

Scheduled Banks

Assets & Liabilities

and

Profit & Loss Accounts

1.1 Assets and Liabilities

All Banks

(Million Rupees)

Item	Dec-22	Mar-23	Jun-23
Assets	36,185,736	39,063,232	41,190,125
I. Currency and Deposits	1,911,697	2,563,604	3,145,879
1. Currency	504,466	572,480	606,313
2. Transferable Deposits	1,208,126	1,698,944	2,235,440
3. Restricted/ compulsory deposits	52,508	64,499	67,121
4 Other Deposits	146,596	227,681	237,005
II. Securities(other than shares)	18,001,795	19,432,925	20,972,221
1. Short-term	3,740,267	4,038,250	5,222,184
2. Long-term	14,261,527	15,394,675	15,750,038
III. Loans extended (Advances)	13,405,996	13,765,756	13,555,377
1. Short-term	8,416,260	8,791,190	8,028,597
A) Money at call	166,672	114,653	174,486
B) Reverse Repo	907,253	1,361,195	639,590
C) Bills purchased and discounted	310,387	343,622	370,030
D) Other short-term loans	7,031,947	6,971,720	6,844,491
2. Long-term	4,989,736	4,974,566	5,526,781
IV. Shares and other equity	504,179	545,370	572,165
1. Quoted	187,847	181,304	189,070
2. Non quoted	313,566	359,955	379,216
3. Investment fund shares	2,766	-	3,879
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	17,044	40,815	13,398
VII. Other accounts receivable	1,228,236	1,547,074	1,703,872
1. Trade credit and advances	-	-	-
2. Others	1,228,236	1,547,074	1,703,872
A) Dividends receivable resident sector	167	774	206
B) Settlement accounts resident sector	33,251	28,864	34,232
C) Items in the process of collection	692	2,559	546
D) Miscellaneous assets residents sector	1,188,427	1,507,302	1,661,066
E) Other non- resident accounts receivable	5,699	7,575	7,822
VIII. Non-financial assets	1,116,790	1,167,689	1,227,213
1. Produced assets	839,318	860,057	907,454
A) Tangible fixed assets	737,593	755,987	799,128
a) Dwellings	144,043	146,504	151,096
i) Building on freehold land	5,699	5,712	5,758
ii) Building on leasehold land	138,344	140,792	145,338
b) Other buildings and structures	275,431	281,737	306,957
i) Building on freehold land	90,098	89,941	90,984
ii) Building on leasehold land	185,333	191,796	215,974
c) Machinery and equipment	259,900	268,943	278,048
i) Transport equipment	20,222	20,901	22,589
ii) Furniture & Fixture	36,272	37,014	36,648
iii) Office equipment	153,733	158,836	164,142
iv) Other machinery & equipment	49,673	52,191	54,669
d) Other tangible fixed assets n.e.s	58,220	58,804	63,026
B) Intangible fixed assets	96,238	97,858	100,029
a) Computer software	60,749	62,473	64,641
b) Other intangible fixed assets n.e.s	35,489	35,385	35,389
C) Inventories	5,487	6,212	8,296
D) Valuables	-	-	-
2. Non-produced assets	277,472	307,631	319,759
A) Tangible non-produced assets	254,948	285,495	297,960
a) Land	164,710	190,170	196,164
i) Land underlying Buildings and structures	157,876	183,336	196,164
1. Freehold land	59,832	79,657	78,955
2. Leasehold land	98,044	103,679	117,208
ii) Recreational land	6,834	6,834	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	90,238	95,325	101,796
B) Intangible non-produced assets	22,524	22,136	21,799
a) Leases and other transferable contracts	16,032	16,269	16,179
b) Purchased goodwill	2,213	2,213	2,213
c) Other intangible non-produced assets n.e.s	4,279	3,654	3,407

1.1 Assets and Liabilities

All Banks

(Million Rupees)

Item	Dec-22	Mar-23	Jun-23
Liabilities	36,185,736	39,063,232	41,190,125
I. Deposits	23,309,382	24,270,048	26,363,171
1. Transferable Deposits	18,369,590	19,285,525	21,070,748
2. Restricted/ compulsory deposits	565,239	607,274	575,720
3. Other deposits	4,374,553	4,377,250	4,716,704
II. Securities (other than shares bonds/ debentures etc.)	126,983	126,838	129,486
1. Short-term	-	-	-
2. Long-term	126,983	126,838	129,486
III. Loans (Borrowings)	7,706,503	9,356,336	9,080,649
1. Short-term	7,280,928	8,871,336	8,210,779
A) Money at call	188,716	156,376	146,673
B) Repurchase agreements (Repo)	5,262,414	6,602,394	6,120,235
C) Other short-term borrowings	1,829,798	2,112,566	1,943,871
2. Long-term borrowings	425,575	485,000	869,871
IV. Financial Derivatives	28,749	45,971	34,708
V. Other accounts payable	2,817,810	3,040,105	2,786,787
1. Provision for losses	750,371	781,775	772,089
A) Provision for loan losses-Specific	678,077	700,990	691,678
B) Provision for loan losses-General	45,525	52,374	43,569
C) Provision for other losses	26,769	28,411	36,842
2. Accumulated Depreciation	327,047	337,066	346,376
3. Other accounts payable other resident Sectors	1,721,469	1,899,402	1,624,258
A) Dividends payable	15,735	22,971	9,993
B) Settlement accounts	17,200	48,747	73,569
C) Items in the process of collection	8,373	9,221	12,120
D) Miscellaneous liability items	1,680,160	1,818,463	1,528,577
a) Suspense account	81,883	69,551	94,163
b) Provision for expected costs	105,783	142,494	140,471
c) Deferred tax liabilities	10,790	17,611	14,539
d) Accrued wages	8,621	8,084	9,314
e) Accrued rent	504	525	560
f) Accrued taxes	497,991	522,105	534,923
g) Other miscellaneous liability items	974,589	1,058,093	734,606
4. Other non- resident accounts payable	18,923	21,862	44,064
A) Dividends payable non-residents	8,551	11,324	33,637
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	10,372	10,538	10,426
VI. Insurance, pension, and standardized guarantee schemes	-	-	327,824
VII. Shares and other equity	2,196,308	2,223,933	2,467,499
1. Quoted	386,281	386,171	399,145
2. Non quoted	249,310	260,299	263,942
3. Investment fund shares	-	-	-
4. Retained earnings	430,988	598,546	544,142
5. Current year result	495,824	325,963	499,348
6. General and special reserve	537,060	569,327	602,236
7. Valuation adjustments	96,845	83,627	158,686
IX. Contingencies and Commitments³	14,963,609	16,705,969	16,842,070
1. Guarantees	2,834,599	3,243,411	3,212,210
2. Commitments	11,892,576	13,276,369	13,444,164
A) Letter of Credit	3,982,318	4,096,991	4,625,867
B) Forward Foreign Exchange Transactions	6,209,169	7,325,441	7,001,352
C) Forward government Securities Transactions	342,855	312,692	270,816
D) Derivatives	79,940	113,761	114,389
E) Forward lending	395,307	495,233	399,537
F) Operating leases	340	318	299
G) Commitments for acquisition of :	38,493	39,717	38,460
i.Fixed assets	28,617	28,440	30,956
ii. Intangible assets	9,876	11,277	7,504
H) Other commitments	844,153	892,217	993,445
3. Other contingent liabilities	236,435	186,189	185,695

