

Scheduled Banks

Assets & Liabilities

and

Profit & Loss Accounts

1.1 Assets and Liabilities

All Banks

(Million Rupees)

Item	Mar-23	Jun-23	Sep-23
Assets	39,063,232	41,190,125	40,626,699
I. Currency and Deposits	2,563,604	3,145,879	2,665,385
1. Currency	572,480	606,313	462,307
2. Transferable Deposits	1,698,944	2,235,440	1,894,848
3. Restricted/ compulsory deposits	64,499	67,121	67,584
4 Other Deposits	227,681	237,005	240,646
II. Securities(other than shares)	19,432,925	20,972,221	21,293,497
1. Short-term	4,038,250	5,222,184	5,288,384
2. Long-term	15,394,675	15,750,038	16,005,113
III. Loans extended (Advances)	13,765,756	13,555,377	13,101,675
1. Short-term	8,791,190	8,028,597	7,981,649
A) Money at call	114,653	174,486	92,685
B) Reverse Repo	1,361,195	639,590	1,646,700
C) Bills purchased and discounted	343,622	370,030	365,314
D) Other short-term loans	6,971,720	6,844,491	5,876,950
2. Long-term	4,974,566	5,526,781	5,120,026
IV. Shares and other equity	545,370	572,165	550,555
1. Quoted	181,304	189,070	205,522
2. Non quoted	359,955	379,216	341,987
3. Investment fund shares	-	3,879	3,046
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	40,815	13,398	26,986
VII. Other accounts receivable	1,547,074	1,703,872	1,824,668
1. Trade credit and advances	-	-	-
2. Others	1,547,074	1,703,872	1,824,668
A) Dividends receivable resident sector	774	206	769
B) Settlement accounts resident sector	28,864	34,232	36,570
C) Items in the process of collection	2,559	546	666
D) Miscellaneous assets residents sector	1,507,302	1,661,066	1,779,340
E) Other non- resident accounts receivable	7,575	7,822	7,324
VIII. Non-financial assets	1,167,689	1,227,213	1,163,933
1. Produced assets	860,057	907,454	844,573
A) Tangible fixed assets	755,987	799,128	737,856
a) Dwellings	146,504	151,096	155,150
i) Building on freehold land	5,712	5,758	5,760
ii) Building on leasehold land	140,792	145,338	149,390
b) Other buildings and structures	281,737	306,957	282,539
i) Building on freehold land	89,941	90,984	74,882
ii) Building on leasehold land	191,796	215,974	207,657
c) Machinery and equipment	268,943	278,048	262,516
i) Transport equipment	20,901	22,589	23,580
ii) Furniture & Fixture	37,014	36,648	35,106
iii) Office equipment	158,836	164,142	154,440
iv) Other machinery & equipment	52,191	54,669	49,391
d) Other tangible fixed assets n.e.s	58,804	63,026	37,650
B) Intangible fixed assets	97,858	100,029	96,627
a) Computer software	62,473	64,641	61,298
b) Other intangible fixed assets n.e.s	35,385	35,389	35,329
C) Inventories	6,212	8,296	10,090
D) Valuables	-	-	-
2. Non-produced assets	307,631	319,759	319,359
A) Tangible non-produced assets	285,495	297,960	300,304
a) Land	190,170	196,164	196,557
i) Land underlying Buildings and structures	183,336	196,164	196,557
1. Freehold land	79,657	78,955	77,890
2. Leasehold land	103,679	117,208	118,666
ii) Recreational land	6,834	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	95,325	101,796	103,747
B) Intangible non-produced assets	22,136	21,799	19,056
a) Leases and other transferable contracts	16,269	16,179	16,397
b) Purchased goodwill	2,213	2,213	1,817
c) Other intangible non-produced assets n.e.s	3,654	3,407	841

1.1 Assets and Liabilities

All Banks

(Million Rupees)

Item	Mar-23	Jun-23	Sep-23
Liabilities	39,063,232	41,190,125	40,626,699
I. Deposits	24,270,048	26,363,171	24,549,014
1. Transferable Deposits	19,285,525	21,070,748	19,812,518
2. Restricted/ compulsory deposits	607,274	575,720	454,555
3. Other deposits	4,377,250	4,716,704	4,281,941
II. Securities (other than shares bonds/ debentures etc.)	126,838	129,486	110,540
1. Short-term	-	-	-
2. Long-term	126,838	129,486	110,540
III. Loans (Borrowings)	9,356,336	9,080,649	9,906,286
1. Short-term	8,871,336	8,210,779	9,038,391
A) Money at call	156,376	146,673	135,332
B) Repurchase agreements (Repo)	6,602,394	6,120,235	7,307,349
C) Other short-term borrowings	2,112,566	1,943,871	1,595,710
2. Long-term borrowings	485,000	869,871	867,895
IV. Financial Derivatives	45,971	34,708	63,393
V. Other accounts payable	3,040,105	2,786,787	3,207,890
1. Provision for losses	781,775	772,089	743,412
A) Provision for loan losses-Specific	700,990	691,678	658,963
B) Provision for loan losses-General	52,374	43,569	49,806
C) Provision for other losses	28,411	36,842	34,642
2. Accumulated Depreciation	337,066	346,376	323,595
3. Other accounts payable other resident Sectors	1,899,402	1,624,258	2,083,004
A) Dividends payable	22,971	9,993	16,442
B) Settlement accounts	48,747	73,569	95,134
C) Items in the process of collection	9,221	12,120	10,516
D) Miscellaneous liability items	1,818,463	1,528,577	1,960,912
a) Suspense account	69,551	94,163	96,708
b) Provision for expected costs	142,494	140,471	146,258
c) Deferred tax liabilities	17,611	14,539	30,159
d) Accrued wages	8,084	9,314	9,838
e) Accrued rent	525	560	504
f) Accrued taxes	522,105	534,923	586,938
g) Other miscellaneous liability items	1,058,093	734,606	1,090,508
4. Other non- resident accounts payable	21,862	44,064	57,880
A) Dividends payable non-residents	11,324	33,637	47,518
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	10,538	10,426	10,362
VI. Insurance, pension, and standardized guarantee schemes	-	327,824	333,433
VII. Shares and other equity	2,223,933	2,467,499	2,456,142
1. Quoted	386,171	399,145	426,307
2. Non quoted	260,299	263,942	248,868
3. Investment fund shares	-	-	-
4. Retained earnings	598,546	544,142	424,523
5. Current year result	325,963	499,348	600,457
6. General and special reserve	569,327	602,236	534,850
7. Valuation adjustments	83,627	158,686	221,137
IX. Contingencies and Commitments³	16,705,969	16,842,070	18,075,558
1. Guarantees	3,243,411	3,212,210	2,962,092
2. Commitments	13,276,369	13,444,164	14,940,756
A) Letter of Credit	4,096,991	4,625,867	4,804,459
B) Forward Foreign Exchange Transactions	7,325,441	7,001,352	7,999,244
C) Forward government Securities Transactions	312,692	270,816	510,105
D) Derivatives	113,761	114,389	111,102
E) Forward lending	495,233	399,537	322,549
F) Operating leases	318	299	1,291
G) Commitments for acquisition of :	39,717	38,460	30,170
i. Fixed assets	28,440	30,956	22,069
ii. Intangible assets	11,277	7,504	8,102
H) Other commitments	892,217	993,445	1,161,835
3. Other contingent liabilities	186,189	185,695	172,710

