

Scheduled Banks

Investments

5.1 Classification of Investments in Securities and Shares

All Banks

(Million Rupees)

Securities / Shares	Sep-23			Jun-24			Sep-24 P		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	18,429,400	19,047,445	18,780,785	25,649,888	27,013,423	26,401,194	25,013,074	25,837,368	25,932,142
1) Treasury Bills	5,350,881	5,595,911	5,396,373	8,567,558	9,476,806	8,726,977	8,697,364	9,308,822	8,822,741
2) Pakistan Investment Bonds (PIBs)	13,062,413	13,435,461	13,367,897	17,079,494	17,533,781	17,671,331	16,291,613	16,504,450	17,083,574
a. Fixed Rate	2,983,874	3,207,438	2,925,889	5,251,522	5,550,293	5,443,118	4,953,584	4,963,337	5,274,809
b. Floating Rate	10,078,540	10,228,024	10,442,008	11,827,972	11,983,487	12,228,213	11,338,029	11,541,113	11,808,765
3) Others	16,106	16,072	16,515	2,836	2,836	2,886	24,097	24,095	25,827
II. Provincial Government	0	0	0	0	0	0	-	-	-
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	435,926	319,499	454,875	405,767	292,117	486,294	429,251	290,128	484,506
1) Quoted On The Stock Exchange	240,239	131,692	253,162	186,008	81,679	258,624	207,961	74,903	254,079
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	18,709	12,611	20,768	21,695	16,182	36,423	22,864	16,698	30,781
NFPSEs	31,622	16,742	30,825	27,134	10,372	33,911	29,610	7,853	34,557
Private Sector	116,352	45,605	118,264	106,206	39,956	140,735	114,092	34,375	140,928
2) Unquoted On The Stock Exchange	195,687	187,807	201,714	219,759	210,439	227,670	221,290	215,225	230,427
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	23,804	21,139	24,452	43,900	38,202	45,066	45,286	40,513	46,307
NFPSEs	23,796	23,677	31,723	128,540	128,424	137,377	27,729	27,615	36,609
Private Sector	11,208	8,137	11,388	6,414	5,073	8,297	8,921	7,550	9,868
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	107,590	109,733	112,488	104,699	107,004	103,999	101,853	103,921	102,336
IX. MUTUAL FUNDS	11,941	10,484	11,960	10,905	10,853	11,901	12,311	12,258	13,128
X. OTHERS	42,530	42,530	42,955	2,196	2,196	2,237	2,154	2,154	2,262
XI. Islamic Banking Products - Investments	3,885,383	3,883,817	4,143,917	4,727,903	4,717,279	4,905,459	4,903,422	4,913,434	5,213,842
a. Government Islamic Securities	3,342,704	3,345,689	3,506,651	4,178,597	4,173,348	4,326,039	4,396,937	4,410,436	4,677,624
1. GOP Ijara Sukuk	3,273,202	3,276,315	3,435,564	4,144,297	4,134,379	4,289,992	4,336,837	4,344,138	4,615,343
a. Variable Rental Rate	2,561,849	2,560,488	2,678,986	2,875,001	2,854,324	3,002,777	2,976,531	2,979,051	3,217,778
b. Fixed Rental Rate	711,353	715,827	756,578	1,269,296	1,280,055	1,287,215	1,360,306	1,365,086	1,397,564
2. Bai Muajjal - Government	-	-	-	-	-	-	24,521	24,521	25,324
3. Islamic Naya Pakistan Certificate	69,503	69,375	71,087	34,300	38,969	36,047	35,579	41,777	36,957
4. Other	-	-	-	-	-	-	-	-	-
b. Corporate Sukuks	479,379	475,252	572,637	507,629	503,608	536,499	468,565	468,438	493,338
1) Diminishing Musharaka Sukuk	150,651	148,132	158,282	149,352	147,291	153,882	123,097	118,922	128,876
2) Ijarah Sukuk	190,288	187,801	268,290	198,871	196,383	215,186	187,606	187,525	200,001
3) Modaraba Sukuk	10,760	10,769	11,286	10,932	10,941	11,183	10,379	10,382	10,861
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	127,680	128,551	134,778	148,474	148,994	156,249	147,483	151,609	153,599
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
f. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	8,165	8,165	8,433	9,370	9,370	9,616	9,139	9,139	9,572
h. Other Islamic Mode of Investments	55,135	54,711	56,196	32,306	30,953	33,305	28,781	25,421	33,309
Total	22,912,778	23,413,512	23,546,989	30,901,368	32,142,881	31,911,094	30,462,073	31,159,270	31,748,223

