii) Office equipment	197,533	242,235	247,903
iv) Other machinery & equipment	67,198	58,833	59,841
d) Other tangible fixed assets n.e.s	76,620	87,373	90,493
B) Intangible fixed assets	111,016	126,282	131,269
a) Computer software	76,112	91,380	96,371
b) Other intangible fixed assets n.e.s	34,905	34,902	34,899
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	258,294	283,174	287,774
A) Tangible non-produced assets	229,428	253,871	259,473
a) Land	185,367	193,855	196,204
i) Land underlying Buildings and structures	185,367	193,855	196,204
1. Freehold land	75,828	83,066	86,761
2. Leasehold land	109,539	110,790	109,444
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	44,061	60,015	63,268
B) Intangible non-produced assets	28,866	29,304	28,301
a) Leases and other transferable contracts	21,514	21,343	21,529
b) Purchased goodwill	2,213	1,860	1,860
c) Other intangible non-produced assets n.e.s	5,139	6,101	4,912
3. Capital work in progress	29,193	30,785	34,089

1.1.2 Assets and Liabilities

Domestic Private Banks

(Million Rupees)

Item	Sep-24	Jun-25	Sep-25 P
Liabilities			
I. Deposits	39,471,679	46,819,403	46,651,041
1. Transferable Deposits	24,983,222	28,118,620	28,099,275
2. Restricted/ compulsory deposits	20,952,759	24,247,031	23,975,043
3. Other deposits	426,672	605,081	465,934
	3,603,791	3,266,508	3,658,298
II. Securities (other than shares bonds/ debentures etc.)	124,173	118,535	112,909
1. Short-term	-	-	-
2. Long-term	124,173	118,535	112,909
III. Loans (Borrowings)	8,658,425	12,139,413	11,599,455
1. Short-term	8,231,876	11,777,203	11,237,742
A) Money at call	175,547	397,248	689,360
B) Repurchase agreements (Repo)	7,126,039	10,612,651	9,875,012
C) Other short-term borrowings	930,290	767,305	673,370
2. Long-term borrowings	426,549	362,209	361,712
IV. Financial Derivatives	35,776	17,595	23,232
V. Other accounts payable	3,130,573	3,670,132	3,794,667
1. Provision for losses	643,024	677,489	691,924
A) Provision for loan losses-Specific	594,249	613,769	614,060
B) Provision for loan losses-General	29,402	44,584	43,622
C) Provision for other losses	19,374	19,137	34,241
2. Accumulated Depreciation	382,459	439,960	459,183
3. Other accounts payable to other resident Sectors	2,082,106	2,512,464	2,610,735
A) Dividends payable	6,574	7,359	7,692
B) Settlement accounts	24,858	25,994	27,590
C) Items in the process of collection	15,236	23,923	20,562
D) Miscellaneous liability items	2,035,438	2,455,188	2,554,891
a) <i>Suspense account</i>	76,275	111,032	127,476
b) <i>Provision for expected costs</i>	190,963	207,807	209,214
c) <i>Deferred tax liabilities</i>	39,335	57,472	66,474
d) <i>Accrued wages</i>	4,883	3,908	5,153
e) <i>Accrued rent</i>	589	563	651
f) <i>Accrued taxes</i>	686,106	841,166	848,132
g) <i>Other miscellaneous liability items</i>	1,037,286	1,233,240	1,297,793
4. Other non- resident accounts payable	22,983	40,218	32,825
A) Dividends payable non-residents	14,493	28,276	20,615
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	8,491	11,942	12,210
VI. Insurance, pension, and standardized guarantee schemes	-	-	-
VII. Shares and other equity	2,539,509	2,755,108	3,021,503
1. Quoted	371,934	294,597	385,927
2. Non quoted	40,139	46,161	45,707
3. Investment fund shares	-	-	-
4. Retained earnings	257,846	193,880	356,302
5. Current year result	630,736	548,403	677,383
6. General and special reserve	810,111	1,169,427	1,116,966
7. Valuation adjustments	428,743	502,640	439,219
IX. Contingencies and Commitments³	10,981,539	11,462,380	12,807,641
1. Guarantees	2,315,240	2,126,317	2,438,447
2. Commitments	8,520,892	9,210,893	10,230,634
A) Letter of Credit	2,394,773	2,597,274	2,696,548
B) Forward Foreign Exchange Transactions	4,205,911	3,940,927	4,778,434
C) Forward government Securities Transections	202,276	334,788	319,157
D) Derivatives	100,317	102,735	108,958
E) Forward lending	248,335	362,484	407,843
F) Operating leases	384	365	533
G) Commitments for acquisition of :	48,696	58,518	59,642
i. <i>Fixed assets</i>	37,350	44,522	43,371
ii. <i>Intangible assets</i>	11,346	13,996	16,271
H) Other commitments	1,320,199	1,813,802	1,859,519
3. Other contingent liabilities	145,407	125,171	138,561

