

**SECTOR SUMMARY  
NBFCs & MODARABAS SECTOR  
DECEMBER 2021**



**SECURITIES & EXCHANGE COMMISSION  
OF PAKISTAN  
NBFC TEAM - OFFSITE-I DEPARTMENT  
SUPERVISION DIVISION**

**DISCLAIMER:**

*The information presented hereunder is solely based on information submitted by NBFIs & Modarabas through Specialized Companies Return System (SCRS) to SECP on monthly basis.*

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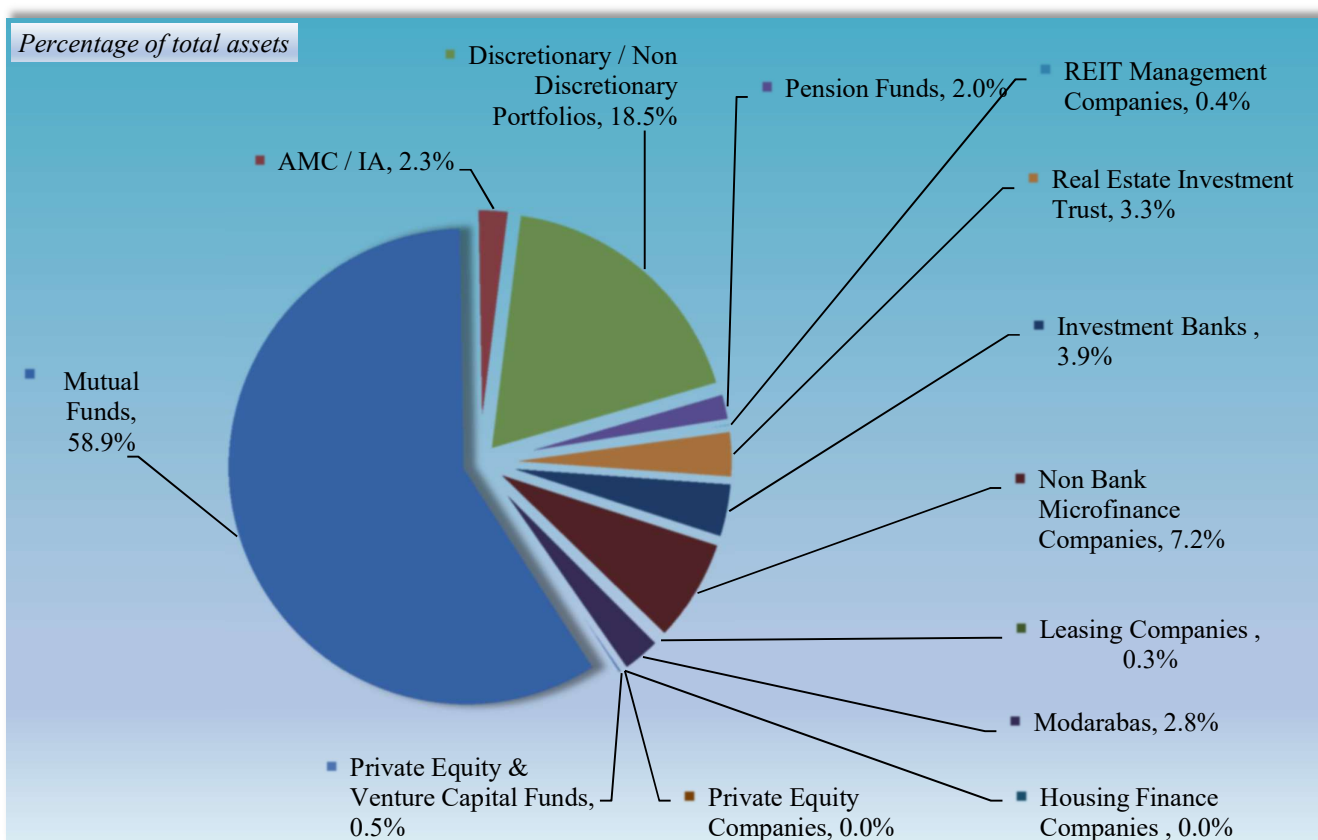
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## SNAPSHOT OF NBFI INDUSTRY AS OF DECEMBER 31, 2021

Sector	No. of Entities	Total Assets (Rs in billion)	Percentage of Total Assets
Mutual Funds and Plans	285	1,191.60	58.9%
Asset Management Companies/ Investment Advisors	26	45.74	2.3%
Discretionary & Non-Discretionary Portfolios	-	374.30	18.5%
Pension Funds	21	39.57	2.0%
REIT Management Companies *	10	7.69	0.4%
Real Estate Investment Trust	3	67.15	3.3%
Investment Banks	16	78.22	3.9%
Non-Bank Microfinance Companies **	30	146.11	7.2%
Leasing Companies	4	5.36	0.3%
Modarabas	27	57.31	2.8%
Housing Finance Companies	3	0.22	0.0%
Private Equity Companies *	7	0.17	0.0%
Private Equity & Venture Capital Funds	5	9.87	0.5%
<b>Total</b>	<b>437</b>	<b>2,023.29</b>	<b>100%</b>

\*The assets of 4 RMC and 5 Private Fund Managers having more than one licenses are covered in AMC/IAs section.

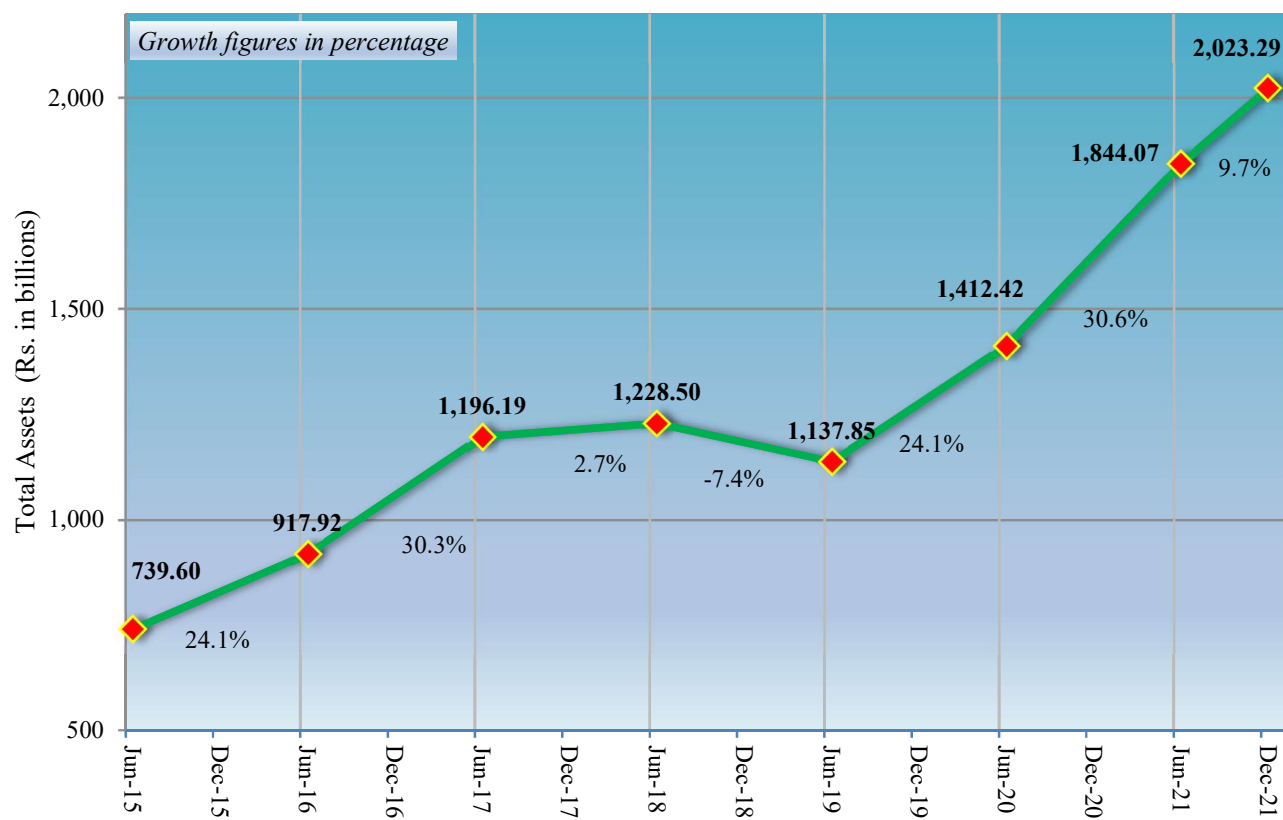
\*\* Asset sizes of two newly licensed NBMFCs are not available yet.



## TREND OF GROWTH IN TOTAL ASSETS OF NBFI INDUSTRY

*(Rs. in billion)*

Description	Jun-15	Jun-16	Jun-17	Jun-18	Jun-19	Jun-20	Jun-21	Dec-21
Total Assets	739.60	917.92	1,196.19	1,228.50	1,137.85	1,412.42	1,844.07	2,023.29
Growth Since Last June	15.8%	24.1%	30.3%	2.7%	-7.4%	24.1%	30.6%	9.7%
Growth since June 2015 till December 2021					173.57%			
Compound Annual Growth Rate June 2015 to December 2021					16.75%			

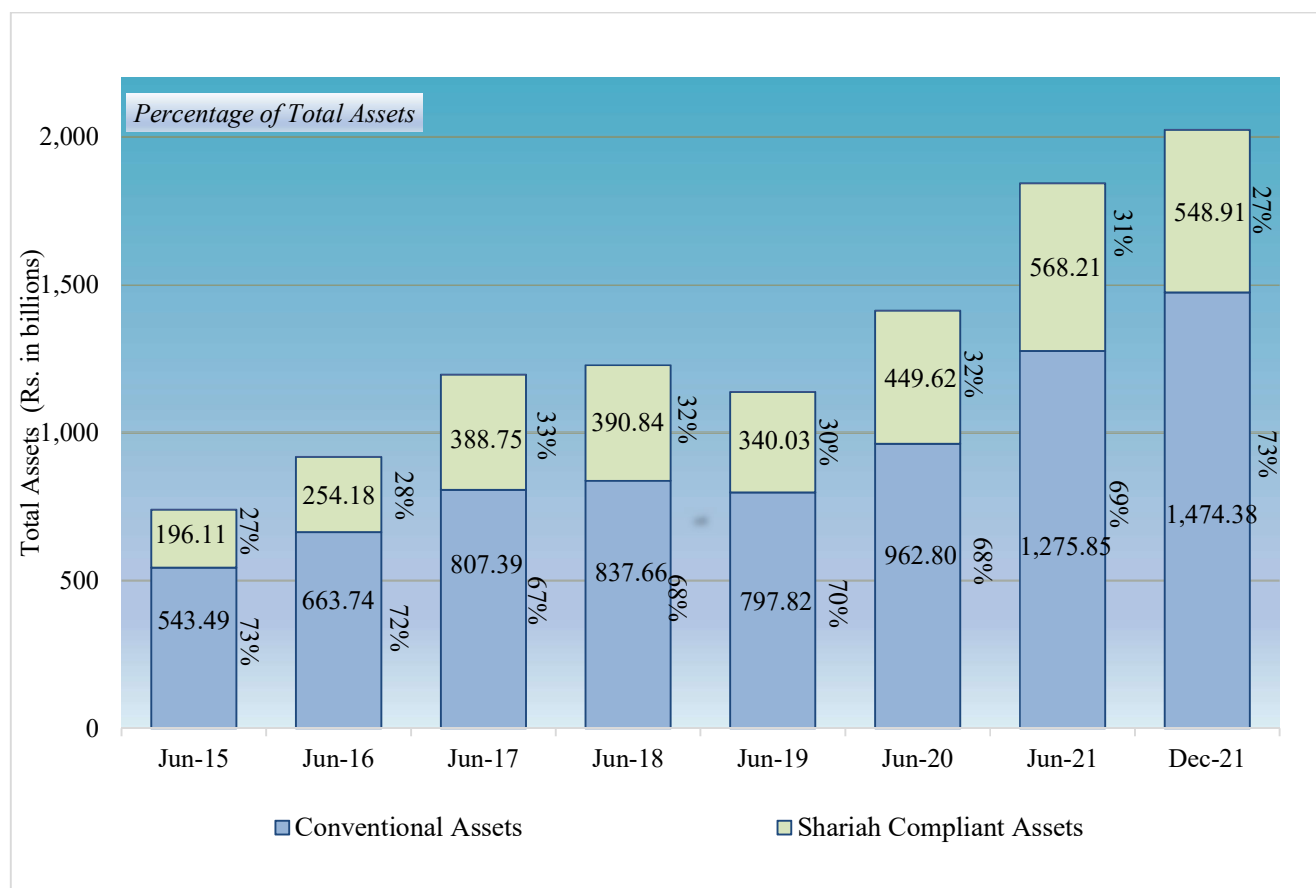


## Breakup of Shariah Compliant and Conventional Assets of NBFI Industry

(Rs. in billion)

Description	Jun-15	Jun-16	Jun-17	Jun-18	Jun-19	Jun-20	Jun-21	Dec-21	
<b>Conventional Assets</b>	543.49	663.74	807.39	837.66	797.82	962.80	1,275.85	1,474.38	
<b>Shariah Compliant Assets</b>	196.11	254.18	388.75	390.84	340.03	449.62	568.21	548.91	
<b>Total Assets</b>	<b>739.60</b>	<b>917.92</b>	<b>1,196.14</b>	<b>1,228.50</b>	<b>1,137.85</b>	<b>1,412.42</b>	<b>1,844.06</b>	<b>2,023.29</b>	
<b>Share of Conventional Assets</b>	73.5%	72.3%	67.5%	68.2%	70.1%	68.2%	69.2%	72.9%	
<b>Share of Shariah Compliant Assets</b>	26.5%	27.7%	32.5%	31.8%	29.9%	31.8%	30.8%	27.1%	
<b>Conventional Assets - Growth since June 2015 till December 2021</b>								<b>171.3%</b>	
<b>Shariah Compliant Assets - Growth since June 2015 till December 2021</b>								<b>179.9%</b>	
<b>Compound Annual Growth Rate - June 2015 till December 2021)-Conventional Assets</b>								<b>16.6%</b>	
<b>Compound Annual Growth Rate- June 2015 till December 2021)-Shariah Compliant Assets</b>								<b>17.2%</b>	

