

Scheduled Banks

Investments

5.1 Classification of Investments in Securities and Shares

All Banks

(Million Rupees)

Securities / Shares	Dec-23			Sep-24			Dec-24 P		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	20,447,891	21,798,293	20,909,607	25,013,074	25,837,368	25,932,142	23,048,415	22,407,111	23,841,256
1) Treasury Bills	5,745,523	6,640,880	5,780,013	8,697,364	9,308,822	8,822,741	4,617,759	5,022,862	4,841,238
2) Pakistan Investment Bonds (PIBs)	14,667,792	15,122,976	15,094,181	16,291,613	16,504,450	17,083,574	18,428,045	17,381,638	18,997,359
a. Fixed Rate	5,025,831	5,288,757	5,070,893	4,953,584	4,963,337	5,274,809	5,520,242	4,085,162	5,881,187
b. Floating Rate	9,641,961	9,834,218	10,023,288	11,338,029	11,541,113	11,808,765	12,907,803	13,296,475	13,116,172
3) Others	34,576	34,437	35,413	24,097	24,095	25,827	2,611	2,611	2,659
II. Provincial Government	0	0	0	-	-	-	866	866	877
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	391,423	278,450	443,223	429,251	290,128	484,506	447,528	304,940	564,338
1) Quoted On The Stock Exchange	198,427	99,617	244,322	207,961	74,903	254,079	217,178	80,813	338,094
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	23,894	18,761	27,088	22,864	16,698	30,781	21,401	15,766	31,598
NFPSEs	27,582	10,829	33,909	29,610	7,853	34,557	34,081	9,540	66,944
Private Sector	123,648	54,732	145,962	114,092	34,375	140,928	123,046	39,696	191,240
2) Unquoted On The Stock Exchange	192,996	178,833	198,901	221,290	215,225	230,427	230,351	224,127	226,244
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	29,494	19,064	30,769	45,286	40,513	46,307	47,414	42,725	47,035
NFPSEs	121,145	121,019	128,311	27,729	27,615	36,609	31,402	31,277	31,352
Private Sector	7,150	4,656	7,116	8,921	7,550	9,868	10,377	8,706	9,711
V. DEBENTURES	3	3	3	3	3	3	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	5	1	5
VIII. TERM FINANCE CERTIFICATES	93,504	95,803	96,287	101,853	103,921	102,336	98,843	101,234	103,612
IX. MUTUAL FUNDS	12,359	11,682	12,392	12,311	12,258	13,128	23,005	13,717	25,782
X. OTHERS	6,918	6,918	7,114	2,154	2,154	2,262	953	953	953
XI. Islamic Banking Products - Investments	4,177,553	4,106,214	4,355,608	4,903,422	4,913,434	5,213,842	5,299,459	5,271,899	5,495,305
a. Government Islamic Securities	3,629,280	3,559,939	3,746,232	4,396,937	4,410,436	4,677,624	4,782,813	4,754,664	4,957,665
1. GOP Ijara Sukuk	3,571,449	3,502,183	3,687,494	4,336,837	4,344,138	4,615,343	4,656,841	4,629,040	4,829,692
a. Variable Rental Rate	2,723,856	2,647,671	2,819,835	2,976,531	2,979,051	3,217,778	3,257,356	3,224,741	3,334,242
b. Fixed Rental Rate	847,592	854,511	867,659	1,360,306	1,365,086	1,397,564	1,399,485	1,404,299	1,495,450
2. Bai Muajjal - Government	-	-	-	24,521	24,521	25,324	93,861	93,861	95,629
3. Islamic Naya Pakistan Certificate	57,832	57,757	58,738	35,579	41,777	36,957	32,111	31,764	32,344
4. Other	-	-	-	-	-	-	-	-	-
b. Corporate Sukuks	478,138	474,281	538,924	468,565	468,438	493,338	504,864	505,409	525,799
1) Diminishing Musharaka Sukuk	149,125	146,845	153,609	123,097	118,922	128,876	161,098	161,187	164,959
2) Ijarah Sukuk	190,234	187,750	240,558	187,606	187,525	200,001	193,333	191,604	206,386
3) Modaraba Sukuk	8,635	8,667	8,790	10,379	10,382	10,861	10,713	10,732	10,914
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	130,144	131,018	135,967	147,483	151,609	153,599	139,720	141,885	143,540
c. Wakala Placements	1,699	1,699	1,699	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
f. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	8,128	8,128	8,307	9,139	9,139	9,572	6,105	6,105	6,209
h. Other Islamic Mode of Investments	60,308	62,167	60,445	28,781	25,421	33,309	5,678	5,721	5,631
Total	25,129,658	26,297,369	25,824,239	30,462,073	31,159,270	31,748,223	28,919,078	28,100,723	30,032,130

