

Tenors		3 Months	6 Months	12 Months	3 Years	5 Years	Banks
Oct-20	USD- Actual Rate	5.49%	5.99%	6.51%	6.74%	7.01%	3.04%
	PKR- Actual Rate	9.51%	10.01%	10.49%	10.77%	11.01%	8.24%
Nov-20	USD- Actual Rate	5.50%	6.02%	6.51%	6.76%	6.99%	2.99%
	PKR- Actual Rate	9.51%	9.99%	10.48%	10.75%	11.02%	7.98%
Dec-20	USD- Actual Rate	5.51%	6.01%	6.49%	6.74%	6.99%	3.01%
	PKR- Actual Rate	9.51%	9.99%	10.49%	10.76%	10.99%	8.26%
Jan-21	USD- Actual Rate	5.49%	6.01%	6.51%	6.76%	7.01%	1.75%
	PKR- Actual Rate	9.49%	10.01%	10.51%	10.75%	11.01%	7.00%
Feb-21	USD- Actual Rate	5.49%	5.99%	6.49%	6.75%	6.99%	3.00%
	PKR- Actual Rate	9.51%	9.99%	10.51%	10.75%	10.99%	8.24%
Mar-21	USD- Actual Rate	5.50%	6.01%	6.50%	6.74%	6.99%	3.00%
	PKR- Actual Rate	9.51%	10.01%	10.50%	10.76%	11.00%	8.24%
	GBP- Actual Rate	5.26%	5.50%	5.76%	6.43%	6.49%	2.49%
	EUR- Actual Rate	4.74%	5.00%	5.24%	5.49%	5.75%	1.75%
Apr-21	USD- Actual Rate	5.51%	6.00%	6.49%	6.74%	6.99%	2.99%
	PKR- Actual Rate	9.49%	10.00%	10.51%	10.75%	10.99%	8.25%
	GBP- Actual Rate	5.24%	5.51%	5.76%	6.25%	6.51%	2.50%
	EUR- Actual Rate	4.74%	5.01%	5.25%	5.49%	5.76%	1.74%
May-21	USD- Actual Rate	5.50%	6.01%	6.51%	6.75%	7.00%	3.01%
	PKR- Actual Rate	9.50%	9.99%	10.49%	10.75%	11.01%	8.24%
	GBP- Actual Rate	5.25%	5.51%	5.76%	6.25%	6.51%	2.49%
	EUR- Actual Rate	4.75%	5.00%	5.24%	5.51%	5.74%	1.75%
Jun-21	USD- Actual Rate	5.51%	6.00%	6.49%	6.76%	6.99%	3.00%
	PKR- Actual Rate	9.51%	9.99%	10.49%	10.76%	11.01%	8.25%
	GBP- Actual Rate	5.26%	5.50%	5.74%	6.26%	6.51%	2.50%
	EUR- Actual Rate	4.76%	5.00%	5.26%	5.51%	5.76%	1.75%
Jul-21	USD- Actual Rate	5.49%	6.01%	6.51%	6.76%	7.00%	3.01%
	PKR- Actual Rate	9.49%	10.00%	10.51%	10.74%	10.99%	8.26%
	GBP- Actual Rate	5.24%	5.51%	5.76%	6.26%	6.50%	2.51%
	EUR- Actual Rate	4.74%	5.01%	5.25%	5.49%	5.75%	1.74%
Aug-21	USD- Actual Rate	5.51%	5.99%	6.49%	6.75%	6.99%	3.00%
	PKR- Actual Rate	9.49%	10.01%	10.48%	10.74%	11.01%	8.25%
	GBP- Actual Rate	5.25%	5.49%	5.74%	6.25%	6.51%	2.50%
	EUR- Actual Rate	4.76%	5.00%	5.24%	5.50%	5.76%	1.75%
Sep-21	USD- Actual Rate	5.49%	6.01%	6.51%	6.74%	7.00%	2.99%
	PKR- Actual Rate	9.51%	9.99%	10.50%	10.76%	10.99%	8.24%
	GBP- Actual Rate	5.26%	5.51%	5.75%	6.26%	6.49%	2.49%
