

Scheduled Banks

Investments

5.1 Classification of Investments in Securities and Shares

All Banks

(Million Rupees)

Securities / Shares	Mar-23			Dec-23			Mar-24 P		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	15,907,263	16,396,787	16,127,163	20,447,891	21,798,293	20,909,607	21,168,422	22,294,028	21,850,661
1) Treasury Bills	3,922,956	4,106,382	3,956,793	5,745,523	6,640,880	5,780,013	5,661,935	6,315,620	5,731,484
2) Pakistan Investment Bonds (PIBs)	11,973,008	12,279,107	12,158,818	14,667,792	15,122,976	15,094,181	15,490,073	15,961,190	16,102,296
a. Fixed Rate	4,171,962	4,353,261	4,217,799	5,025,831	5,288,757	5,070,893	4,844,645	5,108,377	5,008,679
b. Floating Rate	7,801,046	7,925,845	7,941,020	9,641,961	9,834,218	10,023,288	10,645,428	10,852,814	11,093,618
3) Others	11,299	11,299	11,551	34,576	34,437	35,413	16,414	17,217	16,880
II. Provincial Government	0	0	0	0	0	0	0	0	0
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	396,664	267,250	399,197	391,423	278,450	443,223	440,609	322,669	456,908
1) Quoted On The Stock Exchange	191,677	68,147	184,924	198,427	99,617	244,322	232,229	124,346	239,685
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	18,752	12,812	20,958	23,894	18,761	27,088	21,303	15,764	31,426
NFPSEs	25,019	5,599	22,926	27,582	10,829	33,909	26,993	10,062	25,884
Private Sector	119,158	39,807	116,579	123,648	54,732	145,962	106,447	37,837	139,380
2) Unquoted On The Stock Exchange	204,987	199,103	214,273	192,996	178,833	198,901	208,380	198,323	217,224
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	19,391	17,178	21,360	29,494	19,064	30,769	33,953	28,103	36,103
NFPSEs	117,179	117,058	124,495	121,145	121,019	128,311	105,355	105,248	105,355
Private Sector	10,585	8,177	12,582	7,150	4,656	7,116	6,369	4,436	9,380
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	98,336	100,814	101,631	93,504	95,803	96,287	100,905	103,099	102,023
IX. MUTUAL FUNDS	12,592	10,990	12,598	12,359	11,682	12,392	16,248	12,122	14,008
X. OTHERS	6,334	6,334	6,694	6,918	6,918	7,114	6,876	6,876	7,408
XI. Islamic Banking Products - Investments	3,152,826	3,149,057	3,305,817	4,177,553	4,106,214	4,355,608	4,637,556	4,636,245	4,952,765
a. Government Islamic Securities	2,635,135	2,638,680	2,729,337	3,629,280	3,559,939	3,746,232	4,093,235	4,094,893	4,290,012
1. GOP Ijara Sukuk	2,523,122	2,524,400	2,610,692	3,571,449	3,502,183	3,687,494	4,051,712	4,050,943	4,247,573
a. Variable Rental Rate	1,892,550	1,909,122	1,956,780	2,723,856	2,647,671	2,819,835	2,743,846	2,736,796	2,875,475
b. Fixed Rental Rate	630,572	615,278	653,912	847,592	854,511	867,659	1,307,867	1,314,146	1,372,098
2. Bai Muajjal - Government	23,789	23,789	29,175	-	-	-	-	-	-
3. Islamic Naya Pakistan Certificate	68,042	68,042	69,288	57,832	57,757	58,738	41,523	43,950	42,439
4. Other	20,181	22,448	20,181	-	-	-	-	-	-
b. Corporate Sukuks	481,879	474,566	539,007	478,138	474,281	538,924	502,414	499,385	614,991
1) Diminishing Musharaka Sukuk	148,201	145,225	153,277	149,125	146,845	153,609	147,975	144,609	155,487
2) Ijarah Sukuk	190,356	187,861	240,539	190,234	187,750	240,558	190,192	187,699	289,688
3) Modaraba Sukuk	10,954	10,954	11,327	8,635	8,667	8,790	12,356	12,366	12,822
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	132,368	130,526	133,864	130,144	131,018	135,967	151,891	154,712	156,993
c. Wakala Placements	-	-	-	1,699	1,699	1,699	1,977	1,977	1,977
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
f. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	7,233	7,233	7,404	8,128	8,128	8,307	8,997	8,997	9,380
h. Other Islamic Mode of Investments	28,580	28,579	30,069	60,308	62,167	60,445	30,933	30,994	36,406
Total	19,574,025	19,931,237	19,953,109	25,129,658	26,297,369	25,824,239	26,370,625	27,375,048	27,383,782