Notes:

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

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

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

1.1.3 Assets and Liabilities

Foreign Banks

(Million Rupees)

Item	Sep-24	Jun-25	Sep-25 P
Assets			
I. Currency and Deposits	2,183,998	1,833,521	1,745,449
1. Currency	178,011	164,016	165,072
2. Transferable Deposits	780	632	564
3. Restricted/ compulsory deposits	111,731	95,935	110,250
4 Other Deposits	65,500	67,448	54,258
	1	1	1
II. Securities(other than shares)	1,103,710	998,316	1,045,084
1. Short-term	1,089,627	928,727	940,376
2. Long-term	14,083	69,589	104,709
III. Loans extended (Advances)	871,033	634,496	515,059
1. Short-term	501,039	629,409	510,112
A) Money at call	-	497	699
B) Reverse Repo	434,564	196,653	95,452
C) Bills purchased and discounted	7,589	15,800	1,869
D) Other short-term loans	58,885	416,459	412,092
2. Long-term	369,994	5,087	4,947
IV. Shares and other equity			
1. Quoted	-	-	-
2. Non quoted	-	-	-
3. Investment fund shares	-	-	-
V. Insurance Technical Reserve			
VI. Financial Derivatives	1,985	1,699	2,132
VII. Other accounts receivable	21,775	26,819	10,219
1. Trade credit and advances	-	-	-
2. Others	21,775	26,819	10,219
A) Dividends receivable resident sector	-	-	-
B) Settlement accounts resident sector	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous assets residents sector	21,762	26,806	10,209
E) Other non- resident accounts receivable	13	12	10
VIII. Non-financial assets			
1. Produced assets			
A) Tangible fixed assets			
a) Dwellings	413	644	644
i) Building on freehold land	-	-	-
ii) Building on leasehold land	413	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	1,255	1,523	1,539
i) Transport equipment	259	459	459
ii) Furniture & Fixtures	198	200	205
iii) Office equipment	351	394	539
iv) Other machinery & equipment	447	469	335
d) Other tangible fixed assets n.e.s	1,091	340	340
B) Intangible fixed assets	531	549	612
a) Computer software	36	54	49
b) Other intangible fixed assets n.e.s	495	495	563
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets			
A) Tangible non-produced assets	2,776	4,170	3,712
a) Land	2,776	4,016	3,712
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	2,776	4,016	3,712
B) Intangible non-produced assets			
a) Leases and other transferable contracts	-	154	-
b) Purchased goodwill	-	-	-
c) Other intangible non-produced assets n.e.s	-	154	-
3. Capital work in progress	467	-	87

1.1.3 Assets and Liabilities

Foreign Banks

(Million Rupees)

