

	Product	Tenure/ Profit Payment	Jan-25	Feb-25
		3 Months-Maturity	-	
		6 Months - Maturity	-	
	Islamic Naya Pakistan Certificates (INPCs) PKR	12 Months - Maturity	-	
		3 Years- Bi Annually	10.75%	10.75%
		5 Years - Bi Annually	11.00%	11.00%
		3 Months-Maturity	-	
K	Jelomie Nova Poliston Cortificatos I. (INDC I)	6 Months - Maturity	-	
<u>~</u>	Islamic Naya Pakistan Certificates - I (INPC-I) PKR	12 Months - Maturity	-	
<u> </u>		3 Years- Bi Annually	14.00%	14.00%
		5 Years - Bi Annually	13.50%	13.50%
		3 Months-Maturity	21.00%	21.00%
		6 Months - Maturity	21.25%	21.25%
	Islamic Naya Pakistan Certificates - II (INPC-II) PKR	12 Months - Maturity	21.50%	21.50%
		3 Years- Bi Annually	17.50%	17.50%
		5 Years - Bi Annually	15.00%	15.00%
		5 feats - Di Allilually	15.00%	15.00%
		2 Months Maturity		
		3 Months-Maturity		
	Islamic Naya Pakistan Certificates (INPCs)	6 Months - Maturity		
	USD	12 Months - Maturity	C 750/	£ 3500
		3 Years- Bi Annually	6.75%	6.75%
		5 Years - Bi Annually	7.00%	7.00%
		3 Months-Maturity	-	
	Islamic Naya Pakistan Certificates - I (INPC-I)	6 Months - Maturity	-	
S	USD	12 Months - Maturity	-	
		3 Years- Bi Annually	8.00%	8.00%
		5 Years - Bi Annually	8.00%	8.00%
		3 Months-Maturity	8.25%	8.25%
	Islamic Naya Pakistan Certificates - II (INPC-II)	6 Months - Maturity	8.50%	8.50%
	USD	12 Months - Maturity	9.00%	9.00%
		3 Years- Bi Annually	8.00%	8.00%
		5 Years - Bi Annually	8.00%	8.00%
		3 Months-Maturity	-	
		6 Months - Maturity	-	
	Islamic Naya Pakistan Certificates (INPCs) GBP	12 Months - Maturity	-	
		3 Years- Bi Annually	6.25%	6.25%
		5 Years - Bi Annually	6.50%	6.50%
		3 Months-Maturity	-	
Ω.				
	Islamic Nava Pakistan Certificates - I (INPC-I)	6 Months - Maturity	-	
<u>m</u>	Islamic Naya Pakistan Certificates - I (INPC-I) GBP	6 Months - Maturity 12 Months - Maturity	-	
GB		-	7.50%	7.50%
GB		12 Months - Maturity	7.50% 7.50%	
GB		12 Months - Maturity 3 Years- Bi Annually		7.50%
GB	GBP	12 Months - Maturity 3 Years- Bi Annually 5 Years - Bi Annually	7.50%	7.50% 7.25%
GB		12 Months - Maturity 3 Years- Bi Annually 5 Years - Bi Annually 3 Months-Maturity 6 Months - Maturity	7.50% 7.25%	7.50% 7.25% 7.50%
GB	Islamic Naya Pakistan Certificates - II (INPC-II)	12 Months - Maturity 3 Years- Bi Annually 5 Years - Bi Annually 3 Months-Maturity	7.50% 7.25% 7.50%	7.50% 7.25% 7.50% 8.00%
g5	Islamic Naya Pakistan Certificates - II (INPC-II)	12 Months - Maturity 3 Years- Bi Annually 5 Years - Bi Annually 3 Months-Maturity 6 Months - Maturity 12 Months - Maturity 3 Years- Bi Annually	7.50% 7.25% 7.50% 8.00%	7.50% 7.25% 7.50% 8.00% 7.50%
GB	Islamic Naya Pakistan Certificates - II (INPC-II)	12 Months - Maturity 3 Years- Bi Annually 5 Years - Bi Annually 3 Months-Maturity 6 Months - Maturity 12 Months - Maturity	7.50% 7.25% 7.50% 8.00% 7.50%	7.50% 7.25% 7.50% 8.00% 7.50%
GB	Islamic Naya Pakistan Certificates - II (INPC-II)	12 Months - Maturity 3 Years- Bi Annually 5 Years - Bi Annually 3 Months-Maturity 6 Months - Maturity 12 Months - Maturity 3 Years- Bi Annually 5 Years - Bi Annually	7.50% 7.25% 7.50% 8.00% 7.50%	7.50% 7.25% 7.50% 8.00% 7.50%
GB	Islamic Naya Pakistan Certificates - II (INPC-II)	12 Months - Maturity 3 Years - Bi Annually 5 Years - Bi Annually 3 Months-Maturity 6 Months - Maturity 12 Months - Maturity 3 Years - Bi Annually 5 Years - Bi Annually	7.50% 7.25% 7.50% 8.00% 7.50%	7.50% 7.25% 7.50% 8.00% 7.50%
GB	Islamic Naya Pakistan Certificates - II (INPC-II) GBP Islamic Naya Pakistan Certificates (INPCs)	12 Months - Maturity 3 Years - Bi Annually 5 Years - Bi Annually 3 Months-Maturity 6 Months - Maturity 12 Months - Maturity 3 Years - Bi Annually 5 Years - Bi Annually 3 Months-Maturity 6 Months - Maturity	7.50% 7.25% 7.50% 8.00% 7.50%	7.50% 7.25% 7.50% 8.00% 7.50%
GB	Islamic Naya Pakistan Certificates - II (INPC-II) GBP	12 Months - Maturity 3 Years- Bi Annually 5 Years - Bi Annually 3 Months-Maturity 6 Months - Maturity 12 Months - Maturity 3 Years- Bi Annually 5 Years - Bi Annually 3 Months-Maturity 6 Months - Maturity	7.50% 7.25% 7.50% 8.00% 7.50% 7.50% 7.50%	7.50% 7.25% 7.50% 8.00% 7.50%
GB	Islamic Naya Pakistan Certificates - II (INPC-II) GBP Islamic Naya Pakistan Certificates (INPCs)	12 Months - Maturity 3 Years- Bi Annually 5 Years - Bi Annually 3 Months-Maturity 6 Months - Maturity 12 Months - Maturity 3 Years- Bi Annually 5 Years - Bi Annually 3 Months-Maturity 6 Months - Maturity 12 Months - Maturity 12 Months - Maturity	7.50% 7.25% 7.50% 8.00% 7.50% 7.50%	7.50% 7.25% 7.50% 8.00% 7.50% 7.50%
GB	Islamic Naya Pakistan Certificates - II (INPC-II) GBP Islamic Naya Pakistan Certificates (INPCs)	12 Months - Maturity 3 Years- Bi Annually 5 Years - Bi Annually 3 Months-Maturity 6 Months - Maturity 12 Months - Maturity 3 Years- Bi Annually 5 Years - Bi Annually 6 Months - Maturity 12 Months - Maturity 12 Months - Maturity 5 Years - Bi Annually 5 Years - Bi Annually	7.50% 7.25% 7.50% 8.00% 7.50% 7.50% 7.50%	7.50% 7.25% 7.50% 8.00% 7.50% 7.50%
