

Microfinance Banks and Development Finance Institutions

8.1 Assets and Liabilities

MFBs

(Thousand Rupees)

Item	2020	2021	
	Dec	Jun	Dec
Liabilities			
Capital	26,991,263	29,038,514	32,193,161
Reserves	23,014,811	25,607,979	23,970,900
Demand Deposits	190,415,267	207,711,212	241,241,686
(a) Scheduled Banks	5,800	3,479	141
(b) Others	190,409,467	207,707,733	241,241,545
Time Deposits	182,684,083	170,638,891	182,021,120
(a) Scheduled Banks	1,821,000	920,893	1,258,649
(b) Others	180,863,083	169,717,998	180,762,471
Borrowings from	34,296,366	37,375,883	65,007,201
(a) State Bank of Pakistan	7,277,913	8,112,284	7,334,559
(b) Banks Abroad	1,147,737	672,360	672,360
(c) Other Scheduled Banks	19,856,711	25,798,964	51,972,984
(d) Other Institutions	6,014,005	2,792,275	5,027,298
Head Office and Inter-Bank Adjustment	6,178	19,397	150,489
Other Liabilities	43,219,267	49,088,221	57,257,311
Total Liabilities / Assets	500,627,235	519,480,097	601,841,868
Assets			
Cash	96,558,361	85,277,780	104,410,757
(a) Notes, Coins and Silver	6,213,099	6,260,922	7,093,697
(b) Balances with State Bank of Pakistan	15,639,537	18,131,123	19,608,442
(c) Balances with Other Scheduled Banks	63,808,986	57,622,832	68,906,781
(d) Balances with Other Institutions	10,896,739	3,262,903	8,801,837
Balances held Abroad	-	-	-
Bills Purchased and Discounted	-	-	-
Advances to	241,158,150	263,245,143	290,228,913
(a) Scheduled Banks	1,494,685	495,835	-
(b) Others	239,663,465	262,749,308	290,228,913
Investment in Securities and Shares	86,857,705	85,010,860	117,221,669
Bank Premises	13,881,382	15,445,525	16,546,072
Head Office and Inter-Bank Adjustment	10,959	52,715	1,245,885
Other Assets	62,160,678	70,448,074	72,188,572
Contingent Liabilities/Assets as per contra	-	-	-

8.2 Assets and Liabilities

DFIs

(Thousand Rupees)

Item	2020	2021	
	Dec	Jun	Dec
Liabilities			
Capital	71,693,299	77,963,299	77,963,299
Reserves	51,567,236	46,981,977	52,968,393
Demand Deposits	-	-	-
(a) Scheduled Banks	-	-	-
(b) Others	-	-	-
Time Deposits	27,443,929	22,986,746	34,038,636
(a) Scheduled Banks	2,000,000	-	2,000,000
(b) Others	25,443,929	22,986,746	32,038,636
Borrowings from	245,536,912	330,107,206	313,265,098
(a) State Bank of Pakistan	37,551,235	64,191,918	114,848,865
(b) Banks Abroad	-	-	-
(c) Other Scheduled Banks	186,298,109	247,758,593	191,972,947
(d) Other Institutions	21,687,568	18,156,695	6,443,286
Head Office and Inter-Bank Adjustment	-	-	-
Other Liabilities	38,407,811	39,581,353	36,490,906
Total Liabilities / Assets	434,649,187	517,620,581	514,726,332
Assets			
Cash	7,097,547	13,303,119	12,341,247
(a) Notes, Coins and Silver	7,195	9,314	11,805
(b) Balances with State Bank of Pakistan	803,617	1,256,424	811,031
(c) Balances with Other Scheduled Banks	3,536,735	9,866,644	9,288,411
(d) Balances with Other Institutions	2,750,000	2,170,737	2,230,000
Balances held Abroad	7,305	2,512	7,986
Bills Purchased and Discounted	-	12,631	31,709
Advances to	113,194,534	108,590,264	130,954,667
(a) Scheduled Banks	4,943,473	73,500	2,027,078
(b) Others	108,251,061	108,516,764	128,927,589
Investment in Securities and Shares	282,902,268	361,311,978	312,451,077
Bank Premises	4,945,417	5,086,734	5,194,383
Head Office and Inter-Bank Adjustment	-	-	595,571
Other Assets	26,502,116	29,313,343	53,149,692
Contingent Liabilities/Assets as per contra	30,964,396	57,762,844	59,501,730

8.3 Deposits Distributed by Type of Accounts

MFBs

(Thousand Rupees)

END OF PERIOD	2020		2021			
	Dec		Jun		Dec	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Current Deposits	58,854,858	82,084,984	65,478,296	78,395,022	73,905,042	94,567,606
Call Deposits	1,343	152,573	1,413	192,477	1,618	297,798
Other Deposits Accounts	82,027	3,183	91,536	3,756	103,155	3,591
Saving Deposits	1,349,860	108,172,277	1,403,881	129,116,490	1,411,152	146,372,533
Fixed Deposits	129,854	180,863,092	130,722	169,717,998	116,524	180,762,470
Less Than 6 months	6,962	21,136,878	5,958	16,354,600	4,856	32,596,479
For 6 months & over but less than 1 year	5,214	27,994,250	6,630	26,872,875	5,435	23,662,214
For 1 year & over but less than 2 years	36,603	73,941,218	34,536	67,534,169	28,493	64,933,466
For 2 years & over but less than 3 years	5,432	6,952,229	4,515	5,838,068	5,508	7,857,608
For 3 years & over but less than 4 years	64,988	44,956,802	68,112	46,575,312	61,184	44,887,104
For 4 years & over but less than 5 years	278	229,761	666	602,749	855	787,566
For 5 years & over	10,377	5,651,954	10,305	5,940,225	10,193	6,038,033
Total	60,417,942	371,276,109	67,105,848	377,425,743	75,537,491	422,003,998

8.4 Deposits Distributed by Type of Accounts DFIs

(Thousand Rupees)

