

Regional Advances & Deposits

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

(Billion Rupees)

Provinces/Regions	Category	Dec-20			Jun-21			Dec-21		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	14.33	338.45	352.77	19.20	389.12	408.32	25.66	476.70	502.35
	Govt.	209.99	2,202.98	2,412.97	94.75	2,706.21	2,800.96	77.28	2,918.56	2,995.84
	NFPSEs	48.67	1,093.09	1,141.76	8.57	1,265.52	1,274.09	9.54	1,329.67	1,339.21
	NBFCs & Fin Aux.	10.41	727.34	737.74	6.07	862.02	868.09	3.35	1,007.68	1,011.04
	Private Sector	292.22	3,415.80	3,708.02	332.69	3,912.64	4,245.33	321.42	4,096.37	4,417.80
	Trust Fund	10.08	439.82	449.90	10.11	445.47	455.58	11.51	505.83	517.33
	Personal	1,447.14	7,040.98	8,488.13	1,477.20	7,558.29	9,035.50	1,520.83	7,923.03	9,443.87
	Others	7.30	32.33	39.64	10.07	37.10	47.17	7.30	32.14	39.44
	Total	2,040.14	15,290.80	17,330.93	1,958.67	17,176.37	19,135.04	1,976.89	18,289.98	20,266.87
Punjab	Foreign	11.09	114.27	125.36	14.58	138.43	153.02	19.25	172.77	192.02
	Govt.	52.87	1,102.63	1,155.51	19.85	1,146.62	1,166.47	17.70	1,237.27	1,254.97
	NFPSEs	23.27	398.03	421.30	2.65	523.07	525.72	2.51	481.79	484.30
	NBFCs & Fin Aux.	6.07	74.33	80.40	1.73	66.15	67.88	0.71	84.98	85.69
	Private Sector	164.34	1,424.81	1,589.15	189.20	1,725.98	1,915.17	192.82	1,743.17	1,935.99
	Trust Fund	4.81	162.69	167.50	4.99	161.33	166.32	6.75	172.66	179.41
	Personal	788.91	3,481.48	4,270.39	839.26	3,739.27	4,578.53	848.33	3,952.28	4,800.62
	Others	2.62	11.15	13.77	1.00	11.70	12.70	1.37	8.55	9.92
	Total	1,053.99	6,769.40	7,823.38	1,073.26	7,512.55	8,585.81	1,089.43	7,853.49	8,942.92
Sindh	Foreign	0.23	157.63	157.86	0.33	180.69	181.02	0.28	226.50	226.78
	Govt.	47.98	339.79	387.78	20.20	377.04	397.24	11.50	460.67	472.17
	NFPSEs	3.39	424.58	427.97	4.00	433.06	437.06	4.96	476.93	481.89
	NBFCs & Fin Aux.	2.76	626.11	628.87	2.52	756.19	758.71	1.06	871.62	872.68
	Private Sector	44.80	1,343.16	1,387.95	55.56	1,456.58	1,512.13	57.30	1,613.14	1,670.43
	Trust Fund	2.40	165.86	168.25	1.50	185.70	187.20	1.56	241.85	243.41
	Personal	142.69	2,182.13	2,324.82	131.87	2,321.47	2,453.34	130.56	2,376.90	2,507.45
	Others	1.81	7.42	9.23	0.34	5.56	5.90	0.10	6.37	6.47
	Total	246.06	5,246.68	5,492.74	216.33	5,716.27	5,932.60	207.31	6,273.97	6,481.28
