

Scheduled Banks

Investments

5.1 Classification of Investments in Securities and Shares

All Banks

(Million Rupees)

Securities / Shares	Jun-23			Mar-24			Jun-24 P		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	17,431,123	17,927,488	17,543,321	21,168,422	22,294,028	21,850,661	25,649,888	27,013,423	26,401,194
1) Treasury Bills	5,197,151	5,409,806	5,216,726	5,661,935	6,315,620	5,731,484	8,567,558	9,476,806	8,726,977
2) Pakistan Investment Bonds (PIBs)	12,222,251	12,505,961	12,314,725	15,490,073	15,961,190	16,102,296	17,079,494	17,533,781	17,671,331
a. Fixed Rate	4,351,704	4,560,100	4,328,379	4,844,645	5,108,377	5,008,679	5,251,522	5,550,293	5,443,118
b. Floating Rate	7,870,547	7,945,860	7,986,346	10,645,428	10,852,814	11,093,618	11,827,972	11,983,487	12,228,213
3) Others	11,722	11,722	11,870	16,414	17,217	16,880	2,836	2,836	2,886
II. Provincial Government	0	0	0	0	0	0	0	0	0
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	392,699	273,769	393,689	440,609	322,669	456,908	405,767	292,117	486,294
1) Quoted On The Stock Exchange	197,418	85,123	192,254	232,229	124,346	239,685	186,008	81,679	258,624
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	19,210	12,968	21,092	21,303	15,764	31,426	21,695	16,182	36,423
NFPSEs	30,237	12,637	27,445	26,993	10,062	25,884	27,134	10,372	33,911
Private Sector	118,731	48,319	117,375	106,447	37,837	139,380	106,206	39,956	140,735
2) Unquoted On The Stock Exchange	195,282	188,646	201,436	208,380	198,323	217,224	219,759	210,439	227,670
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	23,356	21,110	23,983	33,953	28,103	36,103	43,900	38,202	45,066
NFPSEs	122,873	122,747	130,618	105,355	105,248	105,355	128,540	128,424	137,377
Private Sector	11,229	8,177	11,383	6,369	4,436	9,380	6,414	5,073	8,297
V. DEBENTURES	3	3	3	3	3	3	3	3	3
VI. PARTICIPATION TERM CERTIFICATES	0	0	0	0	0	0	0	0	0
VII. CERTIFICATE OF INVESTMENTS	5	1	5	5	5	5	5	5	5
VIII. TERM FINANCE CERTIFICATES	106,467	108,966	109,606	100,995	103,099	102,023	104,699	107,004	103,999
IX. MUTUAL FUNDS	12,073	10,732	12,072	16,248	12,122	14,008	10,905	10,853	11,901
X. OTHERS	6,064	6,064	6,388	6,876	6,876	7,408	2,196	2,196	2,237
XI. Islamic Banking Products - Investments	3,426,152	3,426,468	3,535,417	4,637,556	4,636,245	4,952,765	4,727,903	4,717,279	4,905,459
a. Government Islamic Securities	2,916,239	2,923,703	2,968,906	4,093,235	4,094,893	4,290,012	4,178,597	4,173,348	4,326,039
1. GOP Ijara Sukuk	2,825,149	2,830,702	2,877,025	4,051,712	4,050,943	4,247,573	4,144,297	4,134,379	4,289,992
a. Variable Rental Rate	2,228,657	2,230,676	2,271,117	2,743,846	2,736,796	2,875,475	2,875,001	2,854,324	3,002,777
b. Fixed Rental Rate	596,492	600,026	605,907	1,307,867	1,314,146	1,372,098	1,269,296	1,280,055	1,287,215
2. Bai Muajjal - Government	-	-	-	-	-	-	-	-	-
3. Islamic Naya Pakistan Certificate	70,380	70,380	71,171	41,523	43,950	42,439	34,300	38,969	36,047
4. Other	20,710	22,622	20,710	-	-	-	-	-	-
b. Corporate Sukuks	472,155	467,806	527,558	502,414	499,385	614,991	507,629	503,608	536,499
1) Diminishing Musharaka Sukuk	145,421	142,609	149,751	147,975	144,609	155,487	149,352	147,291	153,882
2) Ijarah Sukuk	190,316	187,824	234,151	190,192	187,699	289,688	198,871	196,383	215,186
3) Modaraba Sukuk	10,779	10,779	11,025	12,356	12,366	12,822	10,932	10,941	11,183
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	125,639	126,594	132,632	151,891	154,712	156,993	148,474	148,994	156,249
c. Wakala Placements	-	-	-	1,977	1,977	1,977	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
f. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	6,954	6,954	7,106	8,997	8,997	9,380	9,370	9,370	9,616
h. Other Islamic Mode of Investments	30,804	28,004	31,847	30,933	30,994	36,406	32,306	30,953	33,305
Total	21,374,587	21,753,491	21,600,502	26,370,625	27,375,048	27,383,782	30,901,368	32,142,881	31,911,094

