



BML
ISLAMIC BANKING
اسلامک بینکنگ

بنک مکرمہ
Bank Makramah Ltd.

Date 27-Jan-26

BANK MAKRAMAH LIMITED

WEIGHTAGES FOR THE MONTH OF FEBRUARY 2026

LOCAL CURRENCY

| Products | Tiers | Payment Frequency | Dec 2025 | Jan 2026 | Feb 2026 |
|--|-------------------------------|-------------------|----------|----------|----------|
| Margin/Security Dep/ Adv. Recvd DM Asset | 1 - 9,999,999,999 | Six monthly | 0.0001 | 0.0001 | 0.0001 |
| Business Account (BA) | 1 - 9,999,999,999 | Monthly | 0.0001 | 0.0001 | 0.0001 |
| Bachat Savings Account (BSA) | Rs 1 to 4,999,999 | Six monthly | 0.0053 | 0.0053 | 0.0050 |
| | Rs 5,000,000 to 9,999,999 | Six monthly | 0.0053 | 0.0053 | 0.0050 |
| | Rs 10,000,000 to 24,999,999 | Six monthly | 0.0053 | 0.0053 | 0.0050 |
| | Rs 25,000,000 to 49,999,999 | Six monthly | 0.0053 | 0.0053 | 0.0050 |
| | Rs 50,000,000 to 99,999,999 | Six monthly | 0.0053 | 0.0053 | 0.0050 |
| | Rs 100,000,000 to 249,999,999 | Six monthly | 0.0053 | 0.0053 | 0.0050 |
| | Rs 250,000,000 to 499,999,999 | Six monthly | 0.0053 | 0.0053 | 0.0050 |
| | Rs 500,000,000 and above | Six monthly | 0.0053 | 0.0053 | 0.0050 |
| Daily Savings Account (DSA) | Rs 1 to 99,999 | Monthly | 0.0053 | 0.0053 | 0.0050 |
| | Rs 100,000 to 999,999 | Monthly | 0.0053 | 0.0053 | 0.0050 |
| | Rs 1,000,000 to 9,999,999 | Monthly | 0.0053 | 0.0053 | 0.0050 |
| | Rs 10,000,000 to 24,999,999 | Monthly | 0.0053 | 0.0053 | 0.0050 |
| | Rs 25,000,000 to 49,999,999 | Monthly | 0.0053 | 0.0053 | 0.0050 |
| | Rs 50,000,000 to 99,999,999 | Monthly | 0.0053 | 0.0053 | 0.0050 |
| | Rs 100,000,000 to 249,999,999 | Monthly | 0.0053 | 0.0053 | 0.0050 |
| | Rs 250,000,000 to 499,999,999 | Monthly | 0.0053 | 0.0053 | 0.0050 |
| | Rs 500,000,000 to 999,999,999 | Monthly | 0.0053 | 0.0053 | 0.0050 |
| | Rs 1000,000,000 and above | Monthly | 0.0053 | 0.0053 | 0.0050 |
| Hamara Family Saving Account | 0 - 9,999,999,999 | Monthly | 0.0053 | 0.0053 | 0.0050 |
| | | | | | |
| BML Asaan Mega Saving Account | Rs 0 - 9,999,999,999 | Monthly | 0.0053 | 0.0053 | 0.0050 |
| BML Classic Account | Classic (Plan A) | | | | |
| | Rs 0 to 249,999 | Monthly | 0.0001 | 0.0001 | 0.0001 |
| | Rs 250,000 to 975,000 | Monthly | 0.0001 | 0.0001 | 0.0001 |
| | > Rs 975,001 Above | Monthly | 0.0001 | 0.0001 | 0.0001 |
| | Classic (Plan B) | | | | |
| | Rs 0 to 99,999 | Monthly | 0.0001 | 0.0001 | 0.0001 |
| | Rs 100,000 to 580,000 | Monthly | 0.0001 | 0.0001 | 0.0001 |
| | Rs 580,001 Above | Monthly | 0.0001 | 0.0001 | 0.0001 |
| | Classic (Plan C) | | | | |
| | Rs 0 to 49,999 | Monthly | 0.0001 | 0.0001 | 0.0001 |
| | Rs 50,000 to 410,000 | Monthly | 0.0001 | 0.0001 | 0.0001 |
| | Rs 410,001 Above | Monthly | 0.0001 | 0.0001 | 0.0001 |
| Children Saving Account- YoungBee | 0 - 9,999,999,999 | Six Monthly | 0.0053 | 0.0053 | 0.0050 |
| Hoor Saving Account | 0 - 9,999,999,999 | Monthly | 0.0053 | 0.0053 | 0.0050 |
| BML Senior Citizen Savings Account | 0 - 999,999 | Monthly | 0.0053 | 0.0053 | 0.0050 |
| | 1,000,000 - 9,999,999,999 | Monthly | 0.0053 | 0.0053 | 0.0050 |

