Meghna Bank PLC.

Comparative Analysis of Subordinated Bond Returns vs. FDR Rates

Assumptions for Individual Investors

Year		Meghna Bank Subordinate Bond						FDR				
		Principal Amount	Principal Redemption	Coupon Rate	Gross Return	Tax @ 10%	Net Return	Principal Amount	Interest Rate	Gross Interest	Tax @ 10%	Net Interest
1st Year	Half-Year 1	500,000	-	12.05%	30,125	3,012	27,113	500,000	9.05%	22,625	2,262	20,363
	Half-Year 2	500,000	-	12.05%	30,125	3,012	27,113	500,000	9.05%	22,625	2,262	20,363
2nd Year	Half-Year 1	500,000	-	12.05%	30,125	3,012	27,113	500,000	9.05%	22,625	2,262	20,363
	Half-Year 2	500,000	-	12.05%	30,125	3,012	27,113	500,000	9.05%	22,625	2,262	20,363
3rd Year	Half-Year 1	500,000	-	12.05%	30,125	3,012	27,113	500,000	9.05%	22,625	2,262	20,363
	Half-Year 2	500,000	100,000	12.05%	30,125	3,012	27,113	500,000	9.05%	22,625	2,262	20,363
4th Year	Half-Year 1	400,000	-	12.05%	24,100	2,410	21,690	400,000	9.05%	18,100	1,810	16,290
	Half-Year 2	400,000	100,000	12.05%	24,100	2,410	21,690	400,000	9.05%	18,100	1,810	16,290
5th Year	Half-Year 1	300,000	-	12.05%	18,075	1,807	16,268	300,000	9.05%	13,575	1,357	12,218
	Half-Year 2	300,000	100,000	12.05%	18,075	1,807	16,268	300,000	9.05%	13,575	1,357	12,218
6th Year	Half-Year 1	200,000	-	12.05%	12,050	1,205	10,845	200,000	9.05%	9,050	905	8,145
	Half-Year 2	200,000	100,000	12.05%	12,050	1,205	10,845	200,000	9.05%	9,050	905	8,145
7th Year	Half-Year 1	100,000	-	12.05%	6,025	602	5,423	100,000	9.05%	4,525	452	4,073
	Half-Year 2	100,000	100,000	12.05%	6,025	602	5,423	100,000	9.05%	4,525	452	4,073
Total Return					301,250	30,125	271,125			226,250	22,625	203,625

Note:

1. Investor is assumed to have a valid income tax return submission acknowledgement.
2. Rates are variable and may change from time to time. This comparative analysis is based on the applicable interest rates as at September 30, 2026.