

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

8.1 Assets and Liabilities

MFBs

(Thousand Rupees)

Item	2021		2022
	Jun	Dec	Jun
Liabilities			
Capital	29,038,514	32,193,161	33,422,690
Reserves	25,607,979	23,970,900	17,316,602
Demand Deposits	207,711,212	241,241,686	271,801,073
(a) Scheduled Banks	3,479	141	292
(b) Others	207,707,733	241,241,545	271,800,781
Time Deposits	170,638,891	182,021,120	174,827,592
(a) Scheduled Banks	920,893	1,258,649	1,645,815
(b) Others	169,717,998	180,762,471	173,181,777
Borrowings from	37,375,883	65,007,201	69,244,792
(a) State Bank of Pakistan	8,112,284	7,334,559	6,950,207
(b) Banks Abroad	672,360	672,360	672,360
(c) Other Scheduled Banks	25,798,964	51,972,984	53,480,046
(d) Other Institutions	2,792,275	5,027,298	8,142,179
Head Office and Inter-Bank Adjustment	19,397	150,489	-
Other Liabilities	49,088,221	57,257,311	68,662,045
Total Liabilities / Assets	519,480,097	601,841,868	635,274,794
Assets			
Cash	85,277,780	104,410,757	85,984,419
(a) Notes, Coins and Silver	6,260,922	7,093,697	6,899,076
(b) Balances with State Bank of Pakistan	18,131,123	19,608,442	21,825,256
(c) Balances with Other Scheduled Banks	57,622,832	68,906,781	45,263,394
(d) Balances with Other Institutions	3,262,903	8,801,837	11,996,693
Balances held Abroad	-	-	-
Bills Purchased and Discounted	-	-	-
Advances to	263,245,143	290,228,913	326,140,803
(a) Scheduled Banks	495,835	-	-
(b) Others	262,749,308	290,228,913	326,140,803
Investment in Securities and Shares	85,010,860	117,221,669	119,209,880
Bank Premises	15,445,525	16,546,072	15,367,230
Head Office and Inter-Bank Adjustment	52,715	1,245,885	15,960
Other Assets	70,448,074	72,188,572	88,556,502
Contingent Liabilities/Assets as per contra	-	-	-

8.2 Assets and Liabilities

DFIs

(Thousand Rupees)

Item	2021		2022
	Jun	Dec	Jun
Liabilities			
Capital	77,963,299	77,963,299	78,228,299
Reserves	46,981,977	52,968,393	54,990,553
Demand Deposits	-	-	-
(a) Scheduled Banks	-	-	-
(b) Others	-	-	-
Time Deposits	22,986,746	34,038,636	30,698,558
(a) Scheduled Banks	-	2,000,000	2,000,000
(b) Others	22,986,746	32,038,636	28,698,558
Borrowings from	330,107,206	313,265,098	578,817,262
(a) State Bank of Pakistan	64,191,918	114,848,865	298,497,514
(b) Banks Abroad	-	-	-
(c) Other Scheduled Banks	247,758,593	191,972,947	271,104,628
(d) Other Institutions	18,156,695	6,443,286	9,215,120
Head Office and Inter-Bank Adjustment	-	-	-
Other Liabilities	39,581,353	36,490,906	39,200,877
Total Liabilities / Assets	517,620,581	514,726,332	781,935,549
Assets			
Cash	13,303,119	12,341,247	10,566,846
(a) Notes, Coins and Silver	9,314	11,805	19,530
(b) Balances with State Bank of Pakistan	1,256,424	811,031	1,399,702
(c) Balances with Other Scheduled Banks	9,866,644	9,288,411	7,546,714
(d) Balances with Other Institutions	2,170,737	2,230,000	1,600,900
Balances held Abroad	2,512	7,986	1,476
Bills Purchased and Discounted	12,631	31,709	-
Advances to	108,590,264	130,954,667	150,300,199
(a) Scheduled Banks	73,500	2,027,078	5,632,609
(b) Others	108,516,764	128,927,589	144,667,590
Investment in Securities and Shares	361,311,978	312,451,077	580,338,578
Bank Premises	5,086,734	5,194,383	6,262,975
Head Office and Inter-Bank Adjustment	-	595,571	-
Other Assets	29,313,343	53,149,692	34,465,475
Contingent Liabilities/Assets as per contra	57,762,844	59,501,730	70,621,800

8.3 Deposits Distributed by Type of Accounts

MFBs

(Thousand Rupees)

END OF PERIOD	2021				2022	
	Jun		Dec		Jun	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Current Deposits	65,478,296	78,395,022	73,905,042	94,567,606	81,177,156	103,597,888
Call Deposits	1,413	192,477	1,618	297,798	1,727	417,491
Other Deposits Accounts	91,536	3,756	103,155	3,591	118,102	6,560
Saving Deposits	1,403,881	129,116,490	1,411,152	146,372,533	1,498,003	167,778,614
Fixed Deposits	130,722	169,717,998	116,524	180,762,470	100,281	173,181,992
Less Than 6 months	5,958	16,354,600	4,856	32,596,479	7,132	34,759,122
For 6 months & over but less than 1 year	6,630	26,872,875	5,435	23,662,214	3,187	23,294,420
For 1 year & over but less than 2 years	34,536	67,534,169	28,493	64,933,466	24,187	62,464,883
For 2 years & over but less than 3 years	4,515	5,838,068	5,508	7,857,608	3,130	4,058,581
For 3 years & over but less than 4 years	68,112	46,575,312	61,184	44,887,104	50,593	40,036,916
For 4 years & over but less than 5 years	666	602,749	855	787,566	445	394,632
For 5 years & over	10,305	5,940,225	10,193	6,038,033	11,607	8,173,438
Total	67,105,848	377,425,743	75,537,491	422,003,998	82,895,269	444,982,545

