

Scheduled Banks

Investments

5.1 Classification of Investments in Securities and Shares

All Banks

(Million Rupees)

Securities / Shares	Jun-24			Mar-25 ^R			Jun-25 P		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	25,649,888	27,013,423	26,401,194	25,057,240	26,751,313	26,776,944	29,324,686	30,629,781	30,155,428
1) Treasury Bills	8,567,558	9,476,806	8,726,977	4,451,841	4,764,131	4,523,251	5,862,596	6,212,848	5,910,754
2) Pakistan Investment Bonds (PIBs)	17,079,494	17,533,781	17,671,331	20,594,557	21,976,437	22,242,750	23,451,402	24,415,951	24,233,952
a. Fixed Rate	5,251,522	5,550,293	5,443,118	7,465,273	8,421,520	8,896,724	8,816,279	9,190,307	9,086,751
b. Floating Rate	11,827,972	11,983,487	12,228,213	13,129,284	13,554,917	13,346,026	14,635,123	15,225,644	15,147,201
3) Others	2,836	2,836	2,886	10,842	10,744	10,943	10,688	982	10,722
II. Provincial Government	0	0	0	0	0	0	0	0	0
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	405,767	292,117	486,294	474,949	326,393	576,964	486,468	332,792	592,913
1) Quoted On The Stock Exchange	186,008	81,679	258,624	228,968	86,108	335,332	239,139	92,891	334,531
of which:									
Financial Institutions	21,695	16,182	36,423	26,169	16,092	32,719	25,595	15,632	29,637
NFPSEs	27,134	10,372	33,911	38,663	10,647	65,945	42,296	12,248	64,525
Private Sector	106,206	39,956	140,735	124,803	43,357	188,534	125,585	43,579	182,332
2) Unquoted On The Stock Exchange	219,759	210,439	227,670	245,981	240,285	241,631	247,329	239,901	258,383
of which:									
Financial Institutions	43,900	38,202	45,066	46,818	42,310	48,217	51,261	45,026	63,775
NFPSEs	128,540	128,424	137,377	42,317	42,202	42,267	142,912	142,804	143,018
Private Sector	6,414	5,073	8,297	12,444	11,119	10,024	16,113	14,776	18,182
V. DEBENTURES	3	3	3	2	2	2	2	2	2
VI. PARTICIPATION TERM CERTIFICATES	0	0	0	0	0	0	0	0	0
VII. CERTIFICATE OF INVESTMENTS	5	5	5	5	5	5	4	4	4
VIII. TERM FINANCE CERTIFICATES	104,699	107,004	103,999	98,076	99,025	89,660	99,617	100,733	90,800
IX. MUTUAL FUNDS	10,905	10,853	11,901	14,699	13,335	15,584	70,792	69,305	74,573
X. OTHERS	2,196	2,196	2,237	484	484	484	2,100	2,100	2,100
XI. Islamic Banking Products - Investments	4,727,903	4,717,279	4,905,459	5,774,286	5,551,944	6,039,779	6,042,468	6,044,708	6,357,280
a. Government Islamic Securities	4,178,597	4,173,348	4,326,039	5,086,653	4,859,932	5,502,136	5,572,960	5,571,861	5,857,909
1. GOP Ijara Sukuk	4,144,297	4,134,379	4,289,992	4,977,179	4,746,882	5,389,120	5,373,610	5,371,243	5,653,529
a. Variable Rental Rate	2,875,001	2,854,324	3,002,777	3,875,096	3,403,554	4,253,213	3,995,815	3,993,578	4,258,002
b. Fixed Rental Rate	1,269,296	1,280,055	1,287,215	1,102,083	1,343,329	1,135,907	1,377,796	1,377,665	1,395,527
2. Bai Muajjal - Government	-	-	-	93,861	93,861	96,605	185,899	185,670	190,722
3. Islamic Naya Pakistan Certificate	34,300	38,969	36,047	15,613	19,189	16,410	13,451	14,948	13,658
4. Other	-	-	-	-	-	-	-	-	-
b. Corporate Sukuks	507,629	503,608	536,499	482,908	482,596	501,190	460,416	463,329	489,819
1) Diminishing Musharaka Sukuk	149,352	147,291	153,882	143,743	142,163	148,670	137,222	136,866	140,084
2) Ijarah Sukuk	198,871	196,383	215,186	188,030	186,220	196,786	173,053	173,341	196,346
3) Modaraba Sukuk	10,932	10,941	11,183	9,234	9,234	9,619	8,772	9,084	8,840
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	148,474	148,994	156,249	141,901	144,979	146,115	141,369	144,038	144,550
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
f. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	9,370	9,370	9,616	6,605	6,605	6,830	5,253	5,652	5,748
h. Other Islamic Mode of Investments	32,306	30,953	33,305	198,120	202,811	29,623	3,839	3,866	3,804
Total	30,901,368	32,142,881	31,911,094	31,419,743	32,742,502	33,499,421	36,026,138	37,179,426	37,273,102

