

Scheduled Banks

Investments

5.1 Classification of Investments in Securities and Shares

All Banks

(Million Rupees)

Securities / Shares	Dec-22			Sep-23			Dec-23		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	14,650,657	15,112,733	14,782,136	18,429,400	19,047,445	18,780,785	20,447,891	21,798,293	20,909,607
1) Treasury Bills	3,637,634	3,820,564	3,671,232	5,350,881	5,595,911	5,396,373	5,745,523	6,640,880	5,780,013
2) Pakistan Investment Bonds (PIBs)	11,001,359	11,280,504	11,098,987	13,062,413	13,435,461	13,367,897	14,667,792	15,122,976	15,094,181
a. Fixed Rate	3,374,963	3,546,805	3,349,690	2,983,874	3,207,438	2,925,889	5,025,831	5,288,757	5,070,893
b. Floating Rate	7,626,396	7,733,699	7,749,297	10,078,540	10,228,024	10,442,008	9,641,961	9,834,218	10,023,288
3) Others	11,665	11,665	11,917	16,106	16,072	16,515	34,576	34,437	35,413
II. Provincial Government	0	0	0	0	0	0	0	0	0
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	372,188	246,135	369,770	435,926	319,499	454,875	391,423	278,450	443,223
1) Quoted On The Stock Exchange	197,399	79,699	187,327	240,239	131,692	253,162	198,427	99,617	244,322
of which:									
Financial Institutions	19,547	12,714	21,981	18,709	12,611	20,768	23,894	18,761	27,088
NFPSEs	25,892	7,726	24,083	31,622	16,742	30,825	27,582	10,829	33,909
Private Sector	124,209	48,418	117,579	116,352	45,605	118,264	123,648	54,732	145,962
2) Unquoted On The Stock Exchange	174,789	166,436	182,443	195,687	187,807	201,714	192,996	178,833	198,901
of which:									
Financial Institutions	16,765	17,529	16,882	23,804	21,139	24,452	29,494	19,064	30,769
NFPSEs	100,878	101,158	108,381	23,796	23,677	31,723	121,145	121,019	128,311
Private Sector	14,680	12,856	14,694	11,208	8,137	11,388	7,150	4,656	7,116
V. DEBENTURES	3	3	3	3	3	3	3	3	3
VI. PARTICIPATION TERM CERTIFICATES	0	0	0	0	0	0	0	0	0
VII. CERTIFICATE OF INVESTMENTS	5	1	5	5	1	5	5	5	5
VIII. TERM FINANCE CERTIFICATES	96,087	99,028	98,750	107,590	109,733	112,488	93,504	95,803	96,287
IX. MUTUAL FUNDS	13,439	12,231	13,444	11,941	10,484	11,960	12,359	11,682	12,392
X. OTHERS	5,641	5,641	5,879	42,530	42,530	42,955	6,918	6,918	7,114
XI. Islamic Banking Products - Investments	3,083,735	2,974,150	3,166,046	3,885,383	3,883,817	4,143,917	4,177,553	4,106,214	4,355,608
a. Government Islamic Securities	2,576,374	2,582,580	2,617,163	3,342,704	3,345,689	3,506,651	3,629,280	3,559,939	3,746,232
1. GOP Ijara Sukuk	2,491,299	2,495,881	2,526,950	3,273,202	3,276,315	3,435,564	3,571,449	3,502,183	3,687,494
a. Variable Rental Rate	1,976,824	1,980,251	2,003,039	2,561,849	2,560,488	2,678,986	2,723,856	2,647,671	2,819,835
b. Fixed Rental Rate	514,475	515,630	523,911	711,353	715,827	756,578	847,592	854,511	867,659
2. Bai Muajjal - Government	23,789	23,789	28,549	-	-	-	-	-	-
3. Islamic Naya Pakistan Certificate	44,975	45,000	45,352	69,503	69,375	71,087	57,832	57,757	58,738
4. Other	16,312	17,911	16,312	-	-	-	-	-	-
b. Corporate Sukuks	472,464	356,584	513,008	479,379	475,252	572,637	478,138	474,281	538,924
1) Diminishing Musharaka Sukuk	143,361	143,244	146,718	150,651	148,132	158,282	149,125	146,845	153,609
2) Ijaraha Sukuk	189,735	73,386	220,428	190,288	187,801	268,290	190,234	187,750	240,558
3) Modaraba Sukuk	9,303	9,303	9,444	10,760	10,769	11,286	8,635	8,667	8,790
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	130,066	130,651	136,419	127,680	128,551	134,778	130,144	131,018	135,967
c. Wakala Placements	-	-	-	-	-	-	1,699	1,699	1,699
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
f. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	6,023	6,023	6,119	8,165	8,165	8,433	8,128	8,128	8,307
h. Other Islamic Mode of Investments	28,874	28,964	29,756	55,135	54,711	56,196	60,308	62,167	60,445
Total	18,221,756	18,449,923	18,436,034	22,912,778	23,413,512	23,546,989	25,129,658	26,297,369	25,824,239

