

Scheduled Banks

Assets & Liabilities

and

Profit & Loss Accounts

1.1 Assets and Liabilities

All Banks

(Million Rupees)

Item	Sep-22	Dec-22 ^R	Mar-23
Assets	34,740,381	36,185,736	39,063,232
I. Currency and Deposits	2,311,965	1,911,697	2,563,604
1. Currency	489,977	504,466	572,480
2. Transferable Deposits	1,600,906	1,208,126	1,698,944
3. Restricted/ compulsory deposits	54,847	52,508	64,499
4 Other Deposits	166,235	146,596	227,681
II. Securities(other than shares)	17,532,673	18,001,795	19,432,925
1. Short-term	4,959,215	3,740,267	4,038,250
2. Long-term	12,573,459	14,261,527	15,394,675
III. Loans extended (Advances)	12,007,511	13,405,996	13,765,756
1. Short-term	7,115,982	8,416,260	8,791,190
A) Money at call	103,536	166,672	114,653
B) Reverse Repo	437,158	907,253	1,361,195
C) Bills purchased and discounted	364,409	310,387	343,622
D) Other short-term advances and financial leases	6,210,878	7,031,947	6,971,720
2. Long-term	4,891,530	4,989,736	4,974,566
IV. Shares and other equity	504,942	504,179	545,370
1. Quoted	197,730	187,847	181,304
2. Non quoted	307,212	313,566	359,955
3. Investment fund shares	-	2,766	-
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	52,455	17,044	40,815
VII. Other accounts receivable	1,249,016	1,228,236	1,547,074
1. Trade credit and advances	-	-	-
2. Others	1,249,012	1,228,236	1,547,074
A) Dividends receivable resident sector	702	167	774
B) Settlement accounts resident sector	31,246	33,251	28,864
C) Items in the process of collection	502	692	2,559
D) Miscellaneous assets residents sector	1,210,176	1,188,427	1,507,302
E) Other non- resident accounts receivable	6,386	5,699	7,575
VIII. Non-financial assets	1,081,821	1,116,790	1,167,689
1. Produced assets	803,694	839,318	860,057
A) Tangible fixed assets	705,406	737,593	755,987
a) Dwellings	138,199	144,043	146,504
i) Building on freehold land	5,403	5,699	5,712
ii) Building on leasehold land	132,795	138,344	140,792
b) Other buildings and structures	262,878	275,431	281,737
i) Building on freehold land	89,123	90,098	89,941
ii) Building on leasehold land	173,754	185,333	191,796
c) Machinery and equipment	247,886	259,900	268,943
i) Transport equipments	18,715	20,222	20,901
ii) Furniture & Fixtures	34,354	36,272	37,014
iii) Office equipments	148,053	153,733	158,836
iv) Other machinery & equipments	46,764	49,673	52,191
d) Other tangible fixed assets n.e.s	56,443	58,220	58,804
B) Intangible fixed assets	94,040	96,238	97,858
a) Computer software	58,878	60,749	62,473
b) Other intangible fixed assets n.e.s	35,162	35,489	35,385
C) Inventories	4,249	5,487	6,212
D) Valuables	-	-	-
2. Non-produced assets	278,127	277,472	307,631
A) Tangible non-produced assets	256,647	254,948	285,495
a) Land	163,884	164,710	190,170
i) Land underlying Buildings and structures	157,050	157,876	183,336
1. Freehold land	59,900	59,832	79,657
2. Leasehold land	97,150	98,044	103,679
ii) Recreational land	6,834	6,834	6,834
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	92,764	90,238	95,325
B) Intangible non-produced assets	21,480	22,524	22,136
a) Leases and other transferable contracts	15,468	16,032	16,269
b) Purchased goodwill	2,213	2,213	2,213
c) Other intangible non-produced assets n.e.s	3,799	4,279	3,654

1.1 Assets and Liabilities

All Banks

(Million Rupees)