5.1.1 Classification of Investments in Securities and Shares

Public Sector Banks

(Million Rupees)

Securities / Shares	Jun-24			Mar-25 R			Jun-25 P		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	6,472,064	6,867,396	6,688,271	5,363,081	6,361,657	6,469,132	6,504,330	6,863,621	6,669,340
1) Treasury Bills	1,296,602	1,555,040	1,400,263	1,549,050	1,741,687	1,636,799	1,741,443	1,915,414	1,818,504
2) Pakistan Investment Bonds (PIBs)	5,175,462	5,312,356	5,288,008	3,814,031	4,619,970	4,832,333	4,762,887	4,948,207	4,850,837
a. Fixed Rate	996,162	1,062,327	992,734	2,472,923	3,264,790	3,436,719	3,504,718	3,678,088	3,555,402
b. Floating Rate	4,179,300	4,250,029	4,295,274	1,341,109	1,355,180	1,395,615	1,258,170	1,270,119	1,295,435
3) Others	-	-	-	-	-	-	-	-	-
II. Provincial Government	-	-	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	77,220	7,212	105,137	81,346	8,565	130,525	75,847	8,491	114,986
1) Quoted On The Stock Exchange	66,085	3,518	92,969	71,483	3,790	118,535	66,013	3,748	100,879
of which:									
Financial Institutions	2,413	582	2,198	5,451	517	5,142	5,051	262	4,805
NFPSEs	9,585	269	15,453	13,910	661	30,638	13,451	702	27,144
Private Sector	44,082	2,298	63,106	45,138	2,109	73,844	41,935	2,132	61,393
2) Unquoted On The Stock Exchange	11,135	3,695	12,168	9,862	4,775	11,990	9,833	4,743	14,107
of which:									
Financial Institutions	6,731	3,525	7,076	7,739	4,526	9,098	7,709	4,496	9,729
NFPSEs	119	1	164	108	1	108	108	1	250
Private Sector	1,862	142	2,502	1,943	223	2,712	1,944	222	4,012
V. DEBENTURES	-	-	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	-	-	-	-	-	-	-	-	-
VII. CERTIFICATE OF INVESTMENTS	1	1	1	1	1	1	-	-	-
VIII. TERM FINANCE CERTIFICATES	33,863	34,425	30,529	31,827	31,921	19,617	30,976	31,196	18,693
IX. MUTUAL FUNDS	66	66	81	165	165	335	164	164	354
X. OTHERS	0	0	0	0	0	0	0	0	0
XI. Islamic Banking Products - Investments	195,473	193,470	191,189	389,562	379,889	397,909	265,204	275,863	419,194
a. Government Islamic Securities	148,886	149,120	141,358	178,463	161,957	353,995	251,903	261,051	405,356
1. GOP Ijara Sukuk	146,201	146,435	138,627	177,225	160,720	352,702	247,730	256,878	401,165
a. Variable Rental Rate	79,062	79,050	79,372	138,998	125,870	313,557	176,246	182,785	328,024
b. Fixed Rental Rate	67,140	67,385	59,255	38,227	34,850	39,145	71,484	74,093	73,141
2. Bai Muajjal - Government	-	-	-	-	-	-	3,226	3,226	3,226
3. Islamic Naya Pakistan Certificate	2,684	2,684	2,732	1,238	1,238	1,293	947	947	965
4. Other	-	-	-	-	-	-	-	-	-
b. Corporate Sukuks	19,344	18,521	21,482	16,811	18,987	18,100	13,213	14,724	13,750
1) Diminishing Musharaka Sukuk	4,426	4,437	4,522	3,692	3,693	3,867	3,222	3,223	3,265
2) Ijarah Sukuk	150	150	154	-	-	-	-	-	-
3) Modaraba Sukuk	2,541	2,544	2,663	776	776	807	776	776	806
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	12,228	11,389	14,144	12,343	14,518	13,426	9,215	10,726	9,679
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	27,155	25,742	28,261	194,200	198,857	25,726	-	-	-
Total	6,778,687	7,102,572	7,015,209	5,865,982	6,782,199	7,017,520	6,876,521	7,179,335	7,222,569

