

**Microfinance Banks (MFBs)
and
Development Finance Institutions (DFIs)**

8.1 Liabilities and Assets

MFBs

(Thousand Rupees)

Item	2020		2021
	Jun	Dec	Jun
Liabilities			
Capital	26,756,263	26,991,263	29,038,514
Reserves	16,576,434	23,014,811	25,607,979
Demand Deposits	130,329,661	190,415,267	207,711,212
(a) Scheduled Banks	21,209	5,800	3,479
(b) Others	130,308,452	190,409,467	207,707,733
Time Deposits	161,908,895	182,684,083	170,638,891
(a) Scheduled Banks	960,866	1,821,000	920,893
(b) Others	160,948,029	180,863,083	169,717,998
Borrowings from	28,637,526	34,296,366	37,375,883
(a) State Bank of Pakistan	7,327,000	7,277,913	8,112,284
(b) Banks Abroad	1,633,879	1,147,737	672,360
(c) Other Scheduled Banks	12,715,440	19,856,711	25,798,964
(d) Other Institutions	6,961,207	6,014,005	2,792,275
Head Office and Inter-Bank Adjustment	552,426	6,178	19,397
Other Liabilities	40,920,123	43,219,267	49,088,221
Total Liabilities / Assets	405,681,328	500,627,235	519,480,097
Assets			
Cash	66,523,830	96,558,361	85,277,780
(a) Notes, Coins and Silver	6,170,106	6,213,099	6,260,922
(b) Balances with State Bank of Pakistan	11,246,019	15,639,537	18,131,123
(c) Balances with Other Scheduled Banks	45,378,581	63,808,986	57,622,832
(d) Balances with Other Institutions	3,729,124	10,896,739	3,262,903
Balances held Abroad	-	-	-
Bills Purchased and Discounted	-	-	-
Advances to	220,407,264	241,158,150	263,245,143
(a) Scheduled Banks	2,075,689	1,494,685	495,835
(b) Others	218,331,575	239,663,465	262,749,308
Investment in Securities and Shares	53,524,600	86,857,705	85,010,860
Bank Premises	16,148,676	13,881,382	15,445,525
Head Office and Inter-Bank Adjustment	52,862	10,959	52,715
Other Assets	49,024,096	62,160,678	70,448,074
Contingent Liabilities/Assets as per contra	-	-	-

8.2 Liabilities and Assets DFIs

(Thousand Rupees)

Item	2020		2021
	Jun	Dec	Jun
Liabilities			
Capital	71,363,299	71,693,299	77,963,299
Reserves	45,696,738	51,567,236	46,957,618
Demand Deposits	-	-	-
(a) Scheduled Banks	-	-	-
(b) Others	-	-	-
Time Deposits	19,039,965	27,443,929	22,986,746
(a) Scheduled Banks	1,000,000	2,000,000	-
(b) Others	18,039,965	25,443,929	22,986,746
Borrowings from	235,901,380	245,536,912	330,107,206
(a) State Bank of Pakistan	42,170,078	37,551,235	64,191,918
(b) Banks Abroad	-	-	-
(c) Other Scheduled Banks	170,901,814	186,298,109	247,758,593
(d) Other Institutions	22,829,488	21,687,568	18,156,695
Head Office and Inter-Bank Adjustment	3,750,814	-	-
Other Liabilities	23,388,701	38,407,811	39,605,712
Total Liabilities / Assets	399,140,897	434,649,187	517,620,581
Assets			
Cash	7,112,370	7,097,547	13,303,119
(a) Notes, Coins and Silver	10,954	7,195	9,314
(b) Balances with State Bank of Pakistan	806,168	803,617	1,256,424
(c) Balances with Other Scheduled Banks	5,150,541	3,536,735	9,866,644
(d) Balances with Other Institutions	1,144,707	2,750,000	2,170,737
Balances held Abroad	992	7,305	2,512
Bills Purchased and Discounted	-	-	12,631
Advances to	102,683,528	113,194,534	108,590,264
(a) Scheduled Banks	5,666,765	4,943,473	73,500
(b) Others	97,016,763	108,251,061	108,516,764
Investment in Securities and Shares	269,279,471	282,902,268	361,311,978
Bank Premises	4,734,024	4,945,417	5,086,734
Head Office and Inter-Bank Adjustment	-	-	-
Other Assets	15,330,512	26,502,116	29,313,343
Contingent Liabilities/Assets as per contra	30,449,842	30,964,396	57,762,844

8.3 Deposits Distributed by Type of Accounts

MFBs

(Thousand Rupees)

END OF PERIOD	2020				2021	
	Jun		Dec		Jun	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Current Deposits	47,358,040	58,206,693	58,854,858	82,084,984	65,478,296	78,395,022
Call Deposits	1,699	502,709	1,343	152,573	1,413	192,477
Other Deposits Accounts	62	2,537	82,027	3,183	91,536	3,756
Saving Deposits	1,549,436	71,596,318	1,349,860	108,172,277	1,403,881	129,116,490
Fixed Deposits	506,978	160,948,044	129,854	180,863,092	130,722	169,717,998
Less Than 6 months	6,850	17,842,823	6,962	21,136,878	5,958	16,354,600
For 6 months & over but less than 1 year	6,112	19,094,973	5,214	27,994,250	6,630	26,872,875
For 1 year & over but less than 2 years	309,624	61,222,191	36,603	73,941,218	34,536	67,534,169
For 2 years & over but less than 3 years	9,596	11,155,148	5,432	6,952,229	4,515	5,838,068
For 3 years & over but less than 4 years	163,580	45,730,517	64,988	44,956,802	68,112	46,575,312
For 4 years & over but less than 5 years	289	171,151	278	229,761	666	602,749
For 5 years & over	10,927	5,731,241	10,377	5,651,954	10,305	5,940,225
Total	49,416,215	291,256,301	60,417,942	371,276,109	67,105,848	377,425,743

8.4 Deposits Distributed by Type of Accounts DFIs

(Thousand Rupees)