5.1.1 Classification of Investments in Securities and Shares

Public Sector Banks

(Million Rupees)

Securities / Shares	Dec-22			Sep-23			Dec-23		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	4,646,873	4,818,410	4,639,623	6,096,049	6,287,982	6,096,774	5,760,426	6,148,440	5,809,863
1) Treasury Bills	1,304,986	1,391,707	1,338,186	1,717,800	1,818,597	1,750,122	1,234,651	1,492,708	1,261,414
2) Pakistan Investment Bonds (PIBs)	3,341,888	3,426,703	3,301,437	4,378,248	4,469,385	4,346,652	4,525,775	4,655,732	4,548,449
a. Fixed Rate	736,047	752,005	697,328	822,024	870,278	756,572	906,400	969,924	862,269
b. Floating Rate	2,605,841	2,674,698	2,604,109	3,556,225	3,599,107	3,590,080	3,619,375	3,685,808	3,686,181
3) Others	-	-	-	-	-	-	-	-	-
II. Provincial Government	-	-	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	84,133	37,074	79,608	131,844	64,144	126,867	81,598	25,005	93,814
1) Quoted On The Stock Exchange	70,673	24,972	66,127	117,950	57,405	112,942	69,561	17,669	82,126
of which:									
Financial Institutions	2,883	863	2,378	2,596	640	1,865	2,408	579	1,835
NFPSEs	9,841	2,554	9,723	18,449	10,535	17,699	9,027	574	12,606
Private Sector	48,749	18,067	46,703	48,358	6,118	46,422	56,671	16,097	66,015
2) Unquoted On The Stock Exchange	13,460	12,103	13,480	13,894	6,739	13,925	12,037	7,336	11,689
of which:									
Financial Institutions	1,926	2,601	1,926	6,936	5,169	6,963	9,616	6,691	9,302
NFPSEs	719	1,008	719	120	1	120	185	61	185
Private Sector	7,855	6,764	7,855	4,423	1,542	4,425	2,208	561	2,173
V. DEBENTURES	-	-	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	-	-	-	-	-	-	-	-	-
VII. CERTIFICATE OF INVESTMENTS	1	1	1	1	1	1	1	1	1
VIII. TERM FINANCE CERTIFICATES	32,319	33,391	32,797	39,417	39,786	40,388	23,511	23,978	23,275
IX. MUTUAL FUNDS	67	68	73	268	286	286	67	68	90
X. OTHERS	0	0	0	34,785	34,785	34,785	0	0	0
XI. Islamic Banking Products - Investments	137,500	140,463	139,895	157,302	155,243	162,372	174,808	175,641	178,159
a. Government Islamic Securities	93,937	93,773	94,219	107,096	106,934	109,255	128,429	128,329	130,701
1. GOP Ijara Sukuk	89,134	88,969	89,353	100,301	100,138	102,278	122,883	122,782	125,051
a. Variable Rental Rate	64,248	64,230	64,402	65,762	65,788	69,293	88,168	88,245	92,684
b. Fixed Rental Rate	24,886	24,739	24,951	34,538	34,350	32,985	34,714	34,537	32,367
2. Bai Muajjal - Government	51	51	62	-	-	-	-	-	-
3. Islamic Naya Pakistan Certificate	4,753	4,753	4,805	6,796	6,796	6,976	5,547	5,547	5,650
4. Other	-	-	-	-	-	-	-	-	-
b. Corporate Sukuks	20,321	23,449	21,389	22,260	23,186	23,844	19,929	20,862	20,732
1) Diminishing Musharaka Sukuk	5,907	8,437	5,982	5,456	5,456	5,740	4,971	4,971	5,071
2) Ijarah Sukuk	150	150	153	150	150	162	150	150	154
3) Modaraba Sukuk	825	825	838	2,578	2,576	2,677	624	624	627
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	13,439	14,037	14,416	14,077	15,005	15,265	14,184	15,117	14,880
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
f. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	88	88	88	88	88	88	88	88	88
h. Other Islamic Mode of Investments	23,153	23,153	24,199	27,858	25,035	29,185	26,362	26,362	26,638
Total	4,900,893	5,029,407	4,891,996	6,459,666	6,582,209	6,461,474	6,040,411	6,373,132	6,105,202

5.1.2 Classification of Investments in Securities and Shares

Domestic Private Banks

(Million Rupees)

