

# **Regional Advances and Deposits**

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

(Billion Rupees)

Provinces/Regions	Category	Jun-21			Dec-21			Jun-22		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
<b>Overall</b>	Foreign	19.20	389.12	408.32	25.66	476.70	502.35	30.27	577.17	607.45
	Govt.	94.75	2,706.21	2,800.96	77.28	2,918.56	2,995.84	80.13	3,206.04	3,286.17
	NFPSEs	8.57	1,265.52	1,274.09	9.54	1,329.67	1,339.21	11.94	1,391.86	1,403.80
	NBFCs & Fin Aux.	6.07	862.02	868.09	3.35	1,007.68	1,011.04	2.32	1,051.63	1,053.94
	Private Sector	332.69	3,912.64	4,245.33	321.42	4,096.37	4,417.80	342.24	4,560.21	4,902.46
	Trust Fund	10.11	445.47	455.58	11.51	505.83	517.33	13.49	549.02	562.51
	Personal	1,477.20	7,558.29	9,035.50	1,520.83	7,923.03	9,443.87	1,599.95	8,491.06	10,091.01
	Others	10.07	37.10	47.17	7.30	32.14	39.44	9.93	56.11	66.04
	<b>Total</b>	<b>1,958.67</b>	<b>17,176.37</b>	<b>19,135.04</b>	<b>1,976.89</b>	<b>18,289.98</b>	<b>20,266.87</b>	<b>2,090.28</b>	<b>19,883.11</b>	<b>21,973.39</b>
<b>Punjab</b>	Foreign	14.58	138.43	153.02	19.25	172.77	192.02	23.19	205.34	228.53
	Govt.	19.85	1,146.62	1,166.47	17.70	1,237.27	1,254.97	20.59	1,388.19	1,408.78
	NFPSEs	2.65	523.07	525.72	2.51	481.79	484.30	4.48	560.64	565.12
	NBFCs & Fin Aux.	1.73	66.15	67.88	0.71	84.98	85.69	0.32	77.25	77.58
	Private Sector	189.20	1,725.98	1,915.17	192.82	1,743.17	1,935.99	195.38	1,835.77	2,031.15
	Trust Fund	4.99	161.33	166.32	6.75	172.66	179.41	7.77	199.86	207.63
	Personal	839.26	3,739.26	4,578.52	848.33	3,952.28	4,800.62	888.18	4,242.09	5,130.28
	Others	1.00	11.70	12.70	1.37	8.55	9.92	1.39	10.18	11.57
	<b>Total</b>	<b>1,073.26</b>	<b>7,512.54</b>	<b>8,585.80</b>	<b>1,089.43</b>	<b>7,853.49</b>	<b>8,942.92</b>	<b>1,141.31</b>	<b>8,519.33</b>	<b>9,660.64</b>
<b>Sindh</b>	Foreign	0.33	180.69	181.02	0.28	226.50	226.78	0.35	274.28	274.63
	Govt.	20.20	377.04	397.24	11.50	460.67	472.17	11.38	504.55	515.93
	NFPSEs	4.00	433.06	437.06	4.96	476.93	481.89	5.39	454.72	460.11
	NBFCs & Fin Aux.	2.52	756.19	758.71	1.06	871.62	872.68	0.01	932.65	932.66
	Private Sector	55.56	1,456.58	1,512.13	57.30	1,613.14	1,670.43	60.12	1,838.30	1,898.42
	Trust Fund	1.50	185.70	187.20	1.56	241.85	243.41	1.23	253.67	254.90
	Personal	131.87	2,321.49	2,453.35	130.56	2,376.90	2,507.45	136.20	2,532.62	2,668.82
	Others	0.34	5.56	5.90	0.10	6.37	6.47	0.11	7.15	7.27
	<b>Total</b>	<b>216.33</b>	<b>5,716.28</b>	<b>5,932.61</b>	<b>207.31</b>	<b>6,273.97</b>	<b>6,481.28</b>	<b>214.79</b>	<b>6,797.96</b>	<b>7,012.74</b>
<b>Khyber Pakhtunkhwa</b>	Foreign	2.31	9.02	11.34	3.33	10.81	14.14	3.27	14.60	17.87
