

Scheduled Banks

Investments

5.1 Classification of Investments in Securities and Shares

All Banks

(Million Rupees)

Securities / Shares	Sep-22			Dec-22			Mar-23		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	14,372,986	14,796,986	14,507,475	14,650,657	15,112,733	14,782,136	15,907,263	16,396,787	16,127,163
1) Treasury Bills	4,851,925	5,076,611	4,891,189	3,637,634	3,820,564	3,671,232	3,922,956	4,106,382	3,956,793
2) Pakistan Investment Bonds (PIBs)	9,507,107	9,706,266	9,602,279	11,001,359	11,280,504	11,098,987	11,973,008	12,279,107	12,158,818
a. Fixed Rate	4,342,856	4,594,571	4,304,447	3,374,963	3,546,805	3,349,690	4,171,962	4,353,261	4,217,799
b. Floating Rate	5,164,251	5,111,695	5,297,832	7,626,396	7,733,699	7,749,297	7,801,046	7,925,845	7,941,020
3) Others	13,953	14,109	14,007	11,665	11,665	11,917	11,299	11,299	11,551
II. Provincial Government	0	0	0	0	0	0	0	0	0
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	366,397	266,550	367,948	372,188	945,435	369,770	396,664	267,250	399,197
1) Quoted On The Stock Exchange	189,508	98,346	191,961	197,399	778,999	187,327	191,677	68,147	184,924
of which:									
Financial Institutions	18,185	13,326	21,378	19,547	12,714	21,981	18,752	12,812	20,958
NFPSEs	24,897	10,681	23,661	25,892	7,726	24,083	25,019	5,599	22,926
Private Sector	120,831	60,079	124,341	124,209	48,418	117,579	119,158	39,807	116,579
2) Unquoted On The Stock Exchange	176,889	168,204	175,987	174,789	166,436	182,443	204,987	199,103	214,273
of which:									
Financial Institutions	19,548	20,742	18,545	16,765	17,529	16,882	19,391	17,178	21,360
NFPSEs	1,384	1,377	1,384	100,878	101,158	108,381	117,179	117,058	124,495
Private Sector	12,723	11,986	12,688	14,680	12,856	14,694	10,585	8,177	12,582
V. DEBENTURES	3	3	3	3	3	3	3	3	3
VI. PARTICIPATION TERM CERTIFICATES	0	0	0	0	0	0	0	0	0
VII. CERTIFICATE OF INVESTMENTS	5	5	5	5	1	5	5	1	5
VIII. TERM FINANCE CERTIFICATES	89,593	89,621	90,319	96,087	99,028	98,750	98,336	100,814	101,631
IX. MUTUAL FUNDS	13,817	12,624	13,817	13,439	12,231	13,444	12,592	10,990	12,598
X. OTHERS	6,401	6,401	6,962	5,641	5,641	5,879	6,334	6,334	6,694
XI. Islamic Banking Products - Investments	2,865,469	2,867,127	2,993,757	3,083,735	2,974,150	3,166,046	3,152,826	7,145,057	3,305,817
a. Government Islamic Securities	2,344,620	2,346,637	2,413,594	2,576,374	2,582,580	2,617,163	2,635,135	6,634,680	2,729,337
1. GOP Ijara Sukuk	2,266,889	2,266,646	2,331,169	2,491,299	2,495,881	2,526,950	2,523,122	6,520,400	2,610,692
a. Variable Rental Rate	1,894,755	1,894,036	1,950,035	1,976,824	1,980,251	2,003,039	1,892,550	5,905,122	1,956,780
b. Fixed Rental Rate	372,134	372,611	381,134	514,475	515,630	523,911	630,572	615,278	653,912
2. Bai Muajjal - Government	23,276	23,276	27,438	23,789	23,789	28,549	23,789	23,789	29,175
3. Islamic Naya Pakistan Certificate	38,644	38,644	39,176	44,975	45,000	45,352	68,042	68,042	69,288
4. Other	15,811	18,071	15,811	16,312	17,911	16,312	20,181	22,448	20,181
b. Corporate Sukuks	487,926	487,568	545,654	472,464	356,584	513,008	481,879	474,566	539,007
1) Diminishing Musharaka Sukuk	149,489	148,529	155,093	143,361	143,244	146,718	148,201	145,225	153,277
2) Ijarah Sukuk	189,328	188,899	232,909	189,735	73,386	220,428	190,356	187,861	240,539
3) Modaraba Sukuk	9,542	9,542	9,859	9,303	9,303	9,444	10,954	10,954	11,327
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	139,567	140,598	147,793	130,066	130,651	136,419	132,368	130,526	133,864
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
f. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	6,441	6,441	6,625	6,023	6,023	6,119	7,233	7,233	7,404
h. Other Islamic Mode of Investments	26,482	26,482	27,884	28,874	28,964	29,756	28,580	28,579	30,069
Total	17,714,672	18,039,317	17,980,287	18,221,756	19,149,223	18,436,034	19,574,025	23,927,237	19,953,109

