

Regional Advances and Deposits

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

(Billion Rupees)

Provinces/Regions	Category	Mar-23			Dec-23			Mar-24 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	40	680	719	57	716	772	63	718	781
	Govt.	110	3,415	3,525	101	3,865	3,966	106	3,806	3,912
	NFPSEs	24	1,226	1,251	34	1,509	1,543	38	1,578	1,615
	NBFCs & Fin Aux.	1	851	853	2	1,204	1,206	18	1,196	1,214
	Private Sector	283	4,789	5,072	484	5,731	6,215	461	5,701	6,162
	Trust Fund	6	584	591	13	669	683	13	689	702
	Personal	1,633	9,158	10,790	2,045	10,791	12,836	2,084	11,093	13,177
	Others	11	37	48	17	61	77	16	55	71
	Total	2,109	20,740	22,849	2,753	24,545	27,298	2,798	24,836	27,634
Punjab	Foreign	30	242	272	43	273	316	48	276	324
	Govt.	44	1,386	1,430	29	1,494	1,522	27	1,513	1,540
	NFPSEs	21	687	707	5	768	774	7	795	802
	NBFCs & Fin Aux.	0	114	114	0	175	175	0	172	172
	Private Sector	159	1,833	1,992	295	2,293	2,587	283	2,250	2,533
	Trust Fund	3	209	211	6	265	271	6	264	271
	Personal	947	4,670	5,617	1,162	5,572	6,733	1,190	5,670	6,860
	Others	2	10	12	1	26	27	1	24	25
	Total	1,205	9,150	10,355	1,541	10,865	12,406	1,563	10,964	12,527
Sindh	Foreign	2	325	327	2	322	324	2	318	321
	Govt.	15	728	743	17	907	925	17	854	871
	NFPSEs	2	248	249	9	316	325	6	357	364
	NBFCs & Fin Aux.	0	665	665	0	975	975	0	957	957
	Private Sector	58	2,186	2,244	79	2,400	2,479	77	2,442	2,518
	Trust Fund	1	275	276	2	264	267	2	278	280
	Personal	136	2,691	2,827	208	3,087	3,295	201	3,264	3,466
	Others	0	4	4	0	6	7	0	3	3
	Total	214	7,122	7,337	317	8,278	8,596	306	8,474	8,780
Khyber Pakhtunkhwa	Foreign	4	18	21	5	19	24	5	19	24
	Govt.	22	311	333	24	339	363	30	349	379
	NFPSEs	1	42	42	0	20	20	0	18	18
	NBFCs & Fin Aux.	0	31	31	0	3	3	16	3	19
	Private Sector	39	119	158	65	168	233	58	161	220
	Trust Fund	1	20	21	2	23	25	1	30	32
	Personal	289	653	942	357	793	1,150	366	787	1,153
	Others	2	16	18	2	16	17	2	16	18
	Total	357	1,210	1,567	455	1,381	1,835	479	1,383	1,862

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

(Billion Rupees)

Provinces/Regions	Category	Mar-23			Dec-23			Mar-24 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Balochistan	Foreign	0	2	2	0	1	1	0	1	1
	Govt.	17	131	149	20	169	189	20	172	192
	NFPSEs	0	17	18	1	17	18	1	16	16
	NBFCs & Fin Aux.	-	1	1	0	7	7	0	0	0
	Private Sector	14	58	73	22	80	101	20	75	95
	Trust Fund	0	5	5	0	6	6	0	8	8
	Personal	57	175	232	74	212	286	77	216	293
	Others	7	1	8	13	1	14	13	1	14
	Total	97	390	487	130	493	623	131	489	620
Islamabad	Foreign	0	83	83	0	84	85	0	87	88
	Govt.	2	822	824	3	911	914	3	874	877
	NFPSEs	0	228	228	0	380	380	0	383	383
	NBFCs & Fin Aux.	-	28	28	-	34	34	-	54	54
	Private Sector	2	565	567	4	743	747	3	726	730
	Trust Fund	0	74	75	0	107	108	0	105	105
	Personal	16	693	710	20	792	812	21	816	837
	Others	0	6	6	0	12	12	0	12	12
	Total	21	2,500	2,520	28	3,063	3,091	28	3,057	3,085
Gilgit-Baltistan	Foreign	0	0	0	0	0	1	0	0	1
	Govt.	9	12	20	7	21	27	8	21	28
	NFPSEs	1	4	5	0	7	7	0	7	7
	NBFCs & Fin Aux.	1	7	8	1	4	5	1	5	6
	Private Sector	3	6	9	5	10	15	5	9	14
	Trust Fund	0	0	1	1	1	2	1	1	2
	Personal	15	37	52	22	43	65	23	42	65
	Others	0	0	0	0	0	0	0	0	0
	Total	29	67	96	36	85	121	38	84	122
AJK	Foreign	4	10	14	6	15	21	7	16	22
	Govt.	2	24	26	1	25	26	1	23	24
	NFPSEs	0	1	1	19	1	20	23	2	25
	NBFCs & Fin Aux.	0	5	6	0	7	7	0	5	6
	Private Sector	7	21	28	15	37	52	15	38	52
	Trust Fund	0	1	1	1	3	4	1	4	5
	Personal	173	238	410	202	292	494	206	298	504
	Others	0	0	0	0	0	0	0	0	0
	Total	186	300	486	245	379	625	253	386	638

