

## SINDH BANK ISLAMIC BANKING

Weightages & PSR  
Local Currency Deposits

### Weightages & Profit Sharing Ratio(PSR) on Sa'adat Modaraba based products

For the Year 2026

| Product                              | Profit Payment Frequency | Weightages: |        |        |        |        |        |        |        |      |     |     |     |
|--------------------------------------|--------------------------|-------------|--------|--------|--------|--------|--------|--------|--------|------|-----|-----|-----|
|                                      |                          | Jan         | Feb    | March  | April  | May    | June   | July   | Aug    | Sept | Oct | Nov | Dec |
| <b>Saadat Saving Account</b>         | Six Monthly              |             |        |        |        |        |        |        |        |      |     |     |     |
| Less than 10,000                     |                          | 1.0000      | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |      |     |     |     |
| Rs. 10,000 to 100,000                |                          | 1.0000      | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |      |     |     |     |
| Rs. 100,001 to 500,000               |                          | 1.0000      | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |      |     |     |     |
| Rs. 500,001 to 1,000,000             |                          | 1.0000      | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |      |     |     |     |
| Rs. 1,000,001 to 5,000,000           |                          | 1.0000      | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |      |     |     |     |
| Rs. 5,000,001 to 10,000,000          |                          | 1.0000      | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |      |     |     |     |
| Rs. 10,000,001 to 20,000,000         |                          | 1.0000      | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |      |     |     |     |
| Rs. 20,00,001 to 25,000,000          |                          | 1.0000      | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |      |     |     |     |
| Rs. 25,00,000 to 50,000,000          |                          | 1.0000      | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |      |     |     |     |
| Rs. 50,000,000 & above               |                          | 1.0000      | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |      |     |     |     |
| <b>Saadat Mohtarma Saving</b>        | Six Monthly              | 1.0000      | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |      |     |     |     |
| <b>Saadat Mohtarma Daily Product</b> | Monthly                  |             |        |        |        |        |        |        |        |      |     |     |     |
| Up to Rs.500,000                     |                          | 1.0000      | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |      |     |     |     |
| Rs. 500,001 to 2,000,000             |                          | 1.0000      | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |      |     |     |     |
| Rs. 2,000,001 to 5,000,000           |                          | 1.0000      | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |      |     |     |     |
| Rs. 5,000,001 and above              |                          | 1.0000      | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |      |     |     |     |
| <b>Saadat Asaan Saving Account</b>   | Six Monthly              | 1.0000      | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |      |     |     |     |
| <b>Saadat Women Empowerment</b>      | Monthly                  | 1.0000      | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |      |     |     |     |
| <b>Saadat Daily Product Account</b>  | Monthly                  |             |        |        |        |        |        |        |        |      |     |     |     |
| Less than 500,000                    |                          | 1.0000      | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |      |     |     |     |
| Rs. 500,001 to 1,000,000             |                          | 1.0000      | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |      |     |     |     |
| Rs. 1,000,001 to 5,000,000           |                          | 1.0000      | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |      |     |     |     |
| Rs. 5,000,001 to 10,000,000          |                          | 1.0000      | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |      |     |     |     |
| Rs. 10,000,001 to 20,000,000         |                          | 1.0000      | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |      |     |     |     |
| Rs. 20,000,001 to 25,000,000         |                          | 1.0000      | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |      |     |     |     |
| Rs. 25,000,001 to 50,000,000         |                          | 1.0000      | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |      |     |     |     |
| Rs. 50,000,001 & above               |                          | 1.0000      | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |      |     |     |     |
| <b>Saadat Business Account</b>       | Six Monthly              | 0.1919      | 0.1925 | 0.1958 | 0.1973 | 0.1962 | 0.1994 | 0.1991 | 0.1937 |      |     |     |     |
| <b>Saadat Term Deposit</b>           |                          |             |        |        |        |        |        |        |        |      |     |     |     |
| 1-Month                              | On Maturity              | 0.9594      | 0.9625 | 0.9788 | 0.9864 | 0.9812 | 0.9971 | 0.9954 | 0.9686 |      |     |     |     |
| 3-Months                             | On Maturity              | 1.0051      | 1.0083 | 1.0254 | 1.0333 | 1.0279 | 1.0446 | 1.0428 | 1.0148 |      |     |     |     |
| 6-Months                             | On Maturity              | 1.0508      | 1.0541 | 1.0720 | 1.0803 | 1.0746 | 1.0920 | 1.0902 | 1.0609 |      |     |     |     |
| 36 Months                            | On Maturity              | 0.0000      | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 1.1070 |      |     |     |     |
| One Year                             | Monthly                  | 1.0965      | 1.1000 | 1.1186 | 1.1273 | 1.1213 | 1.1395 | 1.1376 | 1.1188 |      |     |     |     |
|                                      | Quarterly                | 0.0000      | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 1.2177 |      |     |     |     |
|                                      | On Maturity              | 1.1604      | 1.1641 | 1.1839 | 1.1930 | 1.1867 | 1.2060 | 1.2040 | 1.1716 |      |     |     |     |
| <b>Saadat Mohtarma Term Deposits</b> |                          |             |        |        |        |        |        |        |        |      |     |     |     |
| 1-Month                              | On Maturity              | 1.0051      | 1.0083 | 1.0254 | 1.0333 | 1.0279 | 1.0446 | 1.0428 | 1.0148 |      |     |     |     |
| 3-Months                             | On Maturity              | 1.0965      | 1.1000 | 1.1186 | 1.1273 | 1.1213 | 1.1395 | 1.1376 | 1.1070 |      |     |     |     |
| 6-Months                             | On Maturity              | 1.1422      | 1.1458 | 1.1652 | 1.1742 | 1.1681 | 1.1870 | 1.1850 | 1.1531 |      |     |     |     |
| One Year                             | On Maturity              | 1.1879      | 1.1916 | 1.2118 | 1.2212 | 1.2148 | 1.2345 | 1.2324 | 1.1993 |      |     |     |     |
| <b>Margin Account</b>                | Six Monthly              | 0.0037      | 0.0037 | 0.0037 | 0.0038 | 0.0037 | 0.0038 | 0.0038 | 0.0037 |      |     |     |     |
| <b>Profit Sharing Ratio</b>          | RabbulMal                | 65.0%       | 65.0%  | 65.0%  | 65.0%  | 65.0%  | 65.0%  | 65.0%  | 65.0%  |      |     |     |     |
|                                      | Mudarib                  | 35.0%       | 35.0%  | 35.0%  | 35.0%  | 35.0%  | 35.0%  | 35.0%  | 35.0%  |      |     |     |     |