END OF PERIOD	2020				2021	
	Jun		Dec		Jun	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Current Deposits	-	-	-	-	-	-
Call Deposits	-	-	-	-	-	-
Other Deposits Accounts	-	-	-	-	-	-
Saving Deposits	-	-	-	-	-	-
Fixed Deposits	285	18,039,965	354	25,443,929	291	22,986,746
Less Than 6 months	144	10,050,933	221	20,060,047	158	13,310,541
For 6 months & over but less than 1 year	66	5,646,609	83	4,654,900	90	8,483,804
For 1 year & over but less than 2 years	75	2,342,423	50	728,982	43	1,192,401
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	-	-	-	-	-	-
Total	285	18,039,965	354	25,443,929	291	22,986,746

8.5 Deposits Distributed by Category of Deposit Holders

MFBs

(Thousand Rupees)

CATEGORY OF DEPOSIT HOLDERS	2020				2021	
	Jun		Dec		Jun	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	49,416,215	291,256,301	60,417,942	371,276,109	67,105,848	377,425,743
I. GOVERNMENT	888	17,820,902	1,044	24,394,649	1,140	20,531,086
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	31	1,881,931	30	2,102,096	23	1,868,447
III. NON-BANK FINANCIAL INSTITUTIONS	683	41,434,856	710	54,499,786	611	55,609,941
IV. PRIVATE SECTOR (BUSINESS)	2,077,011	26,795,550	2,256,060	25,199,735	2,376,475	27,582,231
A. Agriculture, forestry and fishing	1,195,899	5,609,637	1,263,394	4,318,269	1,222,281	3,637,651
B. Mining and quarrying	49	12,368	56	11,367	48	3,323
C. Manufacturing	38,323	2,084,084	55,054	1,987,732	56,943	2,978,363
D. Electricity, gas, steam and air conditioning supply	17	19,443	18	20,047	18	20,025
E. Water supply; sewerage, waste management and remediation activities	6	11	6	11	7	11
F. Construction	13,506	289,824	879	165,290	897	250,767
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	303,166	5,226,036	338,722	8,644,919	441,951	8,737,400
H. Transportation and storage	466	125,468	502	126,178	503	341,336
I. Accommodation and food service activities	2,782	255,718	3,943	270,582	4,261	362,299
J. Information and communication	11,453	4,757,783	981	2,584,703	1,043	4,043,681
K. Real estate activities	4,147	1,163,738	509	362,752	561	361,452
L. Professional, scientific and technical activities	6,724	954,445	3,004	776,998	3,230	843,322
M. Administrative and support service activities	2,519	838,117	2,164	536,478	2,280	780,550
N. Education	3,064	1,265,284	3,799	1,024,886	3,931	987,433
O. Human health and social work activities	1,573	663,390	2,122	623,748	2,570	935,936
P. Arts, entertainment and recreation	15	133,111	21	3,995	28	19,840
Q. Other service activities	493,302	3,397,093	580,886	3,741,780	635,923	3,278,842
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	24,047	29,096,709	24,061	40,000,314	34,047	45,615,686
A. Private Trusts and Non-profit Organizations	6,333	16,192,259	1,150	21,629,948	1,555	29,336,100
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	17,714	12,904,450	22,911	18,370,366	32,492	16,279,586
VI. PERSONAL	26,945,913	125,353,410	35,309,474	170,668,101	42,802,703	170,199,034
A. Salaried persons	157,893	12,716,360	180,441	16,117,643	197,988	17,410,931
B. Self employed	3,784,742	46,532,803	4,199,081	56,890,033	5,911,079	55,659,127
C. Other Personal	23,003,278	66,104,247	30,929,952	97,660,425	36,693,636	97,128,976
VII. OTHER	20,367,642	48,872,943	22,826,563	54,411,428	21,890,849	56,019,318
Total	49,416,215	291,256,301	60,417,942	371,276,109	67,105,848	377,425,743

Note: Accounts in Numbers.

8.6 Deposits Distributed by Category of Deposit Holders

DFIs

(Thousand Rupees)

CATEGORY OF DEPOSIT HOLDERS	2020				2021	
	Jun		Dec		Jun	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	3	683,065	3	684,299	4	794,390
2. DOMESTIC CONSTITUENTS	282	17,356,900	351	24,759,630	287	22,192,356
I. GOVERNMENT	9	904,942	8	807,598	9	983,554
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	29	7,682,790	74	13,440,757	57	9,869,342
III. NON-BANK FINANCIAL INSTITUTIONS	11	1,087,000	20	1,488,901	10	4,793,000
IV. PRIVATE SECTOR (BUSINESS)	80	5,454,169	169	6,558,675	82	4,176,796
A. Agriculture, forestry and fishing	-	-	-	-	-	-
B. Mining and quarrying	-	-	-	-	-	-
C. Manufacturing	45	3,494,404	55	3,788,057	36	1,588,767
D. Electricity, gas, steam and air conditioning supply	-	-	2	325,000	3	615,000
E. Water supply; sewerage, waste management and remediation activities	-	-	-	-	-	-
F. Construction	-	-	1	300,000	1	200,000
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	1	200,000	1	200,000	-	-
H. Transportation and storage	3	544,150	6	530,400	2	21,000
I. Accommodation and food service activities	-	-	-	-	-	-
J. Information and communication	6	191,604	9	122,235	6	531,754
K. Real estate activities	4	259,522	6	92,531	4	91,877
L. Professional, scientific and technical activities	5	54,968	17	70,103	6	93,600
M. Administrative and support service activities	1	175,000	12	214,000	3	215,000
N. Education	13	353,055	38	564,129	16	438,137
O. Human health and social work activities	-	-	3	156,470	3	182,103
P. Arts, entertainment and recreation	-	-	-	-	-	-
Q. Other service activities	2	181,466	19	195,750	2	199,558
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	15	314,022	14	657,987	19	358,259
A. Private Trusts and Non-profit Organizations	5	233,250	8	557,607	10	246,466
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	10	80,772	6	100,380	9	111,793
VI. PERSONAL	138	1,913,977	66	1,805,712	110	2,011,405
A. Salaried persons	93	270,493	19	554,087	76	640,815
B. Self employed	12	1,206,397	7	824,322	14	886,635
C. Other Personal	33	437,087	40	427,303	20	483,955
VII. OTHER	-	-	-	-	-	-
Total	285	18,039,965	354	25,443,929	291	22,986,746

Note: Accounts in Numbers.

