

Regional Advances & Deposits

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

(Billion Rupees)

Provinces/Regions	Category	Jun-22			Sep-22			Dec-22		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	30.18	577.26	607.45	33.18	600.23	633.41	32.62	600.51	633.13
	Govt.	79.80	3,206.37	3,286.17	86.15	3,164.90	3,251.05	84.63	3,475.72	3,560.35
	NFPSEs	11.95	1,391.85	1,403.80	12.48	1,513.76	1,526.25	9.53	1,106.24	1,115.76
	NBFCs & Fin Aux.	2.42	1,051.52	1,053.94	1.64	902.46	904.09	1.75	757.68	759.44
	Private Sector	349.59	4,552.87	4,902.45	357.15	4,416.83	4,773.98	285.85	4,527.52	4,813.37
	Trust Fund	13.41	549.11	562.51	8.43	564.25	572.69	7.81	584.37	592.18
	Personal	1,600.10	8,490.92	10,091.01	1,614.37	8,755.52	10,369.89	1,618.05	8,894.13	10,512.18
	Others	9.95	56.09	66.04	7.63	47.86	55.49	5.26	50.00	55.26
	Total	2,097.40	19,875.98	21,973.38	2,121.03	19,965.81	22,086.84	2,045.50	19,996.17	22,041.66
	Punjab	Foreign	23.56	205.75	229.30	25.26	223.59	248.84	24.67	215.25
Govt.		19.93	1,391.04	1,410.97	21.77	1,359.74	1,381.51	22.52	1,341.07	1,363.58
NFPSEs		4.43	562.05	566.48	3.35	597.09	600.44	2.81	613.60	616.41
NBFCs & Fin Aux.		0.32	77.23	77.55	0.29	102.36	102.65	0.35	130.94	131.30
Private Sector		198.24	1,856.81	2,055.05	207.97	1,821.22	2,029.20	166.55	1,757.06	1,923.61
Trust Fund		7.80	200.67	208.47	4.83	187.39	192.22	3.83	217.90	221.74
Personal		887.15	4,235.51	5,122.66	904.31	4,410.46	5,314.77	924.70	4,463.11	5,387.81
Others		1.26	11.69	12.95	1.52	12.22	13.74	0.87	11.13	12.00
Total		1,142.70	8,540.74	9,683.45	1,169.31	8,714.06	9,883.37	1,146.31	8,750.06	9,896.37
Sindh		Foreign	0.35	274.27	274.62	1.17	277.06	278.23	1.52	288.35
	Govt.	11.23	504.86	516.09	11.50	491.40	502.90	10.90	767.52	778.42
	NFPSEs	5.41	454.31	459.72	5.49	487.06	492.55	4.85	229.95	234.80
	NBFCs & Fin Aux.	0.01	932.71	932.72	0.01	762.88	762.89	0.01	534.90	534.92
	Private Sector	62.82	1,839.73	1,902.56	67.80	1,814.77	1,882.57	55.95	2,054.18	2,110.13
	Trust Fund	1.28	253.03	254.31	1.27	267.08	268.35	1.38	259.80	261.18
	Personal	139.63	2,533.52	2,673.15	139.57	2,547.02	2,686.60	135.77	2,707.76	2,843.53
	Others	0.08	7.85	7.93	0.10	9.16	9.26	0.02	10.29	10.30
	Total	220.80	6,800.28	7,021.09	226.91	6,656.42	6,883.33	210.39	6,852.74	7,063.14
	Khyber Pakhtunkhwa	Foreign	3.08	14.30	17.39	3.31	14.96	18.27	3.07	16.52
Govt.		18.37	353.17	371.54	19.58	340.45	360.03	20.33	324.03	344.35
NFPSEs		0.50	42.26	42.77	0.67	36.51	37.18	0.73	27.02	27.75
NBFCs & Fin Aux.		0.04	2.01	2.05	0.02	2.12	2.15	0.04	50.02	50.06
Private Sector		45.68	150.80	196.48	45.57	146.94	192.50	38.01	123.81	161.82
Trust Fund		2.42	13.01	15.44	1.22	15.75	16.97	1.39	14.19	15.58
Personal		302.42	663.34	965.76	296.19	622.86	919.05	294.38	640.72	935.10
Others		2.43	19.74	22.17	2.00	18.86	20.86	2.16	21.18	23.35
Total		374.95	1,258.64	1,633.59	368.56	1,198.45	1,567.02	360.10	1,217.49	1,577.59

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

(Billion Rupees)