5.1.1 Classification of Investments in Securities and Shares

Public Sector Banks

(Million Rupees)

Securities / Shares	Jun-23			Mar-24			Jun-24 P		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	5,985,073	6,186,867	5,964,978	5,839,532	6,190,915	5,992,602	6,472,064	6,867,396	6,688,271
1) Treasury Bills	1,842,879	1,952,971	1,871,774	1,029,202	1,243,200	1,086,367	1,296,602	1,555,040	1,400,263
2) Pakistan Investment Bonds (PIBs)	4,142,194	4,233,896	4,093,204	4,810,330	4,947,715	4,906,235	5,175,462	5,312,356	5,288,008
a. Fixed Rate	949,574	997,862	884,162	901,147	964,672	904,270	996,162	1,062,327	992,734
b. Floating Rate	3,192,620	3,236,034	3,209,042	3,909,184	3,983,043	4,001,965	4,179,300	4,250,029	4,295,274
3) Others	-	-	-	-	-	-	-	-	-
II. Provincial Government	-	-	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	90,386	21,965	83,613	120,347	50,362	93,050	77,220	7,212	105,137
1) Quoted On The Stock Exchange	76,487	14,368	69,695	110,086	47,407	77,706	66,085	3,518	92,969
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	2,919	627	2,141	3,164	1,333	5,448	2,413	582	2,198
NFPSEs	14,514	6,486	13,569	9,352	192	6,183	9,585	269	15,453
Private Sector	48,808	5,871	45,638	42,933	1,175	60,597	44,082	2,298	63,106
2) Unquoted On The Stock Exchange	13,898	7,597	13,918	10,261	2,955	15,344	11,135	3,695	12,168
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	6,445	4,684	6,445	5,935	2,785	8,005	6,731	3,525	7,076
NFPSEs	119	1	119	108	1	108	119	1	164
Private Sector	4,401	1,520	4,401	1,784	142	4,797	1,862	142	2,502
V. DEBENTURES	-	-	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	-	-	-	-	-	-	-	-	-
VII. CERTIFICATE OF INVESTMENTS	1	1	1	1	1	1	1	1	1
VIII. TERM FINANCE CERTIFICATES	39,673	40,319	40,406	34,023	34,475	31,498	33,863	34,425	30,529
IX. MUTUAL FUNDS	67	68	68	3,486	93	93	66	66	81
X. OTHERS	0	0	0	0	0	0	0	0	0
XI. Islamic Banking Products - Investments	144,748	142,736	146,435	191,522	192,796	190,867	195,473	193,470	191,189
a. Government Islamic Securities	98,930	98,787	97,998	146,509	146,675	141,902	148,886	149,120	141,358
1. GOP Ijara Sukuk	91,483	91,340	90,460	142,773	142,940	137,992	146,201	146,435	138,627
a. Variable Rental Rate	56,962	56,990	57,913	79,606	79,590	83,417	79,062	79,050	79,372
b. Fixed Rental Rate	34,521	34,350	32,547	63,168	63,350	54,575	67,140	67,385	59,255
2. Bai Muajjal - Government	-	-	-	-	-	-	-	-	-
3. Islamic Naya Pakistan Certificate	7,447	7,447	7,537	3,736	3,736	3,909	2,684	2,684	2,732
4. Other	-	-	-	-	-	-	-	-	-
b. Corporate Sukuks	21,811	22,741	23,129	23,862	24,970	22,237	19,344	18,521	21,482
1) Diminishing Musharaka Sukuk	5,531	5,531	5,638	4,907	4,907	5,160	4,426	4,437	4,522
2) Ijarah Sukuk	150	150	154	150	150	162	150	150	154
3) Modaraba Sukuk	2,586	2,586	2,674	2,544	2,544	2,644	2,541	2,544	2,663
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	13,543	14,474	14,664	16,261	17,369	14,271	12,228	11,389	14,144
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
f. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	88	88	88	88	88	88	88	88	88
h. Other Islamic Mode of Investments	23,919	21,120	25,220	21,062	21,062	26,640	27,155	25,742	28,261
Total	6,259,948	6,391,956	6,235,502	6,188,911	6,468,642	6,308,112	6,778,687	7,102,572	7,015,209

5.1.2 Classification of Investments in Securities and Shares

Domestic Private Banks

(Million Rupees)