Notes:

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

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

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

1.1.1 Assets and Liabilities

Public Sector Banks

(Million Rupees)

Item	Mar-23	Jun-23	Sep-23
Assets	9,407,158	10,223,049	10,547,385
I. Currency and Deposits	476,988	574,801	476,505
1. Currency	98,864	106,294	67,175
2. Transferable Deposits	282,265	368,691	314,022
3. Restricted/ compulsory deposits	-	-	-
4 Other Deposits	95,859	99,816	95,308
II. Securities(other than shares)	5,420,101	6,064,010	6,289,301
1. Short-term	1,105,246	1,794,257	1,750,206
2. Long-term	4,314,855	4,269,753	4,539,095
III. Loans extended (Advances)	2,911,319	2,955,166	3,123,867
1. Short-term	1,761,115	1,734,918	1,885,191
A) Money at call	25,890	38,589	15,368
B) Reverse Repo	548,642	156,818	616,154
C) Bills purchased and discounted	57,763	66,776	55,680
D) Other short-term loans	1,128,820	1,472,735	1,197,988
2. Long-term	1,150,204	1,220,248	1,238,676
IV. Shares and other equity	167,167	170,741	171,528
1. Quoted	60,657	63,272	67,711
2. Non quoted	106,510	107,469	103,817
3. Investment fund shares	-	-	-
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	-	-	-
VII. Other accounts receivable	263,336	283,410	309,745
1. Trade credit and advances	-	-	-
2. Others	263,336	283,410	309,745
A) Dividends receivable resident sector	-	-	-
B) Settlement accounts resident sector	149	149	149
C) Items in the process of collection	42	14	12
D) Miscellaneous assets residents sector	263,144	283,246	309,584
E) Other non- resident accounts receivable	-	-	-
VIII. Non-financial assets	168,245	174,922	176,440
1. Produced assets	80,470	82,631	83,719
A) Tangible fixed assets	76,895	78,926	79,975
a) Dwellings	7,119	7,736	8,037
i) Building on freehold land	610	610	610
ii) Building on leasehold land	6,509	7,127	7,427
b) Other buildings and structures	45,675	45,935	46,225
i) Building on freehold land	27,724	27,416	27,454
ii) Building on leasehold land	17,951	18,518	18,771
c) Machinery and equipment	17,283	18,374	18,888
i) Transport equipment	2,596	2,658	2,664
ii) Furniture & Fixtures	4,122	4,239	4,404
iii) Office equipment	6,817	7,069	7,243
iv) Other machinery & equipment	3,749	4,409	4,578
d) Other tangible fixed assets n.e.s	6,819	6,881	6,825
B) Intangible fixed assets	3,575	3,705	3,744
a) Computer software	3,575	3,705	3,744
b) Other intangible fixed assets n.e.s	-	-	-
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	87,775	92,291	92,721
A) Tangible non-produced assets	87,775	92,291	92,721
a) Land	28,125	28,119	28,121
i) Land underlying Buildings and structures	28,125	28,119	28,121
1. Freehold land	7,453	7,448	7,450
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	59,650	64,172	64,599
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	Mar-23	Jun-23	Sep-23
Liabilities	9,407,158	10,223,049	10,547,385
I. Deposits	4,624,762	5,434,626	4,762,164
1. Transferable Deposits	3,410,730	4,057,851	3,377,412
2. Restricted/ compulsory deposits	38,888	35,713	29,643
3. Other deposits	1,175,143	1,341,063	1,355,109
II. Securities (other than shares bonds/ debentures etc.)	-	-	-
1. Short-term	-	-	-
2. Long-term	-	-	-
III. Loans (Borrowings)	3,432,758	3,451,463	4,045,122
1. Short-term	3,411,723	3,421,379	4,011,422
A) Money at call	13,168	9,979	4,831
B) Repurchase agreements (Repo)	3,201,703	3,217,181	3,825,511
C) Other short-term borrowings	196,853	194,218	181,080
2. Long-term borrowings	21,035	30,084	33,700
IV. Financial Derivatives	-	-	-
V. Other accounts payable	799,483	432,003	805,834
1. Provision for losses	290,175	288,094	286,924
A) Provision for loan losses-Specific	279,469	277,635	276,028
B) Provision for loan losses-General	8,614	8,330	8,869
C) Provision for other losses	2,092	2,130	2,027
2. Accumulated Depreciation	37,052	38,849	40,687
3. Other accounts payable other resident Sectors	472,256	105,059	478,222
A) Dividends payable	3	3	3
B) Settlement accounts	3,975	1,546	2,907
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items	468,279	103,510	475,313
a) Suspense account	22,202	23,731	25,545
b) Provision for expected costs	14,949	14,177	15,414
c) Deferred tax liabilities	(15,035)	(15,035)	1
d) Accrued wages	-	-	-
e) Accrued rent	-	-	-
f) Accrued taxes	38,231	38,368	38,604
g) Other miscellaneous liability items	407,932	42,270	395,749
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	333,433
VII. Shares and other equity	550,154	577,133	600,832
1. Quoted	64,437	67,411	67,411
2. Non quoted	148,839	149,860	148,839
3. Investment fund shares	-	-	-
4. Retained earnings	170,524	170,043	169,956
5. Current year result	11,072	25,115	38,354
6. General and special reserve	93,726	96,189	96,690
7. Valuation adjustments	61,555	68,514	79,582
IX. Contingencies and Commitments³	3,538,627	3,811,402	3,878,385
1. Guarantees	529,388	477,964	523,992
2. Commitments	2,982,327	3,291,013	3,327,323
A) Letter of Credit	1,897,996	2,154,499	2,153,475
B) Forward Foreign Exchange Transactions	789,199	937,808	1,028,972
C) Forward government Securities Transactions	54,568.8	18,314.2	44,522
D) Derivatives	-	-	-
E) Forward lending	238,668.3	178,413.5	84,377
F) Operating leases	-	-	1,220
G) Commitments for acquisition of :	1,857.8	1,922.9	522
i. Fixed assets	1,369.8	1,592.8	241
ii. Intangible assets	488.0	330.1	282
H) Other commitments	36.9	55.7	14,236
3. Other contingent liabilities	26,911.6	42,424.6	27,070