5.1.1 Classification of Investments in Securities and Shares

Public Sector Banks

(Million Rupees)

Securities / Shares	Sep-22			Dec-22			Mar-23		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	4,154,981	4,314,429	4,159,857	4,646,873	4,818,410	4,639,623	5,205,825	5,374,086	5,245,111
1) Treasury Bills	1,867,514	1,972,096	1,897,597	1,304,986	1,391,707	1,338,186	1,071,758	1,148,933	1,105,169
2) Pakistan Investment Bonds (PIBs)	2,287,467	2,342,334	2,262,260	3,341,888	3,426,703	3,301,437	4,134,066	4,225,154	4,139,942
a. Fixed Rate	1,892,253	1,946,448	1,857,175	736,047	752,005	697,328	943,620	991,565	948,931
b. Floating Rate	395,214	395,886	405,085	2,605,841	2,674,698	2,604,109	3,190,446	3,233,589	3,191,011
3) Others	-	-	-	-	-	-	-	-	-
II. Provincial Government	-	-	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	76,327	32,528	77,707	84,133	37,074	79,608	76,410	9,827	79,797
1) Quoted On The Stock Exchange	64,431	20,825	66,628	70,673	24,972	66,127	66,248	5,932	66,345
of which:									
Financial Institutions	3,204	1,232	2,906	2,883	863	2,378	2,948	624	2,250
NFPSEs	9,495	2,159	9,937	9,841	2,554	9,723	8,661	720	9,572
Private Sector	44,161	14,285	47,702	48,749	18,067	46,703	45,164	3,219	46,893
2) Unquoted On The Stock Exchange	11,896	11,703	11,079	13,460	12,103	13,480	10,162	3,895	13,453
of which:									
Financial Institutions	3,582	4,557	2,745	1,926	2,601	1,926	2,709	982	4,073
NFPSEs	96	96	96	719	1,008	719	119	1	202
Private Sector	5,246	5,319	5,246	7,855	6,764	7,855	4,401	1,520	6,225
V. DEBENTURES	-	-	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	-	-	-	-	-	-	-	-	-
VII. CERTIFICATE OF INVESTMENTS	1	1	1	1	1	1	1	1	1
VIII. TERM FINANCE CERTIFICATES	30,462	31,347	30,396	32,319	33,391	32,797	31,767	32,298	31,925
IX. MUTUAL FUNDS	67	68	69	67	68	73	67	68	76
X. OTHERS	0	0	0	0	0	0	0	0	0
XI. Islamic Banking Products - Investments	131,990	135,086	136,653	137,500	140,463	139,895	145,846	4,139,820	144,685
a. Government Islamic Securities	84,803	84,629	86,273	93,937	93,773	94,219	96,476	4,092,321	97,682
1. GOP Ijara Sukuk	80,836	80,662	82,235	89,134	88,969	89,353	89,235	4,085,080	90,298
a. Variable Rental Rate	75,432	75,312	76,703	64,248	64,230	64,402	69,245	4,065,230	70,186
b. Fixed Rental Rate	5,404	5,350	5,532	24,886	24,739	24,951	19,990	19,850	20,112
2. Bai Muajjal - Government	51	51	61	51	51	62	51	51	63
3. Islamic Naya Pakistan Certificate	3,915	3,915	3,977	4,753	4,753	4,805	7,190	7,190	7,321
4. Other	-	-	-	-	-	-	-	-	-
b. Corporate Sukuks	22,146	25,416	23,936	20,321	23,449	21,389	27,547	25,676	23,414
1) Diminishing Musharaka Sukuk	6,392	8,712	6,612	5,907	8,437	5,982	5,842	5,842	6,060
2) Ijarah Sukuk	150	150	155	150	150	153	150	150	158
3) Mudaraba Sukuk	825	825	836	825	825	838	2,761	2,761	2,822
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	14,779	15,729	16,333	13,439	14,037	14,416	18,794	16,924	14,373
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Mudaraba 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	24,953	24,953	26,356	23,153	23,153	24,199	21,735	21,735	23,501
Total	4,393,829	4,513,459	4,404,683	4,900,893	5,029,407	4,891,996	5,459,916	9,556,100	5,501,594

