

# UCB Tagwa Rate Sheet

| Last ISR Updated on: 10 August 2025                     | Jun-25         |             | Jul-25         |             | Aug-25         |             | Sep-25         |             |
|---------------------------------------------------------|----------------|-------------|----------------|-------------|----------------|-------------|----------------|-------------|
|                                                         | Yield          | 9.93        | Yield          | 12.61       | Yield          | 11.74       | Yield          | 11.90       |
| Name of Deposit Product                                 | ISR (Customer) | Profit Rate | ISR (Customer) | Profit Rate | ISR (Customer) | Profit Rate | ISR (Customer) | Profit Rate |
| General Product (Retail)                                |                |             |                |             |                |             |                |             |
| Al-Wadiah Current Account                               | 0%             | 0           | 0%             | 0           | 0%             | 0           | 0%             | 0           |
| Mudaraba Savings Account                                | 20%            | 1.99        | 20%            | 2.52        | 20%            | 2.35        | 20%            | 2.38        |
| Mudaraba CEP Savings Account                            | 25%            | 2.48        | 25%            | 3.15        | 25%            | 2.94        | 25%            | 2.98        |
| Mudaraba AYMA Savings                                   | 25%            | 2.48        | 25%            | 3.15        | 25%            | 2.94        | 25%            | 2.98        |
| Mudaraba Diganta Salary Account (For Defense officials) | 30%            | 2.98        | 30%            | 3.78        | 30%            | 3.52        | 30%            | 3.57        |
| Mudaraba Imperial Savings Account                       | 25%            | 2.48        | 25%            | 3.15        | 25%            | 2.94        | 25%            | 2.98        |
| Mudaraba Probashi Savings Account                       | 25%            | 2.48        | 25%            | 3.15        | 25%            | 2.94        | 25%            | 2.98        |
| Mudaraba Young Star Savings Account                     | 20%            | 1.99        | 20%            | 2.52        | 20%            | 2.35        | 20%            | 2.38        |
| Mudaraba Term Deposit 01 Month                          | 40%            | 3.97        | 40%            | 5.04        | 40%            | 4.70        | 40%            | 4.76        |
| Mudaraba Term Deposit 03 Month                          | 95%            | 9.43        | 95%            | 11.98       | 85%            | 9.98        | 85%            | 10.12       |
| Mudaraba Term Deposit 06 Month                          | 95%            | 9.43        | 95%            | 11.98       | 85%            | 9.98        | 85%            | 10.12       |
| Mudaraba Term Deposit 12 Month                          | 95%            | 9.43        | 95%            | 11.98       | 85%            | 9.98        | 85%            | 10.12       |
| Mudaraba Term Deposit 24 Month                          | 95%            | 9.43        | 95%            | 11.98       | 85%            | 9.98        | 85%            | 10.12       |
| Mudaraba Term Deposit 36 Month                          | 95%            | 9.43        | 95%            | 11.98       | 85%            | 9.98        | 85%            | 10.12       |
| Mudaraba Monthly DPS 03 Years                           | 80%            | 7.94        | 80%            | 10.09       | 80%            | 9.39        | 80%            | 9.52        |
| Mudaraba Monthly DPS 05 Years                           | 85%            | 8.44        | 85%            | 10.72       | 85%            | 9.98        | 85%            | 10.12       |
| Mudaraba Monthly DPS 07 Years                           | 85%            | 8.44        | 85%            | 10.72       | 85%            | 9.98        | 85%            | 10.12       |
| Mudaraba Monthly DPS 10 Years                           | 85%            | 8.44        | 85%            | 10.72       | 85%            | 9.98        | 85%            | 10.12       |
| Mudaraba HAJJ DPS_1 Year to 03 Years                    | 80%            | 7.94        | 80%            | 10.09       | 80%            | 9.39        | 80%            | 9.52        |
| Mudaraba HAJJ DPS_4 Year to 06 Years                    | 85%            | 8.44        | 85%            | 10.72       | 85%            | 9.98        | 85%            | 10.12       |
| Mudaraba HAJJ DPS_7 Year to 10 Years                    | 85%            | 8.44        | 85%            | 10.72       | 85%            | 9.98        | 85%            | 10.12       |
| Mudaraba Monthly Income Term Deposit 01 year            |                | NA          | 80%            | 10.09       | 80%            | 9.39        | 80%            | 9.52        |
| Mudaraba Monthly Income Term Deposit 02 year            |                | NA          | 80%            | 10.09       | 80%            | 9.39        | 80%            | 9.52        |
| Mudaraba Monthly Income Term Deposit 03 year            |                | NA          | 80%            | 10.09       | 80%            | 9.39        | 80%            | 9.52        |
| Mudaraba Monthly Income Term Deposit 04 year            |                | NA          | 80%            | 10.09       | 80%            | 9.39        | 80%            | 9.52        |
| Mudaraba Monthly Income Term Deposit 05 year            |                | NA          | 80%            | 10.09       | 80%            | 9.39        | 80%            | 9.52        |