For the Year 2025

| Product                       | Profit Payment Frequency | Weightages: |        |        |        |        |        |        |        |        |        |        |        |
|-------------------------------|--------------------------|-------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
|                               |                          | Jan         | Feb    | March  | April  | May    | June   | July   | Aug    | Sept   | Oct    | Nov    | Dec    |
| Saadat Saving Account         | Six Monthly              |             |        |        |        |        |        |        |        |        |        |        |        |
| Less than 10,000              |                          | 0.5594      | 0.5666 | 1.0050 | 1.0028 | 1.0044 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| Rs. 10,000 to 100,000         |                          | 0.6510      | 0.6594 | 1.0050 | 1.0028 | 1.0044 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| Rs. 100,001 to 500,000        |                          | 0.6815      | 0.6903 | 1.0050 | 1.0028 | 1.0044 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| Rs. 500,001 to 1,000,000      |                          | 0.7120      | 0.7212 | 1.0050 | 1.0028 | 1.0044 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| Rs.1,000,001 to 5,000,000     |                          | 0.7730      | 0.7830 | 1.0050 | 1.0028 | 1.0044 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| Rs. 5,000,001 to 10,000,000   |                          | 0.8646      | 0.8757 | 1.0050 | 1.0028 | 1.0044 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| Rs. 10,000,001 to 20,000,000  |                          | 0.9154      | 0.9272 | 1.0050 | 1.0028 | 1.0044 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| Rs.20,00,001 to 25,000,000    |                          | 0.9459      | 0.9581 | 1.0050 | 1.0028 | 1.0044 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| Rs. 25,00,000 to 50,000,000   |                          | 0.9866      | 0.9993 | 1.0050 | 1.0028 | 1.0044 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| Rs. 50,000,000 & above        | 1.0171                   | 1.0302      | 1.0050 | 1.0028 | 1.0044 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |        |
| Saadat Mohtarma Saving        | Six Monthly              | 0.5594      | 0.5666 | 1.0050 | 1.0028 | 1.0044 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| Saadat Mohtarma Daily Product | Monthly                  |             |        |        |        |        |        |        |        |        |        |        |        |
| Up to Rs.500,000              |                          | 0.8137      | 0.8242 | 1.0050 | 1.0028 | 1.0044 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| Rs. 500,001 to 2,000,000      |                          | 0.8340      | 0.8448 | 1.0050 | 1.0028 | 1.0044 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| Rs. 2,000,001 to 5,000,000    |                          | 0.8544      | 0.8654 | 1.0050 | 1.0028 | 1.0044 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| Rs. 5,000,001 and above       |                          | 0.8849      | 0.8963 | 1.0050 | 1.0028 | 1.0044 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| Saadat Asaan Saving Account   | Six Monthly              | 0.5594      | 0.5666 | 1.0050 | 1.0028 | 1.0044 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| Saadat Daily Product Account  | Monthly                  |             |        |        |        |        |        |        |        |        |        |        |        |