5.1.2 Classification of Investments in Securities and Shares

Domestic Private Banks

(Million Rupees)

Securities / Shares	Sep-22			Dec-22			Mar-23		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	9,417,015	9,651,150	9,545,850	9,228,963	9,494,947	9,368,254	9,798,411	10,097,607	9,981,837
1) Treasury Bills	2,249,407	2,339,490	2,257,942	1,638,210	1,710,863	1,639,515	2,045,626	2,129,486	2,048,996
2) Pakistan Investment Bonds (PIBs)	7,153,655	7,297,551	7,273,901	7,579,088	7,772,420	7,716,821	7,741,486	7,956,822	7,921,290
a. Fixed Rate	2,425,454	2,621,273	2,421,989	2,613,864	2,767,950	2,626,964	3,202,795	3,334,846	3,243,190
b. Floating Rate	4,728,201	4,676,277	4,851,912	4,965,224	5,004,470	5,089,857	4,538,691	4,621,975	4,678,100
3) Others	13,953	14,109	14,007	11,665	11,665	11,917	11,299	11,299	11,551
II. Provincial Government	0	0	0	0	0	0	0	0	0
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	290,069	234,022	290,242	288,056	908,360	290,162	320,254	257,423	319,400
1) Quoted On The Stock Exchange	125,076	77,521	125,333	126,726	754,027	121,200	125,429	62,214	118,579
of which:									
Financial Institutions	14,981	12,093	18,472	16,664	11,852	19,603	15,804	12,188	18,707
NFPSEs	15,402	8,522	13,724	16,051	5,172	14,360	16,358	4,879	13,354
Private Sector	76,670	45,793	76,639	75,460	30,351	70,876	73,994	36,589	69,685
2) Unquoted On The Stock Exchange	164,993	156,501	164,908	161,329	154,333	168,962	194,825	195,209	200,821
of which:									
Financial Institutions	15,965	16,184	15,800	14,839	14,928	14,956	16,682	16,197	17,288
NFPSEs	1,288	1,281	1,288	100,159	100,151	107,661	117,059	117,057	124,293
Private Sector	7,477	6,667	7,441	6,826	6,092	6,839	6,184	6,656	6,356
V. DEBENTURES	3	3	3	3	3	3	3	3	3
VI. PARTICIPATION TERM CERTIFICATES	0	0	0	0	0	0	0	0	0
VII. CERTIFICATE OF INVESTMENTS	4	4	4	4	-	4	4	-	4
VIII. TERM FINANCE CERTIFICATES	59,131	58,273	59,924	63,768	65,638	65,954	66,569	68,516	69,706
IX. MUTUAL FUNDS	13,750	12,556	13,748	13,372	12,164	13,372	12,525	10,923	12,522
X. OTHERS	6,401	6,401	6,961	5,641	5,641	5,879	6,333	6,333	6,694
XI. Islamic Banking Products - Investments	2,733,479	2,732,041	2,857,104	2,946,235	2,833,687	3,026,151	3,006,980	3,005,238	3,161,133
a. Government Islamic Securities	2,259,817	2,262,008	2,327,321	2,482,436	2,488,807	2,522,944	2,538,659	2,542,359	2,631,655
1. GOP Ijara Sukuk	2,186,053	2,185,984	2,248,934	2,402,165	2,406,912	2,437,597	2,433,887	2,435,321	2,520,394
a. Variable Rental Rate	1,819,322	1,818,723	1,873,333	1,912,576	1,916,021	1,938,637	1,823,306	1,839,893	1,886,594
b. Fixed Rental Rate	366,731	367,261	375,602	489,589	490,890	498,959	610,582	595,428	633,800
2. Bai Muajjal - Government	23,225	23,225	27,377	23,738	23,738	28,488	23,738	23,738	29,113
3. Islamic Naya Pakistan Certificate	34,729	34,729	35,199	40,222	40,247	40,548	60,852	60,852	61,967
4. Other	15,811	18,071	15,811	16,312	17,911	16,312	20,181	22,448	20,181
b. Corporate Sukuks	465,780	462,152	521,718	452,143	333,135	491,620	454,332	448,889	515,594
1) Diminishing Musharaka Sukuk	143,097	139,817	148,481	137,454	134,807	140,736	142,359	139,383	147,217
2) Ijarah Sukuk	189,178	188,749	232,754	189,585	73,236	220,275	190,206	187,711	240,380
3) Modaraba Sukuk	8,717	8,717	9,023	8,478	8,478	8,606	8,193	8,193	8,505
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	124,788	124,869	131,460	116,627	116,614	122,002	113,574	113,602	119,491
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Modarba Certificates	-	-	-	-	-	-	-	-	-
f. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	6,353	6,353	6,537	5,935	5,935	6,031	7,145	7,145	7,316
h. Other Islamic Mode of Investments	1,528	1,528	1,528	5,721	5,810	5,557	6,845	6,845	6,568
Total	12,519,854	12,694,451	12,773,836	12,546,042	13,320,440	12,769,779	13,211,082	13,446,043	13,551,300