Securities / Shares	Jun-23			Mar-24			Jun-24 P		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	10,509,786	10,777,951	10,643,252	14,375,122	15,141,215	14,907,553	17,349,105	18,145,849	17,879,096
1) Treasury Bills	2,456,448	2,533,115	2,448,646	3,691,021	4,123,023	3,706,798	5,471,956	5,953,139	5,523,295
2) Pakistan Investment Bonds (PIBs)	8,041,616	8,233,114	8,182,736	10,667,687	11,000,975	11,183,874	11,874,313	12,189,874	12,352,915
a. Fixed Rate	3,376,092	3,535,388	3,417,835	3,931,443	4,131,204	4,092,221	4,233,275	4,465,466	4,427,609
b. Floating Rate	4,665,524	4,697,726	4,764,901	6,736,244	6,869,771	7,091,653	7,641,039	7,724,408	7,925,306
3) Others	11,722	11,722	11,870	16,414	17,217	16,880	2,836	2,836	2,886
II. Provincial Government	0	0	0	0	0	0	0	0	0
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	302,314	251,804	310,076	320,261	272,307	363,858	328,547	284,905	381,156
1) Quoted On The Stock Exchange	120,930	70,755	122,559	122,143	76,939	161,978	119,922	78,161	165,655
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	16,290	12,342	18,951	18,139	14,431	25,978	19,281	15,600	34,225
NFPSEs	15,723	6,152	13,876	17,641	9,870	19,701	17,549	10,103	18,458
Private Sector	69,923	42,448	71,738	63,514	36,662	78,784	62,124	37,658	77,629
2) Unquoted On The Stock Exchange	181,383	181,049	187,517	198,119	195,369	201,880	208,624	206,744	215,501
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	16,911	16,425	17,537	28,019	25,318	28,098	37,169	34,676	37,990
NFPSEs	122,754	122,746	130,499	105,248	105,247	105,248	128,420	128,423	137,213
Private Sector	6,828	6,656	6,982	4,585	4,294	4,583	4,552	4,931	5,795
V. DEBENTURES	3	3	3	3	3	3	3	3	3
VI. PARTICIPATION TERM CERTIFICATES	0	0	0	0	0	0	0	0	0
VII. CERTIFICATE OF INVESTMENTS	4	-	4	4	4	4	4	4	4
VIII. TERM FINANCE CERTIFICATES	66,793	68,647	69,200	66,882	68,625	70,525	70,837	72,579	73,470
IX. MUTUAL FUNDS	12,006	10,664	12,004	12,762	12,029	13,914	10,839	10,786	11,820
X. OTHERS	6,063	6,063	6,387	6,875	6,875	7,408	2,196	2,196	2,237
XI. Islamic Banking Products - Investments	3,281,404	3,283,732	3,388,982	4,446,034	4,443,449	4,761,898	4,532,430	4,523,809	4,714,270
a. Government Islamic Securities	2,817,309	2,824,917	2,870,908	3,946,726	3,948,218	4,148,110	4,029,711	4,024,228	4,184,681
1. GOP Ijara Sukuk	2,733,666	2,739,362	2,786,564	3,908,939	3,908,003	4,109,581	3,998,096	3,987,944	4,151,365
a. Variable Rental Rate	2,171,695	2,173,686	2,213,205	2,664,240	2,657,207	2,792,058	2,795,939	2,775,274	2,923,405
b. Fixed Rental Rate	561,971	565,676	573,360	1,244,699	1,250,796	1,317,522	1,202,157	1,212,670	1,227,960
2. Bai Muajjal - Government	-	-	-	-	-	-	-	-	-
3. Islamic Naya Pakistan Certificate	62,933	62,933	63,634	37,787	40,215	38,529	31,615	36,284	33,316
4. Other	20,710	22,622	20,710	-	-	-	-	-	-
b. Corporate Sukuks	450,344	445,065	504,429	478,552	474,415	592,753	488,285	485,087	515,017
1) Diminishing Musharaka Sukuk	139,890	137,078	144,113	143,068	139,702	150,327	144,927	142,853	149,360
2) Ijarah Sukuk	190,166	187,674	233,997	190,042	187,549	289,527	198,721	196,233	215,032
3) Modaraba Sukuk	8,193	8,193	8,350	9,812	9,821	10,178	8,391	8,396	8,520
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	112,095	112,120	117,968	135,630	137,343	142,722	136,246	137,605	142,105
c. Wakala Placements	-	-	-	1,977	1,977	1,977	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
f. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	6,866	6,866	7,018	8,909	8,909	9,292	9,282	9,282	9,528
h. Other Islamic Mode of Investments	6,885	6,884	6,627	9,871	9,931	9,766	5,151	5,211	5,044
Total	14,178,374	14,398,865	14,429,909	19,227,946	19,944,508	20,125,164	22,293,961	23,040,132	23,062,058

5.1.3 Classification of Investments in Securities and Shares

Foreign Banks

(Million Rupees)

