

Regional Advances and Deposits

6.1 Province/Region wise Deposits by Categories
(Outstanding Position)

(Billion Rupees)

Provinces/Regions	Category	Dec-22			Sep-23			Dec-23		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	33	601	633	51	693	744	57	716	772
	Govt.	85	3,476	3,560	87	3,622	3,709	101	3,865	3,966
	NFPSEs	10	1,106	1,116	32	1,459	1,491	34	1,509	1,543
	NBFCs & Fin Aux.	2	758	759	2	1,002	1,004	2	1,204	1,206
	Private Sector	286	4,528	4,813	426	5,273	5,699	484	5,731	6,215
	Trust Fund	8	584	592	12	631	643	13	669	683
	Personal	1,618	8,894	10,512	1,946	10,291	12,237	2,045	10,791	12,836
	Others	5	50	55	16	54	70	17	61	77
	Total	2,045	19,996	22,042	2,571	23,024	25,595	2,753	24,545	27,298
	Punjab	Foreign	25	215	240	38	270	307	43	273
Govt.		23	1,341	1,364	24	1,468	1,491	29	1,494	1,522
NFPSEs		3	614	616	5	781	786	5	768	774
NBFCs & Fin Aux.		0	131	131	0	165	165	0	175	175
Private Sector		167	1,757	1,924	263	2,115	2,379	295	2,293	2,587
Trust Fund		4	218	222	6	223	229	6	265	271
Personal		925	4,463	5,388	1,121	5,311	6,432	1,162	5,572	6,733
Others		1	11	12	2	18	20	1	26	27
Total		1,146	8,750	9,896	1,460	10,349	11,810	1,541	10,865	12,406
Sindh		Foreign	2	288	290	2	308	310	2	322
	Govt.	11	768	778	13	853	866	17	907	925
	NFPSEs	5	230	235	5	289	294	9	316	325
	NBFCs & Fin Aux.	0	535	535	1	803	804	0	975	975
	Private Sector	56	2,054	2,110	64	2,207	2,271	79	2,400	2,479
	Trust Fund	1	260	261	2	274	276	2	264	267
	Personal	136	2,708	2,844	168	2,930	3,098	208	3,087	3,295
	Others	0	10	10	0	10	10	0	6	7
	Total	210	6,853	7,063	255	7,674	7,929	317	8,278	8,596
	Khyber Pakhtunkhwa	Foreign	3	17	20	5	18	23	5	19
Govt.		20	324	344	21	294	315	24	339	363
NFPSEs		1	27	28	1	22	23	0	20	20
NBFCs & Fin Aux.		0	50	50	0	2	2	0	3	3
Private Sector		38	124	162	55	155	210	65	168	233
Trust Fund		1	14	16	2	28	29	2	23	25
Personal		294	641	935	341	758	1,100	357	793	1,150
Others		2	21	23	2	13	15	2	16	17
Total		360	1,217	1,578	426	1,291	1,717	455	1,381	1,835

6.1 Province/Region wise Deposits by Categories
(Outstanding Position)

(Billion Rupees)

Provinces/Regions	Category	Dec-22			Sep-23			Dec-23		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Balochistan	Foreign	0	1	1	0	2	2	0	1	1
	Govt.	19	126	145	19	141	160	20	169	189
	NFPSEs	1	18	19	1	16	16	1	17	18
	NBFCs & Fin Aux.	-	1	1	0	2	2	0	7	7
	Private Sector	12	61	73	20	75	96	22	80	101
	Trust Fund	0	5	5	0	4	4	0	6	6
	Personal	49	165	214	68	199	267	74	212	286
	Others	2	1	3	12	1	12	13	1	14
	Total	83	378	461	120	439	559	130	493	623
	Islamabad	Foreign	0	70	71	0	81	81	0	84
Govt.		3	882	885	3	821	823	3	911	914
NFPSEs		0	213	214	0	345	345	0	380	380
NBFCs & Fin Aux.		-	29	29	-	22	22	-	34	34
Private Sector		2	505	507	3	683	686	4	743	747
Trust Fund		1	86	87	1	98	99	0	107	108
Personal		17	683	700	20	767	787	20	792	812
Others		0	7	7	0	12	12	0	12	12
Total		23	2,476	2,500	26	2,828	2,855	28	3,063	3,091
Gilgit-Baltistan		Foreign	0	0	1	0	0	0	0	0
	Govt.	8	13	21	6	20	26	7	21	27
	NFPSEs	0	4	4	1	6	7	0	7	7
	NBFCs & Fin Aux.	1	5	6	1	3	4	1	4	5
	Private Sector	4	6	10	4	7	12	5	10	15
	Trust Fund	0	0	1	1	1	1	1	1	2
	Personal	17	28	45	19	38	58	22	43	65
	Others	0	0	0	0	0	0	0	0	0
	Total	31	56	87	32	76	108	36	85	121
	AJK	Foreign	3	8	11	6	14	20	6	15
Govt.		1	22	23	1	25	26	1	25	26
NFPSEs		0	0	0	19	1	20	19	1	20
NBFCs & Fin Aux.		0	6	6	0	6	6	0	7	7
Private Sector		7	21	28	15	31	46	15	37	52
Trust Fund		0	1	1	1	3	4	1	3	4
Personal		180	207	387	209	287	495	202	292	494
Others		0	0	0	0	0	0	0	0	0
Total		191	266	457	252	366	617	245	379	625

Notes:

"Outstanding Deposits" show position of deposits held by banks at the end of the period.