	Islamic Naya Pakistan Certificates - II (INPC-II) GBP Islamic Naya Pakistan Certificates (INPCs)	12 Months - Maturity 3 Years - Bi Annually 5 Years - Bi Annually 3 Months-Maturity 6 Months - Maturity 12 Months - Maturity 3 Years - Bi Annually 5 Years - Bi Annually 4 Months - Maturity 6 Months - Maturity 12 Months - Maturity 12 Months - Maturity 15 Years - Bi Annually 5 Years - Bi Annually 5 Years - Bi Annually 5 Months-Maturity	7.50% 7.25% 7.50% 8.00% 7.50% 7.50%	7.50% 7.25% 7.50% 8.00% 7.50% 7.50%
	Islamic Naya Pakistan Certificates - II (INPC-II) GBP Islamic Naya Pakistan Certificates (INPCs) EURO Islamic Naya Pakistan Certificates - I (INPC-I)	12 Months - Maturity 3 Years - Bi Annually 5 Years - Bi Annually 3 Months-Maturity 6 Months - Maturity 12 Months - Maturity 3 Years - Bi Annually 5 Years - Bi Annually 4 Months - Maturity 12 Months - Maturity 12 Months - Maturity 15 Years - Bi Annually 17 Years - Bi Annually 18 Years - Bi Annually 19 Months - Maturity 10 Months - Maturity 11 Months - Maturity 12 Months - Maturity 12 Months - Maturity 13 Months - Maturity 14 Months - Maturity 15 Months - Maturity 16 Months - Maturity	7.50% 7.25% 7.50% 8.00% 7.50% 7.50%	7.50% 7.25% 7.50% 8.00% 7.50% 7.50%
	Islamic Naya Pakistan Certificates - II (INPC-II) GBP Islamic Naya Pakistan Certificates (INPCs) EURO	12 Months - Maturity 3 Years - Bi Annually 5 Years - Bi Annually 3 Months-Maturity 6 Months - Maturity 12 Months - Maturity 3 Years - Bi Annually 5 Years - Bi Annually 4 Months - Maturity 12 Months - Maturity 12 Months - Maturity 13 Years - Bi Annually 5 Years - Bi Annually 5 Years - Bi Annually 6 Months - Maturity 14 Months - Maturity 15 Years - Bi Annually 16 Months - Maturity 17 Months - Maturity 18 Months - Maturity 19 Months - Maturity 19 Months - Maturity	7.50% 7.25% 7.50% 8.00% 7.50% 7.50% 7.50%	7.50% 7.25% 7.50% 8.00% 7.50% 7.50% 5.50%
EURO GB	Islamic Naya Pakistan Certificates - II (INPC-II) GBP Islamic Naya Pakistan Certificates (INPCs) EURO Islamic Naya Pakistan Certificates - I (INPC-I)	12 Months - Maturity 3 Years - Bi Annually 5 Years - Bi Annually 3 Months-Maturity 6 Months - Maturity 12 Months - Maturity 3 Years - Bi Annually 5 Years - Bi Annually 4 Months - Maturity 12 Months - Maturity 12 Months - Maturity 12 Months - Maturity 3 Years - Bi Annually 5 Years - Bi Annually 5 Years - Bi Annually 4 Months - Maturity 1 Months - Maturity	7.50% 7.25% 7.50% 8.00% 7.50% 7.50% 7.50%	7.50% 7.25% 7.50% 8.00% 7.50% 7.50% 5.50% 5.75%
	Islamic Naya Pakistan Certificates - II (INPC-II) GBP Islamic Naya Pakistan Certificates (INPCs) EURO Islamic Naya Pakistan Certificates - I (INPC-I)	12 Months - Maturity 3 Years - Bi Annually 5 Years - Bi Annually 3 Months-Maturity 6 Months - Maturity 12 Months - Maturity 3 Years - Bi Annually 5 Years - Bi Annually 4 Months - Maturity 12 Months - Maturity 12 Months - Maturity 12 Months - Maturity 13 Years - Bi Annually 5 Years - Bi Annually 5 Years - Bi Annually 3 Months - Maturity 14 Months - Maturity 15 Years - Bi Annually 16 Months - Maturity 17 Months - Maturity 18 Months - Maturity 19 Months - Maturity 19 Months - Maturity 10 Months - Maturity 11 Months - Maturity 12 Months - Maturity 13 Years - Bi Annually 15 Years - Bi Annually	7.50% 7.25% 7.50% 8.00% 7.50% 7.50% 7.50%	7.50% 7.25% 7.50% 8.00% 7.50% 7.50% 5.50% 5.75% 6.50%
	Islamic Naya Pakistan Certificates - II (INPC-II) GBP Islamic Naya Pakistan Certificates (INPCs) EURO Islamic Naya Pakistan Certificates - I (INPC-I)	12 Months - Maturity 3 Years - Bi Annually 5 Years - Bi Annually 3 Months-Maturity 6 Months - Maturity 12 Months - Maturity 3 Years - Bi Annually 5 Years - Bi Annually 4 Months - Maturity 12 Months - Maturity 12 Months - Maturity 12 Months - Maturity 3 Years - Bi Annually 5 Years - Bi Annually 5 Years - Bi Annually 4 Months - Maturity 1 Months - Maturity	7.50% 7.25% 7.50% 8.00% 7.50% 7.50% 7.50%	7.50% 7.25% 7.50% 8.00% 7.50% 7.50% 5.50% 5.75% 6.50%
	Islamic Naya Pakistan Certificates - II (INPC-II) GBP Islamic Naya Pakistan Certificates (INPCs) EURO Islamic Naya Pakistan Certificates - I (INPC-I)	12 Months - Maturity 3 Years - Bi Annually 5 Years - Bi Annually 3 Months-Maturity 6 Months - Maturity 12 Months - Maturity 3 Years - Bi Annually 5 Years - Bi Annually 4 Months - Maturity 12 Months - Maturity 12 Months - Maturity 12 Months - Maturity 13 Years - Bi Annually 5 Years - Bi Annually 5 Years - Bi Annually 3 Months - Maturity 14 Months - Maturity 15 Years - Bi Annually 16 Months - Maturity 17 Months - Maturity 18 Months - Maturity 19 Months - Maturity 19 Months - Maturity 10 Months - Maturity 11 Months - Maturity 12 Months - Maturity 13 Years - Bi Annually 15 Years - Bi Annually	7.50% 7.25% 7.50% 8.00% 7.50% 7.50% 7.50%	7.50% 7.25% 7.50% 8.00% 7.50% 7.50% 5.50% 5.75% 6.50% 6.25%
