



SECTOR SUMMARY NBFIs & MODARABAS SECTOR JUNE 2022

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.



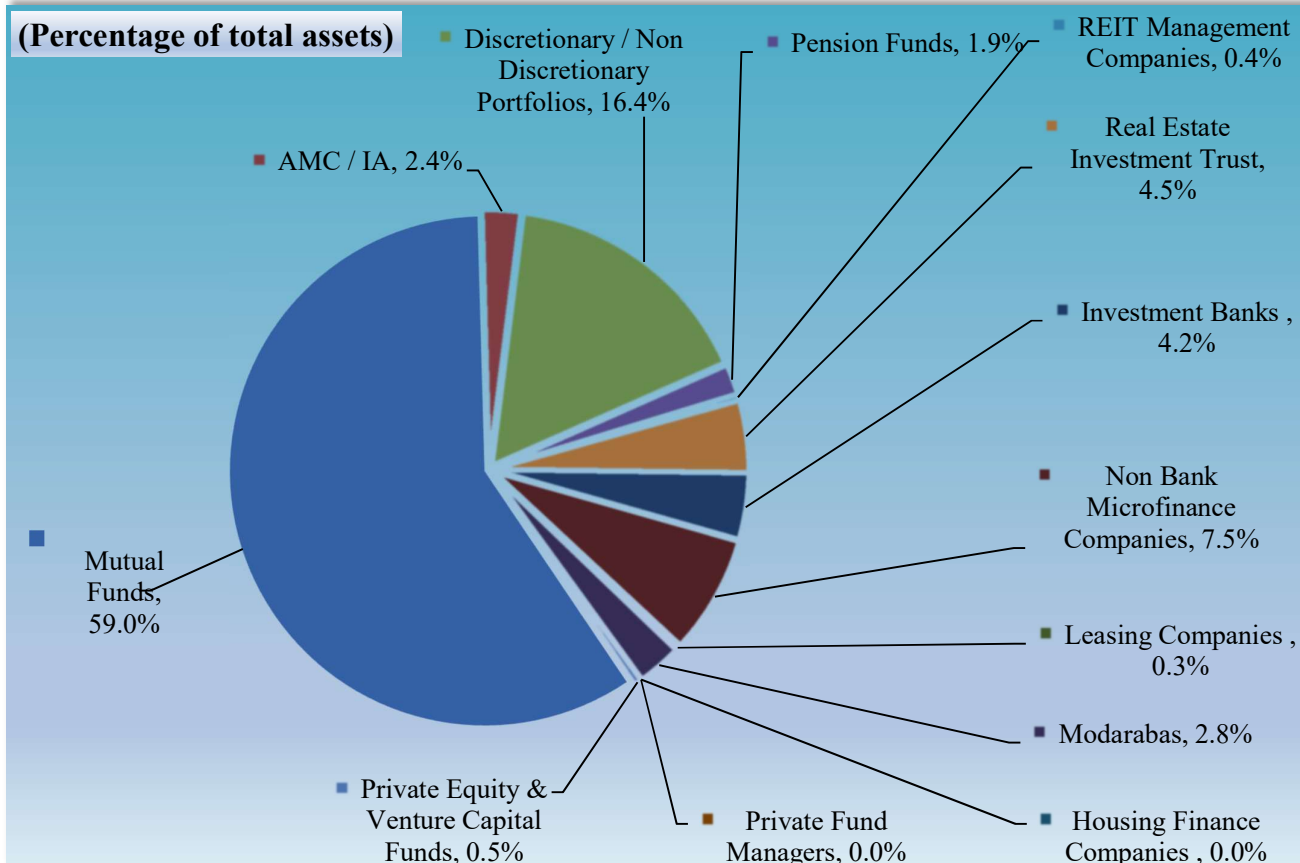
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SNAPSHOT OF NBFI INDUSTRY AS OF JUNE 30, 2022

Sector	No. of Licenses	Total Assets (Rs in billion)	Percentage of Total Assets
Mutual Funds and Plans	290	1,281.07	59.0%
Asset Management Companies/ Investment Advisors *	28	52.60	2.4%
Discretionary & Non-Discretionary Portfolios	-	356.19	16.4%
Pension Funds	22	41.64	1.9%
REIT Management Companies *	13	8.14	0.4%
Real Estate Investment Trust	5	98.34	4.5%
Investment Banks	17	90.99	4.2%
Non-Bank Microfinance Companies	32	163.21	7.5%
Leasing Companies	4	5.98	0.3%
Modarabas	27	61.46	2.8%
Housing Finance Companies	4	0.47	0.0%
Private Fund Managers *	9	0.17	0.0%
Private Equity & Venture Capital Funds	5	10.96	0.5%
Total	456	2,171.22	100%

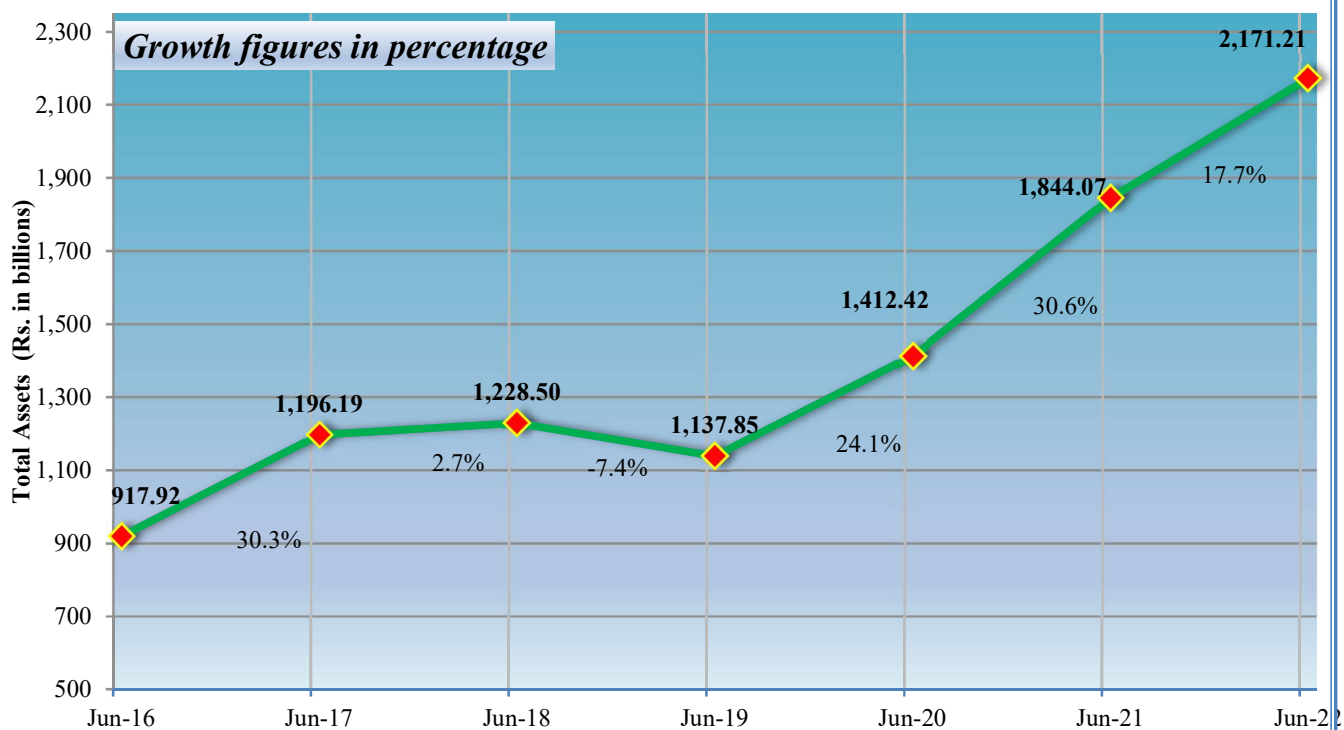
**The assets of 5 RMC and 6 Private Fund Managers having more than one licenses are covered in AMC/IAs section and assets of 1 RMC has more than one licenses is covered in Private Fund Managers section.*



TREND OF GROWTH IN TOTAL ASSETS OF NBFII INDUSTRY

(Rs. in billion)

Description	Jun-16	Jun-17	Jun-18	Jun-19	Jun-20	Jun-21	Jun-22
Total Assets	917.92	1,196.19	1,228.50	1,137.85	1,412.42	1,844.07	2,171.21
Growth Since Last June	24.1%	30.3%	2.7%	-7.4%	24.1%	30.6%	17.7%
Growth since June 2016 till June 2022				136.54%			
Compound Annual Growth Rate June 2016 to June 2022				15.43%			

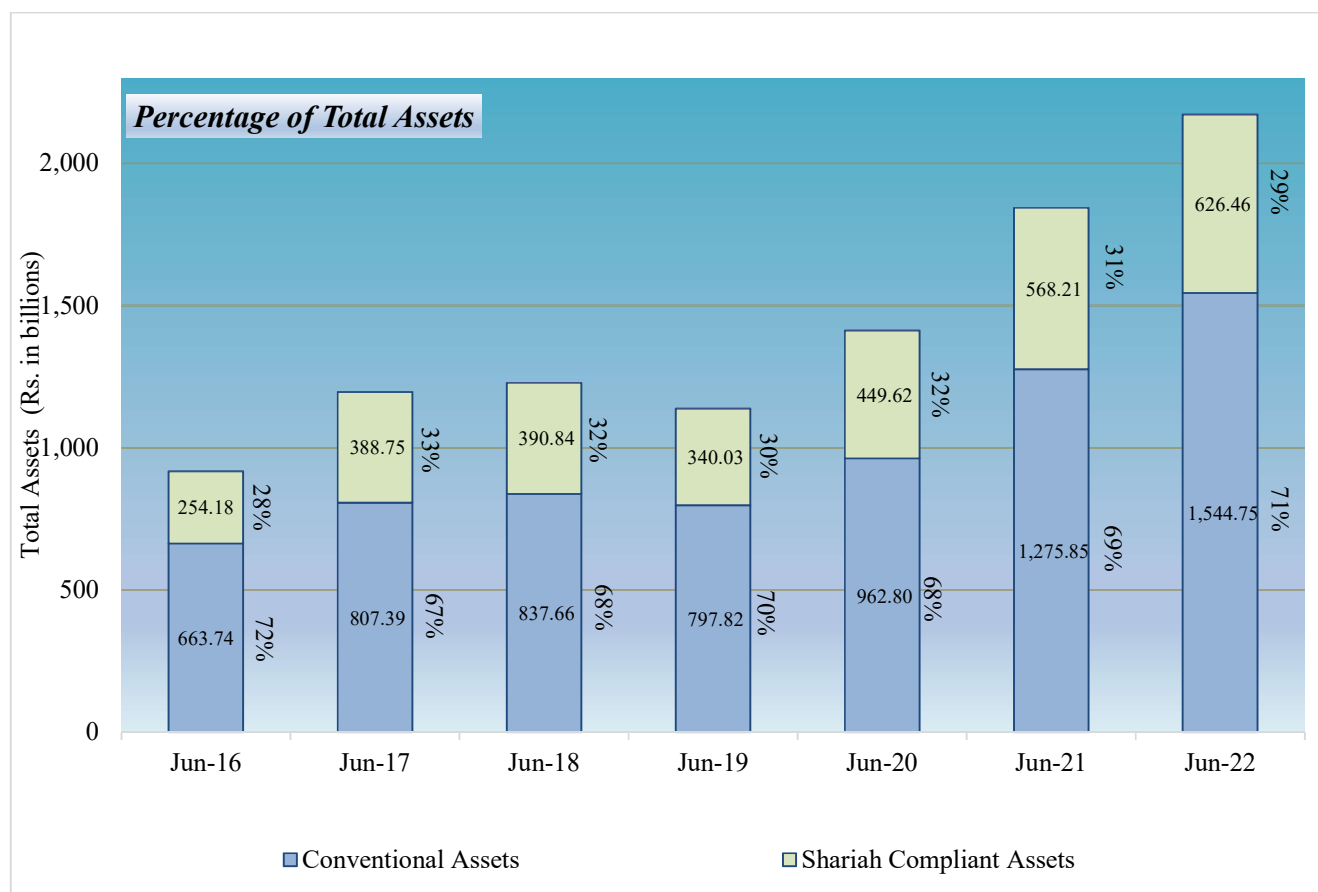


Breakup of Shariah Compliant and Conventional Assets of NBFI Industry

(Rs. in billion)