END OF PERIOD	2020		2021			
	Dec		Jun		Dec	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Current Deposits	-	-	-	-	-	-
Call Deposits	-	-	-	-	-	-
Other Deposits Accounts	-	-	-	-	-	-
Saving Deposits	-	-	-	-	-	-
Fixed Deposits	354	25,443,929	291	22,986,746	308	32,038,635
Less Than 6 months	221	20,060,047	158	13,310,541	192	20,945,333
For 6 months & over but less than 1 year	83	4,654,900	90	8,483,804	60	3,592,597
For 1 year & over but less than 2 years	50	728,982	43	1,192,401	55	7,400,705
For 2 years & over but less than 3 years	-	-	-	-	-	-
For 3 years & over but less than 4 years	-	-	-	-	-	-
For 4 years & over but less than 5 years	-	-	-	-	-	-
For 5 years & over	-	-	-	-	1	100,000
Total	354	25,443,929	291	22,986,746	308	32,038,635

8.5 Deposits Distributed by Category of Deposit Holders

MFBs

(Thousand Rupees)

CATEGORY OF DEPOSIT HOLDERS	2020		2021			
	Dec		Jun		Dec	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	60,417,942	371,276,109	67,105,848	377,425,743	75,537,491	422,003,998
I. GOVERNMENT	1,044	24,394,649	1,140	20,531,086	1,246	30,699,008
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	30	2,102,096	23	1,868,447	29	617,417
III. NON-BANK FINANCIAL INSTITUTIONS	710	54,499,786	611	55,609,941	729	67,997,945
IV. PRIVATE SECTOR (BUSINESS)	2,256,060	25,199,735	2,376,475	27,582,231	2,468,786	29,836,442
A. Agriculture, forestry and fishing	1,263,394	4,318,269	1,222,281	3,637,651	1,221,800	3,692,624
B. Mining and quarrying	56	11,367	48	3,323	58	28,516
C. Manufacturing	55,054	1,987,732	56,943	2,978,363	88,135	3,444,945
D. Electricity, gas, steam and air conditioning supply	18	20,047	18	20,025	31	33,996
E. Water supply; sewerage, waste management and remediation activities	6	11	7	11	13	3,114
F. Construction	879	165,290	897	250,767	1,009	614,007
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	338,722	8,644,919	441,951	8,737,400	671,357	6,877,587
H. Transportation and storage	502	126,178	503	341,336	535	378,797
I. Accommodation and food service activities	3,943	270,582	4,261	362,299	4,831	298,074
J. Information and communication	981	2,584,703	1,043	4,043,681	1,123	5,677,512
K. Real estate activities	509	362,752	561	361,452	536	328,925
L. Professional, scientific and technical activities	3,004	776,998	3,230	843,322	3,940	2,426,606
M. Administrative and support service activities	2,164	536,478	2,280	780,550	2,467	730,493
N. Education	3,799	1,024,886	3,931	987,433	4,404	1,179,405
O. Human health and social work activities	2,122	623,748	2,570	935,936	2,645	974,827
P. Arts, entertainment and recreation	21	3,995	28	19,840	49	43,506
Q. Other service activities	580,886	3,741,780	635,923	3,278,842	465,853	3,103,508
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	24,061	40,000,314	34,047	45,615,686	41,857	49,391,168
A. Private Trusts and Non-profit Organizations	1,150	21,629,948	1,555	29,336,100	1,132	30,607,431
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	22,911	18,370,366	32,492	16,279,586	40,725	18,783,737
VI. PERSONAL	35,309,474	170,668,101	42,802,703	170,199,034	48,345,922	198,681,944
A. Salaried persons	180,441	16,117,643	197,988	17,410,931	215,921	17,850,361
B. Self employed	4,199,081	56,890,033	5,911,079	55,659,127	6,700,267	61,385,981
C. Other Personal	30,929,952	97,660,425	36,693,636	97,128,976	41,429,734	119,445,602
VII. OTHER	22,826,563	54,411,428	21,890,849	56,019,318	24,678,922	44,780,074
Total	60,417,942	371,276,109	67,105,848	377,425,743	75,537,491	422,003,998

Note: Accounts in Numbers.

8.6 Deposits Distributed by Category of Deposit Holders

DFIs

(Thousand Rupees)

CATEGORY OF DEPOSIT HOLDERS	2020		2021			
	Dec		Jun		Dec	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	3	684,299	4	794,390	4	820,677
2. DOMESTIC CONSTITUENTS	351	24,759,630	287	22,192,356	304	31,217,958
I. GOVERNMENT	8	807,598	9	983,554	11	1,197,460
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	74	13,440,757	57	9,869,342	36	8,705,217
III. NON-BANK FINANCIAL INSTITUTIONS	20	1,488,901	10	4,793,000	7	2,258,266
IV. PRIVATE SECTOR (BUSINESS)	169	6,558,675	82	4,176,796	100	11,690,852
A. Agriculture, forestry and fishing	-	-	-	-	-	-
B. Mining and quarrying	-	-	-	-	1	4,900,000
C. Manufacturing	55	3,788,057	36	1,588,767	51	4,820,083
D. Electricity, gas, steam and air conditioning supply	2	325,000	3	615,000	3	312,072
E. Water supply; sewerage, waste management and remediation activities	-	-	-	-	-	-
F. Construction	1	300,000	1	200,000	1	100,000
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	1	200,000	-	-	-	-
H. Transportation and storage	6	530,400	2	21,000	2	15,500
I. Accommodation and food service activities	-	-	-	-	-	-
J. Information and communication	9	122,235	6	531,754	8	392,009
K. Real estate activities	6	92,531	4	91,877	3	84,633
L. Professional, scientific and technical activities	17	70,103	6	93,600	10	109,542
M. Administrative and support service activities	12	214,000	3	215,000	2	225,000
N. Education	38	564,129	16	438,137	15	315,958
O. Human health and social work activities	3	156,470	3	182,103	1	61,593
P. Arts, entertainment and recreation	-	-	-	-	-	-
Q. Other service activities	19	195,750	2	199,558	3	354,462
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	14	657,987	19	358,259	24	521,904
A. Private Trusts and Non-profit Organizations	8	557,607	10	246,466	15	418,427
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	6	100,380	9	111,793	9	103,477
VI. PERSONAL	66	1,805,712	110	2,011,405	125	2,094,259
A. Salaried persons	19	554,087	76	640,815	84	693,584
B. Self employed	7	824,322	14	886,635	13	895,207
C. Other Personal	40	427,303	20	483,955	28	505,468
VII. OTHER	-	-	-	-	1	4,750,000
Total	354	25,443,929	291	22,986,746	308	32,038,635

Note: Accounts in Numbers.

