

**Regional Advances & Deposits
of
Scheduled Banks**

6.1 Province/Region Wise Deposits by Categories*

(Billion Rupees)

Provinces/Regions	Category	Jun-2018			Dec-2018			Jun-2019			
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total	
Overall	Foreign	2.33	170.72	173.06	4.34	187.27	191.61	8.23	240.16	248.39	
	Govt.	51.64	1,777.01	1,828.64	75.85	1,870.45	1,946.29	69.48	2,008.43	2,077.91	
	NFPSEs	5.12	761.86	766.98	3.99	738.73	742.72	7.09	847.47	854.56	
	NBFCs & Fin Aux.	3.00	402.90	405.90	2.61	454.75	457.35	4.27	441.27	445.54	
	Private Sector	280.66	2,700.08	2,980.73	290.98	2,617.08	2,908.06	275.83	2,737.27	3,013.09	
	Trust Fund	6.48	374.44	380.92	9.02	367.61	376.63	8.47	399.87	408.34	
	Personal	920.85	5,126.79	6,047.65	1,019.68	5,480.35	6,500.03	1,045.64	5,850.74	6,896.38	
	Others	27.26	37.90	65.17	31.24	30.07	61.31	22.47	45.26	67.73	
	Total		1,297.35	11,351.70	12,649.05	1,437.69	11,746.31	13,184.00	1,441.49	12,570.47	14,011.96
	Punjab	Foreign	1.69	35.59	37.28	3.12	45.25	48.37	4.47	57.43	61.90
Govt.		7.04	795.06	802.10	10.12	852.19	862.32	16.59	842.49	859.08	
NFPSEs		1.56	212.44	214.00	1.57	212.74	214.31	2.55	321.90	324.45	
NBFCs & Fin Aux.		0.13	25.59	25.72	0.25	47.81	48.05	0.17	42.89	43.06	
Private Sector		165.70	1,098.90	1,264.60	175.26	1,135.37	1,310.62	163.99	1,156.77	1,320.76	
Trust Fund		2.59	109.64	112.24	2.61	120.26	122.88	3.27	120.11	123.38	
Personal		518.28	2,523.89	3,042.17	568.48	2,639.53	3,208.01	590.48	2,832.92	3,423.41	
Others		2.47	5.24	7.72	3.06	5.51	8.57	1.05	4.73	5.77	
Total			699.47	4,806.36	5,505.83	764.46	5,058.67	5,823.13	782.57	5,379.23	6,161.80
Sindh		Foreign	0.06	89.34	89.40	0.06	93.83	93.90	2.49	109.65	112.14
	Govt.	10.28	235.22	245.50	13.16	258.30	271.46	10.84	298.28	309.13	
	NFPSEs	2.79	325.72	328.51	1.94	290.08	292.02	4.21	324.18	328.39	
	NBFCs & Fin Aux.	0.56	358.34	358.90	0.24	386.42	386.65	1.80	368.46	370.27	
	Private Sector	47.45	1,088.12	1,135.57	44.81	970.04	1,014.85	42.13	1,038.30	1,080.43	
	Trust Fund	1.72	183.00	184.72	3.66	175.54	179.20	2.48	179.22	181.70	
	Personal	94.02	1,538.27	1,632.29	101.86	1,737.59	1,839.44	92.55	1,819.39	1,911.95	
	Others	0.10	1.87	1.97	0.09	1.16	1.25	0.08	5.05	5.13	
	Total		156.97	3,819.88	3,976.86	165.82	3,912.96	4,078.78	156.58	4,142.55	4,299.13
	Khyber Pakhtunkhwa	Foreign	0.31	2.47	2.79	0.50	3.00	3.50	0.52	3.61	4.13
Govt.		10.02	217.24	227.26	11.37	245.94	257.32	10.24	247.69	257.93	
NFPSEs		0.23	23.04	23.27	0.23	12.21	12.44	0.05	14.12	14.17	
NBFCs & Fin Aux.		0.02	1.22	1.24	0.02	2.11	2.13	1.30	6.35	7.65	
Private Sector		32.52	134.32	166.84	34.79	124.30	159.09	30.05	137.12	167.17	
Trust Fund		1.10	12.49	13.59	1.62	12.22	13.85	1.68	24.12	25.80	
Personal		145.59	400.09	545.68	172.07	406.25	578.31	174.68	446.60	621.28	
Others		8.30	11.37	19.67	11.71	8.18	19.89	2.82	6.46	9.27	
Total			198.09	802.24	1,000.33	232.31	814.21	1,046.51	221.33	886.07	1,107.40
Balochistan		Foreign	0.00	0.45	0.45	0.02	0.36	0.39	0.00	0.38	0.38
	Govt.	11.81	72.69	84.50	28.95	79.01	107.96	17.21	51.03	68.24	
	NFPSEs	0.24	5.61	5.85	0.04	9.81	9.84	0.05	5.20	5.25	
	NBFCs & Fin Aux.	0.67	1.10	1.77	0.67	0.19	0.86		0.23	0.23	
	Private Sector	7.27	44.94	52.21	7.06	44.40	51.46	7.35	48.50	55.85	
	Trust Fund	0.35	2.59	2.94	0.39	4.50	4.90	0.26	3.92	4.18	
	Personal	21.32	111.44	132.76	23.08	114.56	137.64	23.44	114.81	138.25	
	Others	16.06	3.62	19.69	16.09	4.97	21.06	18.29	0.48	18.76	
	Total		57.72	242.45	300.17	76.31	257.81	334.11	66.60	224.54	291.15
	Islamabad	Foreign	0.03	41.76	41.79	0.04	43.20	43.25	0.07	67.41	67.48
Govt.		6.30	432.88	439.18	4.95	411.83	416.79	7.03	546.81	553.83	
NFPSEs		0.00	194.25	194.25	0.06	212.95	213.02		181.02	181.02	
NBFCs & Fin Aux.		0.01	7.86	7.87	0.01	9.79	9.80	0.01	16.65	16.66	
Private Sector		3.10	293.21	296.31	3.13	308.76	311.89	2.81	317.03	319.84	
Trust Fund		0.26	64.78	65.05	0.24	52.88	53.12	0.28	70.55	70.82	
Personal		14.98	399.20	414.17	16.19	421.62	437.81	15.08	463.27	478.35	
Others		0.02	15.50	15.52	0.02	9.97	9.99	0.03	27.25	27.28	
Total			24.70	1,449.44	1,474.14	24.64	1,471.00	1,495.65	25.30	1,689.98	1,715.28
FATA		Foreign	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Govt.	0.72	0.10	0.82	1.16	0.10	1.26	0.14	0.00	0.14	
	NFPSEs	0.27	0.13	0.40	0.12	0.13	0.26	0.00	0.75	0.75	
	NBFCs & Fin Aux.	0.00	0.02	0.02		0.03	0.03	3.67	1.78	5.45	
	Private Sector	5.40	3.39	8.79	5.94	2.96	8.90	0.01	0.05	0.05	
	Trust Fund	0.00	0.05	0.05	0.00	0.05	0.05	17.26	9.19	26.45	
	Personal	12.21	5.08	17.29	13.11	4.98	18.09	0.21	1.25	1.47	
	Others	0.30	0.25	0.55	0.26	0.25	0.50	23.07	13.71	36.79	
	Total		18.90	9.01	27.91	20.60	8.49	29.10	8.23	240.16	248.39