	Govt.	13.15	379.80	392.95	17.47	360.72	378.19	15.98	350.52	366.51
	NFPSEs	0.59	28.96	29.55	0.53	25.55	26.07	0.46	41.19	41.66
	NBFCs & Fin Aux.	0.25	3.18	3.44	0.03	2.49	2.51	0.04	2.05	2.09
	Private Sector	35.24	131.08	166.32	30.15	126.98	157.14	38.10	175.91	214.01
	Trust Fund	2.00	8.68	10.68	1.47	8.14	9.60	2.37	13.04	15.41
	Personal	243.23	534.42	777.65	269.46	607.62	877.08	280.93	643.95	924.88
	Others	1.18	12.82	14.00	0.95	10.24	11.18	1.80	22.06	23.87
	<b>Total</b>	<b>297.95</b>	<b>1,107.97</b>	<b>1,405.92</b>	<b>323.38</b>	<b>1,152.53</b>	<b>1,475.91</b>	<b>342.96</b>	<b>1,263.33</b>	<b>1,606.29</b>
<b>Balochistan</b>	Foreign	0.01	0.52	0.53	0.02	0.92	0.94	0.03	1.03	1.06
	Govt.	20.68	105.98	126.66	16.61	119.25	135.86	16.85	128.59	145.44
	NFPSEs	0.72	17.86	18.59	0.81	13.46	14.27	0.68	18.96	19.64
	NBFCs & Fin Aux.	0.00	0.06	0.06	0.00	0.64	0.64	-	0.21	0.21
	Private Sector	14.02	66.81	80.83	15.97	65.92	81.88	20.84	76.34	97.18
	Trust Fund	0.28	3.83	4.11	0.11	3.79	3.90	0.10	5.46	5.56
	Personal	50.55	148.75	199.30	56.41	148.37	204.78	64.58	168.86	233.44
	Others	7.24	0.56	7.80	3.61	0.70	4.30	5.55	1.05	6.59
	<b>Total</b>	<b>93.50</b>	<b>344.37</b>	<b>437.87</b>	<b>93.54</b>	<b>353.04</b>	<b>446.58</b>	<b>108.63</b>	<b>400.49</b>	<b>509.12</b>
<b>Islamabad</b>	Foreign	0.27	55.94	56.21	0.32	60.39	60.71	0.17	73.96	74.12
	Govt.	9.81	653.34	663.15	4.08	701.87	705.94	3.35	795.30	798.65
	NFPSEs	0.00	259.10	259.10	0.25	325.50	325.75	0.30	306.21	306.52
	NBFCs & Fin Aux.	0.00	23.65	23.65	0.25	35.40	35.65	-	27.85	27.85
	Private Sector	3.40	496.20	499.60	2.44	506.32	508.76	2.66	595.14	597.79
	Trust Fund	0.54	84.03	84.57	0.81	77.64	78.45	0.51	74.70	75.21
	Personal	20.62	596.39	617.00	17.80	604.47	622.28	19.16	661.16	680.32
	Others	0.19	5.93	6.12	0.52	6.12	6.64	0.27	15.41	15.69
	<b>Total</b>	<b>34.83</b>	<b>2,174.56</b>	<b>2,209.40</b>	<b>26.48</b>	<b>2,317.71</b>	<b>2,344.19</b>	<b>26.42</b>	<b>2,549.73</b>	<b>2,576.15</b>
<b>FATA</b>	Foreign	0.05	0.11	0.17	0.19	0.02	0.21	0.28	0.03	0.31
	Govt.	3.77	1.98	5.75	2.90	0.32	3.22	2.76	0.26	3.02
	NFPSEs	0.09	0.05	0.14	0.03	0.05	0.08	0.03	0.04	0.07
	NBFCs & Fin Aux.	0.03	0.02	0.05	0.00	0.04	0.04	0.00	0.00	0.00
	Private Sector	3.97	1.81	5.78	3.91	0.88	4.80	5.77	0.76	6.53
	Trust Fund	0.01	0.04	0.06	0.02	0.03	0.05	0.18	0.01	0.18
	Personal	18.36	9.82	28.17	21.90	8.80	30.70	22.84	9.62	32.46
	Others	0.11	0.27	0.38	0.57	0.13	0.70	0.63	0.12	0.76
	<b>Total</b>	<b>26.37</b>	<b>14.11</b>	<b>40.48</b>	<b>29.51</b>	<b>10.27</b>	<b>39.78</b>	<b>32.49</b>	<b>10.85</b>	<b>43.34</b>