8.4 Deposits Distributed by Type of Accounts DFIs

(Thousand Rupees)

END OF PERIOD	2021				2022	
	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	291	22,986,746	308	32,038,635	338	28,698,558
Less Than 6 months	158	13,310,541	192	20,945,333	223	15,433,613
For 6 months & over but less than 1 year	90	8,483,804	60	3,592,597	44	2,707,854
For 1 year & over but less than 2 years	43	1,192,401	55	7,400,705	70	10,457,091
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	1	100,000
Total	291	22,986,746	308	32,038,635	338	28,698,558

8.5 Deposits Distributed by Category of Deposit Holders

MFBs

(Thousand Rupees)

CATEGORY OF DEPOSIT HOLDERS	2021				2022	
	Jun		Dec		Jun	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	67,105,848	377,425,743	75,537,491	422,003,998	82,895,269	444,982,545
I. GOVERNMENT	1,140	20,531,086	1,246	30,699,008	1,321	24,964,317
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	23	1,868,447	29	617,417	20	1,559,669
III. NON-BANK FINANCIAL INSTITUTIONS	611	55,609,941	729	67,997,945	841	105,035,161
IV. PRIVATE SECTOR (BUSINESS)	2,376,475	27,582,231	2,468,786	29,836,442	2,426,973	33,186,383
A. Agriculture, forestry and fishing	1,222,281	3,637,651	1,221,800	3,692,624	1,185,175	3,388,557
B. Mining and quarrying	48	3,323	58	28,516	55	27,866
C. Manufacturing	56,943	2,978,363	88,135	3,444,945	82,023	2,449,738
D. Electricity, gas, steam and air conditioning supply	18	20,025	31	33,996	39	8,626
E. Water supply; sewerage, waste management and remediation activities	7	11	13	3,114	10	14
F. Construction	897	250,767	1,009	614,007	1,076	929,590
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	441,951	8,737,400	671,357	6,877,587	567,694	6,855,169
H. Transportation and storage	503	341,336	535	378,797	545	331,405
I. Accommodation and food service activities	4,261	362,299	4,831	298,074	5,120	61,399
J. Information and communication	1,043	4,043,681	1,123	5,677,512	1,181	7,499,541
K. Real estate activities	561	361,452	536	328,925	588	249,047
L. Professional, scientific and technical activities	3,230	843,322	3,940	2,426,606	3,857	1,704,122
M. Administrative and support service activities	2,280	780,550	2,467	730,493	2,514	636,238
N. Education	3,931	987,433	4,404	1,179,405	4,467	2,873,808
O. Human health and social work activities	2,570	935,936	2,645	974,827	2,933	1,017,794
P. Arts, entertainment and recreation	28	19,840	49	43,506	48	70,267
Q. Other service activities	635,923	3,278,842	465,853	3,103,508	569,648	5,083,202
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	34,047	45,615,686	41,857	49,391,168	34,548	33,392,725
A. Private Trusts and Non-profit Organizations	1,555	29,336,100	1,132	30,607,431	1,046	16,421,104
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	32,492	16,279,586	40,725	18,783,737	33,502	16,971,621
VI. PERSONAL	42,802,703	170,199,034	48,345,922	198,681,944	50,707,868	201,925,807
A. Salaried persons	197,988	17,410,931	215,921	17,850,361	533,194	19,361,966
B. Self employed	5,911,079	55,659,127	6,700,267	61,385,981	5,276,957	76,442,597
C. Other Personal	36,693,636	97,128,976	41,429,734	119,445,602	44,897,717	106,121,244
VII. OTHER	21,890,849	56,019,318	24,678,922	44,780,074	29,723,698	44,918,483
Total	67,105,848	377,425,743	75,537,491	422,003,998	82,895,269	444,982,545

Note: Accounts in Numbers.

8.6 Deposits Distributed by Category of Deposit Holders

DFIs

(Thousand Rupees)

