Annexure- A

Declared Lending Interest Rate by Economic Sector

Name of the bank: SBAC Bank PLC.

	As on 31-08-2026		
Economic Purposes	Declared rate	Lowest rate	Highest rate
A	B	C	D
A. Agriculture, Fishing & Forestry			
1. Agriculture			
a) Cultivation	14.20	14.20	14.20
b) Plantation	14.20	14.20	14.20
c) Agricultural Machineries and Implements	14.20	14.20	14.20
d) Fertilizers and Pesticides Loans for Farmers	14.20	14.20	14.20
e) Livestock	14.20	14.20	14.20
f) Vegetables/Fruits Preservation in cold storage	14.20	14.20	14.20
g) Agriculture Loan Disbursed through NGOs	14.20	14.20	14.20
2. Fishing	14.20	14.20	14.20
3. Forestry and Logging	N/A	N/A	N/A
B. Industry			
1. Term Loan (Other than Working Capital Financing)			
a) Large Industries			
(aa) RMG	15.20	14.20	16.20
(ab) Others	15.20	14.20	16.20
b) Small and Medium Industries	15.25	14.25	16.25
c) Cottage Industries/Micro Industries	15.25	14.25	16.25
d) Service Industries	15.20	14.20	16.20
2. Working Capital Financing (Excluding Export & Import Financing)			
a) Large Industries			
(aa) RMG	15.20	14.20	16.20
(ab) Others	15.20	14.20	16.20
b) Small and Medium Industries	15.25	14.25	16.25
c) Cottage Industries/Micro Industries	15.25	14.25	16.25
d) Service Industries	15.20	14.20	16.20
C. Construction			
1. Housing (Commercial) For Developer/Contractor	15.20	14.20	16.20
2 . Housing (Residential) in urban area for individual person	15.20	14.20	16.20
3. Housing (Residential) in rural area for individual person	15.20	14.20	16.20

Declared Lending Interest Rate by Economic Sector

Name of the bank: SBAC Bank PLC.

Economic Purposes	As on 31-08-2026		
	Declared rate	Lowest rate	Highest rate
A	B	C	D
4. Infrastructure Development (Road, Culvert, Bridge, etc.)	15.20	14.20	16.20
5. House Renovation or Repairing or Extension	15.20	14.20	16.20
6. Commercial Building (Market, Factory, Hotel, Cold storage, Ware-house etc.)	15.20	14.20	16.20
7. Establishment of Solar panel	N/A	N/A	N/A
8. Effluent Treatment Plant	N/A	N/A	N/A
9. Loan against Work Order/Pay Order/Earnest Money	15.20	14.20	16.20
10. Water-works	N/A	N/A	N/A
11. Sanitary Services	N/A	N/A	N/A
D. Transport			
1. Road Transport (excluding personal vehicle & lease finance)	15.20	14.20	16.20
2. Water Transport (excluding Fishing Boats)	15.20	14.20	16.20
3. Air Transport	15.20	14.20	16.20
E. Trade & Commerce			
1. Wholesale and Retail Trade (CC, OD etc.)			
a) Wholesale Trading	15.20	14.20	16.20
b) Retail Trading	15.75	14.75	16.75
c) Other Commercial lending	15.20	14.20	16.20
2. Procurement by Government			
a) Jute	N/A	N/A	N/A
b) Paddy	N/A	N/A	N/A
c) Wheat	N/A	N/A	N/A
d) Others	N/A	N/A	N/A
3. Export Financing (PC, ECC etc.)			
a) Jute and Jute Products	N/A	N/A	N/A
b) Tea	N/A	N/A	N/A
c) Hides and Skins	N/A	N/A	N/A
d) Ready-made Garments	14.20	14.20	14.20
e) Non-traditional Items	N/A	N/A	N/A
f) Other Exported Items	14.20	14.20	14.20

Declared Lending Interest Rate by Economic Sector

Name of the bank: SBAC Bank PLC.