**8.7 Province/Region and Category wise Deposits of MFBs & DFIs
(Outstanding Position)**

(Thousand Rupees)

Provinces/Regions	Category	Dec-20			Jun-21			Dec-21		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	684,299	684,299	-	794,390	794,390	-	820,677	820,677
	Govt.	2,430,793	22,771,454	25,202,247	2,213,934	19,300,706	21,514,640	1,475,035	30,421,433	31,896,468
	NFPSEs	-	15,542,853	15,542,853	-	11,737,789	11,737,789	-	9,322,634	9,322,634
	NBFCs & Fin Aux.	444,346	55,544,341	55,988,687	647,346	59,755,595	60,402,941	523,369	69,732,842	70,256,211
	Private Sector	2,081,878	29,676,532	31,758,410	2,015,825	29,743,202	31,759,027	2,284,895	39,244,062	41,528,957
	Trust Fund	812,883	39,845,418	40,658,301	718,653	45,255,292	45,973,945	1,295,645	48,617,427	49,913,072
	Personal	39,974,744	132,499,069	172,473,813	39,126,399	133,084,040	172,210,439	46,213,673	154,622,959	200,836,632
	Others	2,885,116	51,526,312	54,411,428	2,858,057	53,161,261	56,019,318	632,566	48,897,508	49,530,074
	Total	48,629,760	348,090,278	396,720,038	47,580,214	352,832,275	400,412,489	52,425,183	401,679,542	454,104,725
Punjab	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	1,242	1,053,621	1,054,863	3,460	1,064,390	1,067,850	399	1,140,567	1,140,966
	NFPSEs	-	4,197	4,197	-	11,897	11,897	-	12,268	12,268
	NBFCs & Fin Aux.	219	10,003,740	10,003,959	-	11,180,211	11,180,211	41	13,923,596	13,923,637
	Private Sector	1,095,586	12,974,722	14,070,308	1,029,929	14,620,874	15,650,803	1,261,123	16,512,463	17,773,586
	Trust Fund	525,884	13,007,809	13,533,693	429,877	14,565,547	14,995,424	603,756	15,887,919	16,491,675
	Personal	24,845,697	46,583,835	71,429,532	23,815,946	49,955,622	73,771,568	28,057,371	59,047,725	87,105,096
	Others	1,492,653	12,506,545	13,999,198	1,465,673	13,564,172	15,029,845	142,362	7,538,338	7,680,700
	Total	27,961,281	96,134,469	124,095,750	26,744,885	104,962,713	131,707,598	30,065,652	114,062,876	144,127,928
Sindh	Foreign	-	684,299	684,299	-	794,390	794,390	-	820,677	820,677
	Govt.	2,564	5,533,084	5,535,648	2,951	3,043,588	3,046,539	1,588	2,847,587	2,849,175
	NFPSEs	-	11,959,545	11,959,545	-	9,327,704	9,327,704	-	6,592,827	6,592,827
	NBFCs & Fin Aux.	877	32,227,464	32,228,341	-	34,948,407	34,948,407	579	41,400,513	41,401,092
	Private Sector	293,431	11,104,840	11,398,271	365,399	9,485,723	9,851,122	359,226	17,557,725	17,916,951
	Trust Fund	32,833	18,016,504	18,049,337	29,093	22,194,478	22,223,571	313,697	23,149,286	23,462,983
	Personal	9,504,666	34,214,942	43,719,608	9,453,114	36,596,863	46,049,977	10,923,109	41,814,995	52,738,104
	Others	777,080	35,455,927	36,233,007	813,773	36,817,102	37,630,875	128,861	34,317,384	34,446,245
	Total	10,611,451	149,196,605	159,808,056	10,664,330	153,208,255	163,872,585	11,727,060	168,500,994	180,228,054
Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	1,968,634	4,131,151	6,099,785	1,845,413	6,924,507	8,769,920	1,217,434	7,202,593	8,420,027
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	15,000	783	15,783	25,592	15,607	41,199	5,091	636	5,727
	Private Sector	476,360	584,857	1,061,217	406,656	702,564	1,109,250	423,563	399,816	823,379
	Trust Fund	198,391	794,822	993,213	205,537	707,338	912,875	297,794	343,994	641,788
	Personal	3,501,332	4,391,385	7,892,717	3,236,869	3,418,264	6,655,133	3,805,967	3,967,830	7,773,797
	Others	318,901	680,505	999,406	302,265	1,425,794	1,728,059	76,879	1,309,018	1,385,897
	Total	6,478,618	10,583,503	17,062,121	6,022,332	13,194,104	19,216,436	5,826,728	13,223,887	19,050,615
Balochistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	85	94	179	87	83	170	88	4	92
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	2,815	72,056	74,871	713	38,671	39,384	690	71,614	72,304
	Trust Fund	-	654,199	654,199	-	471,400	471,400	-	622,579	622,579
	Personal	230,647	154,458	385,105	215,832	180,030	395,862	297,587	167,008	464,595
	Others	5,672	22,015	27,687	2,768	37,751	60,519	70	54,974	55,044
	Total	239,219	902,822	1,142,041	219,400	747,935	967,335	298,435	916,179	1,214,614
Islamabad	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	1,583,767	1,583,767	-	2,525,205	2,525,205	-	13,233,384	13,233,384
	NFPSEs	-	3,579,111	3,579,111	-	2,398,188	2,398,188	-	2,717,341	2,717,341
	NBFCs & Fin Aux.	-	7,356,020	7,356,020	-	6,858,643	6,858,643	-	7,088,041	7,088,041
	Private Sector	-	3,661,404	3,661,404	-	4,311,781	4,311,781	-	4,154,488	4,154,488
	Trust Fund	-	5,969,881	5,969,881	-	5,407,458	5,407,458	-	6,822,599	6,822,599
	Personal	-	43,138,096	43,138,096	-	38,002,229	38,002,229	-	44,014,079	44,014,079
	Others	-	2,319,497	2,319,497	-	821,000	821,000	-	5,353,296	5,353,296
	Total	-	67,607,776	67,607,776	-	60,324,504	60,324,504	-	83,383,228	83,383,228
FATA	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	86,550	24,902	111,452	100,102	24,590	124,692
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	18,390	1,750	20,140	10,611	3,373	13,984
	Trust Fund	-	-	-	-	3,812	3,812	-	3,958	3,958
	Personal	-	-	-	358,436	607,696	966,132	430,761	674,376	1,105,137
	Others	-	-	-	9,690	46,499	56,189	1,245	34	1,279
	Total	-	-	-	473,066	684,659	1,157,725	542,719	706,331	1,249,550