Notes:

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

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

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

1.1.2 Assets and Liabilities

Domestic Private Banks

(Million Rupees)

Item	Mar-23	Jun-23	Sep-23
Assets	28,003,531	29,184,899	28,216,449
I. Currency and Deposits	1,925,786	2,411,907	2,041,456
1. Currency	472,982	499,466	394,435
2. Transferable Deposits	1,322,888	1,780,184	1,501,678
3. Restricted/ compulsory deposits	6	6	6
4 Other Deposits	129,910	132,251	145,336
II. Securities(other than shares)	13,112,608	13,973,121	14,161,248
1. Short-term	2,130,375	2,531,621	2,723,328
2. Long-term	10,982,233	11,441,499	11,437,919
III. Loans extended (Advances)	10,403,302	9,974,423	9,137,938
1. Short-term	6,589,910	6,051,981	5,643,105
A) Money at call	88,762	135,898	77,317
B) Reverse Repo	741,849	330,918	651,772
C) Bills purchased and discounted	279,560	289,022	298,638
D) Other short-term loans	5,479,739	5,296,143	4,615,378
2. Long-term	3,813,392	3,922,442	3,494,833
IV. Shares and other equity	378,203	401,424	379,027
1. Quoted	120,647	125,798	137,811
2. Non quoted	253,445	271,747	238,170
3. Investment fund shares	-	3,879	3,046
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	36,424	12,417	13,930
VII. Other accounts receivable	1,152,320	1,364,337	1,501,541
1. Trade credit and advances	-	-	-
2. Others	1,152,320	1,364,337	1,501,541
A) Dividends receivable resident sector	774	206	769
B) Settlement accounts resident sector	28,715	34,082	36,420
C) Items in the process of collection	2,517	532	654
D) Miscellaneous assets residents sector	1,112,775	1,321,717	1,456,403
E) Other non- resident accounts receivable	7,539	7,800	7,295
VIII. Non-financial assets	994,888	1,047,270	981,309
1. Produced assets	776,485	821,668	757,668
A) Tangible fixed assets	676,501	717,558	655,221
a) Dwellings	139,010	142,979	146,743
i) Building on freehold land	5,102	5,149	5,151
ii) Building on leasehold land	133,908	137,830	141,592
b) Other buildings and structures	235,307	260,268	235,559
i) Building on freehold land	62,218	63,567	47,428
ii) Building on leasehold land	173,090	196,700	188,131
c) Machinery and equipment	250,757	258,751	242,679
i) Transport equipment	18,092	19,718	20,703
ii) Furniture & Fixtures	32,762	32,279	30,571
iii) Office equipment	151,764	156,798	146,899
iv) Other machinery & equipment	48,139	49,956	44,506
d) Other tangible fixed assets n.e.s	51,427	55,562	30,241
B) Intangible fixed assets	93,772	95,813	92,356
a) Computer software	58,882	60,919	57,522
b) Other intangible fixed assets n.e.s	34,890	34,894	34,834
C) Inventories	6,212	8,296	10,090
D) Valuables	-	-	-
2. Non-produced assets	218,403	225,603	223,641
A) Tangible non-produced assets	196,267	203,803	204,586
a) Land	162,045	168,045	168,436
i) Land underlying Buildings and structures	155,211	168,045	168,436
1. Freehold land	72,203	71,508	70,441
2. Leasehold land	83,007	96,537	97,995
ii) Recreational land	6,834	-	-
iii) Other land n.e.s	-	-	-
b) Other tangible non-produced assets n.e.s	34,222	35,759	36,150
B) Intangible non-produced assets	22,136	21,799	19,056
a) Leases and other transferable contracts	16,269	16,179	16,397
b) Purchased goodwill	2,213	2,213	1,817
c) Other intangible non-produced assets n.e.s	3,654	3,407	841

1.1.2 Assets and Liabilities

Domestic Private Banks

(Million Rupees)