5.1.3 Classification of Investments in Securities and Shares

Foreign Banks

(Million Rupees)

Securities / Shares	Sep-22			Dec-22			Mar-23		
	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value	Book Value	Face Value	Market Value
I. Federal Government	800,990	831,407	801,768	774,821	799,376	774,259	903,027	925,094	900,215
1) Treasury Bills	735,004	765,026	735,650	694,438	717,994	693,530	805,571	827,963	802,629
2) Pakistan Investment Bonds (PIBs)	65,985	66,381	66,118	80,383	81,381	80,728	97,456	97,131	97,586
a. Fixed Rate	25,150	26,850	25,283	25,053	26,850	25,398	25,547	26,850	25,677
b. Floating Rate	40,835	39,531	40,835	55,330	54,531	55,330	71,909	70,281	71,909
3) Others	-	-	-	-	-	-	-	-	-
II. Provincial Government	-	-	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	-	-	-	-	-	-	-	-	-
1) Quoted On The Stock Exchange	-	-	-	-	-	-	-	-	-
of which:									
Financial Institutions	-	-	-	-	-	-	-	-	-
NFPSs	-	-	-	-	-	-	-	-	-
Private Sector	-	-	-	-	-	-	-	-	-
2) Unquoted On The Stock Exchange	-	-	-	-	-	-	-	-	-
of which:									
Financial Institutions	-	-	-	-	-	-	-	-	-
NFPSs	-	-	-	-	-	-	-	-	-
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	800,990	831,407	801,768	774,821	799,376	774,259	903,027	925,094	900,215

5.2 Classification of Investments in

All
As on 31st

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	Sub Total (A to F)	For 3 years & over but < 4 years	For 4 years & over but < 5 years
	A	B	C	D	E	F	G	H	I
I. Federal Government	1,322,995	1,704,829	2,049,507	1,569,531	1,675,836	1,928,427	10,251,125	1,798,543	727,071
1) Treasury Bills	927,714	1,428,296	684,744	632,514	283,525	-	3,956,793	-	-
2) Pakistan Investment Bonds (PIBs)	383,730	276,533	1,364,762	937,017	1,392,311	1,928,427	6,282,780	1,798,543	727,071
a. Fixed Rate	90,959	58	305,495	74,555	439,579	394,774	1,305,419	968,659	442,471
b. Floating Rate	292,771	276,475	1,059,267	862,462	952,732	1,533,653	4,977,361	829,883	284,600
3) Others	11,551	-	-	-	-	-	11,551	-	-
II. Provincial Government	0	-	-	-	-	-	0	-	-
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	41,593	503	204	46	-	-	42,346	-	-
1) Quoted On The Stock Exchange	36,145	503	0	18	-	-	36,666	-	-
Financial Institutions	4,403	-	-	15	-	-	4,418	-	-
NFPSEs	3,427	-	-	-	-	-	3,427	-	-
Private Sector	22,238	304	0	4	-	-	22,545	-	-
2) Unquoted On The Stock Exchange	5,448	-	204	28	-	-	5,680	-	-
Financial Institutions	1,943	-	123	26	-	-	2,092	-	-
NFPSEs	543	-	-	-	-	-	543	-	-
Private Sector	2,788	-	-	1	-	-	2,790	-	-
V. DEBENTURES	3	-	-	-	-	-	3	-	-
VI. PARTICIPATION TERM CERTIFICATES	0	-	-	-	-	-	0	-	-
VII. CERTIFICATE OF INVESTMENTS	4	-	-	1	-	-	5	-	-
VIII. TERM FINANCE CERTIFICATES	4,116	8	372	14,087	1,832	3,064	23,479	5,211	5,352
IX. MUTUAL FUNDS	8,233	-	-	1	-	-	8,234	-	-
X. OTHERS	0	-	-	-	-	-	0	-	-
XI. Islamic Banking Products - Investments	62,934	63	4,919	1,921	119,772	142,168	331,775	173,353	87,889
a. Government Islamic Securities	62,189	63	-	-	118,736	124,311	305,298	158,258	82,307
1) GOP Ijara Sukuk	15,190	-	-	-	118,736	124,311	258,237	129,145	69,772
a. Variable Rental Rate	-	-	-	-	3,393	89,326	92,720	99,948	69,698
b. Fixed Rental Rate	15,190	-	-	-	115,342	34,984	165,517	29,198	74
2) Bai Muajjal - Government	-	63	-	-	-	-	63	29,113	-
3) Islamic Naya Pakistan Certificate	46,998	-	-	-	-	-	46,998	-	-
4) Other	-	-	-	-	-	-	-	-	12,535
b. Corporate Sukuks	675	-	-	1,921	1,036	17,857	21,489	5,888	5,582
1) Diminishing Musharaka Sukuk	-	-	-	-	-	5,744	5,744	3,673	511
2) Ijarah Sukuk	-	-	-	-	-	9,202	9,202	-	-
3) Modaraba Sukuk	-	-	-	-	-	2,548	2,548	-	-
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	675	-	-	1,921	1,036	362	3,995	2,215	5,071
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
f. Modarba Certificates	-	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	70	-	4,919	-	-	-	4,989	-	-
h. Other Islamic Mode of Investments	-	-	-	-	-	-	-	9,206	-
Total	1,439,879	1,705,403	2,055,001	1,585,587	1,797,440	2,073,658	10,656,969	1,977,107	820,312