5.1.1 Classification of Investments in Securities and Shares

Public Sector Banks

(Million Rupees)

Securities / Shares	Mar-23			Dec-23			Mar-24 P		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	5,205,825	5,374,086	5,245,111	5,760,426	6,148,440	5,809,863	5,839,532	6,190,915	5,992,602
1) Treasury Bills	1,071,758	1,148,933	1,105,169	1,234,651	1,492,708	1,261,414	1,029,202	1,243,200	1,086,367
2) Pakistan Investment Bonds (PIBs)	4,134,066	4,225,154	4,139,942	4,525,775	4,655,732	4,548,449	4,810,330	4,947,715	4,906,235
a. Fixed Rate	943,620	991,565	948,931	906,400	969,924	862,269	901,147	964,672	904,270
b. Floating Rate	3,190,446	3,233,589	3,191,011	3,619,375	3,685,808	3,686,181	3,909,184	3,983,043	4,001,965
3) Others	-	-	-	-	-	-	-	-	-
II. Provincial Government	-	-	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	76,410	9,827	79,797	81,598	25,005	93,814	120,347	50,362	93,050
1) Quoted On The Stock Exchange	66,248	5,932	66,345	69,561	17,669	82,126	110,086	47,407	77,706
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	2,948	624	2,250	2,408	579	1,835	3,164	1,333	5,448
NFPSEs	8,661	720	9,572	9,027	574	12,606	9,352	192	6,183
Private Sector	45,164	3,219	46,893	56,671	16,097	66,015	42,933	1,175	60,597
2) Unquoted On The Stock Exchange	10,162	3,895	13,453	12,037	7,336	11,689	10,261	2,955	15,344
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	2,709	982	4,073	9,616	6,691	9,302	5,935	2,785	8,005
NFPSEs	119	1	202	185	61	185	108	1	108
Private Sector	4,401	1,520	6,225	2,208	561	2,173	1,784	142	4,797
V. DEBENTURES	-	-	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	-	-	-	-	-	-	-	-	-
VII. CERTIFICATE OF INVESTMENTS	1	1	1	1	1	1	1	1	1
VIII. TERM FINANCE CERTIFICATES	31,767	32,298	31,925	23,511	23,978	23,275	34,023	34,475	31,498
IX. MUTUAL FUNDS	67	68	76	67	68	90	3,486	93	93
X. OTHERS	0	0	0	0	0	0	0	0	0
XI. Islamic Banking Products - Investments	145,846	143,820	144,685	174,808	175,641	178,159	191,522	192,796	190,867
a. Government Islamic Securities	96,476	96,321	97,682	128,429	128,329	130,701	146,509	146,675	141,902
1. GOP Ijara Sukuk	89,235	89,080	90,298	122,883	122,782	125,051	142,773	142,940	137,992
a. Variable Rental Rate	69,245	69,230	70,186	88,168	88,245	92,684	79,606	79,590	83,417
b. Fixed Rental Rate	19,990	19,850	20,112	34,714	34,537	32,367	63,168	63,350	54,575
2. Bai Muajjal - Government	51	51	63	-	-	-	-	-	-
3. Islamic Naya Pakistan Certificate	7,190	7,190	7,321	5,547	5,547	5,650	3,736	3,736	3,909
4. Other	-	-	-	-	-	-	-	-	-
b. Corporate Sukuks	27,547	25,676	23,414	19,929	20,862	20,732	23,862	24,970	22,237
1) Diminishing Musharaka Sukuk	5,842	5,842	6,060	4,971	4,971	5,071	4,907	4,907	5,160
2) Ijarah Sukuk	150	150	158	150	150	154	150	150	162
3) Modaraba Sukuk	2,761	2,761	2,822	624	624	627	2,544	2,544	2,644
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	18,794	16,924	14,373	14,184	15,117	14,880	16,261	17,369	14,271
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	21,735	21,735	23,501	26,362	26,362	26,638	21,062	21,062	26,640
Total	5,459,916	5,560,100	5,501,594	6,040,411	6,373,132	6,105,202	6,188,911	6,468,642	6,308,112