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)

(Billion Rupees)

Provinces/Regions	Category	Mar-23			Dec-23			Mar-24 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	0	0	-	0	0	-	-	-
	Govt.	30	1,406	1,436	8	1,457	1,464	2	891	893
	NFPSEs	-	1,507	1,507	-	1,814	1,814	-	2,206	2,206
	NBFCs & Fin Aux.	0	341	341	0	299	299	0	238	238
	Private Sector	296	6,730	7,025	313	6,950	7,262	298	6,822	7,120
	Trust Fund	-	15	15	0	16	16	0	16	16
	Personal	80	1,049	1,129	79	1,041	1,120	81	1,041	1,122
	Others	2	1	3	1	1	1	1	1	1
	Total	407	11,048	11,455	400	11,577	11,977	382	11,214	11,595
Punjab	Foreign	-	-	-	-	0	0	-	-	-
	Govt.	-	726	726	-	653	653	-	354	354
	NFPSEs	-	444	444	-	581	581	-	854	854
	NBFCs & Fin Aux.	-	36	36	-	41	41	-	40	40
	Private Sector	194	2,885	3,079	203	3,002	3,205	197	3,018	3,215
	Trust Fund	-	5	5	0	6	6	0	7	7
	Personal	36	336	372	33	340	373	35	340	375
	Others	1	0	2	1	0	1	1	0	1
	Total	231	4,433	4,664	236	4,623	4,859	232	4,612	4,845
Sindh	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	30	349	379	8	392	399	2	168	170
	NFPSEs	-	718	718	-	877	877	-	1,031	1,031
	NBFCs & Fin Aux.	0	187	187	0	211	211	0	160	160
	Private Sector	37	2,922	2,959	47	3,092	3,139	39	3,001	3,040
	Trust Fund	-	5	5	-	4	4	-	4	4
	Personal	27	600	627	29	607	636	29	606	635
	Others	-	1	1	-	1	1	-	1	1
	Total	94	4,782	4,876	83	5,183	5,267	70	4,970	5,040
Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	22	22	-	0	0	-	0	0
	NFPSEs	-	59	59	-	28	28	-	28	28
	NBFCs & Fin Aux.	-	1	1	-	0	0	-	0	0
	Private Sector	55	181	237	52	70	122	52	67	118
	Trust Fund	-	0	0	-	0	0	-	0	0
	Personal	8	70	77	7	51	58	7	51	58
	Others	-	-	-	-	-	-	-	-	-
	Total	63	334	397	59	150	208	58	146	204

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

(Billion Rupees)

Provinces/Regions	Category	Mar-23			Dec-23			Mar-24 P		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Balochistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	2	2	-	2	2	-	2	2
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	5	5	10	5	6	11	5	5	10
	Trust Fund	-	0	0	-	0	0	-	-	-
	Personal	7	5	12	8	5	13	8	5	13
	Others	0	-	0	-	-	0	0	-	0
	Total	12	13	25	13	13	27	13	13	25
Islamabad	Foreign	-	0	0	-	-	-	-	-	-
	Govt.	-	307	307	-	410	410	-	368	368
	NFPSEs	-	285	285	-	327	327	-	293	293
	NBFCs & Fin Aux.	-	117	117	-	46	46	-	38	38
	Private Sector	0	710	710	1	756	757	0	708	709
	Trust Fund	-	4	4	-	5	5	-	5	5
	Personal	0	32	33	0	32	33	0	32	32
	Others	-	0	0	-	0	0	-	0	0
	Total	1	1,455	1,456	1	1,577	1,578	1	1,444	1,445
Gilgit-Baltistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	2	3	5	3	3	6	3	3	7
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	0	1	2	1	1	2	1	1	2
	Others	-	-	-	-	-	-	-	-	-
	Total	3	4	7	4	4	8	4	5	9
AJK	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	2	23	25	1	22	23	1	20	21
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	2	5	6	2	5	7	2	5	6
	Others	-	-	-	-	-	-	-	-	-
	Total	4	27	31	3	27	30	3	24	27

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