

**Emaan Islamic Banking**  
**Product Weightages & Mudarib Share**

| Deposit Product and Tier                             | Weightage | Deposit Product and Tier               | Weightage |
|------------------------------------------------------|-----------|----------------------------------------|-----------|
| <b>Regular Savings</b>                               |           | Saving - Less than EUR 500             | 1.35%     |
| Less than Rs. 25,000                                 | 22.00%    | Saving - EUR 500 to EUR 499.99k        | 1.56%     |
| Rs. 25,000 and above - Greater than two transactions | 26.00%    | Saving - EUR 500k to EUR 999k          | 1.95%     |
| Rs. 25,000 and above - Less than two transactions    | 30.00%    | Saving - EUR 1 mln and above           | 2.34%     |
| <b>Enhanced Savings</b>                              |           | 3 Months - EUR 2k to EUR 499.99k       | 1.56%     |
| Less than 100K                                       | 23.00%    | 3 Months - EUR 500k to 999.99k         | 1.95%     |
| Rs. 100K to Rs. 499.9K                               | 37.00%    | 3 Months - EUR 1 mln and above         | 2.73%     |
| Rs. 500K to Rs. 999.9K                               | 38.00%    | 6 Months - EUR 2k to EUR 499.99k       | 1.95%     |
| Rs. 1 million to Rs. 4.99 million                    | 39.00%    | 6 Months - EUR 500k to 999.99k         | 2.34%     |
| Rs. 5 million to Rs. 9.99 million                    | 40.00%    | 6 Months - EUR 1 mln and above         | 2.73%     |
| Rs. 10 million to Rs. 24.99 million                  | 42.00%    | 1 Year - EUR 2k to EUR 499.99k         | 2.34%     |
| Rs. 25 million to Rs. 49.99 million                  | 44.00%    | 1 Year - EUR 500k and 999.99k          | 3.12%     |
| Rs 50 million to Rs. 99.99 million                   | 46.00%    | 1 Year - EUR 1 mln and above           | 3.90%     |
| Rs. 100 million to Rs. 250 million                   | 50.00%    | <b>Term Deposits - Maturity Payout</b> |           |
| Rs. 250 million to Rs. 500 million                   | 51.50%    | 1 Month - Rs.100k to Rs. 999k          | 43.00%    |
| Rs. 500 million to 1 billion                         | 53.00%    | 1 Month - Rs.1mln to Rs.4.99 mln       | 45.00%    |
| Rs. 1 billion and above                              | 55.00%    | 1 Month - Rs.5mln to Rs.9.99 mln       | 47.00%    |
| <b>Premium Savings</b>                               |           | 1 Month - Rs.10mln to Rs.49.99 mln     | 49.00%    |
| Up to Rs. 0.99 million                               | 22.50%    | 1 Month - Rs.50mln to Rs.99.99 mln     | 51.00%    |
| Rs. 1 million to Rs. 4.99 million                    | 37.00%    | 1 Month - greater than Rs.100 mln      | 54.00%    |
| Rs. 5 million to Rs. 9.99 million                    | 38.00%    | 3 Month - Rs.100k to Rs. 999k          | 45.00%    |
| Rs. 10 million to Rs. 24.99 million                  | 40.00%    | 3 Month - Rs.1mln to Rs.4.99 mln       | 47.00%    |
| Rs. 25 million to Rs. 49.99 million                  | 42.00%    | 3 Month - Rs.5mln to Rs.9.99 mln       | 49.00%    |
| Rs 50 million to Rs. 99.99 million                   | 44.00%    | 3 Month - Rs.10mln to Rs.49.99 mln     | 51.00%    |
| Rs. 100 million to Rs. 250 million                   | 48.00%    | 3 Month - Rs.50mln to Rs.99.99 mln     | 52.00%    |