Notes:

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

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

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

1.1.1 Assets and Liabilities

Public Sector Banks

(Million Rupees)

Item	Dec-22	Mar-23	Jun-23
Assets	8,365,402	9,407,158	10,223,049
I. Currency and Deposits	413,375	476,988	574,801
1. Currency	96,071	98,864	106,294
2. Transferable Deposits	227,634	282,265	368,691
3. Restricted/ compulsory deposits	-	-	-
4 Other Deposits	89,670	95,859	99,816
II. Securities(other than shares)	4,812,156	5,420,101	6,064,010
1. Short-term	1,338,260	1,105,246	1,794,257
2. Long-term	3,473,896	4,314,855	4,269,753
III. Loans extended (Advances)	2,562,155	2,911,319	2,955,166
1. Short-term	1,409,138	1,761,115	1,734,918
A) Money at call	43,063	25,890	38,589
B) Reverse Repo	133,010	548,642	156,818
C) Bills purchased and discounted	57,747	57,763	66,776
D) Other short-term loans	1,175,318	1,128,820	1,472,735
2. Long-term	1,153,016	1,150,204	1,220,248
IV. Shares and other equity	145,793	167,167	170,741
1. Quoted	60,839	60,657	63,272
2. Non quoted	84,954	106,510	107,469
3. Investment fund shares	-	-	-
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	-	-	-
VII. Other accounts receivable	266,470	263,336	283,410
1. Trade credit and advances	-	-	-
2. Others	266,470	263,336	283,410
A) Dividends receivable resident sector	-	-	-
B) Settlement accounts resident sector	149	149	149
C) Items in the process of collection	27	42	14
D) Miscellaneous assets residents sector	266,294	263,144	283,246
E) Other non- resident accounts receivable	-	-	-
VIII. Non-financial assets	165,453	168,245	174,922
1. Produced assets	78,215	80,470	82,631
A) Tangible fixed assets	74,629	76,895	78,926
a) Dwellings	6,666	7,119	7,736
i) Building on freehold land	610	610	610
ii) Building on leasehold land	6,056	6,509	7,127
b) Other buildings and structures	45,302	45,675	45,935
i) Building on freehold land	27,665	27,724	27,416
ii) Building on leasehold land	17,637	17,951	18,518
c) Machinery and equipment	16,858	17,283	18,374
i) Transport equipment	2,659	2,596	2,658
ii) Furniture & Fixtures	4,017	4,122	4,239
iii) Office equipment	6,543	6,817	7,069
iv) Other machinery & equipment	3,639	3,749	4,409
d) Other tangible fixed assets n.e.s	5,804	6,819	6,881
B) Intangible fixed assets	3,585	3,575	3,705
a) Computer software	3,585	3,575	3,705
b) Other intangible fixed assets n.e.s	-	-	-
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	87,238	87,775	92,291
A) Tangible non-produced assets	87,238	87,775	92,291
a) Land	28,119	28,125	28,119
i) Land underlying Buildings and structures	28,119	28,125	28,119
1. Freehold land	7,447	7,453	7,448
2. Leasehold land	20,672	20,672	20,672
ii) Recreational land	-	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	59,119	59,650	64,172
B) Intangible non-produced assets	-	-	-
a) Leases and other transferable contracts	-	-	-
b) Purchased goodwill	-	-	-
c) Other intangible non-produced assets n.e.s	-	-	-

1.1.1 Assets and Liabilities

Public Sector Banks

(Million Rupees)