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

(Thousand Rupees)

Provinces/Regions	Category	Jun-20			Dec-20			Jun-21		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	683,065	683,065	-	684,299	684,299	-	794,390	794,390
	Govt.	1,662,808	17,063,036	18,725,844	2,430,793	22,771,454	25,202,247	2,213,934	19,300,706	21,514,640
	NFPSEs	-	9,564,721	9,564,721	-	15,542,853	15,542,853	-	11,737,789	11,737,789
	NBFCs & Fin Aux.	525,913	41,995,943	42,521,856	444,346	55,544,341	55,988,687	647,346	59,755,595	60,402,941
	Private Sector	1,922,813	30,326,906	32,249,719	2,081,878	29,676,532	31,758,410	2,015,825	29,743,202	31,759,027
	Trust Fund	576,993	28,833,738	29,410,731	812,883	39,845,418	40,658,301	718,653	45,255,292	45,973,945
	Personal	32,157,214	95,110,173	127,267,387	39,974,744	132,499,069	172,473,813	39,126,399	133,084,040	172,210,439
	Others	2,768,635	46,104,308	48,872,943	2,885,116	51,526,312	54,411,428	2,858,057	53,161,261	56,019,318
	Total	39,614,376	269,681,890	309,296,266	48,629,760	348,090,278	396,720,038	47,580,214	352,832,275	400,412,489
Punjab	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	1,944	671,315	673,259	1,242	1,053,621	1,054,863	3,460	1,064,390	1,067,850
	NFPSEs	-	73	73	-	4,197	4,197	-	11,897	11,897
	NBFCs & Fin Aux.	222	10,876,770	10,876,992	219	10,003,740	10,003,959	-	11,180,211	11,180,211
	Private Sector	1,092,041	13,308,599	14,400,640	1,095,586	12,974,722	14,070,308	1,029,929	14,620,874	15,650,803
	Trust Fund	367,957	9,893,942	10,261,899	525,884	13,007,809	13,533,693	429,877	14,565,547	14,995,424
	Personal	19,649,645	34,748,543	54,398,188	24,845,697	46,583,835	71,429,532	23,815,946	49,955,622	73,771,568
	Others	1,379,668	12,106,813	13,486,481	1,492,653	12,506,545	13,999,198	1,465,673	13,564,172	15,029,845
	Total	22,491,477	81,606,055	104,097,532	27,961,281	96,134,469	124,095,750	26,744,885	104,962,713	131,707,598
Sindh	Foreign	-	683,065	683,065	-	684,299	684,299	-	794,390	794,390
	Govt.	11,329	3,981,607	3,992,936	2,564	5,533,084	5,535,648	2,951	3,043,588	3,046,539
	NFPSEs	-	7,029,626	7,029,626	-	11,959,545	11,959,545	-	9,327,704	9,327,704
	NBFCs & Fin Aux.	201	23,016,427	23,016,628	877	32,227,464	32,228,341	-	34,948,407	34,948,407
	Private Sector	276,390	11,182,856	11,459,246	293,431	11,104,840	11,398,271	365,399	9,485,723	9,851,122
	Trust Fund	49,744	12,917,863	12,967,607	32,833	18,016,504	18,049,337	29,093	22,194,478	22,223,571
	Personal	7,851,665	26,745,338	34,597,003	9,504,666	34,214,942	43,719,608	9,453,114	36,596,863	46,049,977
	Others	929,783	30,153,483	31,083,266	777,080	35,455,927	36,233,007	813,773	36,817,102	37,630,875
	Total	9,119,112	115,710,265	124,829,377	10,611,451	149,196,605	159,808,056	10,664,330	153,208,255	163,872,585
Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	1,365,514	3,710,119	5,075,633	1,968,634	4,131,151	6,099,785	1,845,413	6,924,507	8,769,920
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	15,000	783	15,783	25,592	15,607	41,199
	Private Sector	369,653	855,642	1,225,295	476,340	584,857	1,061,217	406,656	702,594	1,109,250
	Trust Fund	96,107	374,140	470,247	198,391	794,822	993,213	205,537	707,338	912,875
	Personal	2,837,356	3,216,375	6,053,731	3,501,332	4,391,385	7,892,717	3,236,869	3,418,264	6,655,133
	Others	220,036	418,152	638,188	318,901	680,505	999,406	302,265	1,425,794	1,728,059
	Total	4,888,666	8,574,428	13,463,094	6,478,618	10,583,503	17,062,121	6,022,332	13,194,104	19,216,436
Balochistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	84	64	148	85	94	179	87	83	170
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	1,748	79,211	81,059	2,815	72,056	74,871	713	38,671	39,384
	Trust Fund	4	695,802	695,806	647	654,199	654,199	-	471,400	471,400
	Personal	143,809	129,385	273,194	230,647	154,458	385,105	215,832	180,030	395,862
	Others	6,705	29,857	36,562	5,672	22,015	27,687	2,768	57,751	60,519
	Total	152,350	934,419	1,086,769	239,219	902,822	1,142,041	219,400	747,935	967,335
Islamabad	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	2,419,997	2,419,997	-	1,583,767	1,583,767	-	2,525,205	2,525,205
	NFPSEs	-	2,535,022	2,535,022	-	3,579,111	3,579,111	-	2,398,188	2,398,188
	NBFCs & Fin Aux.	-	3,460,258	3,460,258	-	7,356,020	7,356,020	-	6,858,643	6,858,643
	Private Sector	-	3,370,394	3,370,394	-	3,661,404	3,661,404	-	4,311,781	4,311,781
	Trust Fund	-	3,346,856	3,346,856	-	5,969,881	5,969,881	-	5,407,458	5,407,458
	Personal	-	27,325,272	27,325,272	-	43,138,096	43,138,096	-	38,002,229	38,002,229
	Others	-	2,268,150	2,268,150	-	2,319,497	2,319,497	-	821,000	821,000
	Total	-	44,725,949	44,725,949	-	67,607,776	67,607,776	-	60,324,504	60,324,504
FATA	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	86,550	24,902	111,452
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	18,390	1,750	20,140
	Trust Fund	-	-	-	-	-	-	-	3,812	3,812
	Personal	-	-	-	-	-	-	358,436	607,696	966,132
	Others	-	-	-	-	-	-	9,690	46,499	56,189
	Total	-	-	-	-	-	-	473,066	684,659	1,157,725