| Products | Tiers | Payment Frequency | Dec 2025 | Jan 2026 | Feb 2026 |
|--------------------------------------|-------------------------------|-------------------|----------|----------|----------|
| 1 Month Islamic Savings Certificate | Rs 10,000 to 4,999,999 | At Maturity | 0.0051 | 0.0051 | 0.0051 |
| | Rs 5,000,000 to 9,999,999 | At Maturity | 0.0052 | 0.0052 | 0.0052 |
| | Rs 10,000,000 to 24,999,999 | At Maturity | 0.0052 | 0.0052 | 0.0053 |
| | Rs 25,000,000 to 49,999,999 | At Maturity | 0.0053 | 0.0053 | 0.0054 |
| | Rs 50,000,000 to 99,999,999 | At Maturity | 0.0054 | 0.0054 | 0.0054 |
| | Rs 100,000,000 to 249,999,999 | At Maturity | 0.0055 | 0.0055 | 0.0055 |
| | Rs 250,000,000 to 499,999,999 | At Maturity | 0.0055 | 0.0055 | 0.0056 |
| | Rs 500,000,000 to 999,999,999 | At Maturity | 0.0056 | 0.0056 | 0.0056 |
| | Rs 1000,000,000 and above | At Maturity | 0.0057 | 0.0057 | 0.0057 |
| 2 Months Islamic Savings Certificate | Rs 10,000 to 4,999,999 | At Maturity | 0.0051 | 0.0051 | 0.0051 |
| | Rs 5,000,000 to 9,999,999 | At Maturity | 0.0051 | 0.0051 | 0.0052 |
| | Rs 10,000,000 to 24,999,999 | At Maturity | 0.0052 | 0.0052 | 0.0053 |
| | Rs 25,000,000 to 49,999,999 | At Maturity | 0.0053 | 0.0053 | 0.0053 |
| | Rs 50,000,000 to 99,999,999 | At Maturity | 0.0053 | 0.0053 | 0.0054 |
| | Rs 100,000,000 to 249,999,999 | At Maturity | 0.0054 | 0.0054 | 0.0055 |
| | Rs 250,000,000 to 499,999,999 | At Maturity | 0.0055 | 0.0055 | 0.0055 |
| | Rs 500,000,000 to 999,999,999 | At Maturity | 0.0056 | 0.0056 | 0.0056 |
| | Rs 1000,000,000 and above | At Maturity | 0.0056 | 0.0056 | 0.0057 |
| 3 Months Islamic Savings Certificate | Rs 10,000 to 4,999,999 | At Maturity | 0.0053 | 0.0053 | 0.0054 |
| | Rs 5,000,000 to 9,999,999 | At Maturity | 0.0054 | 0.0054 | 0.0054 |
| | Rs 10,000,000 to 24,999,999 | At Maturity | 0.0054 | 0.0054 | 0.0055 |
| | Rs 25,000,000 to 49,999,999 | At Maturity | 0.0055 | 0.0055 | 0.0055 |
| | Rs 50,000,000 to 99,999,999 | At Maturity | 0.0055 | 0.0055 | 0.0055 |
| | Rs 100,000,000 to 249,999,999 | At Maturity | 0.0055 | 0.0055 | 0.0056 |
| | Rs 250,000,000 to 499,999,999 | At Maturity | 0.0056 | 0.0056 | 0.0056 |
| | Rs 500,000,000 to 999,999,999 | At Maturity | 0.0056 | 0.0056 | 0.0056 |
| | Rs 1000,000,000 and above | At Maturity | 0.0056 | 0.0056 | 0.0057 |
| 3 Months Islamic Savings Certificate | Rs 25,000 to 4,999,999 | Monthly | 0.0053 | 0.0053 | 0.0054 |
| | Rs 5,000,000 to 9,999,999 | Monthly | 0.0053 | 0.0053 | 0.0054 |
| | Rs 10,000,000 to 24,999,999 | Monthly | 0.0054 | 0.0054 | 0.0054 |
| | Rs 25,000,000 to 49,999,999 | Monthly | 0.0054 | 0.0054 | 0.0055 |
| | Rs 50,000,000 to 99,999,999 | Monthly | 0.0055 | 0.0055 | 0.0055 |
| | Rs 100,000,000 to 249,999,999 | Monthly | 0.0055 | 0.0055 | 0.0055 |
| | Rs 250,000,000 to 499,999,999 | Monthly | 0.0055 | 0.0055 | 0.0056 |