Description	Jun-16	Jun-17	Jun-18	Jun-19	Jun-20	Jun-21	Jun-22
Conventional Assets	663.74	807.39	837.66	797.82	962.80	1,275.85	1,544.75
Shariah Compliant Assets	254.18	388.75	390.84	340.03	449.62	568.21	626.46
Total Assets	917.92	1,196.14	1,228.50	1,137.85	1,412.42	1,844.06	2,171.21
Share of Conventional Assets	72.3%	67.5%	68.2%	70.1%	68.2%	69.2%	71.1%
Share of Shariah Compliant Assets	27.7%	32.5%	31.8%	29.9%	31.8%	30.8%	28.9%
Conventional Assets - Growth since June 2016 till June 2022						132.7%	
Shariah Compliant Assets - Growth since June 2016 till June 2022						146.5%	
Compound Annual Growth Rate - June 2016 till June 2022)-Conventional Assets						15.1%	
Compound Annual Growth Rate- June 2016 till June 2022)-Shariah Compliant Assets						16.2%	

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-16	Jun-17	Jun-18	Jun-19	Jun-20	Jun-21	Jun-22
Total Assets	546.22	710.03	678.86	577.64	802.15	1,086.70	1,281.07
Growth since last June	11.0%	30.0%	-4.4%	-14.9%	38.9%	35.5%	17.9%
Growth since June 2016 till June 2022							134.5%
Compound Annual Growth Rate (June 2016 till June 2022)							15.3%

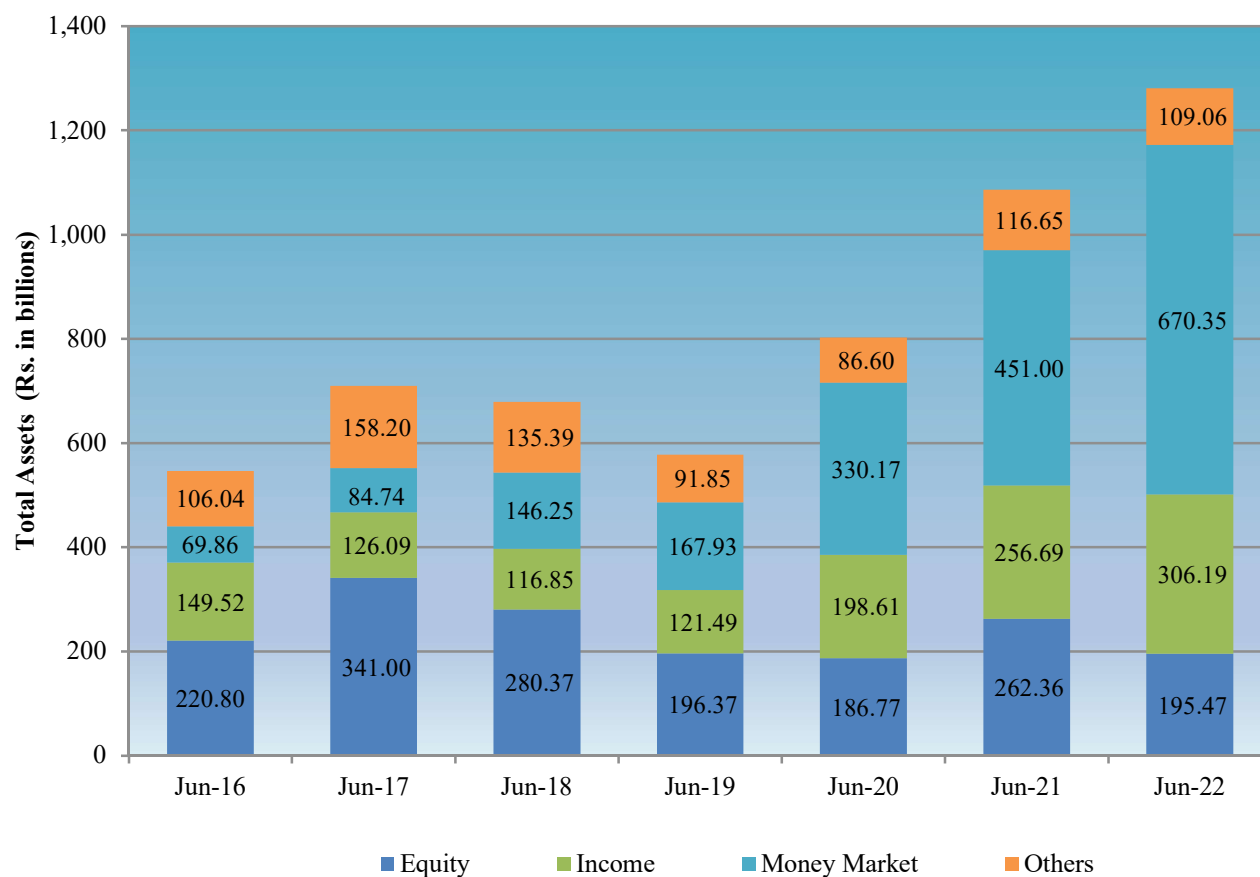


Trend of Category-Wise Position of Total Assets of Mutual Funds

(Rs. in billion)

Fund Category	Jun-16	Jun-17	Jun-18	Jun-19	Jun-20	Jun-21	Jun-22
Equity	220.80	341.00	280.37	196.37	186.77	262.36	195.47
Income	149.52	126.09	116.85	121.49	198.61	256.69	306.19
Money Market	69.86	84.74	146.25	167.93	330.17	451.00	670.35
Others *	106.04	158.20	135.39	91.85	86.60	116.65	109.06
Total	546.22	710.03	678.86	577.64	802.15	1,086.70	1,281.07

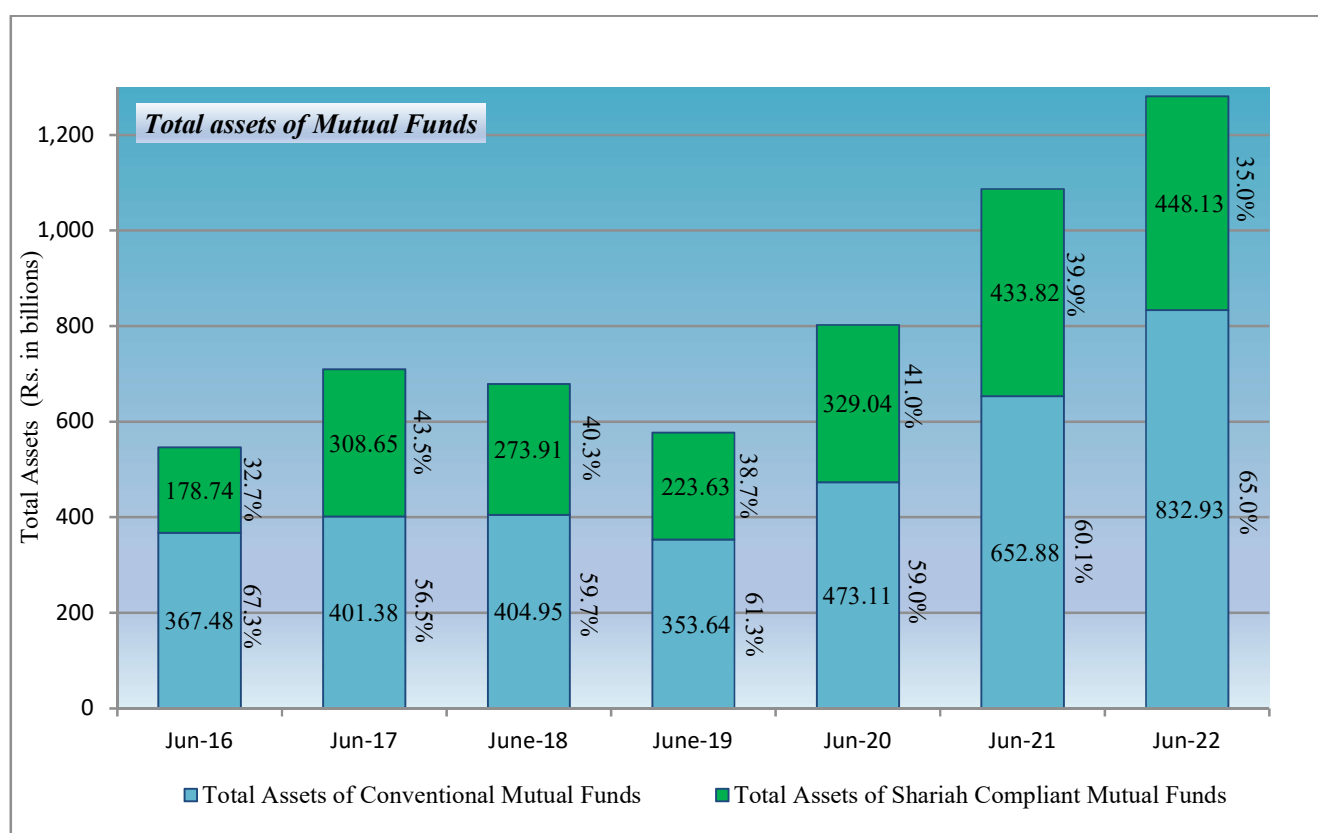
* Others Include Asset Allocation, Aggressive Asset Allocation, Aggressive Income, Balanced, Capital Protected, Commodity, Fund of Funds, Exchange Traded, Index Tracker, Fixed Return and Sector Specific Funds.



Trend of Total Assets of Conventional and Shariah Compliant Mutual Funds

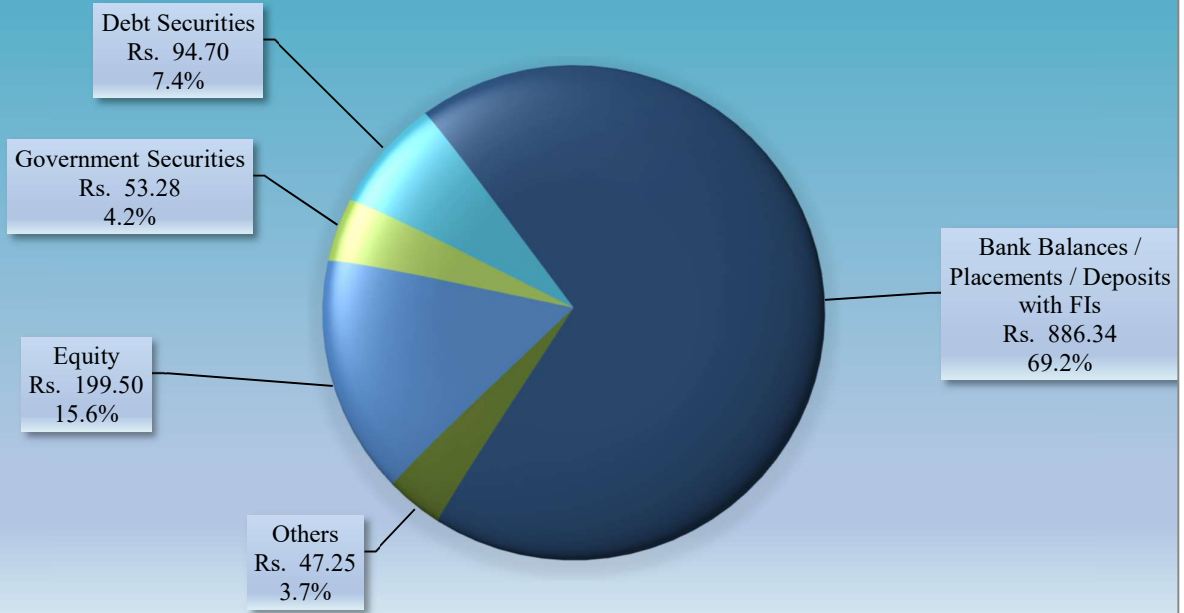
(Rs. in billion)

