

# **Scheduled Banks**

## **Investments**

## 5.1 Classification of Investments in Securities and Shares

All Banks

(Million Rupees)

Securities / Shares	Dec-22			Mar-23			Jun-23		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
<b>I. Federal Government</b>	14,650,657	15,112,733	14,782,136	15,907,263	16,396,787	16,127,163	17,431,123	17,927,488	17,543,321
1) Treasury Bills	3,637,634	3,820,564	3,671,232	3,922,956	4,106,382	3,956,793	5,197,151	5,409,806	5,216,726
2) Pakistan Investment Bonds (PIBs)	11,001,359	11,280,504	11,098,987	11,973,008	12,279,107	12,158,818	12,222,251	12,505,961	12,314,725
a. Fixed Rate	3,374,963	3,546,805	3,349,690	4,171,962	4,353,261	4,217,799	4,351,704	4,560,100	4,328,379
b. Floating Rate	7,626,396	7,733,699	7,749,297	7,801,046	7,925,845	7,941,020	7,870,547	7,945,860	7,986,346
3) Others	11,665	11,665	11,917	11,299	11,299	11,551	11,722	11,722	11,870
<b>II. Provincial Government</b>	0	0	0	0	0	0	0	0	0
<b>III. Local Government</b>	-	-	-	-	-	-	-	-	-
<b>IV. SHARES</b>	372,188	246,135	369,770	396,664	267,250	399,197	392,699	273,769	393,689
1) Quoted On The Stock Exchange	197,399	79,699	187,327	191,677	68,147	184,924	197,418	85,123	192,254
of which:									
Financial Institutions	19,547	12,714	21,981	18,752	12,812	20,958	19,210	12,968	21,092
NFPSEs	25,892	7,726	24,083	25,019	5,599	22,926	30,237	12,637	27,445
Private Sector	124,209	48,418	117,579	119,158	39,807	116,579	118,731	48,319	117,375
2) Unquoted On The Stock Exchange	174,789	166,436	182,443	204,987	199,103	214,273	195,282	188,646	201,436
of which:									
Financial Institutions	16,765	17,529	16,882	19,391	17,178	21,360	23,356	21,110	23,983
NFPSEs	100,878	101,158	108,381	117,179	117,058	124,495	122,873	122,747	130,618
Private Sector	14,680	12,856	14,694	10,585	8,177	12,582	11,229	8,177	11,383
<b>V. DEBENTURES</b>	3	3	3	3	3	3	3	3	3
<b>VI. PARTICIPATION TERM CERTIFICATES</b>	0	0	0	0	0	0	0	0	0
<b>VII. CERTIFICATE OF INVESTMENTS</b>	5	1	5	5	1	5	5	1	5
<b>VIII. TERM FINANCE CERTIFICATES</b>	96,087	99,028	98,750	98,336	100,814	101,631	106,467	108,966	109,606
<b>IX. MUTUAL FUNDS</b>	13,439	12,231	13,444	12,592	10,990	12,598	12,073	10,732	12,072
<b>X. OTHERS</b>	5,641	5,641	5,879	6,334	6,334	6,694	6,064	6,064	6,388
<b>XI. Islamic Banking Products - Investments</b>	3,083,735	2,974,150	3,166,046	3,152,826	3,149,057	3,305,817	3,426,152	3,426,468	3,535,417
a. Government Islamic Securities	2,576,374	2,582,580	2,617,163	2,635,135	2,638,680	2,729,337	2,916,239	2,923,703	2,968,906
1. GOP Ijara Sukuk	2,491,299	2,495,881	2,526,950	2,523,122	2,524,400	2,610,692	2,825,149	2,830,702	2,877,025
a. Variable Rental Rate	1,976,824	1,980,251	2,003,039	1,892,550	1,909,122	1,956,780	2,228,657	2,230,676	2,271,117
b. Fixed Rental Rate	514,475	515,630	523,911	630,572	615,278	653,912	596,492	600,026	605,907
2. Bai Muajjal - Government	23,789	23,789	28,549	23,789	23,789	29,175	-	-	-
3. Islamic Naya Pakistan Certificate	44,975	45,000	45,352	68,042	68,042	69,288	70,380	70,380	71,171
4. Other	16,312	17,911	16,312	20,181	22,448	20,181	20,710	22,622	20,710
b. Corporate Sukuks	472,464	356,584	513,008	481,879	474,566	539,007	472,155	467,806	527,558
1) Diminishing Musharaka Sukuk	143,361	143,244	146,718	148,201	145,225	153,277	145,421	142,609	149,751
2) Ijarah Sukuk	189,735	73,386	220,428	190,356	187,861	240,539	190,316	187,824	234,151
3) Modaraba Sukuk	9,303	9,303	9,444	10,954	10,954	11,327	10,779	10,779	11,025
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	130,066	130,651	136,419	132,368	130,526	133,864	125,639	126,594	132,632
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
f. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	6,023	6,023	6,119	7,233	7,233	7,404	6,954	6,954	7,106
h. Other Islamic Mode of Investments	28,874	28,964	29,756	28,580	28,579	30,069	30,804	28,004	31,847
<b>Total</b>	<b>18,221,756</b>	<b>18,449,923</b>	<b>18,436,034</b>	<b>19,574,025</b>	<b>19,931,237</b>	<b>19,953,109</b>	<b>21,374,587</b>	<b>21,753,491</b>	<b>21,600,502</b>

