JS Bank Limited

Profit Payout Rates

PKR Savings Product Profit Rate (per annum)

With effect from August 01, 2026

For Institutional/Corporate Customers

Balance between			Current
1.00	to	9,999,999	7.00%
10,000,000	to	24,999,999	7.00%
25,000,000	to	49,999,999	7.25%
50,000,000	to	99,999,999	7.50%
100,000,000	to	249,999,999	7.75%
250,000,000	to	499,999,999	8.00%
500,000,000	to	749,999,999	8.25%
750,000,000	to	999,999,999	8.50%
1,000,000,000	to	above	9.50%

For Individual Customers

	Balance between			Current
		Upto	10,000,000	* 10.00%
Above	10,000,000	to	24,999,999	7.00%
	25,000,000	to	49,999,999	7.25%
	50,000,000	to	99,999,999	7.50%
	100,000,000	to	249,999,999	7.75%
	250,000,000	to	499,999,999	8.00%
	500,000,000	to	749,999,999	8.25%
	750,000,000	to	999,999,999	8.50%
	1,000,000,000	to	above	9.50%

Individual customer accounts eligible under SBP's BPRD Circular No. 15 of 2026 will receive the mandated minimum profit rate.

*****Above rates are applicable for all saving accounts including PLS Saving, Rupee Plus Saving, Muhib-e-Watan Account, Payroll Saver Account, JS Asaan Savings Account, Assan Digital Account Savings, Assan Digital Remittance Savings, Freelance Digital Account Savings, JS Her Saving Account, JS RDA Saving Account, and Digital Savings Account.***

Term Deposit Rates (per annum)

With effect from August 19, 2026

		Up to 1 Month	3 month	6 month	1 Year	2 Year	3 Year	5 Year
At Maturity	100,000 to 4,999,999	8.48%	9.42%	9.58%	10.51%	9.60%	9.65%	9.64%
Semi Annual Profit Payment					10.17%	9.17%	9.16%	9.12%
Quarterly Profit Payment				9.27%	10.00%	9.10%	9.12%	9.09%
Monthly Profit Intervals			9.02%	9.07%	9.90%	9.05%	9.09%	9.07%
At Maturity	5,000,000 to 9,999,999	8.73%	9.67%	9.83%	10.76%	9.85%	9.90%	9.89%
Semi Annual Profit Payment					10.42%	9.42%	9.41%	9.37%
Quarterly Profit Payment				9.52%	10.25%	9.35%	9.37%	9.34%
Monthly Profit Intervals			9.27%	9.32%	10.15%	9.30%	9.34%	9.32%
At Maturity	10,000,000 and above	8.83%	9.77%	9.93%	10.86%	9.95%	10.00%	9.99%
Semi Annual Profit Payment					10.52%	9.52%	9.51%	9.47%
Quarterly Profit Payment				9.62%	10.35%	9.45%	9.47%	9.44%
Monthly Profit Intervals			9.37%	9.42%	10.25%	9.40%	9.44%	9.42%

Any early/pre mature encashment of Term Deposits (any term), profit shall be paid out on the last completed declared tenure as per applicable rack rates at the time of booking of TDR in accordance with the approved policy, or as per agreement with the customer. Deposits having tenor 1 year or above which will be premature within 1 year will also be subject to charge for CRR.

*****NOTE: THE ABOVE RATES ARE INDICATIVE AND ARE SUBJECT TO CHANGES***