Description		Jun-16	Jun-17	Jun-18	Jun-19	Jun-20	Jun-21	Jun-22
Assets	Conventional Mutual Funds	367.48	401.38	404.95	353.64	473.11	652.88	832.93
	Shariah Compliant Mutual Funds	178.74	308.65	273.91	223.63	329.04	433.82	448.13
	Total	546.22	710.03	678.86	577.27	802.15	1,086.70	1,281.07
Share (%)	Conventional Mutual Funds	67.3%	56.5%	59.7%	61.3%	59.0%	60.1%	65.0%
	Shariah Compliant Mutual Funds	32.7%	43.5%	40.3%	38.7%	41.0%	39.9%	35.0%
Growth since last June	Conventional Mutual Funds	2.5%	9.2%	0.9%	-12.7%	33.8%	38.0%	27.6%
	Shariah Compliant Mutual Fund	33.8%	72.7%	-11.3%	-18.4%	47.1%	31.8%	3.3%
Growth since June 2016 till June 2022		Conventional Mutual Funds			126.7%			
		Shariah Compliant Mutual Fund			150.7%			
Compound Annual Growth Rate (June 2016 to June 2022)		Conventional Mutual Funds			14.6%			
		Shariah Compliant Mutual Fund			16.6%			

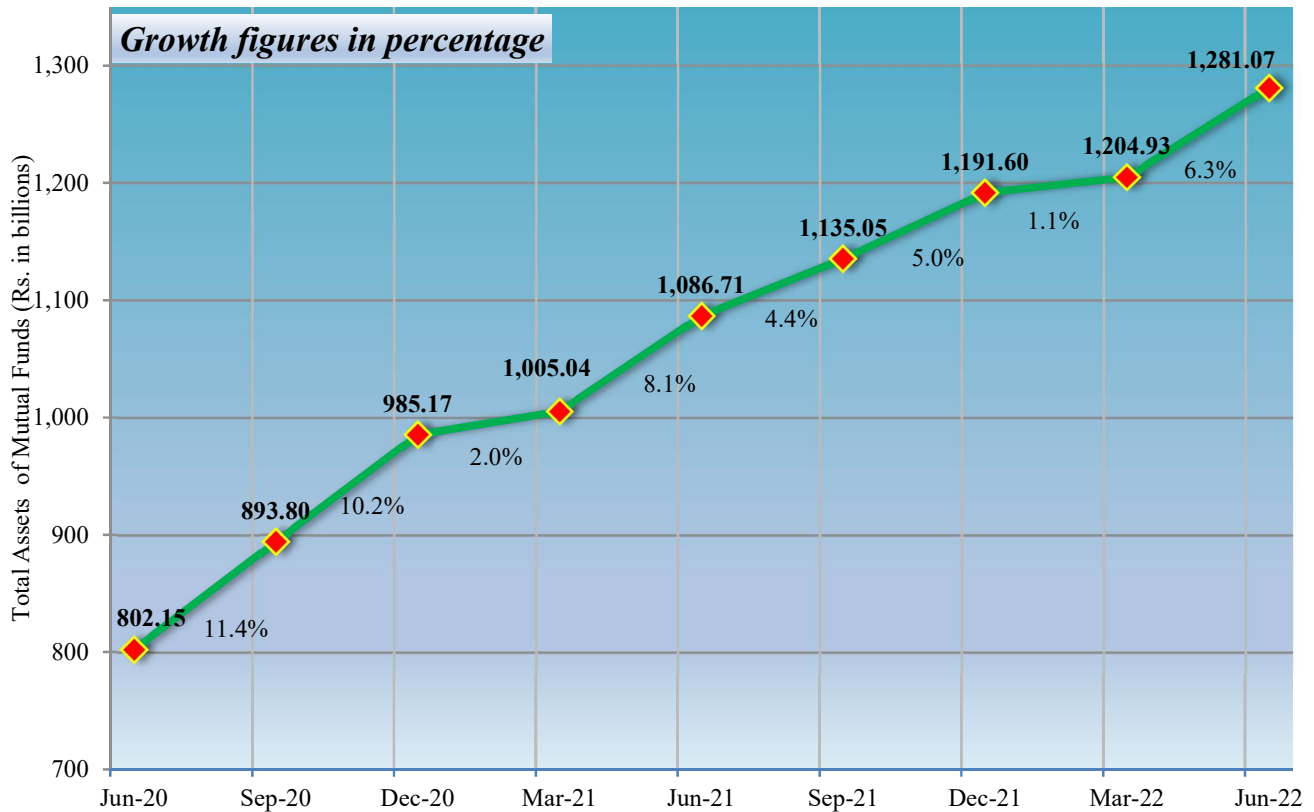


Asset Allocation of Mutual Funds

Rs in billion & percentage of total assets of Mutual Funds



Quarterly trend of total Assets of Mutual Funds



Detail of Investor Accounts in Open End Mutual Funds

Description	No. of Active Investor Accounts on June 30, 2022	Value of Investment on June 30, 2022 (Rs. in billion)	% of total Investment Value
Resident			
Individuals	372,968	393.95	31.9%
Associated Banks/DFIs/AMCs	63	41.96	3.4%
Other Banks/DFIs	168	16.14	1.3%
Insurance Companies	364	57.30	4.6%
Other financial institutions	203	18.69	1.5%
Other Corporates	3,056	503.98	40.8%
Fund of funds	72	19.04	1.5%
Retirement funds	2,599	145.27	11.8%
Trust/NGO/Societies/Foundation/Charities	1,156	33.32	2.7%
Foreign			
Individuals	2,150	5.72	0.5%
Non-Individuals	16	0.23	0.0%
Total	382,815	1,235.61	100.0%

Note 1 ➤ Number of active investor accounts i.e. Accounts having more than zero balance as at June 30, 2022 are: 382,815

➤ Number of investor accounts having zero balance at June 30, 2022 are: 444,401

➤ Total number of investor accounts as at June 30, 2022 are: 827,216

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

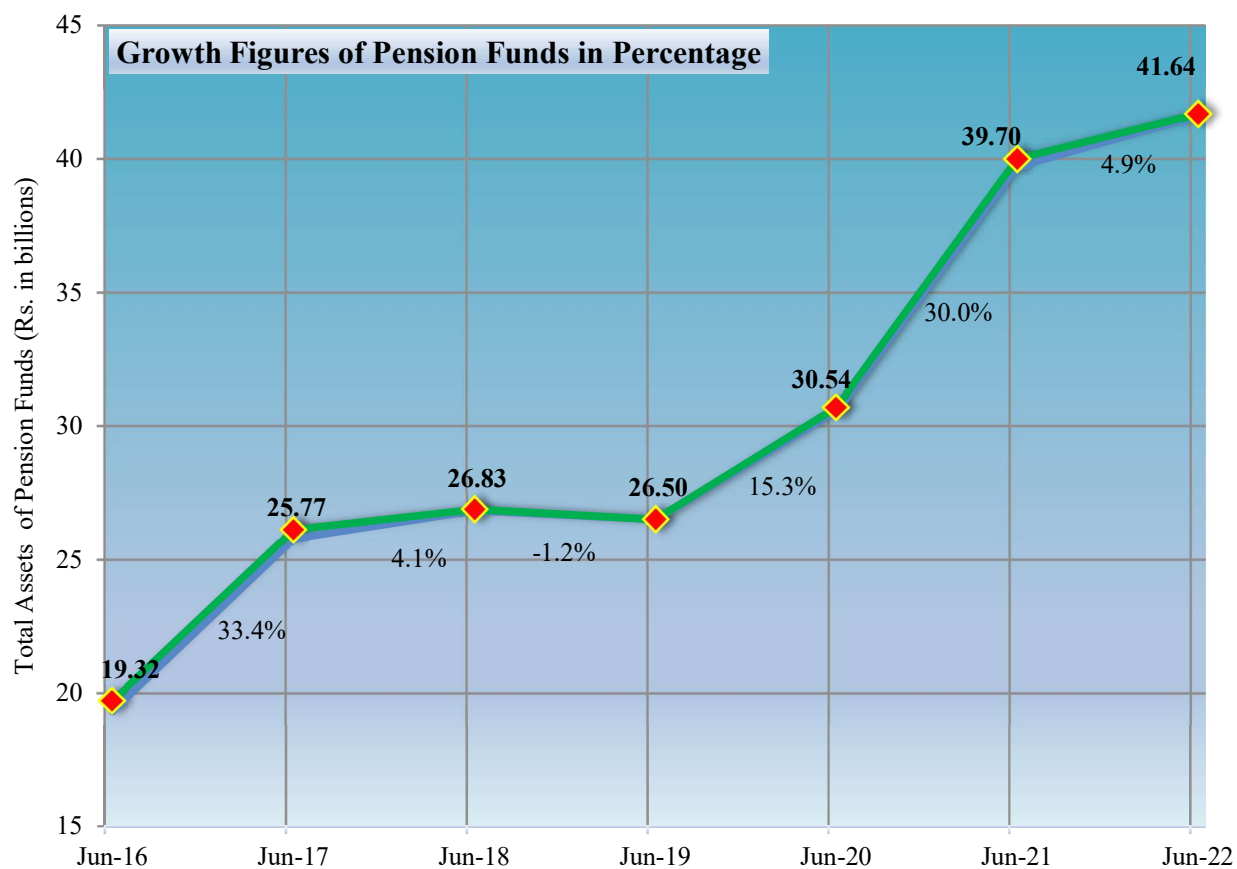
Note 3 The number of investors' accounts is different from the number of investors in mutual fund industry i.e. If Investor A has opened three accounts with three different Asset management companies, the same shall be reported as three investor accounts instead of one investor.

VOLUNTARY PENSION SCHEMES / FUNDS

Trend of Total Assets of Pension Funds

(Rs. in billion)

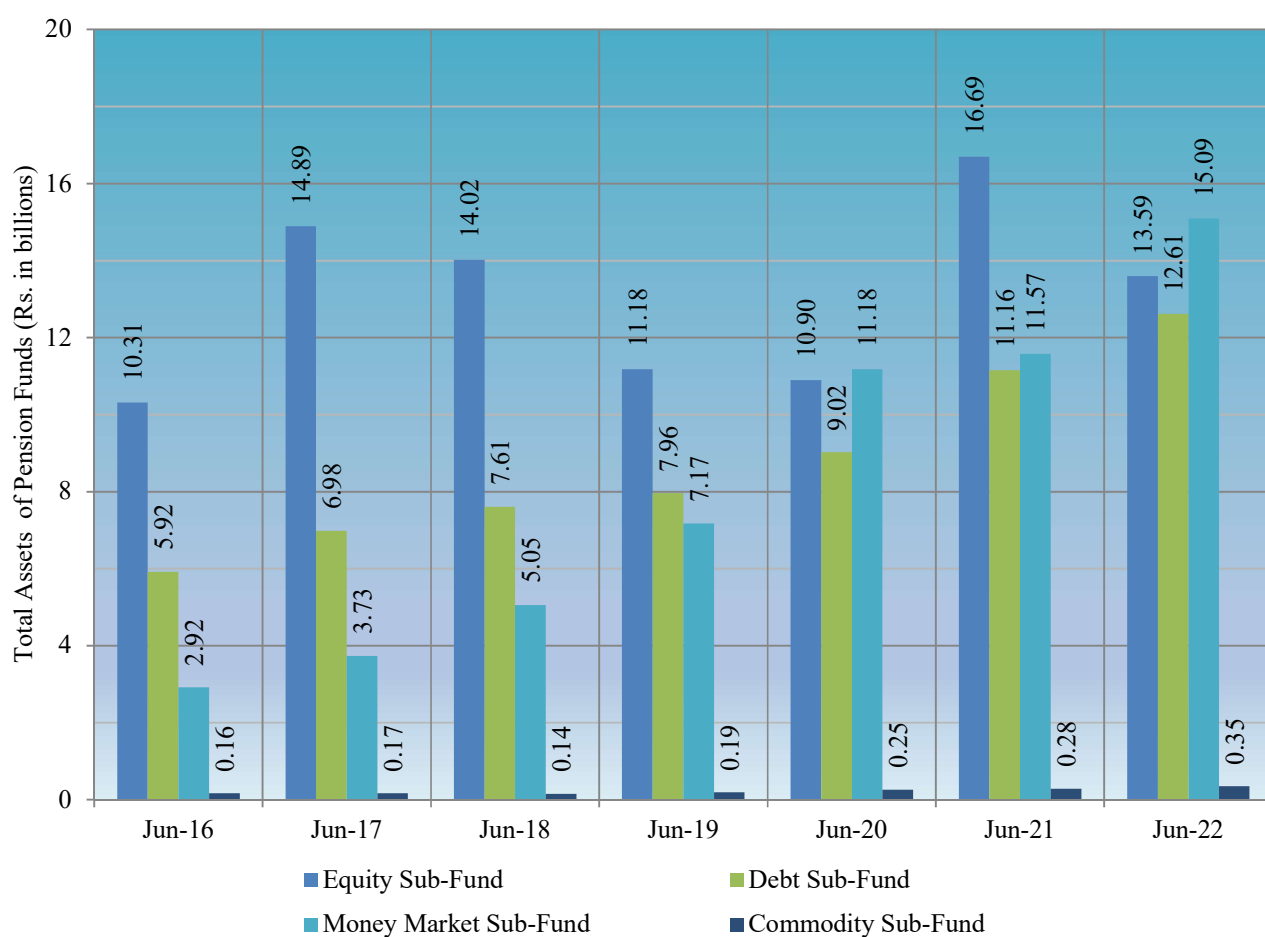
Description	Jun-16	Jun-17	Jun-18	Jun-19	Jun-20	Jun-21	Jun-22
Total Assets	19.32	25.77	26.83	26.50	30.54	39.70	41.64
Growth since last June	39%	33%	4%	-1%	15%	30%	4.9%