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

March, 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*	Sub Total (H to Q)	Total Investment
J	K	L	M	N	O	P	Q		
1,818,326	667,050	823,537	35,046	6,466	-	-	-	5,876,038	16,127,163
-	-	-	-	-	-	-	-	-	3,956,793
1,818,326	667,050	823,537	35,046	6,466	-	-	-	5,876,038	12,158,818
768,847	239,439	451,451	35,046	6,466	-	-	-	2,912,379	4,217,799
1,049,479	427,610	372,086	-	-	-	-	-	2,963,658	7,941,020
-	-	-	-	-	-	-	-	-	11,551
-	-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	-	-
306	2,735	107,067	-	1,154	28,739	216,851	-	356,852	399,197
-	10	9,263	-	400	2,522	136,063	-	148,258	184,924
-	-	180	-	-	450	15,910	-	16,540	20,958
-	-	1,233	-	-	410	17,856	-	19,499	22,926
-	10	6,343	-	-	1,336	86,345	-	94,033	116,579
306	2,725	97,804	-	754	26,217	80,789	-	208,594	214,273
300	1,847	1,268	-	750	111	14,992	-	19,268	21,360
-	-	96,362	-	-	26,103	1,488	-	123,953	124,495
6	878	126	-	-	3	8,779	-	9,792	12,582
-	-	-	-	-	-	-	-	-	3
-	-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	-	5
11,064	22,668	11,939	6,550	-	4,481	7,878	3,009	78,151	101,631
-	-	1,797	-	-	484	2,082	-	4,364	12,598
258	472	2,720	3,244	-	-	-	-	6,694	6,694
2,174,733	259,825	232,426	13,491	88	20,958	10,274	1,004	2,974,042	3,305,817
2,151,511	2,935	3,652	-	-	20,550	4,826	-	2,424,039	2,729,337
2,148,529	183	-	-	-	-	4,826	-	2,352,456	2,610,692
1,689,406	183	-	-	-	-	4,826	-	1,864,061	1,956,780
459,123	-	-	-	-	-	-	-	488,395	653,912
-	-	-	-	-	-	-	-	29,113	29,175
1,739	-	-	-	-	20,550	-	-	22,290	69,288
1,242	2,751	3,652	-	-	-	-	-	20,181	20,181
18,157	250,665	220,239	10,448	-	408	5,127	1,004	517,518	539,007
5,115	29,259	97,712	10,448	-	102	715	-	147,533	153,277
368	162,579	68,389	-	-	-	-	-	231,337	240,539
2,402	2,388	2,237	-	-	-	1,752	-	8,779	11,327
-	-	-	-	-	-	-	-	-	-
10,272	56,439	51,901	-	-	307	2,660	1,004	129,869	133,864
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
425	-	1,902	-	88	-	-	-	2,415	7,404
4,640	6,226	6,633	3,043	-	-	321	-	30,069	30,069
4,004,687	952,749	1,179,487	58,330	7,708	54,662	237,086	4,012	9,296,140	19,953,109