5.1.2 Classification of Investments in Securities and Shares

Domestic Private Banks

(Million Rupees)

Securities / Shares	Jun-24			Mar-25 R			Jun-25 P		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	17,349,105	18,145,849	17,879,096	18,667,211	19,296,648	19,281,796	21,826,523	22,728,037	22,487,772
1) Treasury Bills	5,471,956	5,953,139	5,523,295	1,961,567	2,011,693	1,946,237	3,195,340	3,327,551	3,163,524
2) Pakistan Investment Bonds (PIBs)	11,874,313	12,189,874	12,352,915	16,694,802	17,274,211	17,324,616	18,620,496	19,399,504	19,313,526
a. Fixed Rate	4,233,275	4,465,466	4,427,609	4,972,744	5,137,714	5,440,322	5,306,581	5,507,219	5,526,166
b. Floating Rate	7,641,039	7,724,408	7,925,306	11,722,058	12,136,497	11,884,294	13,313,914	13,892,285	13,787,360
3) Others	2,836	2,836	2,886	10,842	10,744	10,943	10,688	982	10,722
II. Provincial Government	0	0	0	0	0	0	0	0	0
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	328,547	284,905	381,156	393,604	317,828	446,439	410,622	324,301	477,927
1) Quoted On The Stock Exchange	119,922	78,161	165,655	157,485	82,318	216,797	173,126	89,143	233,652
of which:									
Financial Institutions	19,281	15,600	34,225	20,718	15,574	27,578	20,544	15,370	24,832
NFPSEs	17,549	10,103	18,458	24,753	9,986	35,307	28,846	11,546	37,381
Private Sector	62,124	37,658	77,629	79,666	41,248	114,689	83,651	41,447	120,939
2) Unquoted On The Stock Exchange	208,624	206,744	215,501	236,119	235,510	229,641	237,495	235,158	244,275
of which:									
Financial Institutions	37,169	34,676	37,990	39,078	37,783	39,120	43,552	40,530	54,045
NFPSEs	128,420	128,423	137,213	42,210	42,201	42,160	142,805	142,803	142,768
Private Sector	4,552	4,931	5,795	10,501	10,896	7,312	14,169	14,554	14,170
V. DEBENTURES	3	3	3	2	2	2	2	2	2
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	4
VIII. TERM FINANCE CERTIFICATES	70,837	72,579	73,470	66,249	67,104	70,043	68,640	69,538	72,106
IX. MUTUAL FUNDS	10,839	10,786	11,820	14,534	13,170	15,249	70,628	69,141	74,219
X. OTHERS	2,196	2,196	2,237	483	483	483	2,100	2,100	2,100
XI. Islamic Banking Products - Investments	4,532,430	4,523,809	4,714,270	5,384,724	5,172,056	5,641,869	5,777,264	5,768,845	5,938,086
a. Government Islamic Securities	4,029,711	4,024,228	4,184,681	4,908,190	4,697,974	5,148,141	5,321,058	5,310,810	5,452,553
1. GOP Ijara Sukuk	3,998,096	3,987,944	4,151,365	4,799,954	4,586,163	5,036,418	5,125,880	5,114,365	5,252,364
a. Variable Rental Rate	2,795,939	2,775,274	2,923,405	3,736,098	3,277,684	3,939,656	3,819,569	3,810,793	3,929,978
b. Fixed Rental Rate	1,202,157	1,212,670	1,227,960	1,063,856	1,308,479	1,096,762	1,306,311	1,303,572	1,322,387
2. Bai Muajjal - Government	-	-	-	93,861	93,861	96,605	182,673	182,444	187,496
3. Islamic Naya Pakistan Certificate	31,615	36,284	33,316	14,376	17,951	15,117	12,504	14,001	12,693
4. Other	-	-	-	-	-	-	-	-	-
b. Corporate Sukuks	488,285	485,087	515,017	466,097	463,610	483,089	447,203	448,605	476,069
1) Diminishing Musharaka Sukuk	144,927	142,853	149,360	140,051	138,470	144,803	134,000	133,643	136,819
2) Ijarah Sukuk	198,721	196,233	215,032	188,030	186,220	196,786	173,053	173,341	196,346
3) Modaraba Sukuk	8,391	8,396	8,520	8,458	8,458	8,813	7,997	8,308	8,034
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	136,246	137,605	142,105	129,558	130,461	132,689	132,154	133,313	134,871
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
f. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	9,282	9,282	9,528	6,517	6,517	6,742	5,165	5,564	5,660
h. Other Islamic Mode of Investments	5,151	5,211	5,044	3,920	3,955	3,897	3,839	3,866	3,804
Total	22,293,961	23,040,132	23,062,058	24,526,812	24,867,296	25,455,886	28,155,784	28,961,968	29,052,217