Category-Wise Position of Total Assets of Pension Funds

(Rs in billion)

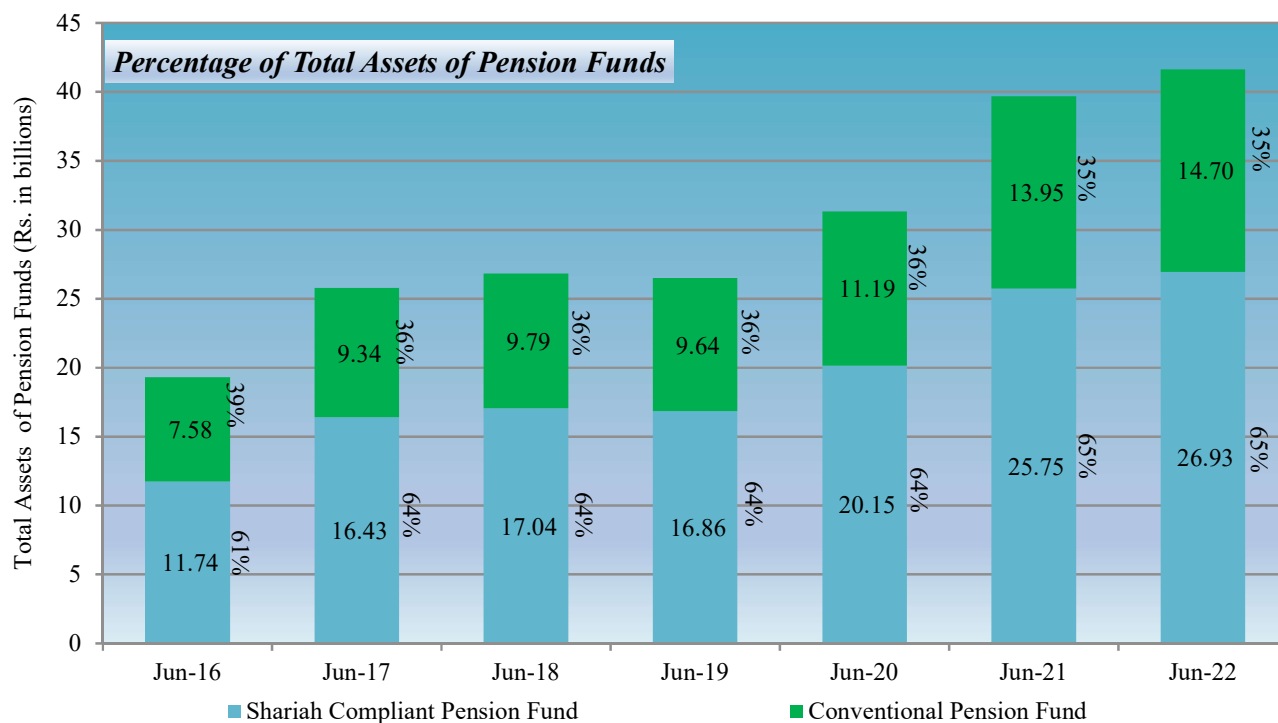
Description	Jun-16	Jun-17	Jun-18	Jun-19	Jun-20	Jun-21	Jun-22
Equity Sub-Fund	10.31	14.89	14.02	11.18	10.90	16.69	13.59
Debt Sub-Fund	5.92	6.98	7.61	7.96	9.02	11.16	12.61
Money Market Sub-Fund	2.92	3.73	5.05	7.17	11.18	11.57	15.09
Commodity Sub-Fund	0.16	0.17	0.14	0.19	0.25	0.28	0.35
Total	19.32	25.77	26.83	26.50	31.35	39.70	41.64



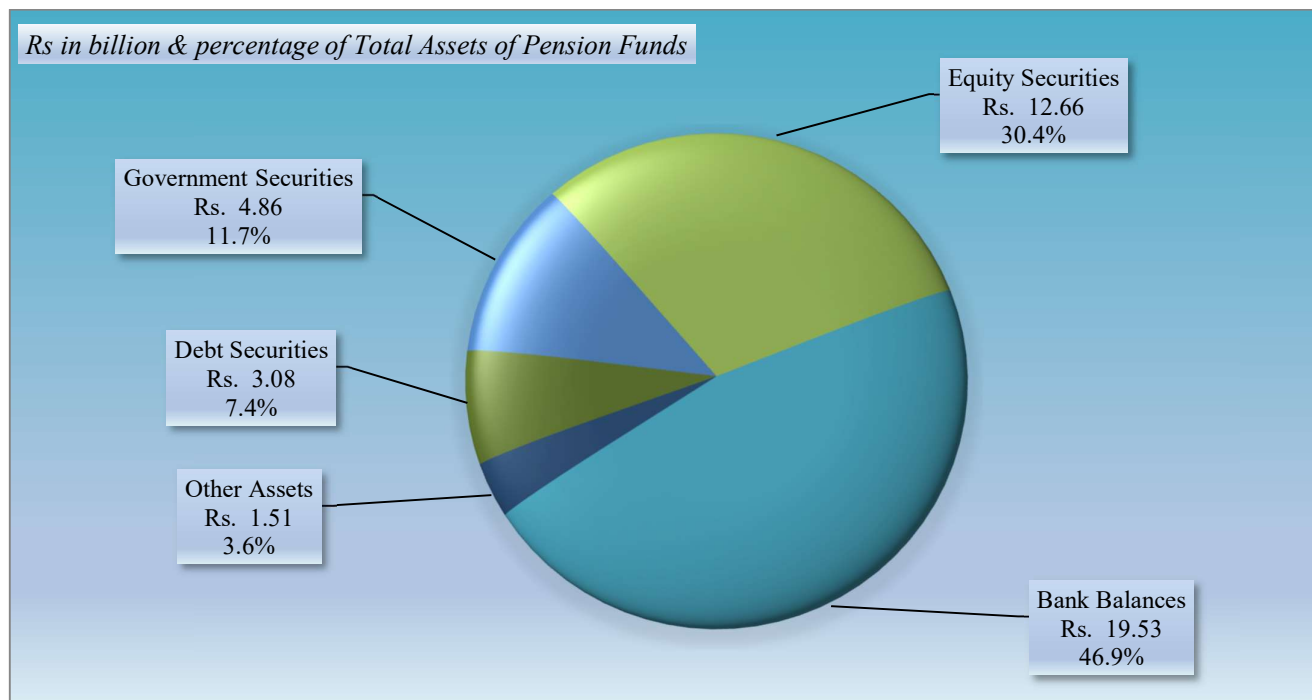
Trend of Total Assets of Conventional and Shariah Compliant Pension Funds

(Rs. in billion)

Description		Jun-16	Jun-17	Jun-18	Jun-19	Jun-20	Jun-21	Jun-22
Assets	Shariah Compliant Pension Funds	11.74	16.43	17.04	16.86	20.15	25.75	26.93
	Conventional Pension Funds	7.58	9.34	9.79	9.64	11.19	13.95	14.70
	Total	19.32	25.77	26.83	26.50	31.35	39.70	41.64
Share (%)	Shariah Compliant Pension Funds	60.8%	63.7%	63.5%	63.6%	64.3%	64.9%	64.7%
	Conventional Pension Funds	39.2%	36.3%	36.5%	36.4%	35.7%	35.1%	35.3%
Compound Annual Growth Rate June 2016 to June 2022		Shariah Compliant Pension Funds				14.8%		
		Conventional Pension Funds				11.7%		



Asset Allocation of Pension Funds



Detail of Investor Accounts in Pension Funds

Description	No. of Active Investor Accounts on June 30, 2022	Value of Investment on June 30, 2022 (Rs. In billion)	% of total Investment Value
Resident			
Individuals	47,650	37.96	92.8%
Associated Banks/DFIs/AMCs	16	2.53	6.2%
Other financial institutions	1	0.41	1.0%
Foreign			
Individuals	32	0.01	0.0%
Non-Individuals	-	-	-
Total	47,609	40.91	100.0%

- Note 1**
- Number of active investor accounts i.e. Accounts having more than zero balance as at June 30, 2022 are: 47,609
 - Number of investor accounts having zero balance at June 30, 2022 are: 22,489
 - Total number of investor accounts as at June 30, 2022 are: **70,098**