*Note. Shariah Compliant assets include assets of Shariah Compliant Mutual Funds, Shariah Compliant Pension Funds, REIT Schemes and Modarabas, while rest of the assets of NBFI industry are considered as conventional assets.*

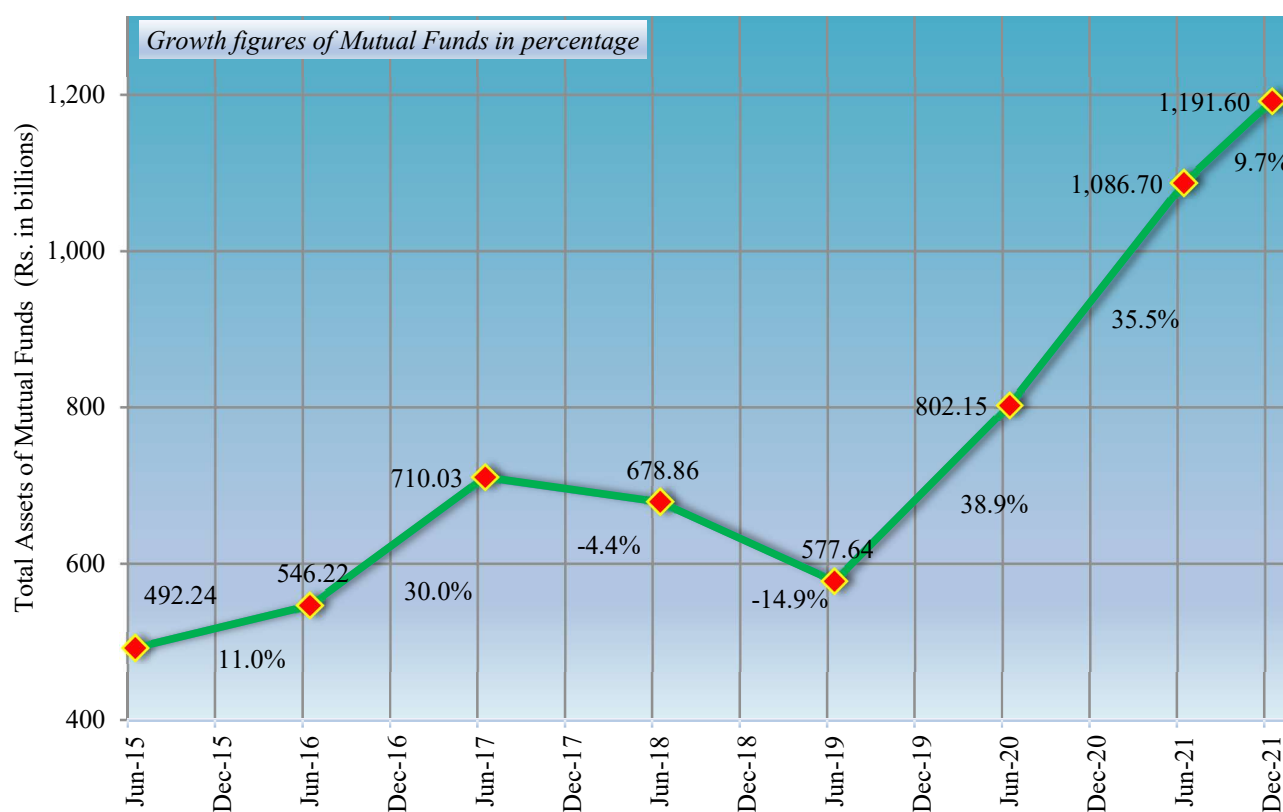


## MUTUAL FUNDS & PLANS

### Trend of Total Assets of Mutual Funds & Plans

(Rs in billion)

Description	Jun-15	Jun-16	Jun-17	Jun-18	Jun-19	Jun-20	Jun-21	Dec-21	
<b>Total Assets</b>	492.24	546.22	710.03	678.86	577.64	802.15	1,086.70	1,191.60	
<b>Growth since last June</b>	8.9%	11.0%	30.0%	-4.4%	-14.9%	38.9%	35.5%	9.7%	
<b>Growth since June 2015 till December 2021</b>								142.1%	
<b>Compound Annual Growth Rate (June 2015 till December 2021)</b>								14.6%	

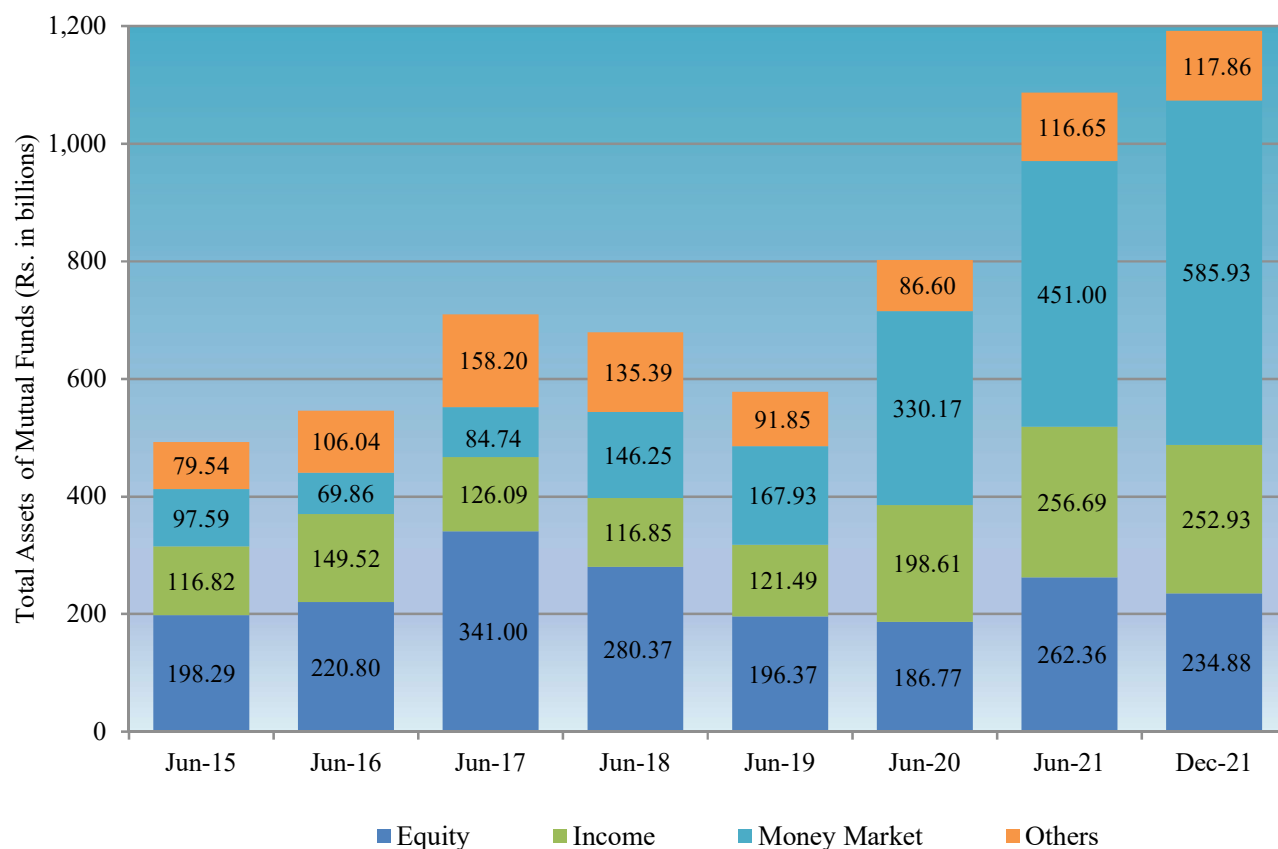


## Trend of Category-Wise Position of Total Assets of Mutual Funds

(Rs. in billion)

Fund Category	Jun-15	Jun-16	Jun-17	Jun-18	Jun-19	Jun-20	Jun-21	Dec-21
Equity	198.29	220.80	341.00	280.37	196.37	186.77	262.36	234.88
Income	116.82	149.52	126.09	116.85	121.49	198.61	256.69	252.93
Money Market	97.59	69.86	84.74	146.25	167.93	330.17	451.00	585.93
Others *	79.54	106.04	158.20	135.39	91.85	86.60	116.65	117.86
<b>Total</b>	<b>492.24</b>	<b>546.22</b>	<b>710.03</b>	<b>678.86</b>	<b>577.64</b>	<b>802.15</b>	<b>1,086.70</b>	<b>1,191.60</b>

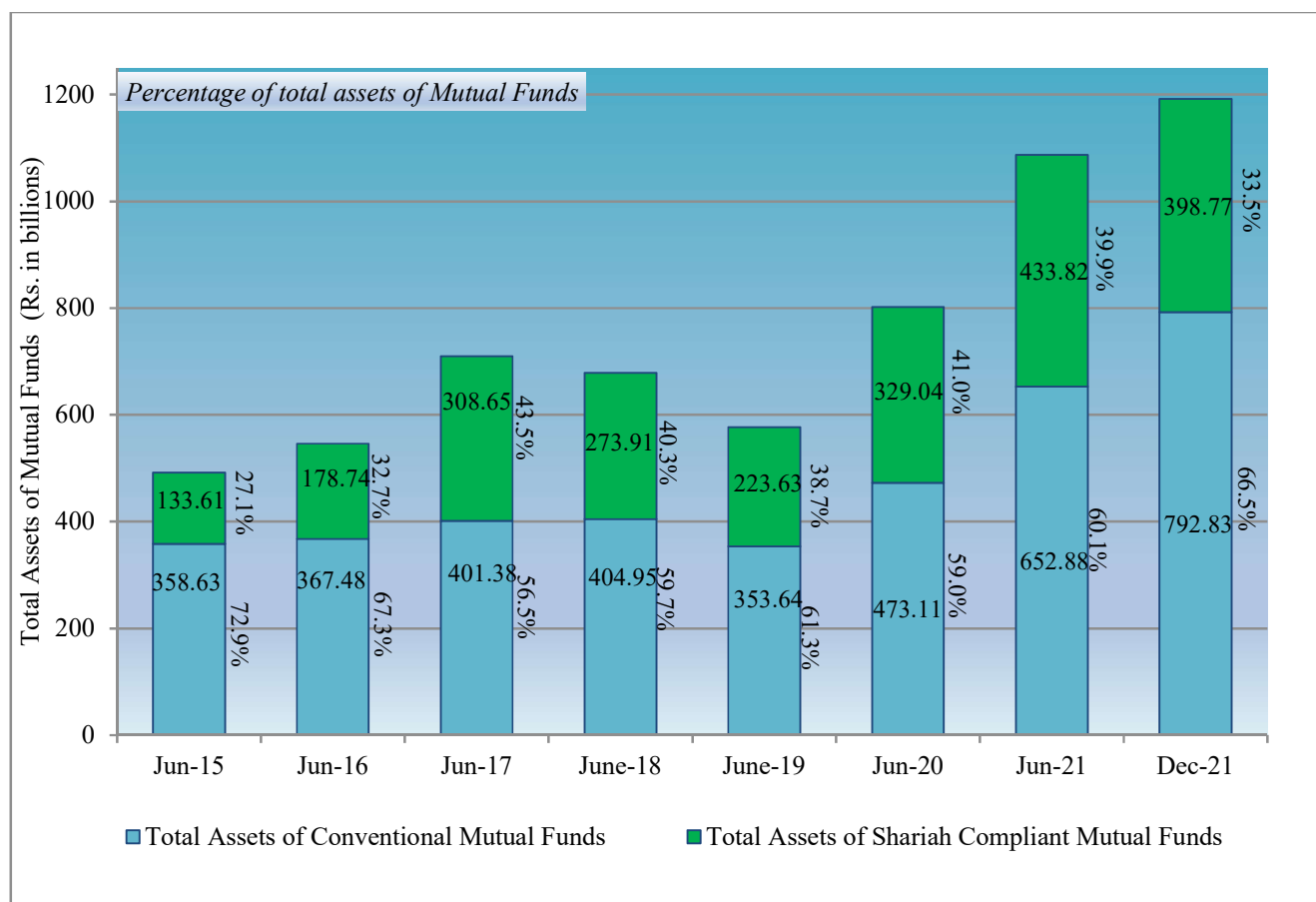
\* Others Include Asset Allocation, Aggressive Asset Allocation, Aggressive Income, Balanced, Capital Protected, Commodity, Fund of Funds, Exchange Traded, Index Tracker and Sector Specific Funds.