5.1.3 Classification of Investments in Securities and Shares

Foreign Banks

(Million Rupees)

Securities / Shares	Jun-24			Mar-25 R			Jun-25 P		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	1,828,719	2,000,178	1,833,827	1,026,948	1,093,008	1,026,016	993,833	1,038,123	998,316
1) Treasury Bills	1,799,000	1,968,628	1,803,419	941,224	1,010,752	940,215	925,814	969,883	928,727
2) Pakistan Investment Bonds (PIBs)	29,719	31,550	30,408	85,724	82,256	85,801	68,019	68,240	69,589
a. Fixed Rate	22,085	22,500	22,775	19,607	19,017	19,684	4,980	5,000	5,183
b. Floating Rate	7,633	9,050	7,633	66,117	63,240	66,117	63,039	63,240	64,406
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	1,828,719	2,000,178	1,833,827	1,026,948	1,093,008	1,026,016	993,833	1,038,123	998,316

5.2 Classification of Investments in

All
As on 30th

Securities / Shares	Less than or equal to one month	For above 1 month but <= 3 months	For above 3 months but <= 6 months	For above 6 months but <= 1 year	For above 1 year but <= 2 years	For above 2 years but <= 3 years	For above 3 years but <= 4 years	For above 4 years but <= 5 years
I. Federal Government	1,056,394	938,338	838,108	3,088,636	1,771,169	1,882,693	1,696,168	4,693,845
1) Treasury Bills	1,055,379	938,338	838,108	3,078,929	-	-	-	-
2) Pakistan Investment Bonds (PIBs)	-	-	-	-	1,771,169	1,882,693	1,696,168	4,693,845
a. Fixed Rate	-	-	-	-	1,513,793	1,013,587	1,200,820	1,771,745
b. Floating Rate	-	-	-	-	257,376	869,106	495,348	2,922,099
3) Others	1,015	-	-	9,707	-	-	-	-
II. Provincial Government	0	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-
IV. SHARES	65,603	18,519	1,458	-	3,000	80,552	-	-
1) Quoted On The Stock Exchange	54,433	18,519	1,205	-	-	32,520	-	-
Financial Institutions	3,650	2,683	183	-	-	7,059	-	-
NFPSEs	9,974	3,731	600	-	-	2,760	-	-
Private Sector	30,686	10,853	422	-	-	15,156	-	-
2) Unquoted On The Stock Exchange	11,170	-	253	-	3,000	48,032	-	-
Financial Institutions	7,014	-	-	-	3,000	25,264	-	-
NFPSEs	15	-	-	-	-	-	-	-
Private Sector	139	-	173	-	-	9,439	-	-
V. DEBENTURES	2	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	0	-	-	-	-	-	-	-
VII. CERTIFICATE OF INVESTMENTS	-	-	-	-	4	-	-	-
VIII. TERM FINANCE CERTIFICATES	1,312	41	305	652	3,391	4,372	1,475	3,152
IX. MUTUAL FUNDS	3,692	-	-	-	44,052	-	-	-
X. OTHERS	0	-	-	-	-	-	-	-
XI. Islamic Banking Products - Investments	21,445	2,463	104,990	136,957	728,347	452,434	591,872	260,057
a. Government Islamic Securities	20,923	128	104,990	135,881	728,178	425,792	583,298	202,541
1) GOP Ijara Sukuk	15,392	128	104,990	135,881	728,178	344,597	582,333	202,541
a. Variable Rental Rate	6,014	-	32,383	56,620	559,079	293,593	386,435	159,779
b. Fixed Rental Rate	9,378	128	72,608	79,261	169,099	51,004	195,898	42,762
2) Bai Muajjal - Government	-	-	-	-	-	80,141	-	-
3) Islamic Naya Pakistan Certificate	5,531	-	-	-	-	1,054	965	-
4) Other	-	-	-	-	-	-	-	-
b. Corporate Sukuks	522	-	-	1,076	169	26,642	8,573	57,515
1) Diminishing Musharaka Sukuk	522	-	-	-	37	22,738	918	1,296
2) Ijarah Sukuk	-	-	-	-	-	581	-	200
3) Modaraba Sukuk	-	-	-	-	-	-	-	-
4) Wakala Sukuk	-	-	-	-	-	-	-	-
5) Any other	-	-	-	1,076	131	3,322	7,656	56,019
c. Wakala Placements	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-
e. Placements Bai Muajjal	-	-	-	-	-	-	-	-
f. Modarba Certificates	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	-	2,334	-	-	-	-	-	-
h. Other Islamic Mode of Investments	-	-	-	-	-	-	-	-
Total	1,148,449	959,361	944,861	3,226,245	2,549,963	2,420,051	2,289,515	4,957,053