5.1.1 Classification of Investments in Securities and Shares

Public Sector Banks

(Million Rupees)

Securities / Shares	Dec-23			Sep-24			Dec-24 P		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	5,760,426	6,148,440	5,809,863	6,295,360	6,658,790	6,541,567	6,152,868	6,513,317	6,477,700
1) Treasury Bills	1,234,651	1,492,708	1,261,414	1,562,512	1,784,641	1,669,474	1,577,365	1,786,314	1,782,834
2) Pakistan Investment Bonds (PIBs)	4,525,775	4,655,732	4,548,449	4,732,847	4,874,149	4,872,093	4,575,503	4,727,003	4,694,865
a. Fixed Rate	906,400	969,924	862,269	905,257	973,603	946,908	868,680	944,885	910,549
b. Floating Rate	3,619,375	3,685,808	3,686,181	3,827,591	3,900,546	3,925,185	3,706,824	3,782,118	3,784,317
3) Others	-	-	-	-	-	-	-	-	-
II. Provincial Government	-	-	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	81,598	25,005	93,814	78,882	7,187	100,398	75,733	8,396	129,974
1) Quoted On The Stock Exchange	69,561	17,669	82,126	69,101	2,494	88,277	65,871	3,611	120,645
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	2,408	579	1,835	3,009	573	2,841	2,389	595	2,599
NFPSEs	9,027	574	12,606	12,196	223	16,511	12,801	857	34,140
Private Sector	56,671	16,097	66,015	44,947	1,314	58,038	42,958	1,768	73,467
2) Unquoted On The Stock Exchange	12,037	7,336	11,689	9,781	4,693	12,120	9,862	4,785	9,329
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	9,616	6,691	9,302	7,739	4,525	8,686	7,739	4,536	7,322
NFPSEs	185	61	185	119	1	206	120	1	120
Private Sector	2,208	561	2,173	1,862	142	3,157	1,943	223	1,826
V. DEBENTURES	-	-	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	-	-	-	-	-	-	-	-	-
VII. CERTIFICATE OF INVESTMENTS	1	1	1	1	1	1	1	1	1
VIII. TERM FINANCE CERTIFICATES	23,511	23,978	23,275	32,424	32,751	28,422	31,840	32,385	32,697
IX. MUTUAL FUNDS	67	68	90	66	66	85	6,543	93	8,258
X. OTHERS	0	0	0	0	0	0	0	0	0
XI. Islamic Banking Products - Investments	174,808	175,641	178,159	256,063	259,086	226,237	282,489	272,750	293,672
a. Government Islamic Securities	128,429	128,329	130,701	209,656	215,247	177,305	242,460	231,865	252,039
1. GOP Ijara Sukuk	122,883	122,782	125,051	206,834	212,425	174,382	239,885	229,290	249,419
a. Variable Rental Rate	88,168	88,245	92,684	114,171	118,040	104,225	116,278	102,940	121,382
b. Fixed Rental Rate	34,714	34,537	32,367	92,662	94,385	70,158	123,607	126,350	128,037
2. Bai Muajjal - Government	-	-	-	-	-	-	-	-	-
3. Islamic Naya Pakistan Certificate	5,547	5,547	5,650	2,822	2,822	2,922	2,575	2,575	2,621
4. Other	-	-	-	-	-	-	-	-	-
b. Corporate Sukuks	19,929	20,862	20,732	22,688	23,532	20,657	39,941	40,797	41,545
1) Diminishing Musharaka Sukuk	4,971	4,971	5,071	4,205	4,212	4,446	21,442	21,447	21,969
2) Ijarah Sukuk	150	150	154	150	150	162	6,000	6,000	6,477
3) Modaraba Sukuk	624	624	627	2,441	2,444	2,548	2,621	2,624	2,748
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	14,184	15,117	14,880	15,893	16,726	13,503	9,878	10,726	10,350
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	26,362	26,362	26,638	23,631	20,219	28,187	-	-	-
Total	6,040,411	6,373,132	6,105,202	6,662,796	6,957,881	6,896,710	6,549,475	6,826,942	6,942,303