Item	Dec-22	Mar-23	Jun-23
Liabilities	8,365,402	9,407,158	10,223,049
I. Deposits	4,564,745	4,624,762	5,434,626
1. Transferable Deposits	3,322,981	3,410,730	4,057,851
2. Restricted/ compulsory deposits	58,442	38,888	35,713
3. Other deposits	1,183,322	1,175,143	1,341,063
II. Securities (other than shares bonds/ debentures etc.)	-	-	-
1. Short-term	-	-	-
2. Long-term	-	-	-
III. Loans (Borrowings)	2,538,712	3,432,758	3,451,463
1. Short-term	2,519,480	3,411,723	3,421,379
A) Money at call	26,983	13,168	9,979
B) Repurchase agreements (Repo)	2,296,230	3,201,703	3,217,181
C) Other short-term borrowings	196,267	196,853	194,218
2. Long-term borrowings	19,232	21,035	30,084
IV. Financial Derivatives	-	-	-
V. Other accounts payable	710,801	799,483	432,003
1. Provision for losses	290,595	290,175	288,094
A) Provision for loan losses-Specific	280,099	279,469	277,635
B) Provision for loan losses-General	10,234	8,614	8,330
C) Provision for other losses	261	2,092	2,130
2. Accumulated Depreciation	35,938	37,052	38,849
3. Other accounts payable other resident Sectors	384,268	472,256	105,059
A) Dividends payable	3	3	3
B) Settlement accounts	2,375	3,975	1,546
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items	381,890	468,279	103,510
a) Suspense account	20,985	22,202	23,731
b) Provision for expected costs	12,566	14,949	14,177
c) Deferred tax liabilities	(13,229)	(15,035)	(15,035)
d) Accrued wages	-	-	-
e) Accrued rent	-	-	-
f) Accrued taxes	33,214	38,231	38,368
g) Other miscellaneous liability items	328,354	407,932	42,270
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	-	-	327,824
VII. Shares and other equity	551,144	550,154	577,133
1. Quoted	64,437	64,437	67,411
2. Non quoted	149,860	148,839	149,860
3. Investment fund shares	-	-	-
4. Retained earnings	127,094	170,524	170,043
5. Current year result	54,524	11,072	25,115
6. General and special reserve	85,287	93,726	96,189
7. Valuation adjustments	69,942	61,555	68,514
IX. Contingencies and Commitments³	3,503,096	3,538,627	3,811,402
1. Guarantees	493,873	529,388	477,964
2. Commitments	2,931,444	2,982,327	3,291,013
A) Letter of Credit	1,869,769	1,897,996	2,154,499
B) Forward Foreign Exchange Transactions	820,430	789,199	937,808
C) Forward government Securities Transactions	54,568.8	54,568.8	18,314
D) Derivatives	-	-	-
E) Forward lending	184,752.4	238,668.3	178,413
F) Operating leases	-	-	-
G) Commitments for acquisition of :	1,887.7	1,857.8	1,923
i. Fixed assets	1,583.7	1,369.8	1,593
ii. Intangible assets	304.0	488.0	330
H) Other commitments	36.9	36.9	56
3. Other contingent liabilities	77,778.7	26,911.6	42,425

Notes:

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

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

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

1.1.2 Assets and Liabilities

Domestic Private Banks

(Million Rupees)

Item	Dec-22	Mar-23	Jun-23
Assets	26,678,057	28,003,531	29,184,899
I. Currency and Deposits	1,364,100	1,925,786	2,411,907
1. Currency	407,784	472,982	499,466
2. Transferable Deposits	900,364	1,322,888	1,780,184
3. Restricted/ compulsory deposits	26	6	6
4 Other Deposits	55,928	129,910	132,251
II. Securities(other than shares)	12,415,380	13,112,608	13,973,121
1. Short-term	1,708,477	2,130,375	2,531,621
2. Long-term	10,706,903	10,982,233	11,441,499
III. Loans extended (Advances)	10,643,564	10,403,302	9,974,423
1. Short-term	6,821,361	6,589,910	6,051,981
A) Money at call	123,609	88,762	135,898
B) Reverse Repo	684,559	741,849	330,918
C) Bills purchased and discounted	243,268	279,560	289,022
D) Other short-term loans	5,769,926	5,479,739	5,296,143
2. Long-term	3,822,203	3,813,392	3,922,442
IV. Shares and other equity	358,386	378,203	401,424
1. Quoted	127,008	120,647	125,798
2. Non quoted	228,611	253,445	271,747
3. Investment fund shares	2,766	-	3,879
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	11,712	36,424	12,417
VII. Other accounts receivable	938,259	1,152,320	1,364,337
1. Trade credit and advances	-	-	-
2. Others	938,259	1,152,320	1,364,337
A) Dividends receivable resident sector	167	774	206
B) Settlement accounts resident sector	33,101	28,715	34,082
C) Items in the process of collection	665	2,517	532
D) Miscellaneous assets residents sector	898,631	1,112,775	1,321,717
E) Other non- resident accounts receivable	5,694	7,539	7,800
VIII. Non-financial assets	946,656	994,888	1,047,270
1. Produced assets	757,906	776,485	821,668
A) Tangible fixed assets	660,398	676,501	717,558
a) Dwellings	137,018	139,010	142,979
i) Building on freehold land	5,089	5,102	5,149
ii) Building on leasehold land	131,929	133,908	137,830
b) Other buildings and structures	229,373	235,307	260,268
i) Building on freehold land	62,433	62,218	63,567
ii) Building on leasehold land	166,940	173,090	196,700
c) Machinery and equipment	242,148	250,757	258,751
i) Transport equipment	17,354	18,092	19,718
ii) Furniture & Fixtures	32,125	32,762	32,279
iii) Office equipment	146,935	151,764	156,798
iv) Other machinery & equipment	45,734	48,139	49,956
d) Other tangible fixed assets n.e.s	51,859	51,427	55,562
B) Intangible fixed assets	92,021	93,772	95,813
a) Computer software	57,147	58,882	60,919
b) Other intangible fixed assets n.e.s	34,874	34,890	34,894
C) Inventories	5,487	6,212	8,296
D) Valuables	-	-	-
2. Non-produced assets	188,750	218,403	225,603
A) Tangible non-produced assets	166,226	196,267	203,803
a) Land	136,591	162,045	168,045
i) Land underlying Buildings and structures	129,757	155,211	168,045
1. Freehold land	52,385	72,203	71,508
2. Leasehold land	77,372	83,007	96,537
ii) Recreational land	6,834	6,834	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	29,635	34,222	35,759
B) Intangible non-produced assets	22,524	22,136	21,799
a) Leases and other transferable contracts	16,032	16,269	16,179
b) Purchased goodwill	2,213	2,213	2,213
c) Other intangible non-produced assets n.e.s	4,279	3,654	3,407

1.1.2 Assets and Liabilities

Domestic Private Banks

(Million Rupees)

