

Scheduled Banks

Investments

5.1 Classification of Investments in Securities and Shares

All Banks

(Million Rupees)

Securities / Shares	Sep-24			Jun-25			Sep-25 P		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	25,013,074	25,837,368	25,932,142	29,324,686	30,629,781	30,155,428	28,226,235	29,669,073	29,174,625
1) Treasury Bills	8,697,364	9,308,822	8,822,741	5,862,596	6,212,848	5,910,754	4,671,713	4,997,299	4,747,892
2) Pakistan Investment Bonds (PIBs)	16,291,613	16,504,450	17,083,574	23,451,402	24,415,951	24,233,952	23,553,030	24,670,282	24,425,167
a. Fixed Rate	4,953,584	4,963,337	5,274,809	8,816,279	9,190,307	9,086,751	6,735,208	7,170,502	7,018,804
b. Floating Rate	11,338,029	11,541,113	11,808,765	14,635,123	15,225,644	15,147,201	16,817,822	17,499,780	17,406,363
3) Others	24,097	24,095	25,827	10,688	982	10,722	1,492	1,492	1,566
II. Provincial Government	-	-	-	0	0	0	0	0	0
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	429,251	290,128	484,506	486,468	332,792	592,913	496,260	373,351	645,069
1) Quoted On The Stock Exchange	207,961	74,903	254,079	239,139	92,891	334,531	249,178	126,674	388,127
of which:									
Financial Institutions	22,864	16,698	30,781	25,595	15,632	29,637	27,718	19,348	37,432
NFPSEs	29,610	7,853	34,557	42,296	12,248	64,525	47,264	17,263	81,513
Private Sector	114,092	34,375	140,928	125,585	43,579	182,332	124,740	64,595	198,420
2) Unquoted On The Stock Exchange	221,290	215,225	230,427	247,329	239,901	258,383	247,082	246,678	256,942
of which:									
Financial Institutions	45,286	40,513	46,307	51,261	45,026	63,775	51,703	50,972	63,298
NFPSEs	27,729	27,615	36,609	142,912	142,804	143,018	36,380	36,384	36,324
Private Sector	8,921	7,550	9,868	16,113	14,776	18,182	13,636	13,655	15,903
V. DEBENTURES	3	3	3	2	2	2	2	2	2
CERTIFICATES	0	0	0	0	0	0	0	0	0
VII. CERTIFICATE OF INVESTMENTS	5	5	5	4	4	4	12	8	30
VIII. TERM FINANCE CERTIFICATES	101,853	103,921	102,336	99,617	100,733	90,800	89,425	90,287	93,110
IX. MUTUAL FUNDS	12,311	12,258	13,128	70,792	69,305	74,573	76,091	69,053	80,871
X. OTHERS	2,154	2,154	2,262	2,100	2,100	2,100	0	0	0
XI. Islamic Banking Products - Investments	4,903,422	4,913,434	5,213,842	6,042,468	6,044,708	6,357,280	6,505,567	6,526,676	6,783,827
a. Government Islamic Securities	4,396,937	4,410,436	4,677,624	5,572,960	5,571,861	5,857,909	5,998,173	6,009,296	6,262,730
1. GOP Ijara Sukuk	4,336,837	4,344,138	4,615,343	5,373,610	5,371,243	5,653,529	5,715,554	5,726,820	5,968,303
a. Variable Rental Rate	2,976,531	2,979,051	3,217,778	3,995,815	3,993,578	4,258,002	4,171,942	4,154,905	4,372,826
b. Fixed Rental Rate	1,360,306	1,365,086	1,397,564	1,377,796	1,377,665	1,395,527	1,543,612	1,571,915	1,595,477
2. Bai Muajjal - Government	24,521	24,521	25,324	185,899	185,670	190,722	271,958	271,318	283,404
3. Islamic Naya Pakistan Certificate	35,579	41,777	36,957	13,451	14,948	13,658	10,662	11,158	11,023
4. Other	-	-	-	-	-	-	-	-	-
b. Corporate Sukuks	468,565	468,438	493,338	460,416	463,329	489,819	484,571	487,398	497,875
1) Diminishing Musharaka Sukuk	123,097	118,922	128,876	137,222	136,866	140,084	149,318	148,647	154,213
2) Ijarah Sukuk	187,606	187,525	200,001	173,053	173,341	196,346	193,899	193,831	198,115
3) Modaraba Sukuk	10,379	10,382	10,861	8,772	9,084	8,840	10,376	10,382	10,786
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	147,483	151,609	153,599	141,369	144,038	144,550	130,979	134,539	134,761
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
f. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	9,139	9,139	9,572	5,253	5,652	5,748	7,639	7,639	7,899
h. Other Islamic Mode of Investments	28,781	25,421	33,309	3,839	3,866	3,804	15,183	22,343	15,323
Total	30,462,073	31,159,270	31,748,223	36,026,138	37,179,426	37,273,102	35,393,591	36,728,451	36,777,535

