

Indicative Profit Rates on Remunerative Deposits w.e.f. 01st September 2025

Checking Saving Accounts

PLS Savings Account (MDR)	Profit Rate (Half Yearly)	Effective Annual Rate
	9.50% p.a.	9.73% p.a.

NBP Asaan Savings Account	Profit Rate (Half Yearly)	Effective Annual Rate
	9.50% p.a.	9.73% p.a.

NBP Premium Saver	Profit Rate (Half Yearly)	Effective Annual Rate
	9.50% p.a.	9.73% p.a.

NIDA (MDR)	Profit Rate (Half Yearly)	Effective Annual Rate
	9.50% p.a.	9.73% p.a.

TSA Tagged Non – MDR Remunerative Checking Deposits	Profit Rate (Half Yearly)	Effective Annual Rate
	7.24% p.a.	7.37% p.a.

Non-TSA Non – MDR Remunerative Checking Deposits		
Average Monthly Balance Tier	Profit Rate (Half Yearly)	Effective Annual Rate
Less than PKR 100 Million	7.24% p.a.	7.37% p.a.
>= PKR 100 Million & < PKR 500 Million	7.49% p.a.	7.63% p.a.
>= PKR 500 Million & < PKR 1 Billion	7.74% p.a.	7.89% p.a.
PKR 1 Billion & above	8.99% p.a.	8.15% p.a.

NBP Izafi Munafa Account		
Average Monthly Balance Tier	Profit Rate (Monthly)	Effective Annual Rate
Less than PKR 1 Million	9.50% p.a.	9.92% p.a.
PKR 1 Million to 50 Million	9.55% p.a.	9.98% p.a.
> PKR 50 Million	9.50% p.a.	9.92% p.a.

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Foree Remittance Account	Profit Rate (Half Yearly)	Effective Annual Rate
	9.50% p.a.	9.73% p.a.

Worker's Foree Remittance Account	Profit Rate (Half Yearly)	Effective Annual Rate
	9.60% p.a.	9.83% p.a.

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Term Deposits

Special Notice Term Deposit (7 to 30 days' Notice)	Profit Rate (Half Yearly)	Effective Annual Rate
	6.25% p.a.	6.35% p.a.

PLS TDR		
Tenor	Profit Rate (Half Yearly)	Effective Annual Rate
Three months	6.25% p.a.	6.35% p.a.
Six months	6.25% p.a.	6.35% p.a.
One year	6.50% p.a.	6.61% p.a.
Two years	6.50% p.a.	6.61% p.a.
Three years	6.50% p.a.	6.61% p.a.
Four years	6.65% p.a.	6.76% p.a.
Five years	6.75% p.a.	6.86% p.a.
Above Five years	6.75% p.a.	6.86% p.a.

NBP Itmenan TDR		
Tenor	Profit Rate (Monthly)	Effective Annual Rate
Year 1	11.00% p.a.	11.57% p.a.
Year 3	9.35% p.a.	9.76% p.a.
Year 5	9.50% p.a.	9.93% p.a.
Year 10	9.80% p.a.	10.25% p.a.

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NBP Premium Aamdani Certificates		
Tenor	Profit Rate (Monthly)	Effective Annual Rate
Year 1	8.00% p.a.	8.30% p.a.
Year 2	8.20% p.a.	8.51% p.a.
Year 3	8.40% p.a.	8.73% p.a.
Year 4	9.00% p.a.	9.38% p.a.
Year 5	10.50% p.a.	11.02% p.a.

NBP Plus Term Deposit Certificate								
Tenor	Rs.0.5 M to Rs.99.99 M		Rs.100 M to Rs.499.99 M		Rs.500 M to Rs.999.99 M		Rs.1,000 M to Rs.5,000 M	
	Maturity	Effective Annual Rate	Maturity	Effective Annual Rate	Maturity	Effective Annual Rate	Maturity	Effective Annual Rate
Year 1	7.85% p.a.	7.85% p.a.	7.90% p.a.	7.90% p.a.	7.95% p.a.	7.95% p.a.	8.00% p.a.	8.00% p.a.
Year 2	10.65% p.a.	10.14% p.a.	10.70% p.a.	10.18% p.a.	10.75% p.a.	10.23% p.a.	10.80% p.a.	10.27% p.a.
Year 3	10.85% p.a.	9.85% p.a.	10.90% p.a.	9.89% p.a.	10.95% p.a.	9.93% p.a.	11.00% p.a.	9.97% p.a.
Year 4	11.05% p.a.	9.58% p.a.	11.10% p.a.	9.62% p.a.	11.15% p.a.	9.66% p.a.	11.20% p.a.	9.70% p.a.
Year 5	12.85% p.a.	10.43% p.a.	12.90% p.a.	10.47% p.a.	12.95% p.a.	10.50% p.a.	13.00% p.a.	10.54% p.a.
Year 6	14.85% p.a.	11.20% p.a.	14.90% p.a.	11.23% p.a.	14.95% p.a.	11.26% p.a.	15.00% p.a.	11.29% p.a.
Year 7	16.85% p.a.	11.78% p.a.	16.90% p.a.	11.80% p.a.	16.95% p.a.	11.83% p.a.	17.00% p.a.	11.85% p.a.
Year 8	20.85% p.a.	13.05% p.a.	20.90% p.a.	13.07% p.a.	20.95% p.a.	13.10% p.a.	21.00% p.a.	13.12% p.a.
Year 9	22.85% p.a.	13.22% p.a.	22.90% p.a.	13.24% p.a.	22.95% p.a.	13.26% p.a.	23.00% p.a.	13.27% p.a.
Year 10	25.85% p.a.	13.62% p.a.	25.90% p.a.	13.63% p.a.	25.95% p.a.	13.65% p.a.	26.00% p.a.	13.67% p.a.