5.1.1 Classification of Investments in Securities and Shares

Public Sector Banks

(Million Rupees)

Securities / Shares	Sep-23			Jun-24			Sep-24 P		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	6,096,049	6,287,982	6,096,774	6,472,064	6,867,396	6,688,271	6,295,360	6,658,790	6,541,567
1) Treasury Bills	1,717,800	1,818,597	1,750,122	1,296,602	1,555,040	1,400,263	1,562,512	1,784,641	1,669,474
2) Pakistan Investment Bonds (PIBs)	4,378,248	4,469,385	4,346,652	5,175,462	5,312,356	5,288,008	4,732,847	4,874,149	4,872,093
a. Fixed Rate	822,024	870,278	756,572	996,162	1,062,327	992,734	905,257	973,603	946,908
b. Floating Rate	3,556,225	3,599,107	3,590,080	4,179,300	4,250,029	4,295,274	3,827,591	3,900,546	3,925,185
3) Others	-	-	-	-	-	-	-	-	-
II. Provincial Government	-	-	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	131,844	64,144	126,867	77,220	7,212	105,137	78,882	7,187	100,398
1) Quoted On The Stock Exchange	117,950	57,405	112,942	66,085	3,518	92,969	69,101	2,494	88,277
of which:									
Financial Institutions	2,596	640	1,865	2,413	582	2,198	3,009	573	2,841
NFPSEs	18,449	10,535	17,699	9,585	269	15,453	12,196	223	16,511
Private Sector	48,358	6,118	46,422	44,082	2,298	63,106	44,947	1,314	58,038
2) Unquoted On The Stock Exchange	13,894	6,739	13,925	11,135	3,695	12,168	9,781	4,693	12,120
of which:									
Financial Institutions	6,936	5,169	6,963	6,731	3,525	7,076	7,739	4,525	8,686
NFPSEs	120	1	120	119	1	164	119	1	206
Private Sector	4,423	1,542	4,425	1,862	142	2,502	1,862	142	3,157
V. DEBENTURES	-	-	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	-	-	-	-	-	-	-	-	-
VII. CERTIFICATE OF INVESTMENTS	1	1	1	1	1	1	1	1	1
VIII. TERM FINANCE CERTIFICATES	39,417	39,786	40,388	33,863	34,425	30,529	32,424	32,751	28,422
IX. MUTUAL FUNDS	268	268	286	66	66	81	66	66	85
X. OTHERS	34,785	34,785	34,785	0	0	0	0	0	0
XI. Islamic Banking Products - Investments	157,302	155,243	162,372	195,473	193,470	191,189	256,063	259,086	226,237
a. Government Islamic Securities	107,096	106,934	109,255	148,886	149,120	141,358	209,656	215,247	177,305
1. GOP Ijara Sukuk	100,301	100,138	102,278	146,201	146,435	138,627	206,834	212,425	174,382
a. Variable Rental Rate	65,762	65,788	69,293	79,062	79,050	79,372	114,171	118,040	104,225
b. Fixed Rental Rate	34,538	34,350	32,985	67,140	67,385	59,255	92,662	94,385	70,158
2. Bai Muajjal - Government	-	-	-	-	-	-	-	-	-
3. Islamic Naya Pakistan Certificate	6,796	6,796	6,976	2,684	2,684	2,732	2,822	2,822	2,922
4. Other	-	-	-	-	-	-	-	-	-
b. Corporate Sukuks	22,260	23,186	23,844	19,344	18,521	21,482	22,688	23,532	20,657
1) Diminishing Musharaka Sukuk	5,456	5,456	5,740	4,426	4,437	4,522	4,205	4,212	4,446
2) Ijarah Sukuk	150	150	162	150	150	154	150	150	162
3) Modaraba Sukuk	2,578	2,576	2,677	2,541	2,544	2,663	2,441	2,444	2,548
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	14,077	15,005	15,265	12,228	11,389	14,144	15,893	16,726	13,503
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	27,858	25,035	29,185	27,155	25,742	28,261	23,631	20,219	28,187
Total	6,459,666	6,582,209	6,461,474	6,778,687	7,102,572	7,015,209	6,662,796	6,957,881	6,896,710