Item	Dec-22	Mar-23	Jun-23
Liabilities	26,678,057	28,003,531	29,184,899
I. Deposits	18,253,597	19,132,737	20,367,882
1. Transferable Deposits	14,620,684	15,421,606	16,509,388
2. Restricted/ compulsory deposits	462,091	537,524	518,128
3. Other deposits	3,170,822	3,173,607	3,340,367
II. Securities (other than shares bonds/ debentures etc.)	126,983	126,838	129,486
1. Short-term	-	-	-
2. Long-term	126,983	126,838	129,486
III. Loans (Borrowings)	4,667,830	4,974,732	4,621,522
1. Short-term	4,261,488	4,510,767	4,155,505
A) Money at call	161,734	143,207	136,694
B) Repurchase agreements (Repo)	2,966,184	3,390,630	2,903,053
C) Other short-term borrowings	1,133,570	976,930	1,115,757
2. Long-term borrowings	406,343	463,965	466,017
IV. Financial Derivatives	23,468	41,572	33,719
V. Other accounts payable	2,068,167	2,189,104	2,293,479
1. Provision for losses	457,351	489,268	481,813
A) Provision for loan losses-Specific	396,109	419,678	412,177
B) Provision for loan losses-General	34,739	43,275	34,929
C) Provision for other losses	26,502	26,315	34,707
2. Accumulated Depreciation	288,226	297,338	304,665
3. Other accounts payable other resident Sectors	1,303,728	1,380,703	1,463,063
A) Dividends payable	15,733	22,968	9,991
B) Settlement accounts	14,688	44,522	71,706
C) Items in the process of collection	8,373	9,221	12,120
D) Miscellaneous liability items	1,264,934	1,303,992	1,369,246
a) Suspense account	51,540	41,834	52,825
b) Provision for expected costs	93,217	127,545	126,294
c) Deferred tax liabilities	24,019	32,646	29,574
d) Accrued wages	2,273	1,521	1,966
e) Accrued rent	504	525	560
f) Accrued taxes	459,739	469,528	478,446
g) Other miscellaneous liability items	633,642	630,393	679,581
4. Other non- resident accounts payable	18,862	21,795	43,938
A) Dividends payable non-residents	8,551	11,324	33,637
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	10,311	10,472	10,301
VI. Insurance, pension, and standardized guarantee schemes	-	-	-
VII. Shares and other equity	1,538,011	1,538,549	1,738,811
1. Quoted	321,843	321,734	331,734
2. Non quoted	40,154	40,154	40,154
3. Investment fund shares	-	-	-
4. Retained earnings	260,860	379,281	324,840
5. Current year result	435,004	295,829	443,909
6. General and special reserve	451,774	475,605	506,050
7. Valuation adjustments	28,375	25,946	92,124
IX. Contingencies and Commitments³	7,755,151	8,701,067	8,588,164
1. Guarantees	1,784,974	2,127,312	2,146,143
2. Commitments	5,814,591	6,415,103	6,305,193
A) Letter of Credit	2,036,413	2,153,076	2,424,790
B) Forward Foreign Exchange Transactions	2,358,032	2,758,669	2,288,571
C) Forward government Securities Transactions	271,561.8	226,837.9	251,024
D) Derivatives	79,940.0	113,761.0	114,389
E) Forward lending	207,837.4	254,790.0	201,465
F) Operating leases	339.6	317.5	299
G) Commitments for acquisition of :	36,121.1	37,354.6	36,413
i. Fixed assets	26,549.5	26,565.7	29,239
ii. Intangible assets	9,571.6	10,789.0	7,174
H) Other commitments	824,346.2	870,297.6	988,241
3. Other contingent liabilities	155,585.7	158,651.1	136,829

Notes:

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

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

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

1.1.3 Assets and Liabilities

Foreign Banks

(Million Rupees)

Item	Dec-22	Mar-23	Jun-23
Assets	1,142,277	1,652,543	1,782,177
I. Currency and Deposits	134,221	160,829	159,171
1. Currency	611	633	553
2. Transferable Deposits	80,129	93,791	86,565
3. Restricted/ compulsory deposits	52,483	64,493	67,115
4 Other Deposits	998	1,912	4,938
II. Securities(other than shares)	774,259	900,215	935,091
1. Short-term	693,530	802,629	896,306
2. Long-term	80,728	97,586	38,785
III. Loans extended (Advances)	200,277	451,135	625,789
1. Short-term	185,760	440,165	241,698
A) Money at call	-	-	-
B) Reverse Repo	89,685	70,704	151,854
C) Bills purchased and discounted	9,373	6,299	14,232
D) Other short-term loans	86,703	363,161	75,612
2. Long-term	14,516	10,970	384,090
IV. Shares and other equity	-	-	-
1. Quoted	-	-	-
2. Non quoted	-	-	-
3. Investment fund shares	-	-	-
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	5,332	4,391	980
VII. Other accounts receivable	23,507	131,417	56,125
1. Trade credit and advances	-	-	-
2. Others	23,507	131,417	56,125
A) Dividends receivable resident sector	-	-	-
B) Settlement accounts resident sector	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous assets residents sector	23,501	131,382	56,102
E) Other non- resident accounts receivable	6	35	23
VIII. Non-financial assets	4,681	4,556	5,021
1. Produced assets	3,197	3,102	3,156
A) Tangible fixed assets	2,566	2,591	2,644
a) Dwellings	358	375	382
i) Building on freehold land	-	-	-
ii) Building on leasehold land	358	375	382
b) Other buildings and structures	755	755	755
i) Building on freehold land	-	-	-
ii) Building on leasehold land	755	755	755
c) Machinery and equipment	895	903	923
i) Transport equipment	209	213	213
ii) Furniture & Fixtures	130	130	131
iii) Office equipment	255	255	274
iv) Other machinery & equipment	300	304	305
d) Other tangible fixed assets n.e.s	557	557	584
B) Intangible fixed assets	632	511	512
a) Computer software	17	17	17
b) Other intangible fixed assets n.e.s	615	495	495
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	1,484	1,453	1,866
A) Tangible non-produced assets	1,484	1,453	1,866
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	1,484	1,453	1,866
B) Intangible non-produced assets	-	-	-
a) Leases and other transferable contracts	-	-	-
b) Purchased goodwill	-	-	-
c) Other intangible non-produced assets n.e.s	-	-	-