	EUR- Actual Rate	4.74%	5.01%	5.26%	5.51%	5.74%	1.76%
Oct-21	USD- Actual Rate	5.50%	5.99%	6.49%	6.75%	7.02%	3.01%
	PKR- Actual Rate	9.49%	10.00%	10.51%	10.74%	11.01%	8.26%
	GBP- Actual Rate	5.24%	5.50%	5.76%	6.24%	6.51%	2.51%
	EUR- Actual Rate	4.76%	5.00%	5.25%	5.51%	5.75%	1.75%
	USD- Actual Rate	5.49%	6.01%	6.51%	6.74%	6.99%	2.99%

Nov-21	PKR- Actual Rate	9.51%	10.01%	10.49%	10.76%	11.00%	8.24%
	GBP- Actual Rate	5.26%	5.49%	5.74%	6.26%	6.49%	2.49%
	EUR- Actual Rate	4.74%	5.01%	5.26%	5.49%	5.76%	1.74%
Dec-21	USD- Actual Rate	5.51%	5.99%	6.49%	6.75%	7.01%	3.00%
	PKR- Actual Rate	9.49%	9.99%	10.51%	10.74%	11.01%	8.26%
	GBP- Actual Rate	5.24%	5.51%	5.76%	6.25%	6.51%	2.51%
Jan-22	EUR- Actual Rate	4.76%	4.99%	5.25%	5.51%	5.74%	1.76%
	USD- Actual Rate	5.49%	6.00%	6.51%	6.74%	6.99%	2.99%
	PKR- Actual Rate	9.51%	10.01%	10.50%	10.75%	11.00%	8.24%
Feb-22	GBP- Actual Rate	5.25%	5.49%	5.74%	6.26%	6.49%	2.50%
	EUR- Actual Rate	4.74%	5.01%	5.26%	5.49%	5.75%	1.74%
	USD- Actual Rate	5.50%	6.01%	6.49%	6.76%	7.01%	3.01%
Mar-22	PKR- Actual Rate	9.50%	9.99%	10.49%	10.76%	11.01%	8.26%
	GBP- Actual Rate	5.26%	5.51%	5.75%	6.24%	6.50%	2.51%
	EUR- Actual Rate	4.75%	4.99%	5.25%	5.51%	5.76%	1.76%
Apr-22	USD- Actual Rate	5.51%	5.99%	6.51%	6.75%	6.99%	2.99%
	PKR- Actual Rate	9.51%	10.01%	10.50%	10.74%	10.99%	8.25%
	GBP- Actual Rate	5.24%	5.49%	5.74%	6.25%	6.51%	2.50%
May-22	EUR- Actual Rate	4.76%	5.00%	5.26%	5.50%	5.74%	1.74%
	USD- Actual Rate	5.50%	6.01%	6.49%	6.76%	7.01%	3.00%
	PKR- Actual Rate	9.50%	9.99%	10.51%	10.76%	11.01%	8.26%
Jun-22	GBP- Actual Rate	5.26%	5.51%	5.75%	6.24%	6.50%	2.51%
	EUR- Actual Rate	4.74%	5.01%	5.25%	5.49%	5.76%	1.75%
	USD- Actual Rate	5.49%	6.00%	6.51%	6.74%	7.00%	3.01%
Jul-22	PKR- Actual Rate	9.49%	10.00%	10.49%	10.74%	10.99%	8.25%
	GBP- Actual Rate	5.24%	5.50%	5.76%	6.25%	6.51%	2.50%
	EUR- Actual Rate	4.75%	4.99%	5.24%	5.51%	5.74%	1.46%
Aug-22	USD- Actual Rate	5.51%	6.01%	6.49%	6.76%	7.01%	3.00%
	PKR- Actual Rate	9.51%	9.99%	10.50%	10.76%	11.01%	8.26%
	GBP- Actual Rate	5.25%	5.51%	5.74%	6.26%	6.49%	2.51%
Sep-22	EUR- Actual Rate	4.76%	5.00%	5.26%	5.49%	5.76%	1.75%
	USD- Actual Rate	5.50%	5.99%	6.51%	6.74%	6.99%	3.01%