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

(Billion Rupees)

Provinces/Regions	Category	Jun-21			Dec-21			Jun-22		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
<b>Gilgit-Baltistan</b>	Foreign	0.01	0.14	0.15	0.03	0.11	0.14	0.07	0.25	0.33
	Govt.	5.88	20.18	26.06	5.42	18.55	23.96	7.90	14.83	22.73
	NFPSEs	0.15	2.61	2.76	0.12	4.94	5.06	0.14	6.57	6.71
	NBFCs & Fin Aux.	1.51	5.58	7.09	1.26	3.88	5.14	1.89	5.54	7.43
	Private Sector	19.39	6.37	25.76	2.55	9.21	11.77	4.42	6.90	11.32
	Trust Fund	0.13	0.40	0.52	0.15	0.53	0.68	0.45	0.44	0.90
	Personal	14.02	24.81	38.82	14.82	27.55	42.37	16.16	27.81	43.97
	Others	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.05	0.06
	<b>Total</b>	<b>41.09</b>	<b>60.07</b>	<b>101.16</b>	<b>24.35</b>	<b>64.77</b>	<b>89.12</b>	<b>31.04</b>	<b>62.41</b>	<b>93.45</b>
	<b>AJK</b>	Foreign	1.63	4.27	5.90	2.24	5.17	7.41	2.93	7.68
Govt.		1.41	21.28	22.69	1.61	19.92	21.53	1.32	23.81	25.13
NFPSEs		0.36	0.81	1.18	0.34	1.46	1.80	0.45	3.51	3.96
NBFCs & Fin Aux.		0.03	7.18	7.21	0.04	8.64	8.68	0.05	6.06	6.11
Private Sector		11.93	27.82	39.75	16.28	30.74	47.03	14.95	31.10	46.06
Trust Fund		0.67	1.46	2.13	0.64	1.19	1.83	0.88	1.84	2.72
Personal		159.31	183.37	342.67	161.55	197.04	358.59	171.90	204.94	376.85
Others		0.00	0.26	0.27	0.18	0.03	0.21	0.16	0.07	0.23
<b>Total</b>		<b>175.34</b>	<b>246.46</b>	<b>421.80</b>	<b>182.89</b>	<b>264.20</b>	<b>447.08</b>	<b>192.64</b>	<b>279.02</b>	<b>471.66</b>

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

(Billion Rupees)

