

## 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%
Aug'2021	9.49%	10.01%	10.48%	10.74%	11.01%
Sep'2021	9.51%	9.99%	10.50%	10.76%	10.99%
Oct'2021	9.49%	10.00%	10.51%	10.74%	11.01%
Nov'2021	9.51%	10.01%	10.49%	10.76%	11.00%
Dec'2021	9.49%	9.99%	10.51%	10.74%	11.01%

#### 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%
Aug'2021	5.51%	5.99%	6.49%	6.75%	6.99%
Sep'2021	5.49%	6.01%	6.51%	6.74%	7.00%
Oct'2021	5.50%	5.99%	6.49%	6.75%	7.02%
Nov'2021	5.49%	6.01%	6.51%	6.74%	6.99%
Dec'2021	5.51%	5.99%	6.49%	6.75%	7.01%

#### 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%
Aug'2021	5.25%	5.49%	5.74%	6.25%	6.51%
Sep'2021	5.26%	5.51%	5.75%	6.26%	6.49%
Oct'2021	5.24%	5.50%	5.76%	6.24%	6.51%
Nov'2021	5.26%	5.49%	5.74%	6.26%	6.49%
Dec'2021	5.24%	5.51%	5.76%	6.25%	6.51%

#### 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%
Aug'2021	4.76%	5.00%	5.24%	5.50%	5.76%
Sep'2021	4.74%	5.01%	5.26%	5.51%	5.74%
Oct'2021	4.76%	5.00%	5.25%	5.51%	5.75%
Nov'2021	4.74%	5.01%	5.26%	5.49%	5.76%
Dec'2021	4.76%	4.99%	5.25%	5.51%	5.74%