8.7 Province/Region and Category wise Deposits of MFBs & DFIs
(Outstanding Position)

(Thousand Rupees)

Provinces/Regions	Category	Dec-20			Jun-21			Dec-21		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	458,268	9,933,507	10,391,775	275,473	5,444,424	5,719,897	155,424	5,708,280	5,863,704
	NFPSEs	-	-	-	-	-	-	-	198	198
	NBFCs & Fin Aux.	428,250	4,850,915	5,279,165	621,754	4,647,287	5,269,041	517,658	5,237,192	5,754,850
	Private Sector	213,093	415,127	628,220	194,149	502,975	697,124	229,070	461,881	690,951
	Trust Fund	53,103	1,338,958	1,392,061	51,492	1,860,153	1,911,645	77,705	1,740,388	1,818,093
	Personal	1,868,155	2,174,594	4,042,749	2,020,850	2,284,903	4,305,753	2,669,179	2,610,266	5,279,445
	Others	290,810	332,048	622,858	263,888	302,385	566,273	283,149	282,652	565,801
	Total	3,311,679	19,045,149	22,356,828	3,427,606	15,042,127	18,469,733	3,932,185	16,040,857	19,973,042
	AJK	Foreign	-	-	-	-	-	-	-	-
Govt.		-	536,230	536,230	-	273,607	273,607	-	264,428	264,428
NFPSEs		-	-	-	-	-	-	-	-	-
NBFCs & Fin Aux.		-	1,105,419	1,105,419	-	2,105,440	2,105,440	-	2,082,864	2,082,864
Private Sector		593	863,526	864,119	589	78,834	79,423	612	82,702	83,314
Trust Fund		2,672	63,245	65,917	2,654	45,106	47,760	2,693	46,704	49,397
Personal		24,247	1,841,759	1,866,006	25,352	2,038,433	2,063,785	29,699	2,326,680	2,356,379
Others		-	209,775	209,775	-	126,558	126,558	-	41,812	41,812
Total		27,512	4,619,954	4,647,466	28,595	4,667,978	4,696,573	33,004	4,845,190	4,878,194

8.8 Advances Classified by Securities MFBs

(Thousand Rupees)

SECURITIES	2020	2021	
	Dec	Jun	Dec
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	43,443,152	52,594,211	64,150,724
II. Securities, Shares and other Financial Instruments:	-	-	-
III. Merchandise	-	-	-
IV. Fixed Assets Including Machinery	2,228,087	2,286,895	2,673,274
V. Real Estate:	7,170,199	9,228,348	14,616,139
(a) Land	2,590,572	3,016,666	3,840,079
(b) Buildings:	4,579,627	6,211,682	10,776,060
1. Residential	1,838,978	2,717,030	4,852,103
2. Non-Residential	2,740,649	3,494,652	5,923,957
VI. Fixed Deposits and Insurance Policies :	260,045	326,536	662,249
VII. Others:	39,782,863	43,512,799	45,089,430
(a) Other Secured Advances	9,772,898	12,489,340	15,885,421
(b) Advances Secured by Guarantee(s)	30,009,965	31,023,459	29,204,009
VIII. Unsecured Advances:	146,789,646	154,800,769	163,037,351
Total	239,673,992	262,749,558	290,229,167

8.9 Advances Classified by Securities DFIs

(Thousand Rupees)

SECURITIES	2020	2021	
	Dec	Jun	Dec
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	-	-	-
II. Securities, Shares and other Financial Instruments:	1,060,761	578,233	57,354
III. Merchandise	4,501,895	5,761,127	5,823,525
IV. Fixed Assets Including Machinery	50,600,012	51,617,433	68,496,391
V. Real Estate:	37,603,851	38,759,105	38,832,715
(a) Land	11,354,253	11,971,855	10,434,436
(b) Buildings:	26,249,598	26,787,250	28,398,279
1. Residential	15,704,827	16,078,680	17,663,523
2. Non-Residential	10,544,771	10,708,570	10,734,756
VI. Fixed Deposits and Insurance Policies :	300,030	305,925	443,985
VII. Others:	13,233,551	9,871,957	14,233,586
(a) Other Secured Advances	8,548,366	5,265,521	8,628,794
(b) Advances Secured by Guarantee(s)	4,685,185	4,606,436	5,604,792
VII. Unsecured Advances:	950,961	1,622,986	1,040,033
Total	108,251,061	108,516,766	128,927,589

8.10 Advances Classified by Borrowers

MFBs

(Thousand Rupees)