	PKR- Actual Rate	9.49%	10.01%	10.49%	10.75%	10.99%	8.27%
Oct-22	GBP- Actual Rate	5.26%	5.49%	5.74%	6.24%	6.51%	2.49%
	EUR- Actual Rate	4.74%	5.01%	5.24%	5.50%	5.74%	1.76%
	USD- Actual Rate	5.49%	6.00%	6.49%	6.76%	7.01%	3.02%
Nov-22	PKR- Actual Rate	9.51%	9.99%	10.50%	10.74%	11.01%	8.26%
	GBP- Actual Rate	5.24%	5.51%	5.75%	6.26%	6.52%	2.51%
Dec-22	EUR- Actual Rate	4.76%	4.99%	5.26%	5.51%	5.76%	1.77%
	USD- Actual Rate	5.51%	5.99%	6.51%	6.75%	6.99%	3.01%
Jan-23	PKR- Actual Rate	9.50%	10.01%	10.51%	10.76%	11.01%	8.27%
	GBP- Actual Rate	5.26%	5.50%	5.74%	6.24%	6.51%	2.52%
Feb-23	EUR- Actual Rate	4.75%	5.02%	5.24%	5.52%	5.74%	1.76%
	USD- Actual Rate	5.52%	6.01%	6.49%	6.74%	7.00%	3.02%
Mar-23	PKR- Actual Rate	9.51%	10.02%	10.50%	10.74%	10.98%	11.01%

Oct-22	PKR I- Actual Rate	14.98%	15.26%	15.49%	14.02%	13.51%	11.01%
	GBP- Actual Rate	5.25%	5.52%	5.76%	6.26%	6.49%	2.51%
	EUR- Actual Rate	4.76%	5.01%	5.25%	5.51%	5.76%	1.75%
Nov-22	USD- Actual Rate	5.51%	5.99%	6.50%	6.76%	7.01%	4.49%
	PKR- Actual Rate	9.49%	10.01%	10.49%	10.76%	10.99%	10.99%
	PKR I- Actual Rate	14.99%	15.24%	15.51%	14.01%	13.49%	10.99%
	GBP- Actual Rate	5.26%	5.51%	5.74%	6.25%	6.51%	3.49%
	EUR- Actual Rate	4.74%	5.00%	5.26%	5.49%	5.75%	1.76%
Dec-22	USD- Actual Rate	5.50%	5.99%	6.50%	6.76%	7.01%	4.50%
	PKR- Actual Rate	9.50%	10.00%	10.50%	10.75%	11.00%	11.00%
	PKR I- Actual Rate	15.00%	15.25%	15.50%	14.00%	13.50%	11.00%
	GBP- Actual Rate	5.25%	5.50%	5.75%	6.25%	6.50%	3.50%
	EUR- Actual Rate	4.75%	5.00%	5.25%	5.52%	5.75%	1.75%
Jan-23	USD- Actual Rate	5.50%	6.00%	6.50%	6.75%	7.00%	4.50%
	PKR- Actual Rate	9.50%	10.00%	10.50%	10.75%	11.00%	11.00%
	PKR I- Actual Rate	15.00%	15.25%	15.50%	14.00%	13.50%	11.00%
	GBP- Actual Rate	5.25%	5.50%	5.75%	6.25%	6.50%	3.50%
	EUR- Actual Rate	4.75%	5.00%	5.25%	5.50%	5.75%	1.75%
Feb-23	USD- Actual Rate	5.50%	6.00%	6.50%	6.75%	7.00%	4.50%
	USD I- Actual Rate	7.00%	7.20%	7.50%	8.00%	8.00%	4.50%
	PKR- Actual Rate	-	10.00%	10.50%	10.75%	11.00%	11.00%
	PKR I- Actual Rate	15.00%	15.25%	15.50%	14.00%	13.50%	11.00%
	GBP- Actual Rate	5.25%	5.50%	5.75%	6.25%	6.50%	3.50%
	GBP I- Actual Rate	5.50%	6.00%	7.00%	7.50%	7.50%	3.50%