| Rs. 250 million to Rs. 500 million                   | 49.50%    | 3 Month - greater than Rs.100 mln      | 55.00%    |
| Rs. 500 million to 1 billion                         | 56.00%    | 6 Month - Rs.100k to Rs. 999k          | 47.00%    |
| Rs. 1 billion to 2 billion                           | 58.00%    | 6 Month - Rs.1mln to Rs.4.99 mln       | 49.00%    |
| Rs. 2 billion to 3 billion                           | 58.25%    | 6 Month - Rs.5mln to Rs.9.99 mln       | 50.00%    |
| Rs. 3 billion to 5 billion                           | 58.50%    | 6 Month - Rs.10mln to Rs.49.99 mln     | 52.00%    |
| Rs. 5 billion and above                              | 58.75%    | 6 Month - Rs.50mln to Rs.99.99 mln     | 54.00%    |
| <b>FCY Deposits</b>                                  |           | 6 Month - greater than Rs.100 mln      | 56.00%    |
| Saving - Less than USD 500                           | 7.85%     | 1 year - Rs. 100k to Rs. 0.99 mln      | 50.00%    |
| Saving - USD500 to USD 499.99k                       | 8.97%     | 1 year - Rs. 1 mln to Rs. 9.99 mln     | 51.00%    |
| Saving - USD 500k to USD 999k                        | 9.75%     | 1 year - Rs. 10 mln to Rs. 49.99 mln   | 53.00%    |
| Saving - USD 1 mln and above                         | 12.48%    | 1 year - Rs. 50 mln to Rs. 99.99 mln   | 55.00%    |
| 3 Months - USD 2k to USD 499.99k                     | 9.75%     | 1 year - Rs. 100 mln and above         | 58.00%    |
| 3 Months - USD 500K to 999.99k                       | 15.60%    | 2 Years                                | 55.00%    |
| 3 Months - USD 1 mln and above                       | 19.50%    | 3 Years                                | 57.00%    |
| 6 Months - USD 2k to USD 499.99k                     | 11.70%    | 5 Years                                | 62.00%    |
| 6 Months - USD 500K to 999.99k                       | 17.55%    | <b>Term Deposits - Semi-Annually</b>   |           |
| 6 Months - USD 1 mln and above                       | 21.45%    | 1 year - Rs. 100k to Rs. 0.99 mln      | 49.50%    |
| 1 Year - USD 2k to USD 499.99k                       | 15.60%    | 1 year - Rs. 1 mln to Rs. 9.99 mln     | 50.50%    |
| 1 Year - USD 500k and 999.99k                        | 19.50%    | 1 year - Rs. 10 mln to Rs. 49.99 mln   | 52.50%    |
| 1 Year - USD 1 mln and above                         | 23.40%    | 1 year - Rs. 50 mln to Rs. 99.99 mln   | 54.50%    |
| Saving - Less than GBP500                            | 5.85%     | 1 year - Rs. 100 mln and above         | 57.50%    |
| Saving - GBP 500 to GBP 499.99k                      | 6.24%     | 2 years                                | 54.50%    |
| Saving - GBP 500K to GBP 999k                        | 6.63%     | 3 years                                | 56.50%    |
| Saving - GBP 1 mln and above                         | 7.41%     | 5 years                                | 59.50%    |
| 3 Months - GBP 2k to GBP 499.99k                     | 6.63%     |                                        |           |
| 3 Months - GBP 500K to 999.99k                       | 7.41%     |                                        |           |
| 3 Months - GBP 1 mln and above                       | 7.80%     |                                        |           |
| 6 Months - GBP 2k to GBP 499.99k                     | 7.02%     |                                        |           |
