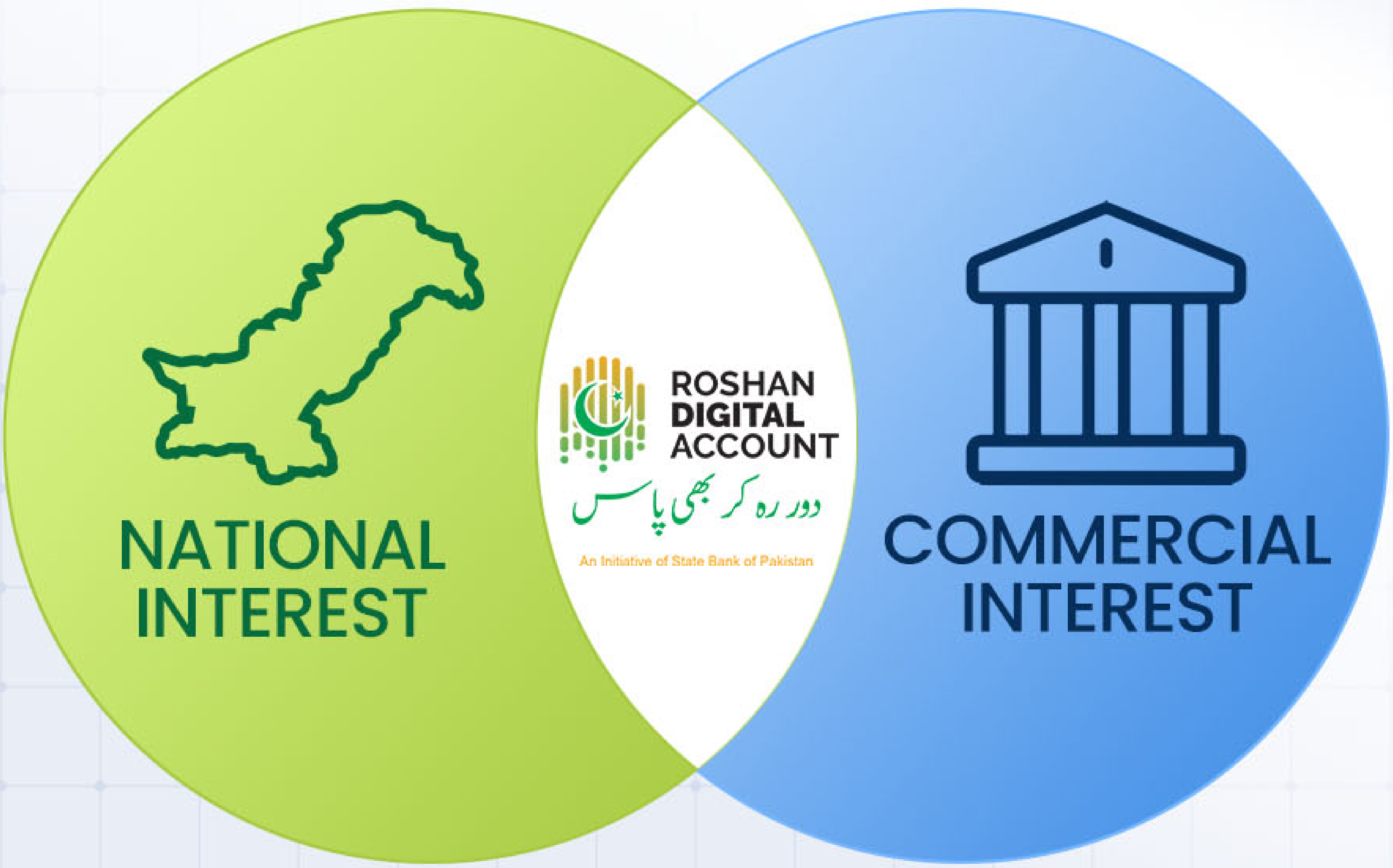
Pakistan Banks Association

Roshan Digital Account

Aligning National Interests with Banking Priorities



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A programme still **accelerating**, not slowing

- US$13.4B in inflows across ~940k+ accounts as of 30, june 2026.
- Record monthly inflow of US$321M in April 2026.
- 84% of cumulative inflows remain in Pakistan.

