

## Islamic Financing Division (IFD)

**Actual Profit Rate for Mudaraba Deposit Products as per ISR  
as on August 31, 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     | 12.44         | 73.00%                      | 9.08                  | 73.00%                     | 9.08                  |
|                                          | 4-5 Months   | 12.44         | 73.00%                      | 9.08                  | 73.00%                     | 9.08                  |
|                                          | 6-11 Months  | 12.44         | 74.00%                      | 9.21                  | 74.00%                     | 9.21                  |
|                                          | 12 Months    | 12.44         | 75.00%                      | 9.33                  | 75.00%                     | 9.33                  |
|                                          | 24 Months    | 12.44         | 75.00%                      | 9.33                  | 75.00%                     | 9.33                  |
|                                          | 36 Months    | 12.44         | 75.00%                      | 9.33                  | 75.00%                     | 9.33                  |
| Mudaraba Day Wise Deposit (MDWD)         | 90 days      | 12.44         | 73.00%                      | 9.08                  | 73.00%                     | 9.08                  |
|                                          | 180 days     | 12.44         | 74.00%                      | 9.21                  | 74.00%                     | 9.21                  |
|                                          | 360 days     | 12.44         | 75.00%                      | 9.33                  | 75.00%                     | 9.33                  |
| Mudaraba Monthly Income Deposit (MMID)   | 3 Months     | 12.44         | 73.00%                      | 9.08                  | N/A                        | N/A                   |
|                                          | 6 Months     | 12.44         | 74.00%                      | 9.21                  | N/A                        | N/A                   |
|                                          | 12 Months    | 12.44         | 75.00%                      | 9.33                  | N/A                        | N/A                   |
|                                          | 24 Months    | 12.44         | 75.00%                      | 9.33                  | N/A                        | N/A                   |
|                                          | 36 Months    | 12.44         | 75.00%                      | 9.33                  | N/A                        | N/A                   |
| Mudaraba Quarterly Income Deposit (MQID) | 6 Months     | 12.44         | 74.00%                      | 9.21                  | N/A                        | N/A                   |
|                                          | 12 Months    | 12.44         | 75.00%                      | 9.33                  | N/A                        | N/A                   |
|                                          | 24 Months    | 12.44         | 75.00%                      | 9.33                  | N/A                        | N/A                   |
|                                          | 36 Months    | 12.44         | 75.00%                      | 9.33                  | N/A                        | N/A                   |
| Mudaraba Easy Deposit (MED)              | 12 Months    | 12.44         | 75.00%                      | 9.33                  | N/A                        | N/A                   |
| Mudaraba Monthly DPS (MMDPS)             | 24 Months    | 12.44         | 73.00%                      | 9.08                  | N/A                        | N/A                   |
|                                          | 36-84 Months | 12.44         | 73.00%                      | 9.08                  | N/A                        | N/A                   |
| Mudaraba Hajj Deposit (MHD)              | 24 Months    | 12.44         | 75.00%                      | 9.33                  | N/A                        | N/A                   |
|                                          | 36-84 Months | 12.44         | 75.00%                      | 9.33                  | N/A                        | N/A                   |

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



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