CATEGORY OF DEPOSIT HOLDERS	2021				2022	
	Jun		Dec		Jun	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
1. FOREIGN CONSTITUENTS	4	794,390	4	820,677	5	925,261
2. DOMESTIC CONSTITUENTS	287	22,192,356	304	31,217,958	333	27,773,297
I. GOVERNMENT	9	983,554	11	1,197,460	8	789,311
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES	57	9,869,342	36	8,705,217	35	8,791,944
III. NON-BANK FINANCIAL INSTITUTIONS	10	4,793,000	7	2,258,266	7	2,204,862
IV. PRIVATE SECTOR (BUSINESS)	82	4,176,796	100	11,690,852	94	12,758,713
A. Agriculture, forestry and fishing	-	-	-	-	1	1,000
B. Mining and quarrying	-	-	1	4,900,000	1	4,076,554
C. Manufacturing	36	1,588,767	51	4,820,083	46	6,224,383
D. Electricity, gas, steam and air conditioning supply	3	615,000	3	312,072	4	336,957
E. Water supply; sewerage, waste management and remediation activities	-	-	-	-	-	-
F. Construction	1	200,000	1	100,000	-	-
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	-	-	-	-	1	100,000
H. Transportation and storage	2	21,000	2	15,500	2	22,500
I. Accommodation and food service activities	-	-	-	-	1	600,000
J. Information and communication	6	531,754	8	392,009	9	367,815
K. Real estate activities	4	91,877	3	84,633	1	1,200
L. Professional, scientific and technical activities	6	93,600	10	109,542	6	109,310
M. Administrative and support service activities	3	215,000	2	225,000	3	265,000
N. Education	16	438,137	15	315,958	14	292,068
O. Human health and social work activities	3	182,103	1	61,593	2	50,578
P. Arts, entertainment and recreation	-	-	-	-	-	-
Q. Other service activities	2	199,558	3	354,462	3	311,348
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	19	358,259	24	521,904	33	890,407
A. Private Trusts and Non-profit Organizations	10	246,466	15	418,427	22	782,636
B. Non-government Organizations (NGOs)/ Community Based Organizations (CBOs)	9	111,793	9	103,477	11	107,771
VI. PERSONAL	110	2,011,405	125	2,094,259	154	2,337,560
A. Salaried persons	76	640,815	84	693,584	92	883,953
B. Self employed	14	886,635	13	895,207	12	942,254
C. Other Personal	20	483,955	28	505,468	50	511,353
VII. OTHER	-	-	1	4,750,000	2	500
Total	291	22,986,746	308	32,038,635	338	28,698,558

Note: Accounts in Numbers.

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

(Thousand Rupees)

Provinces/Regions	Category	Jun-21			Dec-21			Jun-22		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Balistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	275,473	5,444,424	5,719,897	155,424	5,708,280	5,863,704	226,307	8,264,116	8,490,423
	NFPSEs	-	-	-	-	198	198	-	198	198
	NBFCs & Fin Aux.	621,754	4,647,287	5,269,041	517,658	5,237,192	5,754,850	727,285	3,762,701	4,489,986
	Private Sector	194,149	502,975	697,124	229,070	461,881	690,951	205,231	1,648,634	1,853,865
	Trust Fund	51,492	1,860,153	1,911,645	77,705	1,740,388	1,818,093	72,915	1,786,807	1,859,722
	Personal	2,020,850	2,284,903	4,305,753	2,669,179	2,601,988	5,271,167	3,204,297	2,004,015	5,208,312
	Others	263,888	302,385	566,273	283,149	282,652	565,801	211,261	265,463	476,724
	Total	3,427,606	15,042,127	18,469,733	3,932,185	16,032,579	19,964,764	4,647,296	17,731,934	22,379,230
	AJK	Foreign	-	-	-	-	-	-	-	-
Govt.		-	273,607	273,607	-	264,428	264,428	-	436,844	436,844
NFPSEs		-	-	-	-	-	-	-	-	-
NBFCs & Fin Aux.		-	2,105,440	2,105,440	-	2,082,864	2,082,864	-	2,468,205	2,468,205
Private Sector		589	78,834	79,423	612	82,702	83,314	608	308,767	309,375
Trust Fund		2,654	45,106	47,760	2,693	46,704	49,397	2,631	7,901	10,532
Personal		25,352	2,038,433	2,063,785	29,699	2,270,905	2,300,604	28,998	2,365,332	2,394,330
Others		-	126,558	126,558	-	41,812	41,812	-	35,749	35,749
Total		28,595	4,667,978	4,696,573	33,004	4,789,415	4,822,419	32,237	5,622,798	5,655,035

**8.8 Province/Region and Category wise Deposits of DFIs
(Outstanding Position)**

(Thousand Rupees)

Provinces/Regions	Category	Jun-21			Dec-21			Jun-22		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	794,390	794,390	-	820,677	820,677	-	925,261	925,261
	Govt.	-	983,554	983,554	-	1,197,460	1,197,460	-	789,311	789,311
	NFPSEs	-	9,869,342	9,869,342	-	8,705,217	8,705,217	-	8,791,944	8,791,944
	NBFCs & Fin Aux.	-	4,793,000	4,793,000	-	2,258,266	2,258,266	-	2,204,862	2,204,862
	Private Sector	-	4,176,796	4,176,796	-	11,690,852	11,690,852	-	12,758,713	12,758,713
	Trust Fund	-	358,259	358,259	-	521,904	521,904	-	890,407	890,407
	Personal	-	2,011,405	2,011,405	-	2,094,259	2,094,259	-	2,337,560	2,337,560
	Others	-	-	-	-	4,750,000	4,750,000	-	500	500
	Total	-	22,986,746	22,986,746	-	32,038,635	32,038,635	-	28,698,558	28,698,558
Punjab	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	-	-	-	-	-	-	-	-
	Others	-	-	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-	-	-
Sindh	Foreign	-	794,390	794,390	-	820,677	820,677	-	925,261	925,261
	Govt.	-	983,554	983,554	-	1,197,460	1,197,460	-	789,311	789,311
	NFPSEs	-	7,484,250	7,484,250	-	6,003,630	6,003,630	-	6,380,301	6,380,301
	NBFCs & Fin Aux.	-	4,793,000	4,793,000	-	2,258,266	2,258,266	-	2,204,862	2,204,862
	Private Sector	-	4,176,796	4,176,796	-	11,490,852	11,490,852	-	12,558,713	12,558,713
	Trust Fund	-	348,259	348,259	-	511,904	511,904	-	880,407	880,407
	Personal	-	2,011,405	2,011,405	-	2,094,259	2,094,259	-	2,337,560	2,337,560
	Others	-	-	-	-	-	-	-	500	500
	Total	-	20,591,654	20,591,654	-	24,377,048	24,377,048	-	26,076,915	26,076,915
Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	-	-	-	-	-	-	-	-
	Others	-	-	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-	-	-
Balochistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	-	-	-	-	-	-	-	-
	Others	-	-	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-	-	-
Islamabad	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	2,385,092	2,385,092	-	2,701,587	2,701,587	-	2,411,643	2,411,643
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	200,000	200,000	-	200,000	200,000
	Trust Fund	-	10,000	10,000	-	10,000	10,000	-	10,000	10,000
	Personal	-	-	-	-	-	-	-	-	-
	Others	-	-	-	-	4,750,000	4,750,000	-	-	-
	Total	-	2,395,092	2,395,092	-	7,661,587	7,661,587	-	2,621,643	2,621,643
FATA	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	-	-	-	-	-	-	-	-
	Others	-	-	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-	-	-

