

*Islamic Financing Division (IFD)*

**Actual Profit Rate for Mudaraba Deposit Products as per ISR  
as on September 30, 2024**

| 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     | 13.04         | 76.00%                      | 9.91                  | 76.00%                     | 9.91                  |
|  | 4-5 Months   | 13.04         | 76.00%                      | 9.91                  | 76.00%                     | 9.91                  |
|  | 6-11 Months  | 13.04         | 78.00%                      | 10.17                 | 78.00%                     | 10.17                 |
|  | 12 Months    | 13.04         | 80.00%                      | 10.43                 | 80.00%                     | 10.43                 |
|  | 24 Months    | 13.04         | 80.00%                      | 10.43                 | 80.00%                     | 10.43                 |
|  | 36 Months    | 13.04         | 80.00%                      | 10.43                 | 80.00%                     | 10.43                 |
|  | 60 Months    | 13.04         | 80.00%                      | 10.43                 | 80.00%                     | 10.43                 |
| Mudaraba Day Wise Deposit (MDWD)         | 90 days      | 13.04         | 76.00%                      | 9.91                  | 76.00%                     | 9.91                  |
|  | 180 days     | 13.04         | 78.00%                      | 10.17                 | 78.00%                     | 10.17                 |
|  | 360 days     | 13.04         | 80.00%                      | 10.43                 | 80.00%                     | 10.43                 |
| Mudaraba Monthly Income Deposit (MMID)   | 3 Months     | 13.04         | 76.00%                      | 9.91                  | N/A                        | N/A                   |
|  | 6 Months     | 13.04         | 78.00%                      | 10.17                 | N/A                        | N/A                   |
|  | 12 Months    | 13.04         | 80.00%                      | 10.43                 | N/A                        | N/A                   |
|  | 24 Months    | 13.04         | 80.00%                      | 10.43                 | N/A                        | N/A                   |
|  | 36 Months    | 13.04         | 80.00%                      | 10.43                 | N/A                        | N/A                   |
| Mudaraba Quarterly Income Deposit (MQID) | 6 Months     | 13.04         | 78.00%                      | 10.17                 | N/A                        | N/A                   |
|  | 12 Months    | 13.04         | 80.00%                      | 10.43                 | N/A                        | N/A                   |
|  | 24 Months    | 13.04         | 80.00%                      | 10.43                 | N/A                        | N/A                   |
|  | 36 Months    | 13.04         | 80.00%                      | 10.43                 | N/A                        | N/A                   |
| Mudaraba Easy Deposit (MED)              | 12 Months    | 13.04         | 76.00%                      | 9.91                  | N/A                        | N/A                   |
| Mudaraba Monthly DPS (MMDPS)             | 24 Months    | 13.04         | 76.00%                      | 9.91                  | N/A                        | N/A                   |
|  | 36-84 Months | 13.04         | 78.00%                      | 10.17                 | N/A                        | N/A                   |

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