## 5.1.1 Classification of Investments in Securities and Shares

### Public Sector Banks

(Million Rupees)

Securities / Shares	Dec-22			Mar-23			Jun-23		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	4,646,873	4,818,410	4,639,623	5,205,825	5,374,086	5,245,111	5,985,073	6,186,867	5,964,978
1) Treasury Bills	1,304,986	1,391,707	1,338,186	1,071,758	1,148,933	1,105,169	1,842,879	1,952,971	1,871,774
2) Pakistan Investment Bonds (PIBs)	3,341,888	3,426,703	3,301,437	4,134,066	4,225,154	4,139,942	4,142,194	4,233,896	4,093,204
a. Fixed Rate	736,047	752,005	697,328	943,620	991,565	948,931	949,574	997,862	884,162
b. Floating Rate	2,605,841	2,674,698	2,604,109	3,190,446	3,233,589	3,191,011	3,192,620	3,236,034	3,209,042
3) Others	-	-	-	-	-	-	-	-	-
II. Provincial Government	-	-	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	84,133	37,074	79,608	76,410	9,827	79,797	90,386	21,965	83,613
1) Quoted On The Stock Exchange	70,673	24,972	66,127	66,248	5,932	66,345	76,487	14,368	69,695
of which:									
Financial Institutions	2,883	863	2,378	2,948	624	2,250	2,919	627	2,141
NFPSs	9,841	2,554	9,723	8,661	720	9,572	14,514	6,486	13,569
Private Sector	48,749	18,067	46,703	45,164	3,219	46,893	48,808	5,871	45,638
2) Unquoted On The Stock Exchange	13,460	12,103	13,480	10,162	3,895	13,453	13,898	7,597	13,918
of which:									
Financial Institutions	1,926	2,601	1,926	2,709	982	4,073	6,445	4,684	6,445
NFPSs	719	1,008	719	119	1	202	119	1	119
Private Sector	7,855	6,764	7,855	4,401	1,520	6,225	4,401	1,520	4,401
V. DEBENTURES	-	-	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	-	-	-	-	-	-	-	-	-
VII. CERTIFICATE OF INVESTMENTS	1	1	1	1	1	1	1	1	1
VIII. TERM FINANCE CERTIFICATES	32,319	33,391	32,797	31,767	32,298	31,925	39,673	40,319	40,406
IX. MUTUAL FUNDS	67	68	73	67	68	76	67	68	68
X. OTHERS	0	0	0	0	0	0	0	0	0
XI. Islamic Banking Products - Investments	137,500	140,463	139,895	145,846	143,820	144,685	144,748	142,736	146,435
a. Government Islamic Securities	93,937	93,773	94,219	96,476	96,321	97,682	98,930	98,787	97,998
1. GOP Ijara Sukuk	89,134	88,969	89,353	89,235	89,080	90,298	91,483	91,340	90,460
a. Variable Rental Rate	64,248	64,230	64,402	69,245	69,230	70,186	56,962	56,990	57,913
b. Fixed Rental Rate	24,886	24,739	24,951	19,990	19,850	20,112	34,521	34,350	32,547
2. Bai Muajjal - Government	51	51	62	51	51	63	-	-	-
3. Islamic Naya Pakistan Certificate	4,753	4,753	4,805	7,190	7,190	7,321	7,447	7,447	7,537
4. Other	-	-	-	-	-	-	-	-	-
b. Corporate Sukuks	20,321	23,449	21,389	27,547	25,676	23,414	21,811	22,741	23,129
1) Diminishing Musharaka Sukuk	5,907	8,437	5,982	5,842	5,842	6,060	5,531	5,531	5,638
2) Ijarah Sukuk	150	150	153	150	150	158	150	150	154
3) Modaraba Sukuk	825	825	838	2,761	2,761	2,822	2,586	2,586	2,674
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	13,439	14,037	14,416	18,794	16,924	14,373	13,543	14,474	14,664
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	23,153	23,153	24,199	21,735	21,735	23,501	23,919	21,120	25,220
<b>Total</b>	<b>4,900,893</b>	<b>5,029,407</b>	<b>4,891,996</b>	<b>5,459,916</b>	<b>5,560,100</b>	<b>5,501,594</b>	<b>6,259,948</b>	<b>6,391,956</b>	<b>6,235,502</b>