5.1.2 Classification of Investments in Securities and Shares

Domestic Private Banks

(Million Rupees)

Securities / Shares	Sep-23			Jun-24			Sep-24 P		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	11,490,367	11,897,443	11,841,062	17,349,105	18,145,849	17,879,096	17,623,968	17,967,833	18,288,059
1) Treasury Bills	2,818,061	2,943,395	2,831,400	5,471,956	5,953,139	5,523,295	6,055,108	6,328,186	6,064,834
2) Pakistan Investment Bonds (PIBs)	8,656,200	8,937,976	8,993,147	11,874,313	12,189,874	12,352,915	11,544,762	11,615,551	12,197,398
a. Fixed Rate	2,150,193	2,324,660	2,157,527	4,233,275	4,465,466	4,427,609	4,042,207	3,983,484	4,321,702
b. Floating Rate	6,506,007	6,613,316	6,835,620	7,641,039	7,724,408	7,925,306	7,502,555	7,632,067	7,875,697
3) Others	16,106	16,072	16,515	2,836	2,836	2,886	24,097	24,095	25,827
II. Provincial Government	0	0	0	0	0	0	-	-	-
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	304,082	255,355	328,008	328,547	284,905	381,156	350,369	282,941	384,108
1) Quoted On The Stock Exchange	122,288	74,287	140,219	119,922	78,161	165,655	138,860	72,409	165,802
of which:									
Financial Institutions	16,113	11,972	18,903	19,281	15,600	34,225	19,855	16,125	27,940
NFPSEs	13,173	6,208	13,126	17,549	10,103	18,458	17,414	7,630	18,046
Private Sector	67,994	39,487	71,843	62,124	37,658	77,629	69,145	33,061	82,891
2) Unquoted On The Stock Exchange	181,793	181,068	187,789	208,624	206,744	215,501	211,509	210,532	218,307
of which:									
Financial Institutions	16,868	15,969	17,489	37,169	34,676	37,990	37,547	35,987	37,621
NFPSEs	23,677	23,676	31,603	128,420	128,423	137,213	27,609	27,614	36,402
Private Sector	6,784	6,595	6,963	4,552	4,931	5,795	7,059	7,408	6,712
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	68,172	69,947	72,100	70,837	72,579	73,470	69,429	71,170	73,914
IX. MUTUAL FUNDS	11,672	10,216	11,674	10,839	10,786	11,820	12,245	12,191	13,043
X. OTHERS	7,745	7,745	8,170	2,196	2,196	2,237	2,153	2,153	2,261
XI. Islamic Banking Products - Investments	3,728,082	3,728,574	3,981,545	4,532,430	4,523,809	4,714,270	4,647,359	4,654,348	4,987,605
a. Government Islamic Securities	3,235,608	3,238,756	3,397,396	4,029,711	4,024,228	4,184,681	4,187,281	4,195,189	4,500,319
1. GOP Ijara Sukuk	3,172,901	3,176,177	3,333,285	3,998,096	3,987,944	4,151,365	4,130,004	4,131,713	4,440,960
a. Variable Rental Rate	2,496,087	2,494,699	2,609,693	2,795,939	2,775,274	2,923,405	2,862,360	2,861,012	3,113,554
b. Fixed Rental Rate	676,814	681,477	723,593	1,202,157	1,212,670	1,227,960	1,267,644	1,270,701	1,327,407
2. Bai Muajjal - Government	-	-	-	-	-	-	24,521	24,521	25,324
3. Islamic Naya Pakistan Certificate	62,707	62,579	64,111	31,615	36,284	33,316	32,757	38,955	34,035
4. Other	-	-	-	-	-	-	-	-	-
b. Corporate Sukuks	457,120	452,066	548,793	488,285	485,087	515,017	445,877	444,906	472,681
1) Diminishing Musharaka Sukuk	145,195	142,676	152,542	144,927	142,853	149,360	118,892	114,709	124,431
2) Ijarah Sukuk	190,138	187,651	268,128	198,721	196,233	215,032	187,456	187,375	199,839
3) Modaraba Sukuk	8,183	8,193	8,609	8,391	8,396	8,520	7,938	7,938	8,314
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	113,604	113,546	119,514	136,246	137,605	142,105	131,590	134,884	140,097
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
f. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	8,077	8,077	8,345	9,282	9,282	9,528	9,051	9,051	9,484
h. Other Islamic Mode of Investments	27,277	29,676	27,010	5,151	5,211	5,044	5,150	5,202	5,121
Total	15,610,127	15,969,284	16,242,566	22,293,961	23,040,132	23,062,058	22,705,531	22,990,644	23,748,998