Item	Sep-24	Jun-25	Sep-25 P
Liabilities			
I. Deposits	2,183,998	1,833,521	1,745,449
1. Transferable Deposits	881,631	903,342	921,488
2. Restricted/ compulsory deposits	795,252	820,414	833,211
3. Other deposits	43,012	40,873	40,714
	43,367	42,054	47,563
II. Securities (other than shares bonds/ debentures etc.)	-	-	-
1. Short-term	-	-	-
2. Long-term	-	-	-
III. Loans (Borrowings)	1,001,014	655,346	570,116
1. Short-term	637,960	655,346	200,809
A) Money at call	-	-	-
B) Repurchase agreements (Repo)	24,311	31,612	-
C) Other short-term borrowings	613,649	623,734	200,809
	363,055	-	369,306
2. Long-term borrowings			
IV. Financial Derivatives	2,635	1,644	2,537
V. Other accounts payable	100,353	55,695	45,875
1. Provision for losses	1,046	1,753	2,210
A) Provision for loan losses-Specific	97	97	97
B) Provision for loan losses-General	218	8	8
C) Provision for other losses	732	1,648	2,105
2. Accumulated Depreciation	3,346	2,911	2,677
3. Other accounts payable to other resident Sectors	95,869	50,935	40,826
A) Dividends payable	-	-	-
B) Settlement accounts	149	426	(160)
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items	95,720	50,509	40,986
a) <i>Suspense account</i>	38,854	3,146	3,967
b) <i>Provision for expected costs</i>	-	-	-
c) <i>Deferred tax liabilities</i>	3,630	212	498
d) <i>Accrued wages</i>	8,761	13,424	13,982
e) <i>Accrued rent</i>	-	-	-
f) <i>Accrued taxes</i>	(454)	1,899	1,751
g) <i>Other miscellaneous liability items</i>	44,930	31,828	20,788
4. Other non- resident accounts payable	91	96	161
A) Dividends payable non-residents	-	-	-
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	91	96	161
VI. Insurance, pension, and standardized guarantee schemes			
VII. Shares and other equity	198,365	217,495	205,434
1. Quoted	-	-	-
2. Non quoted	72,313	74,228	73,666
3. Investment fund shares	-	-	-
4. Retained earnings	79,448	118,546	95,220
5. Current year result	36,067	24,408	36,433
6. General and special reserve	(10)	(10)	(10)
7. Valuation adjustments	10,548	324	126
IX. Contingencies and Commitments³	4,282,311	2,395,046	2,112,308
1. Guarantees	512,185	666,345	426,489
2. Commitments	3,769,736	1,728,303	1,685,425
A) Letter of Credit	29,989	30,351	23,714
B) Forward Foreign Exchange Transactions	3,660,670	1,604,531	1,589,399
C) Forward government Securities Transactions	2,560	-	-
D) Derivatives	-	-	-
E) Forward lending	28,730	26,671	28,469
F) Operating leases	-	-	-
G) Commitments for acquisition of :	723	137	50
i. <i>Fixed assets</i>	723	137	50
ii. <i>Intangible assets</i>	-	-	-
H) Other commitments	47,064	66,613	43,793
3. Other contingent liabilities	390	398	395

Notes:

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

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

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

1.2 Profit and Loss Accounts

All Banks

(Million Rupees)

Profit/Loss Account	Jul-Sep 2024	Apr-Jun 2025 R	Jul-Sep 2025 P
A. Mark-Up/Return/Interest Earned	2,899,674	1,866,078	1,945,700
1. Loans and advances	581,260	407,182	417,634
2. Investments	1,863,878	1,129,972	1,198,126
3. Lendings to financial institutions	40,030	21,584	16,630
4. Balances with banks	4,214	3,666	5,904
5. Income from inter-office lending	401,939	298,062	301,632
6. Other	8,351	5,612	5,773
B. Mark-Up/Return/Interest Expensed	2,276,717	1,278,791	1,316,026
1. Deposits	1,046,741	509,728	556,897
2. Borrowings	712,535	381,978	354,888
3. Subordinated debt	13,715	6,789	7,170
4. Cost of foreign currency swaps against foreign currency deposits / borrowings	35,469	23,631	16,126
5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	8,929	9,612	10,319
6. Expense on inter-office borrowing	401,827	298,062	301,631
7. Other	57,501	48,991	68,994
I. Net Mark-Up/Return/Interest Income (A - B)	622,956	587,287	629,674
C. Non Mark-Up/Return/Interest Income	155,914	155,975	152,240
1. Fee & Commission Income	75,342	75,929	77,088
<i>i. Branch banking customer fees</i>	7,820	7,898	8,479
<i>ii. Consumer finance related fees</i>	2,738	2,561	6,902
<i>iii. Card related fees (debit and credit cards)</i>	23,802	21,978	26,678
<i>iv. Credit related fees</i>	1,789	1,644	2,367
<i>v. Investment banking fee</i>	1,501	2,078	2,164
<i>vi. Commission on trade</i>	15,177	13,531	14,731
<i>vii. Commission on guarantees</i>	4,354	5,173	4,753
<i>viii. Commission on cash management</i>	2,676	2,446	1,926
<i>ix. Commission on remittances including home remittances</i>	6,816	3,970	709
<i>x. Commission on utility bills</i>	173	173	182
<i>xi. Commission income - Bancassurance</i>	1,655	1,602	1,587
<i>xii. Rent on lockers</i>	547	123	1,218
<i>xiii. Commission on investments services</i>	264	265	177
<i>xiv. Other Commission</i>	6,029	7,487	5,215
2. Dividend Income	7,704	7,837	7,032
3. Foreign exchange income	14,003	33,442	33,696
4. Income from derivatives	2,730	(289)	1,739
5. Gain on securities	45,319	33,924	29,682
<i>i. Realised</i>	38,462	31,088	25,321
<i>ii. Unrealised - held for trading</i>	6,857	2,836	4,361
6. Other Income	10,817	5,132	3,003
<i>i. Rent on property</i>	302	280	251
<i>ii. Gain on sale of fixed assets-net</i>	1,514	1,273	1,162
<i>iii. Loss on termination of lease liability against right of use assets</i>	433	485	473
<i>iv. Gain on sale of non banking assets - net</i>	54	12	180
<i>v. Other</i>	8,515	3,081	936
II. Total Income (I + C)	778,871	743,262	781,914