Item	Sep-22	Dec-22 ^R	Mar-23
Liabilities	34,740,381	36,185,736	39,063,232
I. Deposits	23,425,499	23,309,382	24,270,048
1. Transferable Deposits	18,366,177	18,369,590	19,285,525
2. Restricted/ compulsory deposits	498,138	565,239	607,274
3. Other deposits	4,561,185	4,374,553	4,377,250
II. Securities (other than shares bonds/ debentures etc.)	108,482	126,983	126,838
1. Short-term	-	-	-
2. Long-term	108,482	126,983	126,838
III. Loans (Borrowings)	6,429,743	7,706,503	9,356,336
1. Short-term	5,956,943	7,280,928	8,871,336
A) Money at call	25,019	188,716	156,376
B) Repurchase agreements (Repo)	4,230,862	5,262,414	6,602,394
C) Other short-term borrowings and financial leases	1,701,062	1,829,798	2,112,566
2. Long-term borrowings	472,800	425,575	485,000
IV. Financial Derivatives	52,856	28,749	45,971
V. Other accounts payable	2,600,884	2,817,810	3,040,105
1. Provision for losses	750,641	750,371	781,775
A) Provision for loan losses-Specific	702,758	678,077	700,990
B) Provision for loan losses-General	-	45,525	52,374
C) Provision for other losses	47,884	26,769	28,411
2. Accumulated Depreciation	314,491	327,047	337,066
3. Other accounts payable other resident Sectors	1,520,186	1,721,469	1,899,402
A) Dividends payable	13,092	15,735	22,971
B) Settlement accounts	15,552	17,200	48,747
C) Items in the process of collection	9,440	8,373	9,221
D) Miscellaneous liability items	1,482,102	1,680,160	1,818,463
a) Suspense account	106,421	81,883	69,551
b) Provision for expected costs	113,681	105,783	142,494
c) Deferred tax liabilities	3,496	10,790	17,611
d) Accrued wages	7,468	8,621	8,084
e) Accrued rent	515	504	525
f) Accrued taxes	469,365	497,991	522,105
g) Other miscellaneous liability items	781,155	974,589	1,058,093
4. Other non- resident accounts payable	15,566	18,923	21,862
A) Dividends payable non-residents	5,083	8,551	11,324
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	10,483	10,372	10,538
VI. Insurance, pension, and standardized guarantee schemes	-	-	-
VII. Shares and other equity	2,122,917	2,196,308	2,223,933
1. Quoted	386,281	386,281	386,171
2. Non quoted	189,594	249,310	260,299
3. Investment fund shares	-	-	-
4. Retained earnings	439,717	430,988	598,546
5. Current year result	417,013	495,824	325,963
6. General and special reserve	566,165	537,060	569,327
7. Valuation adjustments	124,148	96,845	83,627
IX. Contingencies and Commitments³	14,963,609	16,542,766	16,542,766
1. Guarantees	2,834,599	3,238,980	3,238,980
2. Commitments	11,892,576	13,115,342	13,115,342
A) Letter of Credit	3,982,318	4,101,422	4,101,422
B) Forward Foreign Exchange Transactions	6,209,169	7,180,686	7,180,686
C) Forward government Securities Transactions	342,855	292,546	292,546
D) Derivatives	79,940	113,761	113,761
E) Forward lending	280,903	362,016	362,016
F) Operating leases	340	318	318
G) Commitments for acquisition of :	38,493	39,700	39,700
i.Fixed assets	28,617	28,423	28,423
ii. Intangible assets	9,876	11,277	11,277
H) Other commitments	958,557	1,024,893	1,024,893
3. Other contingent liabilities	236,435	188,444	188,444