	Islamic Naya Pakistan Certificates - II (INPC-II) GBP Islamic Naya Pakistan Certificates (INPCs) EURO Islamic Naya Pakistan Certificates - I (INPC-I) EURO	12 Months - Maturity 3 Years- Bi Annually 5 Years - Bi Annually 3 Months-Maturity 6 Months - Maturity 12 Months - Maturity 5 Years - Bi Annually 5 Years - Bi Annually 3 Months-Maturity 12 Months - Maturity 12 Months - Maturity 12 Months - Maturity 13 Years- Bi Annually 5 Years - Bi Annually 5 Years - Bi Annually 14 Months - Maturity 15 Years - Bi Annually 16 Months - Maturity 17 Months - Maturity 18 Months - Maturity 19 Months - Maturity 19 Months - Maturity 10 Months - Maturity 11 Months - Maturity 12 Months - Maturity 13 Years - Bi Annually 15 Years - Bi Annually 15 Months-Maturity	7.50% 7.25% 7.50% 8.00% 7.50% 7.50% 7.50% 5.50% 5.75% 6.50% 6.50% 6.25%	7.50% 7.50% 7.25% 7.50% 8.00% 7.50% 7.50% 5.75% 6.50% 6.50% 6.25% 6.50% 7.00%
	Islamic Naya Pakistan Certificates - II (INPC-II) GBP Islamic Naya Pakistan Certificates (INPCs) EURO Islamic Naya Pakistan Certificates - I (INPC-I) EURO	12 Months - Maturity 3 Years - Bi Annually 5 Years - Bi Annually 3 Months-Maturity 6 Months - Maturity 12 Months - Maturity 5 Years - Bi Annually 5 Years - Bi Annually 4 Months - Maturity 12 Months - Maturity 12 Months - Maturity 13 Years - Bi Annually 5 Years - Bi Annually 5 Years - Bi Annually 3 Months-Maturity 14 Months - Maturity 15 Years - Bi Annually 5 Years - Bi Annually 17 Months - Maturity 18 Months - Maturity 19 Months - Maturity 19 Months - Bi Annually 10 Months - Maturity 11 Months - Maturity 12 Months - Maturity 13 Months-Maturity 14 Months - Maturity 15 Months - Maturity 16 Months - Maturity	7.50% 7.25% 7.50% 8.00% 7.50% 7.50% 7.50% 5.50% 5.75% 6.50% 6.50%	7.50% 7.25% 7.50% 8.00% 7.50% 5.50% 5.75% 6.50% 6.50% 6.50%



				Year-2024										
	Product	Tenure/	Jan-24	Feb-24	Mar-24	Apr-24	May-24	Jun-24	Jul-24	Aug-24	Sep-24	Oct-24	Nov-24	Dec-24
	I	Profit Payment	Jan-24	. 20-24		pi -24		7 July 24		, .ag 24	02p-24	JU 24		20024
	Islamic Naya Pakistan Certificates (INPCs) PKR	3 Months-Maturity	-	-	-	-	-	-	-	-	-	-	-	-
		6 Months - Maturity	-	-	-	-	-	-	-	-	-	-	-	-
		12 Months - Maturity	-	-	-	-	-	-	-	-	-	-	-	-
		3 Years- Bi Annually	10.75%	10.75%	10.75%	10.75%	10.75%	10.75%	10.75%	10.75%	10.75%	10.75%	10.75%	10.75%
		5 Years - Bi Annually	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%
		3 Months-Maturity	15.00%	-	-	-	-	-	-	-	-	-	-	-
		6 Months - Maturity	15.25%	15.25%	15.25%	15.25%	_	_	_	_	_	_	_	_
\mathbb{E}	Islamic Naya Pakistan Certificates - I (INPC-I) PKR						15 500/	15 500/	15 500/	15 500/	15 500/	15 500/		
۵	PKK	12 Months - Maturity	15.50%	15.50%	15.50%	15.50%	15.50%	15.50%	15.50%	15.50%	15.50%	15.50%	-	-
		3 Years- Bi Annually	14.00%	14.00%	14.00%	14.00%	14.00%	14.00%	14.00%	14.00%	14.00%	14.00%	14.00%	14.00%
		5 Years - Bi Annually	13.50%	13.50%	13.50%	13.50%	13.50%	13.50%	13.50%	13.50%	13.50%	13.50%	13.50%	13.50%
		3 Months-Maturity	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%	21.00%
	Islamic Naya Pakistan Certificates - II (INPC-II)	6 Months - Maturity	21.25%	21.25%	21.25%	21.25%	21.25%	21.25%	21.25%	21.25%	21.25%	21.25%	21.25%	21.25%
	PKR	12 Months - Maturity	21.50%	21.50%	21.50%	21.50%	21.50%	21.50%	21.50%	21.50%	21.50%	21.50%	21.50%	21.50%
		3 Years- Bi Annually	17.50%	17.50%	17.50%	17.50%	17.50%	17.50%	17.50%	17.50%	17.50%	17.50%	17.50%	17.50%
		5 Years - Bi Annually	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%
		3 Teals - Di Aimaany	13.00%	15.00%	13.00%	15.00%	15.00%	13.00%	13.0070	13.0070	15.00%	13.00%	15.00%	13.00%
	T	T		1	1	1	1	1	1	1	1	1	1	1
		3 Months-Maturity	-	-	-	-	-	-	-	-	-	-	-	<u> </u>
	Jelowie Nove Pokiston Contident (1999)	6 Months - Maturity	-	-	-	-	-	-	-	-	-	-	-	-
	Islamic Naya Pakistan Certificates (INPCs) USD	12 Months - Maturity	6.50%	6.50%										
		3 Years- Bi Annually	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%
		5 Years - Bi Annually	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%
		3 Months-Maturity	7.00%											
				7.200/	7.2001	7.200/		-				-	-	_
Ω	Islamic Naya Pakistan Certificates - I (INPC-I)	6 Months - Maturity	7.20%	7.20%	7.20%	7.20%	_	-	_	_	_	-	-	-
US	USD	12 Months - Maturity	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	-	_
		3 Years- Bi Annually	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%
		5 Years - Bi Annually	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%
		3 Months-Maturity	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%
		6 Months - Maturity	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%	8.50%
	Islamic Naya Pakistan Certificates - II (INPC-II) USD	12 Months - Maturity	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%
	030	3 Years- Bi Annually	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%
		5 Years - Bi Annually	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%
	T		1	ı	I	ı	ı	I	1	1	ı	I	I	i -