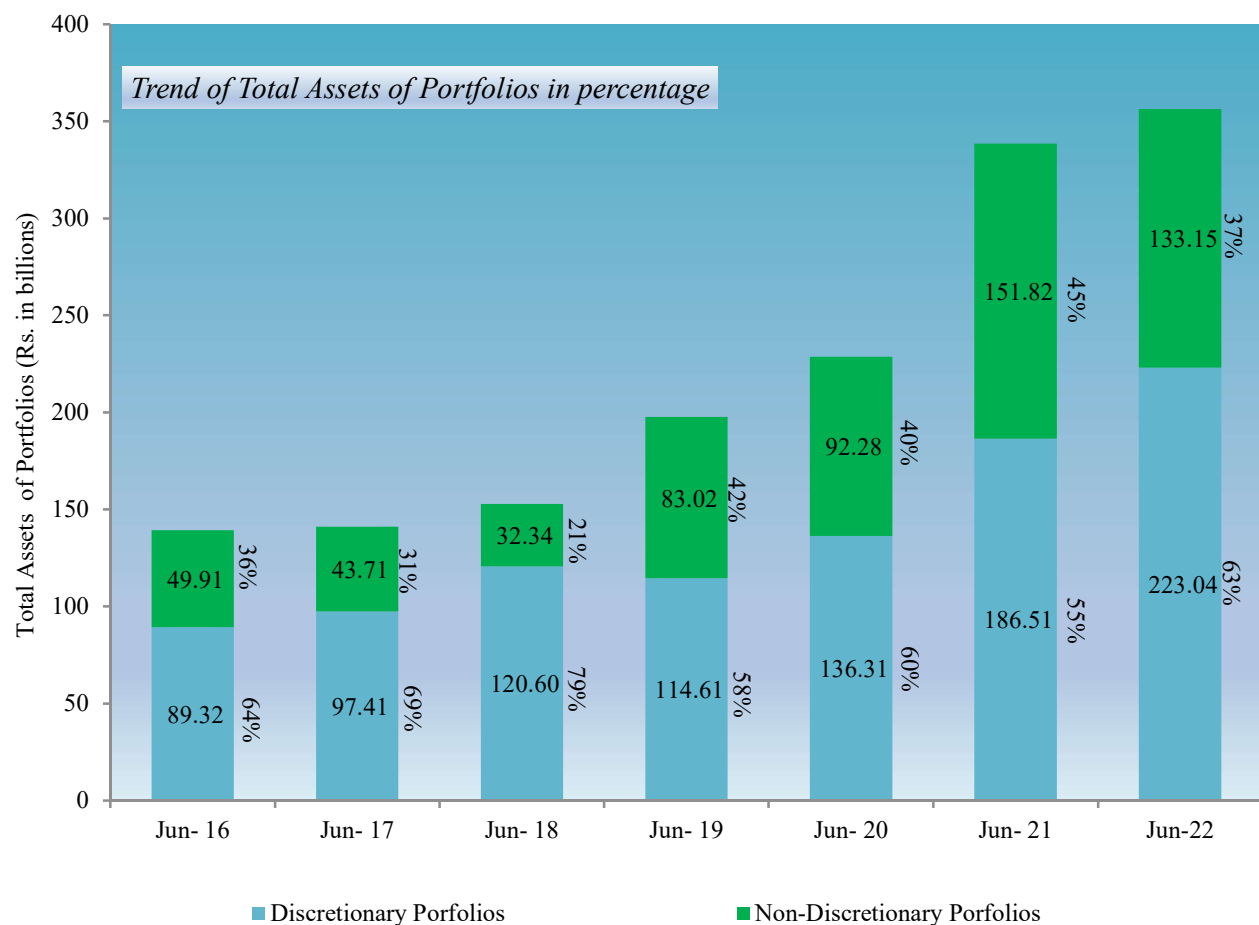
Note 2 The number of investors' accounts is different from the number of investors in pension fund industry i.e. If Investor A has opened three accounts with three different Asset management companies, the same shall be reported as three investor accounts instead of one investor.

DISCRETIONARY / NON-DISCRETIONARY PORTFOLIOS

Trend of Total Assets of Discretionary / Non-Discretionary Portfolios

(Rs. in billion)

Description	Jun- 16	Jun- 17	Jun- 18	Jun- 19	Jun- 20	Jun- 21	Jun-22
Discretionary Portfolios	89.32	97.41	120.60	114.61	136.31	186.51	223.04
Non-Discretionary Portfolios	49.91	43.71	32.34	83.02	92.28	151.82	133.15
Total Assets of Portfolios	39.23	141.12	152.94	197.64	228.59	338.33	356.19

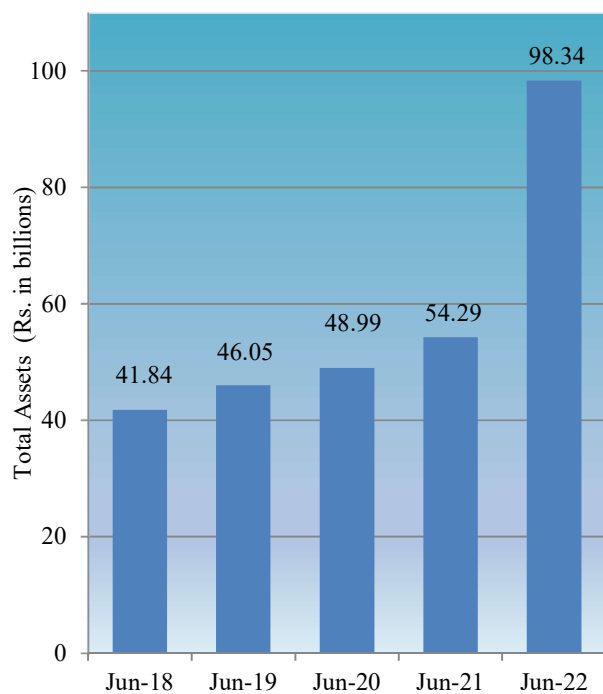


REAL ESTATE INVESTMENT TRUST AND PRIVATE EQUITY & VENTURE CAPITAL FUND

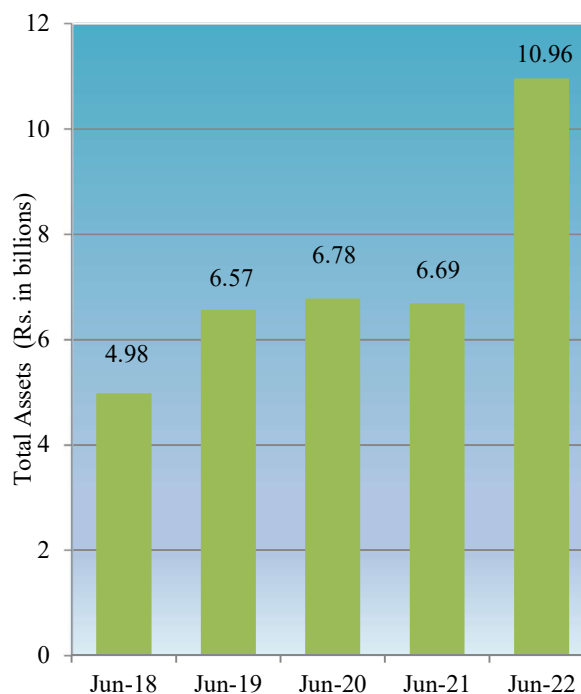
Trend of Total Assets

(Rs in billion)

Description	Jun-16	Jun-17	Jun-18	Jun-19	Jun-20	Jun-21	Jun-22
Real Estate Investment Trust	27.17	42.28	41.84	46.05	48.99	54.29	98.34
Private Equity & Venture Capital Fund	-	-	4.98	6.57	6.78	6.69	10.96
Total Assets	27.17	42.28	46.82	52.62	55.77	60.98	109.31



■ Real Estate Investment Trust



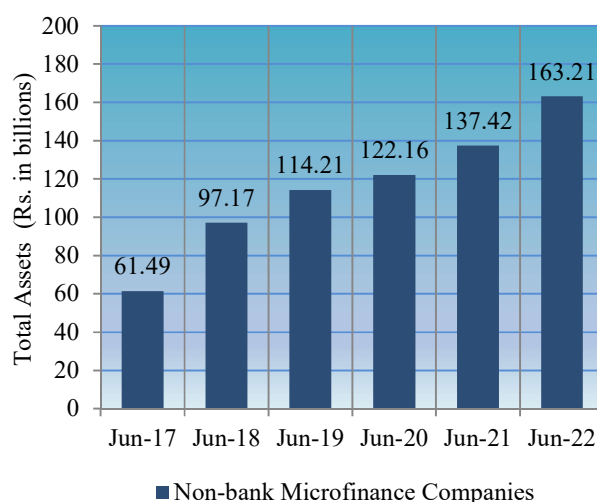
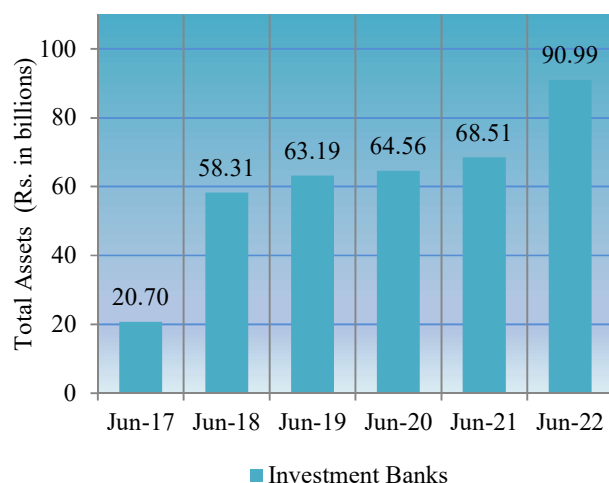
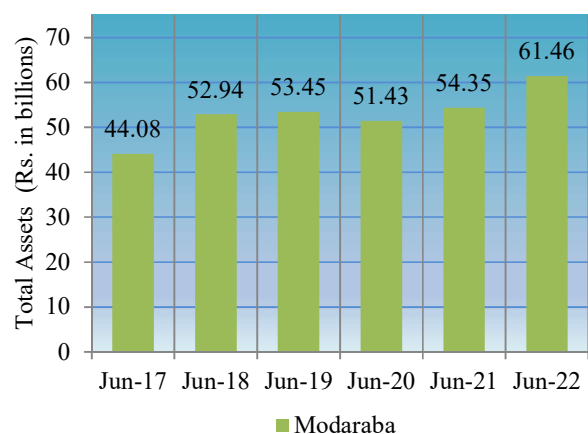
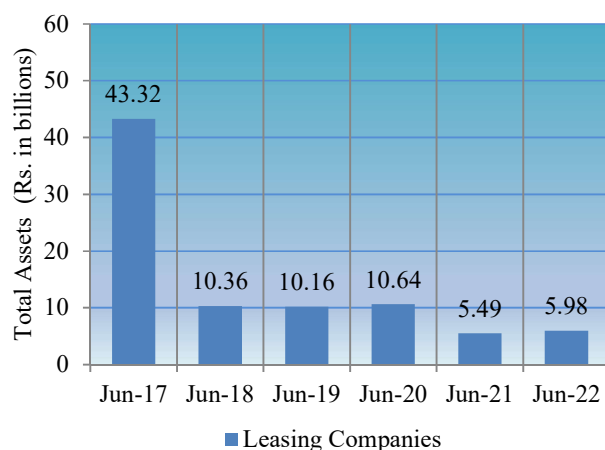
■ Private Equity & Venture Capital Fund

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

Trend of Total Assets

(Rs in billion)

Description	Jun-16	Jun-17	Jun-18	Jun-19	Jun-20	Jun-21	Jun-22
Leasing Companies	42.26	43.32	10.36	10.16	10.64	5.49	5.98
Modaraba	36.54	44.08	52.94	53.45	51.43	54.35	61.46
Investment Banks	9.86	20.70	58.31	63.19	64.56	68.51	90.99
Non-bank Microfinance Companies	-	61.49	97.17	114.21	122.16	137.42	163.21
Housing Finance Companies	-	-	-	-	-	-	0.47

