

Regional Advances and Deposits

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

(Billion Rupees)

Provinces/Regions	Category	Mar-24			Dec-24			Mar-25 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	63	718	781	72	816	889	78	876	954
	Govt.	106	3,806	3,912	101	4,196	4,297	155	4,392	4,548
	NFPSEs	38	1,578	1,615	11	1,384	1,396	23	1,466	1,489
	NBFCs & Fin Aux.	18	1,196	1,214	3	1,071	1,073	2	1,095	1,097
	Private Sector	461	5,701	6,162	522	5,902	6,423	558	6,061	6,619
	Trust Fund	13	689	702	16	692	708	16	701	717
	Personal	2,084	11,093	13,177	2,441	12,519	14,960	2,498	13,094	15,592
	Others	16	55	71	15	55	70	8	41	48
	Total	2,798	24,836	27,634	3,180	26,635	29,815	3,339	27,725	31,063
Punjab	Foreign	48	276	324	54	329	383	58	347	405
	Govt.	27	1,513	1,540	26	1,675	1,701	36	1,667	1,703
	NFPSEs	7	795	802	6	676	682	4	726	731
	NBFCs & Fin Aux.	0	172	172	0	127	128	0	147	147
	Private Sector	283	2,250	2,533	322	2,382	2,704	335	2,469	2,804
	Trust Fund	6	264	271	9	265	274	9	259	268
	Personal	1,190	5,670	6,860	1,381	6,300	7,680	1,404	6,693	8,097
	Others	1	24	25	3	27	30	0	14	15
	Total	1,563	10,964	12,527	1,800	11,782	13,582	1,847	12,322	14,170
Sindh	Foreign	2	318	321	1	364	365	1	392	393
	Govt.	17	854	871	19	1,084	1,103	74	1,168	1,242
	NFPSEs	6	357	364	4	263	267	17	269	286
	NBFCs & Fin Aux.	0	957	957	0	855	856	0	757	757
	Private Sector	77	2,442	2,518	77	2,473	2,549	83	2,529	2,612
	Trust Fund	2	278	280	2	294	296	2	313	315
	Personal	201	3,264	3,466	233	3,520	3,753	254	3,764	4,018
	Others	0	3	3	0	4	4	6	4	10
	Total	306	8,474	8,780	336	8,857	9,193	436	9,197	9,634
Khyber Pakhtunkhwa	Foreign	5	19	24	7	26	32	7	29	36
	Govt.	30	349	379	18	328	346	22	381	402
	NFPSEs	0	18	18	0	18	18	1	47	47
	NBFCs & Fin Aux.	16	3	19	0	1	2	0	1	1
	Private Sector	58	161	220	71	167	238	74	173	248
	Trust Fund	1	30	32	1	18	18	1	20	21
	Personal	366	787	1,153	454	1,021	1,475	442	948	1,390
	Others	2	16	18	2	11	13	1	9	10
	Total	479	1,383	1,862	552	1,589	2,142	548	1,608	2,155

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

(Outstanding Position)										(Billion Rupees)
Provinces/Regions	Category	Mar-24			Dec-24			Mar-25 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Balochistan	Foreign	0	1	1	0	2	2	0	1	1
	Govt.	20	172	192	25	179	204	11	216	227
	NFPSEs	1	16	16	1	7	8	1	7	8
	NBFCs & Fin Aux.	0	0	0	0	0	0	0	0	0
	Private Sector	20	75	95	24	91	114	35	88	123
	Trust Fund	0	8	8	0	7	7	0	11	11
	Personal	77	216	293	92	330	422	76	279	356
	Others	13	1	14	10	1	12	0	1	1
	Total	131	489	620	152	618	770	124	603	728
Islamabad	Foreign	0	87	88	1	76	77	1	86	87
	Govt.	3	874	877	3	884	886	2	919	922
	NFPSEs	0	383	383	0	415	415	0	406	406
	NBFCs & Fin Aux.	-	54	54	0	72	72	0	174	174
	Private Sector	3	726	730	3	749	752	4	761	765
	Trust Fund	0	105	105	1	100	101	1	91	92
	Personal	21	816	837	30	975	1,005	32	1,006	1,038
	Others	0	12	12	0	11	12	0	12	13
	Total	28	3,057	3,085	39	3,281	3,320	41	3,454	3,495
Gilgit-Baltistan	Foreign	0	0	1	0	1	1	0	1	1
	Govt.	8	21	28	10	20	29	9	18	27
	NFPSEs	0	7	7	0	4	4	0	9	10
	NBFCs & Fin Aux.	1	5	6	2	8	9	1	8	9
	Private Sector	5	9	14	6	12	19	7	12	19
	Trust Fund	1	1	2	1	1	2	1	1	2
	Personal	23	42	65	27	42	69	32	51	83
	Others	0	0	0	0	0	0	0	0	0
	Total	38	84	122	46	88	134	51	99	150
AJK	Foreign	7	16	22	10	19	28	11	20	30
	Govt.	1	23	24	1	26	26	2	23	24
	NFPSEs	23	2	25	1	1	1	0	1	1
	NBFCs & Fin Aux.	0	5	6	0	7	7	0	8	9
	Private Sector	15	38	52	18	28	47	19	28	48
	Trust Fund	1	4	5	1	6	8	1	6	8
	Personal	206	298	504	224	332	556	257	354	611
	Others	0	0	0	0	0	0	0	0	0
	Total	253	386	638	255	419	674	290	441	731