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

(Thousand Rupees)

Provinces/Regions	Category	Jun-20			Dec-20			Jun-21		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	283,937	5,654,229	5,938,166	458,268	9,933,507	10,391,775	275,473	5,444,424	5,719,897
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	525,490	3,657,536	4,183,026	428,250	4,850,915	5,279,165	621,754	4,647,287	5,269,041
	Private Sector	182,398	553,178	735,576	213,093	415,127	628,220	194,149	502,975	697,124
	Trust Fund	60,489	1,546,683	1,607,172	53,103	1,338,958	1,392,061	51,492	1,860,153	1,911,645
	Personal	1,654,882	1,383,156	3,038,038	1,868,155	2,174,594	4,042,749	2,020,850	2,284,903	4,305,753
	Others	232,443	544,690	777,133	290,810	332,048	622,858	263,888	302,385	566,273
	Total	2,939,639	13,339,472	16,279,111	3,311,679	19,045,149	22,356,828	3,427,606	15,042,127	18,469,733
	AJK	Foreign	-	-	-	-	-	-	-	-
Govt.		-	625,705	625,705	-	536,230	536,230	-	273,607	273,607
NFPSEs		-	-	-	-	-	-	-	-	-
NBFCs & Fin Aux.		-	984,952	984,952	-	1,105,419	1,105,419	-	2,105,440	2,105,440
Private Sector		583	976,926	977,509	593	863,526	864,119	589	78,834	79,423
Trust Fund		2,692	58,452	61,144	2,672	63,245	65,917	2,654	45,106	47,760
Personal		19,857	1,562,104	1,581,961	24,247	1,841,759	1,866,006	25,352	2,038,433	2,063,785
Others		-	583,163	583,163	-	209,775	209,775	-	126,558	126,558
Total		23,132	4,791,302	4,814,434	27,512	4,619,954	4,647,466	28,595	4,667,978	4,696,573

8.8 Advances Classified by Securities MFBs

(Thousand Rupees)

SECURITIES	2020		2021
	Jun	Dec	Jun
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	24,361,791	43,443,152	52,594,211
II. Securities, Shares and other Financial Instruments:	-	-	-
III. Merchandise	-	-	-
IV. Fixed Assets Including Machinery	2,079,233	2,228,087	2,286,895
V. Real Estate:	5,604,690	7,170,199	9,228,348
(a) Land	2,353,795	2,590,572	3,016,666
(b) Buildings:	3,250,895	4,579,627	6,211,682
1. Residential	1,177,020	1,838,978	2,717,030
2. Non-Residential	2,073,875	2,740,649	3,494,652
VI. Fixed Deposits and Insurance Policies :	232,991	260,045	326,536
VII. Others:	37,326,136	39,782,863	43,512,799
(a) Other Secured Advances	8,017,012	9,772,898	12,489,340
(b) Advances Secured by Guarantee(s)	29,309,124	30,009,965	31,023,459
VIII. Unsecured Advances:	148,727,002	146,789,646	154,800,769
Total	218,331,843	239,673,992	262,749,558

8.9 Advances Classified by Securities DFIs

(Thousand Rupees)

SECURITIES	2020		2021
	Jun	Dec	Jun
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	-	-	-
II. Securities, Shares and other Financial Instruments:	1,015,761	1,060,761	578,233
III. Merchandise	5,728,464	4,501,895	5,761,127
IV. Fixed Assets Including Machinery	41,220,766	50,600,012	51,617,433
V. Real Estate:	36,238,729	37,603,851	38,759,105
(a) Land	11,168,687	11,354,253	11,971,855
(b) Buildings:	25,070,042	26,249,598	26,787,250
1. Residential	15,375,042	15,704,827	16,078,680
2. Non-Residential	9,695,000	10,544,771	10,708,570
VI. Fixed Deposits and Insurance Policies :	330,127	300,030	305,925
VII. Others:	12,500,473	13,233,551	9,871,957
(a) Other Secured Advances	7,746,578	8,548,366	5,265,521
(b) Advances Secured by Guarantee(s)	4,753,895	4,685,185	4,606,436
VII. Unsecured Advances:	59,842	950,961	1,622,986
Total	97,094,162	108,251,061	108,516,766

8.10 Advances Classified by Borrowers MFBs

(Thousand Rupees)