5.2.1 Classification of Investments in
Public Sector
As on 31st

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	Sub Total (A to F)	For 3 years & over but < 4 years	For 4 years & over but < 5 years
	A	B	C	D	E	F	G	H	I
I. Federal Government	964,515	570,271	1,192,531	698,032	688,685	489,280	4,603,314	355,400	8,517
1) Treasury Bills	580,785	448,391	24,707	1,898	49,388	-	1,105,169	-	-
2) Pakistan Investment Bonds (PIBs)	383,730	121,880	1,167,824	696,134	639,297	489,280	3,498,145	355,400	8,517
a. Fixed Rate	90,959	9	129,752	74,186	243,497	26,034	564,438	177,995	480
b. Floating Rate	292,771	121,871	1,038,071	621,948	395,800	463,246	2,933,707	177,405	8,037
3) Others	-	-	-	-	-	-	-	-	-
II. Provincial Government	-	-	-	-	-	-	-	-	-
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	15,147	503	-	46	-	-	15,696	-	-
1) Quoted On The Stock Exchange	12,303	503	-	18	-	-	12,824	-	-
Financial Institutions	367	-	-	15	-	-	382	-	-
NFPSEs	1,063	-	-	-	-	-	1,063	-	-
Private Sector	8,697	304	-	4	-	-	9,005	-	-
2) Unquoted On The Stock Exchange	2,844	-	-	28	-	-	2,872	-	-
Financial Institutions	165	-	-	26	-	-	191	-	-
NFPSEs	12	-	-	-	-	-	12	-	-
Private Sector	2,642	-	-	1	-	-	2,643	-	-
V. DEBENTURES	-	-	-	-	-	-	-	-	-
VI. PARTICIPATION TERM CERTIFICATES	-	-	-	-	-	-	-	-	-
VII. CERTIFICATE OF INVESTMENTS	-	-	-	1	-	-	1	-	-
VIII. TERM FINANCE CERTIFICATES	3,422	8	364	-	596	1,728	6,118	945	2,593
IX. MUTUAL FUNDS	75	-	-	1	-	-	76	-	-
X. OTHERS	0	-	-	-	-	-	0	-	-
XI. Islamic Banking Products - Investments	7,600	63	-	1,420	-	2,256	11,338	9,456	21,955
a. Government Islamic Securities	7,321	63	-	-	-	284	7,668	-	21,360
1) GOP Ijara Sukuk	-	-	-	-	-	284	284	-	21,360
a. Variable Rental Rate	-	-	-	-	-	-	-	-	21,360
b. Fixed Rental Rate	-	-	-	-	-	284	284	-	-
2) Bai Muajjal - Government	-	63	-	-	-	-	63	-	-
3) Islamic Naya Pakistan Certificate	7,321	-	-	-	-	-	7,321	-	-
4) Other	-	-	-	-	-	-	-	-	-
b. Corporate Sukuks	279	-	-	1,420	-	1,972	3,671	249	595
1) Diminishing Musharaka Sukuk	-	-	-	-	-	1,470	1,470	249	158
2) Ijarah Sukuk	-	-	-	-	-	-	-	-	-
3) Modaraba Sukuk	-	-	-	-	-	502	502	-	-
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	279	-	-	1,420	-	-	1,699	-	437
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
f. Modarba Certificates	-	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	-	-	-	-	-	-	-	-	-
h. Other Islamic Mode of Investments	-	-	-	-	-	-	-	9,206	-
Total	990,759	570,845	1,192,894	699,499	689,281	493,264	4,636,542	365,801	33,065

Note: Investment shown in this table is based on market value.
*It includes investments with no maturity e.g. shares.

March, 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*	Sub Total (H to Q)	Total Investment
J	K	L	M	N	O	P	Q		
120,417	1,429	149,678	-	6,355	-	-	-	641,797	5,245,111
-	-	-	-	-	-	-	-	-	1,105,169
120,417	1,429	149,678	-	6,355	-	-	-	641,797	4,139,942
54,825	1,429	143,410	-	6,355	-	-	-	384,494	948,931
65,592	-	6,268	-	-	-	-	-	257,303	3,191,011
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	10	-	-	1,154	-	62,937	-	64,101	79,797
-	10	-	-	400	-	53,110	-	53,520	66,345
-	-	-	-	-	-	1,869	-	1,869	2,250
-	-	-	-	-	-	8,509	-	8,509	9,572
-	10	-	-	-	-	37,879	-	37,889	46,893
-	-	-	-	754	-	9,827	-	10,581	13,453
-	-	-	-	750	-	3,131	-	3,881	4,073
-	-	-	-	-	-	190	-	190	202
-	-	-	-	-	-	3,582	-	3,582	6,225
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
4,626	4,576	7,873	-	-	-	5,194	-	25,807	31,925
-	-	-	-	-	-	-	-	-	76
-	-	-	-	-	-	-	-	-	0
74,403	7,897	12,507	3,043	88	-	3,997	-	133,347	144,685
68,471	183	-	-	-	-	-	-	90,014	97,682
68,471	183	-	-	-	-	-	-	90,014	90,298
48,643	183	-	-	-	-	-	-	70,186	70,186
19,828	-	-	-	-	-	-	-	19,828	20,112
-	-	-	-	-	-	-	-	-	63
-	-	-	-	-	-	-	-	-	7,321
-	-	-	-	-	-	-	-	-	-
5,280	4,069	5,874	-	-	-	3,676	-	19,743	23,414
60	472	3,651	-	-	-	-	-	4,590	6,060
-	158	-	-	-	-	-	-	158	158
-	438	767	-	-	-	1,115	-	2,320	2,822
-	-	-	-	-	-	-	-	-	-
5,220	3,000	1,456	-	-	-	2,561	-	12,674	14,373
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	88	-	-	-	88	88
652	3,645	6,633	3,043	-	-	321	-	23,501	23,501
199,447	13,913	170,058	3,043	7,597	-	72,128	-	865,052	5,501,594

