

Islamic Financing Division (IFD)

**Actual Profit Rate for Mudaraba Deposit Products as per ISR
as on September 30, 2023**

Product	Term	Monthly WROR*	Customer's ISR	Actual Rate of Return
Mudaraba Term Deposit (MTDR)	3 Months	9.96	70%	6.97
	4-5 Months	9.96	70%	6.97
	6-11 Months	9.96	72.5%	7.22
	12 Months	9.96	75%	7.47
	24 Months	9.96	75%	7.47
	36 Months	9.96	75%	7.47
	60 Months	9.96	75%	7.47
Mudaraba Day Wise Deposit (MDWD)	90 days	9.96	70%	6.97
	180 days	9.96	72.5%	7.22
	360 days	9.96	75%	7.47
Mudaraba Monthly Income Deposit (MMID)	6 Months	9.96	72.5%	7.22
	12 Months	9.96	75%	7.47
	24 Months	9.96	75%	7.47
	36 Months	9.96	75%	7.47
Mudaraba Quarterly Income Deposit (MQID)	6 Months	9.96	72.5%	7.22
	12 Months	9.96	75%	7.47
	24 Months	9.96	75%	7.47
	36 Months	9.96	75%	7.47
Mudaraba Easy Deposit (MED)	12 Months	9.96	70%	6.97
Mudaraba Monthly DPS (MMDPS)	24 Months	9.96	72.5%	7.22
	36-84 Months	9.96	75%	7.47

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