Provinces/Regions	Category	Jun-21			Dec-21			Jun-22		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
<b>Overall</b>	Foreign	-	2.85	2.85	-	3.55	3.55	-	4.20	4.20
	Govt.	0.28	994.94	995.22	0.66	978.99	979.65	0.32	1,200.63	1,200.96
	NFPSEs	-	1,104.54	1,104.54	-	1,235.07	1,235.07	-	1,182.31	1,182.31
	NBFCs & Fin Aux.	0.02	124.51	124.53	0.02	153.99	154.01	0.02	182.63	182.65
	Private Sector	244.84	5,314.82	5,559.66	272.44	6,139.82	6,412.27	293.05	6,458.92	6,751.97
	Trust Fund	0.00	15.02	15.02	0.00	14.00	14.00	-	15.53	15.53
	Personal	81.48	804.38	885.86	81.99	927.17	1,009.16	81.50	1,041.90	1,123.40
	Others	1.44	1.71	3.14	0.96	1.68	2.64	1.42	1.43	2.86
	<b>Total</b>	<b>328.06</b>	<b>8,362.76</b>	<b>8,690.82</b>	<b>356.07</b>	<b>9,454.27</b>	<b>9,810.35</b>	<b>376.31</b>	<b>10,087.56</b>	<b>10,463.87</b>
<b>Punjab</b>	Foreign	-	-	-	-	0.00	0.00	-	-	-
	Govt.	-	623.90	623.90	-	616.39	616.39	-	847.22	847.22
	NFPSEs	-	293.43	293.43	-	339.97	339.97	-	352.32	352.32
	NBFCs & Fin Aux.	-	21.59	21.59	-	26.91	26.91	-	39.27	39.27
	Private Sector	177.60	2,381.08	2,558.68	188.28	2,674.52	2,862.79	204.13	2,773.26	2,977.39
	Trust Fund	0.00	2.83	2.84	0.00	2.73	2.73	-	5.48	5.48
	Personal	23.08	282.03	305.12	45.11	348.93	394.04	43.94	383.95	427.89
	Others	0.00	0.32	0.32	0.01	0.30	0.31	0.00	0.30	0.30
	<b>Total</b>	<b>200.69</b>	<b>3,605.18</b>	<b>3,805.87</b>	<b>233.40</b>	<b>4,009.75</b>	<b>4,243.15</b>	<b>248.07</b>	<b>4,401.81</b>	<b>4,649.87</b>
<b>Sindh</b>	Foreign	-	2.85	2.85	-	3.54	3.54	-	3.43	3.43
	Govt.	0.28	307.41	307.68	0.66	279.97	280.63	0.32	292.86	293.18
	NFPSEs	-	488.19	488.19	-	599.33	599.33	-	524.60	524.60
	NBFCs & Fin Aux.	0.02	77.19	77.22	0.02	100.26	100.28	0.02	112.31	112.33
	Private Sector	56.94	2,438.23	2,495.16	66.68	2,847.65	2,914.33	67.98	2,928.36	2,996.34
	Trust Fund	-	4.92	4.92	-	3.96	3.96	-	3.96	3.96
	Personal	47.76	446.45	494.20	16.00	492.78	508.78	16.46	573.09	589.55
	Others	1.13	1.39	2.52	0.17	1.38	1.55	0.18	1.13	1.31
	<b>Total</b>	<b>106.13</b>	<b>3,766.62</b>	<b>3,872.74</b>	<b>83.53</b>	<b>4,328.87</b>	<b>4,412.40</b>	<b>84.96</b>	<b>4,439.75</b>	<b>4,524.71</b>
<b>Khyber Pakhtunkhwa</b>	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	0.01	0.01	-	0.01	0.01	-	0.00	0.00
	NFPSEs	-	25.67	25.67	-	25.07	25.07	-	22.77	22.77
	NBFCs & Fin Aux.	-	0.06	0.06	-	0.06	0.06	-	0.06	0.06
	Private Sector	5.36	38.99	44.35	7.92	55.38	63.30	11.11	80.25	91.36
	Trust Fund	-	0.19	0.19	-	0.17	0.17	-	0.31	0.31
	Personal	3.22	25.63	28.85	8.21	29.42	37.63	8.49	27.72	36.20
	Others	-	-	-	0.48	0.48	0.48	0.94	-	0.94
	<b>Total</b>	<b>8.58</b>	<b>90.55</b>	<b>99.13</b>	<b>16.61</b>	<b>110.11</b>	<b>126.72</b>	<b>20.54</b>	<b>131.11</b>	<b>151.64</b>
<b>Balochistan</b>	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	3.01	3.01	-	2.67	2.67	-	2.60	2.60
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	2.64	4.34	6.98	6.20	5.43	11.63	5.01	6.07	11.08
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	4.60	4.37	8.98	8.98	4.42	13.40	8.62	4.58	13.20
	Others	0.30	-	0.30	0.30	-	0.30	0.30	-	0.30
	<b>Total</b>	<b>7.54</b>	<b>11.72</b>	<b>19.26</b>	<b>15.48</b>	<b>12.52</b>	<b>27.99</b>	<b>13.93</b>	<b>13.25</b>	<b>27.18</b>
<b>Islamabad</b>	Foreign	-	-	-	-	-	-	-	0.77	0.77
	Govt.	-	60.62	60.62	-	79.96	79.96	-	57.94	57.94
	NFPSEs	-	297.01	297.01	-	270.70	270.70	-	282.62	282.62
	NBFCs & Fin Aux.	-	25.67	25.67	-	26.76	26.76	-	31.00	31.00
	Private Sector	0.61	444.79	445.41	0.50	550.34	550.84	0.51	647.77	648.28
	Trust Fund	-	7.07	7.07	-	7.14	7.14	-	5.78	5.78
	Personal	0.57	38.16	38.73	0.67	44.94	45.62	0.70	45.34	46.04
	Others	-	-	-	-	0.00	0.00	-	0.00	0.00
	<b>Total</b>	<b>1.18</b>	<b>873.32</b>	<b>874.50</b>	<b>1.17</b>	<b>979.85</b>	<b>981.02</b>	<b>1.21</b>	<b>1,071.22</b>	<b>1,072.43</b>
<b>FATA</b>	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	0.16	0.10	0.26	0.24	0.10	0.34	0.41	0.00	0.41
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	0.24	0.48	0.72	0.34	0.18	0.51	0.47	0.17	0.64
	Others	-	-	-	-	-	-	-	-	-
	<b>Total</b>	<b>0.40</b>	<b>0.58</b>	<b>0.98</b>	<b>0.58</b>	<b>0.28</b>	<b>0.86</b>	<b>0.87</b>	<b>0.18</b>	<b>1.05</b>

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

(Billion Rupees)

Provinces/Regions	Category	Jun-21			Dec-21			Jun-22		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
<b>Gilgit-Baltistan</b>	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	0.25	0.25	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	0.99	1.81	2.80	1.28	2.02	3.30	2.11	1.65	3.76
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	0.83	2.57	3.40	0.15	0.48	0.63	0.23	0.75	0.97
	Others	-	-	-	-	-	-	-	-	-
	<b>Total</b>	<b>1.82</b>	<b>4.63</b>	<b>6.45</b>	<b>1.43</b>	<b>2.50</b>	<b>3.93</b>	<b>2.34</b>	<b>2.39</b>	<b>4.73</b>
<b>AJK</b>	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	0.54	5.47	6.01	1.34	4.39	5.73	1.79	21.56	23.35
	Trust Fund	-	0.00	0.00	-	0.00	0.00	-	0.00	0.00
	Personal	1.18	4.68	5.87	2.53	6.01	8.55	2.60	6.30	8.90
	Others	-	-	-	-	-	-	-	-	-
	<b>Total</b>	<b>1.73</b>	<b>10.16</b>	<b>11.88</b>	<b>3.87</b>	<b>10.41</b>	<b>14.28</b>	<b>4.39</b>	<b>27.86</b>	<b>32.25</b>

