

### Profit Rate on New Investment of SIBL

| Sl. No. | Investment Sector                              | Lowest Rate  | Mid Rate | Highest Rate | Effective Date                             |
|---------|--|--|----------|--------------|--|
| 1       | <b>Agricultural Sector</b>                     | 11.50%   | 11.75%   | 12.00%       | <b>With effect from: February 01, 2026</b> |
| 2       | <b>Corporate: Industrial Financing</b>         |  |          |              |  |
|         | a) Term Financing/HPSM                         | 12.00%   | 13.25%   | 14.50%       |  |
|         | b) Working Capital                             | 12.00%   | 13.25%   | 14.50%       |  |
| 3       | <b>CMSME</b>                                   |  |          |              |  |
|         | <b>a) Small, Cottage &amp; Micro</b>           |  |          |              |  |
|         | i) Term Financing/HPSM                         | 12.50%   | 13.50%   | 14.50%       |  |
|         | ii) Working Capital                            | 12.50%   | 13.50%   | 14.50%       |  |
|         | <b>b) Medium</b>                               |  |          |              |  |
|         | i) Term Financing/HPSM                         | 12.00%   | 13.25%   | 14.50%       |  |
|         | ii) Working Capital                            | 12.00%   | 13.25%   | 14.50%       |  |
| 4       | <b>Export Financing (PSI)</b>                  | 11.00%   | 12.00%   | 13.00%       |  |
| 5       | <b>Commercial Finance</b>                      | 12.50%   | 13.50%   | 14.50%       |  |
| 6       | <b>HPSM (Consumer Finance)</b>                 |  |          |              |  |
|         | a) SIBL House Hold Investment                  | 14.00%   | 14.50%   | 15.00%       |  |
|         | b) SIBL House Hold Investment-Staff            | 14.00%   | 14.50%   | 15.00%       |  |
|         | c) SIBL Apon Thikana                           | 14.00%   | 14.00%   | 14.00%       |  |
|         | d) SIBL Housing Investment                     | 14.00%   | 14.00%   | 14.00%       |  |
|         | e) SIBL Auto Finance                           | 14.00%   | 14.50%   | 15.00%       |  |
|         | f) SIBL Islamic Auto Finance (Second hand car) | 14.00%   | 14.50%   | 15.00%       |  |
| 7       | <b>Credit Card</b>                             | 20.00%   |          |              |  |
| 8       | <b>Investment to NBFI's/Leasing</b>            | N/A  |          |              |  |
| 9       | <b>Quard against MTDR/Scheme</b>               | 11.00% or MTDR/Scheme rate + 3.00% (whichever is higher) |          |              |  |
| 10      | <b>All Other Investment</b>                    | 12.50%   | 13.50%   | 14.50%       |  |