



# UCB Islamic Rate Sheet

Effective From: 01 June 2026	Mar-26		Apr-26		May-26		Jun-26	
	Yield	10.56	Yield	10.19	Yield	10.17	Yield	9.78
Name of Deposit Product	ISR (Customer)	Profit Rate	ISR (Customer)	Profit Rate	ISR (Customer)	Profit Rate	ISR (Customer)	Profit Rate
<b>General Product (Retail)</b>								
Al-Wadiah Current Account	0%	0	0%	0	0%	0	0%	0
Mudaraba Savings Account	20%	2.11	20%	2.04	20%	2.03	15%	1.47
Mudaraba CEP Savings Account	25%	2.64	25%	2.55	25%	2.54	20%	1.96
Mudaraba AYMA Savings	25%	2.64	25%	2.55	25%	2.54	20%	1.96
UCB Taqwa Mudaraba Dynamic Savings Account	20%	2.11	20%	2.04	20%	2.03	20%	1.96
Mudaraba Diganta Salary Account (For Defense officials)	25%	2.64	25%	2.55	25%	2.54	20%	1.96
Mudaraba Imperial Savings Account	25%	2.64	25%	2.55	25%	2.54	20%	1.96
Mudaraba Probashi Savings Account	25%	2.64	25%	2.55	25%	2.54	20%	1.96
Mudaraba Young Star Savings Account	20%	2.11	20%	2.04	20%	2.03	20%	1.96
Mudaraba Digital Savings Account	20%	2.11	20%	2.04	20%	2.03	20%	1.96
Mudaraba Term Deposit 01 Month	40%	4.22	40%	4.08	40%	4.07	40%	3.91
Mudaraba Term Deposit 03 Month	85%	8.98	85%	8.66	85%	8.64	85%	8.31
Mudaraba Term Deposit 06 Month	85%	8.98	85%	8.66	85%	8.64	85%	8.31
Mudaraba Term Deposit 12 Month	85%	8.98	85%	8.66	85%	8.64	85%	8.31
Mudaraba Term Deposit 24 Month	85%	8.98	85%	8.66	85%	8.64	85%	8.31
Mudaraba Term Deposit 36 Month	85%	8.98	85%	8.66	85%	8.64	85%	8.31
Mudaraba Monthly DPS 03 Years	80%	8.45	80%	8.15	80%	8.13	80%	7.83
Mudaraba Monthly DPS 05 Years	85%	8.98	85%	8.66	85%	8.64	85%	8.31
Mudaraba Monthly DPS 07 Years	85%	8.98	85%	8.66	85%	8.64	85%	8.31
Mudaraba Monthly DPS 10 Years	85%	8.98	85%	8.66	85%	8.64	85%	8.31
Mudaraba HAJJ DPS_1 Year to 03 Years	80%	8.45	80%	8.15	80%	8.13	80%	7.83
Mudaraba HAJJ DPS_4 Year to 06 Years	85%	8.98	85%	8.66	85%	8.64	85%	8.31
Mudaraba HAJJ DPS_7 Year to 10 Years	85%	8.98	85%	8.66	85%	8.64	85%	8.31
Mudaraba Monthly Income Term Deposit 01 year	75%	7.92	75%	7.64	75%	7.62	75%	7.34
Mudaraba Monthly Income Term Deposit 02 year	75%	7.92	75%	7.64	75%	7.62	75%	7.34
Mudaraba Monthly Income Term Deposit 03 year	75%	7.92	75%	7.64	75%	7.62	75%	7.34
Mudaraba Monthly Income Term Deposit 04 year	75%	7.92	75%	7.64	75%	7.62	75%	7.34
Mudaraba Monthly Income Term Deposit 05 year	75%	7.92	75%	7.64	75%	7.62	75%	7.34

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

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

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	Yield	10.56	Yield	10.19	Yield	10.17	Yield	9.78
Name of Deposit Product	ISR (Customer)	Profit Rate	ISR (Customer)	Profit Rate	ISR (Customer)	Profit Rate	ISR (Customer)	Profit Rate
<b>General Product (SME/ Corporate)</b>								
Al-Wadiah Current Account	0%	0	0%	0	0%	0	0%	0
Mudaraba Savings Account	20%	2.11	20%	2.04	20%	2.03	15%	1.47
Mudaraba SND Account	25%	2.64	25%	2.55	25%	2.54	20%	1.96
Mudaraba Term Deposit 01 Month	40%	4.22	40%	4.08	40%	4.07	40%	3.91
Mudaraba Term Deposit 03 Month	80%	8.45	80%	8.15	80%	8.13	80%	7.83
Mudaraba Term Deposit 06 Month	80%	8.45	80%	8.15	80%	8.13	80%	7.83
Mudaraba Term Deposit 12 Month	80%	8.45	80%	8.15	80%	8.13	80%	7.83
Mudaraba Term Deposit 24 Month	80%	8.45	80%	8.15	80%	8.13	80%	7.83
Mudaraba Term Deposit 36 Month	80%	8.45	80%	8.15	80%	8.13	80%	7.83
Mudaraba Monthly Income Term Deposit 01 year	70%	7.39	70%	7.13	70%	7.12	70%	6.85
Mudaraba Monthly Income Term Deposit 02 year	70%	7.39	70%	7.13	70%	7.12	70%	6.85
Mudaraba Monthly Income Term Deposit 03 year	70%	7.39	70%	7.13	70%	7.12	70%	6.85
Mudaraba Monthly Income Term Deposit 04 year	70%	7.39	70%	7.13	70%	7.12	70%	6.85
Mudaraba Monthly Income Term Deposit 05 year	70%	7.39	70%	7.13	70%	7.12	70%	6.85
<b>High Value Product (SME/ Corporate)</b>								
Al-Wadiah Freedom Account	25%	2.64	25%	2.55	25%	2.54	20%	1.96
Mudaraba SND Plus Account	35%	3.70	35%	3.57	35%	3.56	30%	2.93
Mudaraba TD Plus Account 03 Month	65%	6.86	65%	6.62	65%	6.61	65%	6.36
Mudaraba TD Plus Account 06 Month	65%	6.86	65%	6.62	65%	6.61	65%	6.36
Mudaraba TD Plus Account 12 Month	70%	7.39	70%	7.13	70%	7.12	70%	6.85
Mudaraba TD Plus Account 24 Month	75%	7.92	75%	7.64	75%	7.62	75%	7.34
Mudaraba TD Plus Account 36 Month	75%	7.92	75%	7.64	75%	7.62	75%	7.34

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

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