$13.4B
cumulative inflows
as of 30, june 2026

~940K+
accounts opened
as of 30, june 2026

$321M
Record month, Apr 2026

84%
Of inflows never left Pakistan

7.25% / 7.50%
USD / GBP rate, 1-yr

5 Years
since launch, Sep 2020

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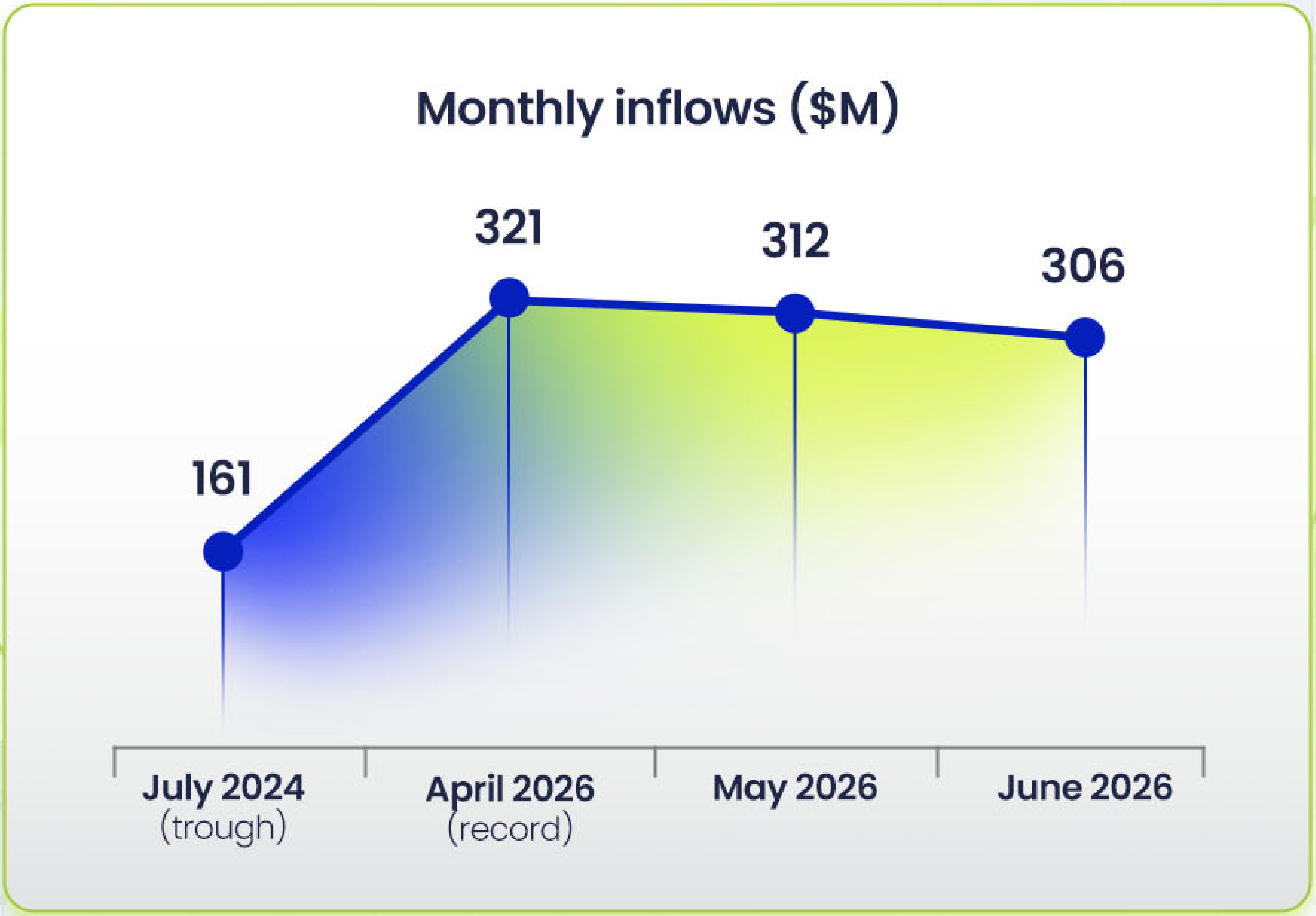
From **$7M** in month one to a **record $321M**