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, 2025

(Million Rupees)

For above 5 years but <= 7 years	For above 7 years but <= 10 years	For above 10 years but <= 15 years	For above 15 years but <= 20 years	For above 20 years but <= 25 years	For above 25 years but <= 30 years	For above 30 years	Undefined*	Total Investment
2,458,616	8,769,345	2,887,963	30,093	44,062	-	-	-	30,155,428
-	-	-	-	-	-	-	-	5,910,754
2,458,616	8,769,345	2,887,963	30,093	44,062	-	-	-	24,233,952
504,806	2,598,273	409,573	30,093	44,062	-	-	-	9,086,751
1,953,810	6,171,072	2,478,389	-	-	-	-	-	15,147,201
-	-	-	-	-	-	-	-	10,722
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	-
300	5,673	127,344	-	6,982	-	160,210	123,271	592,913
-	0	19,540	-	6,228	-	112,277	89,808	334,531
-	-	407	-	8	-	7,241	8,407	29,637
-	-	3,720	-	592	-	24,004	19,143	64,525
-	0	15,337	-	2,942	-	57,886	49,050	182,332
300	5,673	107,804	-	754	-	47,933	33,464	258,383
300	2,842	618	-	750	-	6,710	17,276	63,775
-	-	106,965	-	-	-	36,015	24	143,018
-	2,831	173	-	-	-	5,134	293	18,182
-	-	-	-	-	-	-	-	2
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	4
12,856	29,324	7,813	14,734	1,125	2,165	4,982	3,102	90,800
-	-	3,397	-	-	-	550	22,883	74,573
-	-	2,100	-	-	-	-	-	2,100
3,409,529	235,716	281,278	2,458	1,418	134	125,500	2,682	6,357,280
3,382,669	114,036	45,165	-	-	-	112,597	1,708	5,857,909
3,380,286	114,036	45,165	-	-	-	-	-	5,653,529
2,611,373	114,036	38,690	-	-	-	-	-	4,258,002
768,912	-	6,476	-	-	-	-	-	1,395,527
-	-	-	-	-	-	110,581	-	190,722
2,384	-	-	-	-	-	2,016	1,708	13,658
-	-	-	-	-	-	-	-	-
23,632	120,651	233,310	2,458	1,330	134	12,903	904	489,819
4,671	13,409	84,044	-	-	101	12,346	-	140,084
-	55,732	137,425	2,407	-	-	-	-	196,346
2,068	5,615	-	-	-	-	253	904	8,840
-	-	-	-	-	-	-	-	-
16,892	45,895	11,840	51	1,330	33	304	-	144,550
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
452	-	2,803	-	88	-	-	70	5,748
2,776	1,028	-	-	-	-	-	-	3,804
5,881,301	9,040,058	3,309,895	47,284	53,587	2,298	291,242	151,938	37,273,102