Provinces/Regions	Category	Jun-22			Sep-22			Dec-22		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Balochistan	Foreign	0.03	1.03	1.06	0.03	1.23	1.25	0.03	1.41	1.43
	Govt.	16.80	128.48	145.28	16.24	129.02	145.26	19.00	125.61	144.61
	NFPSEs	0.68	18.96	19.64	0.48	20.02	20.50	0.57	17.95	18.52
	NBFCs & Fin Aux.	-	0.21	0.21	-	1.10	1.10	-	1.45	1.45
	Private Sector	20.33	75.25	95.58	13.32	64.11	77.44	12.46	60.91	73.37
	Trust Fund	0.10	5.41	5.51	0.14	4.96	5.10	0.13	4.72	4.84
	Personal	57.02	162.25	219.28	58.69	131.20	189.89	48.63	165.24	213.87
	Others	5.93	1.41	7.34	3.86	0.60	4.46	2.07	0.64	2.71
	Total	100.89	393.00	493.89	92.77	352.24	445.00	82.88	377.93	460.81
	Islamabad	Foreign	0.17	73.98	74.15	0.16	73.23	73.39	0.14	70.48
Govt.		2.73	790.47	793.20	2.88	806.82	809.70	3.12	882.36	885.48
NFPSEs		0.30	304.18	304.48	0.28	352.28	352.56	0.35	213.43	213.78
NBFCs & Fin Aux.		-	27.85	27.85	-	23.96	23.96	-	29.22	29.22
Private Sector		2.43	593.05	595.48	2.49	534.25	536.74	1.99	505.15	507.13
Trust Fund		0.47	74.73	75.20	0.41	87.03	87.44	0.58	86.09	86.67
Personal		17.95	663.06	681.02	18.12	805.29	823.41	17.17	683.02	700.19
Others		0.23	15.31	15.54	0.09	7.01	7.10	0.12	6.72	6.84
Total		24.29	2,542.64	2,566.92	24.42	2,689.88	2,714.30	23.46	2,476.46	2,499.92
Gilgit-Baltistan		Foreign	0.07	0.25	0.33	0.15	1.25	1.40	0.29	0.23
	Govt.	8.48	14.25	22.73	8.54	14.28	22.82	7.73	13.02	20.75
	NFPSEs	0.14	6.57	6.71	0.05	5.30	5.35	0.21	4.00	4.20
	NBFCs & Fin Aux.	1.99	5.45	7.45	1.29	4.34	5.62	1.29	4.91	6.20
	Private Sector	5.18	6.13	11.32	3.67	5.33	9.00	4.03	5.64	9.67
	Trust Fund	0.45	0.44	0.90	0.39	0.48	0.86	0.41	0.45	0.86
	Personal	16.44	27.60	44.04	17.18	28.31	45.49	17.21	27.52	44.73
	Others	0.02	0.08	0.09	0.05	0.00	0.06	0.02	0.01	0.03
	Total	32.77	60.79	93.56	31.32	59.28	90.60	31.19	55.78	86.97
	AJK	Foreign	2.93	7.68	10.61	3.10	8.92	12.02	2.91	8.27
Govt.		2.26	24.10	26.36	5.63	23.20	28.83	1.05	22.11	23.16
NFPSEs		0.49	3.51	4.00	2.16	15.50	17.66	0.01	0.29	0.30
NBFCs & Fin Aux.		0.05	6.06	6.11	0.03	5.70	5.73	0.06	6.23	6.29
Private Sector		14.90	31.09	45.99	16.34	30.20	46.54	6.86	20.77	27.63
Trust Fund		0.88	1.81	2.68	0.18	1.56	1.74	0.08	1.23	1.32
Personal		179.48	205.63	385.12	180.30	210.38	390.68	180.19	206.77	386.96
Others		0.00	0.01	0.01	0.00	0.02	0.02	0.00	0.02	0.03
Total		201.00	279.89	480.89	207.74	295.48	503.22	191.16	265.70	456.86

Note:

