

Manarah Monthly ISR Report

Latest Profit Rate: November, 2020

| Name of the Deposit Product | Nov-20 | | | |
|--|--------------------------------|-------|-----------------|--------------------|
| | Minimum Account Opening Amount | Yield | Customer's IISR | Actual Profit in % |
| Manarah Savings Deposits | | 5.36 | 25% | 1.34 |
| Manarah High Value Savings A/C | BDT 5,000 | 5.36 | 30% | 1.61 |
| Manarah Alo General Savings A/C | | 5.36 | 25% | 1.34 |
| Manarah Alo High Value Savings A/C | BDT 5,000 | 5.36 | 35% | 1.88 |
| Manarah Alo Savings delight A/C | BDT 1,00,000 | 5.36 | 40% | 2.14 |
| Manarah Short Notice Deposits A/C | | 5.36 | 30% | 1.61 |
| Manarah High Value SND A/C | BDT 10,000 | 5.36 | 35% | 1.88 |
| Manarah Term Deposits 1 Month | | 5.36 | 40% | 2.14 |
| Manarah Term Deposits 3 Month | | 5.36 | 45% | 2.41 |
| Manarah Term Deposits 6 Month | | 5.36 | 55% | 2.95 |
| Manarah Term Deposits 12 Month | | 5.36 | 58% | 3.11 |
| Manarah Term Deposits 24/36 Month | | 5.36 | 60% | 3.22 |
| Manarah High Value Term Deposit 6/12 Month | BDT 50,00,000 | 5.36 | 65% | 3.48 |
| Manarah Monthly Benefit Scheme 12/24/36 Months | | 5.36 | 56% | 3.00 |
| Manarah Monthly Deposit Scheme 3/5/7/10 Years | | 5.36 | 65% | 3.48 |
| Manarah Hajj Deposits Scheme | | 5.36 | 70% | 3.75 |

Note: As per Profit Ratio approved by ALCO effective from 01-11-2020

Last 3 Months' Historical Rate

| Name of the Deposit Product | Sept | Oct | Nov | Average |
|--|------|------|------|---------|
| Manarah Savings Deposits | 1.40 | 1.54 | 1.34 | 1.43 |
| Manarah High Value Savings A/C | 2.24 | 2.46 | 1.61 | 2.10 |
| Manarah Alo General Savings A/C | 1.40 | 1.54 | 1.34 | 1.43 |
| Manarah Alo High Value Savings A/C | 1.96 | 2.16 | 1.88 | 2.00 |
| Manarah Alo Savings delight A/C | 2.52 | 2.77 | 2.14 | 2.48 |
| Manarah Short Notice Deposits A/C | 2.52 | 2.77 | 1.61 | 2.30 |
| Manarah High Value SND A/C | 2.52 | 2.77 | 1.88 | 2.39 |
| Manarah Term Deposits 1 Month | 3.36 | 3.70 | 2.14 | 3.07 |
| Manarah Term Deposits 3 Month | 3.98 | 4.37 | 2.41 | 3.59 |
| Manarah Term Deposits 6 Month | 4.03 | 4.44 | 2.95 | 3.81 |
| Manarah Term Deposits 12 Month | 4.09 | 4.50 | 3.11 | 3.90 |
| Manarah Term Deposits 24/36 Month | 2.91 | 3.20 | 3.22 | 3.11 |
| Manarah High Value Term Deposit 6/12 Month | 4.20 | 4.62 | 3.48 | 4.10 |
| Manarah Monthly Benefit Scheme 12/24/36 Months | 3.92 | 4.31 | 3.00 | 3.74 |
| Manarah Monthly Deposit Scheme 3/5/7/10 Years | 3.19 | 3.51 | 3.48 | 3.40 |
| Manarah Hajj Deposits Scheme | 3.36 | 3.70 | 3.75 | 3.60 |

