

Scheduled Banks

Investments

5.1 Classification of Investments in Securities and Shares

All Banks

(Million Rupees)

Securities / Shares	Jun-22			Sep-22			Dec-22		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	14,399,018	14,753,121	14,464,656	14,372,986	14,796,986	14,507,475	14,650,657	15,112,733	14,782,136
1) Treasury Bills	5,543,395	5,754,138	5,563,078	4,851,925	5,076,611	4,891,189	3,637,634	3,820,564	3,671,232
2) Pakistan Investment Bonds (PIBs)	8,846,780	8,990,141	8,892,579	9,507,107	9,706,266	9,602,279	11,001,359	11,280,504	11,098,987
a. Fixed Rate	4,611,350	4,741,558	4,579,754	4,342,856	4,594,571	4,304,447	3,374,963	3,546,805	3,349,690
b. Floating Rate	4,235,430	4,248,583	4,312,825	5,164,251	5,111,695	5,297,832	7,626,396	7,733,699	7,749,297
3) Others	8,843	8,843	8,999	13,953	14,109	14,007	11,665	11,665	11,917
II. Provincial Government	0	0	0	0	0	0	0	0	0
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	354,326	268,917	364,483	366,397	266,550	367,948	372,188	945,435	369,770
1) Quoted On The Stock Exchange	221,253	126,291	221,722	215,102	112,607	214,540	225,151	1,489,139	211,012
of which:									
Financial Institutions	24,862	19,478	28,672	18,185	13,326	21,378	19,547	12,714	21,981
NFPSEs	24,893	10,471	24,111	24,897	10,681	23,661	25,892	7,726	24,083
Private Sector	120,228	63,390	122,930	120,831	60,079	124,341	124,209	48,418	117,579
2) Unquoted On The Stock Exchange	286,220	285,585	299,630	320,124	302,302	319,359	217,254	201,328	224,929
of which:									
Financial Institutions	17,727	19,087	18,427	19,548	20,742	18,545	16,765	17,529	16,882
NFPSEs	2,065	2,057	2,065	1,384	1,377	1,384	100,878	101,158	108,381
Private Sector	11,403	11,475	11,411	12,723	11,986	12,688	14,680	12,856	14,694
V. DEBENTURES	5	5	5	3	3	3	3	3	3
VI. PARTICIPATION TERM CERTIFICATES	1	1	1	0	0	0	0	0	0
VII. CERTIFICATE OF INVESTMENTS	5	5	5	5	5	5	5	1	5
VIII. TERM FINANCE CERTIFICATES	83,937	90,997	86,401	89,593	89,621	90,319	96,087	99,028	98,750
IX. MUTUAL FUNDS	17,068	16,932	17,864	13,817	12,624	13,817	13,439	12,231	13,444
X. OTHERS	8,142	8,145	8,522	6,401	6,401	6,962	5,641	5,641	5,879
XI. Islamic Banking Products - Investments	2,781,623	2,778,791	2,834,596	2,865,469	2,867,127	2,993,757	3,083,735	2,974,150	3,166,046
a. Government Islamic Securities	2,260,325	2,255,933	2,282,152	2,344,620	2,346,637	2,413,594	2,576,374	2,582,580	2,617,163
1. GOP Ijara Sukuk	2,041,569	2,038,352	2,058,986	2,266,889	2,266,646	2,331,169	2,491,299	2,495,881	2,526,950
a. Variable Rental Rate	1,645,110	1,642,032	1,662,252	1,894,755	1,894,036	1,950,035	1,976,824	1,980,251	2,003,039
b. Fixed Rental Rate	396,459	396,319	396,733	372,134	372,611	381,134	514,475	515,630	523,911
2. Bai Muajjal - Government	170,068	170,060	173,747	23,276	23,276	27,438	23,789	23,789	28,549
3. Islamic Naya Pakistan Certificate	33,622	31,318	34,355	38,644	38,644	39,176	44,975	45,000	45,352
4. Other	15,065	16,203	15,065	15,811	18,071	15,811	16,312	17,911	16,312
b. Corporate Sukuks	489,815	488,969	519,282	487,926	487,568	545,654	472,464	356,584	513,008
1) Diminishing Musharaka Sukuk	146,496	147,304	150,346	149,489	148,529	155,093	143,361	143,244	146,718
2) Ijarah Sukuk	189,666	187,086	209,062	189,328	188,899	232,909	189,735	73,386	220,428
3) Modaraba Sukuk	9,544	9,542	9,798	9,542	9,542	9,859	9,303	9,303	9,444
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	144,110	145,037	150,076	139,567	140,598	147,793	130,066	130,651	136,419
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
f. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	6,660	6,660	6,772	6,441	6,441	6,625	6,023	6,023	6,119
h. Other Islamic Mode of Investments	24,824	27,229	26,390	26,482	26,482	27,884	28,874	28,964	29,756
Total	17,644,125	17,916,914	17,776,534	17,714,672	18,039,317	17,980,287	18,221,756	19,149,223	18,436,034

