

Islamic Financing Division (IFD)

**Actual Profit Rate for Mudaraba Deposit Products as per ISR
as on September 30, 2026**

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	12.25	73.00%	8.94	73.00%	8.94
	4-5 Months	12.25	73.00%	8.94	73.00%	8.94
	6-11 Months	12.25	74.00%	9.07	74.00%	9.07
	12 Months	12.25	75.00%	9.19	75.00%	9.19
	24 Months	12.25	75.00%	9.19	75.00%	9.19
	36 Months	12.25	75.00%	9.19	75.00%	9.19
Mudaraba Day Wise Deposit (MDWD)	90 days	12.25	73.00%	8.94	73.00%	8.94
	180 days	12.25	74.00%	9.07	74.00%	9.07
	360 days	12.25	75.00%	9.19	75.00%	9.19
Mudaraba Monthly Income Deposit (MMID)	3 Months	12.25	73.00%	8.94	N/A	N/A
	6 Months	12.25	74.00%	9.07	N/A	N/A
	12 Months	12.25	75.00%	9.19	N/A	N/A
	24 Months	12.25	75.00%	9.19	N/A	N/A
	36 Months	12.25	75.00%	9.19	N/A	N/A
Mudaraba Quarterly Income Deposit (MQID)	6 Months	12.25	74.00%	9.07	N/A	N/A
	12 Months	12.25	75.00%	9.19	N/A	N/A
	24 Months	12.25	75.00%	9.19	N/A	N/A
	36 Months	12.25	75.00%	9.19	N/A	N/A
Mudaraba Easy Deposit (MED)	12 Months	12.25	75.00%	9.19	N/A	N/A
Mudaraba Monthly DPS (MMDPS)	24 Months	12.25	73.00%	8.94	N/A	N/A
	36-84 Months	12.25	73.00%	8.94	N/A	N/A
Mudaraba Hajj Deposit (MHD)	24 Months	12.25	75.00%	9.19	N/A	N/A
	36-84 Months	12.25	75.00%	9.19	N/A	N/A

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



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04/10/26