## Trend of Total Assets of Conventional and Shariah Compliant Mutual Funds & Plans

(Rs. in billion)

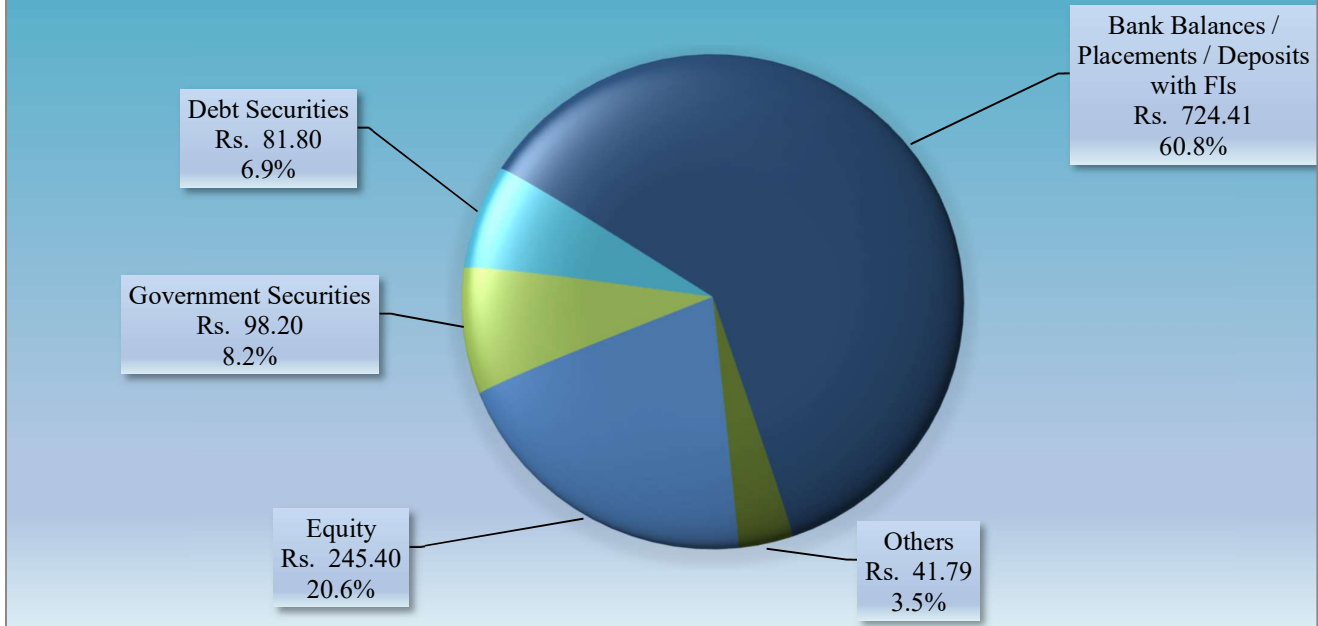
Description	Jun-15	Jun-16	Jun-17	Jun-18	Jun-19	Jun-20	Jun-21	Dec-21
Total Assets of Conventional Mutual Funds	358.63	367.48	401.38	404.95	353.64	473.11	652.88	792.83
Total Assets of Shariah Compliant Mutual Funds	133.61	178.74	308.65	273.91	223.63	329.04	433.82	398.77
<b>Total Assets of Mutual Funds</b>	<b>492.24</b>	<b>546.22</b>	<b>710.03</b>	<b>678.86</b>	<b>577.27</b>	<b>802.15</b>	<b>1,086.70</b>	<b>1,191.60</b>
Share of Conventional Mutual Funds	72.9%	67.3%	56.5%	59.7%	61.3%	59.0%	60.1%	66.5%
Share of Shariah Compliant Mutual Funds	27.1%	32.7%	43.5%	40.3%	38.7%	41.0%	39.9%	33.5%
Conventional Mutual Funds - Growth since last June	-3.8%	2.5%	9.2%	0.9%	-12.7%	33.8%	38.0%	21.4%
Shariah Compliant Mutual Fund - Growth since last June	69.0%	33.8%	72.7%	-11.3%	-18.4%	47.1%	31.8%	-8.1%
Conventional Mutual Funds - Growth since June 2015 till December 2021						121.1%		
Shariah Compliant Mutual Fund -Growth since June 2015 till December 2021						198.5%		
Compound Annual Growth Rate (June 2015 to December 2021)- Conventional Mutual Funds						13.0%		
Compound Annual Growth Rate (June 2015 to December 2021)-Shariah Compliant Mutual Fund						18.3%		



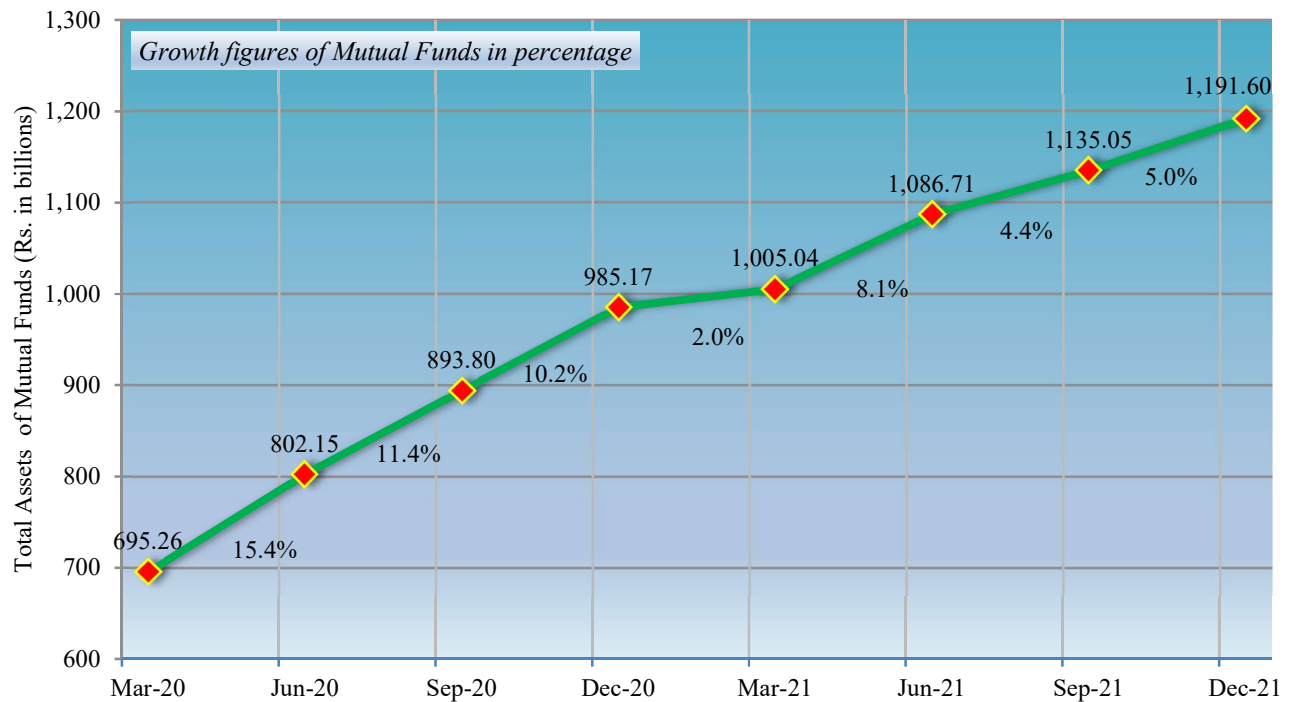


## Asset Allocation of Mutual Funds

*Rs in billion & percentage of total assets of Mutual Funds*



## Trend of Total Assets of Mutual Funds



## Detail of Investor Accounts in Open End Mutual Funds

Description	No. of Active Investor Accounts on December 31, 2021	Value of Investment on December 31, 2021 (Rs. In billion)	% of total Investment Value
<b>Resident</b>			
Individuals	357,770	351.57	31.4%
Associated Banks/DFIs/AMCs	57	40.15	3.6%
Other Banks/DFIs	189	12.27	1.1%
Insurance Companies	333	50.10	4.5%
Other financial institutions	200	17.99	1.6%
Other Corporates	2,836	453.86	40.6%
Fund of funds	71	19.19	1.7%
Retirement funds	2,589	135.82	12.1%
Trust/NGO/Societies/Foundation/Charities	1,128	34.07	3.0%
<b>Foreign</b>			
Individuals	1,610	3.26	0.3%
Non-Individuals	16	0.20	0.0%
<b>Total</b>	<b>366,799</b>	<b>1,118.50</b>	<b>100.0%</b>

**Note 1** ➤ Number of active investor accounts i.e. Accounts having more than zero balance as at December 31, 2021 are: 366,799

➤ Number of investor accounts having zero balance at December 31, 2021 are: 378,417

➤ Total number of investor accounts as at December 31, 2021 are: 745,216

**Note 2** The above table shows the number of investor accounts in open end mutual funds only.

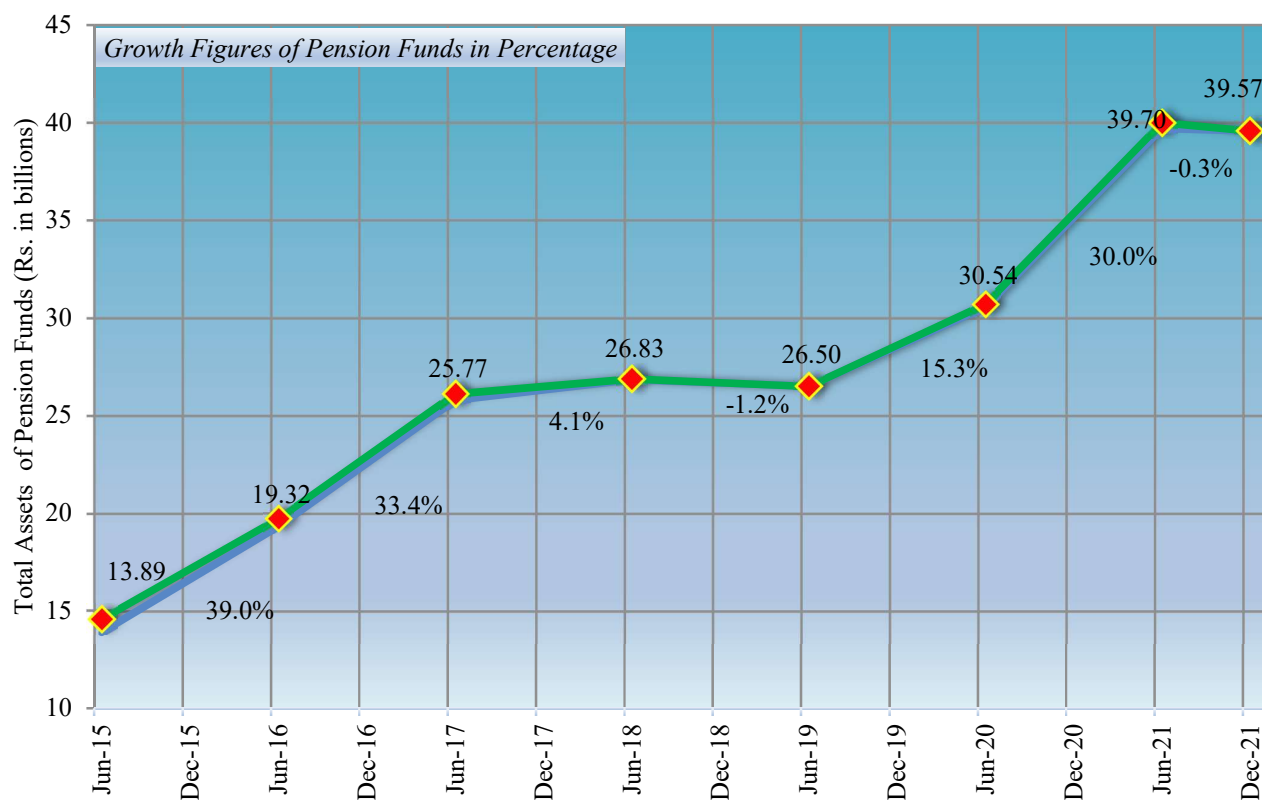
**Note 3** The number of investors' accounts is different from the number of investors in mutual fund industry i.e. If Investor A has opened three accounts with three different Asset management companies, the same shall be reported as three investor accounts instead of one investor.

## VOLUNTARY PENSION SCHEMES / FUNDS

### Trend of Total Assets of Pension Funds

*(Rs. in billion)*

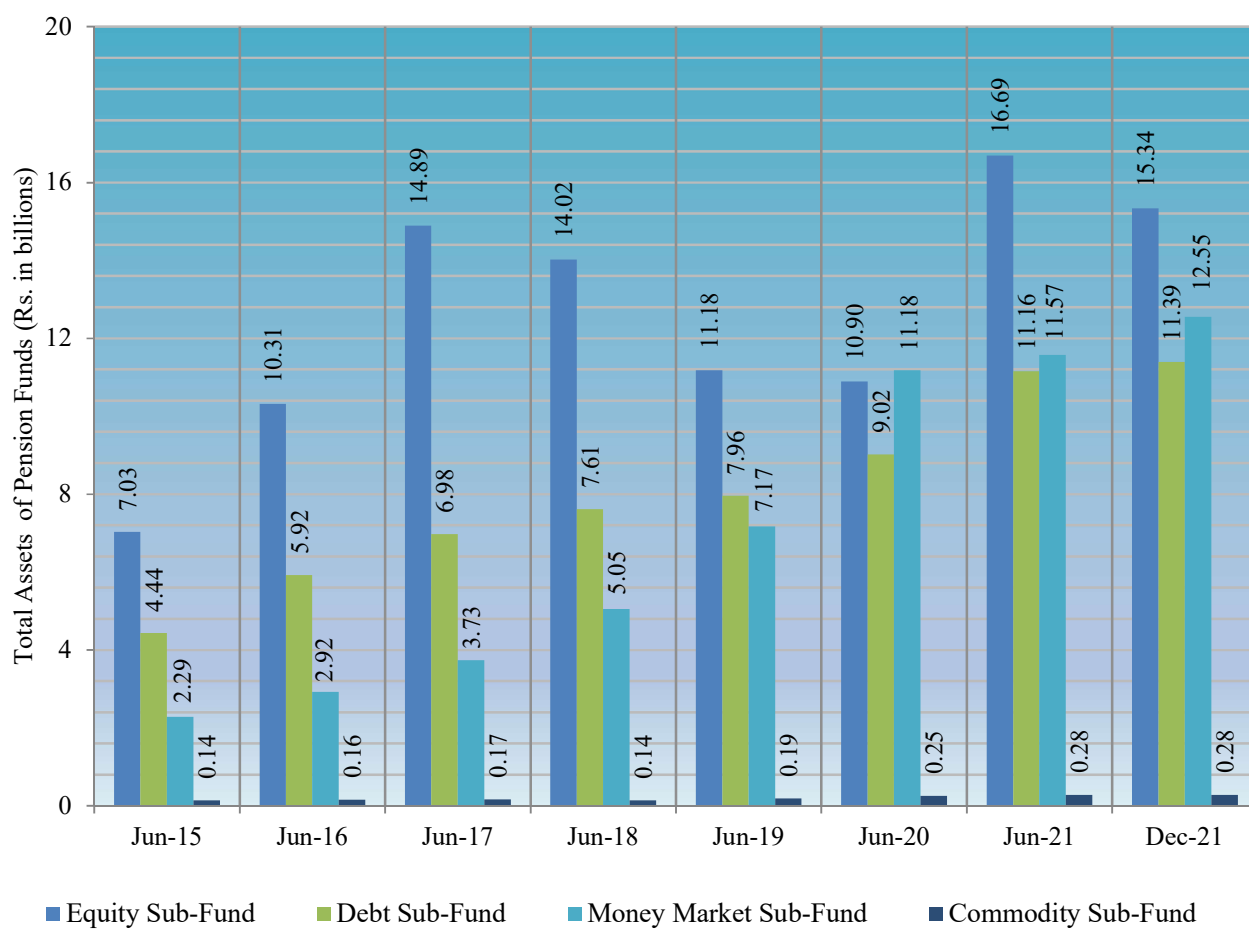
Description	Jun-15	Jun-16	Jun-17	Jun-18	Jun-19	Jun-20	Jun-21	Dec-21
Total Assets	13.89	19.32	25.77	26.83	26.50	30.54	39.70	39.57
Growth since last June	67%	39%	33%	4%	-1%	15%	30%	-0.3%



