

Islamic Financing Division (IFD)

**Actual Profit Rate for Mudaraba Deposit Products as per ISR
as on February 28, 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	13.03	73.00%	9.51	73.00%	9.51
	4-5 Months	13.03	73.00%	9.51	73.00%	9.51
	6-11 Months	13.03	74.00%	9.64	74.00%	9.64
	12 Months	13.03	75.00%	9.77	75.00%	9.77
	24 Months	13.03	75.00%	9.77	75.00%	9.77
	36 Months	13.03	75.00%	9.77	75.00%	9.77
Mudaraba Day Wise Deposit (MDWD)	90 days	13.03	73.00%	9.51	73.00%	9.51
	180 days	13.03	74.00%	9.64	74.00%	9.64
	360 days	13.03	75.00%	9.77	75.00%	9.77
Mudaraba Monthly Income Deposit (MMID)	3 Months	13.03	73.00%	9.51	N/A	N/A
	6 Months	13.03	74.00%	9.64	N/A	N/A
	12 Months	13.03	75.00%	9.77	N/A	N/A
	24 Months	13.03	75.00%	9.77	N/A	N/A
	36 Months	13.03	75.00%	9.77	N/A	N/A
Mudaraba Quarterly Income Deposit (MQID)	6 Months	13.03	74.00%	9.64	N/A	N/A
	12 Months	13.03	75.00%	9.77	N/A	N/A
	24 Months	13.03	75.00%	9.77	N/A	N/A
	36 Months	13.03	75.00%	9.77	N/A	N/A
Mudaraba Easy Deposit (MED)	12 Months	13.03	75.00%	9.77	N/A	N/A
Mudaraba Monthly DPS (MMDPS)	24 Months	13.03	73.00%	9.51	N/A	N/A
	36-84 Months	13.03	73.00%	9.51	N/A	N/A
Mudaraba Hajj Deposit (MHD)	24 Months	13.03	75.00%	9.77	N/A	N/A
	36-84 Months	13.03	75.00%	9.77	N/A	N/A

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