| 6 Months - GBP 500K to 999.99k                       | 7.41%     |                                        |           |
| 6 Months - GBP 1 mln and above                       | 8.19%     |                                        |           |
| 1 Year - GBP 2k to GBP 499.99k                       | 7.41%     |                                        |           |
| 1 Year - GBP 500k and 999.99k                        | 8.58%     |                                        |           |
| 1 Year - GBP 1 mln and above                         | 9.75%     |                                        |           |

| <b>Mudarib Share</b>            |    |
|---------------------------------|----|
| From May'19 till further notice | 5% |

Weightages effective from Mar'19 till further notice

**Emaan Islamic Banking**  
**Product Weightages & Mudarib Share**

| Deposit Product and Tier                | Weightage | Deposit Product and Tier                     | Weightage |
|-----------------------------------------|-----------|----------------------------------------------|-----------|
| <b>Special Savings</b>                  |           | <b>Special Term Deposits - Quarterly</b>     |           |
| Less Than Rs. 20 mln                    | 32.00%    | 1 year - Rs. 10 mln to Rs. 19.99mln          | 52.25%    |
| Rs. 20 mln to Rs. 29.99mln              | 42.40%    | 1 year - Rs. 20 mln to Rs. 29.99mln          | 52.50%    |
| Rs. 30 mln to Rs. 39.99mln              | 42.80%    | 1 year - Rs. 30 mln to Rs. 39.99mln          | 52.75%    |
| Rs. 40 mln to Rs. 49.99mln              | 43.20%    | 1 year - Rs. 40 mln to Rs. 49.99mln          | 53.00%    |
| Rs. 50 mln to Rs. 59.99 mln             | 44.45%    | 1 year - Rs. 50 mln to Rs. 59.99 mln         | 54.25%    |
| Rs. 60 mln to Rs. 69.99 mln             | 44.85%    | 1 year - Rs. 60 mln to Rs. 69.99 mln         | 54.50%    |
| Rs. 70 mln to Rs. 79.99 mln             | 45.25%    | 1 year - Rs. 70 mln to Rs. 79.99 mln         | 54.75%    |
| Rs. 80 mln to Rs. 89.99 mln             | 45.65%    | 1 year - Rs. 80 mln to Rs. 89.99 mln         | 55.00%    |
| Rs. 90 mln to Rs. 99.99 mln             | 46.05%    | 1 year - Rs. 90 mln to Rs. 99.99 mln         | 55.25%    |
| Rs. 100 mln to Rs. 124.99 mln           | 48.40%    | 1 year - Rs. 100 mln to Rs. 124.99 mln       | 57.25%    |
| Rs. 125 mln to Rs. 149.99 mln           | 48.80%    | 1 year - Rs. 125 mln to Rs. 149.99 mln       | 57.50%    |
| Rs. 150 mln to Rs. 174.99 mln           | 49.20%    | 1 year - Rs. 150 mln to Rs. 174.99 mln       | 57.75%    |
| Rs. 175 mln to Rs. 199.99 mln           | 49.60%    | 1 year - Rs. 175 mln to Rs. 199.99 mln       | 58.00%    |
| Rs. 200 mln to Rs. 249.99 mln           | 50.00%    | 1 year - Rs. 200 mln to Rs. 249.99 mln       | 58.25%    |
| Rs. 250 mln to Rs. 299.99 mln           | 50.40%    | 1 year - Rs. 250 mln to Rs. 299.99 mln       | 58.50%    |
| Rs. 300 mln to Rs. 399.99 mln           | 50.80%    | 1 year - Rs. 300 mln to Rs. 399.99 mln       | 58.75%    |
| Rs. 400 mln to Rs. 499.99 mln           | 51.20%    | 1 year - Rs. 400 mln to Rs. 499.99 mln       | 59.00%    |
| Rs. 500 million to 1 billion            | 56.50%    | 1 year - Rs. 500 million to 1 billion        | 59.25%    |
| Rs. 1 billion to 2 billion              | 58.50%    | 1 year - Rs. 1 billion to 2 billion          | 59.50%    |
| Rs. 2 billion to 3 billion              | 58.75%    | 1 year - Rs. 2 billion to 3 billion          | 59.75%    |