8.8 Province/Region and Category wise Deposits of DFIs
(Outstanding Position)

(Thousand Rupees)

Provinces/Regions	Category	Jun-21			Dec-21			Jun-22		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Balistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	-	-	-	-	-	-	-	-
	Others	-	-	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-	-	-
AJK	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	-	-	-	-	-	-	-	-
	Others	-	-	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-	-	-

8.9 Advances Classified by Securities MFBs

(Thousand Rupees)

SECURITIES	2021		2022
	Jun	Dec	Jun
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	52,594,211	64,150,724	78,329,504
II. Securities, Shares and other Financial Instruments:	-	-	-
III. Merchandise	-	-	-
IV. Fixed Assets Including Machinery	2,286,895	2,673,274	3,168,019
V. Real Estate:	9,228,348	14,616,139	25,927,137
(a) Land	3,016,666	3,840,079	5,066,856
(b) Buildings:	6,211,682	10,776,060	20,860,281
1. Residential	2,717,030	4,852,103	7,952,522
2. Non-Residential	3,494,652	5,923,957	12,907,759
VI. Fixed Deposits and Insurance Policies :	326,536	662,249	487,803
VII. Others:	43,512,799	45,089,430	47,240,310
(a) Other Secured Advances	12,489,340	15,885,421	17,851,904
(b) Advances Secured by Guarantee(s)	31,023,459	29,204,009	29,388,406
VIII. Unsecured Advances:	154,800,769	163,037,351	170,987,783
Total	262,749,558	290,229,167	326,140,556

8.10 Advances Classified by Securities DFIs

(Thousand Rupees)

SECURITIES	2021		2022
	Jun	Dec	Jun
I. Gold, Bullion, Gold & Silver Ornaments and Precious Metals	-	-	-
II. Securities, Shares and other Financial Instruments:	578,233	57,354	526,021
III. Merchandise	5,761,127	5,823,525	6,788,502
IV. Fixed Assets Including Machinery	51,617,433	68,496,391	80,552,105
V. Real Estate:	38,759,105	38,832,715	41,378,110
(a) Land	11,971,855	10,434,436	9,777,161
(b) Buildings:	26,787,250	28,398,279	31,600,949
1. Residential	16,078,680	17,663,523	20,473,663
2. Non-Residential	10,708,570	10,734,756	11,127,286
VI. Fixed Deposits and Insurance Policies :	305,925	443,985	270,000
VII. Others:	9,871,957	14,233,586	14,148,721
(a) Other Secured Advances	5,265,521	8,628,794	9,711,911
(b) Advances Secured by Guarantee(s)	4,606,436	5,604,792	4,436,810
VII. Unsecured Advances:	1,622,986	1,040,033	1,004,126
Total	108,516,766	128,927,589	144,667,585

8.11 Advances Classified by Borrowers
MFBs

(Thousand Rupees)