Last 6 Months' Historical Rate

| Name of the Deposit Product | Jun | Jul | Aug | Sept | Oct | Nov | Average |
|--|------|------|------|------|------|------|---------|
| Manarah Savings Deposits | 1.93 | 2.10 | 1.94 | 1.40 | 1.54 | 1.34 | 1.71 |
| Manarah High Value Savings A/C | 3.09 | 3.36 | 3.10 | 2.24 | 2.46 | 1.61 | 2.64 |
| Manarah Alo General Savings A/C | 1.93 | 2.10 | 1.94 | 1.40 | 1.54 | 1.34 | 1.71 |
| Manarah Alo High Value Savings A/C | 2.70 | 2.94 | 2.72 | 1.96 | 2.16 | 1.88 | 2.39 |
| Manarah Alo Savings delight A/C | 3.47 | 3.78 | 3.49 | 2.52 | 2.77 | 2.14 | 3.03 |
| Manarah Short Notice Deposits A/C | 3.47 | 3.78 | 3.49 | 2.52 | 2.77 | 1.61 | 2.94 |
| Manarah High Value SND A/C | 3.47 | 3.78 | 3.49 | 2.52 | 2.77 | 1.88 | 2.99 |
| Manarah Term Deposits 1 Month | 4.63 | 5.04 | 4.66 | 3.36 | 3.70 | 2.14 | 3.92 |
| Manarah Term Deposits 3 Month | 5.48 | 5.96 | 5.51 | 3.98 | 4.37 | 2.41 | 4.62 |
| Manarah Term Deposits 6 Month | 5.56 | 6.05 | 5.59 | 4.03 | 4.44 | 2.95 | 4.77 |
| Manarah Term Deposits 12 Month | 5.64 | 6.13 | 5.66 | 4.09 | 4.50 | 3.11 | 4.86 |
| Manarah Term Deposits 24/36 Month | 4.01 | 4.37 | 4.04 | 2.91 | 3.20 | 3.22 | 3.62 |
| Manarah High Value Term Deposit 6/12 Month | 5.79 | 6.30 | 5.82 | 4.20 | 4.62 | 3.48 | 5.04 |
| Manarah Monthly Benefit Scheme 12/24/36 Months | 5.40 | 5.88 | 5.43 | 3.92 | 4.31 | 3.00 | 4.66 |
| Manarah Monthly Deposit Scheme 3/5/7/10 Years | 4.40 | 4.79 | 4.42 | 3.19 | 3.51 | 3.48 | 3.97 |
| Manarah Hajj Deposits Scheme | 4.63 | 5.04 | 4.66 | 3.36 | 3.70 | 3.75 | 4.19 |

Month Wise Profit Rate Chart October 2020

| Name of the Deposit Product | Oct-20 | | | |
|--|--------------------------------|-------|-----------------|--------------------|
| | Minimum Account Opening Amount | Yield | Customer's IISR | Actual Profit in % |
| Manarah Savings Deposits | | 6.16 | 25% | 1.54 |
| Manarah High Value Savings A/C | BDT 5,000 | 6.16 | 40% | 2.46 |
| Manarah Alo General Savings A/C | | 6.16 | 25% | 1.54 |
| Manarah Alo High Value Savings A/C | BDT 5,000 | 6.16 | 35% | 2.16 |
| Manarah Alo Savings delight A/C | BDT 1,00,000 | 6.16 | 45% | 2.77 |
| Manarah Short Notice Deposits A/C | | 6.16 | 45% | 2.77 |
| Manarah High Value SND A/C | BDT 10,000 | 6.16 | 45% | 2.77 |
| Manarah Term Deposits 1 Month | | 6.16 | 60% | 3.70 |
| Manarah Term Deposits 3 Month | | 6.16 | 71% | 4.37 |
| Manarah Term Deposits 6 Month | | 6.16 | 72% | 4.44 |
| Manarah Term Deposits 12 Month | | 6.16 | 73% | 4.50 |
| Manarah Term Deposits 24/36 Month | | 6.16 | 52% | 3.20 |
| Manarah High Value Term Deposit 6/12 Month | BDT 50,00,000 | 6.16 | 75% | 4.62 |
| Manarah Monthly Benefit Scheme 12/24/36 Months | | 6.16 | 70% | 4.31 |
| Manarah Monthly Deposit Scheme 3/5/7/10 Years | | 6.16 | 57% | 3.51 |
| Manarah Hajj Deposits Scheme | | 6.16 | 60% | 3.70 |