5.1.2 Classification of Investments in Securities and Shares

Domestic Private Banks

(Million Rupees)

Securities / Shares	Mar-23			Dec-23			Mar-24 P		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	9,798,411	10,097,607	9,981,837	13,976,587	14,896,800	14,388,752	14,375,122	15,141,215	14,907,553
1) Treasury Bills	2,045,626	2,129,486	2,048,996	3,811,909	4,407,619	3,819,868	3,691,021	4,123,023	3,706,798
2) Pakistan Investment Bonds (PIBs)	7,741,486	7,956,822	7,921,290	10,130,103	10,454,744	10,533,471	10,667,687	11,000,975	11,183,874
a. Fixed Rate	3,202,795	3,334,846	3,243,190	4,107,516	4,306,333	4,196,364	3,931,443	4,131,204	4,092,221
b. Floating Rate	4,538,691	4,621,975	4,678,100	6,022,587	6,148,410	6,337,107	6,736,244	6,869,771	7,091,653
3) Others	11,299	11,299	11,551	34,576	34,437	35,413	16,414	17,217	16,880
II. Provincial Government	0	0	0	0	0	0	0	0	0
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	320,254	257,423	319,400	309,825	253,445	349,408	320,261	272,307	363,858
1) Quoted On The Stock Exchange	125,429	62,214	118,579	128,866	81,949	162,196	122,143	76,939	161,978
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	15,804	12,188	18,707	21,486	18,182	25,253	18,139	14,431	25,978
NFPSEs	16,358	4,879	13,354	18,555	10,255	21,303	17,641	9,870	19,701
Private Sector	73,994	36,589	69,685	66,978	38,635	79,947	63,514	36,662	78,784
2) Unquoted On The Stock Exchange	194,825	195,209	200,821	180,959	171,497	187,212	198,119	195,369	201,880
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	16,682	16,197	17,288	19,879	12,374	21,467	28,019	25,318	28,098
NFPSEs	117,059	117,057	124,293	120,959	120,958	128,126	105,248	105,247	105,248
Private Sector	6,184	6,656	6,356	4,943	4,095	4,943	4,585	4,294	4,583
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	66,569	68,516	69,706	69,994	71,826	73,012	66,882	68,625	70,525
IX. MUTUAL FUNDS	12,525	10,923	12,522	12,292	11,614	12,302	12,762	12,029	13,914
X. OTHERS	6,333	6,333	6,694	6,918	6,918	7,114	6,875	6,875	7,408
XI. Islamic Banking Products - Investments	3,006,980	3,005,238	3,161,133	4,002,745	3,930,573	4,177,449	4,446,034	4,443,449	4,761,898
a. Government Islamic Securities	2,538,659	2,542,359	2,631,655	3,500,851	3,431,610	3,615,531	3,946,726	3,948,218	4,148,110
1. GOP Ijara Sukuk	2,433,887	2,435,321	2,520,394	3,448,566	3,379,400	3,562,443	3,908,939	3,908,003	4,109,581
a. Variable Rental Rate	1,823,306	1,839,893	1,886,594	2,635,688	2,559,426	2,727,152	2,664,240	2,657,207	2,792,058
b. Fixed Rental Rate	610,582	595,428	633,800	812,878	819,974	835,292	1,244,699	1,250,796	1,317,522
2. Bai Muajjal - Government	23,738	23,738	29,113	-	-	-	-	-	-
3. Islamic Naya Pakistan Certificate	60,852	60,852	61,967	52,285	52,210	53,088	37,787	40,215	38,529
4. Other	20,181	22,448	20,181	-	-	-	-	-	-
b. Corporate Sukuks	454,332	448,889	515,594	458,209	453,419	518,192	478,552	474,415	592,753
1) Diminishing Musharaka Sukuk	142,359	139,383	147,217	144,153	141,874	148,538	143,068	139,702	150,327
2) Ijarah Sukuk	190,206	187,711	240,380	190,084	187,600	240,405	190,042	187,549	289,527
3) Modaraba Sukuk	8,193	8,193	8,505	8,011	8,043	8,163	9,812	9,821	10,178
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	113,574	113,602	119,491	115,961	115,901	121,087	135,630	137,343	142,722
c. Wakala Placements	-	-	-	1,699	1,699	1,699	1,977	1,977	1,977
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
f. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	7,145	7,145	7,316	8,040	8,040	8,219	8,909	8,909	9,292
h. Other Islamic Mode of Investments	6,845	6,845	6,568	33,946	35,805	33,807	9,871	9,931	9,766
Total	13,211,082	13,446,043	13,551,300	18,378,369	19,171,183	19,008,045	19,227,946	19,944,508	20,125,164