5.1.2 Classification of Investments in Securities and Shares

Domestic Private Banks

(Million Rupees)

Securities / Shares	Dec-23			Sep-24			Dec-24 P		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	13,976,587	14,896,800	14,388,752	17,623,968	17,967,833	18,288,059	15,874,831	14,789,329	16,339,322
1) Treasury Bills	3,811,909	4,407,619	3,819,868	6,055,108	6,328,186	6,064,834	2,089,908	2,201,323	2,104,602
2) Pakistan Investment Bonds (PIBs)	10,130,103	10,454,744	10,533,471	11,544,762	11,615,551	12,197,398	13,782,312	12,585,395	14,232,060
a. Fixed Rate	4,107,516	4,306,333	4,196,364	4,042,207	3,983,484	4,321,702	4,646,668	3,135,277	4,965,541
b. Floating Rate	6,022,587	6,148,410	6,337,107	7,502,555	7,632,067	7,875,697	9,135,644	9,450,117	9,266,519
3) Others	34,576	34,437	35,413	24,097	24,095	25,827	2,611	2,611	2,659
II. Provincial Government	0	0	0	-	-	-	866	866	877
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	309,825	253,445	349,408	350,369	282,941	384,108	371,795	296,544	434,364
1) Quoted On The Stock Exchange	128,866	81,949	162,196	138,860	72,409	165,802	151,306	77,201	217,449
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	21,486	18,182	25,253	19,855	16,125	27,940	19,012	15,170	28,998
NFPSEs	18,555	10,255	21,303	17,414	7,630	18,046	21,280	8,683	32,805
Private Sector	66,978	38,635	79,947	69,145	33,061	82,891	80,088	37,928	117,773
2) Unquoted On The Stock Exchange	180,959	171,497	187,212	211,509	210,532	218,307	220,489	219,343	216,915
of which:	-	-	-	-	-	-	-	-	-
Financial Institutions	19,879	12,374	21,467	37,547	35,987	37,621	39,675	38,189	39,713
NFPSEs	120,959	120,958	128,126	27,609	27,614	36,402	31,282	31,276	31,232
Private Sector	4,943	4,095	4,943	7,059	7,408	6,712	8,435	8,483	7,884
V. DEBENTURES	3	3	3	3	3	3	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	69,994	71,826	73,012	69,429	71,170	73,914	67,003	68,849	70,914
IX. MUTUAL FUNDS	12,292	11,614	12,302	12,245	12,191	13,043	16,462	13,624	17,524
X. OTHERS	6,918	6,918	7,114	2,153	2,153	2,261	952	952	952
XI. Islamic Banking Products - Investments	4,002,745	3,930,573	4,177,449	4,647,359	4,654,348	4,987,605	5,016,970	4,999,149	5,201,633
a. Government Islamic Securities	3,500,851	3,431,610	3,615,531	4,187,281	4,195,189	4,500,319	4,540,353	4,522,799	4,705,626
1. GOP Ijara Sukuk	3,448,566	3,379,400	3,562,443	4,130,004	4,131,713	4,440,960	4,416,956	4,399,750	4,580,273
a. Variable Rental Rate	2,635,688	2,559,426	2,727,152	2,862,360	2,861,012	3,113,554	3,141,078	3,121,801	3,212,860
b. Fixed Rental Rate	812,878	819,974	835,292	1,267,644	1,270,701	1,327,407	1,275,878	1,277,949	1,367,414
2. Bai Muajjal - Government	-	-	-	24,521	24,521	25,324	93,861	93,861	95,629
3. Islamic Naya Pakistan Certificate	52,285	52,210	53,088	32,757	38,955	34,035	29,536	29,188	29,724
4. Other	-	-	-	-	-	-	-	-	-
b. Corporate Sukuks	458,209	453,419	518,192	445,877	444,906	472,681	464,923	464,612	484,254
1) Diminishing Musharaka Sukuk	144,153	141,874	148,538	118,892	114,709	124,431	139,655	139,740	142,990
2) Ijarah Sukuk	190,084	187,600	240,405	187,456	187,375	199,839	187,333	185,604	199,909
3) Modaraba Sukuk	8,011	8,043	8,163	7,938	7,938	8,314	8,092	8,108	8,166
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	115,961	115,901	121,087	131,590	134,884	140,097	129,842	131,159	133,190
c. Wakala Placements	1,699	1,699	1,699	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
f. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	8,040	8,040	8,219	9,051	9,051	9,484	6,017	6,017	6,121
h. Other Islamic Mode of Investments	33,946	35,805	33,807	5,150	5,202	5,121	5,678	5,721	5,631
Total	18,378,369	19,171,183	19,008,045	22,705,531	22,990,644	23,748,998	21,348,887	20,169,316	22,065,593