5.1.1 Classification of Investments in Securities and Shares

Public Sector Banks

(Million Rupees)

Securities / Shares	Jun-22			Sep-22			Dec-22		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	4,286,822	4,399,271	4,271,764	4,154,981	4,314,429	4,159,857	4,646,873	4,818,410	4,639,623
1) Treasury Bills	2,213,772	2,321,795	2,230,502	1,867,514	1,972,096	1,897,597	1,304,986	1,391,707	1,338,186
2) Pakistan Investment Bonds (PIBs)	2,073,050	2,077,477	2,041,262	2,287,467	2,342,334	2,262,260	3,341,888	3,426,703	3,301,437
a. Fixed Rate	1,851,947	1,856,090	1,818,253	1,892,253	1,946,448	1,857,175	736,047	752,005	697,328
b. Floating Rate	221,103	221,386	223,009	395,214	395,886	405,085	2,605,841	2,674,698	2,604,109
3) Others	-	-	-	-	-	-	-	-	-
II. Provincial Government	-	-	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	74,555	30,416	78,232	76,327	32,528	77,707	84,133	37,074	79,608
1) Quoted On The Stock Exchange	71,310	23,948	73,176	72,003	23,973	72,710	79,873	28,459	73,450
of which:									
Financial Institutions	5,566	5,620	6,451	3,204	1,232	2,906	2,883	863	2,378
NFPSEs	9,661	1,820	10,553	9,495	2,159	9,937	9,841	2,554	9,723
Private Sector	41,857	8,960	44,123	44,161	14,285	47,702	48,749	18,067	46,703
2) Unquoted On The Stock Exchange	13,437	12,080	14,181	14,867	13,432	14,071	16,419	13,832	16,460
of which:									
Financial Institutions	3,186	4,161	3,886	3,582	4,557	2,745	1,926	2,601	1,926
NFPSEs	-	-	-	96	96	96	719	1,008	719
Private Sector	4,093	4,244	4,093	5,246	5,319	5,246	7,855	6,764	7,855
V. DEBENTURES	-	-	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	-	-	-	-	-	-	-	-	-
VII. CERTIFICATE OF INVESTMENTS	1	1	1	1	1	1	1	1	1
VIII. TERM FINANCE CERTIFICATES	25,895	30,740	26,269	30,462	31,347	30,396	32,319	33,391	32,797
IX. MUTUAL FUNDS	67	68	67	67	68	69	67	68	73
X. OTHERS	0	0	0	0	0	0	0	0	0
XI. Islamic Banking Products - Investments	133,203	138,490	135,779	131,990	135,086	136,653	137,500	140,463	139,895
a. Government Islamic Securities	84,286	84,023	84,568	84,803	84,629	86,273	93,937	93,773	94,219
1. GOP Ijara Sukuk	80,738	80,562	80,996	80,836	80,662	82,235	89,134	88,969	89,353
a. Variable Rental Rate	41,527	41,562	42,028	75,432	75,312	76,703	64,248	64,230	64,402
b. Fixed Rental Rate	39,212	39,000	38,968	5,404	5,350	5,532	24,886	24,739	24,951
2. Bai Muajjal - Government	59	51	59	51	51	61	51	51	62
3. Islamic Naya Pakistan Certificate	3,488	3,410	3,513	3,915	3,915	3,977	4,753	4,753	4,805
4. Other	-	-	-	-	-	-	-	-	-
b. Corporate Sukuks	25,034	28,177	25,761	22,146	25,416	23,936	20,321	23,449	21,389
1) Diminishing Musharaka Sukuk	6,419	8,727	6,495	6,392	8,712	6,612	5,907	8,437	5,982
2) Ijarah Sukuk	-	-	-	150	150	155	150	150	153
3) Modaraba Sukuk	827	825	834	825	825	836	825	825	838
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	17,788	18,626	18,432	14,779	15,729	16,333	13,439	14,037	14,416
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	23,796	26,201	25,362	24,953	24,953	26,356	23,153	23,153	24,199
Total	4,520,544	4,598,986	4,512,113	4,393,829	4,513,459	4,404,683	4,900,893	5,029,407	4,891,996

