

Islamic Financing Division (IFD)

**Actual Profit Rate for Mudaraba Deposit Products as per ISR
as on December 31, 2023**

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	10.53	75.00%	7.90	70.00%	7.37
	4-5 Months	10.53	75.00%	7.90	70.00%	7.37
	6-11 Months	10.53	77.50%	8.16	72.50%	7.63
	12 Months	10.53	80.00%	8.42	75.00%	7.90
	24 Months	10.53	80.00%	8.42	75.00%	7.90
	36 Months	10.53	80.00%	8.42	75.00%	7.90
	60 Months	10.53	80.00%	8.42	75.00%	7.90
Mudaraba Day Wise Deposit (MDWD)	90 days	10.53	75.00%	7.90	70.00%	7.37
	180 days	10.53	77.50%	8.16	72.50%	7.63
	360 days	10.53	80.00%	8.42	75.00%	7.90
Mudaraba Monthly Income Deposit (MMID)	6 Months	10.53	77.50%	8.16	72.50%	7.63
	12 Months	10.53	80.00%	8.42	75.00%	7.90
	24 Months	10.53	80.00%	8.42	75.00%	7.90
	36 Months	10.53	80.00%	8.42	75.00%	7.90
Mudaraba Quarterly Income Deposit (MQID)	6 Months	10.53	77.50%	8.16	72.50%	7.63
	12 Months	10.53	80.00%	8.42	75.00%	7.90
	24 Months	10.53	80.00%	8.42	75.00%	7.90
	36 Months	10.53	80.00%	8.42	75.00%	7.90
Mudaraba Easy Deposit (MED)	12 Months	10.53	75.00%	7.90	N/A	N/A
Mudaraba Monthly DPS (MMDPS)	24 Months	10.53	80.00%	8.42	N/A	N/A
	36-84 Months	10.53	80.00%	8.42	N/A	N/A

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