BORROWERS	2020		2021			
	Dec		Jun		Dec	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	3,651,488	239,673,992	4,634,769	262,749,558	4,667,992	290,229,167
I. GOVERNMENT	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	2,332,211	180,775,865	2,446,298	212,684,567	2,355,172	228,701,179
A. Agriculture, forestry and fishing	1,832,074	142,537,109	1,591,507	131,490,103	1,582,472	143,490,133
1. Crop and animal production, hunting and related service activities	1,832,045	142,531,808	1,591,471	131,482,983	1,582,434	143,482,085
Growing of Wheat, Rice, Sugar Cane & Cotton	747,933	56,539,549	687,766	54,371,567	653,963	55,870,156
Growing of tropical, subtropical, pome and stone fruits & vegetables	10,360	754,194	9,739	833,053	9,191	955,546
Growing of other fruits, vegetables and crops	54,868	6,449,353	29,492	4,298,987	31,889	4,664,636
Raising of livestock and other related activities	762,746	59,768,720	627,505	52,954,354	699,666	65,767,012
Other agricultural support activities	256,138	19,019,992	236,969	19,025,022	187,725	16,224,735
Hunting, trapping and related service activities	-	-	-	-	-	-
2 - Forestry and logging	2	76	1	31	1	3
3 - Fishing and aquaculture	27	5,225	35	7,089	37	8,045
B. Mining and quarrying	-	-	3	346	3	134
C. Manufacturing	49,280	3,719,331	168,540	14,583,325	150,296	13,255,512
1 - Manufacture of food products	20,398	1,892,714	18,792	1,798,975	15,919	1,471,909
2 - Manufacture of beverages	111	12,971	110	18,715	231	39,036
3 - Manufacture of tobacco products	1	250	-	-	-	-
4 - Manufacture of textiles	4,438	309,346	4,884	361,543	9,717	628,112
5 - Manufacture of wearing apparel	10,742	480,959	7,464	343,549	7,203	377,370
6 - Manufacture of leather and related products	887	62,573	737	58,449	536	39,360
7 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	220	23,473	283	33,857	300	39,745
8 - Manufacture of paper and paper products	42	3,629	42	4,441	28	2,491
9 - Printing and reproduction of recorded media	95	12,511	117	17,583	129	22,176
10 - Manufacture of coke and refined petroleum products	1	100	-	-	-	-
11 - Manufacture of chemicals and chemical products	61	12,370	7	1,023	6	538
12 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	41	4,364	35	3,724	23	1,965
13 - Manufacture of rubber and plastics products	9	970	6	478	6	336
14 - Manufacture of other non-metallic mineral products	692	52,630	570	60,179	474	63,592
15 - Manufacture of basic metals	186	18,794	214	27,501	955	115,267
16. Manufacture of fabricated metal products, except machinery and equipment	231	21,309	123,569	10,937,849	101,629	9,302,362
17 - Manufacture of computer, electronic and optical products	2,384	167,065	2,431	182,077	1,899	135,664
18 - Manufacture of electrical equipment	2	128	2	23	1	-
19 - Manufacture of machinery and equipment	75	10,118	3	204	3	118
20 - Manufacture of motor vehicles, trailers and semi-trailers	-	-	-	-	-	-
21 - Manufacture of other transport equipment	-	-	120	14,216	74	8,446
22 - Manufacture of furniture	1,956	131,847	1,710	136,153	1,479	129,582
23. Other manufacturing	6,708	501,210	7,444	582,786	9,684	877,443
24 - Repair and installation of machinery and equipment	-	-	-	-	-	-
D. Electricity, gas, steam and air conditioning supply	-	-	-	-	277	193,195
E. Water supply; sewerage, waste management and remediation activities	-	-	-	-	-	-
F. Construction	2,679	886,923	4,037	1,537,115	8,150	3,407,426
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	315,109	25,359,987	326,164	33,455,351	278,569	36,612,214
H. Transportation and storage	1,453	124,776	2,116	688,784	2,809	1,391,499
I. Accommodation and food service activities	3,003	372,000	4,356	582,469	6,195	733,351
J. Information and communication	361	33,958	312	29,725	349	36,585
K. Real estate activities	3	132	3	264	12	1,845
L. Professional, scientific and technical activities	8,235	469,455	8,858	558,501	7,473	472,498
M. Administrative and support service activities	1,809	155,427	212,544	21,299,274	172,595	17,805,169
N. Education	3,179	285,326	3,205	304,511	1,714	251,413
O. Human health and social work activities	2,356	145,553	8,741	568,692	20,251	1,384,083
P. Arts, entertainment and recreation	14,682	787,832	16,037	886,363	14,892	802,755
Q. Other service activities	97,988	5,898,056	99,875	6,699,744	109,115	8,863,367
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-
VI. PERSONAL	786,376	58,507,434	640,687	47,149,365	2,298,786	60,090,493
A. Bank Employees	6,637	2,735,026	8,528	3,176,948	7,746	3,514,606
B. Consumer Financing	242,878	18,986,733	209,065	18,875,322	1,985,648	37,160,615
1) For house building	51,452	8,032,468	67,237	11,297,640	88,497	19,597,232
2) For transport i.e. purchase of car etc	4,243	1,269,298	3,527	1,158,277	2,361	1,161,348
3) Credit cards	-	-	-	-	-	-
4) Consumers durable	176	89,897	205	135,815	-	-
5) Personal loans	187,007	9,595,070	138,096	6,283,590	1,894,790	16,402,035
C) Other	536,861	36,785,675	423,094	25,097,095	305,392	19,415,272
VII. OTHER	532,901	390,693	1,547,784	2,915,626	14,034	1,437,495
Total	3,651,488	239,673,992	4,634,769	262,749,558	4,667,992	290,229,167

8.11 Advances Classified by Borrowers DFIs

(Thousand Rupees)

