

Regional Advances and Deposits

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

(Billion Rupees)

| Provinces/Regions | Category | Sep-22 | | | Dec-22 | | | Mar-23 | | |
|-------------------|--------------------|----------|-----------|-----------|----------|-----------|-----------|----------|-----------|-----------|
| | | Rural | Urban | Total | Rural | Urban | Total | Rural | Urban | Total |
| Overall | Foreign | 33.18 | 600.23 | 633.41 | 32.62 | 600.51 | 633.13 | 39.55 | 679.65 | 719.20 |
| | Govt. | 86.15 | 3,164.90 | 3,251.05 | 84.63 | 3,475.72 | 3,560.35 | 110.26 | 3,414.96 | 3,525.22 |
| | NFPSEs | 12.48 | 1,513.76 | 1,526.25 | 9.53 | 1,106.24 | 1,115.76 | 24.49 | 1,226.47 | 1,250.95 |
| | NBFCs & Fin Aux. | 1.64 | 902.46 | 904.09 | 1.75 | 757.68 | 759.44 | 1.36 | 851.41 | 852.77 |
| | Private Sector | 357.15 | 4,416.83 | 4,773.98 | 285.85 | 4,527.52 | 4,813.37 | 282.94 | 4,788.81 | 5,071.75 |
| | Trust Fund | 8.43 | 564.25 | 572.69 | 7.81 | 584.37 | 592.18 | 6.35 | 584.17 | 590.53 |
| | Personal | 1,614.37 | 8,755.52 | 10,369.89 | 1,618.05 | 8,894.13 | 10,512.18 | 1,632.81 | 9,157.63 | 10,790.44 |
| | Others | 7.63 | 47.86 | 55.49 | 5.26 | 50.00 | 55.26 | 11.47 | 36.58 | 48.05 |
| | Total | 2,121.03 | 19,965.81 | 22,086.84 | 2,045.50 | 19,996.17 | 22,041.66 | 2,109.22 | 20,739.67 | 22,848.89 |
| | Punjab | Foreign | 25.26 | 223.59 | 248.84 | 24.67 | 215.25 | 239.92 | 29.53 | 242.21 |
| Govt. | | 21.77 | 1,359.74 | 1,381.51 | 22.52 | 1,341.07 | 1,363.58 | 43.63 | 1,386.16 | 1,429.79 |
| NFPSEs | | 3.35 | 597.09 | 600.44 | 2.81 | 613.60 | 616.41 | 20.76 | 686.72 | 707.48 |
| NBFCs & Fin Aux. | | 0.29 | 102.36 | 102.65 | 0.35 | 130.94 | 131.30 | 0.30 | 113.82 | 114.12 |
| Private Sector | | 207.97 | 1,821.22 | 2,029.20 | 166.55 | 1,757.06 | 1,923.61 | 159.39 | 1,832.63 | 1,992.02 |
| Trust Fund | | 4.83 | 187.39 | 192.22 | 3.83 | 217.90 | 221.74 | 2.80 | 208.57 | 211.37 |