5.1.1 Classification of Investments in Securities and Shares

Public Sector Banks

(Million Rupees)

Securities / Shares	Sep-24			Jun-25			Sep-25 P		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	6,295,360	6,658,790	6,541,567	6,504,330	6,863,621	6,669,340	6,002,181	6,431,524	6,234,744
1) Treasury Bills	1,562,512	1,784,641	1,669,474	1,741,443	1,915,414	1,818,504	1,718,366	1,880,220	1,794,000
2) Pakistan Investment Bonds (PIBs)	4,732,847	4,874,149	4,872,093	4,762,887	4,948,207	4,850,837	4,283,815	4,551,304	4,440,744
<i>a. Fixed Rate</i>	905,257	973,603	946,908	3,504,718	3,678,088	3,555,402	1,195,323	1,369,271	1,262,612
<i>b. Floating Rate</i>	3,827,591	3,900,546	3,925,185	1,258,170	1,270,119	1,295,435	3,088,492	3,182,034	3,178,132
3) Others	-	-	-	-	-	-	-	-	-
II. Provincial Government	-	-	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	78,882	7,187	100,398	75,847	8,491	114,986	74,793	31,690	127,788
1) Quoted On The Stock Exchange	69,101	2,494	88,277	66,013	3,748	100,879	63,321	20,240	116,480
<i>of which:</i>									
<i>Financial Institutions</i>	3,009	573	2,841	5,051	262	4,805	5,433	3,238	6,625
<i>NFPSEs</i>	12,196	223	16,511	13,451	702	27,144	13,854	1,808	34,740
<i>Private Sector</i>	44,947	1,314	58,038	41,935	2,132	61,393	40,725	13,378	69,956
2) Unquoted On The Stock Exchange	9,781	4,693	12,120	9,833	4,743	14,107	11,472	11,450	11,308
<i>of which:</i>									
<i>Financial Institutions</i>	7,739	4,525	8,686	7,709	4,496	9,729	9,273	9,142	9,215
<i>NFPSEs</i>	119	1	206	108	1	250	108	108	108
<i>Private Sector</i>	1,862	142	3,157	1,944	222	4,012	2,003	2,039	1,897
V. DEBENTURES	-	-	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	-	-	-	-	-	-	-	-	-
VII. CERTIFICATE OF INVESTMENTS	1	1	1	-	-	-	8	8	26
VIII. TERM FINANCE CERTIFICATES	32,424	32,751	28,422	30,976	31,196	18,693	26,823	26,781	27,461
IX. MUTUAL FUNDS	66	66	85	164	164	354	5,362	922	6,986
X. OTHERS	0	0	0	0	0	0	0	0	0
XI. Islamic Banking Products - Investments	256,063	259,086	226,237	265,204	275,863	419,194	490,406	501,764	505,422
a. Government Islamic Securities	209,656	215,247	177,305	251,903	261,051	405,356	451,786	455,161	465,516
1. GOP Ijara Sukuk	206,834	212,425	174,382	247,730	256,878	401,165	447,395	450,912	461,091
<i>a. Variable Rental Rate</i>	114,171	118,040	104,225	176,246	182,785	328,024	210,246	209,770	217,607
<i>b. Fixed Rental Rate</i>	92,662	94,385	70,158	71,484	74,093	73,141	237,150	241,142	243,484
2. Bai Muajjal - Government	-	-	-	3,226	3,226	3,226	3,536	3,395	3,536
3. Islamic Naya Pakistan Certificate	2,822	2,822	2,922	947	947	965	854	854	889
4. Other	-	-	-	-	-	-	-	-	-
b. Corporate Sukuks	22,688	23,532	20,657	13,213	14,724	13,750	35,178	36,312	36,450
1) Diminishing Musharaka Sukuk	4,205	4,212	4,446	3,222	3,223	3,265	17,776	17,776	18,724
2) Ijarah Sukuk	150	150	162	-	-	-	6,000	6,000	6,123
3) Modaraba Sukuk	2,441	2,444	2,548	776	776	806	2,268	2,274	2,361
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	15,893	16,726	13,503	9,215	10,726	9,679	9,134	10,262	9,243
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	23,631	20,219	28,187	-	-	-	3,354	10,202	3,368
Total	6,662,796	6,957,881	6,896,710	6,876,521	7,179,335	7,222,569	6,599,573	6,992,688	6,902,427

