

**Historical profit rates announced are as follows:**

**Retail Clients**

Account Categories	Jan	Feb	Mar	Apr	May	Jun	July	Aug	Sep	Oct	Nov	Dec	Jan
	2018	2018	2018	2018	2018	2018	2018	2018	2018	2018	2018	2018	2019
Saadiq Savings Account (BDT 1 lac to BDT 5lac)	0.79%	0.72%	0.48%	0.75%	0.75%	0.75%	0.75%	0.7464%	0.7489%	0.7554%	0.7452%	0.7541%	0.7551%
Saadiq Savings Account (BDT 5 lac to BDT 10 lac)	0.79%	0.72%	0.48%	0.75%	0.75%	0.75%	0.75%	0.7464%	0.7489%	0.7554%	0.7452%	0.7541%	0.7551%
Saadiq Savings Account (BDT 10 lac to BDT 1 Crore)	0.79%	0.72%	0.48%	0.75%	0.75%	0.75%	0.75%	0.7464%	0.7489%	0.7554%	0.7452%	0.7541%	0.7551%
Saadiq Savings Account (BDT 1 Crore and above)	0.79%	0.72%	0.48%	0.75%	0.75%	0.75%	0.75%	0.7464%	0.7489%	0.7554%	0.7452%	0.7541%	0.7551%
Saadiq e Savers Account (BDT 50,000 to BDT 5 lac)	0.79%	0.72%	0.48%	0.75%	0.75%	0.75%	0.75%	0.7464%	0.7489%	0.7554%	0.7452%	0.7541%	0.7551%
Saadiq e Savers Account (BDT 5 lac to BDT 10 lac)	0.79%	0.72%	0.48%	0.75%	0.75%	0.75%	0.75%	0.7464%	0.7489%	0.7554%	0.7452%	0.7541%	0.7551%
Saadiq e Savers Account (BDT 10 lac to BDT 25 lac)	0.79%	0.72%	0.48%	0.75%	0.75%	0.75%	0.75%	0.7464%	0.7489%	0.7554%	0.7452%	0.7541%	0.7551%
Saadiq e Savers Account (BDT 25 lac to BDT 1 Crore)	0.79%	0.72%	0.48%	0.75%	0.75%	0.75%	0.75%	0.7464%	0.7489%	0.7554%	0.7452%	0.7541%	0.7551%
Saadiq Super Savers Premium (5 lac to 10 lac)	0.79%	0.72%	0.48%	0.75%	0.75%	0.75%	0.75%	0.7464%	0.7489%	0.7554%	0.7452%	0.7541%	0.7551%
Saadiq Super Savers Premium(10 lac to 25 lac)	0.79%	0.72%	0.48%	0.75%	0.75%	0.75%	0.75%	0.7464%	0.7489%	0.7554%	0.7452%	0.7541%	0.7551%
Saadiq Super Savers Premium(25 lac to 35 lac)	0.79%	0.72%	0.48%	0.75%	0.75%	0.75%	0.75%	0.7464%	0.7489%	0.7554%	0.7452%	0.7541%	0.7551%
Saadiq Super Savers Premium(35 lac to 50 lac)	0.79%	0.72%	0.48%	0.75%	0.75%	0.75%	0.75%	0.7464%	0.7489%	0.7554%	0.7452%	0.7541%	0.7551%
Saadiq Super Savers Premium(50 lac to 1crore)	0.79%	0.72%	0.48%	0.75%	0.75%	0.75%	0.75%	0.7464%	0.7489%	0.7554%	0.7452%	0.7541%	0.7551%
Saadiq Super Savers Premium(1 crore & above)	0.79%	0.72%	0.48%	0.75%	0.75%	0.75%	0.75%	0.7464%	0.7489%	0.7554%	0.7452%	0.7541%	0.7551%