Securities / Shares	Dec-22			Sep-23			Dec-23		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	9,228,963	9,494,947	9,368,254	11,490,367	11,897,443	11,841,062	13,976,587	14,896,800	14,388,752
1) Treasury Bills	1,638,210	1,710,863	1,639,515	2,818,061	2,943,395	2,831,400	3,811,909	4,407,619	3,819,868
2) Pakistan Investment Bonds (PIBs)	7,579,088	7,772,420	7,716,821	8,656,200	8,937,976	8,993,147	10,130,103	10,454,744	10,533,471
a. Fixed Rate	2,613,864	2,767,950	2,626,964	2,150,193	2,324,660	2,157,527	4,107,516	4,306,333	4,196,364
b. Floating Rate	4,965,224	5,004,470	5,089,857	6,506,007	6,613,316	6,835,620	6,022,587	6,148,410	6,337,107
3) Others	11,665	11,665	11,917	16,106	16,072	16,515	34,576	34,437	35,413
II. Provincial Government	0	0	0	0	0	0	0	0	0
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	288,056	209,060	290,162	304,082	255,355	328,008	309,825	253,445	349,408
1) Quoted On The Stock Exchange	126,726	54,727	121,200	122,288	74,287	140,219	128,866	81,949	162,196
of which:									
Financial Institutions	16,664	11,852	19,603	16,113	11,972	18,903	21,486	18,182	25,253
NFPSEs	16,051	5,172	14,360	13,173	6,208	13,126	18,555	10,255	21,303
Private Sector	75,460	30,351	70,876	67,994	39,487	71,843	66,978	38,635	79,947
2) Unquoted On The Stock Exchange	161,329	154,333	168,962	181,793	181,068	187,789	180,959	171,497	187,212
of which:									
Financial Institutions	14,839	14,928	14,956	16,868	15,969	17,489	19,879	12,374	21,467
NFPSEs	100,159	100,151	107,661	23,677	23,676	31,603	120,959	120,958	128,126
Private Sector	6,826	6,092	6,839	6,784	6,595	6,963	4,943	4,095	4,943
V. DEBENTURES	3	3	3	3	3	3	3	3	3
VI. PARTICIPATION TERM CERTIFICATES	0	0	0	0	0	0	0	0	0
VII. CERTIFICATE OF INVESTMENTS	4	-	4	4	-	4	4	4	4
VIII. TERM FINANCE CERTIFICATES	63,768	65,638	65,954	68,172	69,947	72,100	69,994	71,826	73,012
IX. MUTUAL FUNDS	13,372	12,164	13,372	11,672	10,216	11,674	12,292	11,614	12,302
X. OTHERS	5,641	5,641	5,879	7,745	7,745	8,170	6,918	6,918	7,114
XI. Islamic Banking Products - Investments	2,946,235	2,833,687	3,026,151	3,728,082	3,728,574	3,981,545	4,002,745	3,930,573	4,177,449
a. Government Islamic Securities	2,482,436	2,488,807	2,522,944	3,235,608	3,238,756	3,397,396	3,500,851	3,431,610	3,615,531
1. GOP Ijara Sukuk	2,402,165	2,406,912	2,437,597	3,172,901	3,176,177	3,333,285	3,448,566	3,379,400	3,562,443
a. Variable Rental Rate	1,912,576	1,916,021	1,938,637	2,496,087	2,494,699	2,609,693	2,635,688	2,559,426	2,727,152
b. Fixed Rental Rate	489,589	490,890	498,959	676,814	681,477	723,593	812,878	819,974	835,292
2. Bai Muajjal - Government	23,738	23,738	28,488	-	-	-	-	-	-
3. Islamic Naya Pakistan Certificate	40,222	40,247	40,548	62,707	62,579	64,111	52,285	52,210	53,088
4. Other	16,312	17,911	16,312	-	-	-	-	-	-
b. Corporate Sukuks	452,143	333,135	491,620	457,120	452,066	548,793	458,209	453,419	518,192
1) Diminishing Musharaka Sukuk	137,454	134,807	140,736	145,195	142,676	152,542	144,153	141,874	148,538
2) Ijaraha Sukuk	189,585	73,236	220,275	190,138	187,651	268,128	190,084	187,600	240,405
3) Modaraba Sukuk	8,478	8,478	8,606	8,183	8,193	8,609	8,011	8,043	8,163
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	116,627	116,614	122,002	113,604	113,546	119,514	115,961	115,901	121,087
c. Wakala Placements	-	-	-	-	-	-	1,699	1,699	1,699
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
f. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	5,935	5,935	6,031	8,077	8,077	8,345	8,040	8,040	8,219
h. Other Islamic Mode of Investments	5,721	5,810	5,557	27,277	29,676	27,010	33,946	35,805	33,807
Total	12,546,042	12,621,140	12,769,779	15,610,127	15,969,284	16,242,566	18,378,369	19,171,183	19,008,045

5.1.3 Classification of Investments in Securities and Shares

Foreign Banks

(Million Rupees)

