

# **Regional Advances and Deposits**

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

(Billion Rupees)

Provinces/Regions	Category	Dec-22			Mar-23			Jun-23		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	33	601	633	40	680	719	46	691	738
	Govt.	85	3,476	3,560	110	3,415	3,525	91	3,613	3,704
	NFPSEs	10	1,106	1,116	24	1,226	1,251	14	1,411	1,424
	NBFCs & Fin Aux.	2	758	759	1	851	853	3	903	906
	Private Sector	286	4,528	4,813	283	4,789	5,072	384	5,152	5,536
	Trust Fund	8	584	592	6	584	591	13	603	616
	Personal	1,618	8,894	10,512	1,633	9,158	10,790	1,816	9,880	11,695
	Others	5	50	55	11	37	48	15	49	64
	Total	2,045	19,996	22,042	2,109	20,740	22,849	2,383	22,301	24,683
	Punjab	Foreign	25	215	240	30	242	272	34	270
Govt.		23	1,341	1,364	44	1,386	1,430	26	1,471	1,498
NFPSEs		3	614	616	21	687	707	4	762	766
NBFCs & Fin Aux.		0	131	131	0	114	114	0	127	128
Private Sector		167	1,757	1,924	159	1,833	1,992	219	2,089	2,308
Trust Fund		4	218	222	3	209	211	7	222	229
Personal		925	4,463	5,388	947	4,670	5,617	1,067	5,104	6,172
Others		1	11	12	2	10	12	1	10	11
Total		1,146	8,750	9,896	1,205	9,150	10,355	1,360	10,056	11,416
Sindh		Foreign	2	288	290	2	325	327	2	316
	Govt.	11	768	778	15	728	743	12	793	804
	NFPSEs	5	230	235	2	248	249	7	286	292
	NBFCs & Fin Aux.	0	535	535	0	665	665	1	716	717
	Private Sector	56	2,054	2,110	58	2,186	2,244	60	2,123	2,183
	Trust Fund	1	260	261	1	275	276	2	274	276
	Personal	136	2,708	2,844	136	2,691	2,827	152	2,849	3,002
	Others	0	10	10	0	4	4	0	8	8
	Total	210	6,853	7,063	214	7,122	7,337	236	7,364	7,600
	Khyber Pakhtunkhwa	Foreign	3	17	20	4	18	21	4	17
Govt.		20	324	344	22	311	333	21	310	331
NFPSEs		1	27	28	1	42	42	1	30	30
NBFCs & Fin Aux.		0	50	50	0	31	31	0	2	2
Private Sector		38	124	162	39	119	158	58	163	221
Trust Fund		1	14	16	1	20	21	2	21	23
Personal		294	641	935	289	653	942	312	700	1,012
Others		2	21	23	2	16	18	0	13	13
Total		360	1,217	1,578	357	1,210	1,567	397	1,256	1,654

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

(Billion Rupees)

Provinces/Regions	Category	Dec-22			Mar-23			Jun-23		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Balochistan	Foreign	0	1	1	0	2	2	0	2	2
	Govt.	19	126	145	17	131	149	17	133	151
	NFPSEs	1	18	19	0	17	18	1	21	22
	NBFCs & Fin Aux.	-	1	1	-	1	1	0	1	1
	Private Sector	12	61	73	14	58	73	24	89	113
	Trust Fund	0	5	5	0	5	5	0	5	5
	Personal	49	165	214	57	175	232	65	190	256
	Others	2	1	3	7	1	8	14	1	15
	Total	83	378	461	97	390	487	122	443	564
	Islamabad	Foreign	0	70	71	0	83	83	0	73
Govt.		3	882	885	2	822	824	8	861	869
NFPSEs		0	213	214	0	228	228	1	305	306
NBFCs & Fin Aux.		-	29	29	-	28	28	-	47	47
Private Sector		2	505	507	2	565	567	3	647	650
Trust Fund		1	86	87	0	74	75	0	77	78
Personal		17	683	700	16	693	710	18	732	750
Others		0	7	7	0	6	6	0	17	17
Total		23	2,476	2,500	21	2,500	2,520	30	2,760	2,790
Gilgit-Baltistan		Foreign	0	0	1	0	0	0	0	0
	Govt.	8	13	21	9	12	20	7	15	21
	NFPSEs	0	4	4	1	4	5	1	6	6
	NBFCs & Fin Aux.	1	5	6	1	7	8	1	3	4
	Private Sector	4	6	10	3	6	9	5	11	16
	Trust Fund	0	0	1	0	0	1	1	0	1
	Personal	17	28	45	15	37	52	18	37	54
	Others	0	0	0	0	0	0	0	0	0
	Total	31	56	87	29	67	96	32	72	104
	AJK	Foreign	3	8	11	4	10	14	5	13
Govt.		1	22	23	2	24	26	1	29	31
NFPSEs		0	0	0	0	1	1	0	2	2
NBFCs & Fin Aux.		0	6	6	0	5	6	0	6	6
Private Sector		7	21	28	7	21	28	15	30	46
Trust Fund		0	1	1	0	1	1	1	3	4
Personal		180	207	387	173	238	410	183	267	450
Others		0	0	0	0	0	0	0	0	0
Total		191	266	457	186	300	486	206	350	556