BORROWERS	2021				2022	
	Jun		Dec		Jun	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
I. FOREIGN CONSTITUENTS	-	-	-	-	-	-
2. DOMESTIC CONSTITUENTS	4,634,769	262,749,558	4,667,992	290,229,167	4,819,310	326,140,556
I. GOVERNMENT	-	-	-	-	-	-
II. NON-FINANCIAL PUBLIC SECTOR ENTERPRISES (NFPSE)	-	-	-	-	-	-
III. NON-BANK FINANCIAL INSTITUTIONS (NBFIs)	-	-	-	-	-	-
IV. PRIVATE SECTOR (BUSINESS)	2,446,298	212,684,567	2,355,172	228,701,179	2,181,029	238,415,437
A. Agriculture, forestry and fishing	1,591,507	131,490,103	1,582,472	143,490,133	1,482,682	152,230,667
1. Crop and animal production, hunting and related service activities	1,591,471	131,482,983	1,582,434	143,482,085	1,482,643	152,222,811
Growing of Wheat, Rice, Sugar Cane & Cotton	687,766	54,371,567	653,963	55,870,156	605,548	57,620,415
Growing of tropical, subtropical, pome and stone fruits & vegetables	9,739	833,053	9,191	955,546	7,954	884,656
Growing of other fruits, vegetables and crops	29,492	4,298,987	31,889	4,664,636	31,870	5,087,165
Raising of livestock and other related activities	627,505	52,954,354	699,666	65,767,012	668,774	71,306,844
Other agricultural support activities	236,969	19,025,022	187,725	16,224,735	168,497	17,323,731
Hunting, trapping and related service activities	-	-	-	-	-	-
2 - Forestry and logging	1	31	1	3	-	-
3 - Fishing and aquaculture	35	7,089	37	8,045	39	7,856
B. Mining and quarrying	3	346	3	134	1	62
C. Manufacturing	168,540	14,583,325	150,296	13,255,512	115,127	10,162,362
1 - Manufacture of food products	18,792	1,798,975	15,919	1,471,909	13,693	1,387,298
2 - Manufacture of beverages	110	18,715	231	39,036	216	44,679
3 - Manufacture of tobacco products	-	-	-	-	-	-
4 - Manufacture of textiles	4,884	361,543	9,717	628,112	7,901	559,425
5 - Manufacture of wearing apparel	7,464	343,549	7,203	377,370	6,652	401,707
6 - Manufacture of leather and related products	737	58,449	536	39,360	367	35,442
7 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	283	33,857	300	39,745	276	38,836
8 - Manufacture of paper and paper products	42	4,441	28	2,491	18	3,912
9 - Printing and reproduction of recorded media	117	17,583	129	22,176	155	28,737
10 - Manufacture of coke and refined petroleum products	-	-	-	-	-	-
11 - Manufacture of chemicals and chemical products	7	1,023	6	538	6	538
12 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	35	3,724	23	1,965	20	1,856
13 - Manufacture of rubber and plastics products	6	478	6	336	6	792
14 - Manufacture of other non-metallic mineral products	570	60,179	474	63,592	424	77,621
15 - Manufacture of basic metals	214	27,501	955	115,267	1,073	129,055
16 - Manufacture of fabricated metal products, except machinery and equipment	123,569	10,937,849	101,629	9,302,362	73,499	6,101,922
17 - Manufacture of computer, electronic and optical products	2,431	182,077	1,899	135,664	1,065	96,609
18 - Manufacture of electrical equipment	2	23	1	-	8	18,097
19 - Manufacture of machinery and equipment	3	204	3	118	3	72
20 - Manufacture of motor vehicles, trailers and semi-trailers	-	-	-	-	-	-
21 - Manufacture of other transport equipment	120	14,216	74	8,446	45	4,303
22 - Manufacture of furniture	1,710	136,153	1,479	129,582	935	118,784
23 - Other manufacturing	7,444	582,786	9,684	877,443	8,765	1,112,677
24 - Repair and installation of machinery and equipment	-	-	-	-	-	-
D. Electricity, gas, steam and air conditioning supply	-	-	277	193,195	458	369,965
E. Water supply; sewerage, waste management and remediation activities	-	-	-	-	-	-
F. Construction	4,037	1,537,115	8,150	3,407,426	9,658	3,524,687
G. Wholesale and retail trade; repair of motor vehicles and motorcycles	326,164	33,455,351	278,569	36,612,214	261,428	39,923,817
H. Transportation and storage	2,116	688,784	2,809	1,391,499	2,786	1,614,020
I. Accommodation and food service activities	4,356	582,469	6,195	733,351	5,973	788,608
J. Information and communication	312	29,725	349	36,585	303	40,170
K. Real estate activities	3	264	12	1,845	55	5,381
L. Professional, scientific and technical activities	8,858	558,501	7,473	472,498	4,211	390,676
M. Administrative and support service activities	212,544	21,299,274	172,595	17,805,169	168,402	17,449,048
N. Education	3,205	304,511	1,714	251,413	1,554	286,156
O. Human health and social work activities	8,741	568,692	20,251	1,384,083	22,193	1,526,583
P. Arts, entertainment and recreation	16,037	886,363	14,892	802,755	9,375	655,222
Q. Other service activities	99,875	6,699,744	109,115	8,863,367	96,823	9,448,013
V. TRUST FUNDS AND NON PROFIT ORGANIZATIONS	-	-	-	-	-	-
VI. PERSONAL	640,687	47,149,365	2,298,786	60,090,493	2,628,594	86,865,873
A. Bank Employees	8,528	3,176,948	7,746	3,514,606	7,677	3,879,114
B. Consumer Financing	209,065	18,875,322	1,985,648	37,160,615	2,374,062	61,150,328
1) For house building	67,237	11,297,640	88,497	19,597,232	100,079	31,812,091
2) For transport i.e. purchase of car etc	3,527	1,158,277	2,361	1,161,348	1,965	1,198,569
3) Credit cards	-	-	-	-	-	-
4) Consumers durable	205	135,815	-	-	-	-
5) Personal loans	138,096	6,283,590	1,894,790	16,402,035	2,272,018	28,139,668
C) Other	423,094	25,097,095	305,392	19,415,272	246,855	21,836,431
VII. OTHER	1,547,784	2,915,626	14,034	1,437,495	9,687	859,246
Total	4,634,769	262,749,558	4,667,992	290,229,167	4,819,310	326,140,556

8.13 Advances Classified by Rate of Interest

MFBs

(Thousand Rupees)