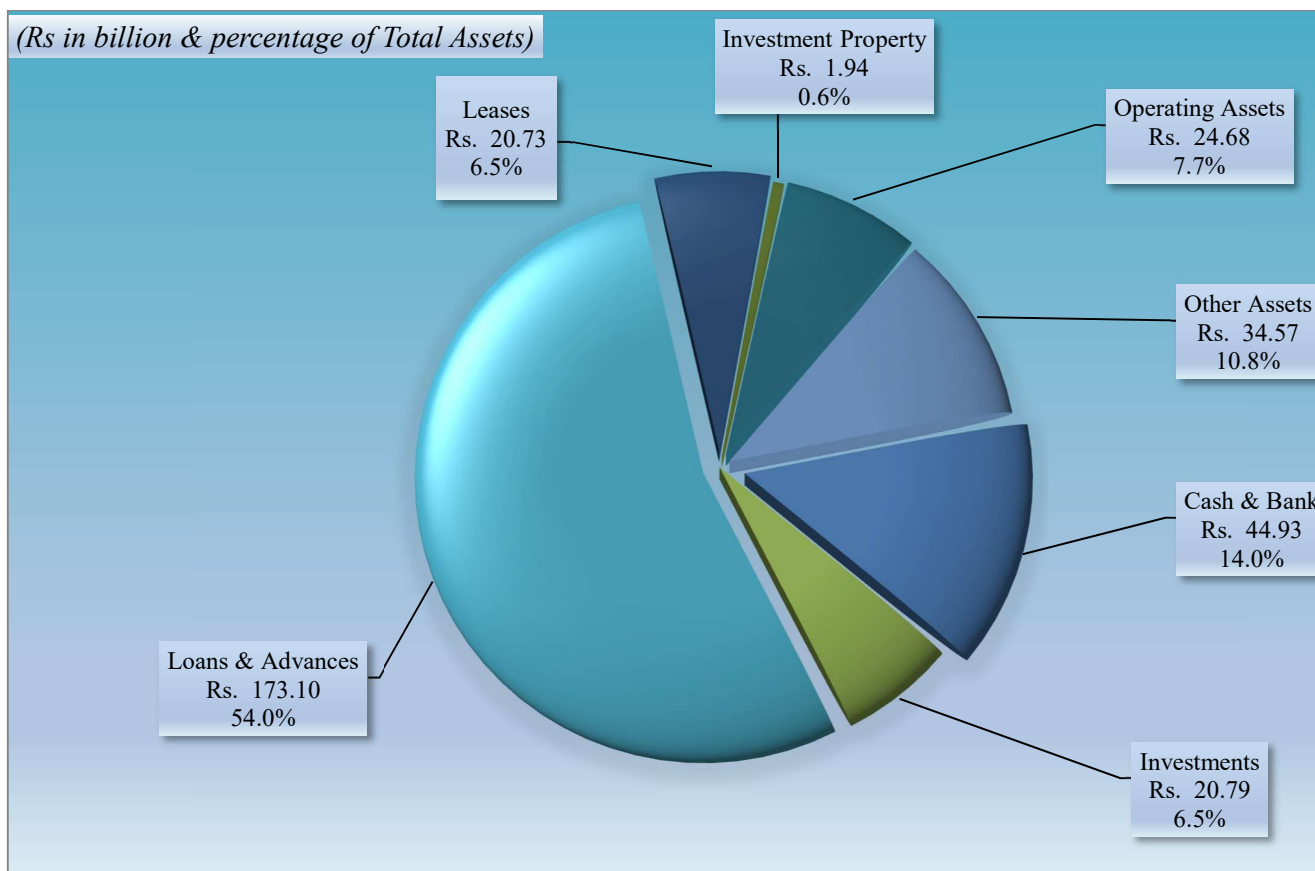


Asset Allocation of Leasing Companies, Modarabas, Investment Banks, Non-Bank Microfinance Companies & Housing Finance Companies

(Rs in billion)

Category	Cash & Bank	Investments	Loans & Advances	Lease	Investment Property	Operating Assets	Other Assets	Total Assets
Modarabas	2.59	4.05	23.71	2.85	1.12	16.19	10.95	61.46
Leasing Cos.	0.04	0.06	0.91	4.61	0.15	0.03	0.18	5.98
Investment Banks *	3.54	14.19	43.55	13.27	0.56	2.76	12.13	89.99
Non-bank Microfinance Cos. *	38.46	2.48	104.83	0.00	0.11	5.65	11.30	162.84
Housing Finance Cos.	0.30	0.01	0.10	0.00	0.00	0.05	0.01	0.47
Total	44.93	20.79	173.10	20.73	1.94	24.68	34.57	320.74

* 1 Investment Bank and 3 NBMFCs are not included here due to non filing of SCRS returns



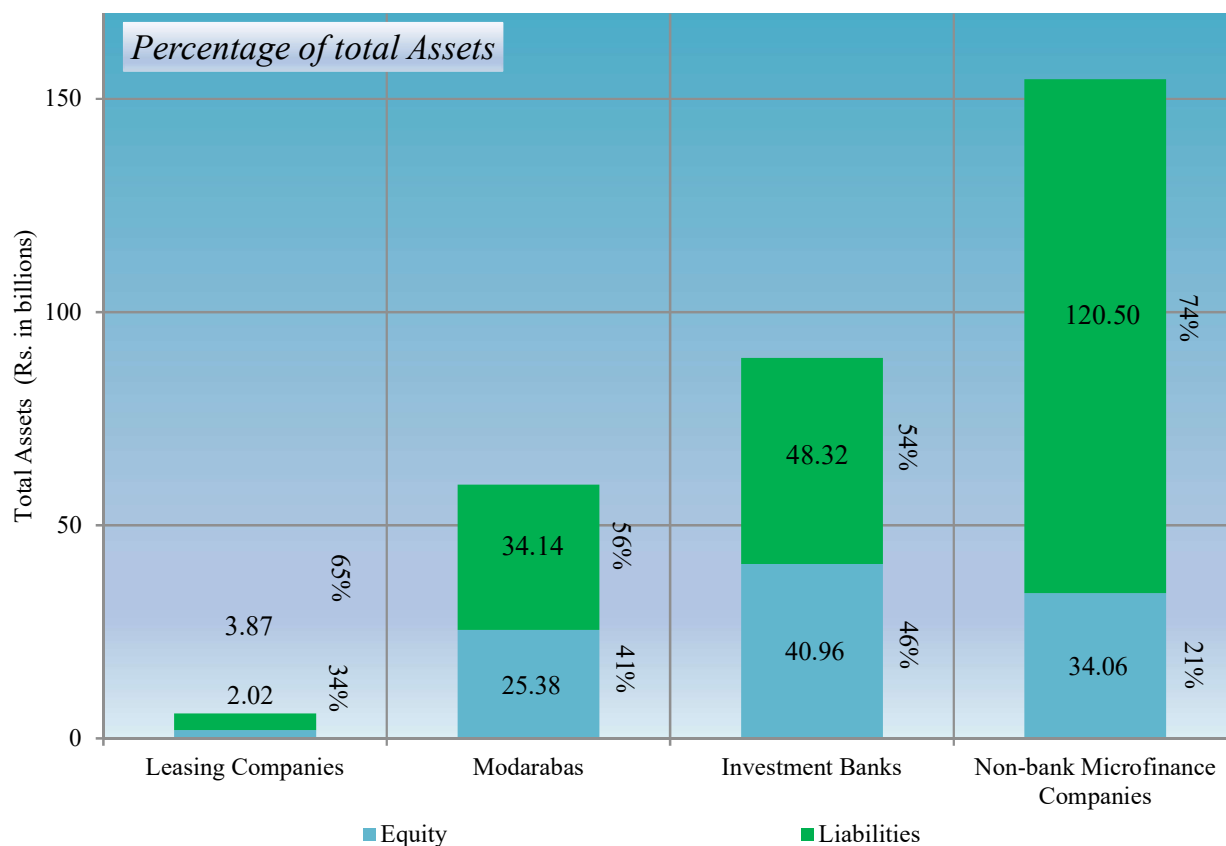
Leverage profile of Leasing Cos., Modarabas, Investment Banks, Non-Bank Microfinance Companies & Housing Finance Companies

(Rs in billion)

Category	Equity*	Liabilities*	Total Assets	Equity as percentage of total assets	Liabilities as percentage of total assets
Leasing Companies	2.02	3.87	5.98	33.73%	64.69%
Modarabas	25.38	34.14	61.46	41.30%	55.54%
Investment Banks **	40.96	48.32	89.99	45.51%	53.69%
Non-bank Microfinance Cos.**	34.06	120.50	162.84	20.92%	74.00%
Housing Finance Cos.	0.42	0.05	0.47	89.07%	11.66%

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

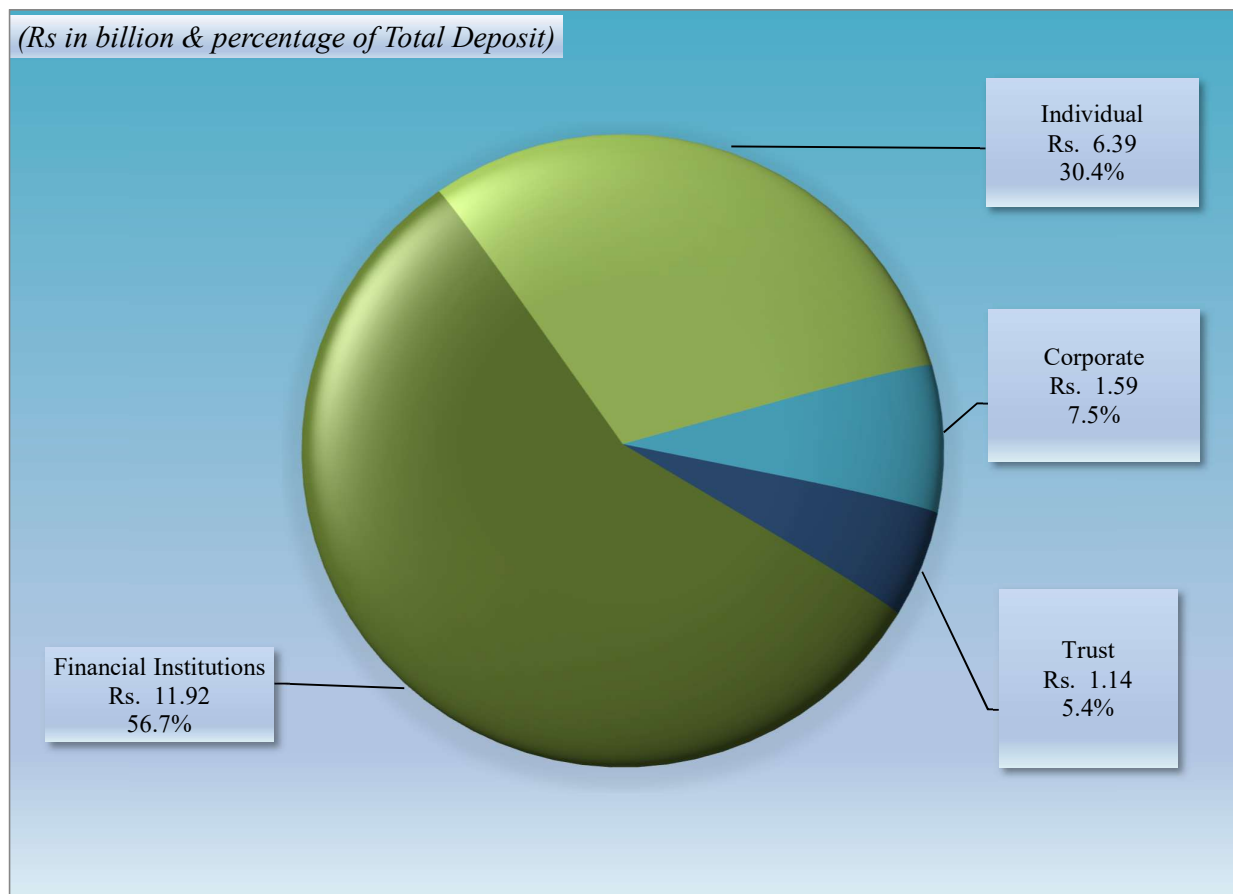
** 1 Investment Bank and 3 NBMFCs are not included here due to non filing of SCRS returns



Deposit raising of Leasing Companies, Modarabas & Investment Banks

Category	Amounts (Rs in billion)				% of Total Deposits
	Leasing Cos.	Modarabas	Investment Banks *	Total	
Individual	0.34	2.05	4.00	Rs. 6.39	30.4%
Corporate	0.00	1.29	0.29	Rs. 1.59	7.5%
Trust	0.00	0.90	0.24	Rs. 1.14	5.4%
Govt. Entities	0.00	0.00	0.00	Rs. 0.00	0.0%
Financial Institutions	0.00	11.92	0.00	Rs. 11.92	56.7%
Total	0.34	16.16	4.54	Rs. 21.03	100.0%

* 1 Investment Bank is not included here due to non filing of SCRS returns



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 AMC's 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 AMC's 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	0.29	0.23	0.06	4.27	4.32	-0.06	0.00	0.00	0.00	4.56	4.56	0.01
Asset Allocation	2.38	2.38	0.00	0.63	0.55	0.08	0.00	0.00	0.00	3.00	2.93	0.08
Balanced	0.00	0.01	-0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	-0.01
Capital Protected	2.63	1.27	1.37	0.04	0.11	-0.07	0.00	0.00	0.00	2.67	1.38	1.29
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	0.87	2.24	-1.37	1.85	1.18	0.68	0.00	0.00	0.00	2.73	3.42	-0.69
Fund of Funds	0.08	0.00	0.08	10.83	6.98	3.84	0.00	0.00	0.00	10.91	6.99	3.92
Income	26.26	32.66	-6.40	56.75	68.77	-12.02	0.08	0.01	0.07	83.09	101.44	-18.36
Index Tracker	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.01	0.00
Money Market	79.28	58.63	20.65	251.26	125.62	125.65	0.00	0.00	0.00	330.55	184.25	146.30
	111.81	97.43	14.38	325.63	207.54	118.09	0.08	0.01	0.07	437.52	304.98	132.54

