

## Historical Deposit Rate for Islamic Banking (2015 - 2019)

### Year - 2019

Products	Cus. IISR	Jan	Feb	Mar	Apr	May	Jun	Jul	Cus. IISR	Aug	Sep	Oct	Nov	Dec	Ave.
Manarah Savings Deposits	25%	1.20	0.91	1.47	2.47	2.23	1.80	2.25	25%	2.67	1.74	2.00	2.30	1.68	1.89
Manarah Short Notice Deposits	22%	1.05	0.80	1.29	2.17	1.96	1.59	1.98	45%	4.80	3.13	3.59	4.13	3.02	2.46
Manarah Term Deposits 1 Month	40%	1.92	1.45	2.35	3.95	3.57	2.88	3.59	60%	6.40	4.18	4.79	5.51	4.03	3.72
Manarah Term Deposits 3 Month	71%	3.40	2.57	4.16	7.01	6.33	5.12	6.38	71%	7.58	4.95	5.67	6.52	4.76	5.37
Manarah Term Deposits 6 Month	73%	3.45	2.61	4.22	7.10	6.42	5.19	6.47	85%	7.68	5.02	5.75	6.61	4.83	5.45
Manarah Term Deposits 12 Month	73%	3.50	2.65	4.28	7.20	6.51	5.26	6.56	73%	7.79	5.09	5.83	6.71	4.90	5.52
Manarah Term Deposits 24/36 Month	52%	2.49	1.89	3.05	5.13	4.64	3.75	4.67	52%	5.55	3.62	4.15	4.78	3.49	3.93
Manarah Monthly Benefit Scheme 12/24/36 Months	70%	3.35	2.54	4.11	6.91	6.24	5.05	6.29	70%	7.47	4.88	5.59	6.43	4.70	5.30
Manarah Monthly Deposit Scheme 3/5/7/10 Years	57%	2.07	2.07	3.34	5.62	5.08	4.11	5.12	57%	6.08	3.97	4.55	5.24	3.83	4.26
Manarah Hajj Deposits Scheme	60%	2.18	2.18	3.52	5.92	5.35	4.32	5.39	60%	6.40	4.18	4.79	5.51	4.03	4.48

### Year - 2018

Products	Cus. IISR	Jan	Feb	Mar	Apr	May	Jun	Jul	Cus. IISR	Aug	Sep	Oct	Nov	Dec	Ave.
Manarah Savings Deposits	25%	1.53	1.70	1.61	1.49	1.39	2.5%	1.78	1.65	2.24	2.09	1.61	1.48	1.64	1.68
Manarah Short Notice Deposits	22%	1.35	1.50	1.42	1.31	1.23	22%	1.57	1.46	1.97	1.84	1.41	1.30	1.44	1.48
Manarah Term Deposits 1 Month	40%	2.45	2.73	2.58	2.38	2.23	40%	2.85	2.65	3.58	3.35	2.57	2.37	2.62	2.70
Manarah Term Deposits 3 Month	71%	4.35	4.84	4.58	4.23	3.96	71%	5.06	4.70	6.35	5.94	4.56	4.20	4.65	4.79
Manarah Term Deposits 6 Month	73%	4.47	4.98	4.71	4.35	4.07	85%	6.06	5.63	7.61	7.11	5.46	5.03	5.57	5.42
Manarah Term Deposits 12 Month	73%	4.47	4.98	4.71	4.35	4.07	73%	5.20	4.83	6.53	6.11	4.69	4.32	4.78	4.92
Manarah Term Deposits 24/36 Month	52%	3.18	3.55	3.35	3.10	2.90	52%	3.70	3.44	4.65	4.35	3.34	3.08	3.41	3.50
Manarah Monthly Benefit Scheme 12/24/36 Months	70%	4.29	4.77	4.51	4.17	3.90	70%	4.99	4.63	6.26	5.86	4.49	4.14	4.59	4.72
Manarah Monthly Deposit Scheme 3/5/7/10 Years	57%	3.49	3.89	3.67	3.40	3.18	57%	4.06	3.77	5.10	4.77	3.66	3.37	3.73	3.84
Manarah Hajj Deposits Scheme	60%	3.67	4.09	3.87	3.58	3.35	60%	4.27	3.97	5.37	5.02	3.85	3.55	3.93	4.04

### Year - 2017

Products	Cus. IISR	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Ave.
Manarah Savings Deposits	25%	1.74	1.77	1.46	2.10	1.24	1.80	1.44	1.81	1.80	1.15	1.58	1.78	1.64
Manarah Short Notice Deposits	22%	1.53	1.56	1.28	1.84	1.09	1.58	1.27	1.59	1.59	1.02	1.39	1.56	1.44
Manarah Term Deposits 1 Month	40%	2.78	2.83	2.33	3.35	1.98	2.88	2.31	2.90	2.89	1.85	2.52	2.84	2.62
Manarah Term Deposits 3 Month	71%	4.93	5.02	4.14	5.95	3.51	5.11	4.10	5.14	5.12	3.28	4.48	5.05	4.65
Manarah Term Deposits 6 Month	73%	5.07	5.16	4.26	6.12	3.61	5.25	4.21	5.29	5.27	3.37	4.61	5.19	4.78
Manarah Term Deposits 12 Month	73%	5.07	5.16	4.26	6.12	3.61	5.25	4.21	5.29	5.27	3.37	4.61	5.19	4.78
Manarah Term Deposits 24/36 Month	52%	3.61	3.68	3.03	4.36	2.57	3.74	3.00	3.77	3.75	2.40	3.28	3.70	3.41
Manarah Monthly Benefit Scheme 12/24/36 Months	70%	4.87	4.95	4.08	5.86	3.46	5.04	4.04	5.07	5.05	3.23	4.42	4.98	4.59
Manarah Monthly Deposit Scheme 3/5/7/10 Years	57%	3.96	4.03	3.32	4.78	2.82	4.10	3.29	4.13	4.11	2.63	3.60	4.05	3.74
Manarah Hajj Deposits Scheme	60%	4.17	4.24	3.50	5.03	2.97	4.32	3.46	4.35	4.33	2.77	3.79	4.27	3.93

