

Regional Advances and Deposits

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

(Billion Rupees)

Provinces/Regions	Category	Dec-23			Sep-24			Dec-24 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	57	716	772	72	773	845	72	816	889
	Govt.	101	3,865	3,966	113	4,413	4,526	101	4,196	4,297
	NFPSEs	34	1,509	1,543	188	1,663	1,851	11	1,384	1,396
	NBFCs & Fin Aux.	2	1,204	1,206	2	1,192	1,194	3	1,071	1,073
	Private Sector	484	5,731	6,215	523	6,059	6,582	522	5,902	6,423
	Trust Fund	13	669	683	16	700	715	16	692	708
	Personal	2,045	10,791	12,836	2,411	12,392	14,802	2,441	12,519	14,960
	Others	17	61	77	19	61	80	15	55	70
	Total	2,753	24,545	27,298	3,343	27,253	30,596	3,180	26,635	29,815
	Punjab	Foreign	43	273	316	53	319	371	54	329
Govt.		29	1,494	1,522	29	1,674	1,703	26	1,675	1,701
NFPSEs		5	768	774	28	867	895	6	676	682
NBFCs & Fin Aux.		0	175	175	0	161	161	0	127	128
Private Sector		295	2,293	2,587	320	2,379	2,699	322	2,382	2,704
Trust Fund		6	265	271	8	262	270	9	265	274
Personal		1,162	5,572	6,733	1,364	6,312	7,675	1,381	6,300	7,680
Others		1	26	27	2	25	27	3	27	30
Total		1,541	10,865	12,406	1,804	11,999	13,802	1,800	11,782	13,582
Sindh		Foreign	2	322	324	3	327	330	1	364
	Govt.	17	907	925	22	1,162	1,184	19	1,084	1,103
	NFPSEs	9	316	325	16	283	298	4	263	267
	NBFCs & Fin Aux.	0	975	975	0	949	949	0	855	856
	Private Sector	79	2,400	2,479	81	2,553	2,634	77	2,473	2,549
	Trust Fund	2	264	267	2	290	292	2	294	296
	Personal	208	3,087	3,295	241	3,556	3,797	233	3,520	3,753
	Others	0	6	7	0	3	3	0	4	4
	Total	317	8,278	8,596	364	9,124	9,488	336	8,857	9,193
	Khyber Pakhtunkhwa	Foreign	5	19	24	7	23	29	7	26
Govt.		24	339	363	25	410	435	18	328	346
NFPSEs		0	20	20	113	29	142	0	18	18
NBFCs & Fin Aux.		0	3	3	0	2	2	0	1	2
Private Sector		65	168	233	72	166	238	71	167	238
Trust Fund		2	23	25	2	35	36	1	18	18
Personal		357	793	1,150	431	953	1,385	454	1,021	1,475
Others		2	16	17	1	12	14	2	11	13
Total		455	1,381	1,835	651	1,631	2,282	552	1,589	2,142

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

Provinces/Regions	Category	Dec-23			Sep-24			Dec-24 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
										(Billion Rupees)
Balochistan	Foreign	0	1	1	0	2	2	0	2	2
	Govt.	20	169	189	25	187	212	25	179	204
	NFPSEs	1	17	18	1	10	12	1	7	8
	NBFCs & Fin Aux.	0	7	7	0	0	0	0	0	0
	Private Sector	22	80	101	24	87	110	24	91	114
	Trust Fund	0	6	6	0	9	9	0	7	7
	Personal	74	212	286	87	252	339	92	330	422
	Others	13	1	14	16	1	17	10	1	12
	Total	130	493	623	153	548	701	152	618	770
Islamabad	Foreign	0	84	85	1	83	84	1	76	77
	Govt.	3	911	914	2	935	937	3	884	886
	NFPSEs	0	380	380	2	464	466	0	415	415
	NBFCs & Fin Aux.	-	34	34	-	66	66	0	72	72
	Private Sector	4	743	747	4	825	829	3	749	752
	Trust Fund	0	107	108	1	97	98	1	100	101
	Personal	20	792	812	31	925	956	30	975	1,005
	Others	0	12	12	0	19	19	0	11	12
	Total	28	3,063	3,091	41	3,414	3,455	39	3,281	3,320
Gilgit-Balistan	Foreign	0	0	1	0	0	1	0	1	1
	Govt.	7	21	27	9	21	31	10	20	29
	NFPSEs	0	7	7	0	9	9	0	4	4
	NBFCs & Fin Aux.	1	4	5	1	8	9	2	8	9
	Private Sector	5	10	15	6	11	17	6	12	19
	Trust Fund	1	1	2	1	1	2	1	1	2
	Personal	22	43	65	30	59	89	27	42	69
	Others	0	0	0	0	0	0	0	0	0
	Total	36	85	121	48	110	158	46	88	134
AJK	Foreign	6	15	21	8	18	27	10	19	28
	Govt.	1	25	26	1	23	24	1	26	26
	NFPSEs	19	1	20	28	1	29	1	1	1
	NBFCs & Fin Aux.	0	7	7	0	6	6	0	7	7
	Private Sector	15	37	52	16	39	54	18	28	47
	Trust Fund	1	3	4	1	5	7	1	6	8
	Personal	202	292	494	227	335	562	224	332	556
	Others	0	0	0	0	0	0	0	0	0
	Total	245	379	625	282	428	710	255	419	674