		3 Months-Maturity	-	-	-	-	-	-	-	-	-	-	-	-
	Islamia Nava Pakistan Cartificates (INDCs)	6 Months - Maturity	-	-	-	-	-	-	-	-	-	-	-	-
	Islamic Naya Pakistan Certificates (INPCs) GBP	12 Months - Maturity	5.75%	5.75%	-	-	-	-	-	-	-	-	=	-
		3 Years- Bi Annually	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%
		5 Years - Bi Annually	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%
		3 Months-Maturity	5.50%	-	-	-	-	-	-	-	-	-	-	-
		6 Months - Maturity	6.00%	6.00%	6.00%	6.00%	_	_	_	_	_	_	_	
В	Islamic Naya Pakistan Certificates - I (INPC-I) GBP	·	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%		
Ū		12 Months - Maturity												
		3 Years- Bi Annually	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%
		5 Years - Bi Annually	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%
		3 Months-Maturity	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%	7.25%
	Islamic Naya Pakistan Certificates - II (INPC-II)	6 Months - Maturity	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%
	GBP	12 Months - Maturity	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%
		3 Years- Bi Annually	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%
		5 Years - Bi Annually	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%
	1	1	1	1	1	1	1	1			1	1	1/-	
	I	2 Months Ad-Accident		I		I	I				I			
		3 Months-Maturity	<u> </u>	_	_	_	_	-	-	-	_	-	-	<u> </u>
	Islamic Naya Pakistan Certificates (INPCs)	6 Months - Maturity	-	-	-	-	-	-	-	-	-	-	-	-
	EURO	12 Months - Maturity	5.25%	5.25%	-	-	-	-	-	-	-	-	-	
		3 Years- Bi Annually	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%
		5 Years - Bi Annually	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%
		3 Months-Maturity	4.00%	-	-	-	-	-	-	-	-	-	-	-
0		6 Months - Maturity	4.50%	4.50%	4.50%	4.50%	_	_			_	_	_	_
œ	Islamic Naya Pakistan Certificates - I (INPC-I) EURO						E 000/	E 000/	E 000/	E 000/				
	Long	12 Months - Maturity	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%		_	_	<u> </u>
ш		3 Years- Bi Annually	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%
		5 Years - Bi Annually	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%
		3 Months-Maturity	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%
	Islamic Nava Pakistan Cortificatos II (INDC III)	6 Months - Maturity	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%
	Islamic Naya Pakistan Certificates - II (INPC-II) EURO	12 Months - Maturity	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%
		3 Years- Bi Annually	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%
	1	5 Years - Bi Annually	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%



	Product	Tenure/	Jan-23	Feb-23	Mar-23	Apr-23	May-23	Jun-23	Jul-23	Aug-23	Sep-23	Oct-23	Nov-23	Dec-23
		Profit Payment 3 Months-Maturity	-	-	-	-	-	-	-	-		-	-	-
		6 Months - Maturity	10.00%	10.00%	10.00%	-	-	-	-	-	-	-	-	-
	Islamic Naya Pakistan Certificates (INPCs) PKR	12 Months - Maturity	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%	10.50%	-	-	-
	FRK	3 Years- Bi Annually	10.75%	10.75%	10.75%	10.75%	10.75%	10.75%	10.75%	10.75%	10.75%	10.75%	10.75%	10.75%
		5 Years - Bi Annually	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%
		3 Months-Maturity	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%
œ	Islamic Naya Pakistan Certificates - I (INPC-I)	6 Months - Maturity	15.25%	15.25%	15.25%	15.25%	15.25%	15.25%	15.25%	15.25%	15.25%	15.25%	15.25%	15.25%
PKI	PKR	12 Months - Maturity	15.50%	15.50%	15.50%	15.50%	15.50%	15.50%	15.50%	15.50%	15.50%	15.50%	15.50%	15.50%
-		3 Years- Bi Annually	14.00%	14.00%	14.00%	14.00%	14.00%	14.00%	14.00%	14.00%	14.00%	14.00%	14.00%	14.00%
		5 Years - Bi Annually	13.50%	13.50%	13.50%	13.50%	13.50%	13.50%	13.50%	13.50%	13.50%	13.50%	13.50%	13.50%
		3 Months-Maturity	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	21.00%	21.00%	21.00%
	Islamic Naya Pakistan Certificates - II (INPC-II)	6 Months - Maturity	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	21.25%	21.25%	21.25%
	PKR	12 Months - Maturity 3 Years- Bi Annually	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	21.50% 17.50%	21.50% 17.50%	21.50% 17.50%
		5 Years - Bi Annually	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	15.00%	15.00%	15.00%
		3 read 3 7 amount	,,,	,	,	,	,,,	,	,	.4/	,	13.00%	13.00%	13.0070
		3 Months-Maturity	5.50%	5.50%	5.50%	5.50%	-	-	-	-	-	-	-	-
		6 Months - Maturity	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	-	-	-	-	-
	Islamic Naya Pakistan Certificates (INPCs) USD	12 Months - Maturity	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%
		3 Years- Bi Annually	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%	6.75%
		5 Years - Bi Annually	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%
		3 Months-Maturity	N/A	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%
٥	Islamic Naya Pakistan Certificates - I (INPC-I)	6 Months - Maturity	N/A	7.20%	7.20%	7.20%	7.20%	7.20%	7.20%	7.20%	7.20%	7.20%	7.20%	7.20%