	EUR- Actual Rate	4.75%	5.00%	5.25%	5.50%	5.75%	1.75%
	EUR I- Actual Rate	4.00%	4.50%	5.00%	6.50%	6.50%	1.75%
Mar-23	USD- Actual Rate	5.50%	6.00%	6.50%	6.75%	7.00%	4.50%
	USD I- Actual Rate	7.00%	7.20%	7.50%	8.00%	8.00%	4.50%
	PKR- Actual Rate	-	10.00%	10.50%	10.75%	11.00%	11.00%
	PKR I- Actual Rate	15.00%	15.25%	15.50%	14.00%	13.50%	11.00%
	GBP- Actual Rate	5.25%	5.50%	5.75%	6.25%	6.50%	3.50%
	GBP I- Actual Rate	5.50%	6.00%	7.00%	7.50%	7.50%	3.50%
	EUR- Actual Rate	4.75%	5.00%	5.25%	5.50%	5.75%	1.75%
	EUR I- Actual Rate	4.00%	4.50%	5.00%	6.50%	6.50%	1.75%
Apr-23	USD- Actual Rate	5.50%	6.00%	6.50%	6.75%	7.00%	4.50%
	USD I- Actual Rate	7.00%	7.20%	7.50%	8.00%	8.00%	4.50%
	PKR- Actual Rate	-	-	10.50%	10.75%	11.00%	11.00%
	PKR I- Actual Rate	15.00%	15.25%	15.50%	14.00%	13.50%	11.00%
	GBP- Actual Rate	5.25%	5.50%	5.75%	6.25%	6.50%	3.50%
	GBP I- Actual Rate	5.50%	6.00%	7.00%	7.50%	7.50%	3.50%
	EUR- Actual Rate	4.75%	5.00%	5.25%	5.50%	5.75%	1.75%
	EUR I- Actual Rate	4.00%	4.50%	5.00%	6.50%	6.50%	1.75%
	USD- Actual Rate	-	6.00%	6.50%	6.75%	7.00%	4.50%
	USD I- Actual Rate	7.00%	7.20%	7.50%	8.00%	8.00%	4.50%
	PKR- Actual Rate	-	-	10.50%	10.75%	11.00%	11.00%

May-23	PKR I- Actual Rate	15.00%	15.25%	15.50%	14.00%	13.50%	11.00%
	GBP- Actual Rate	-	5.50%	5.75%	6.25%	6.50%	3.50%
	GBP I- Actual Rate	5.50%	6.00%	7.00%	7.50%	7.50%	3.50%
	EUR- Actual Rate	-	5.00%	5.25%	5.50%	5.75%	1.75%
	EUR I- Actual Rate	4.00%	4.50%	5.00%	6.50%	6.50%	1.75%
Jun-23	USD- Actual Rate	-	6.00%	6.50%	6.75%	7.00%	4.50%
	USD I- Actual Rate	7.00%	7.20%	7.50%	8.00%	8.00%	4.50%
	PKR- Actual Rate	-	-	10.50%	10.75%	11.00%	11.00%
	PKR I- Actual Rate	15.00%	15.25%	15.50%	14.00%	13.50%	11.00%
	GBP- Actual Rate	-	5.50%	5.75%	6.25%	6.50%	3.50%
	GBP I- Actual Rate	5.50%	6.00%	7.00%	7.50%	7.50%	3.50%
	EUR- Actual Rate	-	5.00%	5.25%	5.50%	5.75%	1.75%
	EUR I- Actual Rate	4.00%	4.50%	5.00%	6.50%	6.50%	1.75%
Jul-23	USD- Actual Rate	-	6.00%	6.50%	6.75%	7.00%	4.50%
	USD I- Actual Rate	7.00%	7.20%	7.50%	8.00%	8.00%	4.50%
	PKR- Actual Rate	-	-	10.50%	10.75%	11.00%	11.00%
	PKR I- Actual Rate	15.00%	15.25%	15.50%	14.00%	13.50%	11.00%
	GBP- Actual Rate	-	5.50%	5.75%	6.25%	6.50%	3.50%