5.2.1 Classification of Investments in Public Sector As on 30th

Securities / Shares	Less than or equal to one month	For above 1 month but <= 3 month	For above 3 months but <= 6 months	For above 6 months but <= one year	For above 1 year but <= 2 years	For above 2 years but <= 3 years	For above 3 years but <= 4 years	For above 4 years but <= 5 years
I. Federal Government	133,468	280,716	591,869	812,450	1,270,225	594,596	697,362	1,305,869
1) Treasury Bills	133,468	280,716	591,869	812,450	-	-	-	-
2) Pakistan Investment Bonds (PIBs)	-	-	-	-	1,270,225	594,596	697,362	1,305,869
a. Fixed Rate	-	-	-	-	1,258,174	190,182	697,362	643,831
b. Floating Rate	-	-	-	-	12,051	404,414	-	662,038
3) Others	-	-	-	-	-	-	-	-
II. Provincial Government	-	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-
IV. SHARES	11,167	18,519	-	-	-	-	-	-
1) Quoted On The Stock Exchange	6,904	18,519	-	-	-	-	-	-
Financial Institutions	37	2,683	-	-	-	-	-	-
NFPSEs	1,317	3,731	-	-	-	-	-	-
Private Sector	4,134	10,853	-	-	-	-	-	-
2) Unquoted On The Stock Exchange	4,264	-	-	-	-	-	-	-
Financial Institutions	4,148	-	-	-	-	-	-	-
NFPSEs	-	-	-	-	-	-	-	-
Private Sector	79	-	-	-	-	-	-	-
V. DEBENTURES	-	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	-	-	-	-	-	-	-	-
VII. CERTIFICATE OF INVESTMENTS	-	-	-	-	-	-	-	-
VIII. TERM FINANCE CERTIFICATES	122	-	-	-	27	-	871	1,978
IX. MUTUAL FUNDS	354	-	-	-	-	-	-	-
X. OTHERS	0	-	-	-	-	-	-	-
XI. Islamic Banking Products - Investments	-	-	-	65,795	52,139	73,037	1,200	86,954
a. Government Islamic Securities	-	-	-	65,795	52,139	73,037	965	86,870
1) GOP Ijara Sukuk	-	-	-	65,795	52,139	69,811	-	86,870
a. Variable Rental Rate	-	-	-	49,207	52,139	30,423	-	69,707
b. Fixed Rental Rate	-	-	-	16,588	-	39,389	-	17,164
2) Bai Muajjal - Government	-	-	-	-	-	3,226	-	-
3) Islamic Naya Pakistan Certificate	-	-	-	-	-	-	965	-
4) Other	-	-	-	-	-	-	-	-
b. Corporate Sukuks	-	-	-	-	-	-	234	84
1) Diminishing Musharaka Sukuk	-	-	-	-	-	-	-	84
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	-	-	-	-	-	-	-	-
Total	145,112	299,235	591,869	878,245	1,322,391	667,633	699,433	1,394,801

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, 2025

(Million Rupees)