| Personal | | 904.31 | 4,410.46 | 5,314.77 | 924.70 | 4,463.11 | 5,387.81 | 946.70 | 4,670.31 | 5,617.01 |
| Others | | 1.52 | 12.22 | 13.74 | 0.87 | 11.13 | 12.00 | 1.81 | 9.86 | 11.67 |
| Total | | 1,169.31 | 8,714.06 | 9,883.37 | 1,146.31 | 8,750.06 | 9,896.37 | 1,204.91 | 9,150.28 | 10,355.19 |
| Sindh | | Foreign | 1.17 | 277.06 | 278.23 | 1.52 | 288.35 | 289.87 | 2.10 | 325.30 |
| | Govt. | 11.50 | 491.40 | 502.90 | 10.90 | 767.52 | 778.42 | 15.15 | 728.25 | 743.39 |
| | NFPSEs | 5.49 | 487.06 | 492.55 | 4.85 | 229.95 | 234.80 | 1.66 | 247.56 | 249.22 |
| | NBFCs & Fin Aux. | 0.01 | 762.88 | 762.89 | 0.01 | 534.90 | 534.92 | 0.03 | 665.39 | 665.42 |
| | Private Sector | 67.80 | 1,814.77 | 1,882.57 | 55.95 | 2,054.18 | 2,110.13 | 58.04 | 2,186.14 | 2,244.17 |
| | Trust Fund | 1.27 | 267.08 | 268.35 | 1.38 | 259.80 | 261.18 | 1.48 | 274.93 | 276.41 |
| | Personal | 139.57 | 2,547.02 | 2,686.60 | 135.77 | 2,707.76 | 2,843.53 | 135.92 | 2,690.99 | 2,826.91 |
| | Others | 0.10 | 9.16 | 9.26 | 0.02 | 10.29 | 10.30 | 0.07 | 3.90 | 3.97 |
| | Total | 226.91 | 6,656.42 | 6,883.33 | 210.39 | 6,852.74 | 7,063.14 | 214.45 | 7,122.46 | 7,336.91 |
| | Khyber Pakhtunkhwa | Foreign | 3.31 | 14.96 | 18.27 | 3.07 | 16.52 | 19.58 | 3.59 | 17.57 |
| Govt. | | 19.58 | 340.45 | 360.03 | 20.33 | 324.03 | 344.35 | 22.01 | 311.18 | 333.19 |
| NFPSEs | | 0.67 | 36.51 | 37.18 | 0.73 | 27.02 | 27.75 | 0.54 | 41.84 | 42.37 |
| NBFCs & Fin Aux. | | 0.02 | 2.12 | 2.15 | 0.04 | 50.02 | 50.06 | 0.03 | 30.68 | 30.71 |
| Private Sector | | 45.57 | 146.94 | 192.50 | 38.01 | 123.81 | 161.82 | 38.85 | 119.48 | 158.33 |
| Trust Fund | | 1.22 | 15.75 | 16.97 | 1.39 | 14.19 | 15.58 | 1.06 | 19.96 | 21.02 |
| Personal | | 296.19 | 622.86 | 919.05 | 294.38 | 640.72 | 935.10 | 289.04 | 653.30 | 942.34 |
| Others | | 2.00 | 18.86 | 20.86 | 2.16 | 21.18 | 23.35 | 1.97 | 16.02 | 17.99 |
| Total | | 368.56 | 1,198.45 | 1,567.02 | 360.10 | 1,217.49 | 1,577.59 | 357.10 | 1,210.02 | 1,567.11 |