* End Position.

6.1 Province/Region Wise Deposits by Categories *

(Billion Rupees)

Provinces/Regions	Category	Jun-2018			Dec-2018			Jun-2019		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign	0.00	0.03	0.04	0.01	0.01	0.02	0.01	0.03	0.04
	Govt.	5.09	10.42	15.51	5.73	9.99	15.72	4.71	5.57	10.27
	NFPSEs	0.01	0.17	0.18	0.03	0.33	0.36	0.04	0.35	0.38
	NBFCs & Fin Aux.	1.59	4.95	6.54	1.36	4.85	6.21	0.86	2.82	3.69
	Private Sector	3.74	8.97	12.71	4.53	7.96	12.49	3.71	9.19	12.90
	Trust Fund	0.13	0.31	0.43	0.14	0.33	0.47	0.10	0.34	0.44
	Personal	6.21	11.84	18.05	6.27	12.07	18.34	6.31	13.19	19.50
	Others	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.01	0.01
	Total		16.78	36.68	53.46	18.06	35.55	53.61	15.74	31.49
AJK	Foreign	0.24	1.08	1.32	0.59	1.61	2.20	0.66	1.64	2.30
	Govt.	0.37	13.41	13.78	0.39	13.08	13.46	1.09	15.87	16.96
	NFPSEs	0.01	0.51	0.52	0.01	0.47	0.48	0.06	0.71	0.77
	NBFCs & Fin Aux.	0.02	3.82	3.85	0.06	3.55	3.61	0.13	3.12	3.25
	Private Sector	15.47	28.23	43.71	15.47	23.29	38.76	22.11	28.58	50.69
	Trust Fund	0.34	1.57	1.91	0.34	1.83	2.17	0.40	1.57	1.97
	Personal	108.26	136.97	245.23	118.63	143.76	262.39	125.83	151.37	277.20
	Others	0.01	0.05	0.06	0.01	0.03	0.05	0.00	0.03	0.03
	Total		124.71	185.64	310.35	135.49	187.62	323.11	150.28	202.90

