

Regional Advances and Deposits

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

		(Billion Rupees)								
Provinces/Regions	Category	Sep-23			Jun-24			Sep-24 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	51	693	744	66	783	849	72	773	845
	Govt.	87	3,622	3,709	109	4,271	4,380	113	4,413	4,526
	NFPSEs	32	1,459	1,491	66	1,818	1,884	188	1,663	1,851
	NBFCs & Fin Aux.	2	1,002	1,004	4	1,389	1,393	2	1,192	1,194
	Private Sector	426	5,273	5,699	537	6,107	6,644	523	6,059	6,582
	Trust Fund	12	631	643	15	723	738	16	700	715
	Personal	1,946	10,291	12,237	2,304	11,902	14,205	2,411	12,392	14,802
	Others	16	54	70	19	70	89	19	61	80
	Total	2,571	23,024	25,595	3,119	27,062	30,181	3,343	27,253	30,596
Punjab	Foreign	38	270	307	49	309	358	53	319	371
	Govt.	24	1,468	1,491	33	1,701	1,734	29	1,674	1,703
	NFPSEs	5	781	786	15	869	884	28	867	895
	NBFCs & Fin Aux.	0	165	165	1	149	150	0	161	161
	Private Sector	263	2,115	2,379	315	2,408	2,723	320	2,379	2,699
	Trust Fund	6	223	229	8	288	295	8	262	270
	Personal	1,121	5,311	6,432	1,304	6,061	7,365	1,364	6,312	7,675
	Others	2	18	20	2	31	33	2	25	27
	Total	1,460	10,349	11,810	1,725	11,815	13,540	1,804	11,999	13,802
Sindh	Foreign	2	308	310	2	340	342	3	327	330
	Govt.	13	853	866	17	1,076	1,093	22	1,162	1,184
	NFPSEs	5	289	294	23	349	372	16	283	298
	NBFCs & Fin Aux.	1	803	804	0	1,163	1,163	0	949	949
	Private Sector	64	2,207	2,271	87	2,513	2,600	81	2,553	2,634
	Trust Fund	2	274	276	2	293	295	2	290	292
	Personal	168	2,930	3,098	238	3,470	3,708	241	3,556	3,797
	Others	0	10	10	0	5	5	0	3	3
	Total	255	7,674	7,929	369	9,210	9,579	364	9,124	9,488
Khyber Pakhtunkhwa	Foreign	5	18	23	6	22	28	7	23	29
	Govt.	21	294	315	23	377	400	25	410	435
	NFPSEs	1	22	23	0	26	26	113	29	142
	NBFCs & Fin Aux.	0	2	2	1	4	5	0	2	2
	Private Sector	55	155	210	75	190	265	72	166	238
	Trust Fund	2	28	29	2	32	34	2	35	36
	Personal	341	758	1,100	403	889	1,291	431	953	1,385
	Others	2	13	15	1	14	16	1	12	14
	Total	426	1,291	1,717	511	1,554	2,065	651	1,631	2,282

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

(Billion Rupees)

Provinces/Regions	Category	Sep-23			Jun-24			Sep-24 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Balochistan	Foreign	0	2	2	0	2	2	0	2	2
	Govt.	19	141	160	24	187	211	25	187	212
	NFPSEs	1	16	16	1	13	14	1	10	12
	NBFCs & Fin Aux.	0	2	2	0	0	0	0	0	0
	Private Sector	20	75	96	31	99	130	24	87	110
	Trust Fund	0	4	4	0	9	9	0	9	9
	Personal	68	199	267	83	245	328	87	252	339
	Others	12	1	12	15	1	16	16	1	17
	Total	120	439	559	155	556	711	153	548	701
Islamabad	Foreign	0	81	81	1	93	94	1	83	84
	Govt.	3	821	823	3	886	888	2	935	937
	NFPSEs	0	345	345	0	549	549	2	464	466
	NBFCs & Fin Aux.	-	22	22	-	60	60	-	66	66
	Private Sector	3	683	686	5	838	843	4	825	829
	Trust Fund	1	98	99	1	96	97	1	97	98
	Personal	20	767	787	29	857	886	31	925	956
	Others	0	12	12	0	18	19	0	19	19
	Total	26	2,828	2,855	40	3,396	3,435	41	3,414	3,455
Gilgit-Baltistan	Foreign	0	0	0	0	0	1	0	0	1
	Govt.	6	20	26	8	21	29	9	21	31
	NFPSEs	1	6	7	0	10	10	0	9	9
	NBFCs & Fin Aux.	1	3	4	2	5	7	1	8	9
	Private Sector	4	7	12	7	16	23	6	11	17
	Trust Fund	1	1	1	1	1	2	1	1	2
	Personal	19	38	58	27	55	82	30	59	89
	Others	0	0	0	0	0	0	0	0	0
	Total	32	76	108	46	107	153	48	110	158
AJK	Foreign	6	14	20	8	17	25	8	18	27
	Govt.	1	25	26	1	23	25	1	23	24
	NFPSEs	19	1	20	27	2	29	28	1	29
	NBFCs & Fin Aux.	0	6	6	0	8	8	0	6	6
	Private Sector	15	31	46	16	44	60	16	39	54
	Trust Fund	1	3	4	1	5	6	1	5	7
	Personal	209	287	495	220	325	544	227	335	562
	Others	0	0	0	0	0	0	0	0	0
	Total	252	366	617	273	424	697	282	428	710