September 2020

| Name of the Deposit Product | Sept-20 | | | |
|--|--------------------------------|-------|-----------------|--------------------|
| | Minimum Account Opening Amount | Yield | Customer`s IISR | Actual Profit in % |
| Manarah Savings Deposits | | 5.60 | 25% | 1.40 |
| Manarah High Value Savings A/C | BDT 5,000 | 5.60 | 40% | 2.24 |
| Manarah Alo General Savings A/C | | 5.60 | 25% | 1.40 |
| Manarah Alo High Value Savings A/C | BDT 5,000 | 5.60 | 35% | 1.96 |
| Manarah Alo Savings delight A/C | BDT 1,00,000 | 5.60 | 45% | 2.52 |
| Manarah Short Notice Deposits A/C | | 5.60 | 45% | 2.52 |
| Manarah High Value SND A/C | BDT 10,000 | 5.60 | 45% | 2.52 |
| Manarah Term Deposits 1 Month | | 5.60 | 60% | 3.36 |
| Manarah Term Deposits 3 Month | | 5.60 | 71% | 3.98 |
| Manarah Term Deposits 6 Month | | 5.60 | 72% | 4.03 |
| Manarah Term Deposits 12 Month | | 5.60 | 73% | 4.09 |
| Manarah Term Deposits 24/36 Month | | 5.60 | 52% | 2.91 |
| Manarah High Value Term Deposit 6/12 Month | BDT 50,00,000 | 5.60 | 75% | 4.20 |
| Manarah Monthly Benefit Scheme 12/24/36 Months | | 5.60 | 70% | 3.92 |
| Manarah Monthly Deposit Scheme 3/5/7/10 Years | | 5.60 | 57% | 3.19 |
| Manarah Hajj Deposits Scheme | | 5.60 | 60% | 3.36 |

August 2020

| Name of the Deposit Product | Aug-20 | | | |
|--|--------------------------------|-------|-----------------|--------------------|
| | Minimum Account Opening Amount | Yield | Customer`s IISR | Actual Profit in % |
| Manarah Savings Deposits | | 7.76 | 25% | 1.94 |
| Manarah High Value Savings A/C | BDT 5,000 | 7.76 | 40% | 3.1 |
| Manarah Alo General Savings A/C | | 7.76 | 25% | 1.94 |
| Manarah Alo High Value Savings A/C | BDT 5,000 | 7.76 | 35% | 2.72 |
| Manarah Alo Savings delight A/C | BDT 1,00,000 | 7.76 | 45% | 3.49 |
| Manarah Short Notice Deposits A/C | | 7.76 | 45% | 3.49 |
| Manarah High Value SND A/C | BDT 10,000 | 7.76 | 45% | 3.49 |
| Manarah Term Deposits 1 Month | | 7.76 | 60% | 4.66 |
| Manarah Term Deposits 3 Month | | 7.76 | 71% | 5.51 |
| Manarah Term Deposits 6 Month | | 7.76 | 72% | 5.59 |
| Manarah Term Deposits 12 Month | | 7.76 | 73% | 5.66 |
| Manarah Term Deposits 24/36 Month | | 7.76 | 52% | 4.04 |
| Manarah High Value Term Deposit 6/12 Month | BDT 50,00,000 | 7.76 | 75% | 5.82 |
| Manarah Monthly Benefit Scheme 12/24/36 Months | | 7.76 | 70% | 5.43 |
| Manarah Monthly Deposit Scheme 3/5/7/10 Years | | 7.76 | 57% | 4.42 |

July 2020

| Name of the Deposit Product | July 2020 | | |
|--|-----------|-----------------|--------------------|
| | Yield | Customer's IISR | Actual Profit in % |
| Manarah Savings Deposits | 8.40 | 25% | 2.10 |
| Manarah High Value Savings A/C | 8.40 | 40% | 3.36 |
| Manarah Alo General Savings A/C | 8.40 | 25% | 2.10 |
| Manarah Alo High Value Savings A/C | 8.40 | 35% | 2.94 |
| Manarah Alo Savings delight A/C | 8.40 | 45% | 3.78 |
| Manarah Short Notice Deposits A/C | 8.40 | 45% | 3.78 |
| Manarah High Value SND A/C | 8.40 | 45% | 3.78 |
| Manarah Term Deposits 1 Month | 8.40 | 60% | 5.04 |
| Manarah Term Deposits 3 Month | 8.40 | 71% | 5.96 |
| Manarah Term Deposits 6 Month | 8.40 | 72% | 6.05 |
| Manarah Term Deposits 12 Month | 8.40 | 73% | 6.13 |
| Manarah Term Deposits 24/36 Month | 8.40 | 52% | 4.37 |
| Manarah High Value Term Deposit 6/12 Month | 8.40 | 75% | 6.30 |
| Manarah Monthly Benefit Scheme 12/24/36 Months | 8.40 | 70% | 5.88 |
| Manarah Monthly Deposit Scheme 3/5/7/10 Years | 8.40 | 57% | 4.79 |
| Manarah Hajj Deposits Scheme | 8.40 | 60% | 5.04 |