5.1.3 Classification of Investments in Securities and Shares

Foreign Banks

(Million Rupees)

Securities / Shares	Dec-23			Sep-24			Dec-24 P		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	710,878	753,053	710,991	1,093,747	1,210,746	1,102,516	1,020,716	1,104,464	1,024,235
1) Treasury Bills	698,963	740,553	698,731	1,079,743	1,195,996	1,088,433	950,486	1,035,225	953,801
2) Pakistan Investment Bonds (PIBs)	11,915	12,500	12,261	14,004	14,750	14,083	70,230	69,240	70,434
a. Fixed Rate	11,915	12,500	12,261	6,120	6,250	6,199	4,894	5,000	5,098
b. Floating Rate	-	-	-	7,883	8,500	7,883	65,336	64,240	65,336
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	710,878	753,053	710,991	1,093,747	1,210,746	1,102,516	1,020,716	1,104,464	1,024,235

5.2 Classification of Investments in

All
As on 31st

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	173,615	1,255,884	1,349,719	3,221,068	1,441,519	1,949,881	1,685,677	3,788,606
1) Treasury Bills	170,955	621,552	1,121,113	2,600,540	327,077	-	-	-
2) Pakistan Investment Bonds (PIBs)	-	634,333	228,605	620,528	1,114,442	1,949,881	1,685,677	3,788,606
a. Fixed Rate	-	18,659	-	189,157	359,013	750,889	661,429	936,235
b. Floating Rate	-	615,674	228,605	431,371	755,429	1,198,992	1,024,248	2,852,371
3) Others	2,659	-	-	-	-	-	-	-
II. Provincial Government	0	-	-	-	-	877	-	-
III. Local Government	-	-	-	-	-	-	-	-
IV. SHARES	61,690	19,143	273	262	3,000	-	-	-
1) Quoted On The Stock Exchange	50,458	19,143	0	243	-	-	-	-
Financial Institutions	4,044	-	-	240	-	-	-	-
NFPSEs	9,015	4,446	-	-	-	-	-	-
Private Sector	29,167	13,182	0	3	-	-	-	-
2) Unquoted On The Stock Exchange	11,233	-	273	19	3,000	-	-	-
Financial Institutions	7,462	-	192	18	3,000	-	-	-
NFPSEs	19	-	-	-	-	-	-	-
Private Sector	829	-	-	1	-	-	-	-
V. DEBENTURES	2	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	0	-	-	-	-	-	-	-
VII. CERTIFICATE OF INVESTMENTS	-	-	-	1	4	-	-	-
VIII. TERM FINANCE CERTIFICATES	1,134	-	1,626	10,133	331	5,980	4,639	2,171
IX. MUTUAL FUNDS	5,994	8,151	-	3	6,661	-	-	-
X. OTHERS	0	-	-	-	-	-	-	-
XI. Islamic Banking Products - Investments	24,069	3,048	47,069	63,164	632,503	449,696	347,203	189,715
a. Government Islamic Securities	23,435	-	47,069	62,864	631,343	398,620	343,857	173,404
1) GOP Ijara Sukuk	8,239	-	47,069	60,164	631,343	325,642	341,236	170,678
a. Variable Rental Rate	-	-	3,163	43,157	210,759	292,768	216,976	107,257
b. Fixed Rental Rate	8,239	-	43,907	17,006	420,584	32,874	124,260	63,421
2) Bai Muajjal - Government	-	-	-	-	-	72,978	-	-