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-22	Dec-22	Mar-23
Assets	7,710,635	8,365,402	9,407,158
I. Currency and Deposits	461,244	413,375	476,988
1. Currency	101,051	96,071	98,864
2. Transferable Deposits	252,270	227,634	282,265
3. Restricted/ compulsory deposits	-	-	-
4 Other Deposits	107,923	89,670	95,859
II. Securities(other than shares)	4,255,216	4,812,156	5,420,101
1. Short-term	1,897,668	1,338,260	1,105,246
2. Long-term	2,357,548	3,473,896	4,314,855
III. Loans extended (Advances)	2,435,175	2,562,155	2,911,319
1. Short-term	1,305,308	1,409,138	1,761,115
A) Money at call	14,475	43,063	25,890
B) Reverse Repo	116,380	133,010	548,642
C) Bills purchased and discounted	63,940	57,747	57,763
D) Other short-term advances and financial leases	1,110,513	1,175,318	1,128,820
2. Long-term	1,129,867	1,153,016	1,150,204
IV. Shares and other equity	149,469	145,793	167,167
1. Quoted	62,462	60,839	60,657
2. Non quoted	87,007	84,954	106,510
3. Investment fund shares	-	-	-
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	-	-	-
VII. Other accounts receivable	249,245	266,470	263,336
1. Trade credit and advances	-	-	-
2. Others	249,245	266,470	263,336
A) Dividends receivable resident sector	-	-	-
B) Settlement accounts resident sector	149	149	149
C) Items in the process of collection	107	27	42
D) Miscellaneous assets residents sector	248,989	266,294	263,144
E) Other non- resident accounts receivable	-	-	-
VIII. Non-financial assets	160,285	165,453	168,245
1. Produced assets	73,698	78,215	80,470
A) Tangible fixed assets	70,438	74,629	76,895
a) Dwellings	6,509	6,666	7,119
i) Building on freehold land	326	610	610
ii) Building on leasehold land	6,183	6,056	6,509
b) Other buildings and structures	42,282	45,302	45,675
i) Building on freehold land	27,473	27,665	27,724
ii) Building on leasehold land	14,809	17,637	17,951
c) Machinery and equipment	15,873	16,858	17,283
i) Transport equipments	2,662	2,659	2,596
ii) Furniture & Fixtures	3,671	4,017	4,122
iii) Office equipments	6,284	6,543	6,817
iv) Other machinery & equipments	3,256	3,639	3,749
d) Other tangible fixed assets n.e.s	5,774	5,804	6,819
B) Intangible fixed assets	3,260	3,585	3,575
a) Computer software	3,260	3,585	3,575
b) Other intangible fixed assets n.e.s	-	-	-
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	86,587	87,238	87,775
A) Tangible non-produced assets	86,587	87,238	87,775
a) Land	28,087	28,119	28,125
i) Land underlying Buildings and structures	28,087	28,119	28,125
1. Freehold land	7,415	7,447	7,453
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	58,500	59,119	59,650
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	Sep-22	Dec-22	Mar-23
Liabilities	7,710,635	8,365,402	9,407,158
I. Deposits	4,569,424	4,564,745	4,624,762
1. Transferable Deposits	3,421,552	3,322,981	3,410,730
2. Restricted/ compulsory deposits	43,670	58,442	38,888
3. Other deposits	1,104,202	1,183,322	1,175,143
II. Securities (other than shares bonds/ debentures etc.)	-	-	-
1. Short-term	-	-	-
2. Long-term	-	-	-
III. Loans (Borrowings)	2,034,509	2,538,712	3,432,758
1. Short-term	1,962,286	2,519,480	3,411,723
A) Money at call	2,073	26,983	13,168
B) Repurchase agreements (Repo)	1,794,175	2,296,230	3,201,703
C) Other short-term borrowings and financial leases	166,038	196,267	196,853
2. Long-term borrowings	72,223	19,232	21,035
IV. Financial Derivatives	-	-	-
V. Other accounts payable	613,614	710,801	799,483
1. Provision for losses	292,297	290,595	290,175
A) Provision for loan losses-Specific	284,612	280,099	279,469
B) Provision for loan losses-General	-	10,234	8,614
C) Provision for other losses	7,685	261	2,092
2. Accumulated Depreciation	34,494	35,938	37,052
3. Other accounts payable other resident Sectors	286,823	384,268	472,256
A) Dividends payable	3	3	3
B) Settlement accounts	3,089	2,375	3,975
C) Items in the process of collection	1,080	-	-
D) Miscellaneous liability items	282,652	381,890	468,279
a) Suspense account	19,896	20,985	22,202
b) Provision for expected costs	12,071	12,566	14,949
c) Deferred tax liabilities	(13,229)	(13,229)	(15,035)
d) Accrued wages	-	-	-
e) Accrued rent	-	-	-
f) Accrued taxes	33,080	33,214	38,231
g) Other miscellaneous liability items	230,834	328,354	407,932
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	493,087	551,144	550,154
1. Quoted	64,437	64,437	64,437
2. Non quoted	90,084	149,860	148,839
3. Investment fund shares	-	-	-
4. Retained earnings	127,662	127,094	170,524
5. Current year result	40,603	54,524	11,072
6. General and special reserve	88,851	85,287	93,726
7. Valuation adjustments	81,451	69,942	61,555
IX. Contingencies and Commitments³	-	3,503,096	3,538,627
1. Guarantees	-	493,873	529,388
2. Commitments	-	2,931,444	2,982,327
A) Letter of Credit	-	1,869,769	1,897,996
B) Forward Foreign Exchange Transactions	-	820,430	789,199
C) Forward government Securities Transactions	-	54,568.8	54,569
D) Derivatives	-	-	-
E) Forward lending	-	70,348.8	103,253
F) Operating leases	-	-	-
G) Commitments for acquisition of :	-	1,887.7	1,858
i. Fixed assets	-	1,583.7	1,370
ii. Intangible assets	-	304.0	488
H) Other commitments	-	114,440.4	135,453
3. Other contingent liabilities	-	77,778.7	26,912