Saadiq Term Deposit	Jan	Feb	Mar	Apr	May	Jun	July	Aug	Sep	Oct	Nov	Dec	Jan
	2018	2018	2018	2018	2018	2018	2018	2018	2018	2018	2018	2018	2019
1 Month	2.64%	2.38%	2.34%	2.49%	2.48%	2.51%	2.50%	2.488%	0.9985%	1.0072%	0.993%	1.0055%	1.0068%
3 Months	2.64%	2.38%	2.34%	2.49%	2.48%	2.51%	2.50%	2.488%	2.4963%	2.5181%	2.484%	2.5138%	2.2653%
6 Months	3.17%	2.86%	2.87%	2.99%	2.98%	3.01%	3.01%	2.9856%	2.9956%	3.0217%	2.981%	3.0165%	2.7687%
12 Months	3.70%	3.33%	3.41%	3.49%	3.48%	3.51%	3.51%	3.4832%	3.4949%	3.5253%	3.477%	3.5193%	3.5238%
380 days	5.82%	5.23%	5.53%	5.49%	5.46%	5.52%	5.51%	5.4737%	5.492%	5.5398%	5.465%	5.5303%	5.5374%

2 Years		5.05%	5.00%	4.99%	5.00%	5.02%	5.01%	4.9761%	4.9927%	5.0362%	4.968%	5.0276%	5.034%
9 Months							8.02%	7.9618%	7.9884%	8.0579%	7.949%	8.0442%	8.054%

## CIB & CB Clients

Account Categories	Jan	Feb	Mar	Apr	May	Jun	July	Sep	Oct	Nov	Dec	Jan
	2018	2018	2018	2018	2018	2018	2018	2018	2018	2018	2018	2019
Saadig Savings Account (BDT 1 lac to BDT 5lac)	0.79%	0.72%	0.48%	0.75%	0.75%	0.75%	0.75%	0.7489%	n/a	n/a	n/a	n/a
Saadig Savings Account (BDT 5 lac to BDT 10 lac)	0.79%	0.72%	0.48%	0.75%	0.75%	0.75%	0.75%	0.7489%	n/a	n/a	n/a	n/a
Saadig Savings Account (BDT 10 lac to BDT 25 Lac)	0.79%	0.72%	0.48%	0.75%	0.75%	0.75%	0.75%	0.7489%	n/a	n/a	n/a	n/a
Saadig Savings Account (BDT 25 Lac to BDT 1 Crore)	0.79%	0.72%	0.48%	0.75%	0.75%	0.75%	0.75%	0.7489%	n/a	n/a	n/a	n/a
Saadig Savings Account (BDT 1 Crore and above)	0.79%	0.72%	0.48%	0.75%	0.75%	0.75%	0.75%	0.7489%	0.7554%	0.7452%	0.7541%	0.7551%
Saadig SND (1crore to 25crore )	1.31%	1.25%	1.00%	1.24%	1.23%	1.24%	1.24%	1.2382%	1.2489%	1.2321%	0.7541%	0.7551%
MPSA (BDT 300K up to < BDT 1 Cr.)	1.25%	1.25%	0.95%	1.25%	1.25%	n/a	n/a	n/a	n/a	n/a	n/a	n/a
MPSA (BDT 1 Cr. up to < BDT 25 Cr. )	2.64%	2.78%	2.61%	2.74%	2.73%	n/a	n/a	n/a	n/a	n/a	n/a	n/a
MPSA (BDT 25 Cr. up to < BDT 50 Cr.)	2.75%	2.75%	2.61%	2.75%	2.75%	n/a	n/a	n/a	n/a	n/a	n/a	n/a
MPSA (BDT 50 Cr. up to < BDT 100 Cr.)	2.75%	2.75%	2.61%	2.75%	2.75%	n/a	n/a	n/a	n/a	n/a	n/a	n/a
MPSA (>= BDT 100 Cr.)	2.75%	2.75%	2.61%	2.75%	2.75%	n/a	n/a	n/a	n/a	n/a	n/a	n/a
MPSA(Below BDT 200K)	n/a	n/a	n/a	n/a	n/a	0%	0%	0%	n/a	n/a	n/a	n/a
MPSA (BDT 200K up to < BDT 1 Cr.)	n/a	n/a	n/a	n/a	n/a	1.25%	1.25%	1.25%	n/a	n/a	n/a	n/a
MPSA (BDT 1 Cr. up to < BDT 25 Cr. )	n/a	n/a	n/a	n/a	n/a	2.76%	2.76%	2.746%	2.7699%	n/a	1.5082%	n/a
MPSA (BDT 25 Cr. up to < BDT 50 Cr.)	n/a	n/a	n/a	n/a	n/a	2.75%	2.75%	2.75%	n/a	2.7326%	n/a	2.0136%
MPSA (BDT 50 Cr. up to < BDT 100 Cr.)	n/a	n/a	n/a	n/a	n/a	2.75%	2.75%	2.75%	n/a	n/a	n/a	n/a
MPSA (>= BDT 100 Cr.)	n/a	n/a	n/a	n/a	n/a	2.75%	2.75%	2.75%	n/a	n/a	n/a	n/a