Rate of Interest	Jun-21	Dec-21	Jun-22
0.00	2,825,801	1,163,284	6,050,887
1.00	-	-	-
2.00	-	-	-
3.00	-	-	-
4.00	892,758	200,989	246,855
5.00	14,155	62,081	21,346
6.00	1,582,126	4,458,706	12,248,951
7.00	61,516	101,128	400
8.00	153,900	154,441	31,870
9.00	55,817	-	30,560
10.00	150	92,535	237,528
11.00	840,261	774,537	754,907
12.00	63,004	79,826	22,801
13.00	11,254	70,320	77,633
14.00	63,707	22,202	16,568
15.00	144,406	74,718	18,046
16.00	560,976	555,520	948,710
17.00	369,938	381,730	44,295
18.00	99,271	911,991	72,428
19.00	668,182	874,431	831,037
20.00	635,127	877,982	726,304
21.00	3,219,220	2,535,046	6,750,179
22.00	3,398,273	6,223,131	3,940,253
23.00	3,981,093	6,924,816	7,052,981
24.00	10,184,014	7,215,190	4,032,615
25.00	8,993,999	9,044,626	11,210,461
26.00	23,805,807	27,555,957	25,894,043
27.00	17,971,754	20,478,253	22,017,003
28.00	9,289,498	17,869,689	10,159,246
29.00	7,311,137	7,477,813	13,606,225
30.00	4,317,010	6,827,339	7,139,205
31.00	10,202,751	10,539,909	30,768,824
32.00	22,362,260	26,392,470	18,987,148
33.00	22,666,869	18,333,320	17,738,009
34.00	57,732,161	54,586,856	46,417,005
35.00	7,078,274	9,226,092	20,058,447
36.00	9,157,413	9,200,159	20,837,855
37.00	4,373,421	4,921,228	3,998,677
38.00	1,951,007	3,224,136	1,611,490
39.00	1,391,472	1,566,293	674,755
40.00	7,121,242	4,558,807	3,398,253
41.00	2,501,180	1,575,939	2,423,992
42.00	6,011,549	1,767,194	2,474,233
43.00	2,624,835	4,612,793	3,311,044
44.00	1,316,015	1,497,074	1,031,301
45.00	55,737	757,477	676,161
46.00	32,998	359,651	3,380,497
47.00	327,507	407,747	1,381,436
48.00	2,714	2,340,508	2,338,808
49.00	1,404,073	6,104,893	5,530,149
50.00	50,679	44,965	1,450
50.00 & above	2,871,247	5,203,375	4,917,685
Total	262,749,558	290,229,167	326,140,556

*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 Advances Classified by Rate of Interest

DFIs

(Thousand Rupees)

Rate of Interest	Jun-21	Dec-21	Jun-22
0.00	11,732,909	20,547,707	10,768,012
1.00	-	-	-
2.00	-	-	-
3.00	3,809,442	3,584,404	3,588,436
4.00	11,480,664	13,081,386	14,072,785
5.00	3,334,701	4,625,456	5,667,244
6.00	2,710,892	5,034,393	9,468,291
7.00	1,135,343	1,275,823	1,811,106
8.00	1,443,804	1,274,865	3,094,763
9.00	19,707,452	2,845,650	305,365
10.00	20,789,694	7,316,472	1,728,054
11.00	16,455,989	11,457,995	1,768,976
12.00	8,745,197	25,730,245	2,558,471
13.00	4,575,475	17,271,597	7,213,574
14.00	726,512	11,865,321	7,111,064
15.00	211,058	1,701,990	6,650,309
16.00	483,961	325,993	18,255,417
17.00	443,701	557,189	28,282,889
18.00	436,627	250,061	16,894,293
19.00	36,792	43,547	4,523,382
20.00	52,375	29,883	869,015
20.00 & above	216,809	139,321	36,139
Total	108,529,397	128,959,298	144,667,585

*Each number in the left column delineates a range for the interest rate. For example 1 means 0 to 1 (excluding 1). Similarly "18" means 17 (incl.) to 18 (excl.)

**8.15 Province/Region and Borrower wise Advances of MFBS
(Outstanding Position)**

(Thousand Rupees)

Provinces/Regions	Category	Jun-21			Dec-21			Jun-22		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	130,403,289	82,281,278	212,684,567	143,253,132	85,448,047	228,701,179	154,474,320	83,941,117	238,415,437
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	24,675,670	22,473,695	47,149,365	31,824,249	28,266,244	60,090,493	51,162,549	35,703,324	86,865,873
	Others	1,059,688	1,855,938	2,915,626	827,720	609,775	1,437,495	469,175	390,071	859,246
	Total	156,138,647	106,610,911	262,749,558	175,905,101	114,324,066	290,229,167	206,106,044	120,034,512	326,140,556
Punjab	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	98,460,597	62,746,873	161,207,470	107,078,655	63,334,564	170,413,219	115,262,468	61,301,694	176,564,162
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	12,034,739	15,216,457	27,251,196	15,538,854	15,147,711	30,686,565	26,359,768	18,197,311	44,557,079
	Others	711,256	341,191	1,052,447	534,527	252,931	787,458	323,673	157,131	480,804
	Total	111,206,592	78,304,521	189,511,113	123,152,036	78,735,206	201,887,242	141,945,909	79,656,136	221,602,045
Sindh	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	24,594,304	11,906,174	36,500,478	26,887,177	13,262,137	40,149,314	29,099,605	13,164,839	42,264,444
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	9,184,407	5,101,619	14,286,026	12,051,806	5,997,774	18,049,580	18,525,656	7,326,873	25,852,529
	Others	342,163	533,663	875,826	255,795	342,367	598,162	131,861	223,974	355,835
	Total	34,120,874	17,541,456	51,662,330	39,194,778	19,602,278	58,797,056	47,757,122	20,715,686	68,472,808
Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	4,808,429	3,594,762	8,403,191	6,231,207	4,506,519	10,737,726	6,888,912	4,745,169	11,634,081
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	1,260,992	794,120	2,055,112	1,830,073	1,590,244	3,420,317	2,551,667	2,364,178	4,915,845
	Others	5,699	25,923	31,622	28,366	10,271	38,637	9,290	5,451	14,741
	Total	6,075,120	4,414,805	10,489,925	8,089,646	6,107,034	14,196,680	9,449,869	7,114,798	16,564,667
Balochistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	908,337	142,714	1,051,051	1,168,998	254,260	1,423,258	1,087,634	264,653	1,352,287
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	771,736	251,155	1,022,891	1,091,994	341,873	1,433,867	1,828,847	657,523	2,486,370
	Others	570	591	1,161	9,032	15	9,047	4,351	15	4,366
	Total	1,680,643	394,460	2,075,103	2,270,024	596,148	2,866,172	2,920,832	922,191	3,843,023
Islamabad	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	791,662	791,662	-	1,000,453	1,000,453	-	1,067,459	1,067,459
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	188,674	188,674	-	4,146,518	4,146,518	-	5,685,703	5,685,703
	Others	-	950,792	950,792	-	3,521	3,521	-	2,929	2,929
	Total	-	1,931,128	1,931,128	-	5,150,492	5,150,492	-	6,756,091	6,756,091
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	-	-	-	-	-	-