BORROWERS	2020				2021	
	Jun		Dec		Jun	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	3,539,219	218,331,843	3,651,488	239,673,992	4,634,769	262,749,558
I. GOVERNMENT	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	2,812,861	184,444,396	2,332,211	180,775,865	2,446,298	212,684,567
A. Agriculture, forestry and fishing	2,317,568	150,980,063	1,832,074	142,537,109	1,591,507	131,490,103
1. Crop and animal production, hunting and related service activities	2,317,537	150,975,160	1,832,045	142,531,808	1,591,471	131,482,983
Growing of Wheat, Rice, Sugar Cane & Cotton	860,549	65,298,047	747,933	56,539,549	687,766	54,371,567
Growing of tropical, subtropical, pome and stone fruits & vegetables	14,713	1,039,812	10,360	754,194	9,739	833,053
Growing of other fruits, vegetables and crops	27,629	3,312,655	54,868	6,449,353	29,492	4,298,987
Raising of livestock and other related activities	1,137,302	62,539,197	762,746	59,768,720	627,505	52,954,354
Other agricultural support activities	277,344	18,785,449	256,138	19,019,992	236,969	19,025,022
Hunting, trapping and related service activities	-	-	-	-	-	-
2 - Forestry and logging	2	136	2	76	1	31
3 - Fishing and aquaculture	29	4,767	27	5,225	35	7,089
B. Mining and quarrying	-	-	-	-	3	346
C. Manufacturing	63,662	4,343,554	49,280	3,719,331	168,540	14,583,325
1 - Manufacture of food products	33,418	2,629,147	20,398	1,892,714	18,792	1,798,975
2 - Manufacture of beverages	116	13,407	111	12,971	110	18,715
3 - Manufacture of tobacco products	-	-	1	250	-	-
4 - Manufacture of textiles	1,439	78,718	4,438	309,346	4,884	361,543
5 - Manufacture of wearing apparel	12,288	560,422	10,742	480,959	7,464	343,549
6 - Manufacture of leather and related products	1,255	84,842	887	62,573	737	58,449
7 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	175	17,211	220	23,473	283	33,857
8 - Manufacture of paper and paper products	45	3,149	42	3,629	42	4,441
9 - Printing and reproduction of recorded media	106	13,688	95	12,511	117	17,583
10 - Manufacture of coke and refined petroleum products	-	-	1	100	-	-
11 - Manufacture of chemicals and chemical products	5	208	61	12,370	7	1,023
12 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	48	4,427	41	4,364	35	3,724
13 - Manufacture of rubber and plastics products	8	1,390	9	970	6	478
14 - Manufacture of other non-metallic mineral products	922	70,062	692	52,630	570	60,179
15 - Manufacture of basic metals	179	18,887	186	18,794	214	27,501
16 - Manufacture of fabricated metal products, except machinery and equipment	295	21,309	231	21,309	123,569	10,937,849
17 - Manufacture of computer, electronic and optical products	2,868	184,710	2,384	167,065	2,431	182,077
18 - Manufacture of electrical equipment	2	128	2	128	2	23
19 - Manufacture of machinery and equipment	5	609	75	10,118	3	204
20 - Manufacture of motor vehicles, trailers and semi-trailers	-	-	-	-	-	-
21 - Manufacture of other transport equipment	-	-	-	-	120	14,216
22 - Manufacture of furniture	2,347	135,259	1,956	131,847	1,710	136,153
23. Other manufacturing	8,141	505,981	6,708	501,210	7,444	582,786
24 - Repair and installation of machinery and equipment	-	-	-	-	-	-
D. Electricity, gas, steam and air conditioning supply	-	-	-	-	-	-
E. Water supply; sewerage, waste management and remediation activities	-	-	-	-	-	-
F. Construction	1,823	548,648	2,679	886,923	4,037	1,537,115
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	306,374	22,345,545	315,109	25,359,987	326,164	33,455,351
H. Transportation and storage	1,527	83,769	1,453	124,776	2,116	688,784
I. Accommodation and food service activities	1,743	176,948	3,003	372,000	4,356	582,469
J. Information and communication	371	27,274	361	33,958	312	29,725
K. Real estate activities	57	9,949	3	132	3	264
L. Professional, scientific and technical activities	8,317	382,209	8,235	469,455	8,858	558,501
M. Administrative and support service activities	1,731	137,962	1,809	155,427	212,544	21,299,274
N. Education	3,003	254,246	3,179	285,326	3,205	304,511
O. Human health and social work activities	1,796	116,400	2,356	145,553	8,741	568,692
P. Arts, entertainment and recreation	15,498	704,251	14,682	787,832	16,037	886,363
Q. Other service activities	89,391	4,333,578	97,988	5,898,056	99,875	6,699,744
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-
VI. PERSONAL	726,358	33,887,447	786,376	58,507,434	640,687	47,149,365
A. Bank Employees	5,864	2,326,879	6,637	2,735,026	8,528	3,176,948
B. Consumer Financing	313,273	11,708,752	242,878	18,986,733	209,065	18,875,322
1) For house building	36,749	5,272,638	51,452	8,032,468	67,237	11,297,640
2) For transport i.e. purchase of car etc	4,359	1,257,218	4,243	1,269,298	3,527	1,158,277
3) Credit cards	-	-	-	-	-	-
4) Consumers durable	401	114,112	176	89,897	205	135,815
5) Personal loans	271,764	5,064,784	187,007	9,595,070	138,096	6,283,590
C) Other	407,221	19,851,816	536,861	36,785,675	423,094	25,097,095
VII. OTHER	-	-	532,901	390,693	1,547,784	2,915,626
Total	3,539,219	218,331,843	3,651,488	239,673,992	4,634,769	262,749,558

8.11 Advances Classified by Borrowers DFIs

(Thousand Rupees)