## 5.1.2 Classification of Investments in Securities and Shares

### Domestic Private Banks

(Million Rupees)

Securities / Shares	Dec-22			Mar-23			Jun-23		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	9,228,963	9,494,947	9,368,254	9,798,411	10,097,607	9,981,837	10,509,786	10,777,951	10,643,252
1) Treasury Bills	1,638,210	1,710,863	1,639,515	2,045,626	2,129,486	2,048,996	2,456,448	2,533,115	2,448,646
2) Pakistan Investment Bonds (PIBs)	7,579,088	7,772,420	7,716,821	7,741,486	7,956,822	7,921,290	8,041,616	8,233,114	8,182,736
a. Fixed Rate	2,613,864	2,767,950	2,626,964	3,202,795	3,334,846	3,243,190	3,376,092	3,535,388	3,417,835
b. Floating Rate	4,965,224	5,004,470	5,089,857	4,538,691	4,621,975	4,678,100	4,665,524	4,697,726	4,764,901
3) Others	11,665	11,665	11,917	11,299	11,299	11,551	11,722	11,722	11,870
II. Provincial Government	0	0	0	0	0	0	0	0	0
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	288,056	209,060	290,162	320,254	257,423	319,400	302,314	251,804	310,076
1) Quoted On The Stock Exchange	126,726	54,727	121,200	125,429	62,214	118,579	120,930	70,755	122,559
of which:									
Financial Institutions	16,664	11,852	19,603	15,804	12,188	18,707	16,290	12,342	18,951
NFPSEs	16,051	5,172	14,360	16,358	4,879	13,354	15,723	6,152	13,876
Private Sector	75,460	30,351	70,876	73,994	36,589	69,685	69,923	42,448	71,738
2) Unquoted On The Stock Exchange	161,329	154,333	168,962	194,825	195,209	200,821	181,383	181,049	187,517
of which:									
Financial Institutions	14,839	14,928	14,956	16,682	16,197	17,288	16,911	16,425	17,537
NFPSEs	100,159	100,151	107,661	117,059	117,057	124,293	122,754	122,746	130,499
Private Sector	6,826	6,092	6,839	6,184	6,656	6,356	6,828	6,656	6,982
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
VIII. TERM FINANCE CERTIFICATES	63,768	65,638	65,954	66,569	68,516	69,706	66,793	68,647	69,200
IX. MUTUAL FUNDS	13,372	12,164	13,372	12,525	10,923	12,522	12,006	10,664	12,004
X. OTHERS	5,641	5,641	5,879	6,333	6,333	6,694	6,063	6,063	6,387
XI. Islamic Banking Products - Investments	2,946,235	2,833,687	3,026,151	3,006,980	3,005,238	3,161,133	3,281,404	3,283,732	3,388,982
a. Government Islamic Securities	2,482,436	2,488,807	2,522,944	2,538,659	2,542,359	2,631,655	2,817,309	2,824,917	2,870,908
1. GOP Ijara Sukuk	2,402,165	2,406,912	2,437,597	2,433,887	2,435,321	2,520,394	2,733,666	2,739,362	2,786,564
a. Variable Rental Rate	1,912,576	1,916,021	1,938,637	1,823,306	1,839,893	1,886,594	2,171,695	2,173,686	2,213,205
b. Fixed Rental Rate	489,589	490,890	498,959	610,582	595,428	633,800	561,971	565,676	573,360
2. Bai Muajjal - Government	23,738	23,738	28,488	23,738	23,738	29,113	-	-	-
3. Islamic Naya Pakistan Certificate	40,222	40,247	40,548	60,852	60,852	61,967	62,933	62,933	63,634
4. Other	16,312	17,911	16,312	20,181	22,448	20,181	20,710	22,622	20,710
b. Corporate Sukuks	452,143	333,135	491,620	454,332	448,889	515,594	450,344	445,065	504,429
1) Diminishing Musharaka Sukuk	137,454	134,807	140,736	142,359	139,383	147,217	139,890	137,078	144,113
2) Ijarah Sukuk	189,585	73,236	220,275	190,206	187,711	240,380	190,166	187,674	233,997
3) Modaraba Sukuk	8,478	8,478	8,606	8,193	8,193	8,505	8,193	8,193	8,350
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	116,627	116,614	122,002	113,574	113,602	119,491	112,095	112,120	117,968
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
f. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	5,935	5,935	6,031	7,145	7,145	7,316	6,866	6,866	7,018
h. Other Islamic Mode of Investments	5,721	5,810	5,557	6,845	6,845	6,568	6,885	6,884	6,627
Total	12,546,042	12,621,140	12,769,779	13,211,082	13,446,043	13,551,300	14,178,374	14,398,865	14,429,909