Item	Mar-23	Jun-23	Sep-23
Liabilities	28,003,531	29,184,899	28,216,449
I. Deposits	19,132,737	20,367,882	19,191,387
1. Transferable Deposits	15,421,606	16,509,388	15,884,375
2. Restricted/ compulsory deposits	537,524	518,128	409,818
3. Other deposits	3,173,607	3,340,367	2,897,193
II. Securities (other than shares bonds/ debentures etc.)	126,838	129,486	110,540
1. Short-term	-	-	-
2. Long-term	126,838	129,486	110,540
III. Loans (Borrowings)	4,974,732	4,621,522	4,853,931
1. Short-term	4,510,767	4,155,505	4,395,931
A) Money at call	143,207	136,694	130,501
B) Repurchase agreements (Repo)	3,390,630	2,903,053	3,463,913
C) Other short-term borrowings	976,930	1,115,757	801,516
2. Long-term borrowings	463,965	466,017	458,000
IV. Financial Derivatives	41,572	33,719	50,164
V. Other accounts payable	2,189,104	2,293,479	2,317,668
1. Provision for losses	489,268	481,813	455,595
A) Provision for loan losses-Specific	419,678	412,177	382,209
B) Provision for loan losses-General	43,275	34,929	40,776
C) Provision for other losses	26,315	34,707	32,610
2. Accumulated Depreciation	297,338	304,665	279,937
3. Other accounts payable other resident Sectors	1,380,703	1,463,063	1,524,347
A) Dividends payable	22,968	9,991	16,439
B) Settlement accounts	44,522	71,706	91,415
C) Items in the process of collection	9,221	12,120	10,516
D) Miscellaneous liability items	1,303,992	1,369,246	1,405,977
a) Suspense account	41,834	52,825	41,065
b) Provision for expected costs	127,545	126,294	130,845
c) Deferred tax liabilities	32,646	29,574	30,158
d) Accrued wages	1,521	1,966	1,155
e) Accrued rent	525	560	504
f) Accrued taxes	469,528	478,446	534,534
g) Other miscellaneous liability items	630,393	679,581	667,717
4. Other non- resident accounts payable	21,795	43,938	57,789
A) Dividends payable non-residents	11,324	33,637	47,518
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	10,472	10,301	10,270
VI. Insurance, pension, and standardized guarantee schemes	-	-	-
VII. Shares and other equity	1,538,549	1,738,811	1,692,759
1. Quoted	321,734	331,734	358,896
2. Non quoted	40,154	40,154	25,638
3. Investment fund shares	-	-	-
4. Retained earnings	379,281	324,840	205,316
5. Current year result	295,829	443,909	522,934
6. General and special reserve	475,605	506,050	438,162
7. Valuation adjustments	25,946	92,124	141,814
IX. Contingencies and Commitments³	8,701,067	8,588,164	9,690,628
1. Guarantees	2,127,312	2,146,143	1,875,441
2. Commitments	6,415,103	6,305,193	7,676,268
A) Letter of Credit	2,153,076	2,424,790	2,611,206
B) Forward Foreign Exchange Transactions	2,758,669	2,288,571	3,113,061
C) Forward government Securities Transactions	226,838	251,024	449,607
D) Derivatives	113,761	114,389	111,102
E) Forward lending	254,790	201,465	217,278
F) Operating leases	318	299	71
G) Commitments for acquisition of :	37,355	36,413	29,452
i. Fixed assets	26,566	29,239	21,632
ii. Intangible assets	10,789	7,174	7,820
H) Other commitments	870,298	988,241	1,144,492
3. Other contingent liabilities	158,651	136,829	138,919

Notes:

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

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

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

1.1.3 Assets and Liabilities

Foreign Banks

(Million Rupees)