BORROWERS	2020				2021	
	Jun		Dec		Jun	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. FOREIGN CONSTITUENTS	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	42,553	97,094,162	40,978	108,251,061	40,083	108,516,766
I. GOVERNMENT	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	7	4,338,164	7	4,327,513	4	4,315,255
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	8	755,267	10	697,857	9	780,455
IV. PRIVATE SECTOR (BUSINESS)	748	75,816,410	805	86,011,605	826	85,703,529
A. Agriculture, forestry and fishing	15	1,681,447	15	1,675,644	21	1,884,345
1. Crop and animal production, hunting and related service activities	15	1,681,447	15	1,675,644	21	1,884,345
Growing of Wheat, Rice, Sugar Cane & Cotton	-	-	-	-	2	30,000
Growing of tropical, subtropical, pome and stone fruits & vegetables	1	41,250	1	41,250	1	41,250
Growing of other fruits, vegetables and crops	10	44,202	10	39,556	10	67,629
Raising of livestock and other related activities	4	1,595,995	4	1,594,838	8	1,745,466
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
C. Manufacturing	460	47,785,009	514	54,197,744	542	57,193,119
1 - Manufacture of food products	70	10,102,136	78	10,871,268	88	12,493,360
2 - Manufacture of beverages	2	198,237	2	198,237	2	192,158
3 - Manufacture of tobacco products	-	-	-	-	-	-
4 - Manufacture of textiles	154	14,381,089	182	17,813,823	216	19,356,080
5 - Manufacture of wearing apparel	29	2,515,534	29	2,573,764	18	2,810,124
6 - Manufacture of leather and related products	-	-	-	-	-	-
7 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	1	5,339	1	5,432	1	5,239
8 - Manufacture of paper and paper products	13	335,700	7	263,736	7	607,178
9 - Printing and reproduction of recorded media	33	370,541	43	708,064	44	722,990
10 - Manufacture of coke and refined petroleum products	11	2,014,089	10	1,893,765	8	1,571,913
11 - Manufacture of chemicals and chemical products	12	1,963,303	14	3,146,393	25	3,165,453
12 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	15	1,358,466	15	1,218,636	14	3,396,322
13 - Manufacture of rubber and plastics products	23	2,313,586	32	2,537,835	27	2,330,597
14 - Manufacture of other non-metallic mineral products	21	3,702,349	25	4,896,139	17	3,292,607
15 - Manufacture of basic metals	10	1,946,183	10	1,946,183	15	2,017,258
16 - Manufacture of fabricated metal products, except machinery and equipment	19	603,634	19	597,991	17	545,534
17 - Manufacture of computer, electronic and optical products	3	625,000	3	625,000	3	600,159
18 - Manufacture of electrical equipment	23	4,709,800	20	4,243,424	17	3,358,826
19 - Manufacture of machinery and equipment	1	1,515	1	956	1	651
20 - Manufacture of motor vehicles, trailers and semi-trailers	16	613,015	16	600,300	14	669,986
21 - Manufacture of other transport equipment	2	12,350	3	14,342	3	14,243
22 - Manufacture of furniture	-	-	-	-	1	3,000
23. Other manufacturing	-	-	2	30,000	2	28,506
24 - Repair and installation of machinery and equipment	2	13,143	2	12,456	2	10,935
D. Electricity, gas, steam and air conditioning supply	62	11,574,669	68	13,469,372	77	13,339,024
E. Water supply; sewerage, waste management and remediation activities	-	-	-	-	-	-
F. Construction	31	2,308,668	33	2,846,697	38	2,848,382
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	25	1,296,889	26	1,441,647	26	765,449
H. Transportation and storage	31	912,293	30	881,955	25	757,143
I. Accommodation and food service activities	12	3,533,142	13	3,531,552	12	2,547,573
J. Information and communication	36	2,684,588	32	2,918,785	22	2,750,698
K. Real estate activities	12	1,496,267	9	1,104,211	6	341,044
L. Professional, scientific and technical activities	5	1,112,955	3	944,347	2	381,818
M. Administrative and support service activities	3	21,600	2	17,359	3	18,478
N. Education	19	656,994	20	548,006	14	442,853
O. Human health and social work activities	30	680,465	32	617,838	26	515,689
P. Arts, entertainment and recreation	3	13,084	3	13,660	4	15,771
Q. Other service activities	4	58,340	3	2,788	2	2,475
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	7	586,037	7	533,537	2	37,500
VI. PERSONAL	41,782	15,524,784	40,147	15,817,198	39,240	16,193,655
A. Bank Employees	1,170	1,236,422	1,175	1,335,659	1,069	1,449,250
B. Consumer Financing	40,611	14,287,698	38,971	14,480,875	38,170	14,743,741
1) For house building	40,231	14,273,030	38,596	14,466,289	37,800	14,729,155
2) For transport i.e. purchase of car etc	1	249	1	249	1	249
3) Credit cards	-	-	-	-	-	-
4) Consumers durable	84	678	82	678	84	678
5) Personal loans	295	13,741	292	13,659	285	13,659
C) Other	1	664	1	664	1	664
VII. OTHER	1	73,500	2	863,351	2	1,486,372
Total	42,553	97,094,162	40,978	108,251,061	40,083	108,516,766

8.12 Advances Classified by Rate of Interest

MFBs

(Thousand Rupees)

Rate of Interest	Jun-20	Dec-20	Jun-21
0.00	2,079,538	8,789,176	2,825,801
1.00	-	-	-
2.00	-	-	-
3.00	-	-	-
4.00	122,790	178,882	892,758
5.00	6,306	6,556	14,155
6.00	1,648,067	1,991,280	1,582,126
7.00	2,038	1,059	61,516
8.00	1,529	-	153,900
9.00	59,954	58,060	55,817
10.00	34,841	34,941	150
11.00	128,654	892,855	840,261
12.00	1,262	2,481	63,004
13.00	3,147	6,633	11,254
14.00	68,037	82,387	63,707
15.00	84,097	78,904	144,406
16.00	249,462	235,947	560,976
17.00	582,778	330,271	369,938
18.00	73,981	84,757	99,271
19.00	514,499	681,870	668,182
20.00	794,688	408,746	635,127
21.00	1,876,042	1,694,911	3,219,220
22.00	4,132,671	2,630,222	3,398,273
23.00	4,977,768	3,551,281	3,981,093
24.00	6,920,433	12,646,970	10,184,014
25.00	7,387,655	13,400,564	8,993,999
26.00	7,049,847	12,665,733	23,805,807
27.00	6,715,399	8,172,018	17,971,754
28.00	4,304,289	8,840,797	9,289,498
29.00	6,397,522	5,881,174	7,311,137
30.00	6,236,727	4,513,811	4,317,010
31.00	8,741,165	7,809,474	10,202,751
32.00	11,017,741	19,429,591	22,362,260
33.00	37,637,214	27,924,436	22,666,869
34.00	53,080,662	54,831,368	57,732,161
35.00	5,963,551	6,829,736	7,078,274
36.00	9,422,470	8,814,380	9,157,413
37.00	2,963,889	2,497,379	4,373,421
38.00	1,634,973	1,131,700	1,951,007
39.00	1,802,301	1,139,549	1,391,472
40.00	8,705,412	7,451,499	7,121,242
41.00	4,904,993	4,254,865	2,501,180
42.00	729,738	4,789,311	6,011,549
43.00	685,917	13,814	2,624,835
44.00	249,773	626,916	1,316,015
45.00	82,269	31,522	55,737
46.00	12,350	4,422	32,998
47.00	318,246	308,911	327,507
48.00	5,465	1,190	2,714
49.00	793,543	827,602	1,404,073
50.00	43,187	86,479	50,679
50.00 & above	7,082,963	3,007,562	2,871,247
Total	218,331,843	239,673,992	262,749,558