5.1.3 Classification of Investments in Securities and Shares

Foreign Banks

(Million Rupees)

Securities / Shares	Mar-23			Dec-23			Mar-24 P		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	903,027	925,094	900,215	710,878	753,053	710,991	953,768	961,897	950,506
1) Treasury Bills	805,571	827,963	802,629	698,963	740,553	698,731	941,713	949,397	938,319
2) Pakistan Investment Bonds (PIBs)	97,456	97,131	97,586	11,915	12,500	12,261	12,055	12,500	12,187
a. Fixed Rate	25,547	26,850	25,677	11,915	12,500	12,261	12,055	12,500	12,187
b. Floating Rate	71,909	70,281	71,909	-	-	-	-	-	-
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	903,027	925,094	900,215	710,878	753,053	710,991	953,768	961,897	950,506

5.2 Classification of Investments in

All
As on 31st

Securities / Shares	Less than one month	For 1 month & above but < 3 month	For 3 months & over but < 6 months	For 6 months & over but < one year	For one year & over but < 2 years	For 2 years & over but < 3 years	For 3 years & over but < 4 years	For 4 years & over but < 5 years
I. Federal Government	286,893	727,402	1,007,342	3,965,693	2,254,953	3,282,002	3,066,768	1,027,222
1) Treasury Bills	175,427	725,585	269,060	3,754,516	806,896	-	-	-
2) Pakistan Investment Bonds (PIBs)	103,940	1,817	738,282	211,177	1,438,704	3,282,002	3,066,768	1,027,222
a. Fixed Rate	-	1,817	283,568	10,451	222,863	999,195	635,762	83,235
b. Floating Rate	103,940	-	454,714	200,726	1,215,841	2,282,807	2,431,006	943,987
3) Others	7,527	-	-	-	9,354	-	-	-
II. Provincial Government	0	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-
IV. SHARES	38,429	3,807	231	43	-	-	-	-
1) Quoted On The Stock Exchange	30,365	3,807	0	23	-	-	-	-
Financial Institutions	3,776	-	-	21	-	-	-	-
NFPSEs	4,979	2,363	-	-	-	-	-	-
Private Sector	15,355	1,231	0	3	-	-	-	-
2) Unquoted On The Stock Exchange	8,064	-	231	19	-	-	-	-
Financial Institutions	7,314	-	150	18	-	-	-	-
NFPSEs	8	-	-	-	-	-	-	-
Private Sector	147	-	-	1	-	-	-	-
V. DEBENTURES	3	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	0	-	-	-	-	-	-	-
VII. CERTIFICATE OF INVESTMENTS	-	-	-	1	4	-	-	-
VIII. TERM FINANCE CERTIFICATES	2,154	1,029	464	13,549	1,987	8,437	15,271	4,455
IX. MUTUAL FUNDS	2,184	-	-	2	7,055	-	-	-
X. OTHERS	0	-	-	-	-	-	-	-
XI. Islamic Banking Products - Investments	43,637	11,216	18,454	16,467	1,032,444	319,523	325,921	107,143
a. Government Islamic Securities	31,788	8,948	18,454	15,886	1,032,156	259,372	297,664	92,800
1) GOP Ijara Sukuk	6,534	8,948	18,454	15,886	1,032,156	259,372	293,755	92,800
a. Variable Rental Rate	50	29	2,898	11,146	218,410	172,120	202,353	56,143
b. Fixed Rental Rate	6,484	8,920	15,556	4,740	813,746	87,252	91,401	36,658
2) Bai Muajjal - Government	-	-	-	-	-	-	-	-
3) Islamic Naya Pakistan Certificate	25,254	-	-	-	-	-	3,909	-
4) Other	-	-	-	-	-	-	-	-
b. Corporate Sukuks	2,384	1,040	-	582	38	60,151	19,989	14,343
1) Diminishing Musharaka Sukuk	89	-	-	-	38	43,684	7,025	1,296
2) Ijarah Sukuk	-	-	-	-	-	9,914	6,489	-
3) Modaraba Sukuk	1,899	-	-	-	-	5,028	58	-
4) Wakala Sukuk	-	-	-	-	-	-	-	-
5) Any other	396	1,040	-	582	-	1,525	6,417	13,046
c. Wakala Placements	749	1,228	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-
e. Placements Bai Muajjal	-	-	-	-	-	-	-	-
f. Modarba Certificates	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	5,808	-	-	-	-	-	-	-
h. Other Islamic Mode of Investments	2,908	-	-	-	251	-	8,268	-
Total	373,302	743,454	1,026,491	3,995,754	3,296,444	3,609,963	3,407,960	1,138,820