Item	Mar-23	Jun-23	Sep-23
Assets	1,652,543	1,782,177	1,862,865
I. Currency and Deposits	160,829	159,171	147,425
1. Currency	633	553	697
2. Transferable Deposits	93,791	86,565	79,148
3. Restricted/ compulsory deposits	64,493	67,115	67,578
4 Other Deposits	1,912	4,938	2
II. Securities(other than shares)	900,215	935,091	842,949
1. Short-term	802,629	896,306	814,851
2. Long-term	97,586	38,785	28,098
III. Loans extended (Advances)	451,135	625,789	839,870
1. Short-term	440,165	241,698	453,353
A) Money at call	-	-	-
B) Reverse Repo	70,704	151,854	378,774
C) Bills purchased and discounted	6,299	14,232	10,995
D) Other short-term loans	363,161	75,612	63,584
2. Long-term	10,970	384,090	386,516
IV. Shares and other equity	-	-	-
1. Quoted	-	-	-
2. Non quoted	-	-	-
3. Investment fund shares	-	-	-
V. Insurance Technical Reserve	-	-	-
VI. Financial Derivatives	4,391	980	13,056
VII. Other accounts receivable	131,417	56,125	13,382
1. Trade credit and advances	-	-	-
2. Others	131,417	56,125	13,382
A) Dividends receivable resident sector	-	-	-
B) Settlement accounts resident sector	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous assets residents sector	131,382	56,102	13,353
E) Other non- resident accounts receivable	35	23	29
VIII. Non-financial assets	4,556	5,021	6,184
1. Produced assets	3,102	3,156	3,186
A) Tangible fixed assets	2,591	2,644	2,659
a) Dwellings	375	382	371
i) Building on freehold land	-	-	-
ii) Building on leasehold land	375	382	371
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	903	923	949
i) Transport equipment	213	213	213
ii) Furniture & Fixtures	130	131	131
iii) Office equipment	255	274	298
iv) Other machinery & equipment	304	305	307
d) Other tangible fixed assets n.e.s	557	584	584
B) Intangible fixed assets	511	512	527
a) Computer software	17	17	33
b) Other intangible fixed assets n.e.s	495	495	495
C) Inventories	-	-	-
D) Valuables	-	-	-
2. Non-produced assets	1,453	1,866	2,997
A) Tangible non-produced assets	1,453	1,866	2,997
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	1,453	1,866	2,997
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	Mar-23	Jun-23	Sep-23
Liabilities	1,652,543	1,782,177	1,862,865
I. Deposits	512,550	560,663	595,464
1. Transferable Deposits	453,189	503,509	550,731
2. Restricted/ compulsory deposits	30,862	21,879	15,095
3. Other deposits	28,499	35,274	29,639
II. Securities (other than shares bonds/ debentures etc.)	-	-	-
1. Short-term	-	-	-
2. Long-term	-	-	-
III. Loans (Borrowings)	948,846	1,007,665	1,007,233
1. Short-term	948,846	633,895	631,038
A) Money at call	-	-	-
B) Repurchase agreements (Repo)	10,062	-	17,925
C) Other short-term borrowings	938,784	633,895	613,113
2. Long-term borrowings	-	373,769	376,195
IV. Financial Derivatives	4,399	989	13,229
V. Other accounts payable	51,518	61,305	84,389
1. Provision for losses	2,332	2,182	892
A) Provision for loan losses-Specific	1,843	1,866	726
B) Provision for loan losses-General	485	311	162
C) Provision for other losses	5	5	5
2. Accumulated Depreciation	2,676	2,862	2,971
3. Other accounts payable other resident Sectors	46,443	56,137	80,434
A) Dividends payable	-	-	-
B) Settlement accounts	250	317	812
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items	46,193	55,820	79,622
a) Suspense account	5,515	17,608	30,098
b) Provision for expected costs	-	-	-
c) Deferred tax liabilities	-	-	-
d) Accrued wages	6,563	7,348	8,682
e) Accrued rent	-	-	-
f) Accrued taxes	14,346	18,109	13,800
g) Other miscellaneous liability items	19,768	12,755	27,042
4. Other non- resident accounts payable	67	126	91
A) Dividends payable non-residents	-	-	-
B) Settlement accounts non-residents	-	-	-
C) Items in the process of collection	-	-	-
D) Miscellaneous liability items - non-residents	67	126	91
VI. Insurance, pension, and standardized guarantee schemes	-	-	-
VII. Shares and other equity	135,230	151,555	162,550
1. Quoted	-	-	-
2. Non quoted	71,305	73,927	74,390
3. Investment fund shares	-	-	-
4. Retained earnings	48,741	49,259	49,251
5. Current year result	19,062	30,323	39,169
6. General and special reserve	(4)	(2)	(2)
7. Valuation adjustments	(3,874)	(1,952)	(258)
IX. Contingencies and Commitments³	4,466,275	4,442,504	4,506,545
1. Guarantees	586,710	588,104	562,660
2. Commitments	3,878,939	3,847,958	3,937,164
A) Letter of Credit	45,919	46,578	39,779
B) Forward Foreign Exchange Transactions	3,777,573	3,774,972	3,857,212
C) Forward government Securities Transactions	31,285	1,478	15,976
D) Derivatives	-	-	-
E) Forward lending	1,775	19,659	20,894
F) Operating leases	-	-	-
G) Commitments for acquisition of :	504	124	196
i. Fixed assets	504	124	196
ii. Intangible assets	-	-	-
H) Other commitments	21,882	5,148	3,107
3. Other contingent liabilities	626	6,441	6,721

Notes:

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

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

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

1.2 Profit and Loss Accounts

All Banks

(Million Rupees)

Profit/Loss Account	Jan-Mar 2023 R	Apr-Jun 2023 R	Jul-Sep 2023 R
A. Mark-Up/Return/Interest Earned	1,473,061	1,840,932	2,183,563
1. Loans and advances	409,928	516,070	549,042
2. Investments	743,340	930,772	1,140,060
3. Lendings to financial institutions	32,726	31,744	64,402
4. Balances with banks	1,221	3,454	2,940
5. Income from inter-office lending	281,725	353,463	420,169
6. Other	4,122	5,427	6,950
B. Mark-Up/Return/Interest Expensed	1,100,112	1,402,479	1,687,696
1. Deposits	483,557	611,834	879,357
2. Borrowings	280,615	373,060	304,232
3. Subordinated debt	7,417	8,860	10,649
4. Cost of foreign currency swaps against foreign currency deposits / borrowings	12,013	24,042	41,514
5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	5,273	5,772	6,647
6. Expense on inter-office borrowing	281,392	352,436	420,073
7. Other	29,845	26,475	25,224
I. Net Mark-UP/Return/Interest Income (A - B)	372,949	438,453	495,867
C. Non Mark-UP/Return/Interest Income	91,359	85,399	74,128
1. Fee & Commission Income	46,180	52,962	54,708
i. Branch banking customer fees	5,859	5,586	6,437
ii. Consumer finance related fees	2,132	2,122	2,448
iii. Card related fees (debit and credit cards)	13,491	14,508	16,448
iv. Credit related fees	1,548	1,705	2,048
v. Investment banking fee	1,449	1,764	861
vi. Commission on trade	8,288	9,695	10,704
vii. Commission on guarantees	3,079	2,786	3,821
viii. Commission on cash management	1,470	1,550	1,720
ix. Commission on remittances including home remittances	2,582	3,156	2,757
x. Commission on utility bills	140	130	131
xi. Commission income - Bancassurance	1,025	1,198	1,249
xii. Rent on lockers	423	373	413
xiii. Commission on investments services	125	93	122
xiv. Other Commission	4,568	8,296	5,549
2. Dividend Income	5,798	7,087	4,250
3. Foreign exchange income	38,966	17,520	7,203
4. Income from derivatives	(5,032)	2,446	2,719
5. Gain on securities	(5,733)	2,342	781
i. Realised	(4,413)	1,717	353
ii. Unrealised - held for trading	(1,320)	624	428
6. Other Income	11,181	3,044	4,467
i. Rent on property	200	333	208
ii. Gain on sale of fixed assets-net	325	662	649
iii. Loss on termination of lease liability against right of use assets	393	462	577
iv. Gain on sale of non banking assets - net	4	205	1,782
v. Other	10,259	1,383	1,250
II. Total Income (I + C)	464,308	523,852	569,995