1.1.3 Assets and Liabilities

Foreign Banks

(Million Rupees)

Item	Dec-22	Mar-23	Jun-23
Liabilities	1,142,277	1,652,543	1,782,177
I. Deposits	491,040	512,550	560,663
1. Transferable Deposits	425,925	453,189	503,509
2. Restricted/ compulsory deposits	44,706	30,862	21,879
3. Other deposits	20,410	28,499	35,274
II. Securities (other than shares bonds/ debentures etc.)	-	-	-
1. Short-term	-	-	-
2. Long-term	-	-	-
III. Loans (Borrowings)	499,961	948,846	1,007,665
1. Short-term	499,961	948,846	633,895
A) Money at call	-	-	-
B) Repurchase agreements (Repo)	-	10,062	-
C) Other short-term borrowings	499,961	938,784	633,895
2. Long-term borrowings	-	-	373,769
IV. Financial Derivatives	5,281	4,399	989
V. Other accounts payable	38,842	51,518	61,305
1. Provision for losses	2,426	2,332	2,182
A) Provision for loan losses-Specific	1,869	1,843	1,866
B) Provision for loan losses-General	552	485	311
C) Provision for other losses	5	5	5
2. Accumulated Depreciation	2,882	2,676	2,862
3. Other accounts payable other resident Sectors	33,473	46,443	56,137
A) Dividends payable	-	-	-
B) Settlement accounts	137	250	317
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items	33,336	46,193	55,820
a) Suspense account	9,358	5,515	17,608
b) Provision for expected costs	-	-	-
c) Deferred tax liabilities	-	-	-
d) Accrued wages	6,347	6,563	7,348
e) Accrued rent	-	-	-
f) Accrued taxes	5,037	14,346	18,109
g) Other miscellaneous liability items	12,593	19,768	12,755
4. Other non- resident accounts payable	61	67	126
A) Dividends payable non-residents	-	-	-
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	61	67	126
VI. Insurance, pension, and standardized guarantee schemes	-	-	-
VII. Shares and other equity	107,153	135,230	151,555
1. Quoted	-	-	-
2. Non quoted	59,296	71,305	73,927
3. Investment fund shares	-	-	-
4. Retained earnings	43,034	48,741	49,259
5. Current year result	6,296	19,062	30,323
6. General and special reserve	(1)	(4)	(2)
7. Valuation adjustments	(1,471)	(3,874)	(1,952)
IX. Contingencies and Commitments³	3,705,362	4,466,275	4,442,504
1. Guarantees	555,751	586,710	588,104
2. Commitments	3,146,541	3,878,939	3,847,958
A) Letter of Credit	76,136	45,919	46,578
B) Forward Foreign Exchange Transactions	3,030,708	3,777,573	3,774,972
C) Forward government Securities Transactions	16,724.8	31,285.3	1,478
D) Derivatives	-	-	-
E) Forward lending	2,717.2	1,774.8	19,659
F) Operating leases	-	-	-
G) Commitments for acquisition of :	484.3	504.2	124
i.Fixed assets	484.3	504.2	124
ii. Intangible assets	-	-	-
H) Other commitments	19,770.2	21,882.4	5,148
3. Other contingent liabilities	3,070.5	625.8	6,441

Notes:

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

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

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

1.2 Profit and Loss Accounts

All Banks

(Million Rupees)

Profit/Loss Account	Oct-Dec 2022 R	Jan-Mar 2023 R	Apr-Jun 2023 R
A. Mark-Up/Return/Interest Earned	1,416,407	1,473,061	1,840,932
1. Loans and advances	399,543	409,928	516,070
2. Investments	678,620	743,340	930,772
3. Lendings to financial institutions	26,032	32,726	31,744
4. Balances with banks	362	1,221	3,454
5. Income from inter-office lending	307,422	281,725	353,463
6. Other	4,428	4,122	5,427
B. Mark-Up/Return/Interest Expensed	1,069,134	1,100,112	1,402,479
1. Deposits	492,101	483,557	611,834
2. Borrowings	220,108	280,615	373,060
3. Subordinated debt	6,973	7,417	8,860
4. Cost of foreign currency swaps against foreign currency deposits / borrowings	15,908	12,013	24,042
5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	5,687	5,273	5,772
6. Expense on inter-office borrowing	307,261	281,392	352,436
7. Other	21,096	29,845	26,475
I. Net Mark-UP/Return/Interest Income (A - B)	347,273	372,949	438,453
C. Non Mark-UP/Return/Interest Income	78,764	91,359	85,399
1. Fee & Commission Income	48,383	46,180	52,962
i. Branch banking customer fees	5,135	5,859	5,586
ii. Consumer finance related fees	2,677	2,132	2,122
iii. Card related fees (debit and credit cards)	14,456	13,491	14,508
iv. Credit related fees	1,715	1,548	1,705
v. Investment banking fee	1,246	1,449	1,764
vi. Commission on trade	7,508	8,288	9,695
vii. Commission on guarantees	3,141	3,079	2,786
viii. Commission on cash management	1,400	1,470	1,550
ix. Commission on remittances including home remittances	2,749	2,582	3,156
x. Commission on utility bills	146	140	130
xi. Commission income - Bancassurance	1,421	1,025	1,198
xii. Rent on lockers	391	423	373
xiii. Commission on investments services	25	125	93
xiv. Other Commission	6,373	4,568	8,296
2. Dividend Income	7,656	5,798	7,087
3. Foreign exchange income	10,734	38,966	17,520
4. Income from derivatives	3,856	(5,032)	2,446
5. Gain on securities	(1,318)	(5,733)	2,342
i. Realised	(2,257)	(4,413)	1,717
ii. Unrealised - held for trading	939	(1,320)	624
6. Other Income	9,454	11,181	3,044
i. Rent on property	163	200	333
ii. Gain on sale of fixed assets-net	7,574	325	662
iii. Loss on termination of lease liability against right of use assets	425	393	462
iv. Gain on sale of non banking assets - net	62	4	205
v. Other	1,229	10,259	1,383
II. Total Income (I + C)	426,037	464,308	523,852