BORROWERS	2020		2021			
	Dec		Jun		Dec	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. FOREIGN CONSTITUENTS	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	40,978	108,251,061	40,083	108,516,766	39,717	128,927,589
I. GOVERNMENT	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	7	4,327,513	4	4,315,255	4	5,314,815
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	10	697,857	9	780,455	9	2,855,551
IV. PRIVATE SECTOR (BUSINESS)	805	86,011,605	826	85,703,529	986	101,754,672
A. Agriculture, forestry and fishing	15	1,675,644	21	1,884,345	23	1,597,528
1. Crop and animal production, hunting and related service activities	15	1,675,644	21	1,884,345	23	1,597,528
Growing of Wheat, Rice, Sugar Cane & Cotton	-	-	2	30,000	3	37,000
Growing of tropical, subtropical, pome and stone fruits & vegetables	1	41,250	1	41,250	2	51,250
Growing of other fruits, vegetables and crops	10	39,556	10	67,629	10	79,859
Raising of livestock and other related activities	4	1,594,838	8	1,745,466	8	1,429,419
Other agricultural support activities	-	-	-	-	-	-
Hunting, trapping and related service activities	-	-	-	-	-	-
2 - Forestry and logging	-	-	-	-	-	-
3 - Fishing and aquaculture	-	-	-	-	-	-
B. Mining and quarrying	2	1,800,000	6	1,899,668	5	1,761,663
C. Manufacturing	514	54,197,744	542	57,193,119	665	66,716,788
1 - Manufacture of food products	78	10,871,268	88	12,493,360	117	13,741,345
2 - Manufacture of beverages	2	198,237	2	192,158	2	181,500
3 - Manufacture of tobacco products	-	-	-	-	-	-
4 - Manufacture of textiles	182	17,813,823	216	19,356,080	238	20,818,893
5 - Manufacture of wearing apparel	29	2,573,764	18	2,810,124	24	2,940,917
6 - Manufacture of leather and related products	-	-	-	-	1	2,500
7 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	1	5,432	1	5,239	3	19,155
8 - Manufacture of paper and paper products	7	263,736	7	607,178	8	619,289
9 - Printing and reproduction of recorded media	43	708,064	44	722,990	49	814,103
10 - Manufacture of coke and refined petroleum products	10	1,893,765	8	1,571,913	8	1,222,747
11 - Manufacture of chemicals and chemical products	14	3,146,393	25	3,165,453	52	4,677,014
12 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	15	1,218,636	14	3,396,322	19	4,020,335
13 - Manufacture of rubber and plastics products	32	2,537,835	27	2,330,597	25	2,040,162
14 - Manufacture of other non-metallic mineral products	25	4,896,139	17	3,292,607	20	4,265,530
15 - Manufacture of basic metals	10	1,946,183	15	2,017,258	21	3,026,310
16. Manufacture of fabricated metal products, except machinery and equipment	19	597,991	17	545,534	20	1,252,052
17 - Manufacture of computer, electronic and optical products	3	625,000	3	600,159	4	1,425,000
18 - Manufacture of electrical equipment	20	4,243,424	17	3,358,826	24	4,107,326
19 - Manufacture of machinery and equipment	1	956	1	651	1	651
20 - Manufacture of motor vehicles, trailers and semi-trailers	16	600,300	14	669,986	16	928,539
21 - Manufacture of other transport equipment	3	14,342	3	14,243	6	514,124
22 - Manufacture of furniture	-	-	1	3,000	1	3,000
23. Other manufacturing	2	30,000	2	28,506	3	86,930
24 - Repair and installation of machinery and equipment	2	12,456	2	10,935	3	9,366
D. Electricity, gas, steam and air conditioning supply	68	13,469,372	77	13,339,024	88	19,372,255
E. Water supply; sewerage, waste management and remediation activities	-	-	-	-	-	-
F. Construction	33	2,846,697	38	2,848,382	39	2,774,385
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	26	1,441,647	26	765,449	36	1,628,406
H. Transportation and storage	30	881,955	25	757,143	27	618,774
I. Accommodation and food service activities	13	3,531,552	12	2,547,573	13	2,279,380
J. Information and communication	32	2,918,785	22	2,750,698	23	2,232,624
K. Real estate activities	9	1,104,211	6	341,044	8	1,009,404
L. Professional, scientific and technical activities	3	944,347	2	381,818	3	525,731
M. Administrative and support service activities	2	17,359	3	18,478	3	15,291
N. Education	20	548,006	14	442,853	20	689,590
O. Human health and social work activities	32	617,838	26	515,689	26	503,259
P. Arts, entertainment and recreation	3	13,660	4	15,771	3	9,973
Q. Other service activities	3	2,788	2	2,475	4	19,621
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	7	533,537	2	37,500	2	32,500
VI. PERSONAL	40,147	15,817,198	39,240	16,193,655	38,714	17,825,647
A. Bank Employees	1,175	1,335,659	1,069	1,449,250	1,056	1,504,109
B. Consumer Financing	38,971	14,480,875	38,170	14,743,741	37,657	16,320,874
1) For house building	38,596	14,466,289	37,800	14,729,155	37,287	16,306,288
2) For transport i.e. purchase of car etc	1	249	1	249	1	249
3) Credit cards	-	-	-	-	-	-
4) Consumers durable	82	678	84	678	84	678
5) Personal loans	292	13,659	285	13,659	285	13,659
C) Other	1	664	1	664	1	664
VII. OTHER	2	863,351	2	1,486,372	2	1,144,404
Total	40,978	108,251,061	40,083	108,516,766	39,717	128,927,589

8.12 Advances Classified by Rate of Interest

MFBs

(Thousand Rupees)

Rate of Interest	Dec-20	Jun-21	Dec-21
0.00	8,789,176	2,825,801	1,163,284
1.00	-	-	-
2.00	-	-	-
3.00	-	-	-
4.00	178,882	892,758	200,989
5.00	6,556	14,155	62,081
6.00	1,991,280	1,582,126	4,458,706
7.00	1,059	61,516	101,128
8.00	-	153,900	154,441
9.00	58,060	55,817	-
10.00	34,941	150	92,535
11.00	892,855	840,261	774,537
12.00	2,481	63,004	79,826
13.00	6,633	11,254	70,320
14.00	82,387	63,707	22,202
15.00	78,904	144,406	74,718
16.00	235,947	560,976	555,520
17.00	330,271	369,938	381,730
18.00	84,757	99,271	911,991
19.00	681,870	668,182	874,431
20.00	408,746	635,127	877,982
21.00	1,694,911	3,219,220	2,535,046
22.00	2,630,222	3,398,273	6,223,131
23.00	3,551,281	3,981,093	6,924,816
24.00	12,646,970	10,184,014	7,215,190
25.00	13,400,564	8,993,999	9,044,626
26.00	12,665,733	23,805,807	27,555,957
27.00	8,172,018	17,971,754	20,478,253
28.00	8,840,797	9,289,498	17,869,689
29.00	5,881,174	7,311,137	7,477,813
30.00	4,513,811	4,317,010	6,827,339
31.00	7,809,474	10,202,751	10,539,909
32.00	19,429,591	22,362,260	26,392,470
33.00	27,924,436	22,666,869	18,333,320
34.00	54,831,368	57,732,161	54,586,856
35.00	6,829,736	7,078,274	9,226,092
36.00	8,814,380	9,157,413	9,200,159
37.00	2,497,379	4,373,421	4,921,228
38.00	1,131,700	1,951,007	3,224,136
39.00	1,139,549	1,391,472	1,566,293
40.00	7,451,499	7,121,242	4,558,807
41.00	4,254,865	2,501,180	1,575,939
42.00	4,789,311	6,011,549	1,767,194
43.00	13,814	2,624,835	4,612,793
44.00	626,916	1,316,015	1,497,074
45.00	31,522	55,737	757,477
46.00	4,422	32,998	359,651
47.00	308,911	327,507	407,747
48.00	1,190	2,714	2,340,508
49.00	827,602	1,404,073	6,104,893
50.00	86,479	50,679	44,965
50.00 & above	3,007,562	2,871,247	5,203,375
Total	239,673,992	262,749,558	290,229,167

*Each number in the left column delineates a range for the interest rate. For example 1 means 0 to 1 (excluding 1). Similarly "36" means 35 (incl.) to 36 (excl.)