1.2 Profit and Loss Accounts

All Banks

(Million Rupees)

Profit/Loss Account	Jul-Sep 2024	Apr-Jun 2025 R	Jul-Sep 2025 P
D. Non Mark-UP/Return/Interest Expenses	329,983	340,150	377,809
1. Operating expenses	319,693	331,046	368,276
i. Total compensation expense	141,582	137,362	157,713
ii. Property expense	52,959	50,535	69,362
a. <i>Rent and taxes</i>	2,173	4,529	6,362
b. <i>Insurance</i>	389	308	319
c. <i>Utilities cost</i>	16,215	10,048	14,673
d. <i>Lease rental</i>	5	52	-
e. <i>Fuel expense generators</i>	1,213	1,004	1,191
f. <i>Security (including guards)</i>	8,485	8,874	10,622
g. <i>Repair and maintenance (including janitorial charges)</i>	6,055	7,017	11,576
h. <i>Depreciation on right-of-use assets</i>	11,242	11,370	12,292
i. <i>Depreciation</i>	7,181	7,332	12,328
iii. Information technology expenses	29,607	33,127	31,176
iv. Other operating expenses	95,545	110,022	110,026
2. Workers welfare fund	8,689	7,625	7,698
3. Other charges	1,600	1,479	1,835
i. Penalties imposed by State Bank of Pakistan	1,152	627	1,115
ii. Penalties imposed by other regulatory bodies (to be specified)	-	0	-
iii. Others (to be specified, if material)	448	852	720
III. Profit before provisions (II - D)	448,888	403,112	404,105
E. Provisions / (reversals) and write offs - net	39,796	(8,392)	265
1. (Reversals) / provisions against balance with Banks	111	(1,972)	(431)
2. (Reversals) / provisions for diminution in value of investments	(592)	(762)	(1,270)
3. (Reversals) / provisions against loans & advances	41,356	2,299	(1,416)
4. (Reversals) / provisions against off balance sheet items	1,361	(3,267)	4,551
5. Reversals against other assets	133	(236)	1,690
6. Recovery of written off / charged off bad debts	(2,575)	(4,454)	(2,860)
F. Extra ordinary / unusual items	-	-	-
IV. Profit Before Taxation (III - E - F)	409,092	411,504	403,840
G. Taxation	214,170	237,218	196,728
1. Current	234,326	236,423	197,995
2. Prior	189	24,309	(577)
3. Deferred	(20,344)	(23,514)	(690)
V. Profit After Taxation (IV - G)	194,922	174,286	207,113

Notes on Human Resources

Number of Employees*

1. Permanent	210,659	223,881	228,045
a. Male	186,188	197,933	201,399
<i>of which: Branch Managers</i>	149,890	158,298	160,669
b. Female	36,298	39,635	40,730
<i>of which: Branch Managers</i>	949	1,048	1,035
2. Contractual	24,471	25,948	26,646
a. Male	21,743	22,844	23,595
<i>of which: Branch Managers</i>	478	504	520
b. Female	2,728	3,104	3,051
<i>of which: Branch Managers</i>	25	24	25

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

1.2 Profit and Loss Accounts

Public Sector Banks

(Million Rupees)