Securities / Shares	Jun-23			Mar-24			Jun-24 P		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	936,265	962,670	935,091	953,768	961,897	950,506	1,828,719	2,000,178	1,833,827
1) Treasury Bills	897,824	923,720	896,306	941,713	949,397	938,319	1,799,000	1,968,628	1,803,419
2) Pakistan Investment Bonds (PIBs)	38,440	38,950	38,785	12,055	12,500	12,187	29,719	31,550	30,408
a. Fixed Rate	26,038	26,850	26,382	12,055	12,500	12,187	22,085	22,500	22,775
b. Floating Rate	12,403	12,100	12,403	-	-	-	7,633	9,050	7,633
3) Others	-	-	-	-	-	-	-	-	-
II. Provincial Government	-	-	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	-	-	-	-	-	-	-	-	-
1) Quoted On The Stock Exchange	-	-	-	-	-	-	-	-	-
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	-	-	-	-	-	-	-	-	-
NFPSEs	-	-	-	-	-	-	-	-	-
Private Sector	-	-	-	-	-	-	-	-	-
2) Unquoted On The Stock Exchange	-	-	-	-	-	-	-	-	-
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	-	-	-	-	-	-	-	-	-
NFPSEs	-	-	-	-	-	-	-	-	-
Private Sector	-	-	-	-	-	-	-	-	-
V. DEBENTURES	-	-	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	-	-	-	-	-	-	-	-	-
VII. CERTIFICATE OF INVESTMENTS	-	-	-	-	-	-	-	-	-
VIII. TERM FINANCE CERTIFICATES	-	-	-	-	-	-	-	-	-
IX. MUTUAL FUNDS	-	-	-	-	-	-	-	-	-
X. OTHERS	-	-	-	-	-	-	-	-	-
XI. Islamic Banking Products - Investments	-	-	-	-	-	-	-	-	-
a. Government Islamic Securities	-	-	-	-	-	-	-	-	-
1. GOP Ijara Sukuk	-	-	-	-	-	-	-	-	-
a. Variable Rental Rate	-	-	-	-	-	-	-	-	-
b. Fixed Rental Rate	-	-	-	-	-	-	-	-	-
2. Bai Muajjal - Government	-	-	-	-	-	-	-	-	-
3. Islamic Naya Pakistan Certificate	-	-	-	-	-	-	-	-	-
4. Other	-	-	-	-	-	-	-	-	-
b. Corporate Sukuks	-	-	-	-	-	-	-	-	-
1) Diminishing Musharaka Sukuk	-	-	-	-	-	-	-	-	-
2) Ijarah Sukuk	-	-	-	-	-	-	-	-	-
3) Modaraba Sukuk	-	-	-	-	-	-	-	-	-
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	-	-	-	-	-	-	-	-	-
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
f. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	-	-	-	-	-	-	-	-	-
h. Other Islamic Mode of Investments	-	-	-	-	-	-	-	-	-
Total	936,265	962,670	935,091	953,768	961,897	950,506	1,828,719	2,000,178	1,833,827

5.2 Classification of Investments in

All
As on 30th

Securities / Shares	Less than one month	For 1 month & above but < 3 months	For 3 months & over but < 6 months	For 6 months & over but < one year	For one year & over but < 2 years	For 2 years & over but < 3 years	For 3 years & over but < 4 years	For 4 years & over but < 5 years
I. Federal Government	155,787	1,058,260	1,725,849	6,652,566	1,992,872	3,989,276	2,317,889	1,127,900
1) Treasury Bills	109,516	433,152	1,574,696	5,675,567	934,047	-	-	-
2) Pakistan Investment Bonds (PIBs)	43,385	625,108	151,153	976,999	1,058,825	3,989,276	2,317,889	1,127,900
a. Fixed Rate	43,385	222,121	-	26,131	240,902	1,144,466	594,770	117,753
b. Floating Rate	-	402,988	151,153	950,868	817,922	2,844,811	1,723,120	1,010,147
3) Others	2,886	-	-	-	-	-	-	-
II. Provincial Government	0	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-
IV. SHARES	42,663	936	235	43	-	-	-	-
1) Quoted On The Stock Exchange	34,927	936	0	24	-	-	-	-
Financial Institutions	5,243	-	-	21	-	-	-	-
NFPSEs	5,012	218	-	-	-	-	-	-
Private Sector	18,570	489	0	3	-	-	-	-
2) Unquoted On The Stock Exchange	7,736	-	235	19	-	-	-	-
Financial Institutions	6,911	-	154	18	-	-	-	-
NFPSEs	19	-	-	-	-	-	-	-
Private Sector	225	-	-	1	-	-	-	-
V. DEBENTURES	3	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	0	-	-	-	-	-	-	-
VII. CERTIFICATE OF INVESTMENTS	-	-	-	1	4	-	-	-
VIII. TERM FINANCE CERTIFICATES	1,987	-	484	11,310	274	8,822	16,145	3,336
IX. MUTUAL FUNDS	2,785	-	-	2	6,625	-	-	-
X. OTHERS	0	-	-	-	-	-	-	-
XI. Islamic Banking Products - Investments	34,376	4,126	25,446	59,676	923,655	317,793	352,368	133,884
a. Government Islamic Securities	28,158	4,126	25,446	59,100	922,514	250,678	326,055	119,525
1) GOP Ijara Sukuk	5,630	4,126	25,446	59,100	922,514	250,678	323,323	119,525
a. Variable Rental Rate	28	1	-	17,330	129,034	219,930	208,792	83,891
b. Fixed Rental Rate	5,603	4,124	25,446	41,770	793,481	30,747	114,531	35,634
2) Bai Muajjal - Government	-	-	-	-	-	-	-	-
3) Islamic Naya Pakistan Certificate	22,527	-	-	-	-	-	2,732	-
4) Other	-	-	-	-	-	-	-	-
b. Corporate Sukuks	500	-	-	576	890	67,116	20,325	14,359
1) Diminishing Musharaka Sukuk	89	-	-	-	38	43,790	7,124	1,213
2) Ijarah Sukuk	-	-	-	-	-	18,032	6,126	-
3) Modaraba Sukuk	14	-	-	-	-	5,293	54	-
4) Wakala Sukuk	-	-	-	-	-	-	-	-
5) Any other	396	-	-	576	853	-	7,020	13,147
c. Wakala Placements	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-
e. Placements Bai Muajjal	-	-	-	-	-	-	-	-
f. Modarba Certificates	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	5,711	-	-	-	-	-	-	-
h. Other Islamic Mode of Investments	8	-	-	-	250	-	5,988	-
Total	237,601	1,063,322	1,752,013	6,723,598	2,923,430	4,315,892	2,686,402	1,265,120