5.1.2 Classification of Investments in Securities and Shares

Domestic Private Banks

(Million Rupees)

Securities / Shares	Jun-22			Sep-22			Dec-22		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	9,457,143	9,684,560	9,536,631	9,417,015	9,651,150	9,545,850	9,228,963	9,494,947	9,368,254
1) Treasury Bills	2,826,021	2,914,660	2,829,315	2,249,407	2,339,490	2,257,942	1,638,210	1,710,863	1,639,515
2) Pakistan Investment Bonds (PIBs)	6,622,279	6,761,057	6,698,318	7,153,655	7,297,551	7,273,901	7,579,088	7,772,420	7,716,821
a. Fixed Rate	2,648,185	2,773,392	2,648,734	2,425,454	2,621,273	2,421,989	2,613,864	2,767,950	2,626,964
b. Floating Rate	3,974,094	3,987,665	4,049,584	4,728,201	4,676,277	4,851,912	4,965,224	5,004,470	5,089,857
3) Others	8,843	8,843	8,999	13,953	14,109	14,007	11,665	11,665	11,917
II. Provincial Government	0	0	0	0	0	0	0	0	0
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	279,770	238,500	286,251	290,069	234,022	290,242	288,056	908,360	290,162
1) Quoted On The Stock Exchange	149,944	102,343	148,546	143,099	88,634	141,831	145,278	1,460,680	137,561
of which:									
Financial Institutions	19,296	13,858	22,220	14,981	12,093	18,472	16,664	11,852	19,603
NFPSEs	15,232	8,652	13,557	15,402	8,522	13,724	16,051	5,172	14,360
Private Sector	78,371	54,429	78,807	76,670	45,793	76,639	75,460	30,351	70,876
2) Unquoted On The Stock Exchange	272,783	273,505	285,448	305,256	288,870	305,288	200,835	187,496	208,468
of which:									
Financial Institutions	14,541	14,925	14,541	15,965	16,184	15,800	14,839	14,928	14,956
NFPSEs	2,065	2,057	2,065	1,288	1,281	1,288	100,159	100,151	107,661
Private Sector	7,310	7,231	7,317	7,477	6,667	7,441	6,826	6,092	6,839
V. DEBENTURES	5	5	5	3	3	3	3	3	3
VI. PARTICIPATION TERM CERTIFICATES	1	1	1	0	0	0	0	0	0
VII. CERTIFICATE OF INVESTMENTS	4	4	4	4	4	4	4	-	4
VIII. TERM FINANCE CERTIFICATES	58,042	60,257	60,132	59,131	58,273	59,924	63,768	65,638	65,954
IX. MUTUAL FUNDS	17,001	16,865	17,796	13,750	12,556	13,748	13,372	12,164	13,372
X. OTHERS	8,142	8,144	8,522	6,401	6,401	6,961	5,641	5,641	5,879
XI. Islamic Banking Products - Investments	2,648,419	2,640,301	2,698,817	2,733,479	2,732,041	2,857,104	2,946,235	2,833,687	3,026,151
a. Government Islamic Securities	2,176,038	2,171,910	2,197,583	2,259,817	2,262,008	2,327,321	2,482,436	2,488,807	2,522,944
1. GOP Ijara Sukuk	1,960,831	1,957,789	1,977,989	2,186,053	2,185,984	2,248,934	2,402,165	2,406,912	2,437,597
a. Variable Rental Rate	1,603,583	1,600,470	1,620,224	1,819,322	1,818,723	1,873,333	1,912,576	1,916,021	1,938,637
b. Fixed Rental Rate	357,248	357,319	357,765	366,731	367,261	375,602	489,589	490,890	498,959
2. Bai Muajjal - Government	170,009	170,009	173,687	23,225	23,225	27,377	23,738	23,738	28,488
3. Islamic Naya Pakistan Certificate	30,134	27,908	30,842	34,729	34,729	35,199	40,222	40,247	40,548
4. Other	15,065	16,203	15,065	15,811	18,071	15,811	16,312	17,911	16,312
b. Corporate Sukuks	464,781	460,792	493,522	465,780	462,152	521,718	452,143	333,135	491,620
1) Diminishing Musharaka Sukuk	140,076	138,577	143,852	143,097	139,817	148,481	137,454	134,807	140,736
2) Ijarah Sukuk	189,666	187,086	209,062	189,178	188,749	232,754	189,585	73,236	220,275
3) Modaraba Sukuk	8,717	8,717	8,964	8,717	8,717	9,023	8,478	8,478	8,606
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	126,322	126,411	131,644	124,788	124,869	131,460	116,627	116,614	122,002
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
f. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	6,572	6,572	6,684	6,353	6,353	6,537	5,935	5,935	6,031
h. Other Islamic Mode of Investments	1,028	1,028	1,028	1,528	1,528	1,528	5,721	5,810	5,557
Total	12,468,528	12,648,638	12,608,160	12,519,854	12,694,451	12,773,836	12,546,042	13,320,440	12,769,779