Profit/Loss Account	Jul-Sep 2024	Apr-Jun 2025 R	Jul-Sep 2025 P
A. Mark-Up/Return/Interest Earned			
1. Loans and advances	92,807	79,247	79,989
2. Investments	327,182	215,741	207,928
3. Lendings to financial institutions	4,585	2,450	2,016
4. Balances with banks	1,194	1,546	3,225
5. Income from inter-office lending	125,476	92,313	88,951
6. Other	2,837	3,557	3,642
B. Mark-Up/Return/Interest Expensed	491,478	299,916	285,754
1. Deposits	201,871	118,267	115,275
2. Borrowings	156,721	83,849	75,414
3. Subordinated debt	1,723	1,060	1,016
4. Cost of foreign currency swaps against foreign currency deposits / borrowings	4,809	3,545	4,167
5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	867	876	926
6. Expense on inter-office borrowing	125,476	92,313	88,951
7. Other	10	6	5
I. Net Mark-Up/Return/Interest Income (A - B)	62,604	94,938	99,997
C. Non Mark-Up/Return/Interest Income	25,118	23,858	23,260
1. Fee & Commission Income	8,590	11,013	9,015
<i>i. Branch banking customer fees</i>	571	516	422
<i>ii. Consumer finance related fees</i>	369	343	406
<i>iii. Card related fees (debit and credit cards)</i>	2,910	1,919	2,262
<i>iv. Credit related fees</i>	227	714	717
<i>v. Investment banking fee</i>	191	183	355
<i>vi. Commission on trade</i>	984	1,238	933
<i>vii. Commission on guarantees</i>	324	1,198	446
<i>viii. Commission on cash management</i>	61	79	75
<i>ix. Commission on remittances including home remittances</i>	621	237	182
<i>x. Commission on utility bills</i>	6	6	7
<i>xi. Commission income - Bancassurance</i>	145	145	212
<i>xii. Rent on lockers</i>	23	21	22
<i>xiii. Commission on investments services</i>	-	-	-
<i>xiv. Other Commission</i>	2,156	4,413	2,977
2. Dividend Income	1,250	1,499	952
3. Foreign exchange income	1,321	1,865	2,462
4. Income from derivatives	-	-	-
5. Gain on securities	13,237	9,221	10,198
<i>i. Realised</i>	13,073	7,791	6,169
<i>ii. Unrealised - held for trading</i>	164	1,430	4,029
6. Other Income	719	260	632
<i>i. Rent on property</i>	55	69	(5)
<i>ii. Gain on sale of fixed assets-net</i>	13	95	182
<i>iii. Loss on termination of lease liability against right of use assets</i>	18	13	85
<i>iv. Gain on sale of non banking assets - net</i>	7	8	180
<i>v. Other</i>	627	75	190
II. Total Income (I + C)	87,722	118,796	123,257

1.2 Profit and Loss Accounts

Public Sector Banks

(Million Rupees)

Profit/Loss Account	Jul-Sep 2024	Apr-Jun 2025 R	Jul-Sep 2025 P
D. Non Mark-UP/Return/Interest Expenses			
1. Operating expenses			
i. Total compensation expense	45,109	54,729	53,486
ii. Property expense	26,620	30,527	28,945
a. <i>Rent and taxes</i>	6,347	6,759	6,933
b. <i>Insurance</i>	238	472	427
c. <i>Utilities cost</i>	43	66	65
d. <i>Lease rental</i>	2,331	1,686	2,184
e. <i>Fuel expense generators</i>	5	52	-
f. <i>Security (including guards)</i>	4	3	4
g. <i>Repair and maintenance (including janitorial charges)</i>	1,210	1,555	1,399
h. <i>Depreciation on right-of-use assets</i>	532	815	644
i. <i>Depreciation</i>	1,456	1,542	1,591
iii. Information technology expenses	528	568	619
iv. Other operating expenses	2,799	5,306	4,352
2. Workers welfare fund	9,344	12,138	13,256
3. Other charges	289	408	250
i. Penalties imposed by State Bank of Pakistan	(120)	130	109
ii. Penalties imposed by other regulatory bodies (to be specified)	10	4	20
iii. Others (to be specified, if material)	-	-	-
III. Profit before provisions (II - D)	42,444	63,528	69,412
E. Provisions / (reversals) and write offs - net	78	(6,226)	(2,239)
1. (Reversals) / provisions against balance with Banks	(413)	(4)	1
2. (Reversals) / provisions for diminution in value of investments	(1,127)	(716)	(3,191)
3. (Reversals) / provisions against loans & advances	3,420	(2,058)	2,236
4. (Reversals) / provisions against off balance sheet items	10	37	(8)
5. Reversals against other assets	109	(248)	453
6. Recovery of written off / charged off bad debts	(1,921)	(3,237)	(1,730)
F. Extra ordinary / unusual items	-	-	-
IV. Profit Before Taxation (III - E - F)	42,366	69,754	71,650
G. Taxation	19,775	38,336	36,674
1. Current	19,569	34,667	35,302
2. Prior	5	183	-
3. Deferred	201	3,486	1,372
V. Profit After Taxation (IV - G)	22,591	31,418	34,976