| Less than 500,000             |                          | 0.6103      | 0.6181 | 1.0050 | 1.0028 | 1.0044 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| Rs. 500,001 to 1,000,000      |                          | 0.6916      | 0.7006 | 1.0050 | 1.0028 | 1.0044 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| Rs. 1,000,001 to 5,000,000    |                          | 0.8137      | 0.8242 | 1.0050 | 1.0028 | 1.0044 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| Rs. 5,000,001 to 10,000,000   |                          | 0.8646      | 0.8757 | 1.0050 | 1.0028 | 1.0044 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| Rs. 10,000,001 to 20,000,000  |                          | 0.9154      | 0.9272 | 1.0050 | 1.0028 | 1.0044 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| Rs. 20,000,001 to 25,000,000  |                          | 0.9663      | 0.9787 | 1.0050 | 1.0028 | 1.0044 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| Rs. 25,000,001 to 50,000,000  |                          | 1.0171      | 1.0302 | 1.0050 | 1.0028 | 1.0044 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| Rs. 50,000,001 & above        |                          | 1.0680      | 1.0817 | 1.0050 | 1.0028 | 1.0044 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| Saadat Business Account       | Six Monthly              | 0.2136      | 0.2163 | 0.1319 | 0.1316 | 0.1318 | 0.1946 | 0.2052 | 0.2241 | 0.2073 | 0.2069 | 0.2085 | 0.1925 |
| Saadat Term Deposit           |                          |             |        |        |        |        |        |        |        |        |        |        |        |
| 1-Month                       | On Maturity              | 1.0680      | 1.0817 | 0.6595 | 0.6581 | 0.6591 | 0.9729 | 1.0261 | 1.1204 | 1.0363 | 1.0345 | 1.0425 | 0.9626 |
| 3-Months                      | On Maturity              | 1.1188      | 1.1333 | 0.6909 | 0.6894 | 0.6905 | 1.0192 | 1.0750 | 1.1737 | 1.0856 | 1.0837 | 1.0922 | 1.0084 |
| 6-Months                      | On Maturity              | 1.1697      | 1.1848 | 0.7223 | 0.7208 | 0.7219 | 1.0655 | 1.1238 | 1.2271 | 1.1350 | 1.1330 | 1.1418 | 1.0542 |
| One Year                      | Monthly                  | 1.2205      | 1.2363 | 0.7537 | 0.7521 | 0.7533 | 1.1119 | 1.1727 | 1.2804 | 1.1843 | 1.1822 | 1.1915 | 1.1001 |
|                               | On Maturity              | 1.2917      | 1.3084 | 0.7977 | 0.7960 | 0.7972 | 1.1767 | 1.2411 | 1.3551 | 1.2534 | 1.2512 | 1.2610 | 1.1642 |
| Saadat Mohtarma Term Deposits |                          |             |        |        |        |        |        |        |        |        |        |        |        |
| 1-Month                       | On Maturity              | 1.1188      | 1.1333 | 0.6909 | 0.6894 | 0.6905 | 1.0192 | 1.0750 | 1.1737 | 1.0856 | 1.0837 | 1.0922 | 1.0084 |
| 3-Months                      | On Maturity              | 1.2205      | 1.2363 | 0.7537 | 0.7521 | 0.7533 | 1.1118 | 1.1727 | 1.2804 | 1.1843 | 1.1822 | 1.1915 | 1.1001 |
| 6-Months                      | On Maturity              | 1.2714      | 1.2878 | 0.7851 | 0.7835 | 0.7847 | 1.1582 | 1.2216 | 1.3338 | 1.2337 | 1.2315 | 1.2411 | 1.1459 |
| One Year                      | On Maturity              | 1.3223      | 1.3393 | 0.8165 | 0.8148 | 0.8160 | 1.2045 | 1.2704 | 1.3871 | 1.2830 | 1.2808 | 1.2908 | 1.1917 |
| Margin Account                | Six Monthly              | 0.0041      | 0.0041 | 0.0025 | 0.0025 | 0.0025 | 0.0037 | 0.0039 | 0.0043 | 0.0039 | 0.0039 | 0.0040 | 0.0037 |
| Profit Sharing Ratio          | RabbulMal                | 65.0%       | 65.0%  | 65.0%  | 65.0%  | 65.0%  | 65.0%  | 65.0%  | 65.0%  | 65.0%  | 65.0%  | 65.0%  | 65.0%  |
|                               | Mudarib                  | 35.0%       | 35.0%  | 35.0%  | 35.0%  | 35.0%  | 35.0%  | 35.0%  | 35.0%  | 35.0%  | 35.0%  | 35.0%  | 35.0%  |