Notes:

\*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)

Provinces/Regions	Category	Dec-22			Mar-23			Jun-23		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
		(Billion Rupees)								
Overall	Foreign	-	0	0	-	0	0	-	0	0
	Govt.	31	1,182	1,213	30	1,406	1,436	29	1,859	1,887
	NFPSEs	-	1,350	1,350	-	1,507	1,507	-	1,658	1,658
	NBFCs & Fin Aux.	0	514	514	0	341	341	0	330	330
	Private Sector	243	7,081	7,324	296	6,730	7,025	275	6,516	6,790
	Trust Fund	-	16	16	-	15	15	-	14	14
	Personal	144	999	1,143	80	1,049	1,129	79	1,048	1,126
	Others	0	3	3	2	1	3	1	1	2
	Total	418	11,146	11,564	407	11,048	11,455	383	11,425	11,808
Punjab	Foreign	-	-	-	-	-	-	-	0	0
	Govt.	-	752	752	-	726	726	-	1,035	1,035
	NFPSEs	-	395	395	-	444	444	-	501	501
	NBFCs & Fin Aux.	-	29	29	-	36	36	-	36	36
	Private Sector	185	3,099	3,285	194	2,885	3,079	173	2,793	2,966
	Trust Fund	-	5	5	-	5	5	-	5	5
	Personal	11	386	398	36	336	372	34	344	378
	Others	0	0	1	1	0	2	1	1	1
	Total	196	4,667	4,863	231	4,433	4,664	208	4,715	4,923
Sindh	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	31	380	410	30	349	379	29	392	420
	NFPSEs	-	625	625	-	718	718	-	845	845
	NBFCs & Fin Aux.	0	325	325	0	187	187	0	194	194
	Private Sector	39	3,024	3,063	37	2,922	2,959	37	2,901	2,938
	Trust Fund	-	5	5	-	5	5	-	4	4
	Personal	4	508	512	27	600	627	28	607	636
	Others	-	2	2	-	1	1	-	0	0
	Total	74	4,869	4,943	94	4,782	4,876	95	4,944	5,038
Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	21	21	-	22	22	-	0	0
	NFPSEs	-	61	61	-	59	59	-	18	18
	NBFCs & Fin Aux.	-	0	0	-	1	1	-	0	0
	Private Sector	13	227	239	55	181	237	55	64	119
	Trust Fund	-	0	0	-	0	0	-	0	0
	Personal	127	57	184	8	70	77	7	51	57
	Others	-	-	-	-	-	-	-	-	-
	Total	140	366	506	63	334	397	62	133	195

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

Provinces/Regions	Category	Dec-22			Mar-23			Jun-23		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Balochistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	2	2	-	2	2	-	2	2
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	3	5	9	5	5	10	4	5	9
	Trust Fund	-	-	-	-	0	0	-	0	0
	Personal	1	2	3	7	5	12	7	5	12
	Others	0	-	0	0	-	0	0	-	0
	Total	4	10	14	12	13	25	12	12	24
Islamabad	Foreign	-	0	0	-	0	0	-	-	-
	Govt.	-	28	28	-	307	307	-	429	429
	NFPSEs	-	269	269	-	285	285	-	293	293
	NBFCs & Fin Aux.	-	160	160	-	117	117	-	100	100
	Private Sector	0	699	700	0	710	710	0	731	731
	Trust Fund	-	6	6	-	4	4	-	4	4
	Personal	0	44	44	0	32	33	0	35	35
	Others	-	0	0	-	0	0	-	0	0
	Total	0	1,206	1,207	1	1,455	1,456	1	1,592	1,593
Gilgit-Baltistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	2	4	6	2	3	5	3	3	6
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	0	1	1	0	1	2	0	1	2
	Others	-	-	-	-	-	-	-	-	-
	Total	3	5	7	3	4	7	3	4	8
AJK	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	1	22	23	2	23	25	1	20	21
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	0	1	2	2	5	6	2	5	7
	Others	-	-	-	-	-	-	-	-	-
	Total	1	23	25	4	27	31	3	24	28

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