Notes on Human Resources

Number of Employees*

1. Permanent	39,943	40,782	40,922
a. Male	31,640	32,482	32,649
<i>of which: Branch Managers</i>	27,173	27,623	27,726
b. Female	2,882	2,969	2,968
<i>of which: Branch Managers</i>	4,467	4,859	4,923
2. Contractual	8,303	8,300	8,273
a. Male	7,482	7,406	7,374
<i>of which: Branch Managers</i>	410	413	414
b. Female	821	894	899
<i>of which: Branch Managers</i>	24	24	24

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

1.2 Profit and Loss Accounts

Domestic Private Banks

(Million Rupees)

Profit/Loss Account	Jul-Sep 2024	Apr-Jun 2025 R	Jul-Sep 2025 P
A. Mark-Up/Return/Interest Earned	2,260,859	1,431,265	1,519,648
1. Loans and advances	476,841	325,618	331,488
2. Investments	1,485,267	884,924	961,136
3. Lendings to financial institutions	14,970	11,538	10,049
4. Balances with banks	2,695	1,910	2,388
5. Income from inter-office lending	275,593	205,240	212,475
6. Other	5,493	2,036	2,112
B. Mark-Up/Return/Interest Expensed	1,730,741	956,862	1,015,344
1. Deposits	815,180	382,049	431,852
2. Borrowings	540,514	293,008	274,554
3. Subordinated debt	11,992	5,729	6,153
4. Cost of foreign currency swaps against foreign currency deposits / borrowings	22,051	13,154	11,959
5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	8,032	8,697	9,362
6. Expense on inter-office borrowing	275,481	205,240	212,475
7. Other	57,490	48,985	68,989
I. Net Mark-Up/Return/Interest Income (A - B)	530,118	474,403	504,303
C. Non Mark-Up/Return/Interest Income	139,450	124,133	125,347
1. Fee & Commission Income	65,377	63,759	66,394
<i>i. Branch banking customer fees</i>	7,232	7,369	8,041
<i>ii. Consumer finance related fees</i>	2,369	7,219	6,496
<i>iii. Card related fees (debit and credit cards)</i>	20,892	20,059	24,416
<i>iv. Credit related fees</i>	1,109	929	1,128
<i>v. Investment banking fee</i>	1,299	1,830	1,787
<i>vi. Commission on trade</i>	13,930	11,899	13,373
<i>vii. Commission on guarantees</i>	3,600	3,534	3,810
<i>viii. Commission on cash management</i>	2,572	2,336	1,841
<i>ix. Commission on remittances including home remittances</i>	6,182	3,720	516
<i>x. Commission on utility bills</i>	167	166	175
<i>xi. Commission income - Bancassurance</i>	1,510	1,456	1,375
<i>xii. Rent on lockers</i>	524	101	1,196
<i>xiii. Commission on investments services</i>	264	265	177
<i>xiv. Other Commission</i>	3,726	2,874	2,063
2. Dividend Income	6,453	6,338	6,080
3. Foreign exchange income	23,482	26,108	29,404
4. Income from derivatives	2,695	(289)	1,739
5. Gain on securities	31,346	23,346	19,377
<i>i. Realised</i>	24,840	21,996	19,041
<i>ii. Unrealised - held for trading</i>	6,506	1,350	336
6. Other Income	10,097	4,871	2,353
<i>i. Rent on property</i>	247	211	256
<i>ii. Gain on sale of fixed assets-net</i>	1,501	1,179	966
<i>iii. Loss on termination of lease liability against right of use assets</i>	414	473	388
<i>iv. Gain on sale of non banking assets - net</i>	48	3	-
<i>v. Other</i>	7,887	3,005	743
II. Total Income (I + C)	669,569	598,535	629,650