## Category-Wise Position of Total Assets of Pension Funds

(Rs in billion)

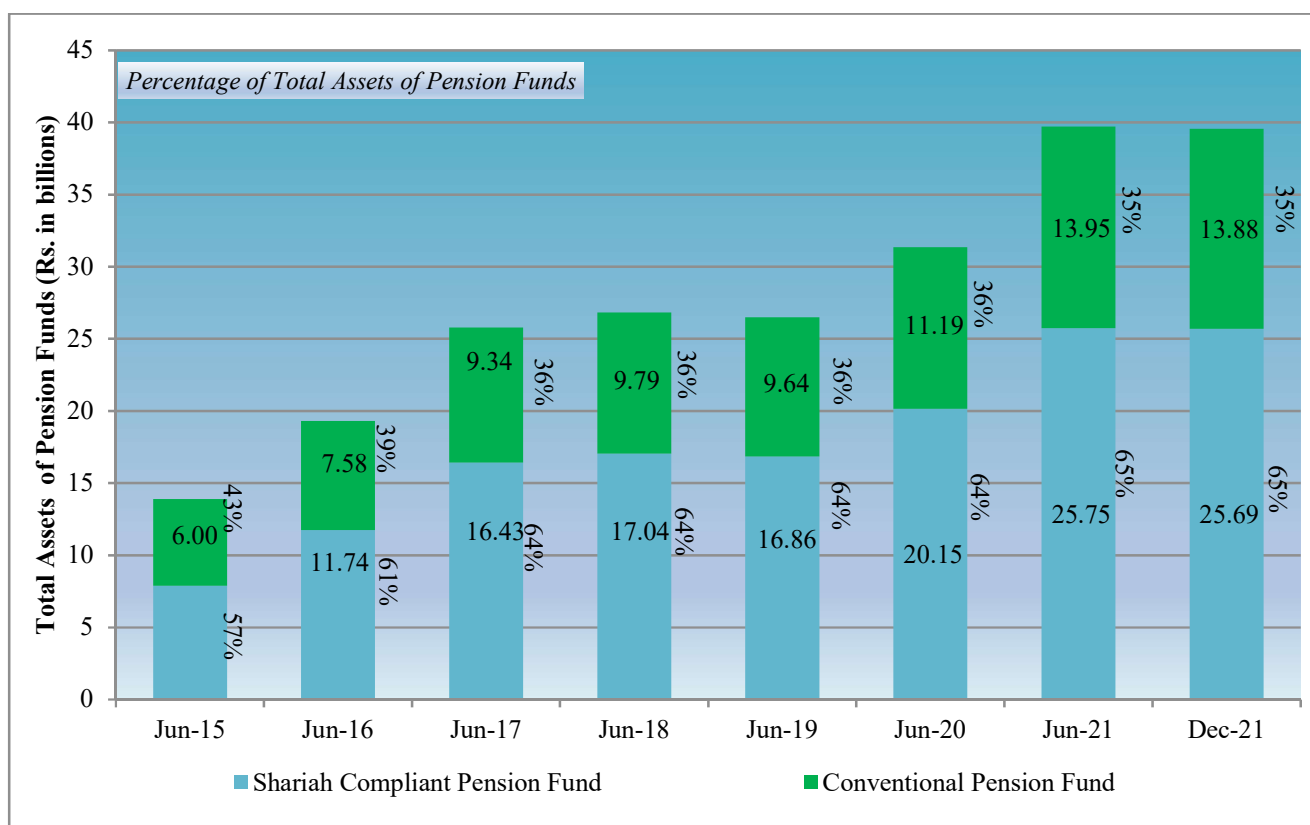
Description	Jun-15	Jun-16	Jun-17	Jun-18	Jun-19	Jun-20	Jun-21	Dec-21
Equity Sub-Fund	7.03	10.31	14.89	14.02	11.18	10.90	16.69	15.34
Debt Sub-Fund	4.44	5.92	6.98	7.61	7.96	9.02	11.16	11.39
Money Market Sub-Fund	2.29	2.92	3.73	5.05	7.17	11.18	11.57	12.55
Commodity Sub-Fund	0.14	0.16	0.17	0.14	0.19	0.25	0.28	0.28
<b>Total</b>	<b>13.89</b>	<b>19.32</b>	<b>25.77</b>	<b>26.83</b>	<b>26.50</b>	<b>31.35</b>	<b>39.70</b>	<b>39.57</b>



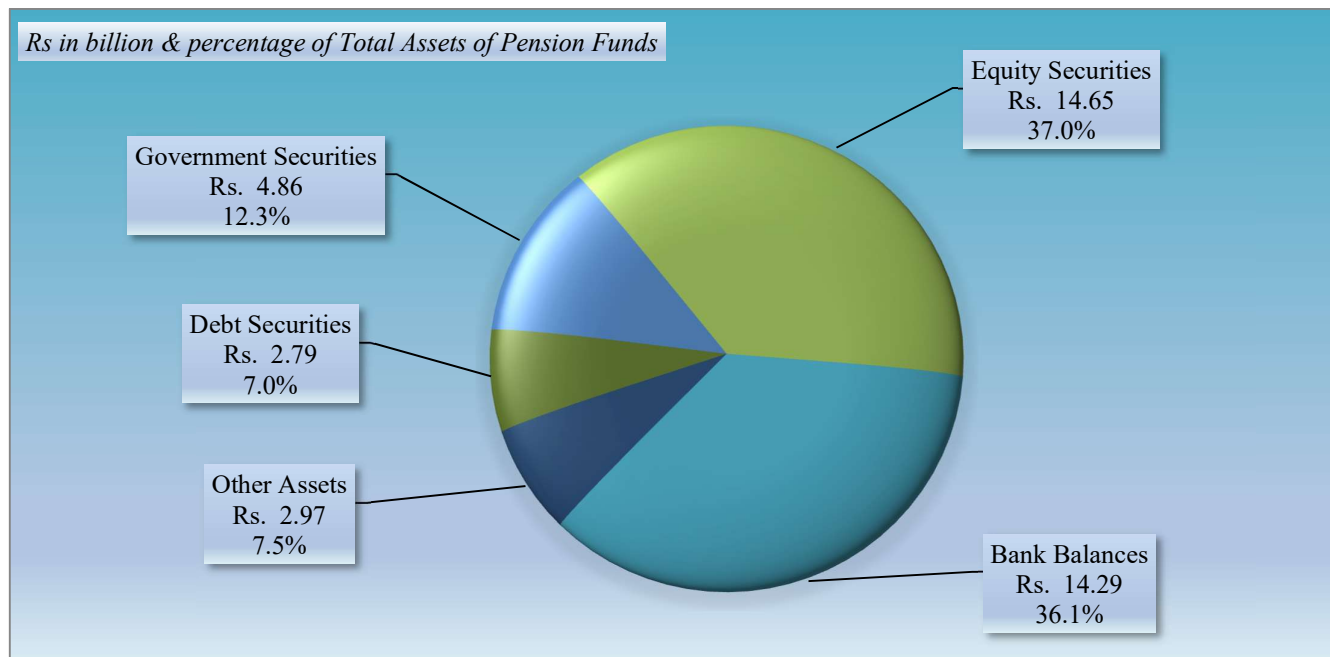
## Trend of Total Assets of Conventional and Shariah Compliant Pension Funds

(Rs. in billion)

Description	Jun-15	Jun-16	Jun-17	Jun-18	Jun-19	Jun-20	Jun-21	Dec-21
Shariah Compliant Pension Funds	7.90	11.74	16.43	17.04	16.86	20.15	25.75	25.69
Conventional Pension Funds	6.00	7.58	9.34	9.79	9.64	11.19	13.95	13.88
<b>Total assets of Pension Funds</b>	<b>13.89</b>	<b>19.32</b>	<b>25.77</b>	<b>26.83</b>	<b>26.50</b>	<b>31.35</b>	<b>39.70</b>	<b>39.57</b>
Share of Shariah Compliant Pension Funds	56.9%	60.8%	63.7%	63.5%	63.6%	64.3%	64.9%	64.9%
Share of Conventional Pension Funds	43.1%	39.2%	36.3%	36.5%	36.4%	35.7%	35.1%	35.1%
Compound Annual Growth Rate-June 2015 to December 2021- Shariah Compliant Pension Funds							19.9%	
Compound Annual Growth Rate - June 2015 to December 2021- Conventional Pension Funds							13.8%	



## Asset Allocation of Pension Funds



## Detail of Investor Accounts in Pension Funds

Description	No. of Active Investor Accounts on December 31, 2021	Value of Investment on December 31, 2021 (Rs. In billion)	% of total Investment Value
<b>Resident</b>			
Individuals	44,038	36.39	93.4%
Associated Banks/DFIs/AMCs	15	2.16	5.5%
Other financial institutions	1	0.42	1.1%
<b>Foreign</b>			
Individuals	25	0.01	0.0%
Non-Individuals	-	-	0.0%
<b>Total</b>	<b>44,079</b>	<b>38.98</b>	<b>100.0%</b>

- Note 1**
- Number of active investor accounts i.e. Accounts having more than zero balance as at December 31, 2021 are: 44,079
  - Number of investor accounts having zero balance at December 31, 2021 are: 20,472
  - Total number of investor accounts as at December 31, 2021 are: 64,551

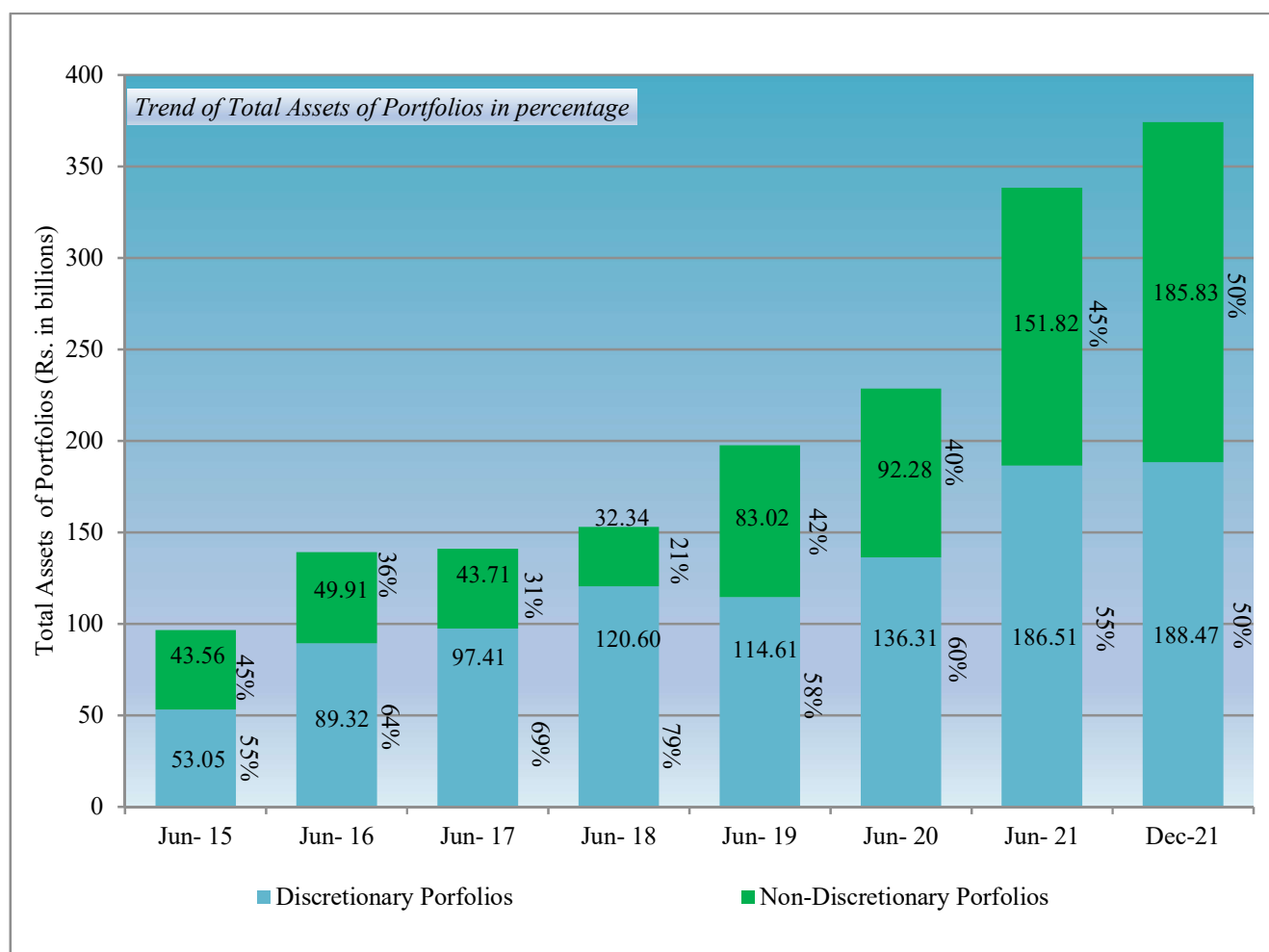
**Note 2** The number of investors' accounts is different from the number of investors in pension fund industry i.e. If Investor A has opened three accounts with three different Asset management companies, the same shall be reported as three investor accounts instead of one investor.