5.1.2 Classification of Investments in Securities and Shares

Domestic Private Banks

(Million Rupees)

Securities / Shares	Sep-24			Jun-25			Sep-25 P		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	17,623,968	17,967,833	18,288,059	21,826,523	22,728,037	22,487,772	21,181,381	22,170,528	21,892,758
1) Treasury Bills	6,055,108	6,328,186	6,064,834	3,195,340	3,327,551	3,163,524	2,011,601	2,151,170	2,011,478
2) Pakistan Investment Bonds (PIBs)	11,544,762	11,615,551	12,197,398	18,620,496	19,399,504	19,313,526	19,168,288	20,017,867	19,879,714
a. Fixed Rate	4,042,207	3,983,484	4,321,702	5,306,581	5,507,219	5,526,166	5,523,924	5,785,232	5,739,689
b. Floating Rate	7,502,555	7,632,067	7,875,697	13,313,914	13,892,285	13,787,360	13,644,364	14,232,635	14,140,024
3) Others	24,097	24,095	25,827	10,688	982	10,722	1,492	1,492	1,566
II. Provincial Government	-	-	-	0	0	0	0	0	0
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	350,369	282,941	384,108	410,622	324,301	477,927	421,466	341,662	517,281
1) Quoted On The Stock Exchange	138,860	72,409	165,808	173,126	89,143	233,652	185,857	106,433	271,647
of which:									
Financial Institutions	19,855	16,125	27,940	20,544	15,370	24,832	22,285	16,110	30,807
NFPSEs	17,414	7,630	18,046	28,846	11,546	37,381	33,410	15,455	46,773
Private Sector	69,145	33,061	82,891	83,651	41,447	120,939	84,015	51,218	128,464
2) Unquoted On The Stock Exchange	211,509	210,532	218,307	237,495	235,158	244,275	235,609	235,228	245,634
of which:									
Financial Institutions	37,547	35,987	37,621	43,552	40,530	54,045	42,430	41,831	54,083
NFPSEs	27,609	27,614	36,402	142,805	142,803	142,768	36,272	36,276	36,217
Private Sector	7,059	7,408	6,712	14,169	14,554	14,170	11,633	11,616	14,006
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
VIII. TERM FINANCE CERTIFICATES	69,429	71,170	73,914	68,640	69,538	72,106	62,603	63,506	65,649
IX. MUTUAL FUNDS	12,245	12,191	13,043	70,628	69,141	74,219	70,728	68,131	73,885
X. OTHERS	2,153	2,153	2,261	2,100	2,100	2,100	-	-	-
XI. Islamic Banking Products - Investments	4,647,359	4,654,348	4,987,605	5,777,264	5,768,845	5,938,086	6,015,161	6,024,912	6,278,404
a. Government Islamic Securities	4,187,281	4,195,189	4,500,319	5,321,058	5,310,810	5,452,553	5,546,388	5,554,135	5,797,213
1. GOP Ijara Sukuk	4,130,004	4,131,713	4,440,960	5,125,880	5,114,365	5,252,364	5,268,158	5,275,908	5,507,212
a. Variable Rental Rate	2,862,360	2,861,012	3,113,554	3,819,569	3,810,793	3,929,978	3,961,696	3,945,135	4,155,219
b. Fixed Rental Rate	1,267,644	1,270,701	1,327,407	1,306,311	1,303,572	1,322,387	1,306,462	1,330,773	1,351,993
2. Bai Muajjal - Government	24,521	24,521	25,324	182,673	182,444	187,496	268,422	267,923	279,868
3. Islamic Naya Pakistan Certificate	32,757	38,955	34,035	12,504	14,001	12,693	9,808	10,304	10,133
4. Other	-	-	-	-	-	-	-	-	-
b. Corporate Sukuks	445,877	444,906	472,681	447,203	448,605	476,069	449,393	451,086	461,425
1) Diminishing Musharaka Sukuk	118,892	114,709	124,431	134,000	133,643	136,819	131,542	130,870	135,490
2) Ijarah Sukuk	187,456	187,375	199,839	173,053	173,341	196,346	187,899	187,831	191,991
3) Modaraba Sukuk	7,938	7,938	8,314	7,997	8,308	8,034	8,108	8,108	8,425
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	131,590	134,884	140,097	132,154	133,313	134,871	121,845	124,277	125,518
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
f. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	9,051	9,051	9,484	5,165	5,564	5,660	7,551	7,551	7,811
h. Other Islamic Mode of Investments	5,150	5,202	5,121	3,839	3,866	3,804	11,828	12,140	11,955
Total	22,705,531	22,990,644	23,748,998	28,155,784	28,961,968	29,052,217	27,751,346	28,668,741	28,827,984