Securities / Shares	Dec-22			Sep-23			Dec-23		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	774,821	799,376	774,259	842,985	862,019	842,949	710,878	753,053	710,991
1) Treasury Bills	694,438	717,994	693,530	815,020	833,919	814,851	698,963	740,553	698,731
2) Pakistan Investment Bonds (PIBs)	80,383	81,381	80,728	27,965	28,100	28,098	11,915	12,500	12,261
a. Fixed Rate	25,053	26,850	25,398	11,657	12,500	11,790	11,915	12,500	12,261
b. Floating Rate	55,330	54,531	55,330	16,308	15,600	16,308	-	-	-
3) Others	-	-	-	-	-	-	-	-	-
II. Provincial Government	-	-	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	-	-	-	-	-	-	-	-	-
1) Quoted On The Stock Exchange	-	-	-	-	-	-	-	-	-
of which:									
Financial Institutions	-	-	-	-	-	-	-	-	-
NFPSEs	-	-	-	-	-	-	-	-	-
Private Sector	-	-	-	-	-	-	-	-	-
2) Unquoted On The Stock Exchange	-	-	-	-	-	-	-	-	-
of which:									
Financial Institutions	-	-	-	-	-	-	-	-	-
NFPSEs	-	-	-	-	-	-	-	-	-
Private Sector	-	-	-	-	-	-	-	-	-
V. DEBENTURES	-	-	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	-	-	-	-	-	-	-	-	-
VII. CERTIFICATE OF INVESTMENTS	-	-	-	-	-	-	-	-	-
VIII. TERM FINANCE CERTIFICATES	-	-	-	-	-	-	-	-	-
IX. MUTUAL FUNDS	-	-	-	-	-	-	-	-	-
X. OTHERS	-	-	-	-	-	-	-	-	-
XI. Islamic Banking Products - Investments	-	-	-	-	-	-	-	-	-
a. Government Islamic Securities	-	-	-	-	-	-	-	-	-
1. GOP Ijara Sukuk	-	-	-	-	-	-	-	-	-
a. Variable Rental Rate	-	-	-	-	-	-	-	-	-
b. Fixed Rental Rate	-	-	-	-	-	-	-	-	-
2. Bai Muajjal - Government	-	-	-	-	-	-	-	-	-
3. Islamic Naya Pakistan Certificate	-	-	-	-	-	-	-	-	-
4. Other	-	-	-	-	-	-	-	-	-
b. Corporate Sukuks	-	-	-	-	-	-	-	-	-
1) Diminishing Musharaka Sukuk	-	-	-	-	-	-	-	-	-
2) Ijarah Sukuk	-	-	-	-	-	-	-	-	-
3) Modaraba Sukuk	-	-	-	-	-	-	-	-	-
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	-	-	-	-	-	-	-	-	-
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
f. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	-	-	-	-	-	-	-	-	-
h. Other Islamic Mode of Investments	-	-	-	-	-	-	-	-	-
Total	774,821	799,376	774,259	842,985	862,019	842,949	710,878	753,053	710,991

5.2 Classification of Investments in

All
As on 31st

Securities / Shares	Less than one month	For 1 month & above but < 3 month	For 3 months & over but < 6 months	For 6 months & over but < one year	For one year & over but < 2 years	For 2 years & over but < 3 years	For 3 years & over but < 4 years	For 4 years & over but < 5 years
I. Federal Government	139,949	1,807,844	3,793,034	1,910,265	2,057,110	2,962,739	2,451,383	301,459
1) Treasury Bills	97,434	1,218,483	2,517,288	1,178,374	768,414	-	-	-
2) Pakistan Investment Bonds (PIBs)	32,899	589,361	1,275,746	731,890	1,283,219	2,962,739	2,431,065	301,459
a. Fixed Rate	32,334	106,257	89,953	269,894	471,927	787,085	395,467	240,744
b. Floating Rate	565	483,103	1,185,794	461,996	811,292	2,175,654	2,035,598	60,715
3) Others	9,617	-	-	-	5,478	-	20,318	-
II. Provincial Government	0	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-
IV. SHARES	41,836	79	212	46	73	-	-	-
1) Quoted On The Stock Exchange	34,570	79	0	19	73	-	-	-
Financial Institutions	4,580	-	-	15	-	-	-	-
NFPSEs	5,575	54	-	-	-	-	-	-
Private Sector	19,193	25	0	4	73	-	-	-
2) Unquoted On The Stock Exchange	7,267	-	212	28	-	-	-	-
Financial Institutions	6,314	-	131	26	-	-	-	-
NFPSEs	20	-	-	-	-	-	-	-
Private Sector	147	-	-	1	-	-	-	-
V. DEBENTURES	3	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	0	-	-	-	-	-	-	-
VII. CERTIFICATE OF INVESTMENTS	-	-	-	1	4	-	-	-
VIII. TERM FINANCE CERTIFICATES	3,369	-	1,537	13,299	2,000	7,168	16,271	2,151
IX. MUTUAL FUNDS	2,135	-	-	2	6,447	-	-	-
X. OTHERS	0	-	-	-	-	-	-	-
XI. Islamic Banking Products - Investments	63,856	512	26,799	13,474	384,112	300,530	188,183	40,565
a. Government Islamic Securities	50,295	-	25,785	13,173	383,824	241,648	162,239	25,348
1) GOP Ijara Sukuk	15,342	-	25,785	13,173	383,824	241,648	156,589	25,348
a. Variable Rental Rate	12,321	-	-	13,173	210,149	157,611	70,727	203
b. Fixed Rental Rate	3,021	-	25,785	-	173,675	84,037	85,862	25,145
2) Bai Muajjal - Government	-	-	-	-	-	-	-	-
3) Islamic Naya Pakistan Certificate	34,953	-	-	-	-	-	5,650	-
4) Other	-	-	-	-	-	-	-	-
b. Corporate Sukuks	599	512	1,014	301	38	58,883	19,536	2,468
1) Diminishing Musharaka Sukuk	89	-	-	-	38	42,957	6,641	1,910
2) Ijarah Sukuk	-	-	-	-	-	9,171	6,139	-
3) Modaraba Sukuk	114	-	-	-	-	4,832	56	-
4) Wakala Sukuk	-	-	-	-	-	-	-	-
5) Any other	396	512	1,014	301	-	1,922	6,701	558
c. Wakala Placements	1,699	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-
e. Placements Bai Muajjal	-	-	-	-	-	-	-	-
f. Modarba Certificates	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	4,854	-	-	-	-	-	-	-
h. Other Islamic Mode of Investments	6,408	-	-	-	251	-	6,408	12,749
Total	251,149	1,808,435	3,821,583	1,937,086	2,449,748	3,270,438	2,655,837	344,174