1.2 Profit and Loss Accounts

All Banks

(Million Rupees)

Profit/Loss Account	Oct-Dec 2022 R	Jan-Mar 2023 R	Apr-Jun 2023 R
D. Non Mark-UP/Return/Interest Expenses	195,483	197,952	216,880
1. Operating expenses	190,775	192,605	210,188
i. Total compensation expense	84,466	89,140	94,899
ii. Property expense	34,184	32,143	33,471
a. Rent and taxes	1,370	1,310	802
b. Insurance	357	665	268
c. Utilities cost	7,735	5,527	7,524
d. Lease rental	-	269	-
e. Fuel expense generators	1,389	1,499	1,108
f. Security (including guards)	5,647	5,289	5,823
g. Repair and maintenance (including janitorial charges)	4,695	4,368	4,473
h. Depreciation on right-of-use assets	8,752	8,141	7,980
i. Depreciation	4,238	5,074	5,494
iii. Information technology expenses	17,068	16,705	20,947
iv. Other operating expenses	55,056	54,616	60,870
2. Workers welfare fund	3,696	4,373	5,639
3. Other charges	1,012	974	1,054
i. Penalties imposed by State Bank of Pakistan	567	391	531
ii. Penalties imposed by other regulatory bodies (to be specified)	-	-	-
iii. Others (to be specified, if material)	444	583	522
III. Profit before provisions (II - D)	230,555	266,357	306,971
E. Provisions / (reversals) and write offs - net	22,835	15,867	14,431
1. (Reversals) / provisions against balance with Banks	29	6	(8)
2. (Reversals) / provisions for diminution in value of investments	12,040	5,720	2,747
3. (Reversals) / provisions against loans & advances	23,618	11,284	11,509
4. (Reversals) / provisions against off balance sheet items	(833)	(98)	3,054
5. Reversals against other assets	1,221	1,073	502
6. Recovery of written off / charged off bad debts	(13,241)	(2,118)	(3,374)
F. Extra ordinary / unusual items	-	-	-
IV. Profit Before Taxation (III - E - F)	207,720	250,489	292,540
G. Taxation	85,030	109,142	157,086
1. Current	96,723	112,182	173,200
2. Prior	(1,211)	47	(7,379)
3. Deferred	(10,482)	(3,087)	(8,735)
V. Profit After Taxation (IV - G)	122,690	141,348	135,454
Notes on Human Resources			
Number of Employees*	191,445	186,527	203,436
1. Permanent	171,372	172,003	176,286
a. Male	143,567	144,499	143,940
b. Female	27,805	27,504	32,346
2. Contractual	20,073	14,524	27,150
a. Male	17,647	12,544	24,922
b. Female	2,426	1,980	2,228

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

1.2.1 Profit and Loss Accounts

Public Sector Banks

(Million Rupees)

Profit/Loss Account	Oct-Dec 2022 R	Jan-Mar 2023 R	Apr-Jun 2023 R
A. Mark-Up/Return/Interest Earned	331,344	384,384	493,461
1. Loans and advances	82,567	76,416	106,365
2. Investments	165,973	210,288	267,203
3. Lendings to financial institutions	3,975	4,857	6,908
4. Balances with banks	314	851	1,145
5. Income from inter-office lending	76,036	90,718	110,227
6. Other	2,478	1,254	1,613
B. Mark-Up/Return/Interest Expensed	277,990	334,434	431,798
1. Deposits	115,736	118,949	144,008
2. Borrowings	82,238	122,077	174,084
3. Subordinated debt	645	858	1,279
4. Cost of foreign currency swaps against foreign currency deposits / borrowings	2,542	1,235	1,511
5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	790	593	685
6. Expense on inter-office borrowing	76,036	90,718	110,227
7. Other	3	4	3
I. Net Mark-UP/Return/Interest Income (A - B)	53,353	49,951	61,663
C. Non Mark-UP/Return/Interest Income	16,387	11,210	16,307
1. Fee & Commission Income	9,607	6,654	9,332
i. Branch banking customer fees	551	551	522
ii. Consumer finance related fees	378	247	271
iii. Card related fees (debit and credit cards)	1,476	1,160	852
iv. Credit related fees	1,071	433	733
v. Investment banking fee	53	152	293
vi. Commission on trade	719	753	820
vii. Commission on guarantees	547	451	467
viii. Commission on cash management	85	86	116
ix. Commission on remittances including home remittances	615	455	600
x. Commission on utility bills	8	10	10
xi. Commission income - Bancassurance	134	122	81
xii. Rent on lockers	11	16	21
xiii. Commission on investments services	-	-	-
xiv. Other Commission	3,959	2,220	4,544
2. Dividend Income	2,259	1,188	1,596
3. Foreign exchange income	2,582	2,222	3,958
4. Income from derivatives	-	-	-
5. Gain on securities	1,150	430	436
i. Realised	1,742	844	319
ii. Unrealised - held for trading	(592)	(414)	118
6. Other Income	789	716	984
i. Rent on property	50	36	147
ii. Gain on sale of fixed assets-net	105	34	12
iii. Loss on termination of lease liability against right of use assets	(4)	47	23
iv. Gain on sale of non banking assets - net	7	4	59
v. Other	632	596	743
II. Total Income (I + C)	69,740	61,161	77,970

1.2.1 Profit and Loss Accounts

Public Sector Banks

(Million Rupees)