1.2 Profit and Loss Accounts Domestic Private Banks

(Million Rupees)

Profit/Loss Account	Jul-Sep 2024	Apr-Jun 2025 R	Jul-Sep 2025 P
D. Non Mark-UP/Return/Interest Expenses	281,837	281,721	321,039
1. Operating expenses	272,131	273,597	312,575
i. Total compensation expense	113,774	105,586	127,440
ii. Property expense	46,174	43,318	61,852
a. <i>Rent and taxes</i>	1,825	4,066	5,840
b. <i>Insurance</i>	344	238	250
c. <i>Utilities cost</i>	13,842	8,336	12,457
d. <i>Lease rental</i>	-	-	-
e. <i>Fuel expense generators</i>	1,209	1,001	1,187
f. <i>Security (including guards)</i>	7,239	7,272	9,193
g. <i>Repair and maintenance (including janitorial charges)</i>	5,427	6,103	10,807
h. <i>Depreciation on right-of-use assets</i>	9,666	9,657	10,521
i. <i>Depreciation</i>	6,621	6,645	11,597
iii. Information technology expenses	26,592	27,674	26,550
iv. Other operating expenses	85,591	97,020	96,734
2. Workers welfare fund	7,988	6,774	6,739
3. Other charges	1,719	1,349	1,725
i. Penalties imposed by State Bank of Pakistan	1,142	623	1,095
ii. Penalties imposed by other regulatory bodies (to be specified)	-	0	-
iii. Others (to be specified, if material)	577	725	630
III. Profit before provisions (II - D)	387,731	316,815	308,611
E. Provisions / (reversals) and write offs - net	39,590	(2,632)	3,360
1. (Reversals) / provisions against balance with Banks	530	(1,973)	(430)
2. (Reversals) / provisions for diminution in value of investments	535	(46)	1,921
3. (Reversals) / provisions against loans & advances	37,797	3,849	(2,848)
4. (Reversals) / provisions against off balance sheet items	1,352	(3,318)	4,591
5. Reversals against other assets	29	74	1,258
6. Recovery of written off / charged off bad debts	(653)	(1,218)	(1,133)
F. Extra ordinary / unusual items	-	-	-
IV. Profit Before Taxation (III - E - F)	348,141	319,446	305,251
G. Taxation	184,458	185,565	146,714
1. Current	204,692	187,683	149,540
2. Prior	184	24,534	(577)
3. Deferred	(20,418)	(26,652)	(2,249)
V. Profit After Taxation (IV - G)	163,683	133,881	158,537

