

# **Regional Advances and Deposits**

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

Provinces/Regions	Category	Dec-24			Sep-25			Dec-25 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	72	816	889	95	924	1,019	155	1,297	1,452
	Govt.	101	4,196	4,297	104	5,161	5,265	303	5,260	5,563
	NFPSEs	11	1,384	1,396	27	2,005	2,032	58	2,026	2,084
	NBFCs & Fin Aux.	3	1,071	1,073	2	1,641	1,643	2	2,305	2,307
	Private Sector	522	5,902	6,423	472	6,369	6,842	470	6,658	7,128
	Trust Fund	16	692	708	16	757	773	16	798	814
	Personal	2,441	12,519	14,960	2,700	14,065	16,765	2,528	14,623	17,152
	Others	15	55	70	2	68	70	1	76	78
	Total	3,180	26,635	29,815	3,419	30,989	34,408	3,533	33,044	36,578
	Punjab	Foreign	54	329	383	68	381	448	99	462
Govt.		26	1,675	1,701	28	2,129	2,157	169	2,054	2,223
NFPSEs		6	676	682	7	1,022	1,029	10	1,007	1,017
NBFCs & Fin Aux.		0	127	128	1	135	136	0	179	180
Private Sector		322	2,382	2,704	304	2,674	2,978	299	2,815	3,114
Trust Fund		9	265	274	9	250	259	10	273	284
Personal		1,381	6,300	7,680	1,583	7,166	8,749	1,457	7,004	8,461
Others		3	27	30	1	36	36	1	44	45
Total		1,800	11,782	13,582	2,000	13,792	15,792	2,046	13,839	15,885
Sindh		Foreign	1	364	365	1	380	381	2	617
	Govt.	19	1,084	1,103	16	1,133	1,149	18	1,409	1,427
	NFPSEs	4	263	267	16	417	433	46	376	423
	NBFCs & Fin Aux.	0	855	856	0	1,376	1,376	0	1,937	1,937
	Private Sector	77	2,473	2,549	43	2,610	2,652	42	2,717	2,759
	Trust Fund	2	294	296	2	349	351	2	361	363
	Personal	233	3,520	3,753	224	4,037	4,261	258	4,819	5,078
	Others	0	4	4	0	17	18	0	24	24
	Total	336	8,857	9,193	302	10,318	10,621	368	12,261	12,629
	Khyber Pakhtunkhwa	Foreign	7	26	32	10	33	43	15	39
Govt.		18	328	346	21	458	479	22	472	493
NFPSEs		0	18	18	3	24	27	0	56	56
NBFCs & Fin Aux.		0	1	2	0	6	6	0	46	46
Private Sector		71	167	238	74	161	235	79	210	289
Trust Fund		1	18	18	2	32	34	1	50	52
Personal		454	1,021	1,475	496	1,082	1,579	445	1,005	1,450
Others		2	11	13	1	6	7	0	3	4
Total		552	1,589	2,142	606	1,802	2,409	563	1,882	2,445

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

Provinces/Regions	Category	Dec-24			Sep-25			Dec-25 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
										(Billion Rupees)
Balochistan	Foreign	0	2	2	0	2	2	0	3	3
	Govt.	25	179	204	24	192	215	28	203	230
	NFPSEs	1	7	8	1	13	14	1	15	16
	NBFCs & Fin Aux.	0	0	0	-	0	0	0	0	0
	Private Sector	24	91	114	30	103	132	29	93	122
	Trust Fund	0	7	7	0	8	9	0	7	7
	Personal	92	330	422	86	285	371	86	281	367
	Others	10	1	12	0	1	1	0	0	1
	Total	152	618	770	140	604	745	145	602	747
Islamabad	Foreign	1	76	77	2	102	104	2	129	131
	Govt.	3	884	886	1	1,199	1,200	8	1,040	1,048
	NFPSEs	0	415	415	0	516	516	0	515	515
	NBFCs & Fin Aux.	0	72	72	0	101	101	0	120	120
	Private Sector	3	749	752	6	789	795	5	787	792
	Trust Fund	1	100	101	1	112	113	1	100	101
	Personal	30	975	1,005	33	1,060	1,093	33	1,082	1,115
	Others	0	11	12	0	8	8	0	5	5
	Total	39	3,281	3,320	43	3,887	3,930	49	3,777	3,826
Gilgit-Baltistan	Foreign	0	1	1	1	1	2	1	1	3
	Govt.	10	20	29	12	24	35	12	21	33
	NFPSEs	0	4	4	0	12	13	0	12	13
	NBFCs & Fin Aux.	2	8	9	1	7	8	1	7	9
	Private Sector	6	12	19	9	11	21	10	13	23
	Trust Fund	1	1	2	1	1	2	1	1	2
	Personal	27	42	69	34	62	96	32	57	89
	Others	0	0	0	0	0	0	0	0	0
	Total	46	88	134	59	118	178	57	113	170
AJK	Foreign	10	19	28	14	24	38	36	45	80
	Govt.	1	26	26	2	27	29	46	63	109
	NFPSEs	1	1	1	0	1	1	0	44	44
	NBFCs & Fin Aux.	0	7	7	0	16	17	0	16	16
	Private Sector	18	28	47	7	21	28	7	22	29
	Trust Fund	1	6	8	0	5	5	0	5	5
	Personal	224	332	556	243	373	616	216	375	591
	Others	0	0	0	0	0	0	0	0	0
	Total	255	419	674	267	467	734	305	571	876

**Note:**

"Outstanding Deposits" show position of deposits held by banks at the end of the period.