Profit/Loss Account	Oct-Dec 2022 R	Jan-Mar 2023 R	Apr-Jun 2023 R
D. Non Mark-UP/Return/Interest Expenses	37,710	35,441	39,828
1. Operating expenses	37,473	35,109	39,482
i. Total compensation expense	20,783	21,682	24,112
ii. Property expense	5,204	4,212	4,634
a. Rent and taxes	119	128	(171)
b. Insurance	64	65	65
c. Utilities cost	1,331	890	1,246
d. Lease rental	-	4	-
e. Fuel expense generators	-	3	3
f. Security (including guards)	1,500	966	1,216
g. Repair and maintenance (including janitorial charges)	514	380	396
h. Depreciation on right-of-use assets	1,343	1,339	698
i. Depreciation	335	437	1,182
iii. Information technology expenses	2,948	2,019	3,145
iv. Other operating expenses	8,537	7,197	7,590
2. Workers welfare fund	78	31	38
3. Other charges	159	301	308
i. Penalties imposed by State Bank of Pakistan	142	111	178
ii. Penalties imposed by other regulatory bodies (to be specified)	-	-	-
iii. Others (to be specified, if material)	17	189	129
III. Profit before provisions (II - D)	32,030	25,720	38,142
E. Provisions / (reversals) and write offs - net	4,227	102	(2,195)
1. (Reversals) / provisions against balance with Banks	-	-	-
2. (Reversals) / provisions for diminution in value of investments	2,234	940	1,175
3. (Reversals) / provisions against loans & advances	14,331	648	(912)
4. (Reversals) / provisions against off balance sheet items	-	18	18
5. Reversals against other assets	(88)	84	84
6. Recovery of written off / charged off bad debts	(12,250)	(1,589)	(2,560)
F. Extra ordinary / unusual items	-	-	-
IV. Profit Before Taxation (III - E - F)	27,804	25,618	40,337
G. Taxation	6,179	10,832	17,962
1. Current	14,190	10,479	19,860
2. Prior	(69)	-	(8,073)
3. Deferred	(7,942)	353	6,175
V. Profit After Taxation (IV - G)	21,624	14,786	22,375
Notes on Human Resources			
Number of Employees*	36,353	36,561	40,386
1. Permanent	29,554	29,581	31,569
a. Male	25,597	25,587	27,489
b. Female	3,957	3,994	4,080
2. Contractual	6,799	6,980	8,817
a. Male	6,084	6,275	8,024
b. Female	715	705	793

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

1.2.2 Profit and Loss Accounts

Domestic Private Banks

(Million Rupees)

Profit/Loss Account	Oct-Dec 2022 R	Jan-Mar 2023 R	Apr-Jun 2023 R
A. Mark-Up/Return/Interest Earned	1,045,719	1,041,405	1,284,922
1. Loans and advances	312,568	327,855	397,370
2. Investments	482,166	497,369	618,950
3. Lendings to financial institutions	18,524	22,957	20,357
4. Balances with banks	(179)	62	1,724
5. Income from inter-office lending	230,696	190,308	242,747
6. Other	1,945	2,853	3,773
B. Mark-Up/Return/Interest Expensed	768,290	738,691	932,974
1. Deposits	365,121	351,526	451,962
2. Borrowings	132,438	149,519	184,428
3. Subordinated debt	6,328	6,558	7,581
4. Cost of foreign currency swaps against foreign currency deposits / borrowings	7,923	6,621	15,783
5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	4,853	4,651	5,029
6. Expense on inter-office borrowing	230,534	189,975	241,719
7. Other	21,093	29,841	26,472
I. Net Mark-Up/Return/Interest Income (A - B)	277,429	302,714	351,948
C. Non Mark-Up/Return/Interest Income	59,726	66,539	68,763
1. Fee & Commission Income	38,035	38,563	42,295
i. Branch banking customer fees	4,574	5,296	5,048
ii. Consumer finance related fees	2,300	1,886	1,952
iii. Card related fees (debit and credit cards)	12,973	12,325	13,649
iv. Credit related fees	644	1,013	971
v. Investment banking fee	1,054	1,297	1,306
vi. Commission on trade	6,620	7,429	8,616
vii. Commission on guarantees	2,345	2,211	1,978
viii. Commission on cash management	1,292	1,365	1,406
ix. Commission on remittances including home remittances	2,113	2,099	2,546
x. Commission on utility bills	138	130	120
xi. Commission income - Bancassurance	1,287	904	1,117
xii. Rent on lockers	380	407	352
xiii. Commission on investments services	25	125	93
xiv. Other Commission	2,291	2,075	3,138
2. Dividend Income	5,396	4,610	5,491
3. Foreign exchange income	6,334	24,095	15,596
4. Income from derivatives	3,856	(5,032)	2,446
5. Gain on securities	(2,466)	(6,158)	980
i. Realised	(3,996)	(5,249)	444
ii. Unrealised - held for trading	1,531	(909)	537
6. Other Income	8,570	10,463	1,956
i. Rent on property	114	164	185
ii. Gain on sale of fixed assets-net	7,468	290	650
iii. Loss on termination of lease liability against right of use assets	429	346	439
iv. Gain on sale of non banking assets - net	55	-	145
v. Other	504	9,663	537
II. Total Income (I + C)	337,156	369,253	420,712

1.2.2 Profit and Loss Accounts

Domestic Private Banks

(Million Rupees)

Profit/Loss Account	Oct-Dec 2022 R	Jan-Mar 2023 R	Apr-Jun 2023 R
D. Non Mark-UP/Return/Interest Expenses	154,557	159,836	174,385
1. Operating expenses	150,429	155,466	168,498
i. Total compensation expense	61,876	66,234	69,553
ii. Property expense	28,671	27,648	28,506
a. Rent and taxes	1,215	1,147	912
b. Insurance	292	597	200
c. Utilities cost	6,375	4,624	6,249
d. Lease rental	-	265	-
e. Fuel expense generators	1,389	1,495	1,105
f. Security (including guards)	4,133	4,290	4,573
g. Repair and maintenance (including janitorial charges)	4,124	3,934	4,008
h. Depreciation on right-of-use assets	7,314	6,699	7,174
i. Depreciation	3,828	4,597	4,286
iii. Information technology expenses	13,978	14,602	17,705
iv. Other operating expenses	45,905	46,982	52,734
2. Workers welfare fund	3,278	3,697	5,142
3. Other charges	851	674	745
i. Penalties imposed by State Bank of Pakistan	423	280	352
ii. Penalties imposed by other regulatory bodies (to be specified)	-	-	-
iii. Others (to be specified, if material)	427	394	393
III. Profit before provisions (II - D)	182,598	209,417	246,327
E. Provisions / (reversals) and write offs - net	18,649	15,812	16,779
1. (Reversals) / provisions against balance with Banks	29	6	(8)
2. (Reversals) / provisions for diminution in value of investments	9,806	4,780	1,572
3. (Reversals) / provisions against loans & advances	9,329	10,682	12,575
4. (Reversals) / provisions against off balance sheet items	(833)	(116)	3,036
5. Reversals against other assets	1,309	989	418
6. Recovery of written off / charged off bad debts	(991)	(529)	(814)
F. Extra ordinary / unusual items	-	-	-
IV. Profit Before Taxation (III - E - F)	163,949	193,605	229,547
G. Taxation	69,700	84,821	127,415
1. Current	72,390	88,046	141,220
2. Prior	(805)	47	694
3. Deferred	(1,885)	(3,271)	(14,498)
V. Profit After Taxation (IV - G)	94,249	108,784	102,132
Notes on Human Resources			
Number of Employees*	154,670	149,547	162,633
1. Permanent	141,433	142,040	144,338
a. Male	117,663	118,612	116,157
b. Female	23,770	23,428	28,181
2. Contractual	13,237	7,507	18,295
a. Male	11,533	6,238	16,870
b. Female	1,704	1,269	1,425