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

(Rs. in billion)

Fund Category	Gross Issuance - Individuals	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	0.40	0.93	-0.53	2.33	2.20	0.13	0.00	0.00	0.00	2.73	3.13	-0.40
Islamic Asset Allocation	0.16	0.45	-0.28	8.11	7.97	0.14	0.00	0.00	0.00	8.27	8.41	-0.14
Islamic Balanced	0.02	0.08	-0.06	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.08	-0.06
Islamic Capital Protected	0.00	0.24	-0.24	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.24	-0.24
Islamic Commodity	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.00
Islamic Equity	11.86	12.00	-0.14	0.85	1.23	-0.39	13.40	11.86	1.54	26.10	25.10	1.01
Islamic Funds	0.13	0.36	-0.23	2.94	0.21	2.73	0.00	0.00	0.00	3.07	0.57	2.50
Islamic Income	34.05	30.57	3.48	19.23	24.40	-5.17	0.04	0.11	-0.08	53.32	55.09	-1.77
Islamic Index Tracker	0.04	0.08	-0.03	0.41	0.42	-0.01	0.00	0.00	0.00	0.45	0.49	-0.04
Islamic Money Market	33.57	21.93	11.64	51.97	34.63	17.34	0.04	0.27	-0.23	85.58	56.83	28.75
ss	80.23	66.63	13.60	85.84	71.06	14.78	13.47	12.24	1.23	179.54	149.94	29.60

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	1.85	0.26	4.10	0.00	0.00	0.59	0.05	1.78	0.08	0.00	0.00
Asset Allocation	4.54	0.59	0.00	0.34	0.20	0.26	0.00	1.38	0.04	0.03	0.03
Balanced	0.79	0.03	0.00	0.58	0.00	0.01	0.00	0.70	0.12	0.01	0.00
Capital Protected	4.45	0.36	0.00	0.00	5.30	0.01	0.02	0.05	0.03	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	33.68	3.71	0.69	12.03	2.58	6.09	0.49	41.40	5.25	0.63	0.13
Fund of Funds	0.19	0.28	0.00	0.00	0.00	0.28	0.00	0.44	0.05	0.00	0.00
Income	44.93	6.09	1.80	2.08	1.66	79.24	0.49	17.31	3.26	0.52	0.07
Index Tracker	0.02	0.00	0.00	0.00	0.00	0.03	0.00	0.39	0.00	0.00	0.01
Money Market	100.30	14.31	1.71	19.30	2.01	258.48	0.16	33.77	4.85	0.67	0.00
	190.77	25.63	8.30	34.33	11.75	344.99	1.21	97.21	13.69	1.86	0.23

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 Corporates
Islamic Aggressive Income	0.66	0.00	0.00	1.91	0.00	0.04	0.00	0.27	0.00	0.00	0.00
Islamic Asset Allocation	5.35	0.19	0.00	2.91	0.05	5.11	0.00	1.99	0.12	0.08	0.00
Islamic Balanced	1.31	0.31	0.00	0.00	0.00	0.16	0.00	0.73	0.11	0.01	0.00
Islamic Capital Protected	0.10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Islamic Commodity	0.42	0.11	0.00	0.00	0.00	0.06	0.00	0.00	0.01	0.00	0.00
Islamic Equity	20.70	2.64	0.15	5.33	1.11	6.61	2.75	18.28	1.67	0.45	0.00
Islamic Fund of Funds	14.71	0.20	0.00	2.43	0.61	1.09	11.00	1.74	0.42	0.39	0.00
Islamic Income	86.73	1.62	0.61	5.15	0.18	21.22	2.51	9.61	3.80	0.84	0.00
Islamic Index Tracker	0.28	1.19	0.00	0.00	0.00	0.74	0.03	0.36	0.00	0.01	0.00
Islamic Money Market	68.44	0.94	3.06	1.89	2.10	119.63	1.55	13.19	13.79	0.75	0.00
	198.70	7.21	3.82	19.62	4.06	154.66	17.85	46.17	19.92	2.53	0.00

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	1,576	0.38	0.36	0.01	0	0.00	0.00	0.00	1,576	0.38	0.36	0.01
Karachi	52,763	57.74	52.92	4.82	3,638	119.94	61.71	58.23	56,401	177.68	114.63	63.05
Larkana	115	0.01	0.01	0.00	0	0.00	0.00	0.00	115	0.01	0.01	0.00
Mirpur khas	65	0.00	0.00	0.00	0	0.00	0.00	0.00	65	0.00	0.00	0.00
Nawab shah	86	0.01	0.01	0.00	1	0.00	0.00	0.00	87	0.01	0.01	0.00
Others	1,818	0.14	0.15	0.00	2	0.01	0.00	0.01	1,820	0.15	0.15	0.01
Sukkur	455	0.02	0.01	0.01	0	0.00	0.00	0.00	455	0.02	0.01	0.01
SINDH	56,878	58.32	53.47	4.85	3,641	119.94	61.71	58.24	60,519	178.26	115.17	63.09
Bahawalpur	182	0.04	0.04	0.00	2	0.44	0.00	0.44	184	0.48	0.04	0.44
Faisalabad	4,039	6.39	6.03	0.36	105	2.15	2.29	-0.14	4,144	8.55	8.32	0.22
Gujranwala	1,644	0.27	0.21	0.06	14	0.00	0.00	0.00	1,658	0.28	0.21	0.06
Lahore	30,003	14.36	11.56	2.80	1,823	11.49	5.21	6.28	31,826	25.85	16.77	9.08
Multan	4,643	0.75	0.78	-0.03	60	1.25	1.43	-0.18	4,703	2.00	2.21	-0.21
Others	10,035	1.34	0.89	0.45	56	1.96	1.92	0.04	10,091	3.30	2.81	0.49
Rahim yar khan	618	1.06	1.03	0.02	25	15.01	2.78	12.23	643	16.07	3.81	12.26
Rawalpindi	6,984	1.35	1.12	0.23	218	91.97	81.39	10.58	7,202	93.33	82.51	10.82
Sadiqabad	70	0.04	0.04	0.00	2	0.00	0.00	0.00	72	0.04	0.05	0.00
Sargodha	751	0.12	0.05	0.07	0	0.00	0.00	0.00	751	0.12	0.05	0.07
Sialkot	1,484	0.61	0.55	0.07	17	0.14	0.01	0.13	1,501	0.75	0.55	0.20
PUNJAB	60,453	26.34	22.31	4.03	2,322	124.41	95.02	29.39	62,775	150.75	117.34	33.41
Islamabad	9,613	5.84	4.40	1.44	516	20.40	14.68	12.24	10,129	26.25	12.57	13.68
CAPITAL TERRITORY	9,613	5.84	4.40	1.44	516	20.40	14.68	12.24	10,129	26.25	12.57	13.68
Abbottabad	343	0.08	0.07	0.01	4	0.20	0.00	0.20	347	0.28	0.07	0.22
Bannu	74	0.00	0.00	0.00	0	0.00	0.00	0.00	74	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	147	0.01	0.00	0.00	0	0.00	0.00	0.00	147	0.01	0.00	0.00
Mansehra	38	0.00	0.00	0.00	0	0.00	0.00	0.00	38	0.00	0.00	0.00
Nowshera	441	0.03	0.02	0.01	6	0.00	0.00	0.00	447	0.03	0.02	0.01
Others	1,382	0.50	0.31	0.18	5	0.01	0.01	0.00	1,387	0.50	0.32	0.18
Peshawar	2,679	1.08	1.05	0.04	30	0.62	0.57	0.04	2,709	1.70	1.62	0.08
Swat	101	0.01	0.01	0.00	0	0.00	0.00	0.00	101	0.01	0.01	0.00
KPK	5,205	1.71	1.46	0.25	45	0.83	0.58	0.25	5,250	2.53	2.04	0.49
Gwadar	4	0.00	0.00	0.00	1	0.00	0.00	0.00	0	0.00	0.00	0.00
Hub	1	0.00	0.00	0.00	0	0.00	0.00	0.00	0	0.00	0.00	0.00
Khuzdar	5	0.00	0.00	0.00	3	0.00	0.00	0.00	0	0.00	0.00	0.00
Lasbella	1	0.00	0.00	0.00	0	0.00	0.00	0.00	0	0.00	0.00	0.00
Others	232	0.01	0.00	0.00	0	0.00	0.00	0.00	0	0.01	0.00	0.00
Quetta	718	0.08	0.05	0.03	5	0.20	0.20	0.00	0	0.28	0.25	0.03
Turbat	39	0.00	0.00	0.00	0	0.00	0.00	0.00	0	0.00	0.00	0.00
BALUCHISTAN	1,000	0.09	0.06	0.04	9	0.20	0.20	0.00	0	0.29	0.26	0.04
Gilgit	7	0.00	0.00	0.00	0	0.00	0.00	0.00	7	0.00	0.00	0.00
Hunza	8	0.00	0.00	0.00	0	0.00	0.00	0.00	8	0.00	0.00	0.00
Others	7	0.00	0.00	0.00	0	0.00	0.00	0.00	7	0.00	0.00	0.00
GILGIT BALTISTAN	22	0.00	0.00	0.00	0	0.00	0.00	0.00	22	0.00	0.00	0.00
Mirpur	202	0.09	0.09	-0.01	1	0.00	0.00	0.00	203	0.09	0.09	-0.01
Muzaffarabad	130	0.01	0.00	0.00	11	0.02	0.02	0.00	141	0.02	0.02	0.00
Others	751	0.06	0.04	0.02	1	0.00	0.00	0.00	752	0.06	0.04	0.02
AJK	1,083	0.15	0.14	0.02	13	0.02	0.02	0.00	1,096	0.17	0.15	0.02
Overseas	1,058	0.19	0.09	0.10	14	0.00	0.00	0.00	1,072	0.19	0.09	0.10
TOTAL	135,312	92.65	81.93	10.72	6,560	265.80	172.21	100.11	140,863	358.45	247.63	110.82

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	5,681	0.30	0.26	0.04	1	0.00	0.00	0.00	5,682	0.30	0.26	0.04
Karachi	183,773	38.39	30.26	8.12	7,787	79.81	59.82	43.96	191,560	118.20	66.12	52.08
Larkana	105	0.00	0.00	0.00	0	0.00	0.00	0.00	105	0.00	0.00	0.00
Mirpur khas	269	0.00	0.01	0.00	0	0.00	0.00	0.00	269	0.00	0.01	0.00
Nawab shah	89	0.01	0.00	0.01	0	0.00	0.00	0.00	89	0.01	0.00	0.01
Others	2,319	0.16	0.14	0.02	3	0.00	0.00	0.00	2,322	0.16	0.14	0.02
Sukkur	554	0.01	0.01	0.00	0	0.00	0.00	0.00	554	0.01	0.01	0.00
SINDH	192,790	38.88	30.69	8.19	7,791	79.81	59.82	43.95	200,581	118.69	66.55	52.14
Bahawalpur	1,180	0.13	0.11	0.02	0	0.00	0.00	0.00	1,180	0.13	0.11	0.02
Faisalabad	8,227	3.86	3.58	0.27	65	2.10	2.20	-0.10	8,292	5.95	5.78	0.17
Gujranwala	3,903	0.36	0.26	0.10	7	0.00	0.00	0.00	3,910	0.36	0.26	0.10
Lahore	79,754	10.92	8.43	2.49	2,761	5.83	6.60	-0.77	82,515	16.75	15.03	1.72
Multan	6,785	0.89	0.69	0.20	14	1.54	1.52	0.02	6,799	2.43	2.21	0.22
Others	19,345	1.39	0.98	0.40	97	0.01	0.01	0.00	19,442	1.39	0.99	0.41
Rahim yar khan	759	0.07	0.04	0.03	0	0.00	0.00	0.00	759	0.07	0.04	0.03
Rawalpindi	22,214	1.58	1.37	0.20	312	0.29	1.08	-0.79	22,526	1.87	2.45	-0.59
Sadiqabad	287	0.02	0.02	0.01	0	0.00	0.00	0.00	287	0.02	0.02	0.01
Sargodha	625	0.08	0.08	0.00	1	0.00	0.00	0.00	626	0.08	0.08	0.00
Sialkot	2,376	1.21	0.83	0.38	19	0.35	0.36	-0.01	2,395	1.56	1.19	0.37
PUNJAB	145,455	20.51	16.40	4.11	3,276	10.11	11.76	-1.65	148,731	30.62	28.16	2.45
Islamabad	36,184	4.40	3.58	0.83	1,083	1.70	0.63	1.07	7,520	6.10	4.20	1.89
CAPITAL TERRITORY	36,184	4.40	3.58	0.83	1,083	1.70	0.63	1.07	7,520	6.10	4.20	1.89
Abbottabad	925	0.08	0.07	0.01	0	0.00	0.00	0.00	925	0.08	0.07	0.01
Bannu	165	0.06	0.05	0.01	0	0.00	0.00	0.00	165	0.06	0.05	0.01