## SINDH BANK ISLAMIC BANKING

Weightages & PSR  
Foreign Currency Deposits

### Weightages & Profit Sharing Ratio (PSR) on Sa'adat Modaraba based products

For the Year 2023

| Product                     | Profit Payment Frequency | Weightages: |        |        |        |        |        |        |        |        |        |        |        |
|-----------------------------|--------------------------|-------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
|                             |                          | Jan         | Feb    | March  | April  | May    | June   | July   | Aug    | Sept   | Oct    | Nov    | Dec    |
| <b>FCY Saving Account</b>   | Six Monthly              |             |        |        |        |        |        |        |        |        |        |        |        |
| USD                         |                          | 1.0000      | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| GBP                         |                          | 1.0000      | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| EURO                        |                          | 1.0000      | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| <b>Profit Sharing Ratio</b> | RabbulMal                | 5.50%       | 5.50%  | 5.50%  | 5.50%  | 5.50%  | 5.50%  | 5.50%  | 5.50%  | 5.50%  | 5.50%  | 5.50%  | 5.50%  |
|                             | Mudarib                  | 94.50%      | 94.50% | 94.50% | 94.50% | 94.50% | 94.50% | 94.50% | 94.50% | 94.50% | 94.00% | 94.00% | 94.00% |

For the Year 2024

| Product                     | Profit Payment Frequency | Weightages: |        |        |        |        |        |        |        |        |        |        |        |
|-----------------------------|--------------------------|-------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
|                             |                          | Jan         | Feb    | March  | April  | May    | June   | July   | Aug    | Sept   | Oct    | Nov    | Dec    |
| <b>FCY Saving Account</b>   | Six Monthly              |             |        |        |        |        |        |        |        |        |        |        |        |
| USD                         |                          | 1.0000      | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| GBP                         |                          | 1.0000      | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| EURO                        |                          | 1.0000      | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| <b>Profit Sharing Ratio</b> | RabbulMal                | 5.50%       | 5.50%  | 5.50%  | 5.50%  | 5.50%  | 5.50%  | 5.50%  | 5.50%  | 5.50%  | 5.50%  | 5.50%  | 5.50%  |
|                             | Mudarib                  | 94.50%      | 94.50% | 94.50% | 94.50% | 94.50% | 94.50% | 94.50% | 94.50% | 94.50% | 94.50% | 94.50% | 94.50% |

For the Year 2025

| Product                     | Profit Payment Frequency | Weightages: |        |        |        |        |        |        |        |        |        |        |        |
|-----------------------------|--------------------------|-------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
|                             |                          | Jan         | Feb    | March  | April  | May    | June   | July   | Aug    | Sept   | Oct    | Nov    | Dec    |
| <b>FCY Saving Account</b>   | Six Monthly              |             |        |        |        |        |        |        |        |        |        |        |        |
| USD                         |                          | 1.0000      | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| GBP                         |                          | 1.0000      | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| EURO                        |                          | 1.0000      | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |
| <b>Profit Sharing Ratio</b> | RabbulMal                | 5.50%       | 5.50%  | 5.50%  | 5.50%  | 5.50%  | 5.50%  | 5.50%  | 5.50%  | 5.50%  | 5.50%  | 5.50%  | 5.50%  |
|                             | Mudarib                  | 94.50%      | 94.50% | 94.50% | 94.50% | 94.50% | 94.50% | 94.50% | 94.50% | 94.50% | 94.50% | 94.50% | 94.50% |

For the Year 2026

| Product                     | Profit Payment Frequency | Weightages: |        |        |        |        |        |        |        |      |     |     |     |
|-----------------------------|--------------------------|-------------|--------|--------|--------|--------|--------|--------|--------|------|-----|-----|-----|
|                             |                          | Jan         | Feb    | March  | April  | May    | June   | July   | Aug    | Sept | Oct | Nov | Dec |
| <b>FCY Saving Account</b>   | Six Monthly              |             |        |        |        |        |        |        |        |      |     |     |     |
| USD                         |                          | 1.0000      | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |      |     |     |     |
| GBP                         |                          | 1.0000      | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |      |     |     |     |
| EURO                        |                          | 1.0000      | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 | 1.0000 |      |     |     |     |
| <b>Profit Sharing Ratio</b> | RabbulMal                | 5.50%       | 5.50%  | 5.50%  | 5.50%  | 5.50%  | 5.50%  | 5.50%  | 5.50%  |      |     |     |     |
|                             | Mudarib                  | 94.50%      | 94.50% | 94.50% | 94.50% | 94.50% | 94.50% | 94.50% | 94.50% |      |     |     |     |