

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% |

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% |

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% |

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% |