	GBP I- Actual Rate	5.50%	6.00%	7.00%	7.50%	7.50%	3.50%
	EUR- Actual Rate	-	5.00%	5.25%	5.50%	5.75%	1.75%
	EUR I- Actual Rate	4.00%	4.50%	5.00%	6.50%	6.50%	1.75%
Aug-23	USD- Actual Rate	-	-	6.50%	6.75%	7.00%	4.50%
	USD I- Actual Rate	7.00%	7.20%	7.50%	8.00%	8.00%	4.50%
	PKR- Actual Rate	-	-	10.50%	10.75%	11.00%	11.00%
	PKR I- Actual Rate	15.00%	15.25%	15.50%	14.00%	13.50%	11.00%
	GBP- Actual Rate	-	-	5.75%	6.25%	6.50%	3.50%
	GBP I- Actual Rate	5.50%	6.00%	7.00%	7.50%	7.50%	3.50%
	EUR- Actual Rate	-	-	5.25%	5.50%	5.75%	1.75%
	EUR I- Actual Rate	4.00%	4.50%	5.00%	6.50%	6.50%	1.75%
Sep-23	USD- Actual Rate	-	6.00%	6.50%	6.75%	7.00%	4.50%
	USD I- Actual Rate	7.00%	7.20%	7.50%	8.00%	8.00%	4.50%
	PKR- Actual Rate	-	-	10.50%	10.75%	11.00%	11.00%
	PKR I- Actual Rate	15.00%	15.25%	15.50%	14.00%	13.50%	11.00%
	GBP- Actual Rate	-	-	5.75%	6.25%	6.50%	3.50%
	GBP I- Actual Rate	5.50%	6.00%	7.00%	7.50%	7.50%	3.50%
	EUR- Actual Rate	-	-	5.25%	5.50%	5.75%	1.75%
	EUR I- Actual Rate	4.00%	4.50%	5.00%	6.50%	6.50%	1.75%
Oct-23	USD- Actual Rate	-	-	6.50%	6.75%	7.00%	5.75%
	USD I- Actual Rate	7.00%	7.20%	7.50%	8.00%	8.00%	5.75%
	USD II- Actual Rate	8.25%	8.50%	9.00%	8.00%	8.00%	5.75%
	PKR- Actual Rate	-	-	-	10.75%	11.00%	17.00%
	PKR I- Actual Rate	15.00%	15.25%	15.50%	14.00%	13.50%	17.00%
	PKR II- Actual Rate	21.00%	21.25%	21.50%	17.50%	15.00%	17.00%
	GBP- Actual Rate	-	-	5.75%	6.25%	6.50%	5.25%
	GBP I- Actual Rate	5.50%	6.00%	7.00%	7.50%	7.50%	5.25%
	GBP II- Actual Rate	7.25%	7.50%	8.00%	7.50%	7.50%	5.25%

	EUR- Actual Rate	-	-	5.25%	5.50%	5.75%	4.00%
	EUR I- Actual Rate	4.00%	4.50%	5.00%	6.50%	6.50%	4.00%
	EUR II- Actual Rate	6.25%	6.50%	7.00%	6.50%	6.50%	4.00%
Nov-23	USD- Actual Rate	-	-	6.50%	6.75%	7.00%	5.75%
	USD I- Actual Rate	7.00%	7.20%	7.50%	8.00%	8.00%	5.75%
	USD II- Actual Rate	8.25%	8.50%	9.00%	8.00%	8.00%	5.75%
	PKR- Actual Rate	-	-	-	10.75%	11.00%	17.00%
	PKR I- Actual Rate	15.00%	15.25%	15.50%	14.00%	13.50%	17.00%
	PKR II- Actual Rate	21.00%	21.25%	21.50%	17.50%	15.00%	17.00%
	GBP- Actual Rate	-	-	5.75%	6.25%	6.50%	5.25%
	GBP I- Actual Rate	5.50%	6.00%	7.00%	7.50%	7.50%	5.25%
	GBP II- Actual Rate	7.25%	7.50%	8.00%	7.50%	7.50%	5.25%