### 5.1.3 Classification of Investments in Securities and Shares

#### Foreign Banks

(Million Rupees)

Securities / Shares	Dec-22			Mar-23			Jun-23		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	774,821	799,376	774,259	903,027	925,094	900,215	936,265	962,670	935,091
1) Treasury Bills	694,438	717,994	693,530	805,571	827,963	802,629	897,824	923,720	896,306
2) Pakistan Investment Bonds (PIBs)	80,383	81,381	80,728	97,456	97,131	97,586	38,440	38,950	38,785
a. Fixed Rate	25,053	26,850	25,398	25,547	26,850	25,677	26,038	26,850	26,382
b. Floating Rate	55,330	54,531	55,330	71,909	70,281	71,909	12,403	12,100	12,403
3) Others	-	-	-	-	-	-	-	-	-
II. Provincial Government	-	-	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	-	-	-	-	-	-	-	-	-
1) Quoted On The Stock Exchange	-	-	-	-	-	-	-	-	-
of which:									
Financial Institutions	-	-	-	-	-	-	-	-	-
NEPSEs	-	-	-	-	-	-	-	-	-
Private Sector	-	-	-	-	-	-	-	-	-
2) Unquoted On The Stock Exchange	-	-	-	-	-	-	-	-	-
of which:									
Financial Institutions	-	-	-	-	-	-	-	-	-
NEPSEs	-	-	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>774,821</b>	<b>799,376</b>	<b>774,259</b>	<b>903,027</b>	<b>925,094</b>	<b>900,215</b>	<b>936,265</b>	<b>962,670</b>	<b>935,091</b>