1.2 Profit and Loss Accounts

All Banks

(Million Rupees)

Profit/Loss Account	Jan-Mar 2023 R	Apr-Jun 2023 R	Jul-Sep 2023 R
D. Non Mark-UP/Return/Interest Expenses	197,952	216,880	228,857
1. Operating expenses	192,605	210,188	221,830
i. Total compensation expense	89,140	94,899	95,457
ii. Property expense	32,143	33,471	39,836
a. Rent and taxes	1,310	802	1,704
b. Insurance	665	268	322
c. Utilities cost	5,527	7,524	11,291
d. Lease rental	269	-	-
e. Fuel expense generators	1,499	1,108	1,263
f. Security (including guards)	5,289	5,823	6,036
g. Repair and maintenance (including janitorial charges)	4,368	4,473	5,059
h. Depreciation on right-of-use assets	8,141	7,980	9,097
i. Depreciation	5,074	5,494	5,063
iii. Information technology expenses	16,705	20,947	22,187
iv. Other operating expenses	54,616	60,870	64,350
2. Workers welfare fund	4,373	5,639	6,194
3. Other charges	974	1,054	833
i. Penalties imposed by State Bank of Pakistan	391	531	373
ii. Penalties imposed by other regulatory bodies (to be specified)	-	-	1
iii. Others (to be specified, if material)	583	522	459
III. Profit before provisions (II - D)	266,357	306,971	341,139
E. Provisions / (reversals) and write offs - net	15,867	14,431	23,333
1. (Reversals) / provisions against balance with Banks	6	(8)	30
2. (Reversals) / provisions for diminution in value of investments	5,720	2,747	6,109
3. (Reversals) / provisions against loans & advances	11,284	11,509	21,394
4. (Reversals) / provisions against off balance sheet items	(98)	3,054	(1,710)
5. Reversals against other assets	1,073	502	387
6. Recovery of written off / charged off bad debts	(2,118)	(3,374)	(2,878)
F. Extra ordinary / unusual items	-	-	-
IV. Profit Before Taxation (III - E - F)	250,489	292,540	317,806
G. Taxation	109,142	157,086	160,824
1. Current	112,182	173,200	153,765
2. Prior	47	(7,379)	(169)
3. Deferred	(3,087)	(8,735)	7,227
V. Profit After Taxation (IV - G)	141,348	135,454	156,981
Notes on Human Resources			
Number of Employees*	186,527	203,436	197,313
1. Permanent	172,003	176,286	180,665
a. Male	144,499	143,940	148,363
b. Female	27,504	32,346	32,302
2. Contractual	14,524	27,150	16,648
a. Male	12,544	24,922	14,795
b. Female	1,980	2,228	1,853

* 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	Jan-Mar 2023 R	Apr-Jun 2023 R	Jul-Sep 2023 R
A. Mark-Up/Return/Interest Earned	384,384	493,461	600,053
1. Loans and advances	76,416	106,365	124,458
2. Investments	210,288	267,203	323,483
3. Lendings to financial institutions	4,857	6,908	18,741
4. Balances with banks	851	1,145	1,068
5. Income from inter-office lending	90,718	110,227	130,157
6. Other	1,254	1,613	2,146
B. Mark-Up/Return/Interest Expensed	334,434	431,798	526,620
1. Deposits	118,949	144,008	317,379
2. Borrowings	122,077	174,084	71,733
3. Subordinated debt	858	1,279	1,693
4. Cost of foreign currency swaps against foreign currency deposits / borrowings	1,235	1,511	4,999
5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	593	685	654
6. Expense on inter-office borrowing	90,718	110,227	130,157
7. Other	4	3	5
I. Net Mark-UP/Return/Interest Income (A - B)	49,951	61,663	73,433
C. Non Mark-UP/Return/Interest Income	11,210	16,307	10,982
1. Fee & Commission Income	6,654	9,332	7,206
i. Branch banking customer fees	551	522	543
ii. Consumer finance related fees	247	271	264
iii. Card related fees (debit and credit cards)	1,160	852	1,221
iv. Credit related fees	433	733	730
v. Investment banking fee	152	293	157
vi. Commission on trade	753	820	923
vii. Commission on guarantees	451	467	624
viii. Commission on cash management	86	116	64
ix. Commission on remittances including home remittances	455	600	629
x. Commission on utility bills	10	10	15
xi. Commission income - Bancassurance	122	81	113
xii. Rent on lockers	16	21	21
xiii. Commission on investments services	-	-	-
xiv. Other Commission	2,220	4,544	1,901
2. Dividend Income	1,188	1,596	1,204
3. Foreign exchange income	2,222	3,958	(1,774)
4. Income from derivatives	-	-	-
5. Gain on securities	430	436	1,968
i. Realised	844	319	1,699
ii. Unrealised - held for trading	(414)	118	269
6. Other Income	716	984	2,378
i. Rent on property	36	147	38
ii. Gain on sale of fixed assets-net	34	12	17
iii. Loss on termination of lease liability against right of use assets	47	23	72
iv. Gain on sale of non banking assets - net	4	59	1,786
v. Other	596	743	464
II. Total Income (I + C)	61,161	77,970	84,415

1.2.1 Profit and Loss Accounts

Public Sector Banks

(Million Rupees)