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

(Billion Rupees)

| Provinces/Regions | Category | Sep-22 | | | Dec-22 | | | Mar-23 | | |
|-------------------|------------------|---------|----------|----------|--------|----------|----------|--------|----------|----------|
| | | Rural | Urban | Total | Rural | Urban | Total | Rural | Urban | Total |
| Balochistan | Foreign | 0.03 | 1.23 | 1.25 | 0.03 | 1.41 | 1.43 | 0.01 | 1.61 | 1.62 |
| | Govt. | 16.24 | 129.02 | 145.26 | 19.00 | 125.61 | 144.61 | 17.39 | 131.20 | 148.59 |
| | NFPSEs | 0.48 | 20.02 | 20.50 | 0.57 | 17.95 | 18.52 | 0.48 | 17.16 | 17.64 |
| | NBFCs & Fin Aux. | - | 1.10 | 1.10 | - | 1.45 | 1.45 | - | 1.24 | 1.24 |
| | Private Sector | 13.32 | 64.11 | 77.44 | 12.46 | 60.91 | 73.37 | 14.45 | 58.39 | 72.85 |
| | Trust Fund | 0.14 | 4.96 | 5.10 | 0.13 | 4.72 | 4.84 | 0.09 | 4.73 | 4.82 |
| | Personal | 58.69 | 131.20 | 189.89 | 48.63 | 165.24 | 213.87 | 57.17 | 175.24 | 232.41 |
| | Others | 3.86 | 0.60 | 4.46 | 2.07 | 0.64 | 2.71 | 7.29 | 0.89 | 8.18 |
| | Total | 92.77 | 352.24 | 445.00 | 82.88 | 377.93 | 460.81 | 96.89 | 390.46 | 487.35 |
| | Islamabad | Foreign | 0.16 | 73.23 | 73.39 | 0.14 | 70.48 | 70.62 | 0.12 | 82.64 |
| Govt. | | 2.88 | 806.82 | 809.70 | 3.12 | 882.36 | 885.48 | 1.66 | 822.35 | 824.01 |
| NFPSEs | | 0.28 | 352.28 | 352.56 | 0.35 | 213.43 | 213.78 | 0.00 | 228.33 | 228.33 |
| NBFCs & Fin Aux. | | - | 23.96 | 23.96 | - | 29.22 | 29.22 | - | 27.73 | 27.73 |
| Private Sector | | 2.49 | 534.25 | 536.74 | 1.99 | 505.15 | 507.13 | 1.83 | 565.27 | 567.10 |
| Trust Fund | | 0.41 | 87.03 | 87.44 | 0.58 | 86.09 | 86.67 | 0.49 | 74.20 | 74.69 |
| Personal | | 18.12 | 805.29 | 823.41 | 17.17 | 683.02 | 700.19 | 16.48 | 693.28 | 709.76 |
| Others | | 0.09 | 7.01 | 7.10 | 0.12 | 6.72 | 6.84 | 0.16 | 5.89 | 6.05 |
| Total | | 24.42 | 2,689.88 | 2,714.30 | 23.46 | 2,476.46 | 2,499.92 | 20.74 | 2,499.70 | 2,520.44 |
| Gilgit-Baltistan | | Foreign | 0.15 | 1.25 | 1.40 | 0.29 | 0.23 | 0.52 | 0.16 | 0.25 |
| | Govt. | 8.54 | 14.28 | 22.82 | 7.73 | 13.02 | 20.75 | 8.50 | 11.96 | 20.46 |
| | NFPSEs | 0.05 | 5.30 | 5.35 | 0.21 | 4.00 | 4.20 | 1.03 | 4.20 | 5.22 |
| | NBFCs & Fin Aux. | 1.29 | 4.34 | 5.62 | 1.29 | 4.91 | 6.20 | 0.94 | 7.09 | 8.03 |
| | Private Sector | 3.67 | 5.33 | 9.00 | 4.03 | 5.64 | 9.67 | 3.50 | 5.67 | 9.16 |
| | Trust Fund | 0.39 | 0.48 | 0.86 | 0.41 | 0.45 | 0.86 | 0.35 | 0.44 | 0.78 |
| | Personal | 17.18 | 28.31 | 45.49 | 17.21 | 27.52 | 44.73 | 14.64 | 36.89 | 51.53 |
| | Others | 0.05 | 0.00 | 0.06 | 0.02 | 0.01 | 0.03 | 0.02 | 0.01 | 0.03 |
| | Total | 31.32 | 59.28 | 90.60 | 31.19 | 55.78 | 86.97 | 29.13 | 66.50 | 95.63 |
| | AJK | Foreign | 3.10 | 8.92 | 12.02 | 2.91 | 8.27 | 11.18 | 4.03 | 10.07 |
| Govt. | | 5.63 | 23.20 | 28.83 | 1.05 | 22.11 | 23.16 | 1.92 | 23.87 | 25.78 |
| NFPSEs | | 2.16 | 15.50 | 17.66 | 0.01 | 0.29 | 0.30 | 0.02 | 0.66 | 0.68 |
| NBFCs & Fin Aux. | | 0.03 | 5.70 | 5.73 | 0.06 | 6.23 | 6.29 | 0.06 | 5.45 | 5.51 |
| Private Sector | | 16.34 | 30.20 | 46.54 | 6.86 | 20.77 | 27.63 | 6.88 | 21.23 | 28.11 |
| Trust Fund | | 0.18 | 1.56 | 1.74 | 0.08 | 1.23 | 1.32 | 0.09 | 1.34 | 1.43 |
| Personal | | 180.30 | 210.38 | 390.68 | 180.19 | 206.77 | 386.96 | 172.86 | 237.62 | 410.48 |
| Others | | 0.00 | 0.02 | 0.02 | 0.00 | 0.02 | 0.03 | 0.15 | 0.01 | 0.16 |
| Total | | 207.74 | 295.48 | 503.22 | 191.16 | 265.70 | 456.86 | 185.99 | 300.26 | 486.25 |

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)