	EUR- Actual Rate	-	-	5.25%	5.50%	5.75%	4.00%
	EUR I- Actual Rate	4.00%	4.50%	5.00%	6.50%	6.50%	4.00%
	EUR II- Actual Rate	6.25%	6.50%	7.00%	6.50%	6.50%	4.00%
Dec-23	USD- Actual Rate	-	-	6.50%	6.75%	7.00%	5.75%
	USD I- Actual Rate	7.00%	7.20%	7.50%	8.00%	8.00%	5.75%
	USD II- Actual Rate	8.25%	8.50%	9.00%	8.00%	8.00%	5.75%
	PKR- Actual Rate	-	-	-	10.75%	11.00%	17.00%
	PKR I- Actual Rate	15.00%	15.25%	15.50%	14.00%	13.50%	17.00%
	PKR II- Actual Rate	21.00%	21.25%	21.50%	17.50%	15.00%	17.00%
	GBP- Actual Rate	-	-	5.75%	6.25%	6.50%	5.25%
	GBP I- Actual Rate	5.50%	6.00%	7.00%	7.50%	7.50%	5.25%
	GBP II- Actual Rate	7.25%	7.50%	8.00%	7.50%	7.50%	5.25%
	EUR- Actual Rate	-	-	5.25%	5.50%	5.75%	4.00%
	EUR I- Actual Rate	4.00%	4.50%	5.00%	6.50%	6.50%	4.00%
	EUR II- Actual Rate	6.25%	6.50%	7.00%	6.50%	6.50%	4.00%
Jan-24	USD- Actual Rate	-	-	6.50%	6.75%	7.00%	5.75%
	USD I- Actual Rate	7.00%	7.20%	7.50%	8.00%	8.00%	5.75%
	USD II- Actual Rate	8.25%	8.50%	9.00%	8.00%	8.00%	5.75%
	PKR- Actual Rate	-	-	-	10.75%	11.00%	17.00%
	PKR I- Actual Rate	15.00%	15.25%	15.50%	14.00%	13.50%	17.00%
	PKR II- Actual Rate	21.00%	21.25%	21.50%	17.50%	15.00%	17.00%
	GBP- Actual Rate	-	-	5.75%	6.25%	6.50%	5.25%
	GBP I- Actual Rate	5.50%	6.00%	7.00%	7.50%	7.50%	5.25%
	GBP II- Actual Rate	7.25%	7.50%	8.00%	7.50%	7.50%	5.25%
	EUR- Actual Rate	-	-	5.25%	5.50%	5.75%	4.00%
	EUR I- Actual Rate	4.00%	4.50%	5.00%	6.50%	6.50%	4.00%
	EUR II- Actual Rate	6.25%	6.50%	7.00%	6.50%	6.50%	4.00%
Feb-24	USD- Actual Rate	-	-	6.50%	6.75%	7.00%	5.75%
	USD I- Actual Rate	-	7.20%	7.50%	8.00%	8.00%	5.75%
	USD II- Actual Rate	8.25%	8.50%	9.00%	8.00%	8.00%	5.75%
	PKR- Actual Rate	-	-	-	10.75%	11.00%	17.00%
	PKR I- Actual Rate	-	15.25%	15.50%	14.00%	13.50%	17.00%
	PKR II- Actual Rate	21.00%	21.25%	21.50%	17.50%	15.00%	17.00%
	GBP- Actual Rate	-	-	5.75%	6.25%	6.50%	5.25%

	<b>GBP I- Actual Rate</b>	-	6.00%	7.00%	7.50%	7.50%	5.25%
	<b>GBP II- Actual Rate</b>	7.25%	7.50%	8.00%	7.50%	7.50%	5.25%
	<b>EUR- Actual Rate</b>	-	-	5.25%	5.50%	5.75%	4.00%
	<b>EUR I- Actual Rate</b>	-	4.50%	5.00%	6.50%	6.50%	4.00%
	<b>EUR II- Actual Rate</b>	6.25%	6.50%	7.00%	6.50%	6.50%	4.00%