* End Position.

- : Value is zero, .. : Amount is less than 5.0 million.

Urban area means an area which falls within jurisdiction of Municipal Corporation, or Metropolitan Corporation, or Municipal Committee, or Town Committee, or Cantonment Board, or any other area which has developed urban characteristics, and is declared as urban area by the government under Local Government Act 1975. While the areas other than urban areas are classified as rural areas.

"Outstanding deposits" show position of deposits held by banks at the end of the period (30th June or 31st December). Deposits are the amount held in various types of deposit accounts by bank, such as demand deposits, time and saving deposits. Deposits include all types of deposits excluding interbank deposits, placements and margin deposits (deposits held by banks as collateral against letters of credits, letters of guarantees).

Foreign Constituents: This covers the transactions with the non residents working in our economy. This includes Officials (Embassies consulates, foreign missions), Business (Corporations working in Pakistan for short periods as construction companies) and Personals (Students, travelers).

Government: This includes Federal Government, Provincial & Local Governments deposits and advances. Further, disbursements to Government (Federal, Provincial & Local) are made by bank branches located in various regions/Provinces, while in case of deposits, the bank branches located in the various regions/Provinces have mobilized the deposits from the Government (Federal, Provincial & Local).

Similarly, disbursements to eight main borrowers (Foreign, Govt., NFPSEs, NBFCs, Private Sector, Trust Fund, Personal and Others) are made by bank branches located in various regions/Provinces, while in case of deposits, the bank branches located in the various regions/Provinces have mobilized the deposits from these eight categories.

NFPSEs (Non-financial Public Sector Enterprises): These are the non-financial resident corporations which are controlled by government, which may be exercised through ownership of more than half the voting shares, legislation, decree, or regulations that establish specific corporate policy or allow the government to appoint the directors.

NBFCs & Fin Aux.: NBFCs (Nonbank Financial Companies) & Fin Aux. (Financial Auxiliaries) are categorized into groups of development finance institutions, leasing companies, investment banks, modarba companies, housing finance companies, mutual funds, venture capital companies, discount houses, stock exchanges, exchange companies and insurance companies etc.

Private Sector: This is that part of the economy which is run for private business profit and is not controlled by the state. This includes the majors sectors like Agriculture, Manufacturing etc.

Trust Fund: This includes the Private Trusts and Non-profit Institution, Non-government Organization (NGOs)/ Community Based and Organizations (CBOs).

Personal: This includes Bank Employees and Consumer Financing which are classified under advances, while in case of deposits, Salaried Persons, Self employed and Other Persons (House-wives, students etc) are included.

Others: This includes all those which are not classified elsewhere.

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

(Billion Rupees)