S	USD	12 Months - Maturity	N/A	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%
		3 Years- Bi Annually	N/A	8.00%	8.00%	8.00%	8.00% 8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00% 8.00%	8.00%
		5 Years - Bi Annually	N/A N/A	8.00% N/A		8.00% N/A	1	8.00% N/A	8.00% N/A	8.00% N/A	8.00% N/A	8.00%	8.00%	8.00% 8.25%
		3 Months-Maturity 6 Months - Maturity	N/A	N/A	N/A N/A	N/A	N/A N/A	N/A	N/A	N/A	N/A	8.50%	8.50%	8.50%
	Islamic Naya Pakistan Certificates - II (INPC-II) USD	12 Months - Maturity	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	9.00%	9.00%	9.00%
		3 Years- Bi Annually	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	8.00%	8.00%	8.00%
		5 Years - Bi Annually	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	8.00%	8.00%	8.00%
		3 Months-Maturity	5.25%	5.25%	5.25%	5.25%	-	-	-	-	-	-	-	-
	Islamic Naya Pakistan Certificates (INPCs)	6 Months - Maturity	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	-	-	-	-	-
	GBP	12 Months - Maturity	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%	5.75%
		3 Years- Bi Annually	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%
		5 Years - Bi Annually	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%	6.50%
		3 Months-Maturity 6 Months - Maturity	N/A N/A	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%
ВР	Islamic Naya Pakistan Certificates - I (INPC-I) GBP	12 Months - Maturity	N/A	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%
G		3 Years- Bi Annually	N/A	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%
		5 Years - Bi Annually	N/A	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%
		3 Months-Maturity	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	7.25%	7.25%	7.25%
	Islamic Naya Pakistan Certificates - II (INPC-II)	6 Months - Maturity	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	7.50%	7.50%	7.50%
	GBP	12 Months - Maturity	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	8.00%	8.00%	8.00%
		3 Years- Bi Annually	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	7.50%	7.50%	7.50%
												7.500/	7.500/	
		5 Years - Bi Annually	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	7.50%	7.50%	7.50%
		-	I				N/A	N/A	N/A	N/A	N/A	7.50%	7.50%	7.50%
		3 Months-Maturity	4.75%	4.75%	4.75%	4.75%	-	-	-	N/A -	N/A -	7.50%	7.50%	7.50%
	Islamic Naya Pakistan Certificates (INPCs)	3 Months-Maturity 6 Months - Maturity	4.75% 5.00%	4.75% 5.00%	4.75% 5.00%	4.75% 5.00%	5.00%	5.00%	5.00%	-	-	-	-	-
	Islamic Naya Pakistan Certificates (INPCs)	3 Months-Maturity 6 Months - Maturity 12 Months - Maturity	4.75% 5.00% 5.25%	4.75% 5.00% 5.25%	4.75% 5.00% 5.25%	4.75% 5.00% 5.25%	5.00% 5.25%	5.00% 5.25%	5.00% 5.25%	5.25%	- - 5.25%	- - 5.25%	- - 5.25%	5.25%
		3 Months-Maturity 6 Months - Maturity	4.75% 5.00%	4.75% 5.00%	4.75% 5.00%	4.75% 5.00%	5.00%	5.00%	5.00%	-	-	-	-	-
		3 Months-Maturity 6 Months - Maturity 12 Months - Maturity 3 Years- Bi Annually	4.75% 5.00% 5.25% 5.50%	4.75% 5.00% 5.25% 5.50%	4.75% 5.00% 5.25% 5.50%	4.75% 5.00% 5.25% 5.50%	5.00% 5.25% 5.50%	5.00% 5.25% 5.50%	5.00% 5.25% 5.50%	5.25% 5.50%	- 5.25% 5.50%	- 5.25% 5.50%	- 5.25% 5.50%	- 5.25% 5.50%
0	EURO	3 Months-Maturity 6 Months - Maturity 12 Months - Maturity 3 Years - Bi Annually 5 Years - Bi Annually	4.75% 5.00% 5.25% 5.50% 5.75%	4.75% 5.00% 5.25% 5.50% 5.75%	4.75% 5.00% 5.25% 5.50% 5.75%	4.75% 5.00% 5.25% 5.50% 5.75%	5.00% 5.25% 5.50% 5.75%	5.00% 5.25% 5.50% 5.75%	5.00% 5.25% 5.50% 5.75%	5.25% 5.50% 5.75%	5.25% 5.50% 5.75%	5.25% 5.50% 5.75%	5.25% 5.50% 5.75%	5.25% 5.50% 5.75%
JRO		3 Months-Maturity 6 Months - Maturity 12 Months - Maturity 3 Years - Bi Annually 5 Years - Bi Annually 3 Months-Maturity	4.75% 5.00% 5.25% 5.50% 5.75% N/A	4.75% 5.00% 5.25% 5.50% 5.75% 4.00%	4.75% 5.00% 5.25% 5.50% 5.75% 4.00%	4.75% 5.00% 5.25% 5.50% 5.75% 4.00%	5.00% 5.25% 5.50% 5.75% 4.00%	5.00% 5.25% 5.50% 5.75% 4.00%	5.00% 5.25% 5.50% 5.75% 4.00%	5.25% 5.50% 5.75% 4.00%	5.25% 5.50% 5.75% 4.00%	5.25% 5.50% 5.75% 4.00%	5.25% 5.50% 5.75% 4.00%	5.25% 5.50% 5.75% 4.00%
EURO	EURO Islamic Naya Pakistan Certificates - I (INPC-I)	3 Months-Maturity 6 Months - Maturity 12 Months - Maturity 3 Years - Bi Annually 5 Years - Bi Annually 3 Months-Maturity 6 Months - Maturity	4.75% 5.00% 5.25% 5.50% 5.75% N/A N/A	4.75% 5.00% 5.25% 5.50% 5.75% 4.00% 4.50%	4.75% 5.00% 5.25% 5.50% 5.75% 4.00% 4.50%	4.75% 5.00% 5.25% 5.50% 5.75% 4.00% 4.50%	5.00% 5.25% 5.50% 5.75% 4.00% 4.50%	5.00% 5.25% 5.50% 5.75% 4.00% 4.50%	5.00% 5.25% 5.50% 5.75% 4.00% 4.50%	5.25% 5.50% 5.75% 4.00% 4.50%	5.25% 5.50% 5.75% 4.00% 4.50%	5.25% 5.50% 5.75% 4.00% 4.50%	5.25% 5.50% 5.75% 4.00% 4.50%	5.25% 5.50% 5.75% 4.00% 4.50%