5.2.2 Classification of Investments in
Domestic Private
As on 31st

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	Sub Total (A to F)	For 3 years & over but < 4 years	For 4 years & over but < 5 years
	A	B	C	D	E	F	G	H	I
I. Federal Government	358,459	1,034,264	280,462	813,271	898,384	1,434,513	4,819,353	1,371,386	718,554
1) Treasury Bills	346,908	879,611	104,719	572,388	145,370	-	2,048,996	-	-
2) Pakistan Investment Bonds (PIBs)	-	154,653	175,743	240,883	753,014	1,434,513	2,758,806	1,371,386	718,554
a. Fixed Rate	-	49	175,743	369	196,081	364,105	736,348	769,621	441,991
b. Floating Rate	-	154,604	-	240,514	556,933	1,070,408	2,022,458	601,765	276,563
3) Others	11,551	-	-	-	-	-	11,551	-	-
II. Provincial Government	0	-	-	-	-	-	0	-	-
III. Local Government	-	-	-	-	-	-	-	-	-
IV. SHARES	26,446	-	204	-	-	-	26,649	-	-
1) Quoted On The Stock Exchange	23,842	-	0	-	-	-	23,842	-	-
Financial Institutions	4,036	-	-	-	-	-	4,036	-	-
NFPSEs	2,364	-	-	-	-	-	2,364	-	-
Private Sector	13,541	-	0	-	-	-	13,541	-	-
2) Unquoted On The Stock Exchange	2,604	-	204	-	-	-	2,808	-	-
Financial Institutions	1,778	-	123	-	-	-	1,901	-	-
NFPSEs	531	-	-	-	-	-	531	-	-
Private Sector	146	-	-	-	-	-	146	-	-
V. DEBENTURES	3	-	-	-	-	-	3	-	-
VI. PARTICIPATION TERM CERTIFICATES	0	-	-	-	-	-	0	-	-
VII. CERTIFICATE OF INVESTMENTS	4	-	-	-	-	-	4	-	-
VIII. TERM FINANCE CERTIFICATES	694	-	9	14,087	1,236	1,336	17,362	4,266	2,759
IX. MUTUAL FUNDS	8,159	-	-	-	-	-	8,159	-	-
X. OTHERS	-	-	-	-	-	-	-	-	-
XI. Islamic Banking Products - Investments	55,333	-	4,919	502	119,772	139,912	320,437	163,897	65,934
a. Government Islamic Securities	54,868	-	-	-	118,736	124,027	297,630	158,258	60,948
1) GOP Ijara Sukuk	15,190	-	-	-	118,736	124,027	257,953	129,145	48,412
a. Variable Rental Rate	-	-	-	-	3,393	89,326	92,720	99,948	48,338
b. Fixed Rental Rate	15,190	-	-	-	115,342	34,700	165,233	29,198	74
2) Bai Muajjal - Government	-	-	-	-	-	-	-	29,113	-
3) Islamic Naya Pakistan Certificate	39,677	-	-	-	-	-	39,677	-	-
4) Other	-	-	-	-	-	-	-	-	12,535
b. Corporate Sukuks	396	-	-	502	1,036	15,885	17,819	5,639	4,987
1) Diminishing Musharaka Sukuk	-	-	-	-	-	4,274	4,274	3,424	352
2) Ijarah Sukuk	-	-	-	-	-	9,202	9,202	-	-
3) Modaraba Sukuk	-	-	-	-	-	2,047	2,047	-	-
4) Wakala Sukuk	-	-	-	-	-	-	-	-	-
5) Any other	396	-	-	502	1,036	362	2,296	2,215	4,634
c. Wakala Placements	-	-	-	-	-	-	-	-	-
d. Commodity Murabaha	-	-	-	-	-	-	-	-	-
e. Placements Bai Muajjal	-	-	-	-	-	-	-	-	-
f. Modarba Certificates	-	-	-	-	-	-	-	-	-
g. Certificate of Investment (COIs)	70	-	4,919	-	-	-	4,989	-	-
h. Other Islamic Mode of Investments	-	-	-	-	-	-	-	-	-
Total	449,099	1,034,264	285,593	827,859	1,019,392	1,575,761	5,191,968	1,539,549	787,247