Khyber Pakhtunkhwa	Foreign	1.42	8.47	9.90	2.31	9.02	11.34	3.33	10.81	14.14
	Govt.	34.77	302.32	337.09	13.15	379.80	392.95	17.47	360.72	378.19
	NFPSEs	4.70	27.02	31.71	0.59	28.96	29.55	0.53	25.55	26.07
	NBFCs & Fin Aux.	0.14	3.28	3.42	0.25	3.18	3.44	0.03	2.49	2.51
	Private Sector	39.49	117.96	157.45	35.24	131.08	166.32	30.15	126.98	157.14
	Trust Fund	1.47	18.03	19.49	2.00	8.68	10.68	1.47	8.14	9.60
	Personal	227.18	500.44	727.62	243.23	534.42	777.65	269.46	607.62	877.08
	Others	1.01	9.78	10.79	1.18	12.82	14.00	0.95	10.24	11.18
	Total	310.18	987.29	1,297.47	297.95	1,107.97	1,405.92	323.38	1,152.53	1,475.91
Balochistan	Foreign	0.02	0.46	0.48	0.01	0.52	0.53	0.02	0.92	0.94
	Govt.	44.60	94.24	138.84	20.68	105.98	126.66	16.61	119.25	135.86
	NFPSEs	11.95	21.79	33.74	0.72	17.86	18.59	0.81	13.46	14.27
	NBFCs & Fin Aux.	0.41	0.18	0.59	0.00	0.06	0.06	0.00	0.64	0.64
	Private Sector	14.13	50.96	65.08	14.02	66.81	80.83	15.97	65.92	81.88
	Trust Fund	0.28	4.21	4.49	0.28	3.83	4.11	0.11	3.79	3.90
	Personal	91.65	132.36	224.01	50.55	148.75	199.30	56.41	148.37	204.78
	Others	1.56	0.39	1.95	7.24	0.56	7.80	3.61	0.70	4.30
	Total	164.57	304.59	469.17	93.50	344.37	437.87	93.54	353.04	446.58
Islamabad	Foreign	0.18	53.35	53.53	0.27	55.94	56.21	0.32	60.39	60.71
	Govt.	2.68	327.86	330.53	9.81	653.34	663.15	4.08	701.87	705.94
	NFPSEs	0.03	220.89	220.92	0.00	259.10	259.10	0.25	325.50	325.75
	NBFCs & Fin Aux.	0.00	17.98	17.98	0.00	23.65	23.65	0.25	35.40	35.65
	Private Sector	3.76	444.92	448.68	3.40	496.20	499.60	2.44	506.32	508.76
	Trust Fund	0.26	87.09	87.35	0.54	84.03	84.57	0.81	77.64	78.45
	Personal	17.72	537.96	555.68	20.62	596.39	617.00	17.80	604.47	622.28
	Others	0.03	2.61	2.64	0.19	5.93	6.12	0.52	6.12	6.64
	Total	24.65	1,692.65	1,717.30	34.83	2,174.56	2,209.40	26.48	2,317.71	2,344.19
FATA	Foreign	0.05	0.25	0.30	0.05	0.11	0.17	0.19	0.02	0.21
	Govt.	2.35	0.28	2.63	3.77	1.98	5.75	2.90	0.32	3.22
	NFPSEs	0.27	0.17	0.44	0.09	0.05	0.14	0.03	0.05	0.08
	NBFCs & Fin Aux.	0.00	0.06	0.06	0.03	0.02	0.05	0.00	0.04	0.04
	Private Sector	3.58	1.73	5.31	3.97	1.81	5.78	3.91	0.88	4.80
	Trust Fund	0.02	0.03	0.05	0.01	0.04	0.06	0.02	0.03	0.05
	Personal	18.40	9.75	28.15	18.36	9.82	28.17	21.90	8.80	30.70
	Others	0.22	-	0.22	0.11	0.27	0.38	0.57	0.13	0.70
	Total	24.88	12.26	37.14	26.37	14.11	40.48	29.51	10.27	39.78