5.1.3 Classification of Investments in Securities and Shares

Foreign Banks

(Million Rupees)

Securities / Shares	Sep-23			Jun-24			Sep-24 P		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	842,985	862,019	842,949	1,828,719	2,000,178	1,833,827	1,093,747	1,210,746	1,102,516
1) Treasury Bills	815,020	833,919	814,851	1,799,000	1,968,628	1,803,419	1,079,743	1,195,996	1,088,433
2) Pakistan Investment Bonds (PIBs)	27,965	28,100	28,098	29,719	31,550	30,408	14,004	14,750	14,083
a. Fixed Rate	11,657	12,500	11,790	22,085	22,500	22,775	6,120	6,250	6,199
b. Floating Rate	16,308	15,600	16,308	7,633	9,050	7,633	7,883	8,500	7,883
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	842,985	862,019	842,949	1,828,719	2,000,178	1,833,827	1,093,747	1,210,746	1,102,516

5.2 Classification of Investments in

All
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	293,342	971,601	631,777	6,248,413	1,841,837	1,949,694	2,184,549	4,446,816
1) Treasury Bills	176,205	954,690	520,279	6,084,375	1,087,192	-	-	-
2) Pakistan Investment Bonds (PIBs)	114,038	16,911	111,498	164,038	754,645	1,926,967	2,184,549	4,446,816
a. Fixed Rate	-	-	8,307	673	149,405	674,399	595,753	1,012,809
b. Floating Rate	114,038	16,911	103,191	163,365	605,240	1,252,568	1,588,796	3,434,007
3) Others	3,099	-	-	-	-	22,727	-	-
II. Provincial Government	-	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-
IV. SHARES	19,677	726	262	260	-	-	-	-
1) Quoted On The Stock Exchange	17,807	726	0	241	-	-	-	-
Financial Institutions	869	-	-	238	-	-	-	-
NFPSEs	2,765	80	-	-	-	-	-	-
Private Sector	9,998	647	0	3	-	-	-	-
2) Unquoted On The Stock Exchange	1,870	-	262	19	-	-	-	-
Financial Institutions	1,713	-	182	18	-	-	-	-
NFPSEs	7	-	-	-	-	-	-	-
Private Sector	151	-	-	1	-	-	-	-
V. DEBENTURES	3	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	0	-	-	-	-	-	-	-
VII. CERTIFICATE OF INVESTMENTS	-	-	-	1	4	-	-	-
VIII. TERM FINANCE CERTIFICATES	1,960	-	764	10,914	279	5,959	4,381	2,498
IX. MUTUAL FUNDS	2,743	-	-	2	7,478	-	-	-
X. OTHERS	0	-	-	-	-	-	-	-
XI. Islamic Banking Products - Investments	84,522	6,241	5,219	72,833	618,813	279,099	403,015	133,662
a. Government Islamic Securities	78,507	6,205	5,219	72,533	617,315	247,219	399,413	117,684
1) GOP Ijara Sukuk	54,661	6,205	5,219	72,533	617,315	247,219	392,958	117,684
a. Variable Rental Rate	2	-	5,219	29,429	132,964	220,179	300,638	61,339
b. Fixed Rental Rate	54,659	6,205	-	43,104	484,352	27,040	92,320	56,344
2) Bai Muajjal - Government	-	-	-	-	-	-	3,532	-