5.1.3 Classification of Investments in Securities and Shares

Foreign Banks

(Million Rupees)

Securities / Shares	Jun-22			Sep-22			Dec-22		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	655,053	669,290	656,261	800,990	831,407	801,768	774,821	799,376	774,259
1) Treasury Bills	503,602	517,683	503,261	735,004	765,026	735,650	694,438	717,994	693,530
2) Pakistan Investment Bonds (PIBs)	151,451	151,607	153,000	65,985	66,381	66,118	80,383	81,381	80,728
a. Fixed Rate	111,218	112,076	112,767	25,150	26,850	25,283	25,053	26,850	25,398
b. Floating Rate	40,233	39,531	40,233	40,835	39,531	40,835	55,330	54,531	55,330
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 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. Modarba Certificates	-	-	-	-	-	-	-	-	-
f. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	-	-	-	-	-	-	-	-	-
h. Other Islamic Mode of Investments	-	-	-	-	-	-	-	-	-
Total	655,053	669,290	656,261	800,990	831,407	801,768	774,821	799,376	774,259

5.2 Classification of Investments in

All
As on 31st

Securities / Shares	Less than one month	For 1 month & above but < 3 months	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	Sub Total (A to F)	For 3 years & over but < 4 years	For 4 years & over but < 5 years
	A	B	C	D	E	F	G	H	I
I. Federal Government	1,044,682	1,414,532	1,254,364	2,065,607	668,956	1,917,633	8,365,772	1,967,556	896,306
1) Treasury Bills	971,347	1,049,833	498,720	809,195	342,137	-	3,671,232	-	-
2) Pakistan Investment Bonds (PIBs)	70,009	364,699	755,644	1,256,411	326,818	1,917,633	4,691,215	1,967,556	887,715
a. Fixed Rate	-	39,324	86,522	393,322	186,556	412,771	1,118,495	454,029	452,301
b. Floating Rate	70,009	325,376	669,122	863,089	140,262	1,504,862	3,572,720	1,513,527	435,414
3) Others	3,326	-	-	-	-	-	3,326	-	8,591
II. Provincial Government	0	-	-	-	-	-	0	-	-
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	42,618	260	1,141	46	-	-	44,064	-	-
1) Quoted On The Stock Exchange	46,239	260	0	33	-	-	46,531	-	-
Financial Institutions	5,931	-	-	-	-	-	5,931	-	-
NFPSEs	21,987	260	0	4	-	-	22,250	-	-
Private Sector	-	-	-	-	-	-	-	-	-
2) Unquoted On The Stock Exchange	8,116	-	1,291	54	-	-	9,461	-	-
Financial Institutions	175	-	991	-	-	-	1,166	-	-
NFPSEs	2,788	-	-	1	-	-	2,790	-	-
Private Sector	-	-	-	-	-	-	-	-	-
V. DEBENTURES	3	-	-	-	-	-	3	-	-
VI. PARTICIPATION TERM CERTIFICATES	0	-	-	-	-	-	0	-	-
VII. CERTIFICATE OF INVESTMENTS	4	-	-	1	-	-	5	-	-
VIII. TERM FINANCE CERTIFICATES	3,356	602	9	13,347	2,504	2,395	22,214	6,112	5,208
IX. MUTUAL FUNDS	7,719	-	-	1	-	-	7,720	-	-
X. OTHERS	0	-	-	-	-	-	0	-	-
XI. Islamic Banking Products - Investments	26,606	-	4,528	4,851	115,334	146,104	297,423	167,275	73,839
a. Government Islamic Securities	26,221	-	62	4,805	113,492	129,717	274,296	152,386	68,074
1) GOP Ijara Sukuk	-	-	-	-	113,492	129,717	243,209	123,899	57,917
a. Variable Rental Rate	-	-	-	-	-	81,717	81,717	95,675	40,497
b. Fixed Rental Rate	-	-	-	-	113,492	48,000	161,492	28,224	17,420
2) Bai Muajjal - Government	-	-	62	-	-	-	62	28,488	-
3) Islamic Naya Pakistan Certificate	26,221	-	-	4,805	-	-	31,026	-	-
4) Other	-	-	-	-	-	-	-	-	10,157
b. Corporate Sukuks	314	-	362	46	1,842	16,388	18,952	6,180	5,765
1) Diminishing Musharaka Sukuk	-	-	-	-	315	4,353	4,669	3,542	504
2) Ijarah Sukuk	-	-	-	-	-	8,863	8,863	-	-
3) Modaraba Sukuk	-	-	-	-	-	2,470	2,470	-	-
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	314	-	362	46	1,527	701	2,950	2,639	5,261
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
f. Modarba Certificates	-	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	70	-	4,104	-	-	-	4,174	-	-
h. Other Islamic Mode of Investments	-	-	-	-	-	-	-	8,708	-
Total	1,124,988	1,415,394	1,260,041	2,083,853	786,794	2,066,133	8,737,203	2,140,943	975,353

