

## Islamic Financing Division (IFD)

**Actual Profit Rate for Mudaraba Deposit Products as per ISR  
as on December 31, 2025**

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	13.25	73.00%	9.67	73.00%	9.67
	4-5 Months	13.25	73.00%	9.67	73.00%	9.67
	6-11 Months	13.25	74.00%	9.81	74.00%	9.81
	12 Months	13.25	75.00%	9.94	75.00%	9.94
	24 Months	13.25	75.00%	9.94	75.00%	9.94
	36 Months	13.25	75.00%	9.94	75.00%	9.94
Mudaraba Day Wise Deposit (MDWD)	90 days	13.25	73.00%	9.67	73.00%	9.67
	180 days	13.25	74.00%	9.81	74.00%	9.81
	360 days	13.25	75.00%	9.94	75.00%	9.94
Mudaraba Monthly Income Deposit (MMID)	3 Months	13.25	73.00%	9.67	N/A	N/A
	6 Months	13.25	74.00%	9.81	N/A	N/A
	12 Months	13.25	75.00%	9.94	N/A	N/A
	24 Months	13.25	75.00%	9.94	N/A	N/A
	36 Months	13.25	75.00%	9.94	N/A	N/A
Mudaraba Quarterly Income Deposit (MQID)	6 Months	13.25	74.00%	9.81	N/A	N/A
	12 Months	13.25	75.00%	9.94	N/A	N/A
	24 Months	13.25	75.00%	9.94	N/A	N/A
	36 Months	13.25	75.00%	9.94	N/A	N/A
Mudaraba Easy Deposit (MED)	12 Months	13.25	75.00%	9.94	N/A	N/A
Mudaraba Monthly DPS (MMDPS)	24 Months	13.25	73.00%	9.67	N/A	N/A
	36-84 Months	13.25	73.00%	9.67	N/A	N/A
Mudaraba Hajj Deposit (MHD)	24 Months	13.25	75.00%	9.94	N/A	N/A
	36-84 Months	13.25	75.00%	9.94	N/A	N/A

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

  