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-22	Dec-22 ^R	Mar-23
Assets	25,893,372	26,678,057	28,003,531
I. Currency and Deposits	1,727,675	1,364,100	1,925,786
1. Currency	388,137	407,784	472,982
2. Transferable Deposits	1,278,924	900,364	1,322,888
3. Restricted/ compulsory deposits	2,304	26	6
4 Other Deposits	58,310	55,928	129,910
II. Securities(other than shares)	12,475,689	12,415,380	13,112,608
1. Short-term	2,325,897	1,708,477	2,130,375
2. Long-term	10,149,792	10,706,903	10,982,233
III. Loans extended (Advances)	9,446,945	10,643,564	10,403,302
1. Short-term	5,699,893	6,821,361	6,589,910
A) Money at call	89,061	123,609	88,762
B) Reverse Repo	308,323	684,559	741,849
C) Bills purchased and discounted	296,375	243,268	279,560
D) Other short-term advances and financial leases	5,006,133	5,769,926	5,479,739
2. Long-term	3,747,053	3,822,203	3,813,392
IV. Shares and other equity	355,473	358,386	378,203
1. Quoted	135,268	127,008	120,647
2. Non quoted	220,205	228,611	253,445
3. Investment fund shares	-	2,766	-
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	44,502	11,712	36,424
VII. Other accounts receivable	925,965	938,259	1,152,320
1. Trade credit and advances	-	-	-
2. Others	925,961	938,259	1,152,320
A) Dividends receivable resident sector	702	167	774
B) Settlement accounts resident sector	31,096	33,101	28,715
C) Items in the process of collection	394	665	2,517
D) Miscellaneous assets residents sector	887,401	898,631	1,112,775
E) Other non- resident accounts receivable	6,367	5,694	7,539
VIII. Non-financial assets	917,123	946,656	994,888
1. Produced assets	727,100	757,906	776,485
A) Tangible fixed assets	632,376	660,398	676,501
a) Dwellings	131,331	137,018	139,010
i) Building on freehold land	5,077	5,089	5,102
ii) Building on leasehold land	126,254	131,929	133,908
b) Other buildings and structures	219,840	229,373	235,307
i) Building on freehold land	61,651	62,433	62,218
ii) Building on leasehold land	158,189	166,940	173,090
c) Machinery and equipment	231,094	242,148	250,757
i) Transport equipments	15,843	17,354	18,092
ii) Furniture & Fixtures	30,555	32,125	32,762
iii) Office equipments	141,513	146,935	151,764
iv) Other machinery & equipments	43,183	45,734	48,139
d) Other tangible fixed assets n.e.s	50,111	51,859	51,427
B) Intangible fixed assets	90,475	92,021	93,772
a) Computer software	55,601	57,147	58,882
b) Other intangible fixed assets n.e.s	34,874	34,874	34,890
C) Inventories	4,249	5,487	6,212
D) Valuables	-	-	-
2. Non-produced assets	190,022	188,750	218,403
A) Tangible non-produced assets	168,542	166,226	196,267
a) Land	135,797	136,591	162,045
i) Land underlying Buildings and structures	128,963	129,757	155,211
1. Freehold land	52,485	52,385	72,203
2. Leasehold land	76,479	77,372	83,007
ii) Recreational land	6,834	6,834	6,834
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	32,745	29,635	34,222
B) Intangible non-produced assets	21,480	22,524	22,136
a) Leases and other transferable contracts	15,468	16,032	16,269
b) Purchased goodwill	2,213	2,213	2,213
c) Other intangible non-produced assets n.e.s	3,799	4,279	3,654

