

Conventional Naya Pakistan Certificate (NPC) Rate Sheet

The below table contains the declared State Bank of Pakistan profit rates (before deduction of tax) with their respective effective dates:

Effective Since:	October' 2020	October' 2020	March' 2021	March' 2021
Tenor of Certificate	USD Denominated Certificate	PKR Denominated Certificate	GBP Denominated Certificate	EUR Denominated Certificate
3 – Month	5.50% p.a.	9.50% p.a.	5.25%	4.75%
6 – Month	6.00% p.a.	10.00% p.a.	5.50%	5.00%
12 – Month	6.50% p.a.	10.50% p.a.	5.75%	5.25%
3 – Year	6.75% p.a.	10.75% p.a.	6.25%	5.50%
5 – Year	7.00% p.a.	11.00% p.a.	6.50%	5.75%

Islamic Naya Pakistan Certificate Rate Sheet

Indicative Rates

The below table contains the indicative State Bank of Pakistan profit rates (before deduction of tax) with their respective effective dates:

Effective Since:	October' 2020	October' 2020	March' 2021	March' 2021
Tenor of Certificate	USD Denominated Certificate	PKR Denominated Certificate	GBP Denominated Certificate	EUR Denominated Certificate
3 – Month	5.50% p.a.	9.50% p.a.	5.25%	4.75%
6 – Month	6.00% p.a.	10.00% p.a.	5.50%	5.00%
12 – Month	6.50% p.a.	10.50% p.a.	5.75%	5.25%
3 – Year	6.75% p.a.	10.75% p.a.	6.25%	5.50%
5 – Year	7.00% p.a.	11.00% p.a.	6.50%	5.75%

The expected profit rates are indicative in nature as the profits will be paid based on the performance of the USD and PKR pools.

Declared Rates

The below table contains the declared State Bank of Pakistan profit rates (before deduction of tax).

For PKR denominated Certificates:

Tenor of Certificate	3 Month	6 Month	12 Month	3 Year	5 Year
Oct'2020	9.51%	10.01%	10.49%	10.77%	11.01%
Nov'2020	9.51%	9.99%	10.48%	10.75%	11.02%
Dec'2020	9.51%	9.99%	10.49%	10.76%	10.99%
Jan'2021	9.49%	10.01%	10.51%	10.75%	11.01%
Feb'2021	9.51%	9.99%	10.51%	10.75%	10.99%
Mar'2021	9.51%	10.01%	10.50%	10.76%	11.00%
Apr'2021	9.49%	10.00%	10.51%	10.75%	10.99%
May'2021	9.50%	9.99%	10.49%	10.75%	11.01%
June'2021	9.51%	9.99%	10.49%	10.76%	11.01%
July'2021	9.49%	10.00%	10.51%	10.74%	10.99%
Sep'2021	9.51%	9.99%	10.50%	10.76%	10.99%

For USD denominated Certificates:

Tenor of Certificate	3 Month	6 Month	12 Month	3 Year	5 Year
Oct'2020	5.49%	5.99%	6.51%	6.74%	7.01%
Nov'2020	5.50%	6.02%	6.51%	6.76%	6.99%
Dec'2020	5.51%	6.01%	6.49%	6.76%	6.99%
Jan'2021	5.49%	6.01%	6.51%	6.76%	7.01%
Feb'2021	5.49%	5.99%	6.49%	6.75%	6.99%
Mar'2021	5.50%	6.01%	6.50%	6.74%	6.99%
Apr'2021	5.51%	6.00%	6.49%	6.74%	6.99%
May'2021	5.50%	6.01%	6.51%	6.75%	7.00%
June'2021	5.51%	6.00%	6.49%	6.76%	6.99%
July'2021	5.49%	6.01%	6.51%	6.76%	7.00%
Sep'2021	5.49%	6.01%	6.51%	6.74%	7.00%

For GBP denominated Certificates:

Tenor of Certificate	3 Month	6 Month	12 Month	3 Year	5 Year
Mar'2021	5.26%	5.50%	5.76%	6.43%	6.49%
Apr'2021	5.24%	5.51%	5.76%	6.25%	6.51%
May'2021	5.25%	5.51%	5.76%	6.25%	6.51%
June'2021	5.26%	5.50%	5.74%	6.26%	6.51%
July'2021	5.24%	5.51%	5.76%	6.26%	6.50%
Sep'2021	5.26%	5.51%	5.75%	6.26%	6.49%

For EUR denominated Certificates:

Tenor of Certificate	3 Month	6 Month	12 Month	3 Year	5 Year
Mar'2021	4.74%	5.00%	5.24%	5.49%	5.75%
Apr'2021	4.74%	5.01%	5.25%	5.49%	5.76%
May'2021	4.75%	5.00%	5.24%	5.51%	5.75%
June'2021	4.76%	5.00%	5.26%	5.51%	5.76%
July'2021	4.74%	5.01%	5.25%	5.49%	5.75%
Sep'2021	4.74%	5.01%	5.26%	5.51%	5.74%