Profit/Loss Account	Jan-Mar 2023 R	Apr-Jun 2023 R	Jul-Sep 2023 R
D. Non Mark-UP/Return/Interest Expenses	35,441	39,828	37,167
1. Operating expenses	35,109	39,482	37,052
i. Total compensation expense	21,682	24,112	21,807
ii. Property expense	4,212	4,634	5,673
a. Rent and taxes	128	(171)	430
b. Insurance	65	65	44
c. Utilities cost	890	1,246	1,993
d. Lease rental	4	-	-
e. Fuel expense generators	3	3	4
f. Security (including guards)	966	1,216	1,046
g. Repair and maintenance (including janitorial charges)	380	396	442
h. Depreciation on right-of-use assets	1,339	698	1,255
i. Depreciation	437	1,182	460
iii. Information technology expenses	2,019	3,145	2,261
iv. Other operating expenses	7,197	7,590	7,311
2. Workers welfare fund	31	38	51
3. Other charges	301	308	64
i. Penalties imposed by State Bank of Pakistan	111	178	3
ii. Penalties imposed by other regulatory bodies (to be specified)	-	-	-
iii. Others (to be specified, if material)	189	129	61
III. Profit before provisions (II - D)	25,720	38,142	47,247
E. Provisions / (reversals) and write offs - net	102	(2,195)	10,218
1. (Reversals) / provisions against balance with Banks	-	-	-
2. (Reversals) / provisions for diminution in value of investments	940	1,175	8,454
3. (Reversals) / provisions against loans & advances	648	(912)	2,526
4. (Reversals) / provisions against off balance sheet items	18	18	1,144
5. Reversals against other assets	84	84	82
6. Recovery of written off / charged off bad debts	(1,589)	(2,560)	(1,988)
F. Extra ordinary / unusual items	-	-	-
IV. Profit Before Taxation (III - E - F)	25,618	40,337	37,029
G. Taxation	10,832	17,962	15,567
1. Current	10,479	19,860	8,618
2. Prior	-	(8,073)	-
3. Deferred	353	6,175	6,949
V. Profit After Taxation (IV - G)	14,786	22,375	21,462
Notes on Human Resources			
Number of Employees*	36,561	40,386	38,151
1. Permanent	29,581	31,569	30,526
a. Male	25,587	27,489	26,398
b. Female	3,994	4,080	4,128
2. Contractual	6,980	8,817	7,625
a. Male	6,275	8,024	6,842
b. Female	705	793	783

* 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	Jan-Mar 2023 R	Apr-Jun 2023 R	Jul-Sep 2023 R
A. Mark-Up/Return/Interest Earned	1,041,405	1,284,922	1,506,700
1. Loans and advances	327,855	397,370	411,907
2. Investments	497,369	618,950	767,345
3. Lendings to financial institutions	22,957	20,357	32,036
4. Balances with banks	62	1,724	1,220
5. Income from inter-office lending	190,308	242,747	289,412
6. Other	2,853	3,773	4,780
B. Mark-Up/Return/Interest Expensed	738,691	932,974	1,110,222
1. Deposits	351,526	451,962	540,684
2. Borrowings	149,519	184,428	217,078
3. Subordinated debt	6,558	7,581	8,956
4. Cost of foreign currency swaps against foreign currency deposits / borrowings	6,621	15,783	23,030
5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	4,651	5,029	5,938
6. Expense on inter-office borrowing	189,975	241,719	289,317
7. Other	29,841	26,472	25,218
I. Net Mark-Up/Return/Interest Income (A - B)	302,714	351,948	396,479
C. Non Mark-Up/Return/Interest Income	66,539	68,763	70,992
1. Fee & Commission Income	38,563	42,295	45,952
i. Branch banking customer fees	5,296	5,048	5,882
ii. Consumer finance related fees	1,886	1,952	2,183
iii. Card related fees (debit and credit cards)	12,325	13,649	15,221
iv. Credit related fees	1,013	971	944
v. Investment banking fee	1,297	1,306	693
vi. Commission on trade	7,429	8,616	9,609
vii. Commission on guarantees	2,211	1,978	2,921
viii. Commission on cash management	1,365	1,406	1,633
ix. Commission on remittances including home remittances	2,099	2,546	2,110
x. Commission on utility bills	130	120	116
xi. Commission income - Bancassurance	904	1,117	1,137
xii. Rent on lockers	407	352	391
xiii. Commission on investments services	125	93	122
xiv. Other Commission	2,075	3,138	2,989
2. Dividend Income	4,610	5,491	3,046
3. Foreign exchange income	24,095	15,596	18,239
4. Income from derivatives	(5,032)	2,446	2,719
5. Gain on securities	(6,158)	980	(1,155)
i. Realised	(5,249)	444	(1,339)
ii. Unrealised - held for trading	(909)	537	185
6. Other Income	10,463	1,956	2,191
i. Rent on property	164	185	170
ii. Gain on sale of fixed assets-net	290	650	631
iii. Loss on termination of lease liability against right of use assets	346	439	505
iv. Gain on sale of non banking assets - net	-	145	(4)
v. Other	9,663	537	888
II. Total Income (I + C)	369,253	420,712	467,471

1.2.2 Profit and Loss Accounts

Domestic Private Banks

(Million Rupees)