*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	Jun-20	Dec-20	Jun-21
0.00	8,790,734	10,078,216	11,732,909
1.00	-	-	-
2.00	-	-	-
3.00	1,841,343	2,281,747	3,809,442
4.00	8,326,188	10,512,842	11,480,664
5.00	2,210,414	2,588,108	3,334,701
6.00	1,183,255	2,130,307	2,710,892
7.00	924,975	1,114,357	1,135,343
8.00	537,112	5,334,729	1,443,804
9.00	4,218,146	20,976,757	19,694,821
10.00	15,399,741	23,874,434	20,789,694
11.00	12,952,167	13,330,604	16,455,989
12.00	9,388,143	7,603,973	8,745,197
13.00	6,696,536	4,275,382	4,575,475
14.00	6,855,596	949,009	726,512
15.00	3,036,243	786,186	211,058
16.00	3,932,175	490,083	483,961
17.00	4,528,291	548,594	443,701
18.00	4,909,084	935,206	436,627
19.00	1,034,878	148,779	36,792
20.00	71,413	51,018	52,375
20.00 & above	257,728	240,730	216,809
Total	97,094,162	108,251,061	108,516,766

*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	Jun-20			Dec-20			Jun-21		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	4,338,164	4,338,164	-	4,327,513	4,327,513	-	4,315,255	4,315,255
	NBFCs & Fin Aux.	-	755,267	755,267	-	697,857	697,857	-	780,455	780,455
	Private Sector	105,022,180	155,238,626	260,260,806	106,448,691	160,338,779	266,787,470	130,403,289	167,984,807	298,388,096
	Trust Fund	-	586,037	586,037	-	533,537	533,537	-	37,500	37,500
	Personal	15,052,355	34,359,876	49,412,231	32,425,306	41,899,326	74,324,632	24,675,670	38,667,350	63,343,020
	Others	-	73,500	73,500	-	1,254,044	1,254,044	-	1,059,688	3,342,310
	Total	120,074,535	195,351,470	315,426,005	138,873,997	209,051,056	347,925,053	156,138,647	215,127,677	371,266,324
Punjab	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	80,594,898	62,559,788	143,154,686	82,137,177	59,075,032	141,212,209	98,460,597	62,746,873	161,207,470
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	7,812,942	17,712,895	25,525,837	19,163,792	22,290,109	41,453,901	12,034,739	21,978,609	34,013,348
	Others	-	-	-	-	-	-	711,256	341,191	1,052,447
	Total	88,407,840	80,272,683	168,680,523	101,300,969	81,365,141	182,666,110	111,206,592	85,066,673	196,273,265
Sindh	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	2,838,164	2,838,164	-	2,827,513	2,827,513	-	2,815,255	2,815,255
	NBFCs & Fin Aux.	-	739,360	739,360	-	581,950	581,950	-	424,344	424,344
	Private Sector	19,320,389	68,429,447	87,749,836	18,857,774	76,121,596	94,979,370	24,594,304	76,679,431	101,273,735
	Trust Fund	-	194,926	194,926	-	142,426	142,426	-	37,500	37,500
	Personal	5,506,208	11,150,203	16,656,411	10,084,752	12,456,899	22,541,651	9,184,407	11,523,876	20,708,283
	Others	-	-	-	-	863,351	863,351	-	342,163	2,020,035
	Total	24,826,597	83,352,100	108,178,697	28,942,526	92,993,735	121,936,261	34,120,874	93,500,441	127,621,315
Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	3,360,139	2,938,206	6,298,345	3,912,964	2,903,587	6,816,551	4,808,429	3,594,762	8,403,191
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	612,214	1,757,959	2,370,173	1,241,778	2,634,992	3,876,770	1,260,992	2,039,904	3,300,896
	Others	-	-	-	-	-	-	5,699	25,923	31,622
	Total	3,972,353	4,696,165	8,668,518	5,154,742	5,538,579	10,693,321	6,075,120	5,660,589	11,735,709
Balochistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	578,066	71,853	649,919	545,848	68,935	614,783	908,337	142,714	1,051,051
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	426,373	287,743	714,116	700,027	367,206	1,067,233	771,736	353,687	1,125,423
	Others	-	-	-	-	-	-	570	591	1,161
	Total	1,004,439	359,596	1,364,035	1,245,875	436,141	1,682,016	1,680,643	496,992	2,177,635
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.	-	15,907	15,907	-	115,907	115,907	-	356,111	356,111
	Private Sector	-	19,229,919	19,229,919	-	20,075,377	20,075,377	-	21,721,934	21,721,934
	Trust Fund	-	391,111	391,111	-	391,111	391,111	-	-	-
	Personal	-	2,047,662	2,047,662	-	2,272,738	2,272,738	-	934,731	934,731
	Others	-	73,500	73,500	-	390,693	390,693	-	950,792	950,792
	Total	-	23,258,099	23,258,099	-	24,745,826	24,745,826	-	25,463,568	25,463,568
FATA	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	178,922	203,314	382,236
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	-	-	-	-	-	54,257	113,264	167,521
	Others	-	-	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	233,179	316,578	549,757