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	71	0.00	0.00	0.00	0	0.00	0.00	0.00	71	0.00	0.00	0.00
Mansehra	235	0.02	0.02	0.00	0	0.00	0.00	0.00	235	0.02	0.02	0.00
Nowshera	523	0.05	0.04	0.01	1	0.00	0.00	0.00	524	0.06	0.05	0.01
Others	6,634	0.46	0.43	0.03	87	0.09	0.09	0.00	6,721	0.55	0.52	0.03
Peshawar	6,498	0.53	0.47	0.06	25	1.46	1.45	0.01	6,523	1.99	1.92	0.07
Swat	538	0.17	0.13	0.03	0	0.00	0.00	0.00	538	0.17	0.13	0.03
KPK	15,589	1.38	1.22	0.16	113	1.55	1.54	0.01	15,702	2.93	2.76	0.17
Gwadar	8	0.00	0.00	0.00	0	0.00	0.00	0.00	8	0.00	0.00	0.00
Hub	41	0.01	0.00	0.01	0	0.00	0.00	0.00	41	0.01	0.00	0.01
Khuzdar	4	0.00	0.00	0.00	0	0.00	0.00	0.00	4	0.00	0.00	0.00
Lasbella	5	0.01	0.00	0.01	0	0.00	0.00	0.00	5	0.01	0.00	0.01
Others	81	0.03	0.00	0.03	0	0.00	0.00	0.00	81	0.03	0.00	0.03
Quetta	961	0.07	0.09	-0.02	86	0.01	0.22	-0.21	1,047	0.08	0.31	-0.23
Turbat	2	0.00	0.00	0.00	0	0.00	0.00	0.00	2	0.00	0.00	0.00
BALUCHISTAN	1,102	0.11	0.09	0.02	86	0.01	0.22	-0.21	1,188	0.13	0.32	-0.19
Gilgit	26	0.01	0.00	0.00	2	0.00	0.00	0.00	28	0.01	0.00	0.00
Hunza	84	0.00	0.00	0.00	0	0.00	0.00	0.00	84	0.00	0.00	0.00
Others	1	0.00	0.00	0.00	0	0.00	0.00	0.00	1	0.00	0.00	0.00
GILGIT BALTISTAN	111	0.01	0.00	0.00	2	0.00	0.00	0.00	113	0.01	0.00	0.00
Mirpur	214	0.05	0.03	0.03	1	0.00	0.00	0.00	215	0.05	0.03	0.03
Muzaffarabad	1,330	0.05	0.03	0.01	1	0.00	0.00	0.00	1,331	0.05	0.03	0.01
Others	960	0.03	0.01	0.02	1	0.00	0.01	-0.01	961	0.03	0.02	0.01
AJK	2,504	0.13	0.07	0.06	3	0.00	0.01	-0.01	2,507	0.13	0.08	0.05
Overseas	1,506	0.43	0.23	0.20	2	0.00	0.00	0.00	1,508	0.43	0.23	0.20
TOTAL	395,241	65.84	52.28	13.56	12,356	93.19	73.99	43.16	377,850	159.03	102.30	56.72

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	39	-	39	51	-	51
Karachi	739	41	780	2,101	35	2,136
Larkana	10	-	10	4	-	4
Mirpur Khas	2	-	2	1	-	1
Nawab Shah	4	-	4	8	-	8
Others	43	-	43	51	-	51
Sukkur	4	-	4	2	-	2
SINDH	841	41	882	2,218	35	2,253
Bahawalpur	14	-	14	27	-	27
Faisalabad	71	2	73	306	1	307
Gujranwala	30	-	30	74	-	74
Lahore	536	19	555	843	8	851
Multan	55	1	56	92	2	94
Others	233	1	234	398	1	399
Rahim Yar Khan	16	-	16	19	-	19
Rawalpindi	117	-	117	240	1	241
Sadiqabad	1	-	1	9	-	9
Sargodha	46	-	46	43	-	43
Sialkot	28	-	28	43	2	45
PUNJAB	1,147	23	1,170	2,094	15	2,109
Islamabad	144	7	151	374	3	377
CAPITAL TERRITORY	144	7	151	374	3	377
Abbottabad	8	-	8	14	-	14
Bannu	2	-	2	13	-	13

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	1	-	1	8	-	8
Mansehra	1	-	1	6	-	6
Nowshera	1	-	1	7	-	7
Others	54	-	54	88	-	88
Peshawar	51	-	51	104	-	104
Swat	2	-	2	16	-	16
KPK	120	-	120	256	-	256
Gwadar	-	-	-	-	-	-
Hub	-	-	-	7	-	7
Khuzdar	-	-	-	-	-	-
Lasbella	-	-	-	-	-	-
Others	1	-	1	16	-	16
Quetta	27	-	27	19	1	20
Turbat	-	-	-	1	-	1
BALUCHISTAN	28	-	28	43	1	44
Gilgit	1	-	1	3	-	3
Hunza	-	-	-	-	-	-
Others	1	-	1	-	-	-
GILGIT BALTISTAN	2	-	2	3	-	3
Mirpur	5	-	5	7	-	7
Muzaffarabad	2	-	2	5	-	5
Others	10	-	10	23	-	23
AJ&K	17	-	17	35	-	35
Overseas	18	-	18	83	-	83
TOTAL	2,317	71	2,388	5,106	54	5,160

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	6,297	1.18	25	0.17	6,322	1.35	3,447	0.88	2	0.00	3,449	0.88
Karachi	111,760	97.54	4,174	296.46	115,934	394.01	132,431	111.06	2,954	209.36	135,385	320.42
Larkana	387	0.02	1	0.00	388	0.02	256	0.01	1	0.00	257	0.01
Mirpur Khas	292	0.02	-	0.00	292	0.02	276	0.05	1	0.00	277	0.05
Nawab Shah	190	0.08	1	0.00	191	0.08	214	0.03	-	0.00	214	0.03
Others	2,628	0.63	11	0.73	2,639	1.37	3,351	0.70	7	0.02	3,358	0.72
Sukkur	1,399	0.23	6	0.09	1,405	0.31	427	0.08	-	0.00	427	0.08
SINDH	122,953	99.71	4,218	297.45	127,171	397.16	140,402	112.81	2,965	209.39	143,367	322.20
Bahawalpur	667	0.17	7	0.05	674	0.22	871	0.28	1	0.00	872	0.28
Faisalabad	5,903	7.65	132	6.65	6,035	14.30	12,190	5.23	143	3.23	12,333	8.46
Gujranwala	3,182	1.13	20	0.11	3,202	1.24	3,099	1.06	28	0.02	3,127	1.08
Lahore	45,752	54.23	1,921	72.62	47,673	126.85	54,270	37.17	954	22.51	55,224	59.68
Multan	7,475	2.77	101	4.23	7,576	7.00	5,772	3.72	25	1.99	5,797	5.71
Others	10,783	4.61	82	2.46	10,865	7.07	16,261	4.97	30	0.12	16,291	5.10
Rahim Yar Khan	611	0.51	3	0.00	614	0.51	809	0.21	1	0.00	810	0.21
Rawalpindi	12,271	6.14	250	90.11	12,521	96.24	13,267	5.53	121	1.32	13,388	6.85
Sadiqabad	137	0.05	-	0.00	137	0.05	470	0.31	-	0.00	470	0.31
Sargodha	2,049	0.65	6	0.01	2,055	0.66	1,336	0.47	3	0.01	1,339	0.48
Sialkot	3,293	1.73	45	0.65	3,338	2.39	2,927	1.75	35	1.25	2,962	3.01
PUNJAB	92,123	79.64	2,567	176.89	94,690	256.53	111,272	60.71	1,341	30.45	112,613	91.17
Islamabad	14,657	12.92	440	43.25	15,097	56.16	18,743	12.68	231	6.97	18,974	19.65
CAPITAL TERRITORY	14,657	12.92	440	43.25	15,097	56.16	18,743	12.68	231	6.97	18,974	19.65
Abbottabad	1,258	0.36	4	0.02	1,262	0.38	1,476	0.48	1	0.00	1,477	0.48

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	74	0.03	-	0.00	74	0.03	150	0.05	-	0.00	150	0.05
Dera Ismail Khan	100	0.07	-	0.00	100	0.07	157	0.03	1	0.00	158	0.03
Mansehra	78	0.01	-	0.00	78	0.01	527	0.12	-	0.00	527	0.12
Nowshera	590	0.36	13	0.08	603	0.44	697	0.19	10	0.01	707	0.19
Others	1,962	0.46	12	0.11	1,974	0.57	5,012	1.16	11	0.17	5,023	1.33
Peshawar	6,090	2.17	82	2.33	6,172	4.51	8,741	3.14	71	2.15	8,812	5.29
Swat	108	0.02	-	0.00	108	0.02	910	0.24	-	0.00	910	0.24
KPK	10,260	3.48	111	2.54	10,371	6.02	17,670	5.42	94	2.32	17,764	7.74
Gwadar	9	0.00	1	0.02	10	0.02	12	0.01	1	0.00	13	0.01
Hub	6	0.00	-	0.00	6	0.00	107	0.02	-	0.00	107	0.02
Khuzdar	10	0.00	3	0.02	13	0.02	11	0.00	-	0.00	11	0.00
Lasbella	5	0.00	-	0.00	5	0.00	40	0.00	-	0.00	40	0.00
Others	109	0.04	-	0.00	109	0.04	165	0.04	-	0.00	165	0.04
Quetta	1,859	0.58	25	0.31	1,884	0.89	971	0.41	6	0.12	977	0.54
Turbat	16	0.01	-	0.00	16	0.01	14	0.00	-	0.00	14	0.00
Balochistan	2,014	0.63	29	0.34	2,043	0.97	1,320	0.48	7	0.12	1,327	0.60
Gilgit	70	0.00	1	0.00	71	0.00	64	0.01	2	0.01	66	0.02
Hunza	5	0.00	-	0.00	5	0.00	1	0.00	-	0.00	1	0.00
Others	25	0.00	-	0.00	25	0.00	21	0.00	1	0.00	22	0.00
Gilgit Baltistan	100	0.00	1	0.00	101	0.00	86	0.01	3	0.01	89	0.02
Mirpur	2,077	0.84	3	0.01	2,080	0.85	803	0.40	1	0.00	804	0.40
Muzaffarabad	131	0.03	4	0.02	135	0.05	360	0.09	3	0.00	363	0.09
Others	445	0.42	1	0.00	446	0.42	341	0.15	-	0.00	341	0.15
AJ&K	2,653	1.29	8	0.02	2,661	1.32	1,504	0.64	4	0.00	1,508	0.64
Overseas	2,323	2.46	11	0.17	2,334	2.63	4,059	2.99	3	0.00	4,062	2.99
TOTAL	247,083	200.13	7,385	520.67	254,468	720.80	295,056	195.74	4,648	249.27	299,704	445.01