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

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

Securities/Shares and Term to Maturity

Banks

June, 2024

(Million Rupees)

For 5 years & over but < 7 years	For 7 years & over but < 10 years	For 10 years & over but < 15 years	For 15 years & over but < 20 years	For 20 years & over but < 25 years	For 25 years & over but < 30 years	For 30 years and over	Undefined*	Total Investment
3,987,803	1,960,849	1,388,798	36,217	7,128	-	-	-	26,401,194
-	-	-	-	-	-	-	-	8,726,977
3,987,803	1,960,849	1,388,798	36,217	7,128	-	-	-	17,671,331
797,670	1,685,583	526,994	36,217	7,128	-	-	-	5,443,118
3,190,133	275,266	861,804	-	-	-	-	-	12,228,213
-	-	-	-	-	-	-	-	2,886
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	-
306	6,540	119,130	-	1,337	-	34,371	280,733	486,294
-	-	11,086	-	584	-	672	210,396	258,624
-	-	-	-	-	-	9	31,149	36,423
-	-	2,295	-	-	-	67	26,320	33,911
-	-	8,577	-	-	-	596	112,501	140,735
306	6,540	108,044	-	754	-	33,700	70,337	227,670
300	4,329	2,618	-	750	-	1,071	28,915	45,066
-	-	105,265	-	-	-	31,892	201	137,377
6	2,211	113	-	-	-	736	5,005	8,297
-	-	-	-	-	-	-	-	3
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	5
8,486	23,870	14,417	1,967	304	2,934	5,510	4,155	103,999
-	-	1,397	-	-	-	-	1,092	11,901
217	343	1,677	-	-	-	-	-	2,237
2,648,375	159,477	223,907	2,477	452	755	10,015	8,677	4,905,459
2,580,781	-	-	-	-	-	9,657	-	4,326,039
2,579,650	-	-	-	-	-	-	-	4,289,992
2,343,771	-	-	-	-	-	-	-	3,002,777
235,879	-	-	-	-	-	-	-	1,287,215
-	-	-	-	-	-	-	-	-
1,131	-	-	-	-	-	9,657	-	36,047
-	-	-	-	-	-	-	-	-
62,669	151,324	210,511	-	364	755	358	6,753	536,499
3,605	7,942	87,656	-	-	102	-	2,322	153,882
-	126,157	64,869	-	-	-	-	-	215,186
2,058	114	2,524	-	-	-	-	1,125	11,183
-	-	-	-	-	-	-	-	-
57,005	17,111	55,461	-	364	653	358	3,306	156,249
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
585	-	3,232	-	88	-	-	-	9,616
4,340	8,153	10,164	2,477	-	-	-	1,924	33,305
6,645,186	2,151,079	1,749,327	40,660	9,221	3,689	49,896	294,658	31,911,094