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

December, 2022

(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*	Sub Total (H to Q)	Total Investment
J	K	L	M	N	O	P	Q		
1,954,815	714,556	847,712	28,946	6,472	-	-	-	6,416,363	14,782,136
-	-	-	-	-	-	-	-	-	3,671,232
1,954,815	714,556	847,712	28,946	6,472	-	-	-	6,407,772	11,098,987
684,404	255,107	349,936	28,946	6,472	-	-	-	2,231,196	3,349,690
1,270,411	459,449	497,776	-	-	-	-	-	4,176,577	7,749,297
-	-	-	-	-	-	-	-	8,591	11,917
-	-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	-	-
306	1,825	90,130	-	59,588	-	32,505	141,352	325,706	369,770
-	10	11,227	-	59,300	-	6,269	110,054	186,860	233,391
-	-	1,556	-	5,090	-	340	10,768	17,753	23,684
-	10	6,686	-	34,851	-	4,075	49,707	95,329	117,579
-	-	-	-	-	-	-	-	-	-
606	2,742	160,617	-	12,410	-	54,223	67,647	298,244	307,705
-	-	48	-	2,414	-	-	38,858	41,320	42,486
6	888	126	-	5,111	-	103	5,670	11,904	14,694
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	3
-	-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	-	5
10,634	22,300	12,714	5,385	-	2,105	4,564	7,515	76,537	98,750
-	-	1,797	-	-	-	483	3,444	5,724	13,444
276	496	2,699	2,408	-	-	-	-	5,879	5,879
2,116,167	233,304	245,549	10,475	1,573	1,003	13,251	6,186	2,868,623	3,166,046
2,100,351	2,215	2,936	177	-	-	12,846	3,882	2,342,867	2,617,163
2,097,867	-	-	177	-	-	-	3,882	2,283,741	2,526,950
1,781,091	-	-	177	-	-	-	3,882	1,921,322	2,003,039
316,776	-	-	-	-	-	-	-	362,419	523,911
-	-	-	-	-	-	-	-	28,488	28,549
1,480	-	-	-	-	-	12,846	-	14,326	45,352
1,003	2,215	2,936	-	-	-	-	-	16,312	16,312
11,546	224,836	234,588	7,377	1,485	1,003	405	870	494,056	513,008
4,553	28,612	97,325	7,227	-	-	101	186	142,049	146,718
396	142,274	68,895	-	-	-	-	-	211,565	220,428
2,066	2,400	1,724	151	-	-	-	633	6,974	9,444
-	-	-	-	-	-	-	-	-	-
4,531	51,551	66,644	-	1,485	1,003	304	51	133,468	136,419
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
415	-	1,441	-	88	-	-	-	1,944	6,119
3,855	6,252	6,584	2,922	-	-	-	1,434	29,756	29,756
4,082,198	972,481	1,200,601	47,215	67,633	3,108	50,803	158,497	9,698,832	18,436,034