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

1.2.3 Profit and Loss Accounts

Foreign Banks

(Million Rupees)			
Profit/Loss Account	Oct-Dec 2022 R	Jan-Mar 2023 R	Apr-Jun 2023 R
A. Mark-Up/Return/Interest Earned	39,344	47,272	62,549
1. Loans and advances	4,409	5,657	12,335
2. Investments	30,481	35,683	44,619
3. Lendings to financial institutions	3,533	4,911	4,479
4. Balances with banks	227	307	586
5. Income from inter-office lending	690	699	489
6. Other	5	15	41
B. Mark-Up/Return/Interest Expensed	22,854	26,988	37,707
1. Deposits	11,244	13,083	15,863
2. Borrowings	5,432	9,019	14,549
3. Subordinated debt	-	-	-
4. Cost of foreign currency swaps against foreign currency deposits / borrowings	5,443	4,158	6,747
5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	45	29	58
6. Expense on inter-office borrowing	690	699	489
7. Other	-	-	-
I. Net Mark-UP/Return/Interest Income (A - B)	16,491	20,284	24,842
C. Non Mark-UP/Return/Interest Income	2,651	13,610	328
1. Fee & Commission Income	741	963	1,335
i. Branch banking customer fees	11	12	15
ii. Consumer finance related fees	(0)	-	(102)
iii. Card related fees (debit and credit cards)	6	6	7
iv. Credit related fees	-	102	-
v. Investment banking fee	140	0	166
vi. Commission on trade	169	106	259
vii. Commission on guarantees	249	417	341
viii. Commission on cash management	23	19	27
ix. Commission on remittances including home remittances	21	27	9
x. Commission on utility bills	-	-	-
xi. Commission income - Bancassurance	-	-	-
xii. Rent on lockers	-	-	-
xiii. Commission on investments services	-	-	-
xiv. Other Commission	123	273	613
2. Dividend Income	-	-	-
3. Foreign exchange income	1,818	12,650	(2,034)
4. Income from derivatives	-	-	-
5. Gain on securities	(2)	(4)	925
i. Realised	(3)	(8)	955
ii. Unrealised - held for trading	1	3	(30)
6. Other Income	94	1	103
i. Rent on property	-	-	-
ii. Gain on sale of fixed assets-net	1	1	1
iii. Loss on termination of lease liability against right of use assets	-	-	-
iv. Gain on sale of non banking assets - net	-	-	-
v. Other	93	0	103
II. Total Income (I + C)	19,141	33,894	25,170

1.2.3 Profit and Loss Accounts

Foreign Banks

(Million Rupees)			
Profit/Loss Account	Oct-Dec 2022 R	Jan-Mar 2023 R	Apr-Jun 2023 R
D. Non Mark-UP/Return/Interest Expenses	3,215	2,674	2,668
1. Operating expenses	2,873	2,029	2,208
i. Total compensation expense	1,807	1,225	1,234
ii. Property expense	309	283	331
a. Rent and taxes	36	36	61
b. Insurance	1	4	4
c. Utilities cost	29	13	29
d. Lease rental	-	-	-
e. Fuel expense generators	0	0	0
f. Security (including guards)	14	33	34
g. Repair and maintenance (including janitorial charges)	57	55	69
h. Depreciation on right-of-use assets	95	103	108
i. Depreciation	75	40	26
iii. Information technology expenses	142	84	97
iv. Other operating expenses	615	438	546
2. Workers welfare fund	340	645	459
3. Other charges	2	0	1
i. Penalties imposed by State Bank of Pakistan	2	-	1
ii. Penalties imposed by other regulatory bodies (to be specified)	-	-	-
iii. Others (to be specified, if material)	-	0	-
III. Profit before provisions (II - D)	15,926	31,220	22,502
E. Provisions / (reversals) and write offs - net	(42)	(47)	(153)
1. (Reversals) / provisions against balance with Banks	-	-	-
2. (Reversals) / provisions for diminution in value of investments	-	-	-
3. (Reversals) / provisions against loans & advances	(42)	(47)	(153)
4. (Reversals) / provisions against off balance sheet items	-	-	-
5. Reversals against other assets	-	-	-
6. Recovery of written off / charged off bad debts	-	-	-
F. Extra ordinary / unusual items	-	-	-
IV. Profit Before Taxation (III - E - F)	15,968	31,266	22,655
G. Taxation	9,151	13,489	11,709
1. Current	10,142	13,658	12,121
2. Prior	(336)	-	-
3. Deferred	(655)	(168)	(412)
V. Profit After Taxation (IV - G)	6,817	17,777	10,947
Notes on Human Resources			
Number of Employees*	422	419	417
1. Permanent	385	382	379
a. Male	307	300	294
b. Female	78	82	85
2. Contractual	37	37	38
a. Male	30	31	28
b. Female	7	6	10

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