3) Islamic Naya Pakistan Certificate	23,846	-	-	-	-	-	2,922	-
4) Other	-	-	-	-	-	-	-	-
b. Corporate Sukuks	491	37	-	300	1,235	31,881	2,997	15,978
1) Diminishing Musharaka Sukuk	89	-	-	-	38	16,681	1,218	1,349
2) Ijarah Sukuk	-	-	-	-	-	9,436	-	-
3) Modaraba Sukuk	-	-	-	-	-	2,087	-	-
4) Wakala Sukuk	-	-	-	-	-	-	-	-
5) Any other	402	37	-	300	1,197	3,677	1,778	14,630
c. Wakala Placements	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-
e. Placements Bai Muajjal	-	-	-	-	-	-	-	-
f. Modarba Certificates	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	5,516	-	-	-	-	-	-	-
h. Other Islamic Mode of Investments	8	-	-	-	263	-	605	-
Total	402,248	978,569	638,022	6,332,422	2,468,411	2,234,753	2,591,944	4,582,976

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

September, 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
2,915,870	3,434,210	1,004,473	2,705	6,855	-	-	-	25,932,142
-	-	-	-	-	-	-	-	8,822,741
2,915,870	3,434,210	1,004,473	2,705	6,855	-	-	-	17,083,574
535,092	1,972,057	316,755	2,705	6,855	-	-	-	5,274,809
2,380,778	1,462,154	687,718	-	-	-	-	-	11,808,765
-	-	-	-	-	-	-	-	25,827
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	7,183	117,191	-	1,352	-	48,849	289,006	484,506
-	802	12,238	-	598	-	11,846	209,821	254,079
-	800	-	-	-	-	2,535	26,340	30,781
-	-	2,623	-	-	-	2,386	26,704	34,557
-	2	9,422	-	-	-	6,926	113,931	140,928
-	6,381	104,953	-	754	-	37,003	79,186	230,427
-	4,279	2,618	-	750	-	2,058	34,690	46,307
-	-	6	-	-	-	33,047	3,550	36,609
-	2,102	105	-	-	-	1,898	5,611	9,868
-	-	-	-	-	-	-	-	3
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	5
9,043	30,351	13,686	10,555	349	3,396	4,271	3,929	102,336
-	-	1,397	-	-	-	-	1,507	13,128
198	316	1,747	-	-	-	-	-	2,262
3,160,386	84,355	311,469	13,218	445	751	27,821	11,991	5,213,842
3,090,435	-	12,719	-	-	-	27,261	3,113	4,677,624
3,088,830	-	12,719	-	-	-	-	-	4,615,343
2,463,983	-	4,025	-	-	-	-	-	3,217,778
624,847	-	8,694	-	-	-	-	-	1,397,564
-	-	-	-	-	-	21,792	-	25,324
1,605	-	-	-	-	-	5,470	3,113	36,957
-	-	-	-	-	-	-	-	-
65,251	79,501	288,953	2,950	357	751	560	2,098	493,338
5,104	10,769	90,577	2,950	-	102	-	-	128,876
130	48,480	141,955	-	-	-	-	-	200,001
2,065	3,566	843	-	-	-	254	2,047	10,861
-	-	-	-	-	-	-	-	-
57,952	16,686	55,579	-	357	649	305	51	153,599
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
579	-	3,389	-	88	-	-	-	9,572
4,121	4,855	6,409	10,268	-	-	-	6,779	33,309
6,085,498	3,556,415	1,449,964	26,479	9,001	4,147	80,941	306,432	31,748,223