Saadig Term Deposit (Corporate Customers)	Mar	Apr	May	Jun	July	Aug	Sep	Oct	Nov	Dec	Jan
	2018	2018	2018	2018	2018	2018	2018	2018	2018	2018	2019
TD 36 Days	5.00%	4.99%	5.00%	5.00%	5.00%	5.00%	1.00%	n/a	n/a	n/a	n/a
TD 37 Days	5.20%	5.50%	5.50%	5.50%	5.50%	5.50%	1.25%	n/a	n/a	n/a	n/a
TD 2 month	6.70%	7.00%	7.00%	6.00%	6.00%	6.00%	2.00%	n/a	n/a	1.5082%	n/a

TD 12 month	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	3.5238%
TD 3 month	2.20%	2.49%	2.50%	2.51%	2.50%	2.50%	2.4963%	n/a	n/a	n/a	n/a
TD 4 month	7.20%	7.50%	7.50%	6.50%	6.50%	6.50%	3.75%	n/a	n/a	n/a	n/a
TD 5 month	7.45%	7.75%	7.75%	7.00%	7.00%	7.00%	4.00%	n/a	n/a	n/a	n/a
TD 7 month	7.70%	7.98%	9.19%	9.04%	9.02%	8.957%	8.9869%	9.0652%	8.943%	9.0497%	9.061%
TD 8 month	5.00%	5.00%	5.00%	7.50%	7.51%	7.4641%	7.4891%	7.5543%	7.4525%	7.5414%	7.551%
TD 10 Month	n/a	8.23%	8.23%	8.28%	8.27%	8.2106%	8.238%	8.3097%	8.1978%	8.2955%	8.306%
TD 11 month	8.73%	8.28%	8.69%	8.53%	8.52%	8.4594%	8.4876%	8.5615%	8.4462%	8.5469%	8.557%
TD 2 Years	5.00%	4.99%	5.00%	5.02%	5.01%	4.9761%	4.9927%	5.0362%	4.9683%	5.0276%	5.034%
TD 3 years	8.20%	8.50%	8.50%	8.50%	8.50%	8.50%	4.25%	n/a	n/a	n/a	4.278%
TD 5 Years	5.53%	5.49%	5.50%	5.50%	5.50%	5.50%	4.50%	n/a	n/a	n/a	n/a
TD 1 Month	n/a	n/a	2.48%	2.51%	2.50%	2.488%	0.9985%	1.0072%	0.9936%	1.0055%	1.006%

**Note:** The above rates are applicable for the respective previous months (**Jan 2018 – Jan 2019**). Profit rates for the month of February 2019 will be announced in the beginning of March 2019. The above rates should not be taken as any prediction, projection or forecast as to the future or likely performance of the accounts

This actual profit rates are declared only for the slabs where there is account balance. For other slabs which are not mentioned in this table, you may refer to Islamic profit rate matrix which is available in branch display or in the webpage to know about the indicative profit rates.