For above 5 years but <= 7 years	For above 7 years but <= 10 years	For above 10 years but <= 15 years	For above 15 years but <= 20 years	For above 20 years but <= 25 years	For above 25 years but <= 30 years	For above 30 years	Undefined*	Total Investment
221,874	745,750	8,830	-	6,330	-	-	-	6,669,340
-	-	-	-	-	-	-	-	1,818,504
221,874	745,750	8,830	-	6,330	-	-	-	4,850,837
101,564	649,129	8,830	-	6,330	-	-	-	3,555,402
120,310	96,621	-	-	-	-	-	-	1,295,435
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	1,447	-	83,496	357	114,986
-	-	-	-	693	-	74,598	165	100,879
-	-	-	-	-	-	1,976	109	4,805
-	-	-	-	-	-	22,095	-	27,144
-	-	-	-	-	-	46,350	56	61,393
-	-	-	-	754	-	8,898	192	14,107
-	-	-	-	750	-	4,640	192	9,729
-	-	-	-	-	-	250	-	250
-	-	-	-	-	-	3,934	0	4,012
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
1,494	5,818	3,452	2,581	-	-	925	1,425	18,693
-	-	-	-	-	-	-	-	354
-	-	-	-	-	-	-	-	0
72,766	67,215	-	-	88	-	-	-	419,194
71,300	55,249	-	-	-	-	-	-	405,356
71,300	55,249	-	-	-	-	-	-	401,165
71,300	55,249	-	-	-	-	-	-	328,024
-	-	-	-	-	-	-	-	73,141
-	-	-	-	-	-	-	-	3,226
-	-	-	-	-	-	-	-	965
-	-	-	-	-	-	-	-	-
1,466	11,966	-	-	-	-	-	-	13,750
313	2,868	-	-	-	-	-	-	3,265
-	-	-	-	-	-	-	-	-
-	806	-	-	-	-	-	-	806
-	-	-	-	-	-	-	-	-
1,152	8,292	-	-	-	-	-	-	9,679
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	88	-	-	-	88
-	-	-	-	-	-	-	-	-
296,133	818,784	12,283	2,581	7,865	-	84,421	1,782	7,222,569

5.2.2 Classification of Investments in

Domestic Private

As on 30th

Securities / Shares	Less than or equal to one month	For above 1 month but <= 3 month	For above 3 months but <= 6 months	For above 6 months but <= 1 year	For above 1 year but <= 2 years	For above 2 years but <= 3 years	For above 3 years but <= 4 years	For above 4 years but <= 5 years
I. Federal Government	898,045	610,350	215,568	1,450,284	500,944	1,288,097	985,495	3,387,975
1) Treasury Bills	897,030	610,350	215,568	1,440,576	-	-	-	-
2) Pakistan Investment Bonds (PIBs)	-	-	-	-	500,944	1,288,097	985,495	3,387,975
a. Fixed Rate	-	-	-	-	255,619	823,405	498,275	1,127,914
b. Floating Rate	-	-	-	-	245,325	464,692	487,220	2,260,061
3) Others	1,015	-	-	9,707	-	-	-	-
II. Provincial Government	0	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-
IV. SHARES	54,436	-	1,458	-	3,000	80,552	-	-
1) Quoted On The Stock Exchange	47,530	-	1,205	-	-	32,520	-	-
Financial Institutions	3,613	-	183	-	-	7,059	-	-
NFPSEs	8,656	-	600	-	-	2,760	-	-
Private Sector	26,552	-	422	-	-	15,156	-	-
2) Unquoted On The Stock Exchange	6,906	-	253	-	3,000	48,032	-	-
Financial Institutions	2,866	-	-	-	3,000	25,264	-	-
NFPSEs	15	-	-	-	-	-	-	-
Private Sector	61	-	173	-	-	9,439	-	-
V. DEBENTURES	2	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	0	-	-	-	-	-	-	-
VII. CERTIFICATE OF INVESTMENTS	-	-	-	-	4	-	-	-
VIII. TERM FINANCE CERTIFICATES	1,190	41	305	652	3,364	4,372	604	1,174
IX. MUTUAL FUNDS	3,338	-	-	-	44,052	-	-	-
X. OTHERS	-	-	-	-	-	-	-	-
XI. Islamic Banking Products - Investments	21,445	2,463	104,990	71,162	676,208	379,397	590,672	173,103
a. Government Islamic Securities	20,923	128	104,990	70,085	676,039	352,755	582,333	115,671
1) GOP Ijara Sukuk	15,392	128	104,990	70,085	676,039	274,786	582,333	115,671
a. Variable Rental Rate	6,014	-	32,383	7,413	506,940	263,171	386,435	90,073
b. Fixed Rental Rate	9,378	128	72,608	62,673	169,099	11,616	195,898	25,599
2) Bai Muajjal - Government	-	-	-	-	-	76,915	-	-
3) Islamic Naya Pakistan Certificate	5,531	-	-	-	-	1,054	-	-
4) Other	-	-	-	-	-	-	-	-
b. Corporate Sukuks	522	-	-	1,076	169	26,642	8,339	57,432
1) Diminishing Musharaka Sukuk	522	-	-	-	37	22,738	918	1,213
2) Ijarah Sukuk	-	-	-	-	-	581	-	200
3) Modaraba Sukuk	-	-	-	-	-	-	-	-
4) Wakala Sukuk	-	-	-	-	-	-	-	-
5) Any other	-	-	-	1,076	131	3,322	7,421	56,019
c. Wakala Placements	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-
e. Placements Bai Muajjal	-	-	-	-	-	-	-	-
f. Modarba Certificates	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	-	2,334	-	-	-	-	-	-
h. Other Islamic Mode of Investments	-	-	-	-	-	-	-	-
Total	978,456	612,854	322,321	1,522,097	1,227,572	1,752,417	1,576,771	3,562,252