Profit/Loss Account	Jan-Mar 2023 R	Apr-Jun 2023 R	Jul-Sep 2023 R
D. Non Mark-UP/Return/Interest Expenses	159,836	174,385	189,049
1. Operating expenses	155,466	168,498	182,449
i. Total compensation expense	66,234	69,553	72,552
ii. Property expense	27,648	28,506	33,856
a. Rent and taxes	1,147	912	1,266
b. Insurance	597	200	277
c. Utilities cost	4,624	6,249	9,272
d. Lease rental	265	-	-
e. Fuel expense generators	1,495	1,105	1,260
f. Security (including guards)	4,290	4,573	4,963
g. Repair and maintenance (including janitorial charges)	3,934	4,008	4,550
h. Depreciation on right-of-use assets	6,699	7,174	7,715
i. Depreciation	4,597	4,286	4,553
iii. Information technology expenses	14,602	17,705	19,792
iv. Other operating expenses	46,982	52,734	56,250
2. Workers welfare fund	3,697	5,142	5,831
3. Other charges	674	745	769
i. Penalties imposed by State Bank of Pakistan	280	352	370
ii. Penalties imposed by other regulatory bodies (to be specified)	-	-	1
iii. Others (to be specified, if material)	394	393	398
III. Profit before provisions (II - D)	209,417	246,327	278,422
E. Provisions / (reversals) and write offs - net	15,812	16,779	13,266
1. (Reversals) / provisions against balance with Banks	6	(8)	30
2. (Reversals) / provisions for diminution in value of investments	4,780	1,572	(2,344)
3. (Reversals) / provisions against loans & advances	10,682	12,575	19,019
4. (Reversals) / provisions against off balance sheet items	(116)	3,036	(2,854)
5. Reversals against other assets	989	418	305
6. Recovery of written off / charged off bad debts	(529)	(814)	(890)
F. Extra ordinary / unusual items	-	-	-
IV. Profit Before Taxation (III - E - F)	193,605	229,547	265,156
G. Taxation	84,821	127,415	138,863
1. Current	88,046	141,220	138,599
2. Prior	47	694	(169)
3. Deferred	(3,271)	(14,498)	432
V. Profit After Taxation (IV - G)	108,784	102,132	126,294
Notes on Human Resources			
Number of Employees*	149,547	162,633	158,722
1. Permanent	142,040	144,338	149,765
a. Male	118,612	116,157	121,674
b. Female	23,428	28,181	28,091
2. Contractual	7,507	18,295	8,957
a. Male	6,238	16,870	7,894
b. Female	1,269	1,425	1,063

* 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	Jan-Mar 2023 R	Apr-Jun 2023 R	Jul-Sep 2023 R
A. Mark-Up/Return/Interest Earned	47,272	62,549	76,809
1. Loans and advances	5,657	12,335	12,677
2. Investments	35,683	44,619	49,232
3. Lendings to financial institutions	4,911	4,479	13,625
4. Balances with banks	307	586	652
5. Income from inter-office lending	699	489	599
6. Other	15	41	24
B. Mark-Up/Return/Interest Expensed	26,988	37,707	50,854
1. Deposits	13,083	15,863	21,294
2. Borrowings	9,019	14,549	15,421
3. Subordinated debt	-	-	-
4. Cost of foreign currency swaps against foreign currency deposits / borrowings	4,158	6,747	13,485
5. Interest expense on lease liability/Unwinding cost of liability against right-of-use assets	29	58	56
6. Expense on inter-office borrowing	699	489	599
7. Other	-	-	-
I. Net Mark-UP/Return/Interest Income (A - B)	20,284	24,842	25,956
C. Non Mark-UP/Return/Interest Income	13,610	328	(7,846)
1. Fee & Commission Income	963	1,335	1,550
i. Branch banking customer fees	12	15	13
ii. Consumer finance related fees	-	(102)	-
iii. Card related fees (debit and credit cards)	6	7	5
iv. Credit related fees	102	-	374
v. Investment banking fee	0	166	11
vi. Commission on trade	106	259	171
vii. Commission on guarantees	417	341	276
viii. Commission on cash management	19	27	23
ix. Commission on remittances including home remittances	27	9	18
x. Commission on utility bills	-	-	-
xi. Commission income - Bancassurance	-	-	-
xii. Rent on lockers	-	-	-
xiii. Commission on investments services	-	-	-
xiv. Other Commission	273	613	659
2. Dividend Income	-	-	-
3. Foreign exchange income	12,650	(2,034)	(9,262)
4. Income from derivatives	-	-	-
5. Gain on securities	(4)	925	(32)
i. Realised	(8)	955	(7)
ii. Unrealised - held for trading	3	(30)	(25)
6. Other Income	1	103	(102)
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	0	103	(102)
II. Total Income (I + C)	33,894	25,170	18,110

1.2.3 Profit and Loss Accounts

Foreign Banks

(Million Rupees)			
Profit/Loss Account	Jan-Mar 2023 R	Apr-Jun 2023 R	Jul-Sep 2023 R
D. Non Mark-UP/Return/Interest Expenses	2,674	2,668	2,640
1. Operating expenses	2,029	2,208	2,328
i. Total compensation expense	1,225	1,234	1,098
ii. Property expense	283	331	307
a. Rent and taxes	36	61	8
b. Insurance	4	4	2
c. Utilities cost	13	29	27
d. Lease rental	-	-	-
e. Fuel expense generators	0	0	-
f. Security (including guards)	33	34	27
g. Repair and maintenance (including janitorial charges)	55	69	67
h. Depreciation on right-of-use assets	103	108	126
i. Depreciation	40	26	50
iii. Information technology expenses	84	97	134
iv. Other operating expenses	438	546	789
2. Workers welfare fund	645	459	312
3. Other charges	0	1	-
i. Penalties imposed by State Bank of Pakistan	-	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)	31,220	22,502	15,470
E. Provisions / (reversals) and write offs - net	(47)	(153)	(151)
1. (Reversals) / provisions against balance with Banks	-	-	-
2. (Reversals) / provisions for diminution in value of investments	-	-	-
3. (Reversals) / provisions against loans & advances	(47)	(153)	(151)
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)	31,266	22,655	15,620
G. Taxation	13,489	11,709	6,394
1. Current	13,658	12,121	6,548
2. Prior	-	-	0
3. Deferred	(168)	(412)	(154)
V. Profit After Taxation (IV - G)	17,777	10,947	9,226
Notes on Human Resources			
Number of Employees*	419	417	440
1. Permanent	382	379	374
a. Male	300	294	291
b. Female	82	85	83
2. Contractual	37	38	66
a. Male	31	28	59
b. Female	6	10	7

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