5.2.1 Classification of Investments in Public Sector As on 30th

Securities / Shares	Less than one month	For 1 month & above but < 3 month	For 3 months & over but < 6 months	For 6 months & over but < one year	For one year & over but < 2 years	For 2 years & over but < 3 years	For 3 years & over but < 4 years	For 4 years & over but < 5 years
I. Federal Government	11,200	502,355	825,543	1,148,726	946,464	861,128	597,403	623,858
1) Treasury Bills	736	35,709	717,669	419,609	226,541	-	-	-
2) Pakistan Investment Bonds (PIBs)	10,465	466,647	107,873	729,117	719,924	861,128	597,403	623,858
a. Fixed Rate	10,465	91,805	-	15,817	108,450	273,351	107,401	63,523
b. Floating Rate	-	374,841	107,873	713,300	611,474	587,777	490,003	560,335
3) Others	-	-	-	-	-	-	-	-
II. Provincial Government	-	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-
IV. SHARES	10,503	936	-	43	-	-	-	-
1) Quoted On The Stock Exchange	7,064	936	-	24	-	-	-	-
Financial Institutions	219	-	-	21	-	-	-	-
NFPSEs	962	218	-	-	-	-	-	-
Private Sector	4,817	489	-	3	-	-	-	-
2) Unquoted On The Stock Exchange	3,439	-	-	19	-	-	-	-
Financial Institutions	3,323	-	-	18	-	-	-	-
NFPSEs	12	-	-	-	-	-	-	-
Private Sector	79	-	-	1	-	-	-	-
V. DEBENTURES	-	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	-	-	-	-	-	-	-	-
VII. CERTIFICATE OF INVESTMENTS	-	-	-	1	-	-	-	-
VIII. TERM FINANCE CERTIFICATES	340	-	-	-	123	1,174	2,834	2,413
IX. MUTUAL FUNDS	79	-	-	2	-	-	-	-
X. OTHERS	0	-	-	-	-	-	-	-
XI. Islamic Banking Products - Investments	-	-	8,120	276	11,052	466	24,250	-
a. Government Islamic Securities	-	-	8,120	-	10,802	466	17,989	-
1) GOP Ijara Sukuk	-	-	8,120	-	10,802	466	15,257	-
a. Variable Rental Rate	-	-	-	-	7,592	466	14,469	-
b. Fixed Rental Rate	-	-	8,120	-	3,210	-	788	-
2) Bai Muajjal - Government	-	-	-	-	-	-	-	-
3) Islamic Naya Pakistan Certificate	-	-	-	-	-	-	2,732	-
4) Other	-	-	-	-	-	-	-	-
b. Corporate Sukuks	-	-	-	276	-	-	273	-
1) Diminishing Musharaka Sukuk	-	-	-	-	-	-	-	-
2) Ijarah Sukuk	-	-	-	-	-	-	-	-
3) Modaraba Sukuk	-	-	-	-	-	-	-	-
4) Wakala Sukuk	-	-	-	-	-	-	-	-
5) Any other	-	-	-	276	-	-	273	-
c. Wakala Placements	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-
e. Placements Bai Muajjal	-	-	-	-	-	-	-	-
f. Modarba Certificates	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	-	-	-	-	-	-	-	-
h. Other Islamic Mode of Investments	-	-	-	-	250	-	5,988	-
Total	22,123	503,291	833,662	1,149,047	957,639	862,769	624,487	626,271

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

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

Securities/Shares and Term to Maturity

Banks

June, 2024

(Million Rupees)

For 5 years & over but < 7 years	For 7 years & over but < 10 years	For 10 years & over but < 15 years	For 15 years & over but < 20 years	For 20 years & over but < 25 years	For 25 years & over but < 30 years	For 30 years and over	Undefined*	Total Investment
795,749	69,536	300,701	-	5,606	-	-	-	6,688,271
-	-	-	-	-	-	-	-	1,400,263
795,749	69,536	300,701	-	5,606	-	-	-	5,288,008
150,313	5,206	160,796	-	5,606	-	-	-	992,734
645,436	64,330	139,905	-	-	-	-	-	4,295,274
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	1,337	-	-	92,319	105,137
-	-	-	-	584	-	-	84,361	92,969
-	-	-	-	-	-	-	1,959	2,198
-	-	-	-	-	-	-	14,273	15,453
-	-	-	-	-	-	-	57,797	63,106
-	-	-	-	754	-	-	7,957	12,168
-	-	-	-	750	-	-	2,985	7,076
-	-	-	-	-	-	-	152	164
-	-	-	-	-	-	-	2,422	2,502
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	1
4,872	7,103	7,378	-	-	-	137	4,155	30,529
-	-	-	-	-	-	-	-	81
-	-	-	-	-	-	-	-	0
105,393	8,758	23,954	2,477	88	-	-	6,355	191,189
103,982	-	-	-	-	-	-	-	141,358
103,982	-	-	-	-	-	-	-	138,627
56,845	-	-	-	-	-	-	-	79,372
47,137	-	-	-	-	-	-	-	59,255
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	2,732
-	-	-	-	-	-	-	-	-
1,079	1,633	13,790	-	-	-	-	4,431	21,482
153	649	3,719	-	-	-	-	-	4,522
-	-	154	-	-	-	-	-	154
-	114	1,424	-	-	-	-	1,125	2,663
-	-	-	-	-	-	-	-	-
926	870	8,493	-	-	-	-	3,306	14,144
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	88	-	-	-	88
333	7,125	10,164	2,477	-	-	-	1,924	28,261
906,014	85,397	332,033	2,477	7,031	-	137	102,829	7,015,209