3) Islamic Naya Pakistan Certificate	15,196	-	-	2,700	-	-	2,621	2,727
4) Other	-	-	-	-	-	-	-	-
b. Corporate Sukuks	556	-	-	300	1,159	51,076	3,346	16,311
1) Diminishing Musharaka Sukuk	522	-	-	-	288	36,726	1,474	1,331
2) Ijarah Sukuk	-	-	-	-	-	8,935	-	-
3) Modaraba Sukuk	-	-	-	-	13	1,972	-	-
4) Wakala Sukuk	-	-	-	-	-	-	-	-
5) Any other	33	-	-	300	858	3,443	1,872	14,980
c. Wakala Placements	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-
e. Placements Bai Muajjal	-	-	-	-	-	-	-	-
f. Modarba Certificates	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	70	3,048	-	-	-	-	-	-
h. Other Islamic Mode of Investments	8	-	-	-	-	-	-	-
Total	266,504	1,286,226	1,398,687	3,294,631	2,084,018	2,406,433	2,037,519	3,980,492

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

December, 2024

(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
2,436,862	4,400,054	2,127,718	2,116	8,537	-	-	-	23,841,256
-	-	-	-	-	-	-	-	4,841,238
2,436,862	4,400,054	2,127,718	2,116	8,537	-	-	-	18,997,359
543,649	2,069,836	341,667	2,116	8,537	-	-	-	5,881,187
1,893,212	2,330,219	1,786,051	-	-	-	-	-	13,116,172
-	-	-	-	-	-	-	-	2,659
-	-	-	-	-	-	-	-	877
-	-	-	-	-	-	-	-	-
306	6,352	122,708	-	2,306	-	129,598	218,702	564,338
-	2	20,407	-	1,545	-	91,296	155,001	338,094
-	-	-	-	20	-	2,057	25,237	31,598
-	-	4,931	-	61	-	26,736	21,756	66,944
-	2	15,313	-	563	-	55,529	77,481	191,240
306	6,350	102,301	-	760	-	38,302	63,701	226,244
300	4,248	618	-	750	-	3,918	26,529	47,035
-	-	6	-	7	-	31,312	9	31,352
6	2,102	118	-	-	-	3,040	3,614	9,711
-	-	-	-	-	-	-	-	2
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	5
9,484	33,828	15,869	9,434	865	2,607	4,073	1,438	103,612
-	-	3,397	-	-	-	-	1,577	25,782
-	-	952	-	-	-	-	-	953
3,217,552	152,542	323,697	11,692	779	783	28,212	3,580	5,495,305
3,151,883	25,233	69,796	-	-	-	27,488	2,673	4,957,665
3,150,291	25,233	69,796	-	-	-	-	-	4,829,692
2,387,716	25,233	47,212	-	-	-	-	-	3,334,242
762,575	-	22,583	-	-	-	-	-	1,495,450
-	-	-	-	-	-	22,651	-	95,629
1,591	-	-	-	-	-	4,837	2,673	32,344
-	-	-	-	-	-	-	-	-
61,074	126,280	250,898	11,692	691	783	725	908	525,799
4,256	15,282	95,947	9,030	-	102	-	-	164,959
-	49,353	145,488	2,610	-	-	-	-	206,386
2,066	3,585	1,951	-	-	-	420	908	10,914
-	-	-	-	-	-	-	-	-
54,752	58,061	7,512	51	691	681	304	-	143,540
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	3,003	-	88	-	-	-	6,209
4,595	1,028	-	-	-	-	-	-	5,631
5,664,204	4,592,776	2,594,342	23,241	12,486	3,390	161,883	225,297	30,032,130