5.1.3 Classification of Investments in Securities and Shares

Foreign Banks

(Million Rupees)

Securities / Shares	Sep-24			Jun-25			Sep-25 P		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	1,093,747	1,210,746	1,102,516	993,833	1,038,123	998,316	1,042,672	1,067,021	1,047,123
1) Treasury Bills	1,079,743	1,195,996	1,088,433	925,814	969,883	928,727	941,746	965,910	942,414
2) Pakistan Investment Bonds (PIBs)	14,004	14,750	14,083	68,019	68,240	69,589	100,926	101,111	104,709
a. Fixed Rate	6,120	6,250	6,199	4,980	5,000	5,183	15,961	16,000	16,502
b. Floating Rate	7,883	8,500	7,883	63,039	63,240	64,406	84,966	85,111	88,207
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	1,093,747	1,210,746	1,102,516	993,833	1,038,123	998,316	1,042,672	1,067,021	1,047,123

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	195,688	578,672	251,087	3,422,607	1,386,458	1,815,515	1,336,941	4,653,837
1) Treasury Bills	194,736	578,672	251,087	3,422,607	300,790	-	-	-
2) Pakistan Investment Bonds (PIBs)	-	-	-	-	1,085,668	1,814,901	1,336,941	4,653,837
<i>a. Fixed Rate</i>	-	-	-	-	747,680	932,188	514,701	1,470,965
<i>b. Floating Rate</i>	-	-	-	-	337,987	882,713	822,239	3,182,872
3) Others	951	-	-	-	-	615	-	-
II. Provincial Government	0	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-
IV. SHARES	145,277	10	159	-	3,000	84,050	-	-
1) Quoted On The Stock Exchange	98,179	10	84	-	-	36,536	-	-
<i>Financial Institutions</i>	9,764	-	-	-	-	8,101	-	-
<i>NFPSEs</i>	11,212	-	-	-	-	3,150	-	-
<i>Private Sector</i>	38,554	10	84	-	-	16,636	-	-
2) Unquoted On The Stock Exchange	47,099	-	75	-	3,000	47,514	-	-
<i>Financial Institutions</i>	6,527	-	-	-	3,000	25,377	-	-
<i>NFPSEs</i>	36,195	-	-	-	-	-	-	-
<i>Private Sector</i>	367	-	-	-	-	9,443	-	-
V. DEBENTURES	2	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	0	-	-	-	-	-	-	-
VII. CERTIFICATE OF INVESTMENTS	-	-	-	-	4	-	-	-
VIII. TERM FINANCE CERTIFICATES	939	-	9	10	2	5,511	1,700	4,568
IX. MUTUAL FUNDS	4,370	-	-	-	45,471	-	-	-
X. OTHERS	0	-	-	-	-	-	-	-
XI. Islamic Banking Products - Investments	6,746	13,864	13,188	285,227	482,254	478,000	836,501	206,810
a. Government Islamic Securities	6,116	10,604	9,827	284,605	482,122	455,382	834,321	189,546
1) GOP Ijara Sukuk	-	10,604	9,827	284,605	482,122	380,045	628,691	186,218
<i>a. Variable Rental Rate</i>	-	-	-	9,231	398,544	290,621	366,851	120,989
<i>b. Fixed Rental Rate</i>	-	10,604	9,827	275,373	83,577	89,424	261,840	65,229
2) Bai Muajjal - Government	-	-	-	-	-	75,336	204,740	3,328
3) Islamic Naya Pakistan Certificate	6,116	-	-	-	-	-	889	-
4) Other	-	-	-	-	-	-	-	-
b. Corporate Sukuks	522	-	-	623	132	22,619	2,181	17,265
1) Diminishing Musharaka Sukuk	522	-	-	100	38	22,619	1,952	1,368
2) Ijarah Sukuk	-	-	-	-	-	-	-	200
3) Modaraba Sukuk	-	-	-	-	94	-	-	-
4) Wakala Sukuk	-	-	-	-	-	-	-	-
5) Any other	-	-	-	522	-	-	229	15,697
c. Wakala Placements	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-
e. Placements Bai Muajjal	-	-	-	-	-	-	-	-
f. Modarba Certificates	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	-	-	3,361	-	-	-	-	-
h. Other Islamic Mode of Investments	108	3,260	-	-	-	-	-	-
Total	353,022	592,546	264,442	3,707,844	1,917,189	2,383,076	2,175,142	4,865,216