June 2020

| Name of the Deposit Product | June 2020 | | |
|--|-----------|-----------------|--------------------|
| | Yield | Customer's IISR | Actual Profit in % |
| Manarah Savings Deposits | 7.72 | 25% | 1.93 |
| Manarah High Value Savings A/C | 7.72 | 40% | 3.09 |
| Manarah Alo General Savings A/C | 7.72 | 25% | 1.93 |
| Manarah Alo High Value Savings A/C | 7.72 | 35% | 2.70 |
| Manarah Alo Savings delight A/C | 7.72 | 45% | 3.47 |
| Manarah Short Notice Deposits A/C | 7.72 | 45% | 3.47 |
| Manarah High Value SND A/C | 7.72 | 45% | 3.47 |
| Manarah Term Deposits 1 Month | 7.72 | 60% | 4.63 |
| Manarah Term Deposits 3 Month | 7.72 | 71% | 5.48 |
| Manarah Term Deposits 6 Month | 7.72 | 72% | 5.56 |
| Manarah Term Deposits 12 Month | 7.72 | 73% | 5.64 |
| Manarah Term Deposits 24/36 Month | 7.72 | 52% | 4.01 |
| Manarah High Value Term Deposit 6/12 Month | 7.72 | 75% | 5.79 |
| Manarah Monthly Benefit Scheme 12/24/36 Months | 7.72 | 70% | 5.40 |
| Manarah Monthly Deposit Scheme 3/5/7/10 Years | 7.72 | 57% | 4.40 |
| Manarah Hajj Deposits Scheme | 7.72 | 60% | 4.63 |

May 2020

| Name of the Deposit Product | May 2020 | | |
|--|----------|-----------------|--------------------|
| | Yield | Customer's IISR | Actual Profit in % |
| Manarah Savings Deposits | 8.36 | 25% | 2.09 |
| Manarah High Value Savings A/C | 8.36 | 40% | 3.34 |
| Manarah Alo General Savings A/C | 8.36 | 25% | 2.09 |
| Manarah Alo High Value Savings A/C | 8.36 | 35% | 2.93 |
| Manarah Alo Savings delight A/C | 8.36 | 45% | 3.76 |
| Manarah Short Notice Deposits A/C | 8.36 | 45% | 3.76 |
| Manarah High Value SND A/C | 8.36 | 45% | 3.76 |
| Manarah Term Deposits 1 Month | 8.36 | 60% | 5.02 |
| Manarah Term Deposits 3 Month | 8.36 | 71% | 5.94 |
| Manarah Term Deposits 6 Month | 8.36 | 72% | 6.02 |
| Manarah Term Deposits 12 Month | 8.36 | 73% | 6.10 |
| Manarah Term Deposits 24/36 Month | 8.36 | 52% | 4.35 |
| Manarah High Value Term Deposit 6/12 Month | 8.36 | 75% | 6.27 |
| Manarah Monthly Benefit Scheme 12/24/36 Months | 8.36 | 70% | 5.85 |
| Manarah Monthly Deposit Scheme 3/5/7/10 Years | 8.36 | 57% | 4.77 |
| Manarah Hajj Deposits Scheme | 8.36 | 60% | 5.02 |

April 2020

| Deposit Products | April 2020 | | |
|--|------------|-----------------|--------------------|
| | Yield | Customer's IISR | Actual Profit in % |
| Manarah Savings Deposits | 8.04 | 25% | 2.01 |
| Manarah High Value Savings A/C | 8.04 | 40% | 3.22 |
| Manarah Alo General Savings A/C | 8.04 | 25% | 2.01 |
| Manarah Alo High Value Savings A/C | 8.04 | 35% | 2.81 |
| Manarah Alo Savings delight A/C | 8.04 | 45% | 3.62 |
| Manarah Short Notice Deposits A/C | 8.04 | 45% | 3.62 |
| Manarah High Value SND A/C | 8.04 | 45% | 3.62 |
| Manarah Term Deposits 1 Month | 8.04 | 60% | 4.82 |
| Manarah Term Deposits 3 Month | 8.04 | 71% | 5.71 |
| Manarah Term Deposits 6 Month | 8.04 | 72% | 5.79 |
| Manarah Term Deposits 12 Month | 8.04 | 73% | 5.87 |
| Manarah Term Deposits 24/36 Month | 8.04 | 52% | 4.18 |
| Manarah High Value Term Deposit 6/12 Month | 8.04 | 75% | 6.03 |
| Manarah Monthly Benefit Scheme 12/24/36 Months | 8.04 | 70% | 5.63 |
| Manarah Monthly Deposit Scheme 3/5/7/10 Years | 8.04 | 57% | 4.58 |
| Manarah Hajj Deposits Scheme | 8.04 | 60% | 4.82 |