| | Rs 500,000,000 to 999,999,999 | Monthly | 0.0056 | 0.0056 | 0.0056 |
| | Rs 1000,000,000 and above | Monthly | 0.0056 | 0.0056 | 0.0056 |
| 6 Months Islamic Savings Certificate | Rs 10,000 to 4,999,999 | At Maturity | 0.0053 | 0.0053 | 0.0054 |
| | Rs 5,000,000 to 9,999,999 | At Maturity | 0.0053 | 0.0053 | 0.0054 |
| | Rs 10,000,000 to 24,999,999 | At Maturity | 0.0054 | 0.0054 | 0.0054 |
| | Rs 25,000,000 to 49,999,999 | At Maturity | 0.0054 | 0.0054 | 0.0055 |
| | Rs 50,000,000 to 99,999,999 | At Maturity | 0.0055 | 0.0055 | 0.0055 |
| | Rs 100,000,000 to 249,999,999 | At Maturity | 0.0055 | 0.0055 | 0.0055 |
| | Rs 250,000,000 to 499,999,999 | At Maturity | 0.0055 | 0.0055 | 0.0056 |
| | Rs 500,000,000 to 999,999,999 | At Maturity | 0.0056 | 0.0056 | 0.0056 |
| | Rs 1000,000,000 and above | At Maturity | 0.0056 | 0.0056 | 0.0056 |
| 6 Months Islamic Savings Certificate | Rs 25,000 to 4,999,999 | Monthly | 0.0053 | 0.0053 | 0.0053 |
| | Rs 5,000,000 to 9,999,999 | Monthly | 0.0053 | 0.0053 | 0.0054 |
| | Rs 10,000,000 to 24,999,999 | Monthly | 0.0053 | 0.0053 | 0.0054 |
| | Rs 25,000,000 to 49,999,999 | Monthly | 0.0054 | 0.0054 | 0.0054 |
| | Rs 50,000,000 to 99,999,999 | Monthly | 0.0054 | 0.0054 | 0.0055 |
| | Rs 100,000,000 to 249,999,999 | Monthly | 0.0055 | 0.0055 | 0.0055 |
| | Rs 250,000,000 to 499,999,999 | Monthly | 0.0055 | 0.0055 | 0.0055 |
| | Rs 500,000,000 to 999,999,999 | Monthly | 0.0055 | 0.0055 | 0.0056 |
| | Rs 1000,000,000 and above | Monthly | 0.0056 | 0.0056 | 0.0056 |
| 6 Months Islamic Savings Certificate | Rs 25,000 to 4,999,999 | Quarterly | 0.0053 | 0.0053 | 0.0053 |
| | Rs 5,000,000 to 9,999,999 | Quarterly | 0.0053 | 0.0053 | 0.0054 |
| | Rs 10,000,000 to 24,999,999 | Quarterly | 0.0054 | 0.0054 | 0.0054 |
| | Rs 25,000,000 to 49,999,999 | Quarterly | 0.0054 | 0.0054 | 0.0054 |
| | Rs 50,000,000 to 99,999,999 | Quarterly | 0.0054 | 0.0054 | 0.0055 |
| | Rs 100,000,000 to 249,999,999 | Quarterly | 0.0055 | 0.0055 | 0.0055 |
| | Rs 250,000,000 to 499,999,999 | Quarterly | 0.0055 | 0.0055 | 0.0056 |
| | Rs 500,000,000 to 999,999,999 | Quarterly | 0.0055 | 0.0055 | 0.0056 |
| | Rs 1000,000,000 and above | Quarterly | 0.0056 | 0.0056 | 0.0056 |
| 1 Year - Islamic Savings Certificate | Rs 25,000 to 4,999,999 | Monthly | 0.0056 | 0.0056 | 0.0057 |
| | Rs 5,000,000 to 9,999,999 | Monthly | 0.0057 | 0.0057 | 0.0057 |
| | Rs 10,000,000 to 24,999,999 | Monthly | 0.0057 | 0.0057 | 0.0058 |
| | Rs 25,000,000 to 49,999,999 | Monthly | 0.0057 | 0.0057 | 0.0058 |
| | Rs 50,000,000 to 99,999,999 | Monthly | 0.0058 | 0.0058 | 0.0058 |
| | Rs 100,000,000 to 249,999,999 | Monthly | 0.0058 | 0.0058 | 0.0059 |
| | Rs 250,000,000 to 499,999,999 | Monthly | 0.0058 | 0.0058 | 0.0059 |
| | Rs 500,000,000 to 999,999,999 | Monthly | 0.0059 | 0.0059 | 0.0059 |
| | Rs 1000,000,000 and above | Monthly | 0.0059 | 0.0059 | 0.0060 |