EURO	EURO Islamic Naya Pakistan Certificates - I (INPC-I)	3 Months-Maturity 6 Months - Maturity 12 Months - Maturity 3 Years - Bi Annually 5 Years - Bi Annually 3 Months-Maturity 6 Months - Maturity 12 Months - Maturity	4.75% 5.00% 5.25% 5.50% 5.75% N/A N/A	4.75% 5.00% 5.25% 5.50% 5.75% 4.00% 4.50% 5.00%	4.75% 5.00% 5.25% 5.50% 5.75% 4.00% 4.50% 5.00%	4.75% 5.00% 5.25% 5.50% 5.75% 4.00% 4.50% 5.00%	5.00% 5.25% 5.50% 5.75% 4.00% 4.50% 5.00%	5.00% 5.25% 5.50% 5.75% 4.00% 4.50% 5.00%	5.00% 5.25% 5.50% 5.75% 4.00% 4.50% 5.00%	5.25% 5.50% 5.75% 4.00% 4.50% 5.00%	5.25% 5.50% 5.75% 4.00% 4.50% 5.00%	5.25% 5.50% 5.75% 4.00% 4.50% 5.00%	5.25% 5.50% 5.75% 4.00% 4.50% 5.00%	5.25% 5.50% 5.75% 4.00% 4.50% 5.00%
EURO	EURO Islamic Naya Pakistan Certificates - I (INPC-I)	3 Months-Maturity 6 Months - Maturity 12 Months - Maturity 3 Years - Bi Annually 5 Years - Bi Annually 3 Months-Maturity 6 Months - Maturity 12 Months - Maturity 3 Years - Bi Annually	4.75% 5.00% 5.25% 5.50% 5.75% N/A N/A N/A	4.75% 5.00% 5.25% 5.50% 5.75% 4.00% 4.50% 5.00%	4.75% 5.00% 5.25% 5.50% 5.75% 4.00% 4.50% 5.00%	4.75% 5.00% 5.25% 5.50% 5.75% 4.00% 4.50% 5.00%	5.00% 5.25% 5.50% 5.75% 4.00% 4.50% 5.00%	5.00% 5.25% 5.50% 5.75% 4.00% 4.50% 5.00%	5.00% 5.25% 5.50% 5.75% 4.00% 4.50% 5.00%	5.25% 5.50% 5.75% 4.00% 4.50% 5.00%	5.25% 5.50% 5.75% 4.00% 4.50% 5.00%	5.25% 5.50% 5.75% 4.00% 4.50% 5.00%	5.25% 5.50% 5.75% 4.00% 4.50% 5.00%	5.25% 5.50% 5.75% 4.00% 4.50% 5.00%
EUR	Islamic Naya Pakistan Certificates - I (INPC-I) EURO Islamic Naya Pakistan Certificates - II (INPC-II)	3 Months-Maturity 6 Months - Maturity 12 Months - Maturity 3 Years - Bi Annually 5 Years - Bi Annually 6 Months - Maturity 12 Months - Maturity 12 Months - Maturity 3 Years - Bi Annually 5 Years - Bi Annually	4.75% 5.00% 5.25% 5.50% 5.75% N/A N/A N/A N/A	4.75% 5.00% 5.25% 5.50% 5.75% 4.00% 4.50% 6.50%	4.75% 5.00% 5.25% 5.50% 5.75% 4.00% 4.50% 6.50%	4.75% 5.00% 5.25% 5.50% 5.75% 4.00% 4.50% 6.50%	5.00% 5.25% 5.50% 5.75% 4.00% 4.50% 6.50%	5.00% 5.25% 5.50% 5.75% 4.00% 4.50% 6.50%	5.00% 5.25% 5.50% 5.75% 4.00% 4.50% 6.50%	5.25% 5.50% 5.75% 4.00% 4.50% 6.50%	5.25% 5.50% 5.75% 4.00% 4.50% 5.00% 6.50%	5.25% 5.50% 5.75% 4.00% 4.50% 6.50%	5.25% 5.50% 5.75% 4.00% 4.50% 6.50%	5.25% 5.50% 5.75% 4.00% 4.50% 6.50%
EUR	EURO Islamic Naya Pakistan Certificates - I (INPC-I) EURO	3 Months-Maturity 6 Months - Maturity 12 Months - Maturity 3 Years - Bi Annually 5 Years - Bi Annually 3 Months-Maturity 6 Months - Maturity 12 Months - Maturity 3 Years - Bi Annually 5 Years - Bi Annually 5 Years - Bi Annually 6 Months - Maturity 12 Months - Maturity	4.75% 5.00% 5.25% 5.50% 5.75% N/A N/A N/A N/A N/A N/A N/A N/A N/A	4.75% 5.00% 5.25% 5.50% 5.75% 4.00% 4.50% 5.00% 6.50% 6.50% N/A N/A	4.75% 5.00% 5.25% 5.50% 5.75% 4.00% 4.50% 5.00% 6.50% 6.50% N/A N/A	4.75% 5.00% 5.25% 5.50% 5.75% 4.00% 4.50% 6.50% 6.50% N/A N/A	5.00% 5.25% 5.50% 5.75% 4.00% 4.50% 5.00% 6.50% 6.50% N/A N/A	5.00% 5.25% 5.50% 5.75% 4.00% 4.50% 5.00% 6.50% 6.50% N/A N/A	- 5.00% 5.25% 5.50% 5.75% 4.00% 4.50% 5.00% 6.50% 6.50% N/A N/A	5.25% 5.50% 5.75% 4.00% 4.50% 5.00% 6.50% 6.50% N/A N/A	5.25% 5.50% 5.75% 4.00% 4.50% 5.00% 6.50% 6.50% N/A N/A	5.25% 5.50% 5.75% 4.00% 4.50% 5.00% 6.50% 6.50% 6.25% 6.50%	5.25% 5.50% 5.75% 4.00% 4.50% 5.00% 6.50% 6.50% 6.25% 6.50%	5.25% 5.50% 5.75% 4.00% 4.50% 5.00% 6.50% 6.25% 6.25% 7.00%
EUR	Islamic Naya Pakistan Certificates - I (INPC-I) EURO Islamic Naya Pakistan Certificates - II (INPC-II)	3 Months-Maturity 6 Months - Maturity 12 Months - Maturity 3 Years - Bi Annually 5 Years - Bi Annually 3 Months-Maturity 6 Months - Maturity 12 Months - Maturity 3 Years - Bi Annually 5 Years - Bi Annually 5 Years - Bi Annually 6 Months - Maturity	4.75% 5.00% 5.25% 5.50% 5.75% N/A N/A N/A N/A N/A N/A N/A N/A	4.75% 5.00% 5.25% 5.50% 5.75% 4.00% 4.50% 5.00% 6.50% N/A N/A	4.75% 5.00% 5.25% 5.50% 5.75% 4.00% 4.50% 5.00% 6.50% N/A N/A	4.75% 5.00% 5.25% 5.50% 5.75% 4.00% 4.50% 6.50% 6.50% N/A	5.00% 5.25% 5.50% 5.75% 4.00% 4.50% 5.00% 6.50% N/A N/A	5.00% 5.25% 5.50% 5.75% 4.00% 4.50% 5.00% 6.50% 6.50% N/A	5.00% 5.25% 5.50% 5.75% 4.00% 4.50% 5.00% 6.50% 6.50% N/A	5.25% 5.50% 5.75% 4.00% 4.50% 5.00% 6.50% 6.50% N/A	5.25% 5.50% 5.75% 4.00% 4.50% 5.00% 6.50% 6.50% N/A	5.25% 5.50% 5.75% 4.00% 4.50% 5.00% 6.50% 6.50% 6.25%	5.25% 5.50% 5.75% 4.00% 4.50% 5.00% 6.50% 6.50% 6.25%	5.25% 5.50% 5.75% 4.00% 4.50% 5.00% 6.50% 6.50% 6.25%



		Tenure/												
	Product	Profit Payment	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22	Sep-22	Oct-22	Nov-22	Dec-22
		3 Months-Maturity	9.51%	9.50%	9.51%	9.50%	9.49%	9.51%	9.49%	9.51%	9.50%	9.51%	9.49%	9.50%
	Islamic Naya Pakistan Certificates (INPCs) PKR	6 Months - Maturity	10.01%	9.99%	10.01%	9.99%	10.00%	9.99%	10.01%	9.99%	10.01%	10.02%	10.01%	10.00%
		12 Months - Maturity	10.50%	10.49%	10.50%	10.51%	10.49%	10.50%	10.49%	10.50%	10.51%	10.50%	10.49%	10.50%
		3 Years- Bi Annually	10.75%	10.76%	10.74%	10.76%	10.74%	10.76%	10.75%	10.74%	10.76%	10.74%	10.76%	10.75%
		5 Years - Bi Annually	11.00%	11.01%	10.99%	11.01%	10.99%	11.01%	10.99%	11.01%	11.01%	10.98%	10.99%	11.00%
PKI		•	I.					l.						