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, 2025 (P)

(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
2,947,371	7,750,588	4,741,928	51,450	42,483	-	-	-	29,174,625
-	-	-	-	-	-	-	-	4,747,892
2,947,371	7,750,588	4,741,928	51,450	42,483	-	-	-	24,425,167
568,096	2,140,340	550,899	51,450	42,483	-	-	-	7,018,804
2,379,274	5,610,248	4,191,029	-	-	-	-	-	17,406,363
-	-	-	-	-	-	-	-	1,566
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	-
1,547	8,257	127,843	-	9,033	-	126,890	139,003	645,069
-	0	16,267	-	8,280	-	120,977	107,796	388,127
-	-	483	-	9	-	7,425	11,651	37,432
-	-	4,617	-	666	-	35,084	26,784	81,513
-	0	11,105	-	4,475	-	76,413	51,143	198,420
1,547	8,257	111,576	-	754	-	5,913	31,207	256,942
1,497	5,412	2,016	-	750	-	3,553	15,166	63,298
-	-	6	-	-	-	118	5	36,324
50	2,845	604	-	-	-	2,194	401	15,903
-	-	-	-	-	-	-	-	2
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	26	-	30
8,530	37,498	13,266	8,650	515	2,778	6,028	3,107	93,110
-	-	2,000	-	-	-	6,584	22,447	80,871
-	-	-	-	-	-	-	-	0
3,148,254	140,799	1,147,788	14,460	1,862	134	5,192	2,747	6,783,827
3,133,516	55,705	799,223	-	-	-	-	1,765	6,262,730
3,131,263	55,705	799,223	-	-	-	-	-	5,968,303
2,501,474	55,705	629,410	-	-	-	-	-	4,372,826
629,790	-	169,813	-	-	-	-	-	1,595,477
-	-	-	-	-	-	-	-	283,404
2,252	-	-	-	-	-	-	1,765	11,023
-	-	-	-	-	-	-	-	-
10,264	84,066	341,680	11,580	1,774	134	4,125	912	497,875
4,042	16,995	92,530	11,137	662	-	2,249	-	154,213
182	9,207	188,316	209	-	-	-	-	198,115
-	4,980	3,119	202	-	101	1,377	912	10,786
-	-	-	-	-	-	-	-	-
6,039	52,883	57,714	32	1,112	33	499	-	134,761
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
432	-	-	2,881	88	-	1,067	70	7,899
4,042	1,028	6,885	-	-	-	-	-	15,323
6,105,701	7,937,142	6,032,826	74,560	53,894	2,912	144,719	167,304	36,777,535