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, 2025

(Million Rupees)

For above 5 years but <= 7 years	For above 7 years but <= 10 years	For above 10 years but <= 15 years	For above 15 years but <= 20 years	For above 20 years but <= 25 years	For above 25 years but <= 30 years	For above 30 years	Undefined*	Total Investment
2,180,463	8,023,595	2,879,132	30,093	37,732	-	-	-	22,487,772
-	-	-	-	-	-	-	-	3,163,524
2,180,463	8,023,595	2,879,132	30,093	37,732	-	-	-	19,313,526
403,242	1,949,144	400,743	30,093	37,732	-	-	-	5,526,166
1,777,221	6,074,451	2,478,389	-	-	-	-	-	13,787,360
-	-	-	-	-	-	-	-	10,722
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	-
300	5,673	127,344	-	5,535	-	76,714	122,914	477,927
-	0	19,540	-	5,535	-	37,679	89,642	233,652
-	-	407	-	8	-	5,265	8,297	24,832
-	-	3,720	-	592	-	1,909	19,143	37,381
-	0	15,337	-	2,942	-	11,536	48,994	120,939
300	5,673	107,804	-	-	-	39,035	33,272	244,275
300	2,842	618	-	-	-	2,070	17,085	54,045
-	-	106,965	-	-	-	35,764	24	142,768
-	2,831	173	-	-	-	1,201	293	14,170
-	-	-	-	-	-	-	-	2
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	4
11,362	23,506	4,360	12,153	1,125	2,165	4,057	1,677	72,106
-	-	3,397	-	-	-	550	22,883	74,219
-	-	2,100	-	-	-	-	-	2,100
3,336,763	168,500	281,278	2,458	1,330	134	125,500	2,682	5,938,086
3,311,370	58,787	45,165	-	-	-	112,597	1,708	5,452,553
3,308,986	58,787	45,165	-	-	-	-	-	5,252,364
2,540,074	58,787	38,690	-	-	-	-	-	3,929,978
768,912	-	6,476	-	-	-	-	-	1,322,387
-	-	-	-	-	-	110,581	-	187,496
2,384	-	-	-	-	-	2,016	1,708	12,693
-	-	-	-	-	-	-	-	-
22,166	108,685	233,310	2,458	1,330	134	12,903	904	476,069
4,357	10,542	84,044	-	-	101	12,346	-	136,819
-	55,732	137,425	2,407	-	-	-	-	196,346
2,068	4,808	-	-	-	-	253	904	8,034
-	-	-	-	-	-	-	-	-
15,740	37,603	11,840	51	1,330	33	304	-	134,871
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
452	-	2,803	-	-	-	-	70	5,660
2,776	1,028	-	-	-	-	-	-	3,804
5,528,889	8,221,274	3,297,612	44,704	45,722	2,298	206,821	150,156	29,052,217

5.2.3 Classification of Investments in

Foreign
As on 30th

Securities / Shares	Less than or equal to one month	For above 1 month but <= 3 month	For above 3 months but <= 6 months	For above 6 months but <= one year	For above 1 year but <= 2 years	For above 2 years but <= 3 years	For above 3 years but <= 4 years	For above 4 years but <= 5 years
I. Federal Government	24,881	47,273	30,671	825,903	-	-	13,311	-
1) Treasury Bills	24,881	47,273	30,671	825,903	-	-	-	-
2) Pakistan Investment Bonds (PIBs)	-	-	-	-	-	-	13,311	-
a. Fixed Rate	-	-	-	-	-	-	5,183	-
b. Floating Rate	-	-	-	-	-	-	8,128	-
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	24,881	47,273	30,671	825,903	-	-	13,311	-

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

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

June, 2025

[illegible]