### Year - 2016

Products	Cus. IISR	Jan	Feb	Mar	Apr	May	Jun	Cus. IISR	Jul	Aug	Sep	Oct	Nov	Dec	Ave.
Manarah Savings Deposits	25%	2.08	2.47	2.25	2.07	1.86	1.35	25%	1.25	2.60	1.86	2.53	2.21	1.99	2.06
Manarah Short Notice Deposits	22%	1.83	2.17	1.98	1.82	1.63	1.18	22%	1.10	2.29	1.63	2.22	1.95	1.75	1.81
Manarah Term Deposits 1 Month	40%	3.33	3.95	3.60	3.31	2.97	2.15	40%	2.00	4.16	2.97	4.04	3.54	3.18	3.30
Manarah Term Deposits 3 Month	50%	4.16	4.94	4.50	4.14	3.72	2.69	35%	1.75	3.64	2.60	3.54	3.10	2.79	3.49
Manarah Term Deposits 6 Month	35%	2.91	3.46	3.15	2.90	2.60	1.88	35%	1.75	3.64	2.60	3.54	3.10	2.79	2.89
Manarah Term Deposits 12 Month	55%	4.58	5.43	4.95	4.55	4.09	2.96	80%	4.00	8.32	5.94	8.08	7.08	6.37	5.60
Manarah Term Deposits 24/36 Month	52%	4.33	5.13	4.68	4.31	3.86	2.80	52%	2.60	5.41	3.86	5.25	4.60	4.14	4.29
Manarah Monthly Benefit Scheme 12/24/36 Months	55%	4.58	5.43	4.95	4.55	4.09	2.96	70%	3.50	7.28	5.20	7.07	6.20	5.57	5.17
Manarah Monthly Deposit Scheme 3/5/7/10 Years	57%	4.74	5.63	5.13	4.72	4.24	3.07	57%	2.85	5.93	4.24	5.76	5.04	4.54	4.71
Manarah Hajj Deposits Scheme	60%	4.99	5.92	5.40	4.97	4.46	3.23	60%	3.00	6.24	4.46	6.06	5.31	4.78	4.95

### Year - 2015

Products	Cus. IISR	Jan	Feb	Mar	Apr	Cus. IISR	May	Cus. IISR	Jun	Jul	Aug	Sep	Oct	Cus. IISR	Nov	Dec	Ave.
Manarah Savings Deposits	30%	4.00	3.79	3.76	4.02	25%	2.85	25%	2.87	3.21	3.59	3.22	3.66	25%	2.72	2.83	3.40
Manarah Short Notice Deposits	22%	2.94	2.78	2.76	2.95	22%	2.5	22%	2.52	2.82	3.16	2.83	3.22	22%	2.4	2.49	2.80
Manarah Term Deposits 1 Month	60%	8.01	7.59	7.51	8.04	50%	5.69	50%	5.74	6.41	7.19	6.43	7.32	40%	4.36	4.52	6.61
Manarah Term Deposits 3 Month	75%	10	9.49	9.39	10.1	67%	7.62	55%	6.31	7.06	7.91	7.08	8.05	50%	5.45	5.65	7.89
Manarah Term Deposits 6 Month	80%	10.7	10.1	10	10.7	45%	5.12	45%	5.16	5.78	6.04	5.4	6.15	35%	3.81	3.96	6.95
Manarah Term Deposits 12 Month	85%	11.4	10.8	10.7	11.4	65%	7.4	60%	6.88	7.7	8.63	7.72	8.79	55%	5.99	6.22	8.67
Manarah Term Deposits 24/36 Month	65%	8.68	8.22	8.14	8.71	65%	7.4	65%	7.46	8.34	9.35	8.36	9.52	52%	5.66	5.88	8.03
Manarah Monthly Benefit Scheme 12/24/36 Months	70%	9.35	8.85	8.77	9.38	65%	7.4	65%	7.46	8.34	9.35	8.36	9.52	55%	5.99	6.22	8.30
Manarah Monthly Deposit Scheme 3/5/7/10 Years	65%	8.68	8.22	8.14	8.71	65%	7.4	65%	7.46	8.34	9.35	8.36	9.52	57%	6.2	6.44	8.12
Manarah Hajj Deposits Scheme	75%	10	9.49	9.39	10.1	69%	7.85	69%	7.91	8.85	9.92	8.88	10.1	60%	6.53	6.78	8.87