<u> </u>		3 Months-Maturity	N/A	14.98%	14.99%	15.00%								
	Islamic Naya Pakistan Certificates - I (INPC-I)	6 Months - Maturity	N/A	15.26%	15.24%	15.25%								
	PKR	12 Months - Maturity	N/A	15.49%	15.51%	15.50%								
		3 Years- Bi Annually	N/A	14.02%	14.01%	14.00%								
		5 Years - Bi Annually	N/A	13.51%	13.49%	13.50%								
				,					,		,			
		3 Months-Maturity	5.49%	5.50%	5.51%	5.50%	5.49%	5.51%	5.50%	5.49%	5.51%	5.52%	5.51%	5.50%
	Islamic Naya Pakistan Certificates (INPCs)	6 Months - Maturity	6.00%	6.01%	5.99%	6.01%	6.00%	6.01%	5.99%	6.00%	5.99%	6.01%	5.99%	5.99%
	USD	12 Months - Maturity	6.51%	6.49%	6.51%	6.49%	6.51%	6.49%	6.51%	6.49%	6.51%	6.49%	6.50%	6.50%
		3 Years- Bi Annually	6.74%	6.76%	6.75%	6.76%	6.74%	6.76%	6.74%	6.76%	6.75%	6.74%	6.76%	6.76%
SD		5 Years - Bi Annually	6.99%	7.01%	6.99%	7.01%	7.00%	7.01%	6.99%	7.01%	6.99%	7.00%	7.01%	7.01%
3	2 Marries 2 Assessing N/A N/A													
	Islamic Naya Pakistan Certificates - I (INPC-I) USD	3 Months-Maturity	N/A N/A											
		6 Months - Maturity 12 Months - Maturity	N/A N/A											
		3 Years- Bi Annually	N/A											
		5 Years - Bi Annually	N/A											
		5 Tears - Di Aimaany	NA	IV/A	IN/A	IV/A	N/A	N/A	N/A	IV/A	IV/A	IV/A	IV/A	NA
		3 Months-Maturity	5.25%	5.26%	5.24%	5.26%	5.24%	5.25%	5.26%	5.24%	5.26%	5.25%	5.26%	5.25%
		6 Months - Maturity	5.49%	5.51%	5.49%	5.51%	5.50%	5.51%	5.49%	5.51%	5.50%	5.52%	5.51%	5.50%
	Islamic Naya Pakistan Certificates (INPCs)	12 Months - Maturity	5.74%	5.75%	5.74%	5.75%	5.76%	5.74%	5.74%	5.75%	5.74%	5.76%	5.74%	5.75%
	GBP	3 Years- Bi Annually	6.26%	6.24%	6.25%	6.24%	6.25%	6.26%	6.24%	6.26%	6.24%	6.26%	6.25%	6.25%
<u> </u>		5 Years - Bi Annually	6.49%	6.50%	6.51%	6.50%	6.51%	6.49%	6.51%	6.52%	6.51%	6.49%	6.51%	6.50%
<u> </u>														
9		3 Months-Maturity	N/A											
	Islamic Naya Pakistan Certificates - I (INPC-I)	6 Months - Maturity	N/A											
	GBP	12 Months - Maturity	N/A											
		3 Years- Bi Annually 5 Years - Bi Annually	N/A N/A											
		o rears - bi Annually	IN/A											
		3 Months-Maturity	4.74%	4.75%	4.76%	4.74%	4.75%	4.76%	4.74%	4.76%	4.75%	4.76%	4.74%	4.75%
	Islamic Naya Pakistan Certificates (INPCs)	6 Months - Maturity	5.01%	4.99%	5.00%	5.01%	4.99%	5.00%	5.01%	4.99%	5.02%	5.01%	5.00%	5.00%
	EURO	12 Months - Maturity	5.26%	5.25%	5.26%	5.25%	5.24%	5.26%	5.24%	5.26%	5.24%	5.25%	5.26%	5.25%
0	Long	3 Years- Bi Annually	5.49%	5.51%	5.50%	5.49%	5.51%	5.49%	5.50%	5.51%	5.52%	5.51%	5.49%	5.52%
8		5 Years - Bi Annually	5.75%	5.76%	5.74%	5.76%	5.74%	5.76%	5.74%	5.76%	5.74%	5.76%	5.75%	5.75%
5		2 Months Maturity	NI/A											
ш	Islamic Naya Pakistan Certificates - I (INPC-I)	3 Months-Maturity 6 Months - Maturity	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A	N/A N/A						
	EURO	12 Months - Maturity	N/A N/A											
	Lond	3 Years- Bi Annually	N/A	N/A	N/A	N/A N/A	N/A	N/A	N/A N/A	N/A	N/A	N/A N/A	N/A N/A	N/A N/A
		5 Years - Bi Annually	N/A	N/A N/A	N/A	N/A								
		5 rears - Di Aminually	11/7	11/ 🗥	18/7	18/7	IN/ A	11/7	IV/ A	13/7	18/7	18/ 🗥	18/ 🗥	11/7



	Product	Tenure/	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21
	Troduct	Profit Payment				•	•			_	•			
	Islamic Naya Pakistan Certificates (INPCs) PKR	3 Months-Maturity	9.49%	9.51%	9.51%	9.49%	9.50%	9.51%	9.49%	9.49%	9.51%	9.49%	9.51%	9.49%
		6 Months - Maturity	10.01%	9.99%	10.01%	10.00%	9.99%	9.99%	10.00%	10.01%	9.99%	10.00%	10.01%	9.99%
		12 Months - Maturity	10.51%	10.51%	10.50%	10.51%	10.49%	10.49%	10.51%	10.48%	10.50%	10.51%	10.49%	10.51%
~		3 Years- Bi Annually	10.75%	10.75%	10.76%	10.75%	10.75%	10.76%	10.74%	10.74%	10.76%	10.74%	10.76%	10.74%
		5 Years - Bi Annually	11.01%	10.99%	11.00%	10.99%	11.01%	11.01%	10.99%	11.01%	10.99%	11.01%	11.00%	11.01%
PK		3 Months-Maturity	N/A	N/A										
	Islamic Naya Pakistan Certificates - I (INPC-I)	6 Months - Maturity	N/A	N/A										
		12 Months - Maturity	N/A	N/A										
	[Applicable on Fresh Bookings from 1st October, 2022]	3 Years- Bi Annually	N/A	N/A										
		5 Years - Bi Annually	N/A	N/A										
		•												
		3 Months-Maturity	5.49%	5.49%	5.50%	5.51%	5.50%	5.51%	5.49%	5.51%	5.49%	5.50%	5.49%	5.51%
	Islamic Naya Pakistan Certificates (INPCs)	6 Months - Maturity	6.01%	5.99%	6.01%	6.00%	6.01%	6.00%	6.01%	5.99%	6.01%	5.99%	6.01%	5.99%
	USD	12 Months - Maturity	6.51%	6.49%	6.50%	6.49%	6.51%	6.49%	6.51%	6.49%	6.51%	6.49%	6.51%	6.49%
		3 Years- Bi Annually	6.76%	6.75%	6.74%	6.74%	6.75%	6.76%	6.76%	6.75%	6.74%	6.75%	6.74%	6.75%