5.2.2 Classification of Investments in

Domestic Private

As on 30th

Securities / Shares	Less than one month	For 1 month & above but < 3 month	For 3 months & over but < 6 months	For 6 months & over but < one year	For one year & over but < 2 years	For 2 years & over but < 3 years	For 3 years & over but < 4 years	For 4 years & over but < 5 years
I. Federal Government	107,069	521,136	671,790	3,998,688	1,045,389	3,117,936	1,704,851	503,033
1) Treasury Bills	71,263	365,210	628,510	3,750,806	707,506	-	-	-
2) Pakistan Investment Bonds (PIBs)	32,920	155,927	43,280	247,882	337,883	3,117,936	1,704,851	503,033
a. Fixed Rate	32,920	127,781	-	10,313	132,452	860,902	477,341	54,230
b. Floating Rate	-	28,146	43,280	237,569	205,430	2,257,034	1,227,510	448,803
3) Others	2,886	-	-	-	-	-	-	-
II. Provincial Government	0	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-
IV. SHARES	32,160	-	235	-	-	-	-	-
1) Quoted On The Stock Exchange	27,862	-	0	-	-	-	-	-
Financial Institutions	5,024	-	-	-	-	-	-	-
NFPSEs	4,050	-	-	-	-	-	-	-
Private Sector	13,753	-	0	-	-	-	-	-
2) Unquoted On The Stock Exchange	4,298	-	235	-	-	-	-	-
Financial Institutions	3,588	-	154	-	-	-	-	-
NFPSEs	7	-	-	-	-	-	-	-
Private Sector	146	-	-	-	-	-	-	-
V. DEBENTURES	3	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	0	-	-	-	-	-	-	-
VII. CERTIFICATE OF INVESTMENTS	-	-	-	-	4	-	-	-
VIII. TERM FINANCE CERTIFICATES	1,646	-	484	11,310	151	7,648	13,311	923
IX. MUTUAL FUNDS	2,705	-	-	-	6,625	-	-	-
X. OTHERS	-	-	-	-	-	-	-	-
XI. Islamic Banking Products - Investments	34,376	4,126	17,326	59,400	912,603	317,327	328,118	133,884
a. Government Islamic Securities	28,158	4,126	17,326	59,100	911,713	250,211	308,066	119,525
1) GOP Ijara Sukuk	5,630	4,126	17,326	59,100	911,713	250,211	308,066	119,525
a. Variable Rental Rate	28	1	-	17,330	121,442	219,464	194,323	83,891
b. Fixed Rental Rate	5,603	4,124	17,326	41,770	790,271	30,747	113,743	35,634
2) Bai Muajjal - Government	-	-	-	-	-	-	-	-
3) Islamic Naya Pakistan Certificate	22,527	-	-	-	-	-	-	-
4) Other	-	-	-	-	-	-	-	-
b. Corporate Sukuks	500	-	-	300	890	67,116	20,052	14,359
1) Diminishing Musharaka Sukuk	89	-	-	-	38	43,790	7,124	1,213
2) Ijarah Sukuk	-	-	-	-	-	18,032	6,126	-
3) Modaraba Sukuk	14	-	-	-	-	5,293	54	-
4) Wakala Sukuk	-	-	-	-	-	-	-	-
5) Any other	396	-	-	300	853	-	6,748	13,147
c. Wakala Placements	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-
e. Placements Bai Muajjal	-	-	-	-	-	-	-	-
f. Modarba Certificates	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	5,711	-	-	-	-	-	-	-
h. Other Islamic Mode of Investments	8	-	-	-	-	-	-	-
Total	177,960	525,262	689,835	4,069,398	1,964,773	3,442,911	2,046,280	637,840

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

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

Securities/Shares and Term to Maturity

Banks

June, 2024

(Million Rupees)

