

UCB Islamic ISR & Profit Rate Sheet

Last ISR Updated on: 10 August 2025	Dec-25		Jan-26		Feb-26		Mar-26	
	Yield	11.85	Yield	10.34	Yield	10.13	Yield	10.56
Name of Deposit Product	ISR (Customer)	Profit Rate	ISR (Customer)	Profit Rate	ISR (Customer)	Profit Rate	ISR (Customer)	Profit Rate
General Product (Retail)								
Al-Wadiah Current Account	0%	0	0%	0	0%	0	0%	0
Mudaraba Savings Account	20%	2.37	20%	2.07	20%	2.03	20%	2.11
Mudaraba CEP Savings Account	25%	2.96	25%	2.59	25%	2.53	25%	2.64
Mudaraba AYMA Savings	25%	2.96	25%	2.59	25%	2.53	25%	2.64
Mudaraba Diganta Salary Account (For Defense officials)	25%	2.96	25%	2.59	25%	2.53	25%	2.64
Mudaraba Imperial Savings Account	25%	2.96	25%	2.59	25%	2.53	25%	2.64
Mudaraba Probashi Savings Account	25%	2.96	25%	2.59	25%	2.53	25%	2.64
Mudaraba Young Star Savings Account	20%	2.37	20%	2.07	20%	2.03	20%	2.11
Mudaraba Digital Savings Account	20%	2.37	20%	2.07	20%	2.03	20%	2.11
Mudaraba Term Deposit 01 Month	40%	4.74	40%	4.14	40%	4.05	40%	4.22
Mudaraba Term Deposit 03 Month	85%	10.07	85%	8.79	85%	8.61	85%	8.98
Mudaraba Term Deposit 06 Month	85%	10.07	85%	8.79	85%	8.61	85%	8.98
Mudaraba Term Deposit 12 Month	85%	10.07	85%	8.79	85%	8.61	85%	8.98
Mudaraba Term Deposit 24 Month	85%	10.07	85%	8.79	85%	8.61	85%	8.98
Mudaraba Term Deposit 36 Month	85%	10.07	85%	8.79	85%	8.61	85%	8.98
Mudaraba Monthly DPS 03 Years	80%	9.48	80%	8.27	80%	8.10	80%	8.45
Mudaraba Monthly DPS 05 Years	85%	10.07	85%	8.79	85%	8.61	85%	8.98
Mudaraba Monthly DPS 07 Years	85%	10.07	85%	8.79	85%	8.61	85%	8.98
Mudaraba Monthly DPS 10 Years	85%	10.07	85%	8.79	85%	8.61	85%	8.98
Mudaraba HAJJ DPS_1 Year to 03 Years	80%	9.48	80%	8.27	80%	8.10	80%	8.45
Mudaraba HAJJ DPS_4 Year to 06 Years	85%	10.07	85%	8.79	85%	8.61	85%	8.98
Mudaraba HAJJ DPS_7 Year to 10 Years	85%	10.07	85%	8.79	85%	8.61	85%	8.98
Mudaraba Monthly Income Term Deposit 01 year	75%	8.89	75%	7.76	75%	7.60	75%	7.92
Mudaraba Monthly Income Term Deposit 02 year	75%	8.89	75%	7.76	75%	7.60	75%	7.92
Mudaraba Monthly Income Term Deposit 03 year	75%	8.89	75%	7.76	75%	7.60	75%	7.92
Mudaraba Monthly Income Term Deposit 04 year	75%	8.89	75%	7.76	75%	7.60	75%	7.92
Mudaraba Monthly Income Term Deposit 05 year	75%	8.89	75%	7.76	75%	7.60	75%	7.92

**** Profit Rate = Yield × ISR (Customer)**

***** ISR will be changed time to time as per ALCO Decision**

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	Yield	11.85	Yield	10.34	Yield	10.13	Yield	10.56
Name of Deposit Product	ISR (Customer)	Profit Rate	ISR (Customer)	Profit Rate	ISR (Customer)	Profit Rate	ISR (Customer)	Profit Rate
General Product (SME/ Corporate)								
Al-Wadiah Current Account	0%	0	0%	0	0%	0	0%	0
Mudaraba Savings Account	20%	2.37	20%	2.07	20%	2.03	20%	2.11
Mudaraba SND Account	25%	2.96	25%	2.59	25%	2.53	25%	2.64
Mudaraba Term Deposit 01 Month	40%	4.74	40%	4.14	40%	4.05	40%	4.22
Mudaraba Term Deposit 03 Month	80%	9.48	80%	8.27	80%	8.10	80%	8.45
Mudaraba Term Deposit 06 Month	80%	9.48	80%	8.27	80%	8.10	80%	8.45
Mudaraba Term Deposit 12 Month	80%	9.48	80%	8.27	80%	8.10	80%	8.45
Mudaraba Term Deposit 24 Month	80%	9.48	80%	8.27	80%	8.10	80%	8.45
Mudaraba Term Deposit 36 Month	80%	9.48	80%	8.27	80%	8.10	80%	8.45
Mudaraba Monthly Income Term Deposit 01 year	70%	8.30	70%	7.24	70%	7.09	70%	7.39
Mudaraba Monthly Income Term Deposit 02 year	70%	8.30	70%	7.24	70%	7.09	70%	7.39
Mudaraba Monthly Income Term Deposit 03 year	70%	8.30	70%	7.24	70%	7.09	70%	7.39
Mudaraba Monthly Income Term Deposit 04 year	70%	8.30	70%	7.24	70%	7.09	70%	7.39
Mudaraba Monthly Income Term Deposit 05 year	70%	8.30	70%	7.24	70%	7.09	70%	7.39
High Value Product (SME/ Corporate)								
Al-Wadiah Freedom Account	25%	2.96	25%	2.59	25%	2.53	25%	2.64
Mudaraba SND Plus Account	35%	4.15	35%	3.62	35%	3.55	35%	3.70
Mudaraba TD Plus Account 03 Month	65%	7.70	65%	6.72	65%	6.58	65%	6.86
Mudaraba TD Plus Account 06 Month	65%	7.70	65%	6.72	65%	6.58	65%	6.86
Mudaraba TD Plus Account 12 Month	70%	8.30	70%	7.24	70%	7.09	70%	7.39
Mudaraba TD Plus Account 24 Month	75%	8.89	75%	7.76	75%	7.60	75%	7.92
Mudaraba TD Plus Account 36 Month	75%	8.89	75%	7.76	75%	7.60	75%	7.92

** Profit Rate = Yield × ISR (Customer)

*** ISR will be changed time to time as per ALCO Decision