## 5.2 Classification of Investments in

All  
As on 30th

Securities / Shares	Less than one month	For 1 month & above but < 3 months	For 3 months & over but < 6 months	For 6 months & over but < one year	For one year & over but < 2 years	For 2 years & over but < 3 years	For 3 years & over but < 4 years	For 4 years & over but < 5 years
I. Federal Government	1,572,353	1,989,692	2,914,376	1,577,233	1,019,852	1,935,768	1,896,114	762,381
1) Treasury Bills	1,133,939	1,847,455	1,259,957	796,333	165,636	-	-	-
2) Pakistan Investment Bonds (PIBs)	426,544	142,237	1,654,419	780,900	854,216	1,935,768	1,896,114	762,381
a. Fixed Rate	141,282	118,523	128,214	113,790	337,572	441,932	1,116,339	292,404
b. Floating Rate	285,263	23,713	1,526,205	667,110	516,644	1,493,836	779,775	469,976
3) Others	11,870	-	-	-	-	-	-	-
II. Provincial Government	0	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-
IV. SHARES	42,881	529	204	46	-	-	-	-
1) Quoted On The Stock Exchange	37,002	529	0	18	-	-	-	-
Financial Institutions	4,262	-	-	14	-	-	-	-
NFPSEs	3,681	84	-	-	-	-	-	-
Private Sector	22,882	222	0	4	-	-	-	-
2) Unquoted On The Stock Exchange	5,879	-	204	28	-	-	-	-
Financial Institutions	2,325	-	123	26	-	-	-	-
NFPSEs	591	-	-	-	-	-	-	-
Private Sector	2,788	-	-	1	-	-	-	-
V. DEBENTURES	3	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	0	-	-	-	-	-	-	-
VII. CERTIFICATE OF INVESTMENTS	4	-	-	1	-	-	-	-
VIII. TERM FINANCE CERTIFICATES	3,449	-	59	15,033	2,365	3,095	6,480	5,567
IX. MUTUAL FUNDS	8,227	-	-	1	-	-	-	-
X. OTHERS	0	-	-	-	-	-	224	-
XI. Islamic Banking Products - Investments	41,264	-	4,785	19,319	247,477	134,417	171,588	76,837
a. Government Islamic Securities	40,521	-	-	17,793	247,477	104,454	157,687	70,261
1) GOP Ijara Sukuk	-	-	-	10,255	247,477	104,454	157,687	57,440
a. Variable Rental Rate	-	-	-	-	-	-	-	-
b. Fixed Rental Rate	-	-	-	-	-	-	-	-
2) Bai Muajjal - Government	-	-	-	-	-	-	-	-
3) Islamic Naya Pakistan Certificate	40,521	-	-	7,537	-	-	-	-
4) Other	-	-	-	-	-	-	-	12,821
b. Corporate Sukuks	673	-	-	1,526	-	29,963	5,440	6,576
1) Diminishing Musharaka Sukuk	-	-	-	-	-	17,958	3,392	1,904
2) Ijaraha Sukuk	-	-	-	-	-	8,932	-	-
3) Modaraba Sukuk	-	-	-	-	-	2,481	-	-
4) Wakala Sukuk	-	-	-	-	-	-	-	-
5) Any other	673	-	-	1,526	-	592	2,048	4,672
c. Wakala Placements	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-
e. Placements Bai Muajjal	-	-	-	-	-	-	-	-
f. Modarba Certificates	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	70	-	4,785	-	-	-	-	-
h. Other Islamic Mode of Investments	-	-	-	-	-	-	8,461	-
<b>Total</b>	<b>1,668,182</b>	<b>1,990,221</b>	<b>2,919,424</b>	<b>1,611,633</b>	<b>1,269,694</b>	<b>2,073,279</b>	<b>2,074,406</b>	<b>844,785</b>

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

Jun, 2023

(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
2,442,067	414,346	975,341	37,403	6,396	-	-	-	17,543,321
-	13,407	-	-	-	-	-	-	5,216,726
2,442,067	400,938	975,341	37,403	6,396	-	-	-	12,314,725
919,518	172,716	502,288	37,403	6,396	-	-	-	4,328,379
1,522,549	228,222	473,052	-	-	-	-	-	7,986,346
-	-	-	-	-	-	-	-	11,870
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	-
306	2,735	107,825	-	1,160	-	33,525	204,478	393,689
-	10	9,077	-	407	-	2,100	143,110	192,254
-	-	180	-	-	-	427	16,209	21,092
-	-	1,245	-	-	-	232	22,203	27,445
-	10	6,147	-	-	-	1,270	86,840	117,375
306	2,725	98,748	-	754	-	31,425	61,368	201,436
300	1,847	1,268	-	750	-	111	17,232	23,983
-	-	97,306	-	-	-	31,311	1,411	130,618
6	878	126	-	-	-	3	7,581	11,383
-	-	-	-	-	-	-	-	3
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	5
10,985	18,987	21,693	6,301	-	2,881	4,704	8,008	109,606
-	-	1,556	-	-	-	350	1,938	12,072
238	449	2,454	3,023	-	-	-	-	6,388
2,377,506	180,768	243,201	4,402	88	1,008	21,799	10,959	3,535,417
2,297,640	3,019	3,772	-	-	-	21,392	4,891	2,968,906
2,294,644	177	-	-	-	-	-	4,891	2,877,025
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
1,722	-	-	-	-	-	21,392	-	71,171
1,275	2,842	3,772	-	-	-	-	-	20,710
74,854	169,080	234,509	1,608	-	1,008	407	1,915	527,558
25,334	3,013	96,331	1,608	-	-	102	110	149,751
484	154,380	70,354	-	-	-	-	-	234,151
2,392	2,159	2,239	-	-	-	-	1,754	11,025
-	-	-	-	-	-	-	-	-
46,643	9,528	65,585	-	-	1,008	305	51	132,632
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
355	-	1,808	-	88	-	-	-	7,106
4,657	8,669	3,113	2,794	-	-	-	4,153	31,847
4,831,101	617,285	1,352,070	51,128	7,644	3,889	60,378	225,383	21,600,502