| Rs. 3 billion to 5 billion              | 59.00%    | 1 year - Rs. 3 billion to 5 billion          | 60.00%    |
| Rs. 5 billion and above                 | 59.25%    | 1 year - Rs. 5 billion and above             | 60.25%    |
| <b>Special Term Deposits - Monthly</b>  |           | <b>Special Term Deposits - Semi-Annually</b> |           |
| 1 year - Rs. 10 mln to Rs. 19.99mln     | 51.25%    | 2 years                                      | 55.50%    |
| 1 year - Rs. 20 mln to Rs. 29.99mln     | 51.50%    | 3 years                                      | 57.50%    |
| 1 year - Rs. 30 mln to Rs. 39.99mln     | 51.75%    | 5 years                                      | 60.50%    |
| 1 year - Rs. 40 mln to Rs. 49.99mln     | 52.00%    | 1 year - Rs. 10 mln to Rs. 19.99mln          | 52.75%    |
| 1 year - Rs. 50 mln to Rs. 59.99 mln    | 53.25%    | 1 year - Rs. 20 mln to Rs. 29.99mln          | 53.00%    |
| 1 year - Rs. 60 mln to Rs. 69.99 mln    | 53.50%    | 1 year - Rs. 30 mln to Rs. 39.99mln          | 53.25%    |
| 1 year - Rs. 70 mln to Rs. 79.99 mln    | 53.75%    | 1 year - Rs. 40 mln to Rs. 49.99mln          | 53.50%    |
| 1 year - Rs. 80 mln to Rs. 89.99 mln    | 54.00%    | 1 year - Rs. 50 mln to Rs. 59.99 mln         | 54.75%    |
| 1 year - Rs. 90 mln to Rs. 99.99 mln    | 54.25%    | 1 year - Rs. 60 mln to Rs. 69.99 mln         | 55.00%    |
| 1 year - Rs. 100 mln to Rs. 124.99 mln  | 56.25%    | 1 year - Rs. 70 mln to Rs. 79.99 mln         | 55.25%    |
| 1 year - Rs. 125 mln to Rs. 149.99 mln  | 56.50%    | 1 year - Rs. 80 mln to Rs. 89.99 mln         | 55.50%    |
| 1 year - Rs. 150 mln to Rs. 174.99 mln  | 56.75%    | 1 year - Rs. 90 mln to Rs. 99.99 mln         | 55.75%    |
| 1 year - Rs. 175 mln to Rs. 199.99 mln  | 57.00%    | 1 year - Rs. 100 mln to Rs. 124.99 mln       | 57.75%    |
| 1 year - Rs. 200 mln to Rs. 249.99 mln  | 57.25%    | 1 year - Rs. 125 mln to Rs. 149.99 mln       | 58.00%    |
| 1 year - Rs. 250 mln to Rs. 299.99 mln  | 57.50%    | 1 year - Rs. 150 mln to Rs. 174.99 mln       | 58.25%    |
| 1 year - Rs. 300 mln to Rs. 399.99 mln  | 57.75%    | 1 year - Rs. 175 mln to Rs. 199.99 mln       | 58.50%    |
| 1 year - Rs. 400 mln to Rs. 499.99 mln  | 58.00%    | 1 year - Rs. 200 mln to Rs. 249.99 mln       | 58.75%    |
| 1 year - Rs. 500 million to 1 billion   | 58.25%    | 1 year - Rs. 250 mln to Rs. 299.99 mln       | 59.00%    |
| 1 year - Rs. 1 billion to 2 billion     | 58.50%    | 1 year - Rs. 300 mln to Rs. 399.99 mln       | 59.25%    |
| 1 year - Rs. 2 billion to 3 billion     | 58.75%    | 1 year - Rs. 400 mln to Rs. 499.99 mln       | 59.50%    |
| 1 year - Rs. 3 billion to 5 billion     | 59.00%    | 1 year - Rs. 500 million to 1 billion        | 59.75%    |
| 1 year - Rs. 5 billion and above        | 59.25%    | 1 year - Rs. 1 billion to 2 billion          | 60.00%    |
| 2 years                                 | 54.50%    | 1 year - Rs. 2 billion to 3 billion          | 60.25%    |
| 3 years                                 | 56.50%    | 1 year - Rs. 3 billion to 5 billion          | 60.50%    |
| 5 years                                 | 59.50%    | 1 year - Rs. 5 billion and above             | 60.75%    |
| <b>Term Deposits - Quarterly Payout</b> |           | <b>Term Deposits - Monthly Payout</b>        |           |