"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	Jun-22			Sep-22			Dec-22		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	4.20	4.20	-	0.01	0.01	-	0.01	0.01
	Govt.	0.32	1,200.63	1,200.96	0.35	1,195.07	1,195.42	30.64	1,182.32	1,212.96
	NFPSEs	-	1,182.31	1,182.31	19.69	1,295.42	1,315.12	-	1,350.36	1,350.36
	NBFCs & Fin Aux.	0.02	182.63	182.65	0.27	170.49	170.76	0.02	514.25	514.27
	Private Sector	283.33	6,468.64	6,751.97	234.82	6,614.26	6,849.07	243.28	7,080.97	7,324.26
	Trust Fund	-	15.53	15.53	-	13.57	13.57	-	16.34	16.34
	Personal	77.07	1,046.33	1,123.40	89.30	1,040.18	1,129.47	144.12	998.57	1,142.68
	Others	1.42	1.43	2.86	0.29	2.29	2.58	0.32	2.84	3.16
	Total	362.16	10,101.71	10,463.87	344.71	10,331.29	10,676.00	418.37	11,145.66	11,564.03
	Punjab	Foreign	-	-	-	-	-	-	-	-
Govt.		-	847.22	847.22	-	805.77	805.77	-	751.55	751.55
NFPSEs		-	352.32	352.32	-	344.44	344.44	-	394.53	394.53
NBFCs & Fin Aux.		-	39.27	39.27	0.25	29.68	29.93	-	29.28	29.28
Private Sector		202.10	2,845.71	3,047.82	170.90	2,898.49	3,069.39	185.12	3,099.48	3,284.60
Trust Fund		-	5.48	5.48	-	4.00	4.00	-	4.85	4.85
Personal		41.42	322.21	363.63	50.22	352.97	403.20	11.13	386.45	397.58
Others		0.00	0.30	0.30	0.04	0.33	0.37	0.07	0.48	0.55
Total		243.53	4,412.51	4,656.04	221.41	4,435.68	4,657.10	196.32	4,666.61	4,862.93
Sindh		Foreign	-	3.43	3.43	-	-	-	-	-
	Govt.	0.32	292.86	293.18	0.35	329.26	329.61	30.64	379.80	410.44
	NFPSEs	-	524.60	524.60	-	646.70	646.70	-	625.26	625.26
	NBFCs & Fin Aux.	0.02	111.28	111.30	0.02	112.61	112.62	0.02	324.85	324.87
	Private Sector	61.63	2,938.71	3,000.35	48.97	3,001.24	3,050.21	39.02	3,023.87	3,062.89
	Trust Fund	-	3.96	3.96	-	4.31	4.31	-	5.40	5.40
	Personal	18.28	651.50	669.77	25.87	611.89	637.76	4.05	507.51	511.56
	Others	1.12	1.13	2.25	-	1.95	1.95	-	2.36	2.36
	Total	81.37	4,527.48	4,608.85	75.21	4,707.96	4,783.17	73.72	4,869.05	4,942.78
	Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-
Govt.		-	0.00	0.00	-	0.00	0.00	-	21.05	21.05
NFPSEs		-	22.77	22.77	-	21.77	21.77	-	61.13	61.13
NBFCs & Fin Aux.		-	0.06	0.06	-	0.06	0.06	-	0.26	0.26
Private Sector		10.46	51.58	62.03	10.19	54.55	64.74	12.51	226.76	239.27
Trust Fund		-	0.31	0.31	-	0.30	0.30	-	0.27	0.27
Personal		6.52	25.04	31.57	4.99	22.61	27.61	127.46	56.60	184.06
Others		-	-	-	-	-	-	-	-	-
Total		16.98	99.76	116.74	15.18	99.30	114.48	139.97	366.06	506.03

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

(Billion Rupees)

Provinces/Regions	Category	Jun-22			Sep-22			Dec-22		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Balochistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	2.60	2.60	-	1.96	1.96	-	1.94	1.94
	NFPSEs	-	-	-	19.69	-	19.69	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	3.76	5.55	9.31	1.55	4.60	6.15	3.28	5.30	8.58
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	6.66	1.83	8.49	2.57	6.66	9.23	0.61	2.34	2.95
	Others	0.30	-	0.30	0.25	-	0.25	0.25	-	0.25
	Total	10.72	9.98	20.71	24.06	13.22	37.28	4.14	9.58	13.72
Islamabad	Foreign	-	0.77	0.77	-	0.01	0.01	-	0.01	0.01
	Govt.	-	57.94	57.94	-	58.08	58.08	-	27.99	27.99
	NFPSEs	-	282.62	282.62	-	282.51	282.51	-	269.45	269.45
	NBFCs & Fin Aux.	-	32.02	32.02	-	28.14	28.14	-	159.86	159.86
	Private Sector	0.41	603.92	604.33	0.22	633.48	633.70	0.24	699.41	699.65
	Trust Fund	-	5.78	5.78	-	4.96	4.96	-	5.83	5.83
	Personal	0.27	39.11	39.38	0.20	38.80	39.00	0.20	43.71	43.91
	Others	-	0.00	0.00	-	0.00	0.00	-	0.00	0.00
	Total	0.68	1,022.17	1,022.85	0.41	1,045.99	1,046.41	0.44	1,206.25	1,206.69
Gilgit-Baltistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	2.11	1.67	3.78	2.13	1.65	3.78	2.24	4.01	6.26
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	0.23	0.54	0.77	0.27	0.56	0.83	0.28	0.84	1.12
	Others	-	-	-	-	-	-	-	-	-
	Total	2.34	2.21	4.55	2.40	2.21	4.61	2.52	4.85	7.37
AJK	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	2.85	21.49	24.34	0.86	20.24	21.11	0.87	22.13	23.00
	Trust Fund	-	0.00	0.00	-	0.00	0.00	-	-	-
	Personal	3.68	6.11	9.78	5.17	6.68	11.85	0.39	1.12	1.50
	Others	-	-	-	-	-	-	-	-	-
	Total	6.53	27.60	34.13	6.03	26.93	32.96	1.26	23.25	24.50

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