| Provinces/Regions | Category | (Billion Rupees) | | | | | | | | |
|--------------------|------------------|------------------|-----------|-----------|--------|-----------|-----------|--------|-----------|-----------|
| | | Sep-22 | | | Dec-22 | | | Mar-23 | | |
| | | Rural | Urban | Total | Rural | Urban | Total | Rural | Urban | Total |
| Overall | Foreign | - | 0.01 | 0.01 | - | 0.01 | 0.01 | - | 0.02 | 0.02 |
| | Govt. | 0.35 | 1,195.07 | 1,195.42 | 30.64 | 1,182.32 | 1,212.96 | 29.94 | 1,406.03 | 1,435.97 |
| | NFPSEs | 19.69 | 1,295.42 | 1,315.12 | - | 1,350.36 | 1,350.36 | - | 1,506.54 | 1,506.54 |
| | NBFCs & Fin Aux. | 0.27 | 170.49 | 170.76 | 0.02 | 514.25 | 514.27 | 0.01 | 340.93 | 340.94 |
| | Private Sector | 234.82 | 6,614.26 | 6,849.07 | 243.28 | 7,080.97 | 7,324.26 | 295.50 | 6,729.81 | 7,025.31 |
| | Trust Fund | - | 13.57 | 13.57 | - | 16.34 | 16.34 | - | 14.55 | 14.55 |
| | Personal | 89.30 | 1,040.18 | 1,129.47 | 144.12 | 998.57 | 1,142.68 | 79.72 | 1,049.22 | 1,128.93 |
| | Others | 0.29 | 2.29 | 2.58 | 0.32 | 2.84 | 3.16 | 1.65 | 1.20 | 2.85 |
| | Total | 344.71 | 10,331.29 | 10,676.00 | 418.37 | 11,145.66 | 11,564.03 | 406.82 | 11,048.30 | 11,455.12 |
| Punjab | Foreign | - | - | - | - | - | - | - | - | - |
| | Govt. | - | 805.77 | 805.77 | - | 751.55 | 751.55 | - | 726.46 | 726.46 |
| | NFPSEs | - | 344.44 | 344.44 | - | 394.53 | 394.53 | - | 444.16 | 444.16 |
| | NBFCs & Fin Aux. | 0.25 | 29.68 | 29.93 | - | 29.28 | 29.28 | - | 36.06 | 36.06 |
| | Private Sector | 170.90 | 2,898.49 | 3,069.39 | 185.12 | 3,099.48 | 3,284.60 | 193.74 | 2,885.41 | 3,079.15 |
| | Trust Fund | - | 4.00 | 4.00 | - | 4.85 | 4.85 | - | 4.90 | 4.90 |
| | Personal | 50.22 | 352.97 | 403.20 | 11.13 | 386.45 | 397.58 | 35.62 | 335.98 | 371.60 |
| | Others | 0.04 | 0.33 | 0.37 | 0.07 | 0.48 | 0.55 | 1.40 | 0.41 | 1.81 |
| | Total | 221.41 | 4,435.68 | 4,657.10 | 196.32 | 4,666.61 | 4,862.93 | 230.76 | 4,433.40 | 4,664.16 |
| Sindh | Foreign | - | - | - | - | - | - | - | - | - |
| | Govt. | 0.35 | 329.26 | 329.61 | 30.64 | 379.80 | 410.44 | 29.94 | 348.59 | 378.53 |
| | NFPSEs | - | 646.70 | 646.70 | - | 625.26 | 625.26 | - | 718.23 | 718.23 |
| | NBFCs & Fin Aux. | 0.02 | 112.61 | 112.62 | 0.02 | 324.85 | 324.87 | 0.01 | 187.22 | 187.23 |
| | Private Sector | 48.97 | 3,001.24 | 3,050.21 | 39.02 | 3,023.87 | 3,062.89 | 37.23 | 2,921.93 | 2,959.16 |
| | Trust Fund | - | 4.31 | 4.31 | - | 5.40 | 5.40 | - | 5.14 | 5.14 |
| | Personal | 25.87 | 611.89 | 637.76 | 4.05 | 507.51 | 511.56 | 26.67 | 599.98 | 626.65 |
| | Others | - | 1.95 | 1.95 | - | 2.36 | 2.36 | - | 0.79 | 0.79 |
| | Total | 75.21 | 4,707.96 | 4,783.17 | 73.72 | 4,869.05 | 4,942.78 | 93.86 | 4,781.88 | 4,875.74 |
| Khyber Pakhtunkhwa | Foreign | - | - | - | - | - | - | - | - | - |
| | Govt. | - | 0.00 | 0.00 | - | 21.05 | 21.05 | - | 22.05 | 22.05 |
| | NFPSEs | - | 21.77 | 21.77 | - | 61.13 | 61.13 | - | 59.42 | 59.42 |
| | NBFCs & Fin Aux. | - | 0.06 | 0.06 | - | 0.26 | 0.26 | - | 0.56 | 0.56 |
| | Private Sector | 10.19 | 54.55 | 64.74 | 12.51 | 226.76 | 239.27 | 55.47 | 181.41 | 236.89 |
| | Trust Fund | - | 0.30 | 0.30 | - | 0.27 | 0.27 | - | 0.26 | 0.26 |
| | Personal | 4.99 | 22.61 | 27.61 | 127.46 | 56.60 | 184.06 | 7.54 | 69.91 | 77.44 |
| | Others | - | - | - | - | - | - | - | - | - |
| | Total | 15.18 | 99.30 | 114.48 | 139.97 | 366.06 | 506.03 | 63.01 | 333.62 | 396.63 |