5.2.1 Classification of Investments in Public Sector As on 31st

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	167,337	1,014,116	589,286	1,153,305	584,484	737,041	594,292	1,070,172
1) Treasury Bills	167,337	490,338	434,025	664,307	26,828	-	-	-
2) Pakistan Investment Bonds (PIBs)	-	523,778	155,260	488,998	557,656	737,041	594,292	1,070,172
a. Fixed Rate	-	10,329	-	92,395	265,244	179,223	31,822	109,075
b. Floating Rate	-	513,449	155,260	396,603	292,412	557,819	562,470	961,097
3) Others	-	-	-	-	-	-	-	-
II. Provincial Government	-	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-
IV. SHARES	13,718	19,143	-	262	-	-	-	-
1) Quoted On The Stock Exchange	9,232	19,143	-	243	-	-	-	-
Financial Institutions	238	-	-	240	-	-	-	-
NFPSEs	3,014	4,446	-	-	-	-	-	-
Private Sector	4,736	13,182	-	3	-	-	-	-
2) Unquoted On The Stock Exchange	4,486	-	-	19	-	-	-	-
Financial Institutions	4,370	-	-	18	-	-	-	-
NFPSEs	12	-	-	-	-	-	-	-
Private Sector	79	-	-	1	-	-	-	-
V. DEBENTURES	-	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	-	-	-	-	-	-	-	-
VII. CERTIFICATE OF INVESTMENTS	-	-	-	1	-	-	-	-
VIII. TERM FINANCE CERTIFICATES	364	-	-	-	169	1,204	808	1,803
IX. MUTUAL FUNDS	105	8,151	-	3	-	-	-	-
X. OTHERS	0	-	-	-	-	-	-	-
XI. Islamic Banking Products - Investments	-	-	10,915	-	11,575	52,374	13,775	26,919
a. Government Islamic Securities	-	-	10,915	-	11,311	52,374	12,933	26,801
1) GOP Ijara Sukuk	-	-	10,915	-	11,311	52,374	10,313	26,801
a. Variable Rental Rate	-	-	-	-	-	19,500	9,315	16,895
b. Fixed Rental Rate	-	-	10,915	-	11,311	32,874	997	9,905
2) Bai Muajjal - Government	-	-	-	-	-	-	-	-
3) Islamic Naya Pakistan Certificate	-	-	-	-	-	-	2,621	-
4) Other	-	-	-	-	-	-	-	-
b. Corporate Sukuks	-	-	-	-	264	-	841	118
1) Diminishing Musharaka Sukuk	-	-	-	-	251	-	607	118
2) Ijarah Sukuk	-	-	-	-	-	-	-	-
3) Modaraba Sukuk	-	-	-	-	13	-	-	-
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	181,524	1,041,409	600,201	1,153,570	596,227	790,620	608,874	1,098,894