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	Sep-23			Jun-24			Sep-24 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	0	0	-	4	4	-	1	1
	Govt.	9	1,718	1,727	2	973	975	0	722	722
	NFPSEs	-	1,562	1,562	-	2,398	2,398	11	2,421	2,432
	NBFCs & Fin Aux.	0	296	296	0	255	255	2	448	450
	Private Sector	274	6,444	6,718	312	6,973	7,285	307	6,788	7,095
	Trust Fund	-	13	13	0	15	15	0	13	14
	Personal	79	1,046	1,125	80	1,056	1,136	97	1,062	1,159
	Others	1	1	2	1	2	2	1	1	1
	Total	362	11,080	11,442	395	11,675	12,070	418	11,456	11,874
Punjab	Foreign	-	0	0	-	-	-	-	-	-
	Govt.	-	833	833	-	313	313	-	127	127
	NFPSEs	-	496	496	-	1,002	1,002	-	978	978
	NBFCs & Fin Aux.	-	30	30	-	43	43	-	39	39
	Private Sector	174	2,745	2,918	211	3,035	3,247	205	2,944	3,149
	Trust Fund	-	4	4	0	6	7	0	6	6
	Personal	33	342	375	35	336	370	36	359	396
	Others	1	0	1	1	0	1	1	0	1
	Total	208	4,451	4,658	247	4,735	4,982	242	4,452	4,694
Sindh	Foreign	-	-	-	-	4	4	-	1	1
	Govt.	9	419	428	2	287	289	0	225	226
	NFPSEs	-	788	788	-	1,069	1,069	11	1,141	1,152
	NBFCs & Fin Aux.	0	177	177	0	144	144	2	338	340
	Private Sector	39	2,896	2,935	39	3,067	3,106	58	3,044	3,101
	Trust Fund	-	4	4	-	3	3	-	3	3
	Personal	28	609	638	28	626	654	48	620	668
	Others	-	1	1	-	2	2	-	1	1
	Total	77	4,894	4,970	69	5,201	5,269	119	5,372	5,491
Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	0	0	-	0	0	-	-	-
	NFPSEs	-	18	18	-	18	18	-	18	18
	NBFCs & Fin Aux.	-	0	0	-	0	0	-	0	0
	Private Sector	52	61	113	52	71	122	36	70	105
	Trust Fund	-	0	0	-	0	0	-	0	0
	Personal	6	51	57	7	50	57	7	38	45
	Others	-	-	-	-	-	-	-	-	-
	Total	58	131	189	58	139	197	42	126	169

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

Provinces/Regions	Category	(Billion Rupees)								
		Sep-23			Jun-24			Sep-24 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Balochistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	2	2	-	2	2	-	0	0
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	4	5	9	5	6	11	4	6	10
	Trust Fund	-	0	0	-	-	-	-	-	-
	Personal	8	5	13	8	5	13	3	3	6
	Others	0	-	0	0	-	0	-	-	-
	Total	12	13	25	13	13	25	7	9	15
Islamabad	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	464	464	-	371	371	-	369	369
	NFPSEs	-	260	260	-	310	310	-	285	285
	NBFCs & Fin Aux.	-	89	89	-	68	68	-	72	72
	Private Sector	0	715	715	0	767	768	0	699	700
	Trust Fund	-	4	4	-	5	5	-	4	4
	Personal	0	33	33	0	33	33	0	35	35
	Others	-	0	0	-	0	0	-	0	0
	Total	1	1,563	1,564	1	1,554	1,555	1	1,465	1,466
Gilgit-Baltistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	3	3	6	3	3	7	3	2	6
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	1	1	2	1	2	2	1	2	3
	Others	-	-	-	-	-	-	-	-	-
	Total	4	4	9	4	5	9	4	5	9
AJK	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	1	20	21	1	24	25	1	23	24
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	2	5	7	2	4	6	2	4	6
	Others	-	-	-	-	-	-	-	-	-
	Total	3	25	28	3	28	32	3	27	30

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