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	-	532,044	127,813	915,923	209,320	339,949	1,268,693	1,506,082
1) Treasury Bills	-	532,044	127,813	912,947	96,669	-	-	-
2) Pakistan Investment Bonds (PIBs)	-	-	-	2,975	112,651	339,949	1,268,693	1,506,082
a. Fixed Rate	-	-	-	-	4,759	16,020	95,672	421,040
b. Floating Rate	-	-	-	2,975	107,892	323,929	1,173,021	1,085,043
3) Others	-	-	-	-	-	-	-	-
II. Provincial Government	-	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-
IV. SHARES	898	726	-	260	-	-	-	-
1) Quoted On The Stock Exchange	819	726	-	241	-	-	-	-
Financial Institutions	177	-	-	238	-	-	-	-
NFPSEs	155	80	-	-	-	-	-	-
Private Sector	282	647	-	3	-	-	-	-
2) Unquoted On The Stock Exchange	79	-	-	19	-	-	-	-
Financial Institutions	-	-	-	18	-	-	-	-
NFPSEs	-	-	-	-	-	-	-	-
Private Sector	79	-	-	1	-	-	-	-
V. DEBENTURES	-	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	-	-	-	-	-	-	-	-
VII. CERTIFICATE OF INVESTMENTS	-	-	-	1	-	-	-	-
VIII. TERM FINANCE CERTIFICATES	353	-	-	-	122	1,204	886	2,062
IX. MUTUAL FUNDS	83	-	-	2	-	-	-	-
X. OTHERS	0	-	-	-	-	-	-	-
XI. Islamic Banking Products - Investments	-	6,205	5,219	13,201	17,700	-	23,736	1,756
a. Government Islamic Securities	-	6,205	5,219	13,201	17,437	-	22,897	1,620
1) GOP Ijara Sukuk	-	6,205	5,219	13,201	17,437	-	19,974	1,620
a. Variable Rental Rate	-	-	5,219	13,162	3,406	-	19,375	1,291
b. Fixed Rental Rate	-	6,205	-	39	14,030	-	600	329
2) Bai Muajjal - Government	-	-	-	-	-	-	-	-
3) Islamic Naya Pakistan Certificate	-	-	-	-	-	-	2,922	-
4) Other	-	-	-	-	-	-	-	-
b. Corporate Sukuks	-	-	-	-	-	-	234	136
1) Diminishing Musharaka Sukuk	-	-	-	-	-	-	-	136
2) Ijarah Sukuk	-	-	-	-	-	-	-	-
3) Modaraba Sukuk	-	-	-	-	-	-	-	-
4) Wakala Sukuk	-	-	-	-	-	-	-	-
5) Any other	-	-	-	-	-	-	234	-
c. Wakala Placements	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-
e. Placements Bai Muajjal	-	-	-	-	-	-	-	-
f. Modarba Certificates	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	-	-	-	-	-	-	-	-
h. Other Islamic Mode of Investments	-	-	-	-	263	-	605	-
Total	1,334	538,976	133,032	929,386	227,142	341,153	1,293,315	1,509,901