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	Dec-23			Sep-24			Dec-24 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	0	0	-	1	1	-	8	8
	Govt.	8	1,457	1,464	0	722	722	0	842	842
	NFPSEs	-	1,814	1,814	11	2,421	2,432	3	1,827	1,830
	NBFCs & Fin Aux.	0	299	299	2	448	450	34	2,401	2,435
	Private Sector	313	6,950	7,262	307	6,788	7,095	1	1	2
	Trust Fund	0	16	16	0	13	14	70	1,160	1,230
	Personal	79	1,041	1,120	97	1,062	1,159	340	8,785	9,126
	Others	1	1	1	1	1	1	0	12	13
	Total	400	11,577	11,977	418	11,456	11,874	450	15,036	15,486
	Punjab	Foreign	-	0	0	-	-	-	-	-
Govt.		-	653	653	-	127	127	-	140	140
NFPSEs		-	581	581	-	978	978	28	973	1,000
NBFCs & Fin Aux.		-	41	41	-	39	39	0	152	152
Private Sector		203	3,002	3,205	205	2,944	3,149	234	3,514	3,749
Trust Fund		0	6	6	0	6	6	0	6	7
Personal		33	340	373	36	359	396	35	333	368
Others		1	0	1	1	0	1	1	0	1
Total		236	4,623	4,859	242	4,452	4,694	298	5,118	5,416
Sindh		Foreign	-	-	-	-	1	1	-	8
	Govt.	8	392	399	0	225	226	0	281	281
	NFPSEs	-	877	877	11	1,141	1,152	7	1,129	1,136
	NBFCs & Fin Aux.	0	211	211	2	338	340	3	1,256	1,259
	Private Sector	47	3,092	3,139	58	3,044	3,101	58	4,211	4,269
	Trust Fund	-	4	4	-	3	3	-	2	2
	Personal	29	607	636	48	620	668	22	680	711
	Others	-	1	1	-	1	1	-	1	1
	Total	83	5,183	5,267	119	5,372	5,491	90	7,577	7,667
	Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-
Govt.		-	0	0	-	-	-	-	-	-
NFPSEs		-	28	28	-	18	18	-	18	18
NBFCs & Fin Aux.		-	0	0	-	0	0	-	0	0
Private Sector		52	70	122	36	70	105	38	126	164
Trust Fund		-	0	0	-	0	0	-	0	0
Personal		7	51	58	7	38	45	7	38	45
Others		-	-	-	-	-	-	-	0	0
Total		59	150	208	42	126	169	45	182	227

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

Provinces/Regions	Category	(Billion Rupees)								
		Dec-23			Sep-24			Dec-24 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Balochistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	2	2	-	0	0	-	-	-
	NFPEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	5	6	11	4	6	10	5	6	11
	Trust Fund	-	0	0	-	-	-	-	-	-
	Personal	8	5	13	3	3	6	3	3	6
	Others	0	-	0	-	-	-	-	-	-
	Total	13	13	27	7	9	15	8	9	17
Islamabad	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	410	410	-	369	369	-	420	420
	NFPEs	-	327	327	-	285	285	-	281	281
	NBFCs & Fin Aux.	-	46	46	-	72	72	-	419	419
	Private Sector	1	756	757	0	699	700	0	919	920
	Trust Fund	-	5	5	-	4	4	-	4	4
	Personal	0	32	33	0	35	35	0	91	92
	Others	-	0	0	-	0	0	-	0	0
	Total	1	1,577	1,578	1	1,465	1,466	1	2,135	2,135
Gilgit-Balistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	3	3	6	3	2	6	3	3	6
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	1	1	2	1	2	3	1	2	2
	Others	-	-	-	-	-	-	-	-	-
	Total	4	4	8	4	5	9	4	4	9
AJK	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	1	22	23	1	23	24	1	6	8
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	2	5	7	2	4	6	2	4	6
	Others	-	-	-	-	-	-	-	-	-
	Total	3	27	30	3	27	30	4	10	14

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