8.13 Advances Classified by Rate of Interest

DFIs

(Thousand Rupees)

Rate of Interest	Dec-20	Jun-21	Dec-21
0.00	10,078,216	11,732,909	20,547,707
1.00	-	-	-
2.00	-	-	-
3.00	2,281,747	3,809,442	3,584,404
4.00	10,512,842	11,480,664	13,081,386
5.00	2,588,108	3,334,701	4,625,456
6.00	2,130,307	2,710,892	5,034,393
7.00	1,114,357	1,135,343	1,275,823
8.00	5,334,729	1,443,804	1,274,865
9.00	20,976,757	19,707,452	2,845,650
10.00	23,874,434	20,789,694	7,316,472
11.00	13,330,604	16,455,989	11,457,995
12.00	7,603,973	8,745,197	25,730,245
13.00	4,275,382	4,575,475	17,271,597
14.00	949,009	726,512	11,865,321
15.00	786,186	211,058	1,701,990
16.00	490,083	483,961	325,993
17.00	548,594	443,701	557,189
18.00	935,206	436,627	250,061
19.00	148,779	36,792	43,547
20.00	51,018	52,375	29,883
20.00 & above	240,730	216,809	139,321
Total	108,251,061	108,529,397	128,959,298

*Each number in the left column delineates a range for the interest rate. For example 1 means 0 to 1 (excluding 1). Similarly "36" means 35 (incl.) to 36 (excl.)

8.14 Province/Region and Borrower wise Advances of MFBs & DFIs
(Outstanding Position)

(Thousand Rupees)

Provinces/Regions	Category	Dec-20			Jun-21			Dec-21		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	4,327,513	4,327,513	-	4,315,255	4,315,255	-	5,314,815	5,314,815
	NBFCs & Fin Aux.	-	697,857	697,857	-	780,455	780,455	-	2,855,551	2,855,551
	Private Sector	106,448,691	160,338,779	266,787,470	130,403,289	167,984,807	298,388,096	143,253,132	187,374,669	330,627,801
	Trust Fund	-	533,537	533,537	-	37,500	37,500	-	32,500	32,500
	Personal	32,425,306	41,899,326	74,324,632	24,675,670	38,667,350	63,343,020	31,824,249	46,127,082	77,951,331
	Others	-	1,254,044	1,254,044	1,059,688	3,342,310	4,401,998	827,720	1,754,179	2,581,899
	Total	138,873,997	209,051,056	347,925,053	156,138,647	215,127,677	371,266,324	175,905,101	243,458,796	419,363,897
Punjab	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	82,137,177	59,075,032	141,212,209	98,460,597	62,746,873	161,207,470	106,188,625	63,665,104	169,853,729
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	19,163,792	22,290,109	41,453,901	12,034,739	21,978,609	34,013,348	15,260,312	24,817,246	40,077,558
	Others	-	-	-	711,256	341,191	1,052,447	534,527	252,931	787,458
	Total	101,300,969	81,365,141	182,666,110	111,206,592	85,066,673	196,273,265	121,983,464	88,735,281	210,718,745
Sindh	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	2,827,513	2,827,513	-	2,815,255	2,815,255	-	3,814,815	3,814,815
	NBFCs & Fin Aux.	-	581,950	581,950	-	424,344	424,344	-	2,538,884	2,538,884
	Private Sector	18,857,774	76,121,596	94,979,370	24,594,304	76,679,431	101,273,735	27,777,207	91,118,155	118,895,362
	Trust Fund	-	142,426	142,426	-	37,500	37,500	-	32,500	32,500
	Personal	10,084,752	12,456,899	22,541,651	9,184,407	11,523,876	20,708,283	12,330,348	12,559,424	24,889,772
	Others	-	863,351	863,351	342,163	2,020,035	2,362,198	255,795	1,486,771	1,742,566
	Total	28,942,526	92,993,735	121,936,261	34,120,874	93,500,441	127,621,315	40,363,350	111,550,549	151,913,899
Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	3,912,964	2,903,587	6,816,551	4,808,429	3,594,762	8,403,191	6,045,479	4,263,556	10,309,035
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	1,241,778	2,634,992	3,876,770	1,260,992	2,039,904	3,300,896	1,663,846	2,823,866	4,487,712
	Others	-	-	-	5,699	25,923	31,622	28,366	10,271	38,637
	Total	5,154,742	5,538,579	10,693,321	6,075,120	5,660,589	11,735,709	7,737,691	7,097,693	14,835,384
Balochistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	545,848	68,935	614,783	908,337	142,714	1,051,051	1,168,998	254,260	1,423,258
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	700,027	367,206	1,067,233	771,736	353,687	1,125,423	1,091,994	447,667	1,539,661
	Others	-	-	-	570	591	1,161	9,032	15	9,047
	Total	1,245,875	436,141	1,682,016	1,680,643	496,992	2,177,635	2,270,024	701,942	2,971,966
Islamabad	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	1,500,000	1,500,000	-	1,500,000	1,500,000	-	1,500,000	1,500,000
	NBFCs & Fin Aux.	-	115,907	115,907	-	356,111	356,111	-	316,667	316,667
	Private Sector	-	20,075,377	20,075,377	-	21,721,934	21,721,934	-	24,721,541	24,721,541
	Trust Fund	-	391,111	391,111	-	-	-	-	-	-
	Personal	-	2,272,738	2,272,738	-	934,731	934,731	-	3,166,136	3,166,136
	Others	-	390,693	390,693	-	950,792	950,792	-	3,521	3,521
	Total	-	24,745,826	24,745,826	-	25,463,568	25,463,568	-	29,707,865	29,707,865
FATA	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	178,922	203,314	382,236	185,728	187,646	373,374
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	-	-	54,257	113,264	167,521	166,227	168,179	334,406
	Others	-	-	-	-	-	-	-	-	-
	Total	-	-	-	233,179	316,578	549,757	351,955	355,825	707,780

8.14 Province/Region and Borrower wise Advances of MFBS & DFIs
(Outstanding Position)

(Thousand Rupees)