## DISCRETIONARY / NON-DISCRETIONARY PORTFOLIOS

### Trend of Total Assets of Discretionary / Non-Discretionary Portfolios

(Rs. in billion)

Description	Jun- 15	Jun- 16	Jun- 17	Jun- 18	Jun- 19	Jun- 20	Jun- 21	Dec-21
Discretionary Portfolios	53.05	89.32	97.41	120.60	114.61	136.31	186.51	188.47
Non-Discretionary Portfolios	43.56	49.91	43.71	32.34	83.02	92.28	151.82	185.83
<b>Total Assets of Portfolios</b>	<b>96.61</b>	<b>39.23</b>	<b>141.12</b>	<b>152.94</b>	<b>197.64</b>	<b>228.59</b>	<b>338.33</b>	<b>374.30</b>

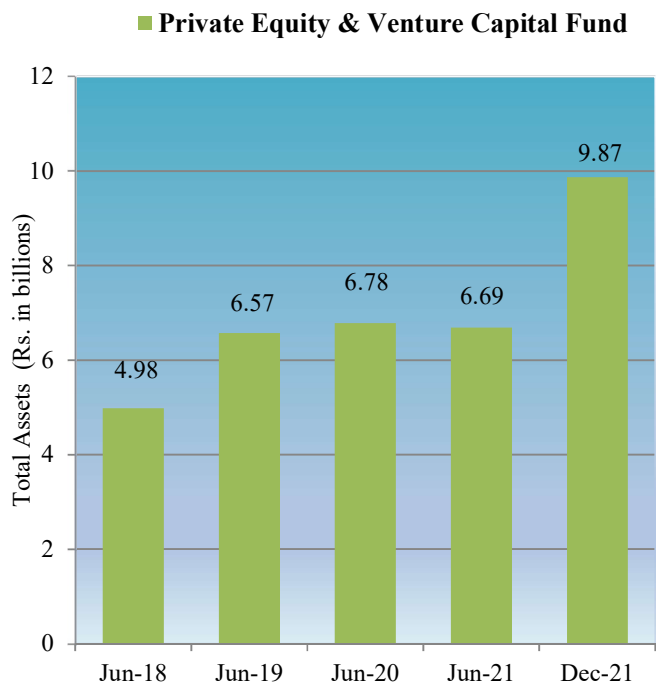


## REAL ESTATE INVESTMENT TRUST AND PRIVATE EQUITY & VENTURE CAPITAL FUND

### Trend of Total Assets

(Rs in billion)

Description	Jun-16	Jun-17	Jun-18	Jun-19	Jun-20	Jun-21	Dec-21
Real Estate Investment Trust	27.17	42.28	41.84	46.05	48.99	54.29	67.15
Private Equity & Venture Capital Fund	-	-	4.98	6.57	6.78	6.69	9.87
<b>Total Assets</b>	<b>27.17</b>	<b>42.28</b>	<b>46.82</b>	<b>52.62</b>	<b>55.77</b>	<b>60.98</b>	<b>77.02</b>



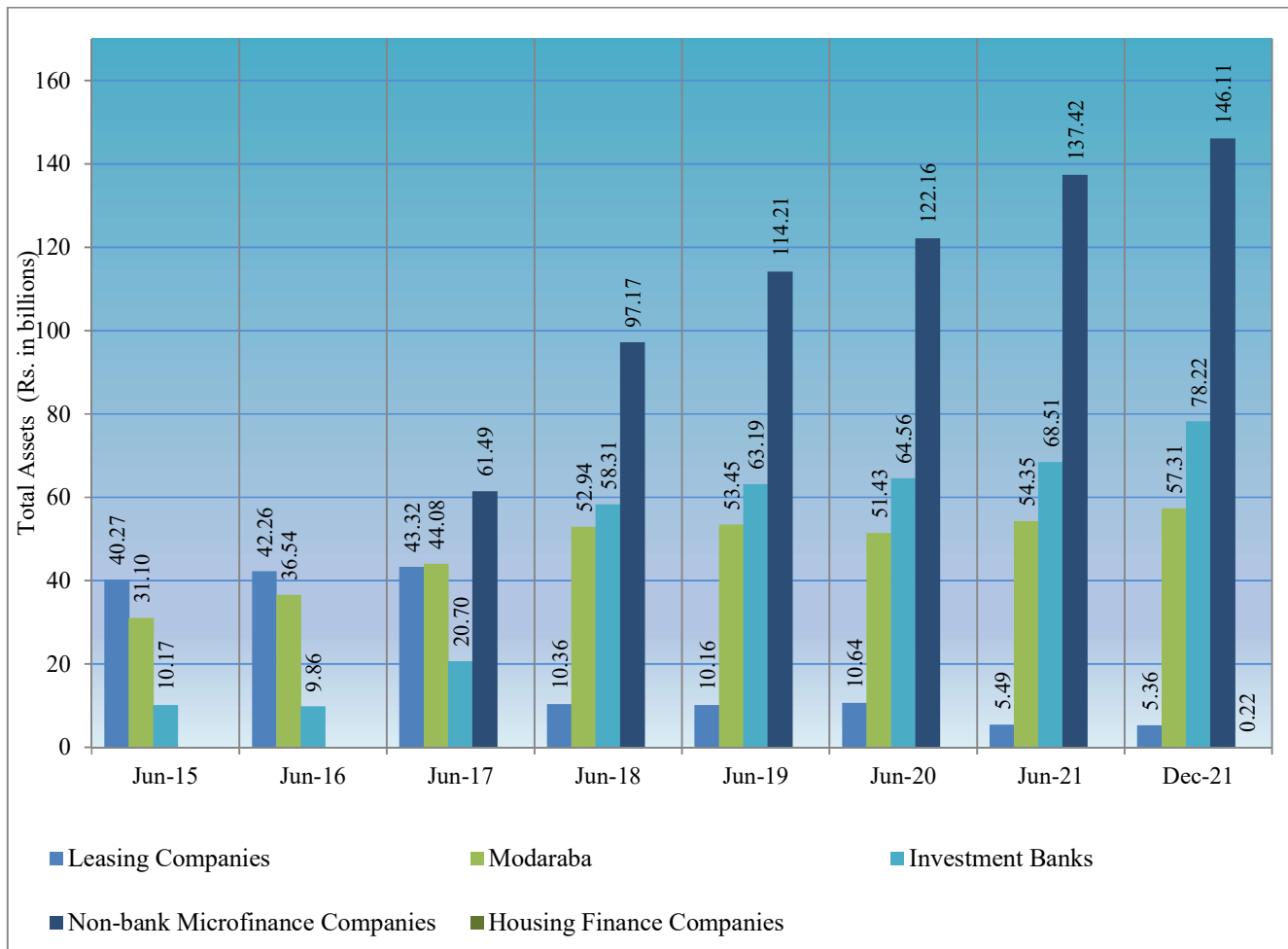


**LEASING CO, MODARABAS,**  
**INVESTMENT BANKS, NON-BANK MICROFINANCE CO, &**  
**HOUSING FINANCE CO.**

**Trend of Total Assets**

*(Rs in billion)*

Description	Jun-15	Jun-16	Jun-17	Jun-18	Jun-19	Jun-20	Jun-21	Dec-21
Leasing Companies	40.27	42.26	43.32	10.36	10.16	10.64	5.49	5.36
Modaraba	31.10	36.54	44.08	52.94	53.45	51.43	54.35	57.31
Investment Banks	10.17	9.86	20.70	58.31	63.19	64.56	68.51	78.22
Non-bank Microfinance Companies			61.49	97.17	114.21	122.16	137.42	146.11
House Finance Companies								0.22

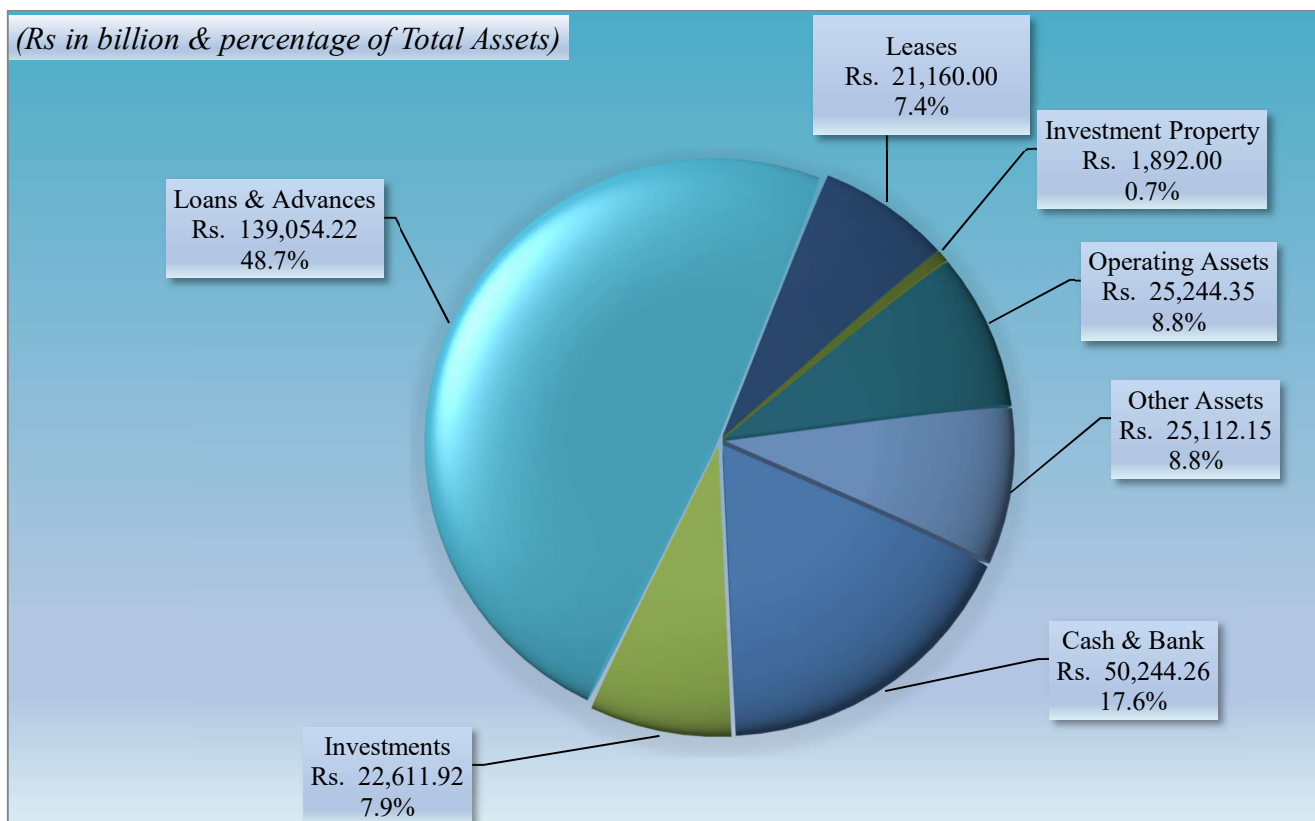


## Asset Allocation of Leasing Companies, Modarabas, Investment Banks, Non-Bank Microfinance Companies & Non-Bank Housing Finance Companies

(Rs in billion)

Category	Cash & Bank	Investments	Loans & Advances	Lease	Investment Property	Operating Assets	Other Assets	Total
Modarabas	2.77	4.71	19.46	3.47	1.14	16.13	9.63	<b>57.31</b>
Leasing Cos.	0.10	0.04	0.78	4.03	0.15	0.04	0.22	<b>5.36</b>
Investment Banks *	2.82	15.64	35.66	13.66	0.48	3.44	5.52	<b>77.22</b>
Non-bank Microfinance Cos. *	44.38	2.22	83.15	0.00	0.11	5.63	9.72	<b>145.22</b>
Non- Bank Housing Finance Cos.	0.18	0.01	0.01	0.00	0.00	0.01	0.02	<b>0.22</b>
<b>Total</b>	<b>50.24</b>	<b>22.61</b>	<b>139.05</b>	<b>21.16</b>	<b>1.89</b>	<b>25.24</b>	<b>25.11</b>	<b>285.32</b>

\* 1 Investment Bank and 4 NBMFCs are not included here due to non filing of SCRS returns



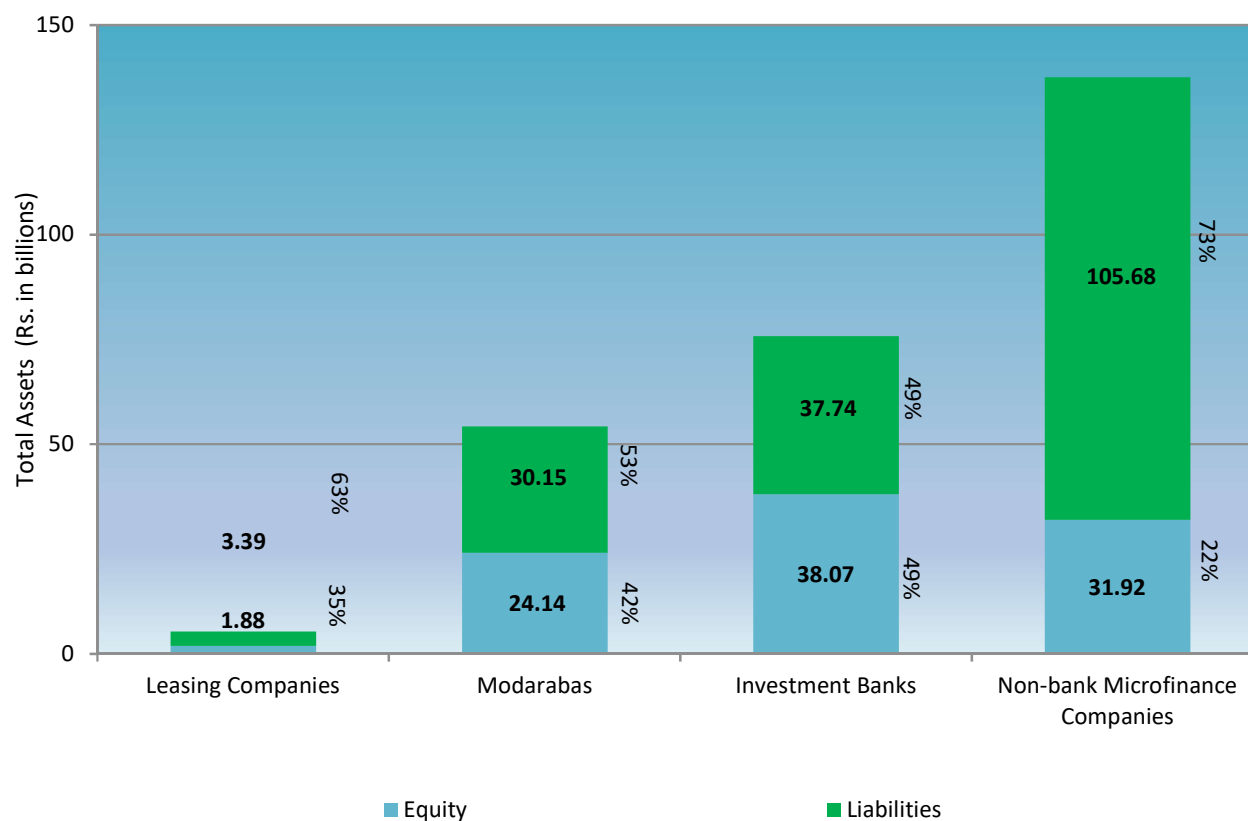
## Leverage profile of Leasing Cos., Modarabas, Investment Banks, Non-Bank Microfinance Companies & Non-Bank Housing Finance Companies