**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
	A	B	C	D	E	F	H	I
I. Federal Government	1,374,145	706,819	1,537,672	752,413	141,918	549,335	313,665	112,757
1) Treasury Bills	1,024,032	682,864	116,363	1,985	33,123	-	-	-
2) Pakistan Investment Bonds (PIBs)	350,113	23,955	1,421,308	750,428	108,795	549,335	313,665	112,757
a. Fixed Rate	64,850	242	107,205	113,242	90,354	13,459	191,522	44,305
b. Floating Rate	285,263	23,713	1,314,103	637,186	18,441	535,876	122,143	68,452
3) Others	-	-	-	-	-	-	-	-
II. Provincial Government	-	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-
IV. SHARES	15,289	529	-	46	-	-	-	-
1) Quoted On The Stock Exchange	12,334	529	-	18	-	-	-	-
Financial Institutions	360	-	-	14	-	-	-	-
NFPSEs	1,068	84	-	-	-	-	-	-
Private Sector	8,745	222	-	4	-	-	-	-
2) Unquoted On The Stock Exchange	2,955	-	-	28	-	-	-	-
Financial Institutions	275	-	-	26	-	-	-	-
NFPSEs	12	-	-	-	-	-	-	-
Private Sector	2,642	-	-	1	-	-	-	-
V. DEBENTURES	-	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	-	-	-	-	-	-	-	-
VII. CERTIFICATE OF INVESTMENTS	-	-	-	1	-	-	-	-
VIII. TERM FINANCE CERTIFICATES	2,662	-	-	-	1,128	2,852	1,282	5,294
IX. MUTUAL FUNDS	67	-	-	1	-	-	-	-
X. OTHERS	0	-	-	-	-	-	-	-
XI. Islamic Banking Products - Investments	277	-	-	7,537	2,319	3,531	9,195	462
a. Government Islamic Securities	-	-	-	7,537	2,319	3,030	-	311
1) GOP Ijara Sukuk	-	-	-	-	2,319	3,030	-	311
a. Variable Rental Rate	-	-	-	-	-	-	-	-
b. Fixed Rental Rate	-	-	-	-	-	-	-	-
2) Bai Muajjal - Government	-	-	-	-	-	-	-	-
3) Islamic Naya Pakistan Certificate	-	-	-	7,537	-	-	-	-
4) Other	-	-	-	-	-	-	-	-
b. Corporate Sukuks	277	-	-	-	-	502	734	151
1) Diminishing Musharaka Sukuk	-	-	-	-	-	-	234	151
2) Ijara Sukuk	-	-	-	-	-	-	-	-
3) Modaraba Sukuk	-	-	-	-	-	502	-	-
4) Wakala Sukuk	-	-	-	-	-	-	-	-
5) Any other	277	-	-	-	-	-	500	-
c. Wakala Placements	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-
e. Placements Bai Muajjal	-	-	-	-	-	-	-	-
f. Modarba Certificates	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	-	-	-	-	-	-	-	-
h. Other Islamic Mode of Investments	-	-	-	-	-	-	8,461	-
<b>Total</b>	<b>1,392,440</b>	<b>707,349</b>	<b>1,537,672</b>	<b>759,998</b>	<b>145,364</b>	<b>555,717</b>	<b>324,142</b>	<b>118,513</b>