Note: Investment shown in this table is based on market value.

*It includes investments with no maturity e.g. shares.

Securities/Shares and Term to Maturity

Banks

Dec, 2023

(Million Rupees)

For 5 years & over but < 7 years	For 7 years & over but < 10 years	For 10 years & over but < 15 years	For 15 years & over but < 20 years	For 20 years & over but < 25 years	For 25 years & over but < 30 years	For 30 years and over	Undefined*	Total Investment
2,669,394	1,585,574	1,185,119	37,253	8,482	-	-	-	20,909,607
-	20	-	-	-	-	-	-	5,780,013
2,669,394	1,585,555	1,185,119	37,253	8,482	-	-	-	15,094,181
588,338	1,585,555	457,604	37,253	8,482	-	-	-	5,070,893
2,081,056	-	727,514	-	-	-	-	-	10,023,288
-	-	-	-	-	-	-	-	35,413
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	-
306	2,785	107,484	-	1,336	-	32,477	256,589	443,223
-	10	10,764	-	582	-	1,438	196,787	244,322
-	-	-	-	-	-	-	22,494	27,088
-	-	2,745	-	-	-	146	25,389	33,909
-	10	7,563	-	-	-	1,292	117,803	145,962
306	2,775	96,720	-	754	-	31,039	59,802	198,901
300	1,897	618	-	750	-	166	20,567	30,769
-	-	95,941	-	-	-	30,870	1,480	128,311
6	878	113	-	-	-	3	5,968	7,116
-	-	-	-	-	-	-	-	3
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	5
7,074	16,061	16,558	1,269	-	2,994	3,998	2,538	96,287
-	-	1,397	-	-	-	-	2,409	12,392
204	393	1,969	4,549	-	-	-	-	7,114
2,894,320	193,495	225,270	2,648	446	760	16,736	3,901	4,355,608
2,827,489	-	-	-	-	-	16,430	-	3,746,232
2,825,785	-	-	-	-	-	-	-	3,687,494
2,355,651	-	-	-	-	-	-	-	2,819,835
470,133	-	-	-	-	-	-	-	867,659
-	-	-	-	-	-	-	-	-
1,705	-	-	-	-	-	16,430	-	58,738
-	-	-	-	-	-	-	-	-
60,485	180,546	209,540	-	358	760	306	3,580	538,924
4,320	6,958	90,594	-	-	102	-	-	153,609
154	160,173	64,922	-	-	-	-	-	240,558
2,066	627	1,095	-	-	-	-	-	8,790
-	-	-	-	-	-	-	-	-
53,945	12,788	52,929	-	358	658	306	3,580	135,967
-	-	-	-	-	-	-	-	1,699
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
652	-	2,714	-	88	-	-	-	8,307
5,694	12,949	13,017	2,648	-	-	-	321	60,445
5,571,298	1,798,308	1,537,796	45,720	10,263	3,754	53,212	265,437	25,824,239