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	Sub Total (A to F)	For 3 years & over but < 4 years	For 4 years & over but < 5 years
	A	B	C	D	E	F	G	H	I
I. Federal Government	839,449	791,027	617,605	749,371	115,708	212,089	3,325,249	608,848	174,074
1) Treasury Bills	769,440	426,327	466	33,002	108,951	-	1,338,186	-	-
2) Pakistan Investment Bonds (PIBs)	70,009	364,699	617,139	716,370	6,757	212,089	1,987,063	608,848	174,074
a. Fixed Rate	-	39,324	86,522	62,917	6,757	25,153	220,673	204,247	9,774
b. Floating Rate	70,009	325,376	530,617	653,452	-	186,936	1,766,390	404,601	164,300
3) Others	-	-	-	-	-	-	-	-	-
II. Provincial Government	-	-	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	15,732	260	-	46	-	-	16,037	-	-
1) Quoted On The Stock Exchange	14,512	260	-	33	-	-	14,804	-	-
Financial Institutions	2,211	-	-	-	-	-	2,211	-	-
NFPSEs	9,052	260	-	4	-	-	9,315	-	-
Private Sector	-	-	-	-	-	-	-	-	-
2) Unquoted On The Stock Exchange	3,021	-	-	54	-	-	3,075	-	-
Financial Institutions	25	-	-	-	-	-	25	-	-
NFPSEs	2,642	-	-	1	-	-	2,643	-	-
Private Sector	-	-	-	-	-	-	-	-	-
V. DEBENTURES	-	-	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	-	-	-	-	-	-	-	-	-
VII. CERTIFICATE OF INVESTMENTS	-	-	-	1	-	-	1	-	-
VIII. TERM FINANCE CERTIFICATES	2,664	602	-	325	257	1,174	5,023	1,690	2,404
IX. MUTUAL FUNDS	71	-	-	1	-	-	73	-	-
X. OTHERS	0	-	-	-	-	-	0	-	-
XI. Islamic Banking Products - Investments	281	-	62	4,805	-	822	5,969	9,487	474
a. Government Islamic Securities	-	-	62	4,805	-	320	5,186	-	307
1) GOP Ijara Sukuk	-	-	-	-	-	320	320	-	307
a. Variable Rental Rate	-	-	-	-	-	-	-	-	307
b. Fixed Rental Rate	-	-	-	-	-	320	320	-	-
2) Bai Muajjal - Government	-	-	62	-	-	-	62	-	-
3) Islamic Naya Pakistan Certificate	-	-	-	4,805	-	-	4,805	-	-
4) Other	-	-	-	-	-	-	-	-	-
b. Corporate Sukuks	281	-	-	-	-	501	782	778	167
1) Diminishing Musharaka Sukuk	-	-	-	-	-	-	-	266	167
2) Ijarah Sukuk	-	-	-	-	-	-	-	-	-
3) Modaraba Sukuk	-	-	-	-	-	501	501	-	-
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	281	-	-	-	-	-	281	512	-
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
f. Modarba Certificates	-	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	-	-	-	-	-	-	-	-	-
h. Other Islamic Mode of Investments	-	-	-	-	-	-	-	8,708	-
Total	858,198	791,888	617,667	754,549	115,966	214,084	3,352,351	620,024	176,952