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

Jun, 2023

(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
J	K	L	M	N	O	P	Q	
281,062	37,819	151,099	-	6,275	-	-	-	5,964,978
-	13,407	-	-	-	-	-	-	1,871,774
281,062	24,412	151,099	-	6,275	-	-	-	4,093,204
86,204	21,555	144,948	-	6,275	-	-	-	884,162
194,857	2,857	6,151	-	-	-	-	-	3,209,042
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	10	-	-	1,160	-	-	66,579	83,613
-	10	-	-	407	-	-	56,397	69,695
-	-	-	-	-	-	-	1,766	2,141
-	-	-	-	-	-	-	12,416	13,569
-	10	-	-	-	-	-	36,656	45,638
-	-	-	-	754	-	-	10,182	13,918
-	-	-	-	750	-	-	5,394	6,445
-	-	-	-	-	-	-	108	119
-	-	-	-	-	-	-	1,758	4,401
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	1
6,039	4,186	11,451	-	-	-	179	5,335	40,406
-	-	-	-	-	-	-	-	68
-	-	-	-	-	-	-	-	0
86,050	8,104	20,808	2,794	88	-	-	5,270	146,435
84,624	177	-	-	-	-	-	-	97,998
84,624	177	-	-	-	-	-	-	90,460
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	7,537
-	-	-	-	-	-	-	-	-
817	1,837	17,695	-	-	-	-	1,117	23,129
-	682	4,571	-	-	-	-	-	5,638
154	-	-	-	-	-	-	-	154
-	258	797	-	-	-	-	1,117	2,674
-	-	-	-	-	-	-	-	-
663	897	12,326	-	-	-	-	-	14,664
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	88	-	-	-	88
609	6,090	3,113	2,794	-	-	-	4,153	25,220
373,151	50,119	183,357	2,794	7,523	-	179	77,184	6,235,502

## 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
	A	B	C	D	E	F	H	I
I. Federal Government	198,208	1,160,145	674,232	824,821	805,349	1,381,638	1,549,939	649,624
1) Treasury Bills	109,906	1,041,863	442,601	794,348	59,928	-	-	-
2) Pakistan Investment Bonds (PIBs)	76,432	118,282	231,631	30,472	745,421	1,381,638	1,549,939	649,624
a. Fixed Rate	76,432	118,282	21,009	548	247,218	423,677	903,230	248,099
b. Floating Rate	-	-	210,622	29,924	498,203	957,960	646,708	401,524
3) Others	11,870	-	-	-	-	-	-	-
II. Provincial Government	0	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-
IV. SHARES	27,593	-	204	-	-	-	-	-
1) Quoted On The Stock Exchange	24,668	-	0	-	-	-	-	-
Financial Institutions	3,902	-	-	-	-	-	-	-
NFPSEs	2,613	-	-	-	-	-	-	-
Private Sector	14,137	-	0	-	-	-	-	-
2) Unquoted On The Stock Exchange	2,924	-	204	-	-	-	-	-
Financial Institutions	2,049	-	123	-	-	-	-	-
NFPSEs	579	-	-	-	-	-	-	-
Private Sector	146	-	-	-	-	-	-	-
V. DEBENTURES	3	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	0	-	-	-	-	-	-	-
VII. CERTIFICATE OF INVESTMENTS	4	-	-	-	-	-	-	-
VIII. TERM FINANCE CERTIFICATES	787	-	59	15,033	1,237	243	5,199	273
IX. MUTUAL FUNDS	8,160	-	-	-	-	-	-	-
X. OTHERS	-	-	-	-	-	-	224	-
XI. Islamic Banking Products - Investments	40,987	-	4,785	11,782	245,158	130,886	162,394	76,375
a. Government Islamic Securities	40,521	-	-	10,255	245,158	101,425	157,687	69,949
1) GOP Ijara Sukuk	-	-	-	10,255	245,158	101,425	157,687	57,129
a. Variable Rental Rate	-	-	-	-	-	-	-	-
b. Fixed Rental Rate	-	-	-	-	-	-	-	-
2) Bai Muajjal - Government	-	-	-	-	-	-	-	-
3) Islamic Naya Pakistan Certificate	40,521	-	-	-	-	-	-	-
4) Other	-	-	-	-	-	-	-	12,821
b. Corporate Sukuks	396	-	-	1,526	-	29,461	4,707	6,426
1) Diminishing Musharaka Sukuk	-	-	-	-	-	17,958	3,158	1,753
2) Ijarah Sukuk	-	-	-	-	-	8,932	-	-
3) Modaraba Sukuk	-	-	-	-	-	1,980	-	-
4) Wakala Sukuk	-	-	-	-	-	-	-	-
5) Any other	396	-	-	1,526	-	592	1,548	4,672
c. Wakala Placements	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-
e. Placements Bai Muajjal	-	-	-	-	-	-	-	-
f. Modarba Certificates	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	70	-	4,785	-	-	-	-	-
h. Other Islamic Mode of Investments	-	-	-	-	-	-	-	-
<b>Total</b>	<b>275,742</b>	<b>1,160,145</b>	<b>679,279</b>	<b>851,635</b>	<b>1,051,744</b>	<b>1,512,767</b>	<b>1,717,755</b>	<b>726,272</b>

