

CIRCULAR

Ref: SNDB/HO/OPS/INST.CIRC./510/2025

30th December 2025

To: 1) Branch Managers, Branch Operations Managers and Area Managers
 2) General Managers
 3) Deputy General Managers
 4) Divisional Heads
 5) Head of Islamic Banking Division
 6) Officiating Head of Service Quality Division
 7) Regional Operations Managers

Indicative Profit Rates on Foreign Currency Savings & Term Deposit Accounts
For the period from 01st January 2026 to 30th June 2026

Following indicative profit rates will be applicable on Foreign Currency Savings Accounts and Term Deposit Accounts for the period from 01st January 2026 to 30th June 2026:

FCY Savings Accounts: (Profit Payable on Minimum Monthly Balance)

USD, EURO, GBP & Other FCY	Profit Rate (per annum)
Below 5,000	0.10%
From 5,000 to 9,999	0.15%
From 10,000 to 24,999	0.15%
From 25,000 to 99,999	0.15%
From 100,000 & above	0.15%

FCY Daily Product Savings Accounts: (Profit Payable Monthly)

Minimum Balance: 5,000/- in USD, Euro & GBP

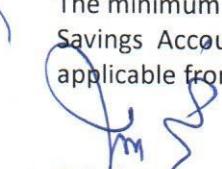
USD, EURO & GBP	Profit Rate (per annum)
From 5,000 to 9,999	0.15%
From 10,000 to 24,999	0.20%
From 25,000 to 99,999	0.25%
From 100,000 & above	0.30%

FCY Term Deposit Accounts **Profit Rate (per annum)**

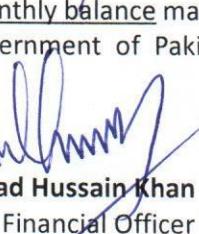
USD, EURO & GBP	3 Months	06 Months	01 Year
From 5,000 to 50,000	0.30%	0.40%	0.50%
From 50,001 to 99,999	0.40%	0.50%	0.60%
Above 99,999	0.55%	0.65%	0.75%

(Profit rates on FCY 25,000 units & above may be negotiated)

The minimum rate of profit (as defined above) is applicable on average monthly balance maintained in PLS Savings Accounts. All above indicative profit rates are subject to Government of Pakistan levies as applicable from time to time.


Zubair Aziz
 Head of Treasury & FI


Sadia Bukhari
 Head RMD


Dilshad Hussain Khan
 Chief Financial Officer