Provinces/Regions	Category	Jun-2018			Dec-2018			Jun-2019		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	0.08	0.08	-	0.48	0.48	-	0.44	0.44
	Govt.	-	833.70	833.70	10.00	763.14	773.14	0.08	808.13	808.21
	NFPSEs	0.28	1,046.49	1,046.78	38.50	1,181.05	1,219.56	0.28	1,182.98	1,183.26
	NBFCs & Fin Aux.	0.65	80.07	80.72	0.50	107.46	107.95	1.01	101.78	102.79
	Private Sector	197.90	4,334.07	4,531.97	220.21	4,734.08	4,954.29	224.14	4,795.99	5,020.13
	Trust Fund	0.02	19.28	19.30	0.82	19.32	20.15	0.03	18.35	18.38
	Personal	49.91	556.32	606.24	49.02	590.94	639.95	48.15	632.16	680.31
	Others	0.12	3.91	4.03	0.15	3.20	3.35	0.05	2.78	2.84
	Total	248.89	6,873.93	7,122.82	319.19	7,399.68	7,718.87	273.75	7,542.62	7,816.36
Punjab	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	538.22	538.22	10.00	495.42	505.42	0.03	525.01	525.04
	NFPSEs	0.28	189.42	189.71	38.50	231.68	270.19	0.28	237.51	237.79
	NBFCs & Fin Aux.	0.14	13.95	14.10	0.50	11.18	11.68	-	13.18	13.18
	Private Sector	150.05	2,133.37	2,283.42	163.51	2,300.73	2,464.24	153.56	2,283.48	2,437.04
	Trust Fund	-	4.35	4.35	-	3.67	3.67	0.00	2.96	2.97
	Personal	11.43	176.37	187.79	12.14	188.36	200.51	11.61	200.81	212.42
	Others	0.01	1.57	1.59	0.04	0.81	0.85	0.02	1.36	1.38
	Total	161.92	3,057.25	3,219.17	224.69	3,231.86	3,456.56	165.51	3,264.30	3,429.82
Sindh	Foreign	-	-	-	-	0.40	0.40	-	0.36	0.36
	Govt.	-	246.84	246.84	-	240.46	240.46	0.05	233.61	233.65
	NFPSEs	-	587.29	587.29	-	663.59	663.59	-	661.19	661.19
	NBFCs & Fin Aux.	-	60.83	60.83	-	89.25	89.25	-	71.84	71.84
	Private Sector	40.46	1,806.31	1,846.77	46.88	2,060.43	2,107.31	60.64	2,165.82	2,226.46
	Trust Fund	0.02	6.32	6.34	0.82	4.46	5.29	0.02	4.77	4.80
	Personal	31.36	322.20	353.56	28.52	337.83	366.34	27.44	368.43	395.87
	Others	0.00	1.06	1.07	0.01	1.57	1.58	0.01	1.12	1.13
	Total	71.84	3,030.85	3,102.69	76.22	3,398.00	3,474.22	88.16	3,507.14	3,595.29
Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	0.00	0.00
	NFPSEs	-	0.68	0.68	-	19.76	19.76	-	19.44	19.44
	NBFCs & Fin Aux.	0.50	1.88	2.38	-	0.46	0.46	1.01	4.12	5.13
	Private Sector	4.48	45.02	49.50	5.52	44.16	49.68	5.32	43.98	49.30
	Trust Fund	-	0.05	0.05	-	0.10	0.10	-	0.03	0.03
	Personal	1.94	16.58	18.52	2.02	19.59	21.61	1.94	16.66	18.60
	Others	0.04	0.45	0.49	0.04	0.35	0.39	0.00	0.14	0.15
	Total	6.96	64.66	71.62	7.58	84.43	92.00	8.27	84.37	92.64
Balochistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	5.60	5.60	-	4.44	4.44	-	4.04	4.04
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	0.86	4.44	5.30	1.89	4.19	6.08	2.17	5.83	8.00
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	2.83	2.40	5.23	3.91	3.43	7.34	4.70	3.13	7.83
	Others	-	0.00	0.00	-	0.00	0.00	-	0.00	0.00
	Total	3.69	12.44	16.13	5.80	12.06	17.86	6.86	13.01	19.87
Islamabad	Foreign	-	0.08	0.08	-	0.08	0.08	-	0.08	0.08
	Govt.	-	42.95	42.95	-	22.71	22.71	-	45.37	45.37
	NFPSEs	-	268.86	268.86	-	265.78	265.78	-	264.60	264.60
	NBFCs & Fin Aux.	-	3.23	3.23	-	6.56	6.56	-	12.14	12.14
	Private Sector	0.55	337.85	338.40	0.62	317.81	318.44	0.91	289.40	290.31
	Trust Fund	-	8.57	8.57	0.00	11.08	11.08	0.00	10.59	10.59
	Personal	0.54	32.42	32.96	0.40	35.44	35.84	0.39	34.84	35.23
	Others	0.04	0.81	0.85	0.04	0.45	0.49	-	0.15	0.15
	Total	1.13	694.76	695.89	1.06	659.92	660.98	1.30	657.18	658.48
FATA	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	0.01	0.16	0.17	-	-	-	-	0.51	0.51
	Private Sector	0.29	0.14	0.42	0.32	0.13	0.45	0.27	0.15	0.42
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	0.06	0.02	0.07	0.06	0.02	0.08	0.08	0.01	0.09
	Others	-	-	-	-	-	-	-	-	-
	Total	0.35	0.32	0.67	0.38	0.15	0.53	0.35	0.67	1.02

* End Position.