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	72,480	521,092	128,177	1,072,250	829,188	934,382	433,143	1,158,663
1) Treasury Bills	72,480	521,092	128,177	1,072,250	-	-	-	-
2) Pakistan Investment Bonds (PIBs)	-	-	-	-	829,188	934,382	433,143	1,158,663
<i>a. Fixed Rate</i>	-	-	-	-	635,468	122,648	82,472	210,752
<i>b. Floating Rate</i>	-	-	-	-	193,720	811,734	350,671	947,911
3) Others	-	-	-	-	-	-	-	-
II. Provincial Government	-	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-
IV. SHARES	16,136	10	-	-	-	-	-	-
1) Quoted On The Stock Exchange	11,339	10	-	-	-	-	-	-
<i>Financial Institutions</i>	71	-	-	-	-	-	-	-
<i>NFPSEs</i>	1,983	-	-	-	-	-	-	-
<i>Private Sector</i>	6,957	10	-	-	-	-	-	-
2) Unquoted On The Stock Exchange	4,796	-	-	-	-	-	-	-
<i>Financial Institutions</i>	4,673	-	-	-	-	-	-	-
<i>NFPSEs</i>	-	-	-	-	-	-	-	-
<i>Private Sector</i>	87	-	-	-	-	-	-	-
V. DEBENTURES	-	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	-	-	-	-	-	-	-	-
VII. CERTIFICATE OF INVESTMENTS	-	-	-	-	-	-	-	-
VIII. TERM FINANCE CERTIFICATES	-	-	-	-	-	1,789	1,700	2,249
IX. MUTUAL FUNDS	403	-	-	-	-	-	-	-
X. OTHERS	0	-	-	-	-	-	-	-
XI. Islamic Banking Products - Investments	108	13,864	-	50,515	94	49,402	8,399	88,667
a. Government Islamic Securities	-	10,604	-	50,515	-	49,402	8,170	88,600
1) GOP Ijara Sukuk	-	10,604	-	50,515	-	49,194	7,281	85,272
<i>a. Variable Rental Rate</i>	-	-	-	-	-	30,590	-	67,980
<i>b. Fixed Rental Rate</i>	-	10,604	-	50,515	-	18,604	7,281	17,292
2) Bai Muajjal - Government	-	-	-	-	-	208	-	3,328
3) Islamic Naya Pakistan Certificate	-	-	-	-	-	-	889	-
4) Other	-	-	-	-	-	-	-	-
b. Corporate Sukuks	-	-	-	-	94	-	229	67
1) Diminishing Musharaka Sukuk	-	-	-	-	-	-	-	67
2) Ijarah Sukuk	-	-	-	-	-	-	-	-
3) Modaraba Sukuk	-	-	-	-	94	-	-	-
4) Wakala Sukuk	-	-	-	-	-	-	-	-
5) Any other	-	-	-	-	-	-	229	-
c. Wakala Placements	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-
e. Placements Bai Muajjal	-	-	-	-	-	-	-	-
f. Modarba Certificates	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	-	-	-	-	-	-	-	-
h. Other Islamic Mode of Investments	108	3,260	-	-	-	-	-	-
Total	89,127	534,966	128,177	1,122,766	829,282	985,574	443,241	1,249,580

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, 2025 (P)