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

March, 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*	Sub Total (H to Q)	Total Investment
J	K	L	M	N	O	P	Q		
1,697,909	665,620	673,859	35,046	111	-	-	-	5,162,484	9,981,837
-	-	-	-	-	-	-	-	-	2,048,996
1,697,909	665,620	673,859	35,046	111	-	-	-	5,162,484	7,921,290
714,022	238,010	308,041	35,046	111	-	-	-	2,506,842	3,243,190
983,887	427,610	365,818	-	-	-	-	-	2,655,642	4,678,100
-	-	-	-	-	-	-	-	-	11,551
-	-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	-	-
306	2,725	107,067	-	-	28,739	153,914	-	292,751	319,400
-	-	9,263	-	-	2,522	82,953	-	94,738	118,579
-	-	180	-	-	450	14,041	-	14,671	18,707
-	-	1,233	-	-	410	9,347	-	10,990	13,354
-	-	6,343	-	-	1,336	48,466	-	56,145	69,685
306	2,725	97,804	-	-	26,217	70,961	-	198,013	200,821
300	1,847	1,268	-	-	111	11,861	-	15,387	17,288
-	-	96,362	-	-	26,103	1,298	-	123,762	124,293
6	878	126	-	-	3	5,197	-	6,210	6,356
-	-	-	-	-	-	-	-	-	3
-	-	-	-	-	-	-	-	-	0
-	-	-	-	-	-	-	-	-	4
6,438	18,092	4,066	6,550	-	4,481	2,684	3,009	52,344	69,706
-	-	1,797	-	-	484	2,082	-	4,364	12,522
258	472	2,720	3,244	-	-	-	-	6,694	6,694
2,100,330	251,928	219,919	10,448	-	20,958	6,277	1,004	2,840,695	3,161,133
2,083,040	2,751	3,652	-	-	20,550	4,826	-	2,334,025	2,631,655
2,080,058	-	-	-	-	-	4,826	-	2,262,441	2,520,394
1,640,763	-	-	-	-	-	4,826	-	1,793,875	1,886,594
439,295	-	-	-	-	-	-	-	468,567	633,800
-	-	-	-	-	-	-	-	29,113	29,113
1,739	-	-	-	-	20,550	-	-	22,290	61,967
1,242	2,751	3,652	-	-	-	-	-	20,181	20,181
12,877	246,596	214,365	10,448	-	408	1,451	1,004	497,775	515,594
5,055	28,787	94,061	10,448	-	102	715	-	142,943	147,217
368	162,421	68,389	-	-	-	-	-	231,178	240,380
2,402	1,950	1,470	-	-	-	637	-	6,459	8,505
-	-	-	-	-	-	-	-	-	-
5,052	53,439	50,445	-	-	307	99	1,004	117,195	119,491
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
425	-	1,902	-	-	-	-	-	2,327	7,316
3,988	2,580	-	-	-	-	-	-	6,568	6,568
3,805,241	938,836	1,009,428	55,287	111	54,662	164,957	4,012	8,359,332	13,551,300

5.2.3 Classification of Investments in
Foreign
As on 31st

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	Sub Total (A to F)	For 3 years & over but < 4 years	For 4 years & over but < 5 years
	A	B	C	D	E	F	G	H	I
I. Federal Government	21	100,295	576,514	58,228	88,767	4,634	828,459	71,756	-
1) Treasury Bills	21	100,295	555,318	58,228	88,767	-	802,629	-	-
2) Pakistan Investment Bonds (PIBs)	-	-	21,196	-	-	4,634	25,830	71,756	-
a. Fixed Rate	-	-	-	-	-	4,634	4,634	21,043	-
b. Floating Rate	-	-	21,196	-	-	-	21,196	50,713	-
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	21	100,295	576,514	58,228	88,767	4,634	828,459	71,756	-

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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