| 1 year - Rs. 100k to Rs. 0.99 mln       | 49.00%    | 2 years                                      | 56.00%    |
| 1 year - Rs. 1 mln to Rs. 9.99 mln      | 50.00%    | 3 years                                      | 58.00%    |
| 1 year - Rs. 10 mln to Rs. 49.99 mln    | 52.00%    | 5 years                                      | 61.00%    |
| 1 year - Rs. 50 mln to Rs. 99.99 mln    | 54.00%    | 1 year - Rs. 100k to Rs. 0.99 mln            | 48.00%    |
| 1 year - Rs. 100 mln and above          | 57.00%    | 1 year - Rs. 1 mln to Rs. 9.99 mln           | 49.00%    |
| 2 years                                 | 54.00%    | 1 year - Rs. 10 mln to Rs. 49.99 mln         | 51.00%    |
| 3 years                                 | 56.00%    | 1 year - Rs. 50 mln to Rs. 99.99 mln         | 53.00%    |
| 5 years                                 | 59.00%    | 1 year - Rs. 100 mln and above               | 56.00%    |
|                                         |           | 2 years                                      | 53.00%    |
|                                         |           | 3 years                                      | 55.00%    |
|                                         |           | 5 years                                      | 58.00%    |

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**Product Weightages & Mudarib Share**

| Deposit Product and Tier                | Weightage | Deposit Product and Tier                | Weightage |
|-----------------------------------------|-----------|-----------------------------------------|-----------|
| <b>Special Term Deposits - Maturity</b> |           | <b>Special Term Deposits - Maturity</b> |           |
| 1 month - Rs. 10 mln to Rs. 19.99mln    | 49.25%    | 6 month - Rs. 10 mln to Rs. 19.99mln    | 52.25%    |
| 1 month - Rs. 20 mln to Rs. 29.99mln    | 49.50%    | 6 month - Rs. 20 mln to Rs. 29.99mln    | 52.50%    |
| 1 month - Rs. 30 mln to Rs. 39.99mln    | 49.75%    | 6 month - Rs. 30 mln to Rs. 39.99mln    | 52.75%    |
| 1 month - Rs. 40 mln to Rs. 49.99mln    | 50.00%    | 6 month - Rs. 40 mln to Rs. 49.99mln    | 53.00%    |
| 1 month - Rs. 50 mln to Rs. 59.99 mln   | 51.25%    | 6 month - Rs. 50 mln to Rs. 59.99 mln   | 54.25%    |
| 1 month - Rs. 60 mln to Rs. 69.99 mln   | 51.50%    | 6 month - Rs. 60 mln to Rs. 69.99 mln   | 54.50%    |
| 1 month - Rs. 70 mln to Rs. 79.99 mln   | 51.75%    | 6 month - Rs. 70 mln to Rs. 79.99 mln   | 54.75%    |
| 1 month - Rs. 80 mln to Rs. 89.99 mln   | 52.00%    | 6 month - Rs. 80 mln to Rs. 89.99 mln   | 55.00%    |
| 1 month - Rs. 90 mln to Rs. 99.99 mln   | 52.25%    | 6 month - Rs. 90 mln to Rs. 99.99 mln   | 55.25%    |
| 1 month - Rs. 100 mln to Rs. 124.99 mln | 54.25%    | 6 month - Rs. 100 mln to Rs. 124.99 mln | 56.25%    |
| 1 month - Rs. 125 mln to Rs. 149.99 mln | 54.50%    | 6 month - Rs. 125 mln to Rs. 149.99 mln | 56.50%    |
| 1 month - Rs. 150 mln to Rs. 174.99 mln | 54.75%    | 6 month - Rs. 150 mln to Rs. 174.99 mln | 56.75%    |
| 1 month - Rs. 175 mln to Rs. 199.99 mln | 55.00%    | 6 month - Rs. 175 mln to Rs. 199.99 mln | 57.00%    |
| 1 month - Rs. 200 mln to Rs. 249.99 mln | 55.25%    | 6 month - Rs. 200 mln to Rs. 249.99 mln | 57.25%    |
| 1 month - Rs. 250 mln to Rs. 299.99 mln | 55.50%    | 6 month - Rs. 250 mln to Rs. 299.99 mln | 57.50%    |
| 1 month - Rs. 300 mln to Rs. 399.99 mln | 55.75%    | 6 month - Rs. 300 mln to Rs. 399.99 mln | 57.75%    |