(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
246,976	805,434	26,975	-	5,982	-	-	-	6,234,744
-	-	-	-	-	-	-	-	1,794,000
246,976	805,434	26,975	-	5,982	-	-	-	4,440,744
52,343	125,971	26,975	-	5,982	-	-	-	1,262,612
194,633	679,463	-	-	-	-	-	-	3,178,132
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	2,067	-	-	1,528	-	107,637	410	127,788
-	-	-	-	774	-	104,138	218	116,480
-	-	-	-	-	-	6,408	146	6,625
-	-	-	-	-	-	32,758	-	34,740
-	-	-	-	-	-	62,917	72	69,956
-	2,067	-	-	754	-	3,499	192	11,308
-	2,067	-	-	750	-	1,533	192	9,215
-	-	-	-	-	-	108	-	108
-	-	-	-	-	-	1,810	0	1,897
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	26	-	26
4,340	14,082	127	-	-	-	1,731	1,442	27,461
-	-	-	-	-	-	6,584	-	6,986
-	-	-	-	-	-	-	-	0
79,997	70,071	133,473	8,673	88	-	2,071	-	505,422
78,663	55,705	123,857	-	-	-	-	-	465,516
78,663	55,705	123,857	-	-	-	-	-	461,091
32,129	55,705	31,203	-	-	-	-	-	217,607
46,534	-	92,654	-	-	-	-	-	243,484
-	-	-	-	-	-	-	-	3,536
-	-	-	-	-	-	-	-	889
-	-	-	-	-	-	-	-	-
1,334	14,366	9,616	8,673	-	-	2,071	-	36,450
277	5,579	3,181	8,673	-	-	947	-	18,724
-	-	6,123	-	-	-	-	-	6,123
-	830	312	-	-	-	1,124	-	2,361
-	-	-	-	-	-	-	-	-
1,057	7,957	-	-	-	-	-	-	9,243
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	88	-	-	-	88
-	-	-	-	-	-	-	-	3,368
331,313	891,655	160,575	8,673	7,598	-	118,048	1,852	6,902,427

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	123,207	11,785	104,171	1,472,476	557,270	881,133	873,410	3,495,174
1) Treasury Bills	122,256	11,785	104,171	1,472,476	300,790	-	-	-
2) Pakistan Investment Bonds (PIBs)	-	-	-	-	256,480	880,518	873,410	3,495,174
<i>a. Fixed Rate</i>	-	-	-	-	112,212	809,539	432,229	1,260,213
<i>b. Floating Rate</i>	-	-	-	-	144,268	70,979	441,181	2,234,961
3) Others	951	-	-	-	-	615	-	-
II. Provincial Government	0	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-
IV. SHARES	129,141	-	159	-	3,000	84,050	-	-
1) Quoted On The Stock Exchange	86,839	-	84	-	-	36,536	-	-
<i>Financial Institutions</i>	9,693	-	-	-	-	8,101	-	-
<i>NFPSEs</i>	9,229	-	-	-	-	3,150	-	-
<i>Private Sector</i>	31,597	-	84	-	-	16,636	-	-
2) Unquoted On The Stock Exchange	42,302	-	75	-	3,000	47,514	-	-
<i>Financial Institutions</i>	1,854	-	-	-	3,000	25,377	-	-
<i>NFPSEs</i>	36,195	-	-	-	-	-	-	-
<i>Private Sector</i>	280	-	-	-	-	9,443	-	-
V. DEBENTURES	2	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	0	-	-	-	-	-	-	-
VII. CERTIFICATE OF INVESTMENTS	-	-	-	-	4	-	-	-
VIII. TERM FINANCE CERTIFICATES	939	-	9	10	2	3,721	-	2,319
IX. MUTUAL FUNDS	3,967	-	-	-	45,471	-	-	-
X. OTHERS	-	-	-	-	-	-	-	-
XI. Islamic Banking Products - Investments	6,638	-	13,188	234,712	482,159	428,598	828,102	118,143
a. Government Islamic Securities	6,116	-	9,827	234,089	482,122	405,980	826,150	100,945
1) GOP Ijara Sukuk	-	-	9,827	234,089	482,122	330,851	621,411	100,945
<i>a. Variable Rental Rate</i>	-	-	-	9,231	398,544	260,031	366,851	53,009
<i>b. Fixed Rental Rate</i>	-	-	9,827	224,858	83,577	70,820	254,560	47,937
2) Bai Muajjal - Government	-	-	-	-	-	75,128	204,740	-
3) Islamic Naya Pakistan Certificate	6,116	-	-	-	-	-	-	-
4) Other	-	-	-	-	-	-	-	-
b. Corporate Sukuks	522	-	-	623	38	22,619	1,952	17,198
1) Diminishing Musharaka Sukuk	522	-	-	100	38	22,619	1,952	1,301
2) Ijarah Sukuk	-	-	-	-	-	-	-	200
3) Modaraba Sukuk	-	-	-	-	-	-	-	-
4) Wakala Sukuk	-	-	-	-	-	-	-	-
5) Any other	-	-	-	522	-	-	0	15,697
c. Wakala Placements	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-
e. Placements Bai Muajjal	-	-	-	-	-	-	-	-
f. Modarba Certificates	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	-	-	3,361	-	-	-	-	-
h. Other Islamic Mode of Investments	-	-	-	-	-	-	-	-
Total	263,895	11,785	117,527	1,707,198	1,087,907	1,397,502	1,701,512	3,615,636