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

Mar, 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
3,030,829	1,911,526	1,245,674	35,797	8,558	-	-	-	21,850,661
-	-	-	-	-	-	-	-	5,731,484
3,030,829	1,911,526	1,245,674	35,797	8,558	-	-	-	16,102,296
729,202	1,509,721	488,760	35,797	8,308	-	-	-	5,008,679
2,301,627	401,805	756,914	-	250	-	-	-	11,093,618
-	-	-	-	-	-	-	-	16,880
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	-
306	4,017	116,168	-	1,302	-	32,053	260,553	456,908
-	10	10,259	-	1,298	-	1,717	192,205	239,685
-	-	-	-	750	-	-	26,879	31,426
-	-	2,127	-	-	-	141	16,274	25,884
-	10	7,767	-	-	-	1,576	113,440	139,380
306	4,007	105,909	-	4	-	30,336	68,348	217,224
300	3,129	618	-	-	-	178	24,396	36,103
-	-	105,130	-	-	-	-	218	105,355
6	878	113	-	-	-	3	8,232	9,380
-	-	-	-	-	-	-	-	3
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	5
8,014	19,264	12,903	529	353	2,713	5,737	5,164	102,023
-	-	2,397	-	-	-	-	2,370	14,008
184	369	2,052	4,803	-	-	-	-	7,408
2,591,118	244,329	220,293	2,779	442	752	11,868	6,378	4,952,765
2,521,381	-	-	-	-	-	11,563	-	4,290,012
2,519,669	-	-	-	-	-	-	-	4,247,573
2,212,327	-	-	-	-	-	-	-	2,875,475
307,341	-	-	-	-	-	-	-	1,372,098
-	-	-	-	-	-	-	-	-
1,713	-	-	-	-	-	11,563	-	42,439
-	-	-	-	-	-	-	-	-
64,589	234,250	212,772	-	354	752	306	3,442	614,991
3,812	7,213	89,969	-	-	102	-	2,258	155,487
162	210,221	62,903	-	-	-	-	-	289,688
2,051	720	1,933	-	-	-	-	1,133	12,822
-	-	-	-	-	-	-	-	-
58,565	16,095	57,967	-	354	650	306	51	156,993
-	-	-	-	-	-	-	-	1,977
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
645	-	2,839	-	88	-	-	-	9,380
4,502	10,080	4,683	2,779	-	-	-	2,936	36,406
5,630,450	2,179,505	1,599,488	43,908	10,656	3,465	49,659	274,465	27,383,782