*(Rs in billion)*

Category	Equity*	Liabilities*	Total Assets	Equity as percentage of total assets	Liabilities as percentage of total assets
Leasing Companies	1.88	3.39	5.36	35.11%	63.15%
Modarabas	24.14	30.15	57.31	42.12%	52.60%
Investment Banks **	38.07	37.74	77.22	49.30%	48.88%
Non-bank Microfinance Cos.**	31.92	105.68	145.22	21.98%	72.77%
Housing Finance Cos.	0.20	0.01	0.22	93.51%	6.49%

\*Equity and liabilities do not include deficit / surplus on revaluation of fixed assets

\*\* 1 Investment Bank and 4 NBMFCs are not included here due to non filing of SCRS returns

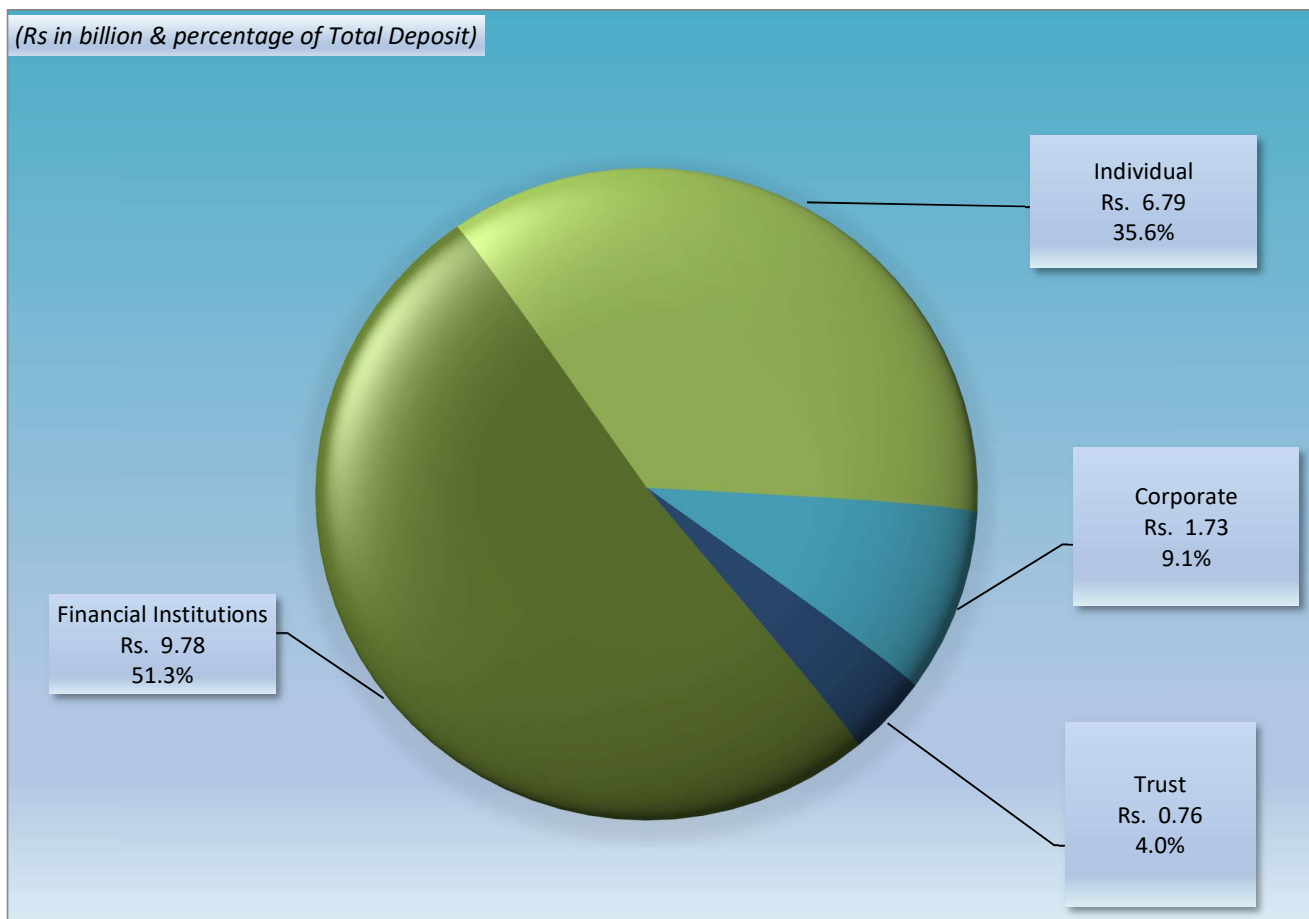


## Deposit raising of Leasing Companies, Modarabas & Investment Banks

Category	Amounts (Rs in billion)				% of Total Deposits
	Leasing Cos.	Modarabas	Investment Banks *	Total	
Individual	0.23	2.28	4.27	<b>Rs. 6.79</b>	35.62%
Corporate	0.00	1.28	0.45	<b>Rs. 1.73</b>	9.09%
Trust	0.00	0.53	0.23	<b>Rs. 0.76</b>	3.97%
Govt. Entities	0.00	0.00	0.00	<b>Rs. 0.00</b>	0.00%
Financial Institutions	0.00	9.78	0.00	<b>Rs. 9.78</b>	51.32%
<b>Total</b>	<b>0.23</b>	<b>13.88</b>	<b>4.95</b>	<b>Rs. 19.06</b>	<b>100.00%</b>

\* 1 Entity is not included here due to non filing of SCRS returns

(Rs in billion & percentage of Total Deposit)



## **ADDITIONAL REPORTS PERTAINING TO MUTUAL FUNDS/PLANS**

### **Category wise Break up of Assets under Management – Collective Investment Schemes (Conventional and Shariah Compliant)**

- a) The Total AUMs given in the said reports represent Net Assets of Open-end funds.

### **Region wise Issuance & Redemptions in Collective Investment Schemes (Conventional and Shariah Compliant)**

- a) These reports do not include the transactions conducted by funds of funds.

### **Number of new accounts opened in Collective Investment Schemes**

- a) These reports do not include the accounts opened by the funds of funds for investment in other funds.
- b) Such investor accounts exist which are invested in both Shariah compliant and Conventional funds. Therefore, such accounts are reported twice by the AMCs i.e. both in conventional funds and shariah compliant funds.

### **Region wise Assets under Management**

- a) These reports do not include the accounts and investments by funds of funds for investment in other funds. Such investor accounts exist which are invested in both Shariah compliant and Conventional funds. Therefore, such accounts are reported twice by the AMCs i.e. both in conventional funds and shariah compliant funds.

## Category wise Issuance & Redemption in Conventional Collective Investment Schemes during the month

(Rs. in billion)

Fund Category	Gross Issuance - Individuals	Gross Redemptions - Individuals	Net Issuance/(Redemptions) - Individuals	Gross Issuance - Non-Individuals	Gross Redemptions - Non-Individuals	Net Issuance/(Redemptions) - Non-Individuals	Gross Issuance - Fund of funds	Gross Redemptions - Fund of funds	Net Issuance/(Redemptions) - Fund of funds	Gross Issuance - Total	Gross Redemptions - Total	Net Issuance/(Redemptions) - Total
Aggressive Income	0.30	0.34	(0.04)	0.28	0.75	(0.47)	0.00	0.00	0.00	0.57	1.08	(0.51)
Asset Allocation	0.05	0.21	(0.17)	0.07	0.10	(0.03)	0.00	0.00	0.00	0.12	0.32	(0.20)
Balanced	0.00	0.01	(0.01)	0.00	0.65	(0.65)	0.00	0.00	0.00	0.00	0.66	(0.65)
Capital Protected	0.00	0.10	(0.10)	2.40	3.02	(0.62)	0.00	0.00	0.00	2.40	3.13	(0.72)
Commodity	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Equity	2.21	2.59	(0.38)	1.02	3.46	(2.44)	0.01	0.00	0.00	3.24	6.05	(2.81)
Fund of Funds	0.00	0.28	(0.28)	0.00	0.00	(0.00)	0.00	0.00	0.00	0.00	0.28	(0.28)
Income	9.71	13.81	(4.10)	14.92	28.42	(13.49)	0.08	0.09	(0.01)	24.72	42.32	(17.60)
Index Tracker	0.01	0.00	0.01	0.00	0.00	(0.00)	0.00	0.00	0.00	0.01	0.00	0.01
Money Market	36.23	24.98	11.24	163.44	82.74	80.70	0.23	0.35	(0.12)	199.90	108.07	91.82
	<b>48.51</b>	<b>42.34</b>	<b>6.17</b>	<b>182.13</b>	<b>119.14</b>	<b>62.99</b>	<b>0.32</b>	<b>0.44</b>	<b>(0.12)</b>	<b>230.95</b>	<b>161.91</b>	<b>69.04</b>

## Category wise Issuance & Redemption in Shariah Compliant Collective Investment Schemes during the month

(Rs. in billion)

Fund Category	Gross Issuance - Individual	Gross Redemptions - Individual	Net Issuance/(Redemptions) - Individual	Gross Issuance - Non-Individuals	Gross Redemptions - Non-Individuals	Net Issuance/(Redemptions) - Non-Individuals	Gross Issuance - Fund of funds	Gross Redemptions - Fund of funds	Net Issuance/(Redemptions) - Fund of funds	Gross Issuance - Total	Gross Redemptions - Total	Net Issuance/(Redemptions) - Total
Islamic Aggressive Income	0.05	0.07	(-0.02)	0.00	0.07	(-0.07)	0.00	0.00	0.00	0.05	0.14	(-0.09)
Islamic Asset Allocation	0.19	0.41	(-0.21)	0.02	0.14	(-0.12)	0.00	0.00	0.00	0.21	0.54	(-0.33)
Islamic Balanced	0.02	0.06	(-0.04)	0.00	0.13	(-0.13)	0.00	0.00	0.00	0.02	0.19	(-0.17)
Islamic Capital Protected	0.00	0.16	(-0.16)	0.00	0.00	0.00	0.02	0.25	(-0.23)	0.02	0.41	(-0.39)
Islamic Commodity	0.07	0.02	0.05	0.00	0.00	0.00	0.00	0.00	0.00	0.07	0.02	0.05
Islamic Equity	3.15	4.25	(-1.11)	0.89	1.88	(-0.98)	0.08	0.45	(-0.37)	4.12	6.58	(-2.46)
Islamic Fund Of Funds	0.08	0.30	(-0.22)	0.09	1.32	(-1.22)	0.00	0.00	0.00	0.17	1.61	(-1.44)
Islamic Income	12.14	14.04	(-1.90)	12.86	11.21	1.66	1.09	0.35	0.75	26.09	25.59	0.50
Islamic Index Tracker	0.04	0.02	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.04	0.02	0.02
Islamic Money Market	16.82	14.61	2.21	39.36	37.04	2.32	14.99	16.65	(-1.67)	71.16	68.31	2.86
	<b>32.56</b>	<b>33.94</b>	<b>(-1.38)</b>	<b>53.23</b>	<b>51.78</b>	<b>1.45</b>	<b>16.18</b>	<b>17.70</b>	<b>(-1.51)</b>	<b>101.97</b>	<b>103.41</b>	<b>(-1.44)</b>

## Category Wise Break up of Assets Under Management -Conventional Collective Investment Schemes

(Rs. in billion)

Fund Category	Individuals	Associated Banks/DFIs	Other Banks/DFIs	Insurance Co.s	Other Fin. Institutions	Other Corporates	Fund of funds	Retirement funds	Trusts/NGOs/Societies/Foundation/Charities	Foreign Individuals	Foreign Corporates
Aggressive Income	2.12	0.42	0.77	0.00	0.00	4.68	0.05	2.09	0.06	0.00	0.00
Asset Allocation	5.01	0.71	0.34	0.37	0.23	0.42	0.00	1.69	0.08	0.02	0.04
Balanced	0.97	0.09	0.00	0.62	0.00	0.02	0.00	0.76	0.13	0.01	0.00
Capital Protected	1.34	0.44	0.00	0.00	5.04	0.03	0.02	0.19	0.06	0.00	0.00
Commodity	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Equity	42.91	3.37	3.96	18.61	3.00	13.11	0.67	44.70	6.04	0.67	0.14
Fund of Funds	0.32	0.29	0.00	0.00	0.00	0.30	0.00	0.45	0.06	0.00	0.00
Income	40.54	2.64	2.16	1.55	2.94	48.00	0.35	16.43	3.63	0.43	0.07
Index Tracker	0.03	0.00	0.00	0.00	0.00	0.05	0.00	0.42	0.00	0.00	0.01
Money Market	75.76	11.85	3.69	4.43	1.98	257.10	0.41	22.61	3.51	0.40	0.00
	<b>168.99</b>	<b>19.81</b>	<b>10.92</b>	<b>25.59</b>	<b>13.19</b>	<b>323.71</b>	<b>1.50</b>	<b>89.34</b>	<b>13.56</b>	<b>1.53</b>	<b>0.25</b>



## Category Wise Break up of Assets Under Management - Shariah Compliant Collective Investment Schemes

(Rs. in billion)

Fund Category	Individuals	Associated Banks/DFIs	Other Banks/DFIs	Insurance Co.s	Other Fin. Institutions	Other Corporates	Fund of funds	Retirement funds	Trusts/ NGOs/ Societies/ Foundation /Charities	Foreign Individuals	Foreign Cosrporate s
Islamic Aggressive Income	0.27	-	-	2.41	0.00	0.00	-	0.17	0.00	-	-
Islamic Asset Allocation	7.61	0.31	-	3.29	0.05	5.90	-	2.39	0.23	0.01	-
Islamic Balanced	2.04	0.32	-	0.00	0.00	0.70	-	1.13	0.14	0.01	-
Islamic Capital Protected	9.44	-	0.00	-	-	0.06	-	0.06	0.08	-	-
Islamic Commodity	0.43	0.10	-	-	-	0.05	-	-	0.01	0.01	0.00
Islamic Equity	27.96	2.53	0.65	6.17	1.12	7.74	3.33	19.69	2.13	0.52	-
Islamic Fund of Funds	5.25	0.18	-	2.61	0.63	0.98	4.52	1.99	0.39	0.02	-
Islamic Income	72.42	1.46	0.91	6.46	0.28	17.08	4.31	9.29	4.20	0.39	0.00
Islamic Index Tracker	0.47	1.10	-	0.04	0.09	0.84	0.01	0.39	0.05	0.01	-
Islamic Money Market	48.84	1.05	1.27	2.14	1.75	96.81	5.64	11.56	13.80	0.67	0.00
	<b>174.73</b>	<b>7.05</b>	<b>2.82</b>	<b>23.11</b>	<b>3.93</b>	<b>130.15</b>	<b>17.82</b>	<b>46.67</b>	<b>21.03</b>	<b>1.65</b>	<b>0.00</b>