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

Jun, 2023

(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
J	K	L	M	N	O	P	Q	
2,161,005	376,527	824,242	37,403	121	-	-	-	10,643,252
-	-	-	-	-	-	-	-	2,448,646
2,161,005	376,527	824,242	37,403	121	-	-	-	8,182,736
833,314	151,161	357,340	37,403	121	-	-	-	3,417,835
1,327,691	225,365	466,902	-	-	-	-	-	4,764,901
-	-	-	-	-	-	-	-	11,870
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	-
306	2,725	107,825	-	-	-	33,525	137,899	310,076
-	-	9,077	-	-	-	2,100	86,713	122,559
-	-	180	-	-	-	427	14,443	18,951
-	-	1,245	-	-	-	232	9,787	13,876
-	-	6,147	-	-	-	1,270	50,184	71,738
306	2,725	98,748	-	-	-	31,425	51,186	187,517
300	1,847	1,268	-	-	-	111	11,839	17,537
-	-	97,306	-	-	-	31,311	1,303	130,499
6	878	126	-	-	-	3	5,823	6,982
-	-	-	-	-	-	-	-	3
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	4
4,945	14,801	10,242	6,301	-	2,881	4,525	2,673	69,200
-	-	1,556	-	-	-	350	1,938	12,004
238	449	2,454	3,023	-	-	-	-	6,387
2,291,456	172,664	222,393	1,608	-	1,008	21,799	5,688	3,388,982
2,213,016	2,842	3,772	-	-	-	21,392	4,891	2,870,908
2,210,020	-	-	-	-	-	-	4,891	2,786,564
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
1,722	-	-	-	-	-	21,392	-	63,634
1,275	2,842	3,772	-	-	-	-	-	20,710
74,037	167,243	216,814	1,608	-	1,008	407	797	504,429
25,334	2,331	91,759	1,608	-	-	102	110	144,113
331	154,380	70,354	-	-	-	-	-	233,997
2,392	1,901	1,441	-	-	-	-	636	8,350
-	-	-	-	-	-	-	-	-
45,980	8,631	53,259	-	-	1,008	305	51	117,968
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
355	-	1,808	-	-	-	-	-	7,018
4,048	2,579	-	-	-	-	-	-	6,627
4,457,950	567,166	1,168,713	48,334	121	3,889	60,199	148,198	14,429,909

## 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	
	A	B	C	D	E	F	H	I	
I. Federal Government	-	122,727	702,472	-	72,586	4,795	32,510	-	
1) Treasury Bills	-	122,727	700,993	-	72,586	-	-	-	
2) Pakistan Investment Bonds (PIBs)	-	-	1,480	-	-	4,795	32,510	-	
a. Fixed Rate	-	-	-	-	-	4,795	21,586	-	
b. Floating Rate	-	-	1,480	-	-	-	10,923	-	
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	-	-	-	-	-	-	-	-	
<b>Total</b>	<b>-</b>	<b>122,727</b>	<b>702,472</b>	<b>-</b>	<b>72,586</b>	<b>4,795</b>	<b>32,510</b>	<b>-</b>	

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

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