8.15 Province/Region and Borrower wise Advances of MFBS
(Outstanding Position)

(Thousand Rupees)

Provinces/Regions	Category	Jun-21			Dec-21			Jun-22		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux	-	-	-	-	-	-	-	-	-
	Private Sector	1,393,055	1,243,317	2,636,372	1,824,900	1,523,609	3,348,509	2,075,133	1,695,733	3,770,866
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	1,287,473	436,390	1,723,863	1,242,406	396,193	1,638,599	1,822,571	485,460	2,308,031
	Others	-	-	-	-	-	-	-	-	-
	Total	2,680,528	1,679,707	4,360,235	3,067,306	1,919,802	4,987,108	3,897,704	2,181,193	6,078,897
AJK	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux	-	-	-	-	-	-	-	-	-
	Private Sector	59,645	1,652,462	1,712,107	62,195	1,566,505	1,628,700	60,568	1,701,570	1,762,138
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	82,066	372,016	454,082	69,116	645,931	715,047	74,040	986,276	1,060,316
	Others	-	3,778	3,778	-	670	670	-	571	571
	Total	141,711	2,028,256	2,169,967	131,311	2,213,106	2,344,417	134,608	2,688,417	2,823,025

8.16 Province/Region and Borrower wise Advances of DFIs
(Outstanding Position)

Provinces/Regions	Category	(Thousand Rupees)								
		Jun-21			Dec-21			Jun-22		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Overall	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	4,315,255	4,315,255	-	5,314,815	5,314,815	-	4,790,741	4,790,741
	NBFCs & Fin Aux.	-	780,455	780,455	-	2,855,551	2,855,551	-	2,574,040	2,574,040
	Private Sector	-	85,703,529	85,703,529	-	101,754,672	101,754,672	15,458	116,744,700	116,760,158
	Trust Fund	-	37,500	37,500	-	32,500	32,500	-	25,000	25,000
	Personal	-	16,193,655	16,193,655	-	17,825,647	17,825,647	18,608,498	1,081,458	19,689,956
	Others	-	1,486,372	1,486,372	-	1,144,404	1,144,404	-	827,690	827,690
	Total	-	108,516,766	108,516,766	-	128,927,589	128,927,589	18,623,956	126,043,629	144,667,585
Punjab	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	6,762,152	6,762,152	-	7,752,728	7,752,728	8,778,012	-	8,778,012
	Others	-	-	-	-	-	-	-	-	-
	Total	-	6,762,152	6,762,152	-	7,752,728	7,752,728	8,778,012	-	8,778,012
Sindh	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	2,815,255	2,815,255	-	3,814,815	3,814,815	-	3,440,741	3,440,741
	NBFCs & Fin Aux.	-	424,344	424,344	-	2,538,884	2,538,884	-	2,301,818	2,301,818
	Private Sector	-	64,773,257	64,773,257	-	77,856,018	77,856,018	15,458	91,059,350	91,074,808
	Trust Fund	-	37,500	37,500	-	32,500	32,500	-	25,000	25,000
	Personal	-	6,422,257	6,422,257	-	6,561,650	6,561,650	6,033,856	875,742	6,909,598
	Others	-	1,486,372	1,486,372	-	1,144,404	1,144,404	-	827,690	827,690
	Total	-	75,958,985	75,958,985	-	91,948,271	91,948,271	6,049,314	98,530,341	104,579,655
Khyber Pakhtunkhwa	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	1,245,784	1,245,784	-	1,476,179	1,476,179	1,780,646	-	1,780,646
	Others	-	-	-	-	-	-	-	-	-
	Total	-	1,245,784	1,245,784	-	1,476,179	1,476,179	1,780,646	-	1,780,646
Balochistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	102,532	102,532	-	105,794	105,794	106,588	-	106,588
	Others	-	-	-	-	-	-	-	-	-
	Total	-	102,532	102,532	-	105,794	105,794	106,588	-	106,588
Islamabad	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	1,500,000	1,500,000	-	1,500,000	1,500,000	-	1,350,000	1,350,000
	NBFCs & Fin Aux.	-	356,111	356,111	-	316,667	316,667	-	272,222	272,222
	Private Sector	-	20,930,272	20,930,272	-	23,898,654	23,898,654	-	25,685,350	25,685,350
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	746,057	746,057	-	847,455	847,455	693,353	205,716	899,069
	Others	-	-	-	-	-	-	-	-	-
	Total	-	23,532,440	23,532,440	-	26,562,776	26,562,776	693,353	27,513,288	28,206,641
FATA	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux.	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	-	-	-	-	-	-	-	-
	Others	-	-	-	-	-	-	-	-	-
	Total	-	-	-	-	-	-	-	-	-