## Region wise Issuance & Redemptions in Conventional Collective Investment Schemes during the month

*(Rs. in billion)*

City	Individual				Non-Individual				Total			
	No. of Investor Accounts	Gross Sales (Rs.)	Gross Redemptions (Rs.)	Net Sales/ (Redemptions) (Rs.)	No. of Investor Accounts	Gross Sales (Rs.)	Gross Redemptions (Rs.)	Net Sales/ (Redemptions) (Rs.)	No. of Investor Accounts	Gross Sales (Rs.)	Gross Redemptions (Rs.)	Net Sales/ (Redemptions) (Rs.)
Hyderabad	1,069	0.12	0.08	0.05	1	0.00	0.00	0.00	1,070	0.12	0.08	0.05
Karachi	14,046	32.82	27.33	5.49	1,448	74.87	39.07	35.80	15,494	107.68	66.40	41.29
Larkana	148	0.01	0.01	0.00	-	0.00	0.00	0.00	148	0.01	0.01	0.00
Mirpur khas	59	0.00	0.00	0.00	-	0.00	0.00	0.00	59	0.00	0.00	0.00
Nawab shah	61	0.00	0.00	0.00	-	0.00	0.00	0.00	61	0.00	0.00	0.00
Others	780	0.27	0.22	0.05	6	0.07	0.17	-0.09	786	0.34	0.38	-0.05
Sukkur	166	0.00	0.01	-0.01	-	0.00	0.00	0.00	166	0.00	0.01	-0.01
<b>SINDH</b>	<b>16,329</b>	<b>33.22</b>	<b>27.64</b>	<b>5.58</b>	<b>1,455</b>	<b>74.94</b>	<b>39.24</b>	<b>35.70</b>	<b>17,784</b>	<b>108.16</b>	<b>66.88</b>	<b>41.28</b>
Bahawalpur	105	0.02	0.02	-0.01	-	0.00	0.00	0.00	105	0.02	0.02	-0.01
Faisalabad	1,300	4.54	4.86	-0.32	61	0.34	0.71	-0.37	1,361	4.88	5.57	-0.68
Gujranwala	444	0.22	0.25	-0.02	12	0.02	0.02	0.00	456	0.24	0.27	-0.02
Lahore	8,593	5.05	4.26	0.79	869	9.97	7.94	2.03	9,462	15.02	12.20	2.82
Multan	1,853	0.36	0.46	-0.10	30	0.42	0.12	0.31	1,883	0.78	0.57	0.21
Others	2,656	1.47	1.19	0.28	22	0.97	0.06	0.90	2,678	2.44	1.26	1.18
Rahim yar khan	168	0.01	0.02	-0.01	5	0.00	0.00	0.00	173	0.01	0.02	-0.01
Rawalpindi	1,977	0.96	0.90	0.06	141	79.52	59.36	20.16	2,118	80.47	60.25	20.22
Sadiqabad	22	0.00	0.00	0.00	-	0.00	0.00	0.00	22	0.00	0.00	0.00
Sargodha	308	0.03	0.03	0.00	-	0.00	0.00	0.00	308	0.03	0.03	0.00
Sialkot	569	0.41	0.31	0.10	13	0.01	0.01	0.00	582	0.42	0.32	0.10
<b>PUNJAB</b>	<b>17,995</b>	<b>13.07</b>	<b>12.29</b>	<b>0.77</b>	<b>1,153</b>	<b>91.25</b>	<b>68.22</b>	<b>23.03</b>	<b>19,148</b>	<b>104.31</b>	<b>80.51</b>	<b>23.80</b>
Islamabad	2,559	1.89	1.97	-0.08	204	11.56	8.27	3.29	2,763	13.45	10.24	3.21
<b>CAPITAL TERRITORY</b>	<b>2,559</b>	<b>1.89</b>	<b>1.97</b>	<b>-0.08</b>	<b>204</b>	<b>11.56</b>	<b>8.27</b>	<b>3.29</b>	<b>2,763</b>	<b>13.45</b>	<b>10.24</b>	<b>3.21</b>
Abbottabad	163	0.03	0.02	0.02	-	0.00	0.00	0.00	163	0.03	0.02	0.02
Bannu	21	0.00	0.00	0.00	-	0.00	0.00	0.00	21	0.00	0.00	0.00

City	Individual				Non-Individual				Total			
	No. of Investor Accounts	Gross Sales (Rs.)	Gross Redemptions (Rs.)	Net Sales/ (Redemptions) (Rs.)	No. of Investor Accounts	Gross Sales (Rs.)	Gross Redemptions (Rs.)	Net Sales/ (Redemptions) (Rs.)	No. of Investor Accounts	Gross Sales (Rs.)	Gross Redemptions (Rs.)	Net Sales/ (Redemptions) (Rs.)
Dera ismail khan	28	0.01	0.00	0.01	-	0.00	0.00	0.00	28	0.01	0.00	0.01
Mansehra	20	0.00	0.00	0.00	-	0.00	0.00	0.00	20	0.00	0.00	0.00
Nowshera	155	0.01	0.00	0.00	6	0.00	0.00	0.00	161	0.01	0.00	0.01
Others	387	0.02	0.03	-0.01	3	0.30	0.20	0.10	390	0.32	0.23	0.09
Peshawar	715	0.13	0.20	-0.08	19	1.30	0.78	0.52	734	1.42	0.98	0.44
Swat	21	0.00	0.00	0.00	-	0.00	0.00	0.00	21	0.00	0.00	0.00
<b>KPK</b>	<b>1,510</b>	<b>0.19</b>	<b>0.25</b>	<b>-0.06</b>	<b>28</b>	<b>1.60</b>	<b>0.98</b>	<b>0.62</b>	<b>1,538</b>	<b>1.79</b>	<b>1.23</b>	<b>0.56</b>
Gwadar	3	0.00	0.00	0.00	1	0.00	0.00	0.00	4	0.00	0.00	0.00
Hub	1	0.00	0.00	0.00	-	0.00	0.00	0.00	1	0.00	0.00	0.00
Khuzdar	1	0.00	0.00	0.00	3	0.00	0.00	0.00	4	0.00	0.00	0.00
Lasbella	2	0.00	0.00	0.00	-	0.00	0.00	0.00	2	0.00	0.00	0.00
Others	32	0.00	0.00	0.00	-	0.00	0.00	0.00	32	0.00	0.00	0.00
Quetta	163	0.01	0.01	0.00	6	0.19	0.19	0.00	169	0.20	0.20	0.00
Turbat	10	0.00	0.00	0.00	-	0.00	0.00	0.00	10	0.00	0.00	0.00
<b>BALUCHISTAN</b>	<b>212</b>	<b>0.01</b>	<b>0.01</b>	<b>0.00</b>	<b>10</b>	<b>0.19</b>	<b>0.19</b>	<b>0.00</b>	<b>222</b>	<b>0.20</b>	<b>0.20</b>	<b>0.00</b>
Gilgit	1	0.00	0.00	0.00	-	0.00	0.00	0.00	1	0.00	0.00	0.00
Hunza	-	0.00	0.00	0.00	-	0.00	0.00	0.00	-	0.00	0.00	0.00
Others	3	0.00	0.00	0.00	-	0.00	0.00	0.00	3	0.00	0.00	0.00
<b>GILGIT BALTISTAN</b>	<b>4</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>-</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>4</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
Mirpur	100	0.02	0.03	-0.01	-	0.00	0.00	0.00	100	0.02	0.03	-0.01
Muzaffarabad	29	0.02	0.00	0.01	1	0.00	0.00	0.00	30	0.02	0.00	0.01
Others	196	0.08	0.01	0.07	1	0.00	0.00	0.00	197	0.08	0.01	0.07
<b>AJK</b>	<b>325</b>	<b>0.11</b>	<b>0.04</b>	<b>0.08</b>	<b>2</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>327</b>	<b>0.11</b>	<b>0.04</b>	<b>0.08</b>
Overseas	257	0.01	0.06	-0.05	6	0.00	0.00	0.00	263	0.01	0.06	-0.05
<b>TOTAL</b>	<b>39,191</b>	<b>48.50</b>	<b>42.26</b>	<b>6.24</b>	<b>2,858</b>	<b>179.55</b>	<b>116.89</b>	<b>62.65</b>	<b>42,049</b>	<b>228.04</b>	<b>159.15</b>	<b>68.89</b>

## Region wise Issuance & Redemptions in Shariah Compliant Collective Investment Schemes during the month

*(Rs. in billion)*

City	Individual				Non-Individual				Total			
	No. of Investor Accounts	Gross Sales (Rs.)	Gross Redemptions (Rs.)	Net Sales/ (Redemptions) (Rs.)	No. of Investor Accounts	Gross Sales (Rs.)	Gross Redemptions (Rs.)	Net Sales/ (Redemptions) (Rs.)	No. of Investor Accounts	Gross Sales (Rs.)	Gross Redemptions (Rs.)	Net Sales/ (Redemptions) (Rs.)
Hyderabad	4,688	0.13	0.14	-0.01	-	0.00	0.00	0.00	4,688	0.13	0.14	-0.01
Karachi	147,097	17.78	18.32	-0.54	6,015	56.66	53.20	3.46	153,112	74.44	71.53	2.92
Larkana	53	0.00	0.00	0.00	2	0.00	0.00	0.00	55	0.00	0.00	0.00
Mirpur khas	121	0.01	0.01	0.00	-	0.00	0.00	0.00	121	0.01	0.01	0.00
Nawab shah	42	0.00	0.00	0.00	-	0.00	0.00	0.00	42	0.00	0.00	0.00
Others	1,194	0.14	0.17	-0.03	5	0.00	0.00	0.00	1,199	0.14	0.17	-0.03
Sukkur	543	0.00	0.00	0.00	1	0.00	0.00	0.00	544	0.00	0.00	0.00
<b>SINDH</b>	<b>153,738</b>	<b>18.07</b>	<b>18.66</b>	<b>-0.59</b>	<b>6,023</b>	<b>56.66</b>	<b>53.21</b>	<b>3.46</b>	<b>159,761</b>	<b>74.73</b>	<b>71.86</b>	<b>2.86</b>
Bahawalpur	127	0.13	0.16	-0.03	-	0.00	0.00	0.00	127	0.13	0.16	-0.03
Faisalabad	5,543	2.11	2.20	-0.10	35	1.44	1.23	0.21	5,578	3.55	3.44	0.11
Gujranwala	3,210	0.19	0.25	-0.07	4	0.00	0.00	0.00	3,214	0.19	0.25	-0.07
Lahore	66,399	4.31	4.35	-0.05	1,887	4.65	5.97	-1.32	68,286	8.96	10.33	-1.37
Multan	5,613	0.76	0.63	0.12	11	0.24	0.40	-0.16	5,624	1.00	1.03	-0.03
Others	15,203	0.89	0.91	-0.02	92	0.00	0.00	0.00	15,295	0.89	0.92	-0.02
Rahim yar khan	618	0.02	0.02	0.00	-	0.00	0.00	0.00	618	0.02	0.02	0.00
Rawalpindi	17,002	1.04	0.75	0.29	360	3.72	4.96	-1.24	17,362	4.76	5.71	-0.95
Sadiqabad	69	0.04	0.07	-0.03	-	0.00	0.00	0.00	69	0.04	0.07	-0.03
Sargodha	1,271	0.09	0.08	0.01	1	0.02	0.02	0.00	1,272	0.11	0.10	0.01
Sialkot	1,300	0.33	0.32	0.02	9	0.07	0.00	0.07	1,309	0.40	0.32	0.09
<b>PUNJAB</b>	<b>116,355</b>	<b>9.90</b>	<b>9.75</b>	<b>0.15</b>	<b>2,399</b>	<b>10.15</b>	<b>12.59</b>	<b>-2.44</b>	<b>118,754</b>	<b>20.05</b>	<b>22.34</b>	<b>-2.29</b>
Islamabad	30,987	1.69	1.66	0.03	936	0.95	0.40	0.55	31,923	2.64	2.06	0.58
<b>CAPITAL TERRITORY</b>	<b>30,987</b>	<b>1.69</b>	<b>1.66</b>	<b>0.03</b>	<b>936</b>	<b>0.95</b>	<b>0.40</b>	<b>0.55</b>	<b>31,923</b>	<b>2.64</b>	<b>2.06</b>	<b>0.58</b>
Abbottabad	526	0.04	0.07	-0.02	-	0.00	0.00	0.00	526	0.04	0.07	-0.02
Bannu	109	0.01	0.01	0.00	-	0.00	0.00	0.00	109	0.01	0.01	0.00