**5.2.1 Classification of Investments in
Public Sector
As on 31st**

Securities / Shares	Less than one month	For 1 month & above but < 3 month	For 3 months & over but < 6 months	For 6 months & over but < one year	For one year & over but < 2 years	For 2 years & over but < 3 years	For 3 years & over but < 4 years	For 4 years & over but < 5 years
	A	B	C	D	E	F	H	I
I. Federal Government	51,548	1,429,626	1,384,545	707,141	906,635	470,306	305,647	30,054
1) Treasury Bills	51,232	840,265	108,989	259,870	1,057	-	-	-
2) Pakistan Investment Bonds (PIBs)	316	589,361	1,275,555	447,271	905,578	470,306	305,647	30,054
a. Fixed Rate	258	106,257	89,773	177,430	211,430	21,513	50,196	9,062
b. Floating Rate	59	483,103	1,185,782	269,841	694,148	448,793	255,451	20,992
3) Others	-	-	-	-	-	-	-	-
II. Provincial Government	-	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-
IV. SHARES	10,292	79	-	46	-	-	-	-
1) Quoted On The Stock Exchange	6,815	79	-	19	-	-	-	-
Financial Institutions	203	-	-	15	-	-	-	-
NFPSEs	939	54	-	-	-	-	-	-
Private Sector	4,586	25	-	4	-	-	-	-
2) Unquoted On The Stock Exchange	3,477	-	-	28	-	-	-	-
Financial Institutions	3,439	-	-	26	-	-	-	-
NFPSEs	12	-	-	-	-	-	-	-
Private Sector	1	-	-	1	-	-	-	-
V. DEBENTURES	-	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	-	-	-	-	-	-	-	-
VII. CERTIFICATE OF INVESTEMENTS	-	-	-	1	-	-	-	-
VIII. TERM FINANCE CERTIFICATES	314	-	-	260	758	-	3,342	1,310
IX. MUTUAL FUNDS	87	-	-	2	-	-	-	-
X. OTHERS	0	-	-	-	-	-	-	-
XI. Islamic Banking Products - Investments	15,342	-	-	-	14,970	188	28,757	-
a. Government Islamic Securities	15,342	-	-	-	14,719	-	21,442	-
1) GOP Ijara Sukuk	15,342	-	-	-	14,719	-	15,792	-
a. Variable Rental Rate	12,321	-	-	-	9,147	-	14,798	-
b. Fixed Rental Rate	3,021	-	-	-	5,572	-	993	-
2) Bai Muajjal - Government	-	-	-	-	-	-	-	-
3) Islamic Naya Pakistan Certificate	-	-	-	-	-	-	5,650	-
4) Other	-	-	-	-	-	-	-	-
b. Corporate Sukuks	-	-	-	-	-	188	907	-
1) Diminishing Musharaka Sukuk	-	-	-	-	-	188	133	-
2) Ijaraha Sukuk	-	-	-	-	-	-	-	-
3) Modaraba Sukuk	-	-	-	-	-	-	-	-
4) Wakala Sukuk	-	-	-	-	-	-	-	-
5) Any other	-	-	-	-	-	-	774	-
c. Wakala Placements	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-
e. Placements Bai Muajjal	-	-	-	-	-	-	-	-
f. Modarba Certificates	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	-	-	-	-	-	-	-	-
h. Other Islamic Mode of Investments	-	-	-	-	251	-	6,408	-
Total	77,584	1,429,705	1,384,545	707,451	922,363	470,494	337,745	31,363

Note: Investment shown in this table is based on market value.

*It includes investments with no maturity e.g. shares.

Securities/Shares and Term to Maturity

Banks
Dec, 2023

(Million Rupees)

For 5 years & over but < 7 years	For 7 years & over but < 10 years	For 10 years & over but < 15 years	For 15 years & over but < 20 years	For 20 years & over but < 25 years	For 25 years & over but < 30 years	For 30 years and over	Undefined*	Total Investment
J	K	L	M	N	O	P	Q	
331,631	1,476	184,965	-	6,289	-	-	-	5,809,863
-	-	-	-	-	-	-	-	1,261,414
331,631	1,476	184,965	-	6,289	-	-	-	4,548,449
44,435	1,476	144,150	-	6,289	-	-	-	862,269
287,197	-	40,815	-	-	-	-	-	3,686,181
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	10	-	-	1,336	-	-	82,051	93,814
-	10	-	-	582	-	-	74,620	82,126
-	-	-	-	-	-	-	1,618	1,835
-	-	-	-	-	-	-	11,613	12,606
-	10	-	-	-	-	-	61,390	66,015
-	-	-	-	754	-	-	7,431	11,689
-	-	-	-	750	-	-	5,087	9,302
-	-	-	-	-	-	-	173	185
-	-	-	-	-	-	-	2,171	2,173
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	1
2,507	3,082	9,015	-	-	-	150	2,538	23,275
-	-	-	-	-	-	-	-	90
-	-	-	-	-	-	-	-	0
80,965	9,401	21,949	2,648	88	-	-	3,850	178,159
79,197	-	-	-	-	-	-	-	130,701
79,197	-	-	-	-	-	-	-	125,051
56,417	-	-	-	-	-	-	-	92,684
22,780	-	-	-	-	-	-	-	32,367
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	5,650
-	-	-	-	-	-	-	-	-
1,363	2,112	12,633	-	-	-	-	3,529	20,732
-	600	4,150	-	-	-	-	-	5,071
154	-	-	-	-	-	-	-	154
-	627	-	-	-	-	-	-	627
-	-	-	-	-	-	-	-	-
1,209	885	8,483	-	-	-	-	3,529	14,880
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	88	-	-	-	88
405	7,289	9,316	2,648	-	-	-	321	26,638
415,103	13,969	215,929	2,648	7,713	-	150	88,440	6,105,202