For 5 years & over but < 7 years	For 7 years & over but < 10 years	For 10 years & over but < 15 years	For 15 years & over but < 20 years	For 20 years & over but < 25 years	For 25 years & over but < 30 years	For 30 years and over	Undefined*	Total Investment
3,192,054	1,891,313	1,088,098	36,217	1,521	-	-	-	17,879,096
-	-	-	-	-	-	-	-	5,523,295
3,192,054	1,891,313	1,088,098	36,217	1,521	-	-	-	12,352,915
647,357	1,680,376	366,198	36,217	1,521	-	-	-	4,427,609
2,544,697	210,936	721,900	-	-	-	-	-	7,925,306
-	-	-	-	-	-	-	-	2,886
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	-
306	6,540	119,130	-	-	-	34,371	188,415	381,156
-	-	11,086	-	-	-	672	126,035	165,655
-	-	-	-	-	-	9	29,191	34,225
-	-	2,295	-	-	-	67	12,047	18,458
-	-	8,577	-	-	-	596	54,703	77,629
306	6,540	108,044	-	-	-	33,700	62,380	215,501
300	4,329	2,618	-	-	-	1,071	25,930	37,990
-	-	105,265	-	-	-	31,892	49	137,213
6	2,211	113	-	-	-	736	2,584	5,795
-	-	-	-	-	-	-	-	3
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	4
3,614	16,767	7,039	1,967	304	2,934	5,373	-	73,470
-	-	1,397	-	-	-	-	1,092	11,820
217	343	1,677	-	-	-	-	-	2,237
2,542,982	150,719	199,954	-	364	755	10,015	2,322	4,714,270
2,476,799	-	-	-	-	-	9,657	-	4,184,681
2,475,668	-	-	-	-	-	-	-	4,151,365
2,286,927	-	-	-	-	-	-	-	2,923,405
188,742	-	-	-	-	-	-	-	1,227,960
-	-	-	-	-	-	-	-	-
1,131	-	-	-	-	-	9,657	-	33,316
-	-	-	-	-	-	-	-	-
61,590	149,691	196,721	-	364	755	358	2,322	515,017
3,452	7,293	83,937	-	-	102	-	2,322	149,360
-	126,157	64,716	-	-	-	-	-	215,032
2,058	-	1,100	-	-	-	-	-	8,520
-	-	-	-	-	-	-	-	-
56,080	16,241	46,968	-	364	653	358	-	142,105
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
585	-	3,232	-	-	-	-	-	9,528
4,008	1,028	-	-	-	-	-	-	5,044
5,739,172	2,065,682	1,417,294	38,184	2,190	3,689	49,759	191,829	23,062,058

5.2.3 Classification of Investments in

Foreign
As on 30th

Securities / Shares	Less than one month	For 1 month & above but < 3 month	For 3 months & over but < 6 months	For 6 months & over but < one year	For one year & over but < 2 years	For 2 years & over but < 3 years	For 3 years & over but < 4 years	For 4 years & over but < 5 years
I. Federal Government	37,517	34,768	228,516	1,505,153	1,018	10,212	15,634	1,009
1) Treasury Bills	37,517	32,233	228,516	1,505,153	-	-	-	-
2) Pakistan Investment Bonds (PIBs)	-	2,535	-	-	1,018	10,212	15,634	1,009
a. Fixed Rate	-	2,535	-	-	-	10,212	10,028	-
b. Floating Rate	-	-	-	-	1,018	-	5,606	1,009
3) Others	-	-	-	-	-	-	-	-
II. Provincial Government	-	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-
IV. SHARES	-	-	-	-	-	-	-	-
1) Quoted On The Stock Exchange	-	-	-	-	-	-	-	-
Financial Institutions	-	-	-	-	-	-	-	-
NFPSEs	-	-	-	-	-	-	-	-
Private Sector	-	-	-	-	-	-	-	-
2) Unquoted On The Stock Exchange	-	-	-	-	-	-	-	-
Financial Institutions	-	-	-	-	-	-	-	-
NFPSEs	-	-	-	-	-	-	-	-
Private Sector	-	-	-	-	-	-	-	-
V. DEBENTURES	-	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	-	-	-	-	-	-	-	-
VII. CERTIFICATE OF INVESTMENTS	-	-	-	-	-	-	-	-
VIII. TERM FINANCE CERTIFICATES	-	-	-	-	-	-	-	-
IX. MUTUAL FUNDS	-	-	-	-	-	-	-	-
X. OTHERS	-	-	-	-	-	-	-	-
XI. Islamic Banking Products - Investments	-	-	-	-	-	-	-	-
a. Government Islamic Securities	-	-	-	-	-	-	-	-
1) GOP Ijara Sukuk	-	-	-	-	-	-	-	-
a. Variable Rental Rate	-	-	-	-	-	-	-	-
b. Fixed Rental Rate	-	-	-	-	-	-	-	-
2) Bai Muajjal - Government	-	-	-	-	-	-	-	-
3) Islamic Naya Pakistan Certificate	-	-	-	-	-	-	-	-
4) Other	-	-	-	-	-	-	-	-
b. Corporate Sukuks	-	-	-	-	-	-	-	-
1) Diminishing Musharaka Sukuk	-	-	-	-	-	-	-	-
2) Ijarah Sukuk	-	-	-	-	-	-	-	-
3) Modaraba Sukuk	-	-	-	-	-	-	-	-
4) Wakala Sukuk	-	-	-	-	-	-	-	-
5) Any other	-	-	-	-	-	-	-	-
c. Wakala Placements	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-
e. Placements Bai Muajjal	-	-	-	-	-	-	-	-
f. Modarba Certificates	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	-	-	-	-	-	-	-	-
h. Other Islamic Mode of Investments	-	-	-	-	-	-	-	-
Total	37,517	34,768	228,516	1,505,153	1,018	10,212	15,634	1,009

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

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

June, 2024

For 5 years & over but < 7 years	For 7 years & over but < 10 years	For 10 years & over but < 15 years	For 15 years & over but < 20 years	For 20 years & over but < 25 years	For 25 years & over but < 30 years	For 30 years and over	Undefined*	Total Investment
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[illegible]