1.1.2 Assets and Liabilities

Domestic Private Banks

(Million Rupees)

Item	Sep-22	Dec-22 ^R	Mar-23
Liabilities	25,893,372	26,678,057	28,003,531
I. Deposits	18,421,119	18,253,597	19,132,737
1. Transferable Deposits	14,554,009	14,620,684	15,421,606
2. Restricted/ compulsory deposits	423,420	462,091	537,524
3. Other deposits	3,443,690	3,170,822	3,173,607
II. Securities (other than shares bonds/ debentures etc.)	108,482	126,983	126,838
1. Short-term	-	-	-
2. Long-term	108,482	126,983	126,838
III. Loans (Borrowings)	3,853,208	4,667,830	4,974,732
1. Short-term	3,452,632	4,261,488	4,510,767
A) Money at call	22,946	161,734	143,207
B) Repurchase agreements (Repo)	2,430,838	2,966,184	3,390,630
C) Other short-term borrowings and financial leases	998,848	1,133,570	976,930
2. Long-term borrowings	400,577	406,343	463,965
IV. Financial Derivatives	44,623	23,468	41,572
V. Other accounts payable	1,938,973	2,068,167	2,189,104
1. Provision for losses	455,874	457,351	489,268
A) Provision for loan losses-Specific	415,681	396,109	419,678
B) Provision for loan losses-General	40,193	34,739	43,275
C) Provision for other losses	-	26,502	26,315
2. Accumulated Depreciation	277,337	288,226	297,338
3. Other accounts payable other resident Sectors	1,190,265	1,303,728	1,380,703
A) Dividends payable	13,089	15,733	22,968
B) Settlement accounts	12,327	14,688	44,522
C) Items in the process of collection	8,360	8,373	9,221
D) Miscellaneous liability items	1,156,489	1,264,934	1,303,992
a) Suspense account	66,033	51,540	41,834
b) Provision for expected costs	101,611	93,217	127,545
c) Deferred tax liabilities	16,626	24,019	32,646
d) Accrued wages	2,311	2,273	1,521
e) Accrued rent	515	504	525
f) Accrued taxes	430,020	459,739	469,528
g) Other miscellaneous liability items	539,374	633,642	630,393
4. Other non- resident accounts payable	15,497	18,862	21,795
A) Dividends payable non-residents	5,083	8,551	11,324
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	10,414	10,311	10,472
VI. Insurance, pension, and standardized guarantee schemes	-	-	-
VII. Shares and other equity	1,526,967	1,538,011	1,538,549
1. Quoted	321,843	321,843	321,734
2. Non quoted	40,154	40,154	40,154
3. Investment fund shares	-	-	-
4. Retained earnings	279,133	260,860	379,281
5. Current year result	365,387	435,004	295,829
6. General and special reserve	477,315	451,774	475,605
7. Valuation adjustments	43,135	28,375	25,946
IX. Contingencies and Commitments³	-	7,755,151	8,701,067
1. Guarantees	-	1,784,974	2,127,312
2. Commitments	-	5,814,591	6,415,103
A) Letter of Credit	-	2,036,413	2,153,076
B) Forward Foreign Exchange Transactions	-	2,358,032	2,758,669
C) Forward government Securities Transactions	-	271,561.8	226,838
D) Derivatives	-	79,940.0	113,761
E) Forward lending	-	207,837.4	254,790
F) Operating leases	-	339.6	318
G) Commitments for acquisition of :	-	36,121.1	37,355
i. Fixed assets	-	26,549.5	26,566
ii. Intangible assets	-	9,571.6	10,789
H) Other commitments	-	824,346.2	870,298
3. Other contingent liabilities	-	155,585.7	158,651