Provinces/Regions	Category	Dec-20			Jun-21			Dec-21		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	936,267	875,962	1,812,229	1,393,055	1,243,317	2,636,372	1,824,900	1,527,935	3,352,835
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	1,151,170	1,263,228	2,414,398	1,287,473	1,292,040	2,579,513	1,242,406	1,419,877	2,662,283
	Others	-	-	-	-	-	-	-	-	-
	Total	2,087,437	2,139,190	4,226,627	2,680,528	2,535,357	5,215,885	3,067,306	2,947,812	6,015,118
AJK	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	58,661	1,218,290	1,276,951	59,645	1,652,462	1,712,107	62,195	1,636,472	1,698,667
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	83,787	614,154	697,941	82,066	431,239	513,305	69,116	724,687	793,803
	Others	-	-	-	-	3,778	3,778	-	670	670
	Total	142,448	1,832,444	1,974,892	141,711	2,087,479	2,229,190	131,311	2,361,829	2,493,140

8.15 Classification of Investments in Securities and Shares
MFBs

(Thousand Rupees)

SECURITIES / SHARES	2020			2021					
	Dec			Jun			Dec		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. TREASURY BILLS / SHORT TERM FED. BONDS	69,746,638	70,165,842	69,768,222	58,878,704	59,252,014	58,884,416	102,952,114	103,625,993	102,932,384
II. FEDERAL BONDS	16,522,030	16,260,000	16,752,769	20,137,056	20,168,017	20,238,410	11,751,626	11,897,000	11,641,516
III. SHARES	-	-	-	-	-	-	-	-	-
1) Quoted On The Stock Exchange	-	-	-	-	-	-	-	-	-
2) Unquoted On The Stock Exchange	-	-	-	-	-	-	-	-	-
IV. DEBENTURES	-	-	-	-	-	-	-	-	-
V. PARTICIPATION TERM CERTIFICATES	-	-	-	-	-	-	-	-	-
VI. CERTIFICATE OF INVESTEMENTS	-	-	-	-	-	-	-	-	-
VII. TERM FINANCE CERTIFICATES	256,252	256,312	256,252	256,242	256,312	256,242	256,132	256,202	256,132
VIII. MODARBA CERTIFICATES	-	-	-	-	-	-	-	-	-
IX. MUTUAL FUNDS	-	-	-	3,866,814	3,866,814	3,866,814	100,000	100,000	100,000
X. NIT UNITS	-	-	-	-	-	-	-	-	-
XI. OTHERS	-	-	-	1,507,220	1,500,000	1,507,220	1,800,000	1,800,000	1,800,000
XII. Islamic Banking Products - Investments	262,774	260,000	262,774	364,824	360,000	364,824	361,796	360,000	361,796
a. GOP Ijara Sukuk	252,774	250,000	252,774	303,639	300,000	303,639	304,338	300,000	304,338
b. Corporate Sukuks	10,000	10,000	10,000	61,185	60,000	61,185	57,458	60,000	57,458
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
f. Strategic Investment – Long Term	-	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs) - Long Term	-	-	-	-	-	-	-	-	-
h. Placement with FI	-	-	-	-	-	-	-	-	-
i. Other Mode of Investments – Short Term	-	-	-	-	-	-	-	-	-
j. Other Mode of Investments – Long Term	-	-	-	-	-	-	-	-	-
Total	86,787,694	86,942,154	87,040,017	85,010,860	85,403,157	85,117,926	117,221,668	118,039,195	117,091,828

8.16 Classification of Investments in Securities and Shares DFIs

(Thousand Rupees)

SECURITIES / SHARES	2020			2021					
	Dec			Jun			Dec		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. TREASURY BILLS / SHORT TERM FED. BONDS	54,452,820	55,463,950	54,473,659	77,474,411	79,607,175	77,481,131	70,511,750	72,218,608	70,253,938
II. FEDERAL BONDS	156,221,646	154,939,099	155,956,314	210,812,749	211,021,082	211,207,719	187,304,378	187,499,996	184,454,869
III. SHARES	38,564,091	22,244,176	37,685,548	39,681,228	22,110,079	39,091,777	19,577,318	24,381,320	43,335,292
1) Quoted On The Stock Exchange	33,615,489	11,424,617	33,172,783	34,984,800	11,445,823	34,468,981	15,842,408	13,727,130	38,531,649
2) Unquoted On The Stock Exchange	4,948,602	10,819,559	4,512,765	4,696,428	10,664,256	4,622,796	3,734,910	10,654,190	4,803,643
IV. DEBENTURES	-	-	-	-	-	-	-	-	-
V. PARTICIPATION TERM CERTIFICATES	6,366	6,366	-	6,366	6,366	-	6,366	6,366	34,084
VI. CERTIFICATE OF INVESTMENTS	45,000	45,000	-	22,500	22,500	-	22,500	22,500	-
VII. TERM FINANCE CERTIFICATES	21,715,705	21,160,329	20,813,575	20,553,430	20,586,223	20,305,681	20,887,626	20,887,687	21,941,039
VIII. MODARBA CERTIFICATES	898,372	898,372	898,372	936,708	936,708	938,367	-	-	-
IX. MUTUAL FUNDS	1,072,337	1,066,115	1,072,337	844,661	857,489	844,740	805,398	795,973	805,398
X. NIT UNITS	-	-	-	-	-	-	-	-	-
XI. OTHERS	143,902	143,999	143,902	-	-	-	453,387	453,528	453,386
XII. Islamic Banking Products - Investments	9,782,030	10,120,507	10,203,092	10,979,926	10,938,334	10,658,458	12,882,353	12,882,397	12,655,740
a. GOP Ijara Sukuk	1,092,152	1,100,000	1,093,630	639,372	635,500	639,283	802,913	800,000	801,440
b. Corporate Sukuks	7,549,666	7,880,212	7,969,250	8,829,687	8,791,967	8,913,175	10,522,530	10,522,530	10,702,257
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
f. Strategic Investment – Long Term	1,106,000	1,106,000	1,106,000	1,510,867	1,510,867	1,106,000	1,509,867	1,509,867	1,105,000
g. Certificate of Investment (COIs) - Long Term	-	-	-	-	-	-	-	-	-
h. Placement with FI	-	-	-	-	-	-	-	-	-
i. Other Mode of Investments – Short Term	34,212	34,295	34,212	-	-	-	47,043	50,000	47,043
j. Other Mode of Investments – Long Term	-	-	-	-	-	-	-	-	-
Total	282,902,269	266,087,913	281,246,799	361,311,979	346,085,956	360,527,873	312,451,076	319,148,375	333,933,746