**5.2.2 Classification of Investments in
Domestic Private
As on 31st**

Securities / Shares	Less than one month	For 1 month & above but < 3 month	For 3 months & over but < 6 months	For 6 months & over but < one year	For one year & over but < 2 years	For 2 years & over but < 3 years	For 3 years & over but < 4 years	For 4 years & over but < 5 years
	A	B	C	D	E	F	H	I
I. Federal Government	78,720	264,815	1,972,386	1,078,670	1,133,009	2,487,486	2,140,799	271,405
1) Treasury Bills	36,521	264,815	1,972,195	796,427	749,890	-	-	-
2) Pakistan Investment Bonds (PIBs)	32,582	-	191	282,243	377,641	2,487,486	2,120,480	271,405
a. Fixed Rate	32,076	-	179	90,088	260,497	760,625	340,333	231,682
b. Floating Rate	506	-	12	192,155	117,144	1,726,861	1,780,147	39,724
3) Others	9,617	-	-	-	5,478	-	20,318	-
II. Provincial Government	0	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-
IV. SHARES	31,544	-	212	-	73	-	-	-
1) Quoted On The Stock Exchange	27,754	-	0	-	73	-	-	-
Financial Institutions	4,377	-	-	-	-	-	-	-
NFPSes	4,637	-	-	-	-	-	-	-
Private Sector	14,607	-	0	-	73	-	-	-
2) Unquoted On The Stock Exchange	3,790	-	212	-	-	-	-	-
Financial Institutions	2,875	-	131	-	-	-	-	-
NFPSes	8	-	-	-	-	-	-	-
Private Sector	146	-	-	-	-	-	-	-
V. DEBENTURES	3	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	0	-	-	-	-	-	-	-
VII. CERTIFICATE OF INVESTMENTS	-	-	-	-	4	-	-	-
VIII. TERM FINANCE CERTIFICATES	3,055	-	1,537	13,038	1,243	7,168	12,930	841
IX. MUTUAL FUNDS	2,048	-	-	-	6,447	-	-	-
X. OTHERS	-	-	-	-	-	-	-	-
XI. Islamic Banking Products - Investments	48,514	512	26,799	13,474	369,142	300,343	159,426	40,565
a. Government Islamic Securities	34,953	-	25,785	13,173	369,105	241,648	140,798	25,348
1) GOP Ijara Sukuk	-	-	25,785	13,173	369,105	241,648	140,798	25,348
a. Variable Rental Rate	-	-	-	13,173	201,001	157,611	55,929	203
b. Fixed Rental Rate	-	-	25,785	-	168,103	84,037	84,869	25,145
2) Bai Muajjal - Government	-	-	-	-	-	-	-	-
3) Islamic Naya Pakistan Certificate	34,953	-	-	-	-	-	-	-
4) Other	-	-	-	-	-	-	-	-
b. Corporate Sukuks	599	512	1,014	301	38	58,695	18,629	2,468
1) Diminishing Musharaka Sukuk	89	-	-	-	38	42,770	6,508	1,910
2) Ijarah Sukuk	-	-	-	-	-	9,171	6,139	-
3) Modaraba Sukuk	114	-	-	-	-	4,832	56	-
4) Wakala Sukuk	-	-	-	-	-	-	-	-
5) Any other	396	512	1,014	301	-	1,922	5,927	558
c. Wakala Placements	1,699	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-
e. Placements Bai Muajjal	-	-	-	-	-	-	-	-
f. Modarba Certificates	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	4,854	-	-	-	-	-	-	-
h. Other Islamic Mode of Investments	6,408	-	-	-	-	-	-	12,749
Total	163,884	265,327	2,000,935	1,105,182	1,509,919	2,794,997	2,313,155	312,811

Note: Investment shown in this table is based on market value.

*It includes investments with no maturity e.g. shares.

Securities/Shares and Term to Maturity

Banks

Dec, 2023

(Million Rupees)

For 5 years & over but < 7 years	For 7 years & over but < 10 years	For 10 years & over but < 15 years	For 15 years & over but < 20 years	For 20 years & over but < 25 years	For 25 years & over but < 30 years	For 30 years and over	Undefined*	Total Investment
J	K	L	M	N	O	P	Q	
2,337,763	1,584,099	1,000,154	37,253	2,193	-	-	-	14,388,752
-	20	-	-	-	-	-	-	3,819,868
2,337,763	1,584,079	1,000,154	37,253	2,193	-	-	-	10,533,471
543,903	1,584,079	313,455	37,253	2,193	-	-	-	4,196,364
1,793,860	-	686,699	-	-	-	-	-	6,337,107
-	-	-	-	-	-	-	-	35,413
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	-
306	2,775	107,484	-	-	-	32,477	174,538	349,408
-	-	10,764	-	-	-	1,438	122,167	162,196
-	-	-	-	-	-	-	20,876	25,253
-	-	2,745	-	-	-	146	13,775	21,303
-	-	7,563	-	-	-	1,292	56,413	79,947
306	2,775	96,720	-	-	-	31,039	52,372	187,212
300	1,897	618	-	-	-	166	15,480	21,467
-	-	95,941	-	-	-	30,870	1,307	128,126
6	878	113	-	-	-	3	3,797	4,943
-	-	-	-	-	-	-	-	3
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	4
4,567	12,979	7,543	1,269	-	2,994	3,848	-	73,012
-	-	1,397	-	-	-	-	2,409	12,302
204	393	1,969	4,549	-	-	-	-	7,114
2,813,355	184,094	203,321	-	358	760	16,736	51	4,177,449
2,748,292	-	-	-	-	-	16,430	-	3,615,531
2,746,587	-	-	-	-	-	-	-	3,562,443
2,299,234	-	-	-	-	-	-	-	2,727,152
447,353	-	-	-	-	-	-	-	835,292
-	-	-	-	-	-	-	-	-
1,705	-	-	-	-	-	16,430	-	53,088
-	-	-	-	-	-	-	-	-
59,122	178,434	196,907	-	358	760	306	51	518,192
4,320	6,357	86,444	-	-	102	-	-	148,538
-	160,173	64,922	-	-	-	-	-	240,405
2,066	-	1,095	-	-	-	-	-	8,163
-	-	-	-	-	-	-	-	-
52,736	11,903	44,446	-	358	658	306	51	121,087
-	-	-	-	-	-	-	-	1,699
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
652	-	2,714	-	-	-	-	-	8,219
5,289	5,660	3,701	-	-	-	-	-	33,807
5,156,194	1,784,340	1,321,867	43,072	2,550	3,754	53,062	176,998	19,008,045