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

December, 2022

(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*	Sub Total (H to Q)	Total Investment
J	K	L	M	N	O	P	Q		
323,545	48,794	152,755	-	6,358	-	-	-	1,314,374	4,639,623
-	-	-	-	-	-	-	-	-	1,338,186
323,545	48,794	152,755	-	6,358	-	-	-	1,314,374	3,301,437
88,778	21,083	146,415	-	6,358	-	-	-	476,655	697,328
234,768	27,711	6,341	-	-	-	-	-	837,720	2,604,109
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	10	-	-	59,588	-	2,627	1,345	63,570	79,608
-	10	-	-	59,300	-	2,527	1,587	63,424	78,228
-	-	-	-	5,090	-	-	22	5,112	7,323
-	10	-	-	34,851	-	2,527	-	37,388	46,703
-	-	-	-	-	-	-	-	-	-
-	-	-	-	12,410	-	100	541	13,051	16,126
-	-	-	-	2,414	-	-	541	2,955	2,980
-	-	-	-	5,111	-	100	-	5,211	7,855
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	1
4,540	5,428	8,692	-	-	-	166	4,853	27,774	32,797
-	-	-	-	-	-	-	-	-	73
-	-	-	-	-	-	-	-	-	0
89,739	5,444	22,526	3,249	1,573	-	-	1,434	133,927	139,895
88,549	-	-	177	-	-	-	-	89,033	94,219
88,549	-	-	177	-	-	-	-	89,033	89,353
63,918	-	-	177	-	-	-	-	64,402	64,402
24,631	-	-	-	-	-	-	-	24,631	24,951
-	-	-	-	-	-	-	-	-	62
-	-	-	-	-	-	-	-	-	4,805
-	-	-	-	-	-	-	-	-	-
493	1,591	15,942	151	1,485	-	-	-	20,606	21,389
75	496	4,978	-	-	-	-	-	5,982	5,982
-	-	153	-	-	-	-	-	153	153
-	186	-	151	-	-	-	-	336	838
-	-	-	-	-	-	-	-	-	-
418	909	10,812	-	1,485	-	-	-	14,136	14,416
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	88	-	-	-	88	88
697	3,853	6,584	2,922	-	-	-	1,434	24,199	24,199
417,825	59,676	183,973	3,249	67,519	-	2,793	7,633	1,539,645	4,891,996

**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	Sub Total (A to F)	For 3 years & over but < 4 years	For 4 years & over but < 5 years
	A	B	C	D	E	F	G	H	I
I. Federal Government	205,233	510,733	336,332	1,107,121	466,764	1,700,890	4,327,073	1,297,900	722,233
1) Treasury Bills	201,906	510,733	213,093	567,080	146,703	-	1,639,515	-	-
2) Pakistan Investment Bonds (PIBs)	-	-	123,239	540,042	320,061	1,700,890	2,684,232	1,297,900	713,641
a. Fixed Rate	-	-	-	330,405	179,799	382,964	893,167	229,039	442,527
b. Floating Rate	-	-	123,239	209,637	140,262	1,317,926	1,791,064	1,068,862	271,114
3) Others	3,326	-	-	-	-	-	3,326	-	8,591
II. Provincial Government	0	-	-	-	-	-	0	-	-
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	26,886	-	1,141	-	-	-	28,027	-	-
1) Quoted On The Stock Exchange	31,727	-	0	-	-	-	31,727	-	-
Financial Institutions	3,720	-	-	-	-	-	3,720	-	-
NFPSEs	12,935	-	0	-	-	-	12,935	-	-
Private Sector	-	-	-	-	-	-	-	-	-
2) Unquoted On The Stock Exchange	5,095	-	1,291	-	-	-	6,386	-	-
Financial Institutions	150	-	991	-	-	-	1,141	-	-
NFPSEs	146	-	-	-	-	-	146	-	-
Private Sector	-	-	-	-	-	-	-	-	-
V. DEBENTURES	3	-	-	-	-	-	3	-	-
VI. PARTICIPATION TERM CERTIFICATES	0	-	-	-	-	-	0	-	-
VII. CERTIFICATE OF INVESTMENTS	4	-	-	-	-	-	4	-	-
VIII. TERM FINANCE CERTIFICATES	692	-	9	13,022	2,247	1,221	17,191	4,422	2,804
IX. MUTUAL FUNDS	7,647	-	-	-	-	-	7,647	-	-
X. OTHERS	-	-	-	-	-	-	-	-	-
XI. Islamic Banking Products - Investments	26,325	-	4,467	46	115,334	145,283	291,455	157,788	73,365
a. Government Islamic Securities	26,221	-	-	-	113,492	129,397	269,110	152,386	67,767
1) GOP Ijara Sukuk	-	-	-	-	113,492	129,397	242,889	123,899	57,610
a. Variable Rental Rate	-	-	-	-	-	81,717	81,717	95,675	40,190
b. Fixed Rental Rate	-	-	-	-	113,492	47,679	161,171	28,224	17,420
2) Bai Muajjal - Government	-	-	-	-	-	-	-	28,488	-
3) Islamic Naya Pakistan Certificate	26,221	-	-	-	-	-	26,221	-	-
4) Other	-	-	-	-	-	-	-	-	10,157
b. Corporate Sukuks	33	-	362	46	1,842	15,886	18,170	5,402	5,598
1) Diminishing Musharaka Sukuk	-	-	-	-	315	4,353	4,669	3,276	337
2) Ijarah Sukuk	-	-	-	-	-	8,863	8,863	-	-
3) Modaraba Sukuk	-	-	-	-	-	1,969	1,969	-	-
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	33	-	362	46	1,527	701	2,669	2,127	5,261
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
f. Modarba Certificates	-	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	70	-	4,104	-	-	-	4,174	-	-
h. Other Islamic Mode of Investments	-	-	-	-	-	-	-	-	-
Total	266,791	510,733	341,949	1,120,190	584,345	1,847,394	4,671,401	1,460,111	798,401