| Products | Tiers | Payment Frequency | Dec 2025 | Jan 2026 | Feb 2026 |
|--------------------------------------|-------------------------------|-------------------|----------|----------|----------|
| 1 Year - Islamic Savings Certificate | Rs 25,000 to 4,999,999 | Quarterly | 0.0056 | 0.0056 | 0.0057 |
| | Rs 5,000,000 to 9,999,999 | Quarterly | 0.0057 | 0.0057 | 0.0057 |
| | Rs 10,000,000 to 24,999,999 | Quarterly | 0.0057 | 0.0057 | 0.0058 |
| | Rs 25,000,000 to 49,999,999 | Quarterly | 0.0058 | 0.0058 | 0.0058 |
| | Rs 50,000,000 to 99,999,999 | Quarterly | 0.0058 | 0.0058 | 0.0058 |
| | Rs 100,000,000 to 249,999,999 | Quarterly | 0.0058 | 0.0058 | 0.0059 |
| | Rs 250,000,000 to 499,999,999 | Quarterly | 0.0059 | 0.0059 | 0.0059 |
| | Rs 500,000,000 to 999,999,999 | Quarterly | 0.0059 | 0.0059 | 0.0059 |
| | Rs 1000,000,000 and above | Quarterly | 0.0059 | 0.0059 | 0.0060 |
| 1 Year - Islamic Savings Certificate | Rs 25,000 to 4,999,999 | At Half yearly | 0.0056 | 0.0056 | 0.0057 |
| | Rs 5,000,000 to 9,999,999 | At Half yearly | 0.0057 | 0.0057 | 0.0057 |
| | Rs 10,000,000 to 24,999,999 | At Half yearly | 0.0057 | 0.0057 | 0.0058 |
| | Rs 25,000,000 to 49,999,999 | At Half yearly | 0.0058 | 0.0058 | 0.0058 |
| | Rs 50,000,000 to 99,999,999 | At Half yearly | 0.0058 | 0.0058 | 0.0058 |
| | Rs 100,000,000 to 249,999,999 | At Half yearly | 0.0058 | 0.0058 | 0.0059 |
| | Rs 250,000,000 to 499,999,999 | At Half yearly | 0.0059 | 0.0059 | 0.0059 |
| | Rs 500,000,000 to 999,999,999 | At Half yearly | 0.0059 | 0.0059 | 0.0059 |
| | Rs 1000,000,000 and above | At Half yearly | 0.0059 | 0.0059 | 0.0060 |
| 1 Year - Islamic Savings Certificate | Rs 10,000 to 4,999,999 | At Maturity | 0.0056 | 0.0056 | 0.0057 |
| | Rs 5,000,000 to 9,999,999 | At Maturity | 0.0057 | 0.0057 | 0.0057 |
| | Rs 10,000,000 to 24,999,999 | At Maturity | 0.0057 | 0.0057 | 0.0058 |
| | Rs 25,000,000 to 49,999,999 | At Maturity | 0.0058 | 0.0058 | 0.0058 |
| | Rs 50,000,000 to 99,999,999 | At Maturity | 0.0058 | 0.0058 | 0.0058 |
| | Rs 100,000,000 to 249,999,999 | At Maturity | 0.0058 | 0.0058 | 0.0059 |
| | Rs 250,000,000 to 499,999,999 | At Maturity | 0.0059 | 0.0059 | 0.0059 |
| | Rs 500,000,000 to 999,999,999 | At Maturity | 0.0059 | 0.0059 | 0.0059 |
| | Rs 1000,000,000 and above | At Maturity | 0.0059 | 0.0059 | 0.0060 |
| 2 Year - Islamic Savings Certificate | Rs 25,000 to 4,999,999 | Monthly | 0.0053 | 0.0053 | 0.0053 |
| | Rs 5,000,000 to 9,999,999 | Monthly | 0.0053 | 0.0053 | 0.0054 |
| | Rs 10,000,000 to 24,999,999 | Monthly | 0.0053 | 0.0053 | 0.0054 |
| | Rs 25,000,000 to 49,999,999 | Monthly | 0.0054 | 0.0054 | 0.0054 |
| | Rs 50,000,000 to 99,999,999 | Monthly | 0.0054 | 0.0054 | 0.0055 |
| | Rs 100,000,000 to 249,999,999 | Monthly | 0.0055 | 0.0055 | 0.0055 |
| | Rs 250,000,000 to 499,999,999 | Monthly | 0.0055 | 0.0055 | 0.0055 |
| | Rs 500,000,000 to 999,999,999 | Monthly | 0.0055 | 0.0055 | 0.0056 |
| | Rs 1000,000,000 and above | Monthly | 0.0056 | 0.0056 | 0.0056 |
| 2 Year - Islamic Savings Certificate | Rs 25,000 to 4,999,999 | Quarterly | 0.0053 | 0.0053 | 0.0054 |
| | Rs 5,000,000 to 9,999,999 | Quarterly | 0.0053 | 0.0053 | 0.0054 |
| | Rs 10,000,000 to 24,999,999 | Quarterly | 0.0054 | 0.0054 | 0.0054 |
| | Rs 25,000,000 to 49,999,999 | Quarterly | 0.0054 | 0.0054 | 0.0055 |
| | Rs 50,000,000 to 99,999,999 | Quarterly | 0.0055 | 0.0055 | 0.0055 |
| | Rs 100,000,000 to 249,999,999 | Quarterly | 0.0055 | 0.0055 | 0.0055 |
| | Rs 250,000,000 to 499,999,999 | Quarterly | 0.0055 | 0.0055 | 0.0056 |
| | Rs 500,000,000 to 999,999,999 | Quarterly | 0.0056 | 0.0056 | 0.0056 |
| | Rs 1000,000,000 and above | Quarterly | 0.0056 | 0.0056 | 0.0056 |
| 2 Year - Islamic Savings Certificate | Rs 25,000 to 4,999,999 | At Half yearly | 0.0054 | 0.0054 | 0.0054 |
| | Rs 5,000,000 to 9,999,999 | At Half yearly | 0.0054 | 0.0054 | 0.0054 |
| | Rs 10,000,000 to 24,999,999 | At Half yearly | 0.0054 | 0.0054 | 0.0055 |
| | Rs 25,000,000 to 49,999,999 | At Half yearly | 0.0055 | 0.0055 | 0.0055 |
| | Rs 50,000,000 to 99,999,999 | At Half yearly | 0.0055 | 0.0055 | 0.0055 |
| | Rs 100,000,000 to 249,999,999 | At Half yearly | 0.0055 | 0.0055 | 0.0056 |
| | Rs 250,000,000 to 499,999,999 | At Half yearly | 0.0056 | 0.0056 | 0.0056 |
| | Rs 500,000,000 to 999,999,999 | At Half yearly | 0.0056 | 0.0056 | 0.0056 |
| | Rs 1000,000,000 and above | At Half yearly | 0.0056 | 0.0056 | 0.0057 |
| 2 Year - Islamic Savings Certificate | Rs 25,000 to 4,999,999 | At Annually | 0.0054 | 0.0054 | 0.0054 |
| | Rs 5,000,000 to 9,999,999 | At Annually | 0.0054 | 0.0054 | 0.0055 |
| | Rs 10,000,000 to 24,999,999 | At Annually | 0.0055 | 0.0055 | 0.0055 |
| | Rs 25,000,000 to 49,999,999 | At Annually | 0.0055 | 0.0055 | 0.0055 |
| | Rs 50,000,000 to 99,999,999 | At Annually | 0.0055 | 0.0055 | 0.0056 |
| | Rs 100,000,000 to 249,999,999 | At Annually | 0.0056 | 0.0056 | 0.0056 |
| | Rs 250,000,000 to 499,999,999 | At Annually | 0.0056 | 0.0056 | 0.0056 |
| | Rs 500,000,000 to 999,999,999 | At Annually | 0.0056 | 0.0056 | 0.0057 |
| | Rs 1000,000,000 and above | At Annually | 0.0057 | 0.0057 | 0.0057 |