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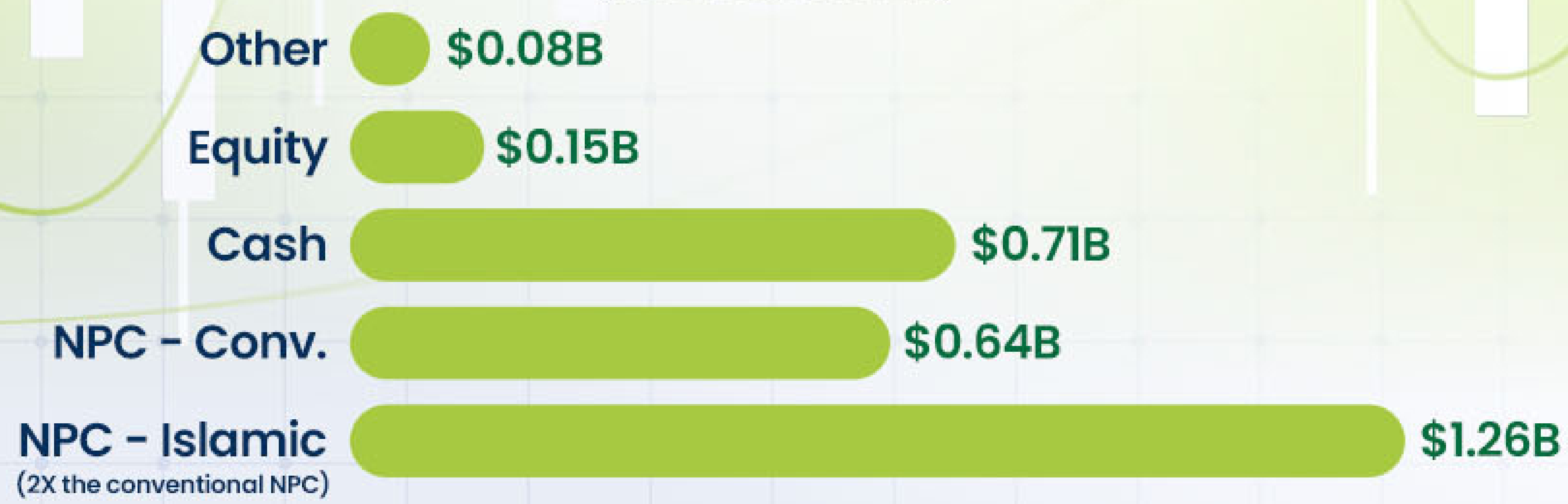
Every dollar **strengthens reserves** on arrival

Deployment of cumulative inflows

16%	21%	63%
Repatriated abroad	Parked in system	Utilized locally

Within the $2.8B (21%) still parked
(as of June 2026)



84% of everything ever remitted into RDA has never left Pakistan. NPC holdings are the only parked instrument that move dollars to SBP reserves while releasing rupees to government.

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The Gulf drives the programme

RDA inflows by region, May 2025 – May 2026 (% of value)

26%

Rest of world

14%

Europe

60%

Gulf region

52%
of inflows by value from Saudi Arabia and the UAE alone

60%
of inflows from the wider Gulf region

Source: 1LINK, remittance into RDA accounts, May 2025 – May 2026.

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Sovereign-backed returns, nowhere else

Naya Pakistan Certificate rates, effective 1 June 2026

Currency	3-Months	6-Months	12-Months	3-Years	5-Years
USD	6.75%	7.00%	7.25%	7.50%	7.75%
GBP	6.75%	7.25%	7.50%	7.75%	8.00%
EUR	4.75%	5.25%	5.50%	6.00%	6.25%
SAR / AED	6.50%	6.75%	7.00%	7.25%	7.50%
PKR	11.75%	12.00%	12.25%	12.50%	12.75%

NPC USD vs. 1-yr US Treasury

7.25%	4.01%
NPC USD, 1-Year	UST, 1-Year

+324 bps gross premium
=252 pbs net of 10% withholding tax

Sources: GoP NPC rate table; US Treasury daily yield curve (17 Jul 2026).

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Policy Enhancements & Investment Returns

Policy Enhancements

March 2026

Expanded eligibility to foreign nationals and institutions

June 2026

New Naya Pakistan Certificate (NPC) introduced in **Saudi Riyal** and **UAE Dirham**

Strengthening accessibility while enhancing investment attractiveness.

Follow for more insights:

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