DBH Finance PLC.

Islamic Financing Division (IFD)

Actual Profit Rate for Mudaraba Deposit Products as per ISR
as on October 31, 2026

Product	Term	Monthly WROR*	Customer's ISR (Individual)	Actual Rate of Return	Customer's ISR (Corporate)	Actual Rate of Return
Mudaraba Term Deposit (MTDR)	3 Months	12.15	72.00%	8.75	72.00%	8.75
	4-5 Months	12.15	72.00%	8.75	72.00%	8.75
	6-11 Months	12.15	73.00%	8.87	73.00%	8.87
	12 Months	12.15	74.00%	8.99	74.00%	8.99
	24 Months	12.15	74.00%	8.99	74.00%	8.99
	36 Months	12.15	74.00%	8.99	74.00%	8.99
Mudaraba Day Wise Deposit (MDWD)	90 days	12.15	72.00%	8.75	72.00%	8.75
	180 days	12.15	73.00%	8.87	73.00%	8.87
	360 days	12.15	74.00%	8.99	74.00%	8.99
Mudaraba Monthly Income Deposit (MMID)	3 Months	12.15	72.00%	8.75	N/A	N/A
	6 Months	12.15	73.00%	8.87	N/A	N/A
	12 Months	12.15	74.00%	8.99	N/A	N/A
	24 Months	12.15	74.00%	8.99	N/A	N/A
	36 Months	12.15	74.00%	8.99	N/A	N/A
Mudaraba Quarterly Income Deposit (MQID)	6 Months	12.15	73.00%	8.87	N/A	N/A
	12 Months	12.15	74.00%	8.99	N/A	N/A
	24 Months	12.15	74.00%	8.99	N/A	N/A
	36 Months	12.15	74.00%	8.99	N/A	N/A
Mudaraba Easy Deposit (MED)	12 Months	12.15	74.00%	8.99	N/A	N/A
Mudaraba Monthly DPS (MMDPS)	24 Months	12.15	73.00%	8.87	N/A	N/A
	36-84 Months	12.15	73.00%	8.87	N/A	N/A
Mudaraba Hajj Deposit (MHD)	24 Months	12.15	75.00%	9.11	N/A	N/A
	36-84 Months	12.15	75.00%	9.11	N/A	N/A

* WROR = Weighted Average Rate of Return on Investment against Mudaraba Deposits.

DBH Finance PLC. Islamic Financing Division (IFD) Head Office, Gulshan, Dhaka

02/11/26