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

September, 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
1,202,429	182,946	250,461	-	5,908	-	-	-	6,541,567
-	-	-	-	-	-	-	-	1,669,474
1,202,429	182,946	250,461	-	5,908	-	-	-	4,872,093
245,228	18,282	140,000	-	5,908	-	-	-	946,908
957,201	164,664	110,461	-	-	-	-	-	3,925,185
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	1,352	-	-	97,162	100,398
-	-	-	-	598	-	-	85,893	88,277
-	-	-	-	-	-	-	2,426	2,841
-	-	-	-	-	-	-	16,277	16,511
-	-	-	-	-	-	-	57,106	58,038
-	-	-	-	754	-	-	11,269	12,120
-	-	-	-	750	-	-	7,918	8,686
-	-	-	-	-	-	-	206	206
-	-	-	-	-	-	-	3,077	3,157
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	1
5,201	7,208	7,307	-	-	-	150	3,929	28,422
-	-	-	-	-	-	-	-	85
-	-	-	-	-	-	-	-	0
103,153	5,810	31,201	10,268	88	-	-	7,900	226,237
102,032	-	8,694	-	-	-	-	-	177,305
102,032	-	8,694	-	-	-	-	-	174,382
61,771	-	-	-	-	-	-	-	104,225
40,261	-	8,694	-	-	-	-	-	70,158
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	2,922
-	-	-	-	-	-	-	-	-
1,084	1,984	16,098	-	-	-	-	1,120	20,657
107	316	3,887	-	-	-	-	-	4,446
-	162	-	-	-	-	-	-	162
-	641	786	-	-	-	-	1,120	2,548
-	-	-	-	-	-	-	-	-
977	866	11,426	-	-	-	-	-	13,503
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	88	-	-	-	88
36	3,826	6,409	10,268	-	-	-	6,779	28,187
1,310,783	195,964	288,969	10,268	7,348	-	150	108,990	6,896,710

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	285,903	308,432	463,061	4,421,431	1,631,247	1,604,816	913,154	2,937,646
1) Treasury Bills	170,858	291,521	351,563	4,260,369	990,522	-	-	-
2) Pakistan Investment Bonds (PIBs)	111,945	16,911	111,498	161,062	640,725	1,582,088	913,154	2,937,646
a. Fixed Rate	-	-	8,307	673	143,377	653,449	500,081	591,769
b. Floating Rate	111,945	16,911	103,191	160,389	497,347	928,639	413,072	2,345,877
3) Others	3,099	-	-	-	-	22,727	-	-
II. Provincial Government	-	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-
IV. SHARES	18,779	-	262	-	-	-	-	-
1) Quoted On The Stock Exchange	16,987	-	0	-	-	-	-	-
Financial Institutions	691	-	-	-	-	-	-	-
NFPSEs	2,610	-	-	-	-	-	-	-
Private Sector	9,715	-	0	-	-	-	-	-
2) Unquoted On The Stock Exchange	1,791	-	262	-	-	-	-	-
Financial Institutions	1,713	-	182	-	-	-	-	-
NFPSEs	7	-	-	-	-	-	-	-
Private Sector	72	-	-	-	-	-	-	-
V. DEBENTURES	3	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	0	-	-	-	-	-	-	-
VII. CERTIFICATE OF INVESTMENTS	-	-	-	-	4	-	-	-
VIII. TERM FINANCE CERTIFICATES	1,608	-	764	10,914	157	4,755	3,494	436
IX. MUTUAL FUNDS	2,660	-	-	-	7,478	-	-	-
X. OTHERS	-	-	-	-	-	-	-	-
XI. Islamic Banking Products - Investments	84,522	37	-	59,632	601,114	279,099	379,278	131,906
a. Government Islamic Securities	78,507	-	-	59,332	599,879	247,219	376,516	116,063
1) GOP Ijara Sukuk	54,661	-	-	59,332	599,879	247,219	372,983	116,063
a. Variable Rental Rate	2	-	-	16,267	129,557	220,179	281,264	60,048
b. Fixed Rental Rate	54,659	-	-	43,065	470,321	27,040	91,720	56,015
2) Bai Muajjal - Government	-	-	-	-	-	-	3,532	-
3) Islamic Naya Pakistan Certificate	23,846	-	-	-	-	-	-	-
4) Other	-	-	-	-	-	-	-	-
b. Corporate Sukuks	491	37	-	300	1,235	31,881	2,762	15,842
1) Diminishing Musharaka Sukuk	89	-	-	-	38	16,681	1,218	1,213
2) Ijarah Sukuk	-	-	-	-	-	9,436	-	-
3) Modaraba Sukuk	-	-	-	-	-	2,087	-	-
4) Wakala Sukuk	-	-	-	-	-	-	-	-
5) Any other	402	37	-	300	1,197	3,677	1,544	14,630
c. Wakala Placements	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-
e. Placements Bai Muajjal	-	-	-	-	-	-	-	-
f. Modarba Certificates	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	5,516	-	-	-	-	-	-	-
h. Other Islamic Mode of Investments	8	-	-	-	-	-	-	-
Total	393,475	308,468	464,087	4,491,977	2,240,000	1,888,670	1,295,926	3,069,988