5.2.1 Classification of Investments in Public Sector As on 31st

Securities / Shares	Less than one month	For 1 month & above but < 3 month	For 3 months & over but < 6 months	For 6 months & over but < one year	For one year & over but < 2 years	For 2 years & over but < 3 years	For 3 years & over but < 4 years	For 4 years & over but < 5 years
I. Federal Government	137,633	82,195	783,008	761,137	1,136,935	921,790	574,887	646,670
1) Treasury Bills	137,633	80,560	224,800	636,298	7,076	-	-	-
2) Pakistan Investment Bonds (PIBs)	-	1,636	558,208	124,838	1,129,859	921,790	574,887	646,670
a. Fixed Rate	-	1,636	131,153	157	103,452	186,019	186,474	27,698
b. Floating Rate	-	-	427,055	124,681	1,026,407	735,771	388,413	618,972
3) Others	-	-	-	-	-	-	-	-
II. Provincial Government	-	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-
IV. SHARES	9,214	3,807	-	43	-	-	-	-
1) Quoted On The Stock Exchange	5,737	3,807	-	23	-	-	-	-
Financial Institutions	202	-	-	21	-	-	-	-
NFPSEs	908	2,363	-	-	-	-	-	-
Private Sector	3,784	1,231	-	3	-	-	-	-
2) Unquoted On The Stock Exchange	3,477	-	-	19	-	-	-	-
Financial Institutions	3,439	-	-	18	-	-	-	-
NFPSEs	-	-	-	-	-	-	-	-
Private Sector	1	-	-	1	-	-	-	-
V. DEBENTURES	-	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	-	-	-	-	-	-	-	-
VII. CERTIFICATE OF INVESTMENTS	-	-	-	1	-	-	-	-
VIII. TERM FINANCE CERTIFICATES	327	-	-	783	728	1,174	3,084	3,221
IX. MUTUAL FUNDS	92	-	-	2	-	-	-	-
X. OTHERS	0	-	-	-	-	-	-	-
XI. Islamic Banking Products - Investments	-	-	10,307	281	13,116	170	28,165	-
a. Government Islamic Securities	-	-	10,307	-	12,865	-	19,498	-
1) GOP Ijara Sukuk	-	-	10,307	-	12,865	-	15,589	-
a. Variable Rental Rate	-	-	-	-	9,222	-	14,548	-
b. Fixed Rental Rate	-	-	10,307	-	3,643	-	1,041	-
2) Bai Muajjal - Government	-	-	-	-	-	-	-	-
3) Islamic Naya Pakistan Certificate	-	-	-	-	-	-	3,909	-
4) Other	-	-	-	-	-	-	-	-
b. Corporate Sukuks	-	-	-	281	-	170	398	-
1) Diminishing Musharaka Sukuk	-	-	-	-	-	170	126	-
2) Ijarah Sukuk	-	-	-	-	-	-	-	-
3) Modaraba Sukuk	-	-	-	-	-	-	-	-
4) Wakala Sukuk	-	-	-	-	-	-	-	-
5) Any other	-	-	-	281	-	-	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	-	-	-	-	251	-	8,268	-
Total	147,267	86,002	793,315	762,246	1,150,778	923,134	606,135	649,891