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

(Billion Rupees)

Provinces/Regions	Category	Dec-20			Jun-21			Dec-21		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign	0.01	0.10	0.11	0.01	0.14	0.15	0.03	0.11	0.14
	Govt.	8.84	8.97	17.82	5.88	20.18	26.06	5.42	18.55	23.96
	NFPSEs	0.09	0.29	0.38	0.15	2.61	2.76	0.12	4.94	5.06
	NBFCs & Fin Aux.	0.69	2.19	2.88	1.51	5.58	7.09	1.26	3.88	5.14
	Private Sector	8.65	5.12	13.77	19.39	6.37	25.76	2.55	9.21	11.77
	Trust Fund	0.17	0.51	0.69	0.13	0.40	0.52	0.15	0.53	0.68
	Personal	11.06	20.18	31.24	14.02	24.81	38.82	14.82	27.55	42.37
	Others	0.06	0.03	0.09	0.00	0.00	0.00	0.00	0.00	0.00
	Total	29.57	37.40	66.97	41.09	60.07	101.16	24.35	64.77	89.12
	AJK	Foreign	1.32	3.91	5.23	1.63	4.27	5.90	2.24	5.17
Govt.		15.90	26.89	42.78	1.41	21.28	22.69	1.61	19.92	21.53
NFPSEs		4.98	0.33	5.31	0.36	0.81	1.18	0.34	1.46	1.80
NBFCs & Fin Aux.		0.34	3.21	3.55	0.03	7.18	7.21	0.04	8.64	8.68
Private Sector		13.48	27.15	40.62	11.93	27.82	39.75	16.28	30.74	47.03
Trust Fund		0.69	1.40	2.09	0.67	1.46	2.13	0.64	1.19	1.83
Personal		149.54	176.67	326.21	159.31	183.37	342.67	161.55	197.04	358.59
Others		0.00	0.96	0.96	0.00	0.26	0.27	0.18	0.03	0.21
Total		186.24	240.52	426.76	175.34	246.46	421.80	182.89	264.20	447.08

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

(Billion Rupees)