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-22	Dec-22	Mar-23
Assets	1,136,375	1,142,277	1,652,543
I. Currency and Deposits	123,046	134,221	160,829
1. Currency	789	611	633
2. Transferable Deposits	69,712	80,129	93,791
3. Restricted/ compulsory deposits	52,543	52,483	64,493
4 Other Deposits	2	998	1,912
II. Securities(other than shares)	801,768	774,259	900,215
1. Short-term	735,650	693,530	802,629
2. Long-term	66,118	80,728	97,586
III. Loans extended (Advances)	125,388	200,277	451,135
1. Short-term	110,781	185,760	440,165
A) Money at call	-	-	-
B) Reverse Repo	12,455	89,685	70,704
C) Bills purchased and discounted	4,094	9,373	6,299
D) Other short-term advances and financial leases	94,231	86,703	363,161
2. Long-term	14,606	14,516	10,970
IV. Shares and other equity	-	-	-
1. Quoted	-	-	-
2. Non quoted	-	-	-
3. Investment fund shares	-	-	-
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	7,954	5,332	4,391
VII. Other accounts receivable	73,806	23,507	131,417
1. Trade credit and advances	-	-	-
2. Others	73,806	23,507	131,417
A) Dividends receivable resident sector	-	-	-
B) Settlement accounts resident sector	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous assets residents sector	73,787	23,501	131,382
E) Other non- resident accounts receivable	19	6	35
VIII. Non-financial assets	4,413	4,681	4,556
1. Produced assets	2,895	3,197	3,102
A) Tangible fixed assets	2,591	2,566	2,591
a) Dwellings	358	358	375
i) Building on freehold land	-	-	-
ii) Building on leasehold land	358	358	375
b) Other buildings and structures	756	755	755
i) Building on freehold land	-	-	-
ii) Building on leasehold land	756	755	755
c) Machinery and equipment	919	895	903
i) Transport equipments	209	209	213
ii) Furniture & Fixtures	128	130	130
iii) Office equipments	256	255	255
iv) Other machinery & equipments	326	300	304
d) Other tangible fixed assets n.e.s	557	557	557
B) Intangible fixed assets	304	632	511
a) Computer software	17	17	17
b) Other intangible fixed assets n.e.s	287	615	495
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	1,518	1,484	1,453
A) Tangible non-produced assets	1,518	1,484	1,453
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	1,518	1,484	1,453
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	Sep-22	Dec-22	Mar-23
Liabilities	1,136,375	1,142,277	1,652,543
I. Deposits	434,956	491,040	512,550
1. Transferable Deposits	390,616	425,925	453,189
2. Restricted/ compulsory deposits	31,048	44,706	30,862
3. Other deposits	13,293	20,410	28,499
II. Securities (other than shares bonds/ debentures etc.)	-	-	-
1. Short-term	-	-	-
2. Long-term	-	-	-
III. Loans (Borrowings)	542,026	499,961	948,846
1. Short-term	542,026	499,961	948,846
A) Money at call	-	-	-
B) Repurchase agreements (Repo)	5,849	-	10,062
C) Other short-term borrowings and financial leases	536,177	499,961	938,784
2. Long-term borrowings	-	-	-
IV. Financial Derivatives	8,233	5,281	4,399
V. Other accounts payable	48,297	38,842	51,518
1. Provision for losses	2,470	2,426	2,332
A) Provision for loan losses-Specific	2,465	1,869	1,843
B) Provision for loan losses-General	5	552	485
C) Provision for other losses	-	5	5
2. Accumulated Depreciation	2,661	2,882	2,676
3. Other accounts payable other resident Sectors	43,098	33,473	46,443
A) Dividends payable	-	-	-
B) Settlement accounts	137	137	250
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items	42,961	33,336	46,193
a) Suspense account	20,492	9,358	5,515
b) Provision for expected costs	-	-	-
c) Deferred tax liabilities	99	-	-
d) Accrued wages	5,157	6,347	6,563
e) Accrued rent	-	-	-
f) Accrued taxes	6,265	5,037	14,346
g) Other miscellaneous liability items	10,946	12,593	19,768
4. Other non- resident accounts payable	69	61	67
A) Dividends payable non-residents	-	-	-
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	69	61	67
VI. Insurance, pension, and standardized guarantee schemes	-	-	-
VII. Shares and other equity	102,863	107,153	135,230
1. Quoted	-	-	-
2. Non quoted	59,356	59,296	71,305
3. Investment fund shares	-	-	-
4. Retained earnings	32,923	43,034	48,741
5. Current year result	11,023	6,296	19,062
6. General and special reserve	(1)	(1)	(4)
7. Valuation adjustments	(437)	(1,471)	(3,874)
IX. Contingencies and Commitments³	-	3,705,362	4,303,072
1. Guarantees	-	555,751	582,280
2. Commitments	-	3,146,541	3,717,912
A) Letter of Credit	-	76,136	50,350
B) Forward Foreign Exchange Transactions	-	3,030,708	3,632,819
C) Forward government Securities Transactions	-	16,725	11,139
D) Derivatives	-	-	-
E) Forward lending	-	2,717	3,973
F) Operating leases	-	-	-
G) Commitments for acquisition of :	-	484	487
i. Fixed assets	-	484	487
ii. Intangible assets	-	-	-
H) Other commitments	-	19,770	19,143
3. Other contingent liabilities	-	3,070	2,881