March 2020

| Deposit Products | March 2020 | | |
|--|------------|-----------------|--------------------|
| | Yield | Customer`s IISR | Actual Profit in % |
| Manarah Savings Deposits | 8.92 | 25% | 2.23 |
| Manarah High Value Savings A/C | 8.92 | 40% | 3.57 |
| Manarah Alo General Savings A/C | 8.92 | 25% | 2.23 |
| Manarah Alo High Value Savings A/C | 8.92 | 35% | 3.12 |
| Manarah Alo Savings delight A/C | 8.92 | 45% | 4.01 |
| Manarah Short Notice Deposits A/C | 8.92 | 45% | 4.01 |
| Manarah High Value SND A/C | 8.92 | 45% | 4.01 |
| Manarah Term Deposits 1 Month | 8.92 | 60% | 5.35 |
| Manarah Term Deposits 3 Month | 8.92 | 71% | 6.33 |
| Manarah Term Deposits 6 Month | 8.92 | 72% | 6.42 |
| Manarah Term Deposits 12 Month | 8.92 | 73% | 6.51 |
| Manarah Term Deposits 24/36 Month | 8.92 | 52% | 4.64 |
| Manarah High Value Term Deposit 6/12 Month | 8.92 | 75% | 6.69 |
| Manarah Monthly Benefit Scheme 12/24/36 Months | 8.92 | 70% | 6.24 |
| Manarah Monthly Deposit Scheme 3/5/7/10 Years | 8.92 | 57% | 5.08 |
| Manarah Hajj Deposits Scheme | 8.92 | 60% | 5.35 |

February 2020

| Deposit Products | February 2020 | | |
|--|---------------|-----------------|--------------------|
| | Yield | Customer`s IISR | Actual Profit in % |
| Manarah Savings Deposits | 8.36 | 25% | 2.09 |
| Manarah High Value Savings A/C | 8.36 | 40% | 3.34 |
| Manarah Alo General Savings A/C | 8.36 | 25% | 2.09 |
| Manarah Alo High Value Savings A/C | 8.36 | 35% | 2.93 |
| Manarah Alo Savings delight A/C | 8.36 | 45% | 3.76 |
| Manarah Short Notice Deposits A/C | 8.36 | 45% | 3.76 |
| Manarah High Value SND A/C | 8.36 | 45% | 3.76 |
| Manarah Term Deposits 1 Month | 8.36 | 60% | 5.02 |
| Manarah Term Deposits 3 Month | 8.36 | 71% | 5.94 |
| Manarah Term Deposits 6 Month | 8.36 | 72% | 6.02 |
| Manarah Term Deposits 12 Month | 8.36 | 73% | 6.10 |
| Manarah Term Deposits 24/36 Month | 8.36 | 52% | 4.35 |
| Manarah High Value Term Deposit 6/12 Month | 8.36 | 75% | 6.27 |
| Manarah Monthly Benefit Scheme 12/24/36 Months | 8.36 | 70% | 5.85 |
| Manarah Monthly Deposit Scheme 3/5/7/10 Years | 8.36 | 57% | 4.77 |
| Manarah Hajj Deposits Scheme | 8.36 | 60% | 5.02 |

January 2020

| Deposit Products | January 2020 | | |
|--|--------------|-----------------|--------------------|
| | Yield | Customer`s IISR | Actual Profit in % |
| Manarah Savings Deposits | 7.64 | 25% | 1.91 |
| Manarah High Value Savings A/C | 7.64 | 40% | 3.05 |
| Manarah Alo General Savings A/C | 7.64 | 25% | 1.91 |
| Manarah Alo High Value Savings A/C | 7.64 | 35% | 2.67 |
| Manarah Alo Savings delight A/C | 7.64 | 45% | 3.43 |
| Manarah Short Notice Deposits A/C | 7.64 | 45% | 3.43 |
| Manarah High Value SND A/C | 7.64 | 45% | 3.43 |
| Manarah Term Deposits 1 Month | 7.64 | 60% | 4.58 |
| Manarah Term Deposits 3 Month | 7.64 | 71% | 5.42 |
| Manarah Term Deposits 6 Month | 7.64 | 72% | 5.50 |
| Manarah Term Deposits 12 Month | 7.64 | 73% | 5.57 |
| Manarah Term Deposits 24/36 Month | 7.64 | 52% | 3.97 |
| Manarah High Value Term Deposit 6/12 Month | 7.64 | 80% | 6.11 |
| Manarah Monthly Benefit Scheme 12/24/36 Months | 7.64 | 70% | 5.34 |
| Manarah Monthly Deposit Scheme 3/5/7/10 Years | 7.64 | 57% | 4.35 |
| Manarah Hajj Deposits Scheme | 7.64 | 60% | 4.58 |