Provinces/Regions	Category	Dec-20			Jun-21			Dec-21		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	2.42	2.42	-	2.85	2.85	-	3.55	3.55
	Govt.	0.44	821.09	821.53	0.28	994.94	995.22	0.66	978.99	979.65
	NFPSEs	-	1,138.21	1,138.21	-	1,104.54	1,104.54	-	1,235.07	1,235.07
	NBFCs & Fin Aux.	0.02	114.57	114.59	0.02	124.51	124.53	0.02	153.99	154.01
	Private Sector	247.63	5,114.87	5,362.49	244.84	5,314.82	5,559.66	272.44	6,139.82	6,412.27
	Trust Fund	0.01	19.28	19.28	0.00	15.02	15.02	0.00	14.00	14.00
	Personal	73.54	709.55	783.09	81.48	804.38	885.86	81.99	927.17	1,009.16
	Others	1.04	0.84	1.89	1.44	1.71	3.14	0.96	1.68	2.64
	Total	322.68	7,920.83	8,243.52	328.06	8,362.76	8,690.82	356.07	9,454.27	9,810.35
Punjab	Foreign	-	-	-	-	-	-	-	0.00	0.00
	Govt.	-	464.14	464.14	-	623.90	623.90	-	616.39	616.39
	NFPSEs	-	265.25	265.25	-	293.43	293.43	-	339.97	339.97
	NBFCs & Fin Aux.	-	13.65	13.65	-	21.59	21.59	-	26.91	26.91
	Private Sector	178.92	2,251.85	2,430.76	177.60	2,381.08	2,558.68	188.28	2,674.52	2,862.79
	Trust Fund	0.01	2.91	2.91	0.00	2.83	2.84	0.00	2.73	2.73
	Personal	20.81	236.72	257.53	23.08	282.03	305.12	45.11	348.93	394.04
	Others	0.01	0.33	0.34	0.00	0.32	0.32	0.01	0.30	0.31
	Total	199.74	3,234.85	3,434.59	200.69	3,605.18	3,805.87	233.40	4,009.75	4,243.15
Sindh	Foreign	-	2.34	2.34	-	2.85	2.85	-	3.54	3.54
	Govt.	0.38	294.25	294.63	0.28	307.41	307.68	0.66	279.97	280.63
	NFPSEs	-	589.53	589.53	-	488.19	488.19	-	599.33	599.33
	NBFCs & Fin Aux.	0.02	86.83	86.86	0.02	77.19	77.22	0.02	100.26	100.28
	Private Sector	58.85	2,433.84	2,492.69	56.94	2,438.23	2,495.16	66.68	2,847.65	2,914.33
	Trust Fund	-	5.55	5.55	-	4.92	4.92	-	3.96	3.96
	Personal	43.20	405.73	448.93	47.76	446.45	494.20	16.00	492.78	508.78
	Others	0.73	0.51	1.24	1.13	1.39	2.52	0.17	1.38	1.55
	Total	103.19	3,818.59	3,921.78	106.13	3,766.62	3,872.74	83.53	4,328.87	4,412.40
Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	0.01	0.01	-	0.01	0.01
	NFPSEs	-	29.66	29.66	-	25.67	25.67	-	25.07	25.07
	NBFCs & Fin Aux.	-	0.06	0.06	-	0.06	0.06	-	0.06	0.06
	Private Sector	5.08	38.97	44.05	5.36	38.99	44.35	7.92	55.38	63.30
	Trust Fund	-	0.20	0.20	-	0.19	0.19	-	0.17	0.17
	Personal	2.86	22.91	25.77	3.22	25.63	28.85	8.21	29.42	37.63
	Others	-	-	-	-	-	-	0.48	-	0.48
	Total	7.94	91.80	99.74	8.58	90.55	99.13	16.61	110.11	126.72
Balochistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	0.06	3.01	3.07	-	3.01	3.01	-	2.67	2.67
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	2.73	4.69	7.42	2.64	4.34	6.98	6.20	5.43	11.63
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	4.17	3.90	8.07	4.60	4.37	8.98	8.98	4.42	13.40
	Others	0.30	-	0.30	0.30	-	0.30	0.30	-	0.30
	Total	7.26	11.59	18.85	7.54	11.72	19.26	15.48	12.52	27.99
Islamabad	Foreign	-	0.08	0.08	-	-	-	-	-	-
	Govt.	-	59.69	59.69	-	60.62	60.62	-	79.96	79.96
	NFPSEs	-	253.53	253.53	-	297.01	297.01	-	270.70	270.70
	NBFCs & Fin Aux.	-	14.03	14.03	-	25.67	25.67	-	26.76	26.76
	Private Sector	0.69	378.97	379.66	0.61	444.79	445.41	0.50	550.34	550.84
	Trust Fund	-	10.61	10.61	-	7.07	7.07	-	7.14	7.14
	Personal	0.44	33.19	33.63	0.57	38.16	38.73	0.67	44.94	45.62
	Others	-	-	-	-	-	-	-	0.00	0.00
	Total	1.13	750.09	751.22	1.18	873.32	874.50	1.17	979.85	981.02
FATA	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	0.12	0.10	0.22	0.16	0.10	0.26	0.24	0.10	0.34
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	0.17	0.42	0.59	0.24	0.48	0.72	0.34	0.18	0.51
	Others	-	-	-	-	-	-	-	-	-
	Total	0.29	0.52	0.81	0.40	0.58	0.98	0.58	0.28	0.86

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

(Billion Rupees)

Provinces/Regions	Category	Dec-20			Jun-21			Dec-21		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	0.25	0.25	-	0.25	0.25	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	0.81	1.52	2.33	0.99	1.81	2.80	1.28	2.02	3.30
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	0.74	2.30	3.04	0.83	2.57	3.40	0.15	0.48	0.63
	Others	-	-	-	-	-	-	-	-	-
Total	1.55	4.08	5.62	1.82	4.63	6.45	1.43	2.50	3.93	
AJK	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	0.42	4.93	5.36	0.54	5.47	6.01	1.34	4.39	5.73
	Trust Fund	-	0.00	0.00	-	0.00	0.00	-	0.00	0.00
	Personal	1.16	4.38	5.53	1.18	4.68	5.87	2.53	6.01	8.55
	Others	-	-	-	-	-	-	-	-	-
Total	1.58	9.32	10.90	1.73	10.16	11.88	3.87	10.41	14.28	