City	Individual				Non-Individual				Total			
	No. of Investor Accounts	Gross Sales (Rs.)	Gross Redemptions (Rs.)	Net Sales/ (Redemptions) (Rs.)	No. of Investor Accounts	Gross Sales (Rs.)	Gross Redemptions (Rs.)	Net Sales/ (Redemptions) (Rs.)	No. of Investor Accounts	Gross Sales (Rs.)	Gross Redemptions (Rs.)	Net Sales/ (Redemptions) (Rs.)
Dera ismail khan	28	0.00	0.00	0.00	1	0.00	0.00	0.00	29	0.00	0.00	0.00
Mansehra	86	0.02	0.02	0.00	-	0.00	0.00	0.00	86	0.02	0.02	0.00
Nowshera	334	0.03	0.02	0.01	1	0.00	0.00	0.00	335	0.03	0.03	0.01
Others	4,745	0.28	0.30	-0.02	1	0.01	0.01	0.00	4,746	0.30	0.31	-0.02
Peshawar	4,868	0.90	0.84	0.06	13	0.06	0.06	0.00	4,881	0.96	0.89	0.06
Swat	213	0.06	0.06	-0.01	-	0.00	0.00	0.00	213	0.06	0.06	-0.01
<b>KPK</b>	<b>10,909</b>	<b>1.35</b>	<b>1.33</b>	<b>0.02</b>	<b>16</b>	<b>0.08</b>	<b>0.08</b>	<b>0.00</b>	<b>10,925</b>	<b>1.43</b>	<b>1.41</b>	<b>0.02</b>
Gwadar	1	0.00	0.00	0.00	-	0.00	0.00	0.00	1	0.00	0.00	0.00
Hub	4	0.00	0.00	0.00	-	0.00	0.00	0.00	4	0.00	0.00	0.00
Khuzdar	1	0.00	0.00	0.00	-	0.00	0.00	0.00	1	0.00	0.00	0.00
Lasbella	1	0.00	0.00	0.00	-	0.00	0.00	0.00	1	0.00	0.00	0.00
Others	25	0.00	0.00	0.00	-	0.00	0.00	0.00	25	0.00	0.00	0.00
Quetta	641	0.04	0.03	0.01	2	0.00	0.00	0.00	643	0.04	0.03	0.01
Turbat	1	0.00	0.00	0.00	-	0.00	0.00	0.00	1	0.00	0.00	0.00
<b>BALUCHISTAN</b>	<b>674</b>	<b>0.04</b>	<b>0.03</b>	<b>0.01</b>	<b>2</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>676</b>	<b>0.04</b>	<b>0.03</b>	<b>0.01</b>
Gilgit	12	0.01	0.00	0.00	2	0.00	0.00	0.00	14	0.01	0.00	0.00
Hunza	-	0.00	0.00	0.00	88	0.00	0.00	0.00	88	0.00	0.00	0.00
Others	-	0.00	0.00	0.00	-	0.00	0.00	0.00	-	0.00	0.00	0.00
<b>GILGIT BALTISTAN</b>	<b>12</b>	<b>0.01</b>	<b>0.00</b>	<b>0.00</b>	<b>90</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>102</b>	<b>0.01</b>	<b>0.00</b>	<b>0.00</b>
Mirpur	169	0.02	0.02	0.00	-	0.00	0.00	0.00	169	0.02	0.02	0.00
Muzaffarabad	1,089	0.00	0.00	0.00	1	0.00	0.00	0.00	1,090	0.00	0.00	0.00
Others	829	0.00	0.01	0.00	1	0.00	0.00	0.00	830	0.00	0.01	0.00
<b>AJK</b>	<b>2,087</b>	<b>0.02</b>	<b>0.03</b>	<b>-0.01</b>	<b>2</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>2,089</b>	<b>0.02</b>	<b>0.03</b>	<b>-0.01</b>
Overseas	954	0.33	0.33	0.00	-	0.00	0.00	0.00	954	0.33	0.33	0.00
<b>TOTAL</b>	<b>315,716</b>	<b>31.42</b>	<b>31.81</b>	<b>-0.38</b>	<b>9,468</b>	<b>67.84</b>	<b>66.27</b>	<b>1.58</b>	<b>325,184</b>	<b>99.26</b>	<b>98.07</b>	<b>1.19</b>

### Number of New Accounts Opened in Collective Investment Schemes during the month

City	No. of New Accounts - Conventional Schemes			No. of New Accounts - Shariah Compliant Schemes		
	Individual	Non-Individual	Total	Individual	Non-Individual	Total
Hyderabad	33	0	33	39	0	39
Karachi	361	33	394	1,481	31	1,512
Larkana	9	0	9	8	0	8
Mirpur Khas	1	0	1	5	0	5
Nawab Shah	2	0	2	5	0	5
Others	11	0	11	41	0	41
Sukkur	1	0	1	5	0	5
<b>SINDH</b>	<b>418</b>	<b>33</b>	<b>451</b>	<b>1,584</b>	<b>31</b>	<b>1,615</b>
Bahawalpur	9	0	9	29	0	29
Faisalabad	41	1	42	197	0	197
Gujranwala	19	0	19	52	0	52
Lahore	272	15	287	561	16	577
Multan	45	0	45	86	0	86
Others	170	1	171	304	0	304
Rahim Yar Khan	4	0	4	20	0	20
Rawalpindi	62	2	64	179	0	179
Sadiqabad	2	0	2	1	0	1
Sargodha	9	0	9	25	0	25
Sialkot	40	1	41	73	0	73
<b>PUNJAB</b>	<b>673</b>	<b>20</b>	<b>693</b>	<b>1,527</b>	<b>16</b>	<b>1,543</b>
Islamabad	97	7	104	198	97	295
<b>CAPITAL TERRITORY</b>	<b>97</b>	<b>7</b>	<b>104</b>	<b>198</b>	<b>97</b>	<b>295</b>
Abbottabad	12	0	12	23	0	23
Bannu	2	0	2	5	0	5

City	No. of New Accounts - Conventional Schemes			No. of New Accounts - Shariah Compliant Schemes		
	Individual	Non-Individual	Total	Individual	Non-Individual	Total
Dera Ismail Khan	2	0	2	4	0	4
Mansehra	0	0	0	6	0	6
Nowshera	3	0	3	8	0	8
Others	26	1	27	111	0	111
Peshawar	22	0	22	167	1	168
Swat	2	0	2	20	0	20
<b>KPK</b>	<b>69</b>	<b>1</b>	<b>70</b>	<b>344</b>	<b>1</b>	<b>345</b>
Gwadar	0	0	0	1	0	1
Hub	0	0	0	4	0	4
Khuzdar	0	0	0	0	0	0
Lasbella	0	0	0	0	0	0
Others	0	0	0	4	0	4
Quetta	15	0	15	19	0	19
Turbat	0	0	0	0	0	0
<b>BALUCHISTAN</b>	<b>15</b>	<b>0</b>	<b>15</b>	<b>28</b>	<b>0</b>	<b>28</b>
Gilgit	1	0	1	3	0	3
Hunza	0	0	0	0	0	0
Others	0	0	0	0	0	0
<b>GILGIT BALTISTAN</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>3</b>	<b>0</b>	<b>3</b>
Mirpur	8	0	8	6	0	6
Muzaffarabad	2	0	2	2	0	2
Others	12	0	12	5	0	5
<b>AJ&amp;K</b>	<b>22</b>	<b>0</b>	<b>22</b>	<b>13</b>	<b>0</b>	<b>13</b>
Overseas	42	0	42	194	0	194
<b>TOTAL</b>	<b>1,337</b>	<b>61</b>	<b>1,398</b>	<b>3,891</b>	<b>145</b>	<b>4,036</b>

## Region-wise Assets Under Management

*(Rs. in billion)*

City	Conventional Schemes						Shariah Compliant Schemes					
	Individual		Non-Individual		Total		Individual		Non-Individual		Total	
	No. of Investor Accounts	AUMs (Rs.)	No. of Investor Accounts	AUMs (Rs.)	No. of Investor Accounts	AUMs (Rs.)	No. of Investor Accounts	AUMs (Rs.)	No. of Investor Accounts	AUMs (Rs.)	No. of Investor Accounts	AUMs (Rs.)
Hyderabad	6,169	1.04	25	0.18	6,194	1.22	3,304	0.71	2	0.00	3,306	0.71
Karachi	110,106	87.65	3,675	308.54	113,781	396.19	125,707	96.92	2,736	191.81	128,443	288.72
Larkana	367	0.03	1	0.00	368	0.03	268	0.01	1	0.00	269	0.01
Mirpur Khas	222	0.02	-	0.00	222	0.02	239	0.06	1	0.00	240	0.06
Nawab Shah	241	0.07	1	0.00	242	0.07	220	0.02	-	0.00	220	0.02
Others	2,530	0.64	11	0.75	2,541	1.39	3,252	0.71	7	0.01	3,259	0.72
Sukkur	1,382	0.25	6	0.09	1,388	0.34	416	0.08	-	0.00	416	0.08
<b>SINDH</b>	<b>121,017</b>	<b>89.70</b>	<b>3,719</b>	<b>309.56</b>	<b>124,736</b>	<b>399.26</b>	<b>133,406</b>	<b>98.51</b>	<b>2,747</b>	<b>191.82</b>	<b>136,153</b>	<b>290.33</b>
Bahawalpur	644	0.18	7	0.00	651	0.18	835	0.24	1	0.00	836	0.24
Faisalabad	5,629	4.90	120	6.48	5,749	11.38	11,373	4.98	147	2.30	11,520	7.28
Gujranwala	3,090	1.11	18	0.10	3,108	1.21	2,902	0.86	29	0.02	2,931	0.88
Lahore	44,096	45.15	1,648	63.73	45,744	108.88	51,242	31.76	881	20.28	52,123	52.04
Multan	7,241	2.40	94	1.55	7,335	3.95	5,385	2.78	19	0.53	5,404	3.31
Others	9,958	4.42	58	2.74	10,016	7.16	15,086	4.19	22	0.11	15,108	4.30
Rahim Yar Khan	567	0.22	3	0.04	570	0.26	756	0.20	1	0.00	757	0.20
Rawalpindi	11,950	5.97	247	93.81	12,197	99.78	12,585	5.25	113	5.29	12,698	10.55
Sadiqabad	127	0.04	-	0.00	127	0.04	442	0.29	-	0.00	442	0.29
Sargodha	1,965	0.60	6	0.03	1,971	0.64	1,250	0.48	3	0.01	1,253	0.49
Sialkot	3,189	1.59	45	0.40	3,234	1.99	2,821	0.66	24	1.00	2,845	1.65
<b>PUNJAB</b>	<b>88,456</b>	<b>66.60</b>	<b>2,246</b>	<b>168.88</b>	<b>90,702</b>	<b>235.48</b>	<b>104,677</b>	<b>51.68</b>	<b>1,240</b>	<b>29.55</b>	<b>105,917</b>	<b>81.23</b>
Islamabad	14,235	10.56	353	34.71	14,588	45.27	17,659	11.53	200	5.44	17,859	16.97
<b>CAPITAL TERRITORY</b>	<b>14,235</b>	<b>10.56</b>	<b>353</b>	<b>34.71</b>	<b>14,588</b>	<b>45.27</b>	<b>17,659</b>	<b>11.53</b>	<b>200</b>	<b>5.44</b>	<b>17,859</b>	<b>16.97</b>
Abbottabad	1,273	0.39	7	0.02	1,280	0.41	1,431	0.40	1	0.00	1,432	0.40



City	Conventional Schemes						Shariah Compliant Schemes					
	Individual		Non-Individual		Total		Individual		Non-Individual		Total	
	No. of Investor Accounts	AUMs (Rs.)	No. of Investor Accounts	AUMs (Rs.)	No. of Investor Accounts	AUMs (Rs.)	No. of Investor Accounts	AUMs (Rs.)	No. of Investor Accounts	AUMs (Rs.)	No. of Investor Accounts	AUMs (Rs.)
Bannu	65	0.03	-	0.00	65	0.03	160	0.06	-	0.00	160	0.06
Dera Ismail Khan	92	0.07	-	0.00	92	0.07	141	0.03	1	0.01	142	0.04
Mansehra	72	0.01	-	0.00	72	0.01	504	0.13	-	0.00	504	0.13
Nowshera	587	0.14	14	0.27	601	0.41	704	0.22	10	0.01	714	0.23
Others	1,897	0.42	21	0.12	1,918	0.54	4,740	1.04	8	0.08	4,748	1.12
Peshawar	6,040	2.20	80	3.01	6,120	5.21	8,319	2.94	54	1.07	8,373	4.00
Swat	99	0.02	-	0.00	99	0.02	873	0.20	-	0.00	873	0.20
<b>KPK</b>	<b>10,125</b>	<b>3.28</b>	<b>122</b>	<b>3.42</b>	<b>10,247</b>	<b>6.70</b>	<b>16,872</b>	<b>5.01</b>	<b>74</b>	<b>1.16</b>	<b>16,946</b>	<b>6.17</b>
Gwadar	8	0.00	1	0.02	9	0.02	16	0.01	1	0.00	17	0.01
Hub	6	0.00	-	0.00	6	0.00	86	0.01	-	0.00	86	0.01
Khuzdar	9	0.00	3	0.01	12	0.01	9	0.00	-	0.00	9	0.00
Lasbella	5	0.00	-	0.00	5	0.00	36	0.00	-	0.00	36	0.00
Others	95	0.03	-	0.00	95	0.03	156	0.02	-	0.00	156	0.02
Quetta	1,783	0.51	27	0.41	1,810	0.92	912	0.29	6	0.12	918	0.41
Turbat	14	0.01	-	0.00	14	0.01	10	0.00	-	0.00	10	0.00
<b>Balochistan</b>	<b>1,920</b>	<b>0.56</b>	<b>31</b>	<b>0.45</b>	<b>1,951</b>	<b>1.00</b>	<b>1,225</b>	<b>0.32</b>	<b>7</b>	<b>0.12</b>	<b>1,232</b>	<b>0.44</b>
Gilgit	68	0.00	1	0.00	69	0.00	68	0.01	2	0.02	70	0.02
Hunza	1	0.00	-	0.00	1	0.00	1	0.00	-	0.00	1	0.00
Others	28	0.01	-	0.00	28	0.01	18	0.00	1	0.00	19	0.00
<b>Gilgit Baltistan</b>	<b>97</b>	<b>0.01</b>	<b>1</b>	<b>0.00</b>	<b>98</b>	<b>0.01</b>	<b>87</b>	<b>0.01</b>	<b>3</b>	<b>0.02</b>	<b>90</b>	<b>0.03</b>
Mirpur	2,074	0.87	3	0.00	2,077	0.88	809	0.42	1	0.00	810	0.43
Muzaffarabad	122	0.05	3	0.00	125	0.05	315	0.06	4	0.02	319	0.09
Others	439	0.51	3	0.02	442	0.53	320	0.14	1	0.01	321	0.15
<b>AJ&amp;K</b>	<b>2,635</b>	<b>1.43</b>	<b>9</b>	<b>0.03</b>	<b>2,644</b>	<b>1.46</b>	<b>1,444</b>	<b>0.63</b>	<b>6</b>	<b>0.03</b>	<b>1,450</b>	<b>0.66</b>
Overseas	2,206	2.06	8	0.19	2,214	2.26	3,270	2.20	3	0.00	3,273	2.20
<b>TOTAL</b>	<b>240,691</b>	<b>174.20</b>	<b>6,489</b>	<b>517.24</b>	<b>247,180</b>	<b>691.44</b>	<b>278,640</b>	<b>169.89</b>	<b>4,280</b>	<b>228.15</b>	<b>282,920</b>	<b>398.03</b>