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

1.2 Profit and Loss Accounts

All Banks

(Million Rupees)

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

* 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
A. Mark-Up/Return/Interest Earned	331,344	384,384
1. Loans and advances	82,567	76,416
2. Investments	165,973	210,288
3. Lendings to financial institutions	3,975	4,857
4. Balances with banks	314	851
5. Income from inter-office lending	76,036	90,718
6. Other	2,478	1,254
B. Mark-Up/Return/Interest Expensed	277,990	334,434
1. Deposits	115,736	118,949
2. Borrowings	82,238	122,077
3. Subordinated debt	645	858
4. Cost of foreign currency swaps against foreign currency deposits / borrowings	2,542	1,235
5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	790	593
6. Expense on inter-office borrowing	76,036	90,718
7. Other	3	4
I. Net Mark-UP/Return/Interest Income (A - B)	53,353	49,951
C. Non Mark-UP/Return/Interest Income	16,387	11,210
1. Fee & Commission Income	9,607	6,654
i. Branch banking customer fees	551	551
ii. Consumer finance related fees	378	247
iii. Card related fees (debit and credit cards)	1,476	1,160
iv. Credit related fees	1,071	433
v. Investment banking fee	53	152
vi. Commission on trade	719	753
vii. Commission on guarantees	547	451
viii. Commission on cash management	85	86
ix. Commission on remittances including home remittances	615	455
x. Commission on utility bills	8	10
xi. Commission income - Bancassurance	134	122
xii. Rent on lockers	11	16
xiii. Commission on investments services	-	-
xiv. Other Commission	3,959	2,220
2. Dividend Income	2,259	1,188
3. Foreign exchange income	2,582	2,222
4. Income from derivatives	-	-
5. Gain on securities	1,150	430
i. Realised	1,742	844
ii. Unrealised - held for trading	(592)	(414)
6. Other Income	789	716
i. Rent on property	50	36
ii. Gain on sale of fixed assets-net	105	34
iii. Loss on termination of lease liability against right of use assets	(4)	47
iv. Gain on sale of non banking assets - net	7	4
v. Other	632	596
II. Total Income (I + C)	69,740	61,161