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

(Thousand Rupees)

Provinces/Regions	Category	Jun-20			Dec-20			Jun-21		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux	-	-	-	-	-	-	-	-	-
	Private Sector	1,101,484	761,097	1,862,581	936,267	875,962	1,812,229	1,393,055	1,243,317	2,636,372
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	648,017	1,071,716	1,719,733	1,151,170	1,263,228	2,414,398	1,287,473	1,292,040	2,579,513
	Others	-	-	-	-	-	-	-	-	-
	Total	1,749,501	1,832,813	3,582,314	2,087,437	2,139,190	4,226,627	2,680,528	2,535,357	5,215,885
AJK	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux	-	-	-	-	-	-	-	-	-
	Private Sector	67,204	1,248,316	1,315,520	58,661	1,218,290	1,276,951	59,645	1,652,462	1,712,107
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	46,601	331,698	378,299	83,787	614,154	697,941	82,066	431,239	513,305
	Others	-	-	-	-	-	-	-	3,778	3,778
	Total	113,805	1,580,014	1,693,819	142,448	1,832,444	1,974,892	141,711	2,087,479	2,229,190

8.15 Classification of Investments in Securities and Shares MFBs

(Thousand Rupees)

SECURITIES / SHARES	2020						2021		
	Jun			Dec			Jun		
	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	49,273,743	50,071,498	49,194,515	69,746,638	70,165,842	69,768,222	58,878,704	59,252,014	58,884,416
II. FEDERAL BONDS	1,570,020	1,610,000	1,635,530	16,522,030	16,260,000	16,752,769	20,137,056	20,168,017	20,238,410
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	256,272	256,312	256,272	256,252	256,312	256,252	256,242	256,312	256,242
VIII. MODARBA CERTIFICATES	-	-	-	-	-	-	-	-	-
IX. MUTUAL FUNDS	311,526	311,526	316,366	-	-	-	3,866,814	3,866,814	3,866,814
X. NIT UNITS	-	-	-	-	-	-	-	-	-
XI. OTHERS	2,099,359	2,007,500	2,099,359	-	-	-	1,507,220	1,500,000	1,507,220
XII. Islamic Banking Products - Investments	10,000	10,000	10,000	262,774	260,000	262,774	364,824	360,000	364,824
a. GOP Ijara Sukuk	-	-	-	252,774	250,000	252,774	303,639	300,000	303,639
b. Corporate Sukuks	10,000	10,000	10,000	10,000	10,000	10,000	61,185	60,000	61,185
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	53,520,920	54,266,836	53,512,042	86,787,694	86,942,154	87,040,017	85,010,860	85,403,157	85,117,926

8.16 Classification of Investments in Securities and Shares
DFIs

(Thousand Rupees)

SECURITIES / SHARES	2020						2021		
	Jun			Dec			Jun		
	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	95,720,852	99,531,895	97,054,557	54,452,820	55,463,950	54,473,659	77,474,411	79,607,175	77,481,131
II. FEDERAL BONDS	107,064,981	106,418,199	109,053,349	156,221,646	154,939,099	155,956,314	210,812,749	211,021,082	211,207,719
III. SHARES	34,411,608	21,193,255	33,348,160	38,564,091	22,244,176	37,685,548	39,681,228	22,110,079	39,091,777
1) Quoted On The Stock Exchange	29,736,695	10,212,196	28,674,160	33,615,489	11,424,617	33,172,783	34,984,800	11,445,823	34,468,981
2) Unquoted On The Stock Exchange	4,674,913	10,981,059	4,674,000	4,948,602	10,819,559	4,512,765	4,696,428	10,664,256	4,622,796
IV. DEBENTURES	-	-	-	-	-	-	-	-	-
V. PARTICIPATION TERM CERTIFICATES	2,971,479	6,366	2,971,479	6,366	6,366	-	6,366	6,366	-
VI. CERTIFICATE OF INVESTEMENTS	-	-	-	45,000	45,000	-	22,500	22,500	-
VII. TERM FINANCE CERTIFICATES	16,991,227	15,748,198	16,806,184	21,715,705	21,160,329	20,813,575	20,553,430	20,586,223	20,305,681
VIII. MODARBA CERTIFICATES	898,372	898,372	898,372	898,372	898,372	898,372	936,708	936,708	938,367
IX. MUTUAL FUNDS	1,235,537	1,090,160	1,166,333	1,072,337	1,066,115	1,072,337	844,661	857,489	844,740
X. NIT UNITS	-	-	-	-	-	-	-	-	-
XI. OTHERS	416,873	417,581	416,873	143,902	143,999	143,902	-	-	-
XII. Islamic Banking Products - Investments	9,026,179	8,226,782	9,069,495	9,782,030	10,120,507	10,203,092	10,979,926	10,938,334	10,658,458
a. GOP Ijara Sukuk	-	-	-	1,092,152	1,100,000	1,093,630	639,372	635,500	639,283
b. Corporate Sukuks	7,806,344	7,006,378	7,849,660	7,549,666	7,880,212	7,969,250	8,829,687	8,791,967	8,913,175
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
f. Strategic Investment –Long Term	1,105,000	1,105,000	1,105,000	1,106,000	1,106,000	1,106,000	1,510,867	1,510,867	1,106,000
g. Certificate of Investment (COIs) - Long Term	-	-	-	-	-	-	-	-	-
h. Placement with FI	-	-	-	-	-	-	-	-	-
i. Other Mode of Investments – Short Term	99,431	100,000	99,431	34,212	34,295	34,212	-	-	-
j. Other Mode of Investments – Long Term	15,404	15,404	15,404	-	-	-	-	-	-
Total	268,737,108	253,530,808	270,784,802	282,902,269	266,087,913	281,246,799	361,311,979	346,085,956	360,527,873