| Products | Tiers | Payment Frequency | Dec 2025 | Jan 2026 | Feb 2026 |
|---------------------------------------|-------------------------------|-------------------|----------|----------|----------|
| 2 Year - Islamic Savings Certificate | Rs 10,000 to 4,999,999 | At Maturity | 0.0054 | 0.0054 | 0.0055 |
| | Rs 5,000,000 to 9,999,999 | At Maturity | 0.0055 | 0.0055 | 0.0055 |
| | Rs 10,000,000 to 24,999,999 | At Maturity | 0.0055 | 0.0055 | 0.0055 |
| | Rs 25,000,000 to 49,999,999 | At Maturity | 0.0055 | 0.0055 | 0.0056 |
| | Rs 50,000,000 to 99,999,999 | At Maturity | 0.0056 | 0.0056 | 0.0056 |
| | Rs 100,000,000 to 249,999,999 | At Maturity | 0.0056 | 0.0056 | 0.0056 |
| | Rs 250,000,000 to 499,999,999 | At Maturity | 0.0056 | 0.0056 | 0.0057 |
| | Rs 500,000,000 to 999,999,999 | At Maturity | 0.0057 | 0.0057 | 0.0057 |
| | Rs 1000,000,000 and above | At Maturity | 0.0057 | 0.0057 | 0.0058 |
| 3 Years - Islamic Savings Certificate | 0 - 9,999,999,999 | Monthly | 0.0050 | 0.0050 | 0.0050 |
| | 0 - 9,999,999,999 | Quarterly | 0.0050 | 0.0050 | 0.0050 |
| | 0 - 9,999,999,999 | At Half yearly | 0.0050 | 0.0050 | 0.0050 |
| | 0 - 9,999,999,999 | At Annually | 0.0050 | 0.0050 | 0.0050 |
| | 0 - 9,999,999,999 | At Maturity | 0.0050 | 0.0050 | 0.0050 |
| 4 Year - Islamic Savings Certificate | 0 - 9,999,999,999 | Monthly | 0.0050 | 0.0050 | 0.0050 |
| | 0 - 9,999,999,999 | Quarterly | 0.0050 | 0.0050 | 0.0050 |
| | 0 - 9,999,999,999 | At Half yearly | 0.0050 | 0.0050 | 0.0050 |
| | 0 - 9,999,999,999 | At Annually | 0.0050 | 0.0050 | 0.0050 |
| | 0 - 9,999,999,999 | At Maturity | 0.0050 | 0.0050 | 0.0050 |
| 5 Years - Islamic Savings Certificate | 0 - 9,999,999,999 | Monthly | 0.0050 | 0.0050 | 0.0050 |
| | 0 - 9,999,999,999 | Quarterly | 0.0050 | 0.0050 | 0.0050 |
| | 0 - 9,999,999,999 | At Half yearly | 0.0050 | 0.0050 | 0.0050 |
| | 0 - 9,999,999,999 | At Annually | 0.0050 | 0.0050 | 0.0050 |
| | 0 - 9,999,999,999 | At Maturity | 0.0050 | 0.0050 | 0.0050 |
| PROFIT SHARING RATIO | | | | | |
| Rabbul Maal (Depositor) | | | 60% | 60% | 60% |
| Mudarib (Bank) | | | 40% | 40% | 40% |