Notes on Human Resources

Number of Employees*

1. Permanent	170,359	182,745	186,772
a. Male	154,191	165,098	168,400
<i>of which: Branch Managers</i>	122,442	130,404	132,674
b. Female	31,749	34,694	35,726
<i>of which: Branch Managers</i>	751	845	867
2. Contractual	16,168	17,647	18,372
a. Male	14,261	15,437	16,220
<i>of which: Branch Managers</i>	68	91	106
b. Female	1,907	2,210	2,152
<i>of which: Branch Managers</i>	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	Jul-Sep 2024	Apr-Jun 2025 R	Jul-Sep 2025 P
A. Mark-Up/Return/Interest Earned			
1. Loans and advances	11,612	2,318	6,157
2. Investments	51,430	29,308	29,063
3. Lendings to financial institutions	20,476	7,596	4,565
4. Balances with banks	325	210	291
5. Income from inter-office lending	870	509	206
6. Other	21	19	18
B. Mark-Up/Return/Interest Expensed	54,499	22,013	14,928
1. Deposits	29,690	9,412	9,771
2. Borrowings	15,300	5,121	4,920
3. Subordinated debt	-	-	-
4. Cost of foreign currency swaps against foreign currency deposits / borrowings	8,609	6,933	-
5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	30	39	31
6. Expense on inter-office borrowing	870	509	206
7. Other	-	-	-
I. Net Mark-Up/Return/Interest Income (A - B)	30,235	17,946	25,373
C. Non Mark-Up/Return/Interest Income	(8,654)	7,985	3,633
1. Fee & Commission Income			
<i>i. Branch banking customer fees</i>	1,376	1,157	1,679
<i>ii. Consumer finance related fees</i>	17	14	17
<i>iii. Card related fees (debit and credit cards)</i>	0	0	0
<i>iv. Credit related fees</i>	452	0	521
<i>v. Investment banking fee</i>	11	65	22
<i>vi. Commission on trade</i>	263	394	425
<i>vii. Commission on guarantees</i>	430	442	497
<i>viii. Commission on cash management</i>	43	30	10
<i>ix. Commission on remittances including home remittances</i>	12	13	11
<i>x. Commission on utility bills</i>	-	-	-
<i>xi. Commission income - Bancassurance</i>	-	-	-
<i>xii. Rent on lockers</i>	-	-	-
<i>xiii. Commission on investments services</i>	-	-	-
<i>xiv. Other Commission</i>	147	200	175
2. Dividend Income	-	-	-
3. Foreign exchange income	(10,800)	5,470	1,830
4. Income from derivatives	35	0	(0)
5. Gain on securities	735	1,357	107
<i>i. Realised</i>	548	1,300	110
<i>ii. Unrealised - held for trading</i>	187	57	(4)
6. Other Income	1	1	18
<i>i. Rent on property</i>	-	-	-
<i>ii. Gain on sale of fixed assets-net</i>	(0)	-	14
<i>iii. Loss on termination of lease liability against right of use assets</i>	-	-	-
<i>iv. Gain on sale of non banking assets - net</i>	-	-	-
<i>v. Other</i>	1	1	4
II. Total Income (I + C)	21,581	25,931	29,006

1.2 Profit and Loss Accounts Foreign Banks

(Million Rupees)

Profit/Loss Account	Jul-Sep 2024	Apr-Jun 2025 R	Jul-Sep 2025 P
D. Non Mark-UP/Return/Interest Expenses	2,868	3,162	2,924
1. Operating expenses	2,454	2,719	2,215
i. Total compensation expense	1,188	1,249	1,327
ii. Property expense	438	458	577
a. <i>Rent and taxes</i>	110	(8)	95
b. <i>Insurance</i>	3	5	4
c. <i>Utilities cost</i>	42	25	32
d. <i>Lease rental</i>	-	-	-
e. <i>Fuel expense generators</i>	-	-	-
f. <i>Security (including guards)</i>	35	47	29
g. <i>Repair and maintenance (including janitorial charges)</i>	96	99	125
h. <i>Depreciation on right-of-use assets</i>	120	170	180
i. <i>Depreciation</i>	32	119	113
iii. Information technology expenses	217	148	274
iv. Other operating expenses	610	864	36
2. Workers welfare fund	413	443	709
3. Other charges	1	-	-
i. Penalties imposed by State Bank of Pakistan	-	-	-
ii. Penalties imposed by other regulatory bodies (to be specified)	-	-	-
iii. Others (to be specified, if material)	1	-	-
III. Profit before provisions (II - D)	18,713	22,769	26,082
E. Provisions / (reversals) and write offs - net	127	465	(857)
1. (Reversals) / provisions against balance with Banks	(5)	4	(2)
2. (Reversals) / provisions for diminution in value of investments	-	-	-
3. (Reversals) / provisions against loans & advances	139	508	(803)
4. (Reversals) / provisions against off balance sheet items	(0)	14	(33)
5. Reversals against other assets	(5)	(62)	(22)
6. Recovery of written off / charged off bad debts	(1)	2	4
F. Extra ordinary / unusual items	-	-	-
IV. Profit Before Taxation (III - E - F)	18,585	22,304	26,939
G. Taxation	9,937	13,317	13,340
1. Current	10,065	14,073	13,152
2. Prior	-	(408)	-
3. Deferred	(128)	(348)	187
V. Profit After Taxation (IV - G)	8,648	8,987	13,599

Notes on Human Resources

Number of Employees*

1. Permanent	357	353	350
a. Male	275	271	269
<i>of which: Branch Managers</i>	9	7	7
b. Female	82	82	81
<i>of which: Branch Managers</i>	1	3	3
2. Contractual	-	1	1
a. Male	-	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.