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

December, 2022

(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*	Sub Total (H to Q)	Total Investment
J	K	L	M	N	O	P	Q		
1,631,269	665,762	694,956	28,946	114	-	-	-	5,041,181	9,368,254
-	-	-	-	-	-	-	-	-	1,639,515
1,631,269	665,762	694,956	28,946	114	-	-	-	5,032,590	7,716,821
595,626	234,024	203,521	28,946	114	-	-	-	1,733,797	2,626,964
1,035,644	431,738	491,435	-	-	-	-	-	3,298,793	5,089,857
-	-	-	-	-	-	-	-	8,591	11,917
-	-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	-	-
306	1,815	90,130	-	-	-	29,878	140,007	262,135	290,162
-	-	11,227	-	-	-	3,741	108,468	123,436	155,163
-	-	1,556	-	-	-	340	10,745	12,641	16,361
-	-	6,686	-	-	-	1,548	49,707	57,941	70,876
-	-	-	-	-	-	-	-	-	-
606	2,742	160,617	-	-	-	54,123	67,106	285,194	291,579
-	-	48	-	-	-	-	38,317	38,365	39,506
6	888	126	-	-	-	3	5,670	6,693	6,839
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	3
-	-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	-	4
6,094	16,872	4,022	5,385	-	2,105	4,398	2,662	48,763	65,954
-	-	1,797	-	-	-	483	3,444	5,724	13,372
276	496	2,699	2,408	-	-	-	-	5,879	5,879
2,026,428	227,859	223,023	7,227	-	1,003	13,251	4,752	2,734,696	3,026,151
2,011,802	2,215	2,936	-	-	-	12,846	3,882	2,253,834	2,522,944
2,009,318	-	-	-	-	-	-	3,882	2,194,708	2,437,597
1,717,173	-	-	-	-	-	-	3,882	1,856,920	1,938,637
292,145	-	-	-	-	-	-	-	337,788	498,959
-	-	-	-	-	-	-	-	28,488	28,488
1,480	-	-	-	-	-	12,846	-	14,326	40,548
1,003	2,215	2,936	-	-	-	-	-	16,312	16,312
11,053	223,245	218,646	7,227	-	1,003	405	870	473,450	491,620
4,478	28,116	92,348	7,227	-	-	101	186	136,067	140,736
396	142,274	68,742	-	-	-	-	-	211,412	220,275
2,066	2,214	1,724	-	-	-	-	633	6,637	8,606
-	-	-	-	-	-	-	-	-	-
4,113	50,642	55,832	-	-	1,003	304	51	119,333	122,002
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
415	-	1,441	-	-	-	-	-	1,856	6,031
3,158	2,399	-	-	-	-	-	-	5,557	5,557
3,664,373	912,804	1,016,628	43,966	114	3,108	48,010	150,864	8,098,378	12,769,779

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	Sub Total (A to F)	For 3 years & over but < 4 years	For 4 years & over but < 5 years
	A	B	C	D	E	F	G	H	I
I. Federal Government	-	112,772	300,426	209,114	86,483	4,654	713,450	60,808	-
1) Treasury Bills	-	112,772	285,161	209,114	86,483	-	693,530	-	-
2) Pakistan Investment Bonds (PIBs)	-	-	15,266	-	-	4,654	19,920	60,808	-
a. Fixed Rate	-	-	-	-	-	4,654	4,654	20,744	-
b. Floating Rate	-	-	15,266	-	-	-	15,266	40,064	-
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 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. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
f. Modarba Certificates	-	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	-	-	-	-	-	-	-	-	-
h. Other Islamic Mode of Investments	-	-	-	-	-	-	-	-	-
Total	-	112,772	300,426	209,114	86,483	4,654	713,450	60,808	-

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

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