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

Mar, 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
547,892	176,749	217,122	-	6,585	-	-	-	5,992,602
-	-	-	-	-	-	-	-	1,086,367
547,892	176,749	217,122	-	6,585	-	-	-	4,906,235
110,450	5,453	145,196	-	6,585	-	-	-	904,270
437,443	171,296	71,926	-	-	-	-	-	4,001,965
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	10	-	-	1,302	-	-	78,675	93,050
-	10	-	-	1,298	-	-	66,830	77,706
-	-	-	-	750	-	-	4,476	5,448
-	-	-	-	-	-	-	2,912	6,183
-	10	-	-	-	-	-	55,569	60,597
-	-	-	-	4	-	-	11,844	15,344
-	-	-	-	-	-	-	4,548	8,005
-	-	-	-	-	-	-	108	108
-	-	-	-	-	-	-	4,795	4,797
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	1
4,254	6,630	5,983	-	-	-	150	5,164	31,498
-	-	-	-	-	-	-	-	93
-	-	-	-	-	-	-	-	0
100,858	9,363	21,672	2,779	88	-	-	4,069	190,867
99,232	-	-	-	-	-	-	-	141,902
99,232	-	-	-	-	-	-	-	137,992
59,647	-	-	-	-	-	-	-	83,417
39,585	-	-	-	-	-	-	-	54,575
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	3,909
-	-	-	-	-	-	-	-	-
1,111	2,153	16,990	-	-	-	-	1,133	22,237
-	548	4,316	-	-	-	-	-	5,160
162	-	-	-	-	-	-	-	162
-	720	790	-	-	-	-	1,133	2,644
-	-	-	-	-	-	-	-	-
950	885	11,883	-	-	-	-	-	14,271
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	88	-	-	-	88
515	7,209	4,683	2,779	-	-	-	2,936	26,640
653,004	192,752	244,777	2,779	7,975	-	150	87,907	6,308,112

5.2.2 Classification of Investments in

Domestic Private

As on 31st

Securities / Shares	Less than one month	For 1 month & above but < 3 month	For 3 months & over but < 6 months	For 6 months & over but < one year	For one year & over but < 2 years	For 2 years & over but < 3 years	For 3 years & over but < 4 years	For 4 years & over but < 5 years
I. Federal Government	143,896	554,560	221,930	2,362,249	1,118,019	2,355,278	2,487,033	380,552
1) Treasury Bills	32,429	554,379	44,260	2,275,910	799,820	-	-	-
2) Pakistan Investment Bonds (PIBs)	103,940	181	177,671	86,339	308,845	2,355,278	2,487,033	380,552
a. Fixed Rate	-	181	150,011	10,294	119,411	808,241	444,440	55,537
b. Floating Rate	103,940	-	27,659	76,045	189,434	1,547,037	2,042,593	325,015
3) Others	7,527	-	-	-	9,354	-	-	-
II. Provincial Government	0	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-
IV. SHARES	29,215	-	231	-	-	-	-	-
1) Quoted On The Stock Exchange	24,628	-	0	-	-	-	-	-
Financial Institutions	3,574	-	-	-	-	-	-	-
NFPSEs	4,071	-	-	-	-	-	-	-
Private Sector	11,571	-	0	-	-	-	-	-
2) Unquoted On The Stock Exchange	4,587	-	231	-	-	-	-	-
Financial Institutions	3,875	-	150	-	-	-	-	-
NFPSEs	8	-	-	-	-	-	-	-
Private Sector	146	-	-	-	-	-	-	-
V. DEBENTURES	3	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	0	-	-	-	-	-	-	-
VII. CERTIFICATE OF INVESTMENTS	-	-	-	-	4	-	-	-
VIII. TERM FINANCE CERTIFICATES	1,827	1,029	464	12,766	1,259	7,263	12,187	1,234
IX. MUTUAL FUNDS	2,093	-	-	-	7,055	-	-	-
X. OTHERS	-	-	-	-	-	-	-	-
XI. Islamic Banking Products - Investments	43,637	11,216	8,147	16,186	1,019,328	319,353	297,756	107,143
a. Government Islamic Securities	31,788	8,948	8,147	15,886	1,019,291	259,372	278,166	92,800
1) GOP Ijara Sukuk	6,534	8,948	8,147	15,886	1,019,291	259,372	278,166	92,800
a. Variable Rental Rate	50	29	2,898	11,146	209,188	172,120	187,805	56,143
b. Fixed Rental Rate	6,484	8,920	5,249	4,740	810,102	87,252	90,361	36,658
2) Bai Muajjal - Government	-	-	-	-	-	-	-	-
3) Islamic Naya Pakistan Certificate	25,254	-	-	-	-	-	-	-
4) Other	-	-	-	-	-	-	-	-
b. Corporate Sukuks	2,384	1,040	-	301	38	59,981	19,590	14,343
1) Diminishing Musharaka Sukuk	89	-	-	-	38	43,514	6,900	1,296
2) Ijarah Sukuk	-	-	-	-	-	9,914	6,489	-
3) Modaraba Sukuk	1,899	-	-	-	-	5,028	58	-
4) Wakala Sukuk	-	-	-	-	-	-	-	-
5) Any other	396	1,040	-	301	-	1,525	6,144	13,046
c. Wakala Placements	749	1,228	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-
e. Placements Bai Muajjal	-	-	-	-	-	-	-	-
f. Modarba Certificates	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	5,808	-	-	-	-	-	-	-
h. Other Islamic Mode of Investments	2,908	-	-	-	-	-	-	-
Total	220,670	566,805	230,773	2,391,201	2,145,665	2,681,894	2,796,976	488,929