BML
ISLAMIC BANKING
اسلامک بینکنگ

بنک مکرمہ
Bank Makramah Ltd.

Date

27-Jan-26

BANK MAKRAMAH LIMITED

WEIGHTAGES FOR THE MONTH OF FEBRUARY 2026

FOREIGN CURRENCY (USD,EURO,GBP & YEN)

| Products | Tiers | Payment Frequency | Dec 2025 | Jan 2026 | Feb 2026 |
|-------------------------------------|---------------|-------------------|----------|----------|----------|
| Bachat Savings Account (BSA) | All | Six monthly | 0.2026 | 0.2025 | 0.1979 |
| 1 Month Investment | 5,000 & Above | At Maturity | 0.2021 | 0.2022 | 0.1987 |
| 3 Months Investment | 5,000 & Above | At Maturity | 0.2027 | 0.2026 | 0.1979 |
| 6 Months Investment | 5,000 & Above | At Maturity | 0.1908 | 0.1907 | 0.2064 |
| 1 Year - Investment | 5,000 & Above | At Maturity | 0.2018 | 0.2020 | 0.1990 |

PROFIT SHARING RATIO

| | | | |
|--------------------------------|-----|-----|-----|
| Rabbul Maal (Depositor) | 2% | 2% | 2% |
| Mudarib (Bank) | 98% | 98% | 98% |