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

December, 2024

(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
284,352	234,767	41,641	-	6,908	-	-	-	6,477,700
-	-	-	-	-	-	-	-	1,782,834
284,352	234,767	41,641	-	6,908	-	-	-	4,694,865
61,293	132,508	21,753	-	6,908	-	-	-	910,549
223,058	102,259	19,888	-	-	-	-	-	3,784,317
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	1,460	-	95,075	316	129,974
-	-	-	-	706	-	91,196	125	120,645
-	-	-	-	-	-	2,057	64	2,599
-	-	-	-	-	-	26,680	-	34,140
-	-	-	-	-	-	55,486	60	73,467
-	-	-	-	754	-	3,879	192	9,329
-	-	-	-	750	-	1,992	192	7,322
-	-	-	-	-	-	108	-	120
-	-	-	-	-	-	1,747	0	1,826
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	1
6,263	10,192	10,305	-	-	-	150	1,438	32,697
-	-	-	-	-	-	-	-	8,258
-	-	-	-	-	-	-	-	0
112,968	13,496	42,533	9,030	88	-	-	-	293,672
111,097	-	26,608	-	-	-	-	-	252,039
111,097	-	26,608	-	-	-	-	-	249,419
65,208	-	10,463	-	-	-	-	-	121,382
45,889	-	16,145	-	-	-	-	-	128,037
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	2,621
-	-	-	-	-	-	-	-	-
1,871	13,496	15,925	9,030	-	-	-	-	41,545
98	4,315	7,549	9,030	-	-	-	-	21,969
-	-	6,477	-	-	-	-	-	6,477
-	837	1,898	-	-	-	-	-	2,748
-	-	-	-	-	-	-	-	-
1,773	8,343	-	-	-	-	-	-	10,350
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	88	-	-	-	88
-	-	-	-	-	-	-	-	-
403,583	258,455	94,479	9,030	8,456	-	95,225	1,754	6,942,303

5.2.2 Classification of Investments in

Domestic Private

As on 31st

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	4,284	183,687	706,146	1,221,206	801,918	1,207,742	1,091,385	2,715,334
1) Treasury Bills	1,625	73,132	632,801	1,096,795	300,249	-	-	-
2) Pakistan Investment Bonds (PIBs)	-	110,555	73,345	124,411	501,669	1,207,742	1,091,385	2,715,334
a. Fixed Rate	-	8,330	-	96,762	93,770	566,568	629,607	827,160
b. Floating Rate	-	102,225	73,345	27,649	407,899	641,173	461,778	1,888,174
3) Others	2,659	-	-	-	-	-	-	-
II. Provincial Government	0	-	-	-	-	877	-	-
III. Local Government	-	-	-	-	-	-	-	-
IV. SHARES	47,972	-	273	-	3,000	-	-	-
1) Quoted On The Stock Exchange	41,226	-	0	-	-	-	-	-
Financial Institutions	3,806	-	-	-	-	-	-	-
NFPSEs	6,001	-	-	-	-	-	-	-
Private Sector	24,431	-	0	-	-	-	-	-
2) Unquoted On The Stock Exchange	6,747	-	273	-	3,000	-	-	-
Financial Institutions	3,091	-	192	-	3,000	-	-	-
NFPSEs	7	-	-	-	-	-	-	-
Private Sector	751	-	-	-	-	-	-	-
V. DEBENTURES	2	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	0	-	-	-	-	-	-	-
VII. CERTIFICATE OF INVESTMENTS	-	-	-	-	4	-	-	-
VIII. TERM FINANCE CERTIFICATES	770	-	1,626	10,133	162	4,775	3,831	368
IX. MUTUAL FUNDS	5,889	-	-	-	6,661	-	-	-
X. OTHERS	-	-	-	-	-	-	-	-
XI. Islamic Banking Products - Investments	24,069	3,048	36,154	63,164	620,928	397,322	333,429	162,796
a. Government Islamic Securities	23,435	-	36,154	62,864	620,032	346,246	330,924	146,604
1) GOP Ijara Sukuk	8,239	-	36,154	60,164	620,032	273,268	330,924	143,877
a. Variable Rental Rate	-	-	3,163	43,157	210,759	273,268	207,661	90,362
b. Fixed Rental Rate	8,239	-	32,992	17,006	409,273	-	123,263	53,515
2) Bai Muajjal - Government	-	-	-	-	-	72,978	-	-
3) Islamic Naya Pakistan Certificate	15,196	-	-	2,700	-	-	-	2,727
4) Other	-	-	-	-	-	-	-	-
b. Corporate Sukuks	556	-	-	300	896	51,076	2,505	16,193
1) Diminishing Musharaka Sukuk	522	-	-	-	38	36,726	867	1,213
2) Ijarah Sukuk	-	-	-	-	-	8,935	-	-
3) Modaraba Sukuk	-	-	-	-	-	1,972	-	-
4) Wakala Sukuk	-	-	-	-	-	-	-	-
5) Any other	33	-	-	300	858	3,443	1,638	14,980
c. Wakala Placements	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-
e. Placements Bai Muajjal	-	-	-	-	-	-	-	-
f. Modarba Certificates	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	70	3,048	-	-	-	-	-	-
h. Other Islamic Mode of Investments	8	-	-	-	-	-	-	-
Total	82,986	186,735	744,199	1,294,504	1,432,673	1,610,715	1,428,645	2,878,499