	As on 31-08-2026		
Economic Purposes	Declared rate	Lowest rate	Highest rate
A	B	C	D
4. Import Financing (LIM, LTR, TR etc.)			
a) Food Items	15.20	14.20	16.20
b) Petroleum and Petroleum Products	15.20	14.20	16.20
c) Machineries and Implements	15.20	14.20	16.20
d) Textile and Textile Products	15.20	14.20	16.20
e) Electric and Electronic goods & Spares	15.20	14.20	16.20
f) Sanitary Goods Including Tiles, Stones & Clinkers	15.20	14.20	16.20
g) Cosmetics & Crockeries	15.20	14.20	16.20
h) Medicine and Surgical Instruments	15.20	14.20	16.20
i) New Automobiles	15.20	14.20	16.20
j) Reconditioned Automobiles	15.20	14.20	16.20
k) Chemicals (except Medicine)	15.20	14.20	16.20
l) Iron and Steel Products	15.20	14.20	16.20
m) Paper and Printed Papers	15.20	14.20	16.20
n) Computer and Accessories	15.20	14.20	16.20
o) Wood & Logging	15.20	14.20	16.20
p) Plastic & Plastic Products including toys	15.20	14.20	16.20
q) Leather Goods	15.20	14.20	16.20
r) Poultry feeds	15.20	14.20	16.20
s) Cattle feeds	15.20	14.20	16.20
t) Coal	15.20	14.20	16.20
u) Ship	15.20	14.20	16.20
v) Other Imported Items	15.20	14.20	16.20
5. Share Trading	N/A	N/A	N/A
6. Lease Financing/Leasing	15.20	14.20	16.20
F. Other Institutional Loan			
1. Loan to Financial Corporations			
a) Credit to NBFI	15.20	14.20	16.20
b) Credit to Insurance companies	15.20	14.20	16.20

Declared Lending Interest Rate by Economic Sector

Name of the bank: SBAC Bank PLC.

	As on 31-08-2026		
Economic Purposes	Declared rate	Lowest rate	Highest rate
A	B	C	D
c) Credit to NGO (excluding Agriculture)	15.20	14.20	16.20
d) Credit to Merchant Banks/ Brokerage Houses	15.20	14.20	16.20
e) Credit to Co-operative Banks/Societies	15.20	14.20	16.20
2. Financing to Educational Institutions	15.20	14.20	16.20
G. Consumer Finance			
1. Doctors Loan/ Professional Loans	14.95	13.95	15.95
2. Flat Purchase	14.00	13.00	15.00
3. Transport loan (Motor car/Motor cycle etc.)	14.00	13.00	15.00
4. Consumer Goods (TV, Freeze, Air Coolar, Computer, Furniture etc.)	14.50	13.50	15.50
5. Credit Cards	20.00	20.00	20.00
6. Educational Expenses	N/A	N/A	N/A
7. Treatment Expenses	N/A	N/A	N/A
8. Marriage Expenses	N/A	N/A	N/A
9. Land Purchase	N/A	N/A	N/A
10. Loan against Salary	14.50	13.50	15.50
11. Loan against PF	14.50	13.50	15.50
12. Personal Loan against DPS, MSS etc.	Scheme Rate+minimum 2.00%	Scheme Rate+minimum 2.00%	Scheme Rate+minimum 2.00%
13. Personal Loan against FDR, MBS, DBS etc.	Scheme Rate+minimum 2.00%	Scheme Rate+minimum 2.00%	Scheme Rate+minimum 2.00%
14. Travelling/ Holiday Loan	N/A	N/A	N/A
15. Other personal Loans	14.50	13.50	15.50
H. Miscellaneous			
1. Private Welfare and Development Activities	N/A	N/A	N/A
2. Advances for Special Credit Program (EPZ, Special Economic Zone, Youth development etc.)	N/A	N/A	N/A
3. Swanirvar	N/A	N/A	N/A
4. Poverty Alleviation Program	N/A	N/A	N/A
5. Other loans not mentioned above	N/A	N/A	N/A