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

(Billion Rupees)

Provinces/Regions	Category	Dec-24			Sep-25			Dec-25 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	8	8	-	-	-	-	-	-
	Govt.	0	842	842	0	625	625	0	634	634
	NFSEs	3	1,827	1,830	-	2,370	2,370	-	2,882	2,882
	NBFCs & Fin Aux.	34	2,401	2,435	0	655	655	0	595	595
	Private Sector	1	1	2	436	7,697	8,133	518	8,527	9,045
	Trust Fund	70	1,160	1,230	1	7	8	1	8	8
	Personal	340	8,785	9,126	111	1,197	1,308	124	1,247	1,370
	Others	0	12	13	0	1	1	0	2	2
	Total	449	15,036	15,485	547	12,552	13,099	642	13,894	14,536
	Punjab	Foreign	-	-	-	-	-	-	-	-
Govt.		-	140	140	-	26	26	-	33	33
NFSEs		28	973	1,000	-	783	783	-	837	837
NBFCs & Fin Aux.		0	152	152	-	37	37	-	38	38
Private Sector		234	3,514	3,749	348	33,239	33,677	394	38,339	42,333
Trust Fund		0	6	7	1	2	2	1	2	3
Personal		35	333	368	33	371	403	32	396	428
Others		1	0	1	0	1	1	0	1	2
Total		298	5,118	5,416	382	4,548	4,930	427	5,148	5,574
Sindh		Foreign	-	8	8	-	-	-	-	-
	Govt.	0	281	281	0	224	224	0	218	219
	NFSEs	7	1,129	1,136	-	1,329	1,329	-	1,586	1,586
	NBFCs & Fin Aux.	3	1,256	1,259	0	594	594	0	512	512
	Private Sector	58	4,211	4,269	40	3,461	3,501	53	3,700	3,753
	Trust Fund	-	2	2	-	2	2	-	2	2
	Personal	22	689	711	10	737	748	9	755	764
	Others	-	1	1	-	0	0	-	0	0
	Total	90	7,577	7,667	51	6,347	6,398	62	6,774	6,836
	Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-
Govt.		-	-	-	-	0	0	-	0	0
NFSEs		-	18	18	-	16	16	-	4	4
NBFCs & Fin Aux.		-	0	0	-	0	0	-	0	0
Private Sector		38	126	164	38	104	142	42	109	151
Trust Fund		-	0	0	-	0	0	-	0	0
Personal		7	38	45	62	43	106	77	46	123
Others		-	0	0	-	-	-	-	-	-
Total		45	182	227	101	163	264	118	160	278

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

Provinces/Regions	Category	(Billion Rupees)								
		Dec-24			Sep-25			Dec-25 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Balochistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFSEs	-	-	-	-	-	-	-	46	46
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	5	6	11	4	6	10	23	8	31
	Trust Fund	-	-	-	-	-	-	-	0	0
	Personal	3	3	6	2	4	6	2	4	6
	Others	-	-	-	-	-	-	-	-	-
	Total	8	9	17	6	10	16	25	59	84
	Islamabad	Foreign	-	-	-	-	-	-	-	-
Govt.		-	420	420	-	376	376	-	382	382
NFSEs		-	281	281	-	242	242	-	408	408
NBFCs & Fin Aux.		-	419	419	-	24	24	-	45	45
Private Sector		0	919	920	0	765	766	0	838	839
Trust Fund		-	4	4	-	4	4	-	3	3
Personal		0	91	92	0	36	36	0	38	38
Others		-	0	0	-	0	0	-	0	0
Total		1	2,135	2,135	1	1,446	1,447	1	1,715	1,715
Gilgit-Baltistan		Foreign	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	3	3	6	4	2	6	4	3	7
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	1	2	2	1	1	2	1	2	2
	Others	-	-	-	-	-	-	-	-	-
	Total	4	4	9	5	4	8	5	4	9
	AJK	Foreign	-	-	-	-	-	-	-	-
Govt.		-	-	-	-	-	-	-	-	-
NFSEs		-	-	-	-	-	-	-	-	-
NBFCs & Fin Aux.		-	-	-	-	-	-	-	-	-
Private Sector		1	6	8	1	30	31	2	30	31
Trust Fund		-	-	-	-	-	-	-	-	-
Personal		2	4	6	2	4	6	3	6	9
Others		-	-	-	-	-	-	-	-	-
Total		3	27	30	4	34	37	5	35	40

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