8.16 Province/Region and Borrower wise Advances of DFIs
(Outstanding Position)

(Thousand Rupees)

Provinces/Regions	Category	Jun-21			Dec-21			Jun-22		
		Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Gilgit-Baltistan	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	855,650	855,650	-	1,021,901	1,021,901	1,154,328	-	1,154,328
	Others	-	-	-	-	-	-	-	-	-
	Total	-	855,650	855,650	-	1,021,901	1,021,901	1,154,328	-	1,154,328
AJK	Foreign	-	-	-	-	-	-	-	-	-
	Govt.	-	-	-	-	-	-	-	-	-
	NFPSEs	-	-	-	-	-	-	-	-	-
	NBFCs & Fin Aux	-	-	-	-	-	-	-	-	-
	Private Sector	-	-	-	-	-	-	-	-	-
	Trust Fund	-	-	-	-	-	-	-	-	-
	Personal	-	59,223	59,223	-	59,940	59,940	61,715	-	61,715
	Others	-	-	-	-	-	-	-	-	-
	Total	-	59,223	59,223	-	59,940	59,940	61,715	-	61,715

8.17 Classification of Investments in Securities and Shares
MFBs

(Thousand Rupees)

SECURITIES / SHARES	2021						2022		
	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	58,878,704	59,252,014	58,884,416	102,952,114	103,625,993	102,932,384	100,259,702	101,891,547	100,148,945
II. FEDERAL BONDS	20,137,056	20,168,017	20,238,410	11,751,626	11,897,000	11,641,516	15,728,124	15,897,000	15,668,847
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	256,242	256,312	256,242	256,132	256,202	256,132	256,122	256,202	256,122
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	600,000	600,000	600,000
XII. Islamic Banking Products - Investments	364,824	360,000	364,824	361,796	360,000	361,796	2,365,932	2,366,751	2,365,932
a. GOP Ijara Sukuk	303,639	300,000	303,639	304,338	300,000	304,338	2,314,057	2,306,751	2,314,057
b. Corporate Sukuks	61,185	60,000	61,185	57,458	60,000	57,458	51,875	60,000	51,875
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	85,010,860	85,403,157	85,117,926	117,221,668	118,039,195	117,091,828	119,209,880	121,011,500	119,039,846

**8.18 Classification of Investments in Securities and Shares
DFIs**

(Thousand Rupees)

SECURITIES / SHARES	2021						2022		
	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	77,474,411	79,607,175	77,481,131	70,511,750	72,218,608	70,253,938	273,407,222	282,217,803	273,230,848
II. FEDERAL BONDS	210,812,749	211,021,082	211,207,719	187,304,378	187,499,996	184,454,869	222,622,673	226,482,057	220,611,395
III. SHARES	39,681,228	22,110,079	39,091,777	19,577,318	24,381,320	43,335,292	46,118,613	24,284,917	44,480,530
1) Quoted On The Stock Exchange	34,984,800	11,445,823	34,468,981	15,842,408	13,727,130	38,531,649	41,473,440	13,973,996	39,892,261
2) Unquoted On The Stock Exchange	4,696,428	10,664,256	4,622,796	3,734,910	10,654,190	4,803,643	4,645,173	10,310,921	4,588,269
IV. DEBENTURES	-	-	-	-	-	-	-	-	-
V. PARTICIPATION TERM CERTIFICATES	6,366	6,366	-	6,366	6,366	34,084	6,366	6,366	35,704
VI. CERTIFICATE OF INVESTMENTS	22,500	22,500	-	22,500	22,500	-	22,500	22,500	-
VII. TERM FINANCE CERTIFICATES	20,553,430	20,586,223	20,305,681	20,887,626	20,887,687	21,941,039	23,429,228	23,451,662	24,663,204
VIII. MODARBA CERTIFICATES	936,708	936,708	938,367	-	-	-	-	-	-
IX. MUTUAL FUNDS	844,661	857,489	844,740	805,398	795,973	805,398	623,335	629,224	623,335
X. NIT UNITS	-	-	-	-	-	-	-	-	-
XI. OTHERS	-	-	-	453,387	453,528	453,386	1,809,521	1,809,521	1,767,594
XII. Islamic Banking Products - Investments	10,979,926	10,938,334	10,658,458	12,882,353	12,882,397	12,655,740	12,299,120	12,268,105	12,075,482
a. GOP Ijara Sukuk	639,372	635,500	639,283	802,913	800,000	801,440	900,109	902,500	899,997
b. Corporate Sukuks	8,829,687	8,791,967	8,913,175	10,522,530	10,522,530	10,702,257	9,589,149	9,545,738	9,770,490
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
f. Strategic Investment – Long Term	1,510,867	1,510,867	1,106,000	1,509,867	1,509,867	1,105,000	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	-	-	-	47,043	50,000	47,043	289,995	300,000	289,995
j. Other Mode of Investments – Long Term	-	-	-	-	-	-	10,000	10,000	10,000
Total	361,311,979	346,085,956	360,527,873	312,451,076	319,148,375	333,933,746	580,338,578	571,172,155	577,488,092