6.2 Province/Region wise Advances by Borrowers
(Outstanding Position)

(Billion Rupees)

Provinces/Regions	Category	Dec-22			Sep-23			Dec-23		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	0	0	-	0	0	-	0	0
	Govt.	31	1,182	1,213	9	1,718	1,727	8	1,457	1,464
	NFPSEs	-	1,350	1,350	-	1,562	1,562	-	1,814	1,814
	NBFCs & Fin Aux.	0	514	514	0	296	296	0	299	299
	Private Sector	243	7,081	7,324	274	6,444	6,718	313	6,950	7,262
	Trust Fund	-	16	16	-	13	13	0	16	16
	Personal	144	999	1,143	79	1,046	1,125	79	1,041	1,120
	Others	0	3	3	1	1	2	1	1	1
	Total	418	11,146	11,564	362	11,080	11,442	400	11,577	11,977
Punjab	Foreign	-	-	-	-	0	0	-	0	0
	Govt.	-	752	752	-	833	833	-	653	653
	NFPSEs	-	395	395	-	496	496	-	581	581
	NBFCs & Fin Aux.	-	29	29	-	30	30	-	41	41
	Private Sector	185	3,099	3,285	174	2,745	2,918	203	3,002	3,205
	Trust Fund	-	5	5	-	4	4	0	6	6
	Personal	11	386	398	33	342	375	33	340	373
	Others	0	0	1	1	0	1	1	0	1
	Total	196	4,667	4,863	208	4,451	4,658	236	4,623	4,859
Sindh	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	31	380	410	9	419	428	8	392	399
	NFPSEs	-	625	625	-	788	788	-	877	877
	NBFCs & Fin Aux.	0	325	325	0	177	177	0	211	211
	Private Sector	39	3,024	3,063	39	2,896	2,935	47	3,092	3,139
	Trust Fund	-	5	5	-	4	4	-	4	4
	Personal	4	508	512	28	609	638	29	607	636
	Others	-	2	2	-	1	1	-	1	1
	Total	74	4,869	4,943	77	4,894	4,970	83	5,183	5,267
Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	21	21	-	0	0	-	0	0
	NFPSEs	-	61	61	-	18	18	-	28	28
	NBFCs & Fin Aux.	-	0	0	-	0	0	-	0	0
	Private Sector	13	227	239	52	61	113	52	70	122
	Trust Fund	-	0	0	-	0	0	-	0	0
	Personal	127	57	184	6	51	57	7	51	58
	Others	-	-	-	-	-	-	-	-	-
	Total	140	366	506	58	131	189	59	150	208

6.2 Province/Region wise Advances by Borrowers
(Outstanding Position)

(Billion Rupees)

Provinces/Regions	Category	Dec-22			Sep-23			Dec-23		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Balochistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	2	2	-	2	2	-	2	2
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	3	5	9	4	5	9	5	6	11
	Trust Fund	-	-	-	-	0	0	-	0	0
	Personal	1	2	3	8	5	13	8	5	13
	Others	0	-	0	0	-	0	-	-	0
	Total	4	10	14	12	13	25	13	13	27
Islamabad	Foreign	-	0	0	-	-	-	-	-	-
	Govt.	-	28	28	-	464	464	-	410	410
	NFPSEs	-	269	269	-	260	260	-	327	327
	NBFCs & Fin Aux.	-	160	160	-	89	89	-	46	46
	Private Sector	0	699	700	0	715	715	1	756	757
	Trust Fund	-	6	6	-	4	4	-	5	5
	Personal	0	44	44	0	33	33	0	32	33
	Others	-	0	0	-	0	0	-	0	0
	Total	0	1,206	1,207	1	1,563	1,564	1	1,577	1,578
Gilgit-Baltistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	2	4	6	3	3	6	3	3	6
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	0	1	1	1	1	2	1	1	2
	Others	-	-	-	-	-	-	-	-	-
	Total	3	5	7	4	4	9	4	4	8
AJK	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	1	22	23	1	20	21	1	22	23
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	0	1	2	2	5	7	2	5	7
	Others	-	-	-	-	-	-	-	-	-
	Total	1	23	25	3	25	28	3	27	30

Note:
"Outstanding Advances" means the advances recoverable at the end of the period. Advances does not include interbank placements and inland foreign import bills.