5.2.3 Classification of Investments in

Foreign
As on 31st

Securities / Shares	Less than one month	For 1 month & above but < 3 month	For 3 months & over but < 6 months	For 6 months & over but < one year	For one year & over but < 2 years	For 2 years & over but < 3 years	For 3 years & over but < 4 years	For 4 years & over but < 5 years	
	A	B	C	D	E	F	H	I	
I. Federal Government	9,681	113,403	436,103	124,453	17,466	4,947	4,937	-	
1) Treasury Bills	9,681	113,403	436,103	122,077	17,466	-	-	-	
2) Pakistan Investment Bonds (PIBs)	-	-	-	2,376	-	4,947	4,937	-	
a. Fixed Rate	-	-	-	2,376	-	4,947	4,937	-	
b. Floating Rate	-	-	-	-	-	-	-	-	
3) Others	-	-	-	-	-	-	-	-	
II. Provincial Government	-	-	-	-	-	-	-	-	
III. Local Government	-	-	-	-	-	-	-	-	
IV. SHARES	-	-	-	-	-	-	-	-	
1) Quoted On The Stock Exchange	-	-	-	-	-	-	-	-	
Financial Institutions	-	-	-	-	-	-	-	-	
NFPSEs	-	-	-	-	-	-	-	-	
Private Sector	-	-	-	-	-	-	-	-	
2) Unquoted On The Stock Exchange	-	-	-	-	-	-	-	-	
Financial Institutions	-	-	-	-	-	-	-	-	
NFPSEs	-	-	-	-	-	-	-	-	
Private Sector	-	-	-	-	-	-	-	-	
V. DEBENTURES	-	-	-	-	-	-	-	-	
VI. PARTICIPATION TERM CERTIFICATES	-	-	-	-	-	-	-	-	
VII. CERTIFICATE OF INVESTEMENTS	-	-	-	-	-	-	-	-	
VIII. TERM FINANCE CERTIFICATES	-	-	-	-	-	-	-	-	
IX. MUTUAL FUNDS	-	-	-	-	-	-	-	-	
X. OTHERS	-	-	-	-	-	-	-	-	
XI. Islamic Banking Products - Investments	-	-	-	-	-	-	-	-	
a. Government Islamic Securities	-	-	-	-	-	-	-	-	
1) GOP Ijara Sukuk	-	-	-	-	-	-	-	-	
a. Variable Rental Rate	-	-	-	-	-	-	-	-	
b. Fixed Rental Rate	-	-	-	-	-	-	-	-	
2) Bai Muajjal - Government	-	-	-	-	-	-	-	-	
3) Islamic Naya Pakistan Certificate	-	-	-	-	-	-	-	-	
4) Other	-	-	-	-	-	-	-	-	
b. Corporate Sukuks	-	-	-	-	-	-	-	-	
1) Diminishing Musharaka Sukuk	-	-	-	-	-	-	-	-	
2) Ijarah Sukuk	-	-	-	-	-	-	-	-	
3) Modaraba Sukuk	-	-	-	-	-	-	-	-	
4) Wakala Sukuk	-	-	-	-	-	-	-	-	
5) Any other	-	-	-	-	-	-	-	-	
c. Wakala Placements	-	-	-	-	-	-	-	-	
d. Commodity Murabaha	-	-	-	-	-	-	-	-	
e. Placements Bai Muajjal	-	-	-	-	-	-	-	-	
f. Modarba Certificates	-	-	-	-	-	-	-	-	
g. Certificate of Investment (COIs)	-	-	-	-	-	-	-	-	
h. Other Islamic Mode of Investments	-	-	-	-	-	-	-	-	
Total	9,681	113,403	436,103	124,453	17,466	4,947	4,937	-	

Note: Investment shown in this table is based on market value.

*It includes investments with no maturity e.g. shares.