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

(Billion Rupees)

Provinces/Regions	Category	Jun-2018			Dec-2018			Jun-2019		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	0.25	0.25	-	0.25	0.25	-	0.25	0.25
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	0.63	1.72	2.35	0.79	1.70	2.49	0.75	2.56	3.30
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	0.60	1.86	2.45	0.64	1.90	2.54	0.77	2.96	3.73
	Others	-	-	-	-	-	-	-	0.00	0.00
Total		1.23	3.82	5.05	1.43	3.85	5.28	1.52	5.76	7.29
AJK	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	0.09	0.09	-	0.09	0.09	-	0.09	0.09
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	0.58	5.23	5.82	0.67	4.94	5.61	0.53	4.76	5.29
	Trust Fund	-	0.00	0.00	-	0.00	0.00	-	0.00	0.00
	Personal	1.17	4.48	5.65	1.32	4.37	5.69	1.22	5.31	6.54
	Others	0.03	0.01	0.04	0.03	0.01	0.04	0.01	0.01	0.03
Total		1.78	9.82	11.60	2.02	9.41	11.43	1.77	10.18	11.95

* End Position.

- : Value is zero .. : Amount is less than 5.0 million.

Urban area means an area which falls within jurisdiction of Municipal Corporation, or Metropolitan Corporation, or Municipal Committee, or Town Committee, or Cantonment Board, or any other area which has developed urban characteristics, and is declared as urban area by the government under Local Government Act 1975. While the areas other than urban areas are classified as rural areas.

Data on "Outstanding Advances" is based on disbursements by the bank branches located in the respective regions and place of actual utilization for these advances may be different from the place of disbursements. The regional position may not reflect the true picture since offices of large companies operating in different regions might have used banking facilities located in different regions. Data relating to actual utilisation is under process and will be disseminated as and when collected from banks and compiled by SBP.

"Outstanding Advances" mean the advances/loans recoverable at the end of the period (30th June or 31st December). Advances includes all type of advances except interbank placements and is the amount of money borrowed from banks for a period of time at a rate of interest and at terms of repayments as agreed between the borrower and the banks backed by a collateral.

Foreign Constituents: This covers the transactions with the non residents working in our economy. This includes Officials (Embassies consulates, foreign missions), Business (Corporations working in Pakistan for short periods as construction companies) and Personals (Students, travelers).

Government: This includes Federal Government, Provincial & Local Governments deposits and advances. Further, disbursements to Government (Federal, Provincial & Local) are made by bank branches located in various regions/Provinces, while in case of deposits, the bank branches located in the various regions/Provinces have mobilized the deposits from the Government (Federal, Provincial & Local).

Similarly, disbursements to eight main borrowers (Foreign, Govt., NFPSEs, NBFCs, Private Sector, Trust Fund, Personal and Others) are made by bank branches located in various regions/Provinces, while in case of deposits, the bank branches located in the various regions/Provinces have mobilized the deposits from these eight categories.

NFPSEs (Non-financial Public Sector Enterprises): These are the non-financial resident corporations which are controlled by government, which may be exercised through ownership of more than half the voting shares, legislation, decree, or regulations that establish specific corporate policy or allow the government to appoint the directors.

NBFCs & Fin Aux.: NBFCs (Nonbank Financial Companies) & Fin Aux.(Financial Auxiliaries) are categorized into groups of development finance institutions, leasing companies, investment banks, modarba companies, housing finance companies, mutual funds, venture capital companies, discount houses, stock exchanges, exchange companies and insurance companies etc.

Private Sector: This is that part of the economy which is run for private business profit and is not controlled by the state. This includes the majors sectors like Agriculture, Manufacturing etc.

Trust Fund: This includes the Private Trusts and Non-profit Institution, Non-government Organization (NGOs)/ Community Based and Organizations (CBOs).

Personal: This includes Bank Employees and Consumer Financing which are classified under advances, while in case of deposits, Salaried Persons, Self employed and Other Persons (House-wives, students etc) are included.

Others: This includes all those which are not classified elsewhere.