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, 2025 (P)

(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
2,626,074	6,945,154	4,714,953	51,450	36,502	-	-	-	21,892,758
-	-	-	-	-	-	-	-	2,011,478
2,626,074	6,945,154	4,714,953	51,450	36,502	-	-	-	19,879,714
499,251	2,014,370	523,924	51,450	36,502	-	-	-	5,739,689
2,126,822	4,930,785	4,191,029	-	-	-	-	-	14,140,024
-	-	-	-	-	-	-	-	1,566
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	-
1,547	6,190	127,843	-	7,505	-	19,253	138,593	517,281
-	0	16,267	-	7,505	-	16,838	107,578	271,647
-	-	483	-	9	-	1,016	11,505	30,807
-	-	4,617	-	666	-	2,326	26,784	46,773
-	0	11,105	-	4,475	-	13,496	51,071	128,464
1,547	6,190	111,576	-	-	-	2,415	31,015	245,634
1,497	3,345	2,016	-	-	-	2,020	14,975	54,083
-	-	6	-	-	-	10	5	36,217
50	2,845	604	-	-	-	384	400	14,006
-	-	-	-	-	-	-	-	2
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	4
4,189	23,416	13,139	8,650	515	2,778	4,296	1,665	65,649
-	-	2,000	-	-	-	-	22,447	73,885
-	-	-	-	-	-	-	-	-
3,068,257	70,728	1,014,315	5,787	1,774	134	3,121	2,747	6,278,404
3,054,853	-	675,366	-	-	-	-	1,765	5,797,213
3,052,600	-	675,366	-	-	-	-	-	5,507,212
2,469,345	-	598,207	-	-	-	-	-	4,155,219
583,255	-	77,159	-	-	-	-	-	1,351,993
-	-	-	-	-	-	-	-	279,868
2,252	-	-	-	-	-	-	1,765	10,133
-	-	-	-	-	-	-	-	-
8,930	69,700	332,064	2,906	1,774	134	2,054	912	461,425
3,766	11,416	89,349	2,463	662	-	1,302	-	135,490
182	9,207	182,193	209	-	-	-	-	191,991
-	4,150	2,807	202	-	101	253	912	8,425
-	-	-	-	-	-	-	-	-
4,982	44,926	57,714	32	1,112	33	499	-	125,518
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
432	-	-	2,881	-	-	1,067	70	7,811
4,042	1,028	6,885	-	-	-	-	-	11,955
5,700,067	7,045,488	5,872,250	65,887	46,296	2,912	26,671	165,452	28,827,984

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	-	45,795	18,738	877,881	-	-	30,388	-
1) Treasury Bills	-	45,795	18,738	877,881	-	-	-	-
2) Pakistan Investment Bonds (PIBs)	-	-	-	-	-	-	30,388	-
<i>a. Fixed Rate</i>	-	-	-	-	-	-	-	-
<i>b. Floating Rate</i>	-	-	-	-	-	-	30,388	-
3) Others	-	-	-	-	-	-	-	-
II. Provincial Government	-	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-
IV. SHARES	-	-	-	-	-	-	-	-
1) Quoted On The Stock Exchange	-	-	-	-	-	-	-	-
<i>Financial Institutions</i>	-	-	-	-	-	-	-	-
<i>NFPSEs</i>	-	-	-	-	-	-	-	-
<i>Private Sector</i>	-	-	-	-	-	-	-	-
2) Unquoted On The Stock Exchange	-	-	-	-	-	-	-	-
<i>Financial Institutions</i>	-	-	-	-	-	-	-	-
<i>NFPSEs</i>	-	-	-	-	-	-	-	-
<i>Private Sector</i>	-	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-	-
<i>a. Variable Rental Rate</i>	-	-	-	-	-	-	-	-
<i>b. Fixed Rental Rate</i>	-	-	-	-	-	-	-	-
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	-	45,795	18,738	877,881	-	-	30,388	-

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

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

Banks

(Million Rupees)

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