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	Mar-24			Dec-24			Mar-25 P			Total
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total	
Overall	Foreign	-	-	-	-	8	8	-	7	7	
	Govt.	2	891	893	0	842	842	0	440	440	
	NFPSEs	-	2,206	2,206	3	1,827	1,830	2	2,399	2,400	
	NBFCs & Fin Aux.	0	238	238	34	2,401	2,435	0	1,016	1,016	
	Private Sector	298	6,822	7,120	1	1	2	481	7,578	8,060	
	Trust Fund	0	16	16	70	1,160	1,230	0	10	10	
	Personal	81	1,041	1,122	340	8,785	9,126	128	1,054	1,182	
	Others	1	1	1	0	12	13	0	1	2	
	Total	382	11,214	11,595	449	15,036	15,485	612	12,506	13,118	
Punjab	Foreign	-	-	-	-	-	-	-	-	-	
	Govt.	-	354	354	-	140	140	-	27	27	
	NFPSEs	-	854	854	28	973	1,000	-	847	847	
	NBFCs & Fin Aux.	-	40	40	0	152	152	-	38	38	
	Private Sector	197	3,018	3,215	234	3,514	3,749	355	3,320	3,675	
	Trust Fund	0	7	7	0	6	7	0	4	5	
	Personal	35	340	375	35	333	368	34	309	343	
	Others	1	0	1	1	0	1	0	1	1	
	Total	232	4,612	4,845	298	5,118	5,416	390	4,545	4,935	
Sindh	Foreign	-	-	-	-	8	8	-	7	7	
	Govt.	2	168	170	0	281	281	0	264	264	
	NFPSEs	-	1,031	1,031	7	1,129	1,136	-	1,269	1,269	
	NBFCs & Fin Aux.	0	160	160	3	1,256	1,259	0	955	955	
	Private Sector	39	3,001	3,040	58	4,211	4,269	40	3,403	3,443	
	Trust Fund	-	4	4	-	2	2	-	1	1	
	Personal	29	606	635	22	689	711	21	669	690	
	Others	-	1	1	-	1	1	-	0	0	
	Total	70	4,970	5,040	90	7,577	7,667	61	6,570	6,631	
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	67	118	38	126	164	78	58	136	
	Trust Fund	-	0	0	-	0	0	-	0	0	
	Personal	7	51	58	7	38	45	67	36	103	
	Others	-	-	-	-	0	0	-	-	-	
	Total	58	146	204	45	182	227	144	112	257	

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

(Billion Rupees)										
Provinces/Regions	Category	Mar-24			Dec-24			Mar-25 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Balochistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	2	2	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	5	5	10	5	6	11	3	5	9
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	8	5	13	3	3	6	3	3	6
	Others	0	-	0	-	-	-	-	-	-
	Total	13	13	25	8	9	17	7	9	15
Islamabad	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	368	368	-	420	420	-	150	150
	NFPSEs	-	293	293	-	281	281	-	264	264
	NBFCs & Fin Aux.	-	38	38	-	419	419	-	23	23
	Private Sector	0	708	709	0	919	920	0	752	752
	Trust Fund	-	5	5	-	4	4	-	4	4
	Personal	0	32	32	0	91	92	0	31	31
	Others	-	0	0	-	0	0	-	0	0
	Total	1	1,444	1,445	1	2,135	2,135	1	1,224	1,224
Gilgit-Baltistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	3	3	7	3	3	6	3	2	6
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	1	1	2	1	2	2	1	2	2
	Others	-	-	-	-	-	-	-	-	-
	Total	4	5	9	4	4	9	4	4	8
AJK	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	1	20	21	1	6	8	1	38	39
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	2	5	6	2	4	6	2	4	6
	Others	-	-	-	-	-	-	-	-	-
	Total	3	24	27	3	27	30	4	42	46

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