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

Mar, 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
2,482,936	1,734,777	1,028,552	35,797	1,974	-	-	-	14,907,553
-	-	-	-	-	-	-	-	3,706,798
2,482,936	1,734,777	1,028,552	35,797	1,974	-	-	-	11,183,874
618,752	1,504,268	343,564	35,797	1,724	-	-	-	4,092,221
1,864,184	230,509	684,988	-	250	-	-	-	7,091,653
-	-	-	-	-	-	-	-	16,880
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	-
306	4,007	116,168	-	-	-	32,053	181,879	363,858
-	-	10,259	-	-	-	1,717	125,375	161,978
-	-	-	-	-	-	-	22,404	25,978
-	-	2,127	-	-	-	141	13,362	19,701
-	-	7,767	-	-	-	1,576	57,871	78,784
306	4,007	105,909	-	-	-	30,336	56,504	201,880
300	3,129	618	-	-	-	178	19,849	28,098
-	-	105,130	-	-	-	-	110	105,248
6	878	113	-	-	-	3	3,437	4,583
-	-	-	-	-	-	-	-	3
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	4
3,759	12,633	6,920	529	353	2,713	5,587	-	70,525
-	-	2,397	-	-	-	-	2,370	13,914
184	369	2,052	4,803	-	-	-	-	7,408
2,490,260	234,967	198,621	-	354	752	11,868	2,309	4,761,898
2,422,150	-	-	-	-	-	11,563	-	4,148,110
2,420,437	-	-	-	-	-	-	-	4,109,581
2,152,680	-	-	-	-	-	-	-	2,792,058
267,756	-	-	-	-	-	-	-	1,317,522
-	-	-	-	-	-	-	-	-
1,713	-	-	-	-	-	11,563	-	38,529
-	-	-	-	-	-	-	-	-
63,478	232,096	195,782	-	354	752	306	2,309	592,753
3,812	6,665	85,653	-	-	102	-	2,258	150,327
-	210,221	62,903	-	-	-	-	-	289,527
2,051	-	1,142	-	-	-	-	-	10,178
-	-	-	-	-	-	-	-	-
57,615	15,210	46,084	-	354	650	306	51	142,722
-	-	-	-	-	-	-	-	1,977
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
645	-	2,839	-	-	-	-	-	9,292
3,987	2,871	-	-	-	-	-	-	9,766
4,977,446	1,986,753	1,354,711	41,129	2,681	3,465	49,509	186,557	20,125,164

5.2.3 Classification of Investments in

Foreign
As on 31st

Securities / Shares	Less than one month	For 1 month & above but < 3 month	For 3 months & over but < 6 months	For 6 months & over but < one year	For one year & over but < 2 years	For 2 years & over but < 3 years	For 3 years & over but < 4 years	For 4 years & over but < 5 years
I. Federal Government	5,365	90,647	2,404	842,308	-	4,935	4,849	-
1) Treasury Bills	5,365	90,647	-	842,308	-	-	-	-
2) Pakistan Investment Bonds (PIBs)	-	-	2,404	-	-	4,935	4,849	-
a. Fixed Rate	-	-	2,404	-	-	4,935	4,849	-
b. Floating Rate	-	-	-	-	-	-	-	-
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	5,365	90,647	2,404	842,308	-	4,935	4,849	-

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

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

Mar, 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]