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

December, 2024

(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
2,152,510	4,165,287	2,086,078	2,116	1,629	-	-	-	16,339,322
-	-	-	-	-	-	-	-	2,104,602
2,152,510	4,165,287	2,086,078	2,116	1,629	-	-	-	14,232,060
482,356	1,937,328	319,915	2,116	1,629	-	-	-	4,965,541
1,670,154	2,227,959	1,766,163	-	-	-	-	-	9,266,519
-	-	-	-	-	-	-	-	2,659
-	-	-	-	-	-	-	-	877
-	-	-	-	-	-	-	-	-
306	6,352	122,708	-	846	-	34,523	218,385	434,364
-	2	20,407	-	839	-	99	154,876	217,449
-	-	-	-	20	-	-	25,172	28,998
-	-	4,931	-	61	-	56	21,756	32,805
-	2	15,313	-	563	-	43	77,421	117,773
306	6,350	102,301	-	7	-	34,423	63,509	216,915
300	4,248	618	-	-	-	1,926	26,338	39,713
-	-	6	-	7	-	31,204	9	31,232
6	2,102	118	-	-	-	1,294	3,614	7,884
-	-	-	-	-	-	-	-	2
-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	4
3,221	23,637	5,564	9,434	865	2,607	3,923	-	70,914
-	-	3,397	-	-	-	-	1,577	17,524
-	-	952	-	-	-	-	-	952
3,104,584	139,046	281,164	2,661	691	783	28,212	3,580	5,201,633
3,040,786	25,233	43,188	-	-	-	27,488	2,673	4,705,626
3,039,194	25,233	43,188	-	-	-	-	-	4,580,273
2,322,508	25,233	36,749	-	-	-	-	-	3,212,860
716,686	-	6,439	-	-	-	-	-	1,367,414
-	-	-	-	-	-	22,651	-	95,629
1,591	-	-	-	-	-	4,837	2,673	29,724
-	-	-	-	-	-	-	-	-
59,203	112,784	234,974	2,661	691	783	725	908	484,254
4,158	10,966	88,398	-	-	102	-	-	142,990
-	49,353	139,010	2,610	-	-	-	-	199,909
2,066	2,747	53	-	-	-	420	908	8,166
-	-	-	-	-	-	-	-	-
52,980	49,718	7,512	51	691	681	304	-	133,190
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	3,003	-	-	-	-	-	6,121
4,595	1,028	-	-	-	-	-	-	5,631
5,260,621	4,334,321	2,499,863	14,211	4,031	3,390	66,658	223,543	22,065,593

5.2.3 Classification of Investments in

Foreign
As on 31st

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	1,994	58,082	54,287	846,558	55,117	5,098	-	3,099
1) Treasury Bills	1,994	58,082	54,287	839,438	-	-	-	-
2) Pakistan Investment Bonds (PIBs)	-	-	-	7,119	55,117	5,098	-	3,099
a. Fixed Rate	-	-	-	-	-	5,098	-	-
b. Floating Rate	-	-	-	7,119	55,117	-	-	3,099
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	1,994	58,082	54,287	846,558	55,117	5,098	-	3,099

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

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

Banks

(Million Rupees)

1,024,235