1.2.1 Profit and Loss Accounts

Public Sector Banks

(Million Rupees)

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

* 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
A. Mark-Up/Return/Interest Earned	1,045,719	1,041,405
1. Loans and advances	312,568	327,855
2. Investments	482,166	497,369
3. Lendings to financial institutions	18,524	22,957
4. Balances with banks	(179)	62
5. Income from inter-office lending	230,696	190,308
6. Other	1,945	2,853
B. Mark-Up/Return/Interest Expensed	768,290	738,691
1. Deposits	365,121	351,526
2. Borrowings	132,438	149,519
3. Subordinated debt	6,328	6,558
4. Cost of foreign currency swaps against foreign currency deposits / borrowings	7,923	6,621
5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	4,853	4,651
6. Expense on inter-office borrowing	230,534	189,975
7. Other	21,093	29,841
I. Net Mark-UP/Return/Interest Income (A - B)	277,429	302,714
C. Non Mark-UP/Return/Interest Income	59,726	66,539
1. Fee & Commission Income	38,035	38,563
i. Branch banking customer fees	4,574	5,296
ii. Consumer finance related fees	2,300	1,886
iii. Card related fees (debit and credit cards)	12,973	12,325
iv. Credit related fees	644	1,013
v. Investment banking fee	1,054	1,297
vi. Commission on trade	6,620	7,429
vii. Commission on guarantees	2,345	2,211
viii. Commission on cash management	1,292	1,365
ix. Commission on remittances including home remittances	2,113	2,099
x. Commission on utility bills	138	130
xi. Commission income - Bancassurance	1,287	904
xii. Rent on lockers	380	407
xiii. Commission on investments services	25	125
xiv. Other Commission	2,291	2,075
2. Dividend Income	5,396	4,610
3. Foreign exchange income	6,334	24,095
4. Income from derivatives	3,856	(5,032)
5. Gain on securities	(2,466)	(6,158)
i. Realised	(3,996)	(5,249)
ii. Unrealised - held for trading	1,531	(909)
6. Other Income	8,570	10,463
i. Rent on property	114	164
ii. Gain on sale of fixed assets-net	7,468	290
iii. Loss on termination of lease liability against right of use assets	429	346
iv. Gain on sale of non banking assets - net	55	-
v. Other	504	9,663
II. Total Income (I + C)	337,156	369,253

1.2.2 Profit and Loss Accounts

Domestic Private Banks

(Million Rupees)

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

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

1.2.3 Profit and Loss Accounts

Foreign Banks

(Million Rupees)

Profit/Loss Account	Oct-Dec 2022 R	Jan-Mar 2023 R
D. Non Mark-UP/Return/Interest Expenses	3,215	2,674
1. Operating expenses	2,873	2,029
i. Total compensation expense	1,807	1,225
ii. Property expense	309	283
a. Rent and taxes	36	36
b. Insurance	1	4
c. Utilities cost	29	13
d. Lease rental	-	-
e. Fuel expense generators	0	0
f. Security (including guards)	14	33
g. Repair and maintenance (including janitorial charges)	57	55
h. Depreciation on right-of-use assets	95	103
i. Depreciation	75	40
iii. Information technology expenses	142	84
iv. Other operating expenses	615	438
2. Workers welfare fund	340	645
3. Other charges	2	0
i. Penalties imposed by State Bank of Pakistan	2	-
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
E. Provisions / (reversals) and write offs - net	(42)	(47)
1. (Reversals) / provisions against balance with Banks	-	-
2. (Reversals) / provisions for diminution in value of investments	-	-
3. (Reversals) / provisions against loans & advances	(42)	(47)
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
G. Taxation	9,151	13,489
1. Current	10,142	13,658
2. Prior	(336)	-
3. Deferred	(655)	(168)
V. Profit After Taxation (IV - G)	6,817	17,777
Notes on Human Resources		
Number of Employees*	422	419
1. Permanent	385	382
a. Male	307	300
b. Female	78	82
2. Contractual	37	37
a. Male	30	31
b. Female	7	6

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