		5 Years - Bi Annually	7.01%	6.99%	6.99%	6.99%	7.00%	6.99%	7.00%	6.99%	7.00%	7.02%	6.99%	7.01%
	Islamic Naya Pakistan Certificates - I (INPC-I) USD	3 Months-Maturity	N/A	N/A										
		6 Months - Maturity 12 Months - Maturity	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A	N/A N/A	N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A
		3 Years- Bi Annually	N/A	N/A N/A	N/A N/A	N/A N/A	N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A
		5 Years - Bi Annually	N/A	N/A										
		J. Caro D. Familian,	,,,	,	,	,	,	,	,,,	.,,,,	,	,,,,	,,,,	
		3 Months-Maturity	N/A	N/A	5.26%	5.24%	5.25%	5.26%	5.24%	5.25%	5.26%	5.24%	5.26%	5.24%
		6 Months - Maturity	N/A	N/A	5.50%	5.51%	5.51%	5.50%	5.51%	5.49%	5.51%	5.50%	5.49%	5.51%
	Islamic Naya Pakistan Certificates (INPCs) GBP	12 Months - Maturity	N/A	N/A	5.76%	5.76%	5.76%	5.74%	5.76%	5.74%	5.75%	5.76%	5.74%	5.76%
	dbr	3 Years- Bi Annually	N/A	N/A	6.43%	6.25%	6.25%	6.26%	6.26%	6.25%	6.26%	6.24%	6.26%	6.25%
<u>С</u>		5 Years - Bi Annually	N/A	N/A	6.49%	6.51%	6.51%	6.51%	6.50%	6.51%	6.49%	6.51%	6.49%	6.51%
(J				1							1			
•	Islamic Naya Pakistan Certificates - I (INPC-I)	3 Months-Maturity	N/A N/A	N/A N/A										
	GBP	6 Months - Maturity 12 Months - Maturity	N/A N/A	N/A N/A										
		3 Years- Bi Annually	N/A	N/A										
		5 Years - Bi Annually	N/A	N/A										
			,				' '	, , ,		•			· · · · · · · · · · · · · · · · · · ·	' '
		3 Months-Maturity	N/A	N/A	4.74%	4.74%	4.75%	4.76%	4.74%	4.76%	4.74%	4.76%	4.74%	4.76%
	Islamic Naya Pakistan Certificates (INPCs)	6 Months - Maturity	N/A	N/A	5.00%	5.01%	5.00%	5.00%	5.01%	5.00%	5.01%	5.00%	5.01%	4.99%
	EURO	12 Months - Maturity	N/A	N/A	5.24%	5.25%	5.24%	5.26%	5.25%	5.24%	5.26%	5.25%	5.26%	5.25%
0		3 Years - Bi Annually	N/A	N/A	5.49%	5.49%	5.51%	5.51%	5.49%	5.50%	5.51%	5.51%	5.49%	5.51%
		5 Years - Bi Annually	N/A	N/A	5.75%	5.76%	5.75%	5.76%	5.75%	5.76%	5.74%	5.75%	5.76%	5.74%
		3 Months-Maturity	N/A	N/A										
ш	Islamic Naya Pakistan Certificates - I (INPC-I)	6 Months - Maturity	N/A	N/A										
	EURO	12 Months - Maturity	N/A	N/A										
		3 Years- Bi Annually	N/A	N/A										
		5 Years - Bi Annually	N/A	N/A										



Year-2020

	Product	Tenure/	Oct-20	Nov-20	Dec-20
		Profit Payment 3 Months-Maturity	9.51%	9.51%	0.510/
		6 Months - Maturity	10.01%	9.99%	9.51%
	Islamic Naya Pakistan Certificates (INPCs)				
	PKR	12 Months - Maturity	10.49%	10.48%	10.49%
		3 Years- Bi Annually	10.77%	10.75%	10.76%
E		5 Years - Bi Annually	11.01%	11.02%	10.99%
PKR		2.84	N1 / A	N1/A	N1 / A
	Islamic Naya Pakistan Certificates - I (INPC-I)	3 Months-Maturity 6 Months - Maturity	N/A N/A	N/A N/A	N/A N/A
	PKR		•		
	[Applicable on Fresh Bookings from 1st October, 2022]	12 Months - Maturity	N/A	N/A	N/A
	[Applicable of Fresh Bookings from 1st October, 2022]	3 Years- Bi Annually	N/A	N/A	N/A
		5 Years - Bi Annually	N/A	N/A	N/A
		3 Months-Maturity	5.49%	5.50%	5.51%
		6 Months - Maturity	5.49%	6.02%	6.01%
	Islamic Naya Pakistan Certificates (INPCs)	12 Months - Maturity	6.51%	6.51%	6.49%
	USD	3 Years- Bi Annually	6.74%	6.76%	6.74%
		5 Years - Bi Annually	7.01%	6.99%	6.99%
ISD		5 rears - Di Allitually	7.01/0	0.33/6	0.55%
		3 Months-Maturity	N/A	N/A	N/A
	Islamic Naya Pakistan Certificates - I (INPC-I)	6 Months - Maturity	N/A	N/A	N/A
	USD	12 Months - Maturity	N/A	N/A	N/A
		3 Years- Bi Annually	N/A	N/A	N/A
		5 Years - Bi Annually	N/A	N/A	N/A
	Islamic Naya Pakistan Certificates (INPCs)	3 Months-Maturity	N/A	N/A	N/A
		6 Months - Maturity	N/A	N/A	N/A
	GBP	12 Months - Maturity	N/A	N/A	N/A
	GDI	3 Years- Bi Annually	N/A	N/A	N/A
ВР		5 Years - Bi Annually	N/A	N/A	N/A
6		T			
O	Islamia Nava Pakistan Cantificatos I. (INDC I)	3 Months-Maturity	N/A	N/A	N/A
	Islamic Naya Pakistan Certificates - I (INPC-I)	6 Months - Maturity	N/A	N/A	N/A
	GDF	12 Months - Maturity 3 Years- Bi Annually	N/A N/A	N/A N/A	N/A N/A
		5 Years - Bi Annually	N/A N/A	N/A	N/A
		J Teals - DI Allitually	11/7	11/7	111/7
		3 Months-Maturity	N/A	N/A	N/A
	Islamic Naya Pakistan Certificates (INPCs)	6 Months - Maturity	N/A	N/A	N/A
	EURO	12 Months - Maturity	N/A	N/A	N/A
	Lono	3 Years- Bi Annually	N/A	N/A	N/A
EURO		5 Years - Bi Annually	N/A	N/A	N/A
5		2.84	11/4	N1/A	N1 / A
	Islamic Naya Pakistan Certificates - I (INPC-I)	3 Months Maturity	N/A	N/A	N/A N/A
	EURO	6 Months - Maturity 12 Months - Maturity	N/A N/A	N/A N/A	N/A N/A
	20110	3 Years- Bi Annually	N/A	N/A	N/A
		5 Years - Bi Annually	N/A N/A	N/A	N/A
		o rears - bi Annually	N/A	N/A	N/A

Profit Rates are per annum and declared on Monthly basis.