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

| Provinces/Regions | Category | (Billion Rupees) | | | | | | | | |
|-------------------|------------------|------------------|-----------------|-----------------|-------------|-----------------|-----------------|--------------|-----------------|-----------------|
| | | Sep-22 | | | Dec-22 | | | Mar-23 | | |
| | | Rural | Urban | Total | Rural | Urban | Total | Rural | Urban | Total |
| Balochistan | Foreign | - | - | - | - | - | - | - | - | - |
| | Govt. | - | 1.96 | 1.96 | - | 1.94 | 1.94 | - | 1.96 | 1.96 |
| | NFPSEs | 19.69 | - | 19.69 | - | - | - | - | - | - |
| | NBFCs & Fin Aux. | - | - | - | - | - | - | - | - | - |
| | Private Sector | 1.55 | 4.60 | 6.15 | 3.28 | 5.30 | 8.58 | 4.66 | 5.49 | 10.15 |
| | Trust Fund | - | - | - | - | - | - | - | 0.18 | 0.18 |
| | Personal | 2.57 | 6.66 | 9.23 | 0.61 | 2.34 | 2.95 | 7.20 | 4.94 | 12.14 |
| | Others | 0.25 | - | 0.25 | 0.25 | - | 0.25 | 0.25 | - | 0.25 |
| | Total | 24.06 | 13.22 | 37.28 | 4.14 | 9.58 | 13.72 | 12.11 | 12.57 | 24.68 |
| Islamabad | Foreign | - | 0.01 | 0.01 | - | 0.01 | 0.01 | - | 0.02 | 0.02 |
| | Govt. | - | 58.08 | 58.08 | - | 27.99 | 27.99 | - | 306.96 | 306.96 |
| | NFPSEs | - | 282.51 | 282.51 | - | 269.45 | 269.45 | - | 284.72 | 284.72 |
| | NBFCs & Fin Aux. | - | 28.14 | 28.14 | - | 159.86 | 159.86 | - | 117.09 | 117.09 |
| | Private Sector | 0.22 | 633.48 | 633.70 | 0.24 | 699.41 | 699.65 | 0.24 | 709.74 | 709.98 |
| | Trust Fund | - | 4.96 | 4.96 | - | 5.83 | 5.83 | - | 4.06 | 4.06 |
| | Personal | 0.20 | 38.80 | 39.00 | 0.20 | 43.71 | 43.91 | 0.38 | 32.46 | 32.84 |
| | Others | - | 0.00 | 0.00 | - | 0.00 | 0.00 | - | 0.00 | 0.00 |
| | Total | 0.41 | 1,045.99 | 1,046.41 | 0.44 | 1,206.25 | 1,206.69 | 0.62 | 1,455.07 | 1,455.68 |
| Gilgit-Baltistan | Foreign | - | - | - | - | - | - | - | - | - |
| | Govt. | - | - | - | - | - | - | - | - | - |
| | NFPSEs | - | - | - | - | - | - | - | - | - |
| | NBFCs & Fin Aux. | - | - | - | - | - | - | - | - | - |
| | Private Sector | 2.13 | 1.65 | 3.78 | 2.24 | 4.01 | 6.26 | 2.46 | 2.98 | 5.43 |
| | Trust Fund | - | - | - | - | - | - | - | - | - |
| | Personal | 0.27 | 0.56 | 0.83 | 0.28 | 0.84 | 1.12 | 0.46 | 1.31 | 1.77 |
| | Others | - | - | - | - | - | - | - | - | - |
| | Total | 2.40 | 2.21 | 4.61 | 2.52 | 4.85 | 7.37 | 2.92 | 4.28 | 7.21 |
| AJK | Foreign | - | - | - | - | - | - | - | - | - |
| | Govt. | - | - | - | - | - | - | - | - | - |
| | NFPSEs | - | - | - | - | - | - | - | - | - |
| | NBFCs & Fin Aux. | - | - | - | - | - | - | - | - | - |
| | Private Sector | 0.86 | 20.24 | 21.11 | 0.87 | 22.13 | 23.00 | 1.70 | 22.84 | 24.54 |
| | Trust Fund | - | 0.00 | 0.00 | - | - | - | - | - | - |
| | Personal | 5.17 | 6.68 | 11.85 | 0.39 | 1.12 | 1.50 | 1.85 | 4.63 | 6.48 |
| | Others | - | - | - | - | - | - | - | - | - |
| | Total | 6.03 | 26.93 | 32.96 | 1.26 | 23.25 | 24.50 | 3.54 | 27.48 | 31.02 |

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