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

September, 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
1,713,441	3,251,265	754,012	2,705	947	-	-	-	18,288,059
-	-	-	-	-	-	-	-	6,064,834
1,713,441	3,251,265	754,012	2,705	947	-	-	-	12,197,398
289,864	1,953,775	176,755	2,705	947	-	-	-	4,321,702
1,423,577	1,297,490	577,257	-	-	-	-	-	7,875,697
-	-	-	-	-	-	-	-	25,827
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	7,183	117,191	-	-	-	48,849	191,845	384,108
-	802	12,238	-	-	-	11,846	123,928	165,802
-	800	-	-	-	-	2,535	23,915	27,940
-	-	2,623	-	-	-	2,386	10,427	18,046
-	2	9,422	-	-	-	6,926	56,825	82,891
-	6,381	104,953	-	-	-	37,003	67,917	218,307
-	4,279	2,618	-	-	-	2,058	26,772	37,621
-	-	6	-	-	-	33,047	3,343	36,402
-	2,102	105	-	-	-	1,898	2,534	6,712
-	-	-	-	-	-	-	-	3
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	4
3,843	23,143	6,379	10,555	349	3,396	4,121	-	73,914
-	-	1,397	-	-	-	-	1,507	13,043
198	316	1,747	-	-	-	-	-	2,261
3,057,234	78,545	280,268	2,950	357	751	27,821	4,091	4,987,605
2,988,403	-	4,025	-	-	-	27,261	3,113	4,500,319
2,986,798	-	4,025	-	-	-	-	-	4,440,960
2,402,212	-	4,025	-	-	-	-	-	3,113,554
584,586	-	-	-	-	-	-	-	1,327,407
-	-	-	-	-	-	21,792	-	25,324
1,605	-	-	-	-	-	5,470	3,113	34,035
-	-	-	-	-	-	-	-	-
64,166	77,517	272,854	2,950	357	751	560	977	472,681
4,997	10,453	86,690	2,950	-	102	-	-	124,431
130	48,318	141,955	-	-	-	-	-	199,839
2,065	2,925	56	-	-	-	254	927	8,314
-	-	-	-	-	-	-	-	-
56,974	15,820	44,153	-	357	649	305	51	140,097
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
579	-	3,389	-	-	-	-	-	9,484
4,085	1,028	-	-	-	-	-	-	5,121
4,774,716	3,360,451	1,160,995	16,210	1,653	4,147	80,791	197,442	23,748,998

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	7,440	131,125	40,903	911,059	1,269	4,930	2,703	3,087
1) Treasury Bills	5,347	131,125	40,903	911,059	-	-	-	-
2) Pakistan Investment Bonds (PIBs)	2,093	-	-	-	1,269	4,930	2,703	3,087
a. Fixed Rate	-	-	-	-	1,269	4,930	-	-
b. Floating Rate	2,093	-	-	-	-	-	2,703	3,087
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	7,440	131,125	40,903	911,059	1,269	4,930	2,703	3,087

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

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

Banks

September, 2024

(Million Rupees)

1,102,516