| 1 month - Rs. 400 mln to Rs. 499.99 mln | 56.00%    | 6 month - Rs. 400 mln to Rs. 499.99 mln | 58.00%    |
| 1 month - Rs. 500 mln to 1 billion      | 56.25%    | 6 month - Rs. 500 mln to 1 billion      | 58.25%    |
| 1 month - Rs. 1 billion to 2 billion    | 56.50%    | 6 month - Rs. 1 billion to 2 billion    | 58.50%    |
| 1 month - Rs. 2 billion to 3 billion    | 56.75%    | 6 month - Rs. 2 billion to 3 billion    | 58.75%    |
| 1 month - Rs. 3 billion to 5 billion    | 57.00%    | 6 month - Rs. 3 billion to 5 billion    | 60.00%    |
| 1 month - Rs. 5 billion and above       | 57.25%    | 6 month - Rs. 5 billion and above       | 60.25%    |
| 3 month - Rs. 10 mln to Rs. 19.99mln    | 51.25%    | 1 year - Rs. 10 mln to Rs. 19.99mln     | 53.25%    |
| 3 month - Rs. 20 mln to Rs. 29.99mln    | 51.50%    | 1 year - Rs. 20 mln to Rs. 29.99mln     | 53.50%    |
| 3 month - Rs. 30 mln to Rs. 39.99mln    | 51.75%    | 1 year - Rs. 30 mln to Rs. 39.99mln     | 53.75%    |
| 3 month - Rs. 40 mln to Rs. 49.99mln    | 52.00%    | 1 year - Rs. 40 mln to Rs. 49.99mln     | 54.00%    |
| 3 month - Rs. 50 mln to Rs. 59.99 mln   | 52.25%    | 1 year - Rs. 50 mln to Rs. 59.99 mln    | 55.25%    |
| 3 month - Rs. 60 mln to Rs. 69.99 mln   | 52.50%    | 1 year - Rs. 60 mln to Rs. 69.99 mln    | 55.50%    |
| 3 month - Rs. 70 mln to Rs. 79.99 mln   | 52.75%    | 1 year - Rs. 70 mln to Rs. 79.99 mln    | 55.75%    |
| 3 month - Rs. 80 mln to Rs. 89.99 mln   | 53.00%    | 1 year - Rs. 80 mln to Rs. 89.99 mln    | 56.00%    |
| 3 month - Rs. 90 mln to Rs. 99.99 mln   | 53.25%    | 1 year - Rs. 90 mln to Rs. 99.99 mln    | 56.25%    |
| 3 month - Rs. 100 mln to Rs. 124.99 mln | 55.25%    | 1 year - Rs. 100 mln to Rs. 124.99 mln  | 58.25%    |
| 3 month - Rs. 125 mln to Rs. 149.99 mln | 55.50%    | 1 year - Rs. 125 mln to Rs. 149.99 mln  | 58.50%    |
| 3 month - Rs. 150 mln to Rs. 174.99 mln | 55.75%    | 1 year - Rs. 150 mln to Rs. 174.99 mln  | 58.75%    |
| 3 month - Rs. 175 mln to Rs. 199.99 mln | 56.00%    | 1 year - Rs. 175 mln to Rs. 199.99 mln  | 59.00%    |
| 3 month - Rs. 200 mln to Rs. 249.99 mln | 56.25%    | 1 year - Rs. 200 mln to Rs. 249.99 mln  | 59.25%    |
| 3 month - Rs. 250 mln to Rs. 299.99 mln | 56.50%    | 1 year - Rs. 250 mln to Rs. 299.99 mln  | 59.50%    |
| 3 month - Rs. 300 mln to Rs. 399.99 mln | 56.75%    | 1 year - Rs. 300 mln to Rs. 399.99 mln  | 59.75%    |
| 3 month - Rs. 400 mln to Rs. 499.99 mln | 57.00%    | 1 year - Rs. 400 mln to Rs. 499.99 mln  | 60.00%    |
| 3 month - Rs. 500 mln to 1 billion      | 57.25%    | 1 year - Rs. 500 mln to 1 billion       | 60.25%    |
| 3 month - Rs. 1 billion to 2 billion    | 57.50%    | 1 year - Rs. 1 billion to 2 billion     | 60.50%    |
| 3 month - Rs. 2 billion to 3 billion    | 57.75%    | 1 year - Rs. 2 billion to 3 billion     | 60.75%    |
| 3 month - Rs. 3 billion to 5 billion    | 58.00%    | 1 year - Rs. 3 billion to 5 billion     | 61.00%    |
| 3 month - Rs. 5 billion and above       | 58.25%    | 1 year - Rs. 5 billion and above        | 61.25%    |
|                                         |           | 2 Years                                 | 57.00%    |
|                                         |           | 3 Years                                 | 59.00%    |
|                                         |           | 5 Years                                 | 64.00%    |