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**Last ISR Updated on: 10 August 2025**

|                                              | Jun-25         |             | Jul-25         |             | Aug-25         |             | Sep-25         |             |
|----------------------------------------------|----------------|-------------|----------------|-------------|----------------|-------------|----------------|-------------|
|                                              | Yield          | 9.93        | Yield          | 12.61       | Yield          | 11.74       | Yield          | 11.90       |
| Name of Deposit Product                      | ISR (Customer) | Profit Rate | ISR (Customer) | Profit Rate | ISR (Customer) | Profit Rate | ISR (Customer) | Profit Rate |
| <b>General Product (SME/ Corporate)</b>      |                |             |                |             |                |             |                |             |
| Al-Wadiah Current Account                    | 0%             | 0           | 0%             | 0           | 0%             | 0           | 0%             | 0           |
| Mudaraba Savings Account                     | 20%            | 1.99        | 20%            | 2.52        | 20%            | 2.35        | 20%            | 2.38        |
| Mudaraba SND Account                         | 25%            | 2.48        | 25%            | 3.15        | 25%            | 2.94        | 25%            | 2.98        |
| Mudaraba Term Deposit 01 Month               | 40%            | 3.97        | 40%            | 5.04        | 40%            | 4.70        | 40%            | 4.76        |
| Mudaraba Term Deposit 03 Month               | 80%            | 7.94        | 80%            | 10.09       | 80%            | 9.39        | 80%            | 9.52        |
| Mudaraba Term Deposit 06 Month               | 80%            | 7.94        | 80%            | 10.09       | 80%            | 9.39        | 80%            | 9.52        |
| Mudaraba Term Deposit 12 Month               | 80%            | 7.94        | 80%            | 10.09       | 80%            | 9.39        | 80%            | 9.52        |
| Mudaraba Term Deposit 24 Month               | 80%            | 7.94        | 80%            | 10.09       | 80%            | 9.39        | 80%            | 9.52        |
| Mudaraba Term Deposit 36 Month               | 80%            | 7.94        | 80%            | 10.09       | 80%            | 9.39        | 80%            | 9.52        |
| Mudaraba Monthly Income Term Deposit 01 year |                | NA          | 75%            | 9.46        | 75%            | 8.81        | 75%            | 8.93        |
| Mudaraba Monthly Income Term Deposit 02 year |                | NA          | 75%            | 9.46        | 75%            | 8.81        | 75%            | 8.93        |
| Mudaraba Monthly Income Term Deposit 03 year |                | NA          | 75%            | 9.46        | 75%            | 8.81        | 75%            | 8.93        |
| Mudaraba Monthly Income Term Deposit 04 year |                | NA          | 75%            | 9.46        | 75%            | 8.81        | 75%            | 8.93        |
| Mudaraba Monthly Income Term Deposit 05 year |                | NA          | 75%            | 9.46        | 75%            | 8.81        | 75%            | 8.93        |
| <b>High Value Product (SME/ Corporate)</b>   |                |             |                |             |                |             |                |             |
| Al-Wadiah Freedom Account                    | 25%            | 2.48        | 25%            | 3.15        | 25%            | 2.94        | 25%            | 2.98        |
| Mudaraba SND Plus Account                    | 45%            | 4.47        | 35%            | 4.41        | 35%            | 4.11        | 35%            | 4.17        |
| Mudaraba TD Plus Account 03 Month            | 65%            | 6.45        | 65%            | 8.20        | 65%            | 7.63        | 65%            | 7.74        |
| Mudaraba TD Plus Account 06 Month            | 65%            | 6.45        | 65%            | 8.20        | 65%            | 7.63        | 65%            | 7.74        |
| Mudaraba TD Plus Account 12 Month            | 70%            | 6.95        | 70%            | 8.83        | 70%            | 8.22        | 70%            | 8.33        |
| Mudaraba TD Plus Account 24 Month            | 75%            | 7.45        | 75%            | 9.46        | 75%            | 8.81        | 75%            | 8.93        |
| Mudaraba TD Plus Account 36 Month            | 75%            | 7.45        | 75%            | 9.46        | 75%            | 8.81        | 75%            | 8.93        |

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