

Expected Profit Rate of Islamic Banking Deposit Products
Effective from 08th January, 2026

Deposit Accounts		Expected Profit Rate
Al-Wadiyah Current Account Retail/SME/Corporate/Agent Banking		0.00%
Mudarabah Savings Account Retail		1.50%
Mudarabah My NRB Savings Account		2.50%
Mudarabah Payroll Account		2.50%
Mudaraba Women Account	BDT 10K to < 100K	2.00%
	BDT 100K to < 500K	2.50%
	BDT 500K & above	3.00%
Mudaraba Senior Citizen Account	BDT Below 100K	4.50%
	BDT 100K to < 500K	4.50%
	BDT 500K & Above	4.50%
Perpetual Cash Waqf account	BDT Below 100K	7.25%
	BDT 100K & Above	8.00%
Temporary Cash Waqf account	BDT Below 100K	7.25%
	BDT 100K & Above	8.00%
Mudarabah Deposit Pension Account Retail (3/5/10 Years)		
3 Years		11.00%
5 Years		11.50%
10 Years		11.50%
Mudarabah Hajj Savings Scheme (3/5/10 Years)		
3 Years		11.00%
5 Years		11.50%
10 Years		11.50%
Mudarabah Monthly Profit Deposit Scheme Retail (1/2/3/5 Years)		
1 Year		11.50%
2 Years		12.00%
3 Years		12.00%
5 Years		12.00%
Mudaraba Deposit Scheme		Expected Profit Rate
Mudaraba Bibaho Savings Scheme (3/5/10 Years)		
3 Years		11.00%
5 Years		11.50%
10 Years		11.00%
Mudarabah Term Deposit Account – (Retail Combo)		
Mudarabah Term Deposit Account Retail 30 Days – Retail	Below 2.5M	5.00%
	BDT 2.5M to < 5M	5.50%
	BDT 5M & Above	5.75%
Mudarabah Term Deposit Account Retail 90 Days – Retail	Below 2.5M	6.25%
	BDT 2.5M to < 5M	6.50%
	BDT 5M & Above	6.75%
Mudarabah Term Deposit Account – (Retail Combo)		
Mudarabah Term Deposit Account Retail 180 Days – Retail	Below 2.5M	6.50%
	BDT 2.5M to < 5M	6.75%
	BDT 5M & Above	7.00%

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Mudarabah Term Deposit Account Retail 360 Days – Retail	Below 2.5M	6.75%
	BDT 2.5M to < 5M	7.00%
	BDT 5M & Above	7.25%
Mudaraba Short Notice Deposit Account Retail/Corp/SME		Expected Profit Rate
Below 10M		3.00%
BDT 10M to <250M		3.00%
BDT 250M to <500M		3.00%
BDT 500M to <1000M		3.00%
BDT 1000M to Above		3.00%
Mudarabah Term Deposit Account – Corporate (Combo)		Expected Profit Rate
Mudarabah Term Deposit 30 Days – Corporate	Below BDT 10M	5.00%
	BDT 10M to < 50M	5.25%
	BDT 50M & Above	5.50%
Mudarabah Term Deposit 90 Days – Corporate	Below BDT 50M	6.00%
	BDT 50M to < 200M	6.25%
	BDT 200M < 500M	6.75%
	BDT 500M & Above	7.00%
Mudarabah Term Deposit 180 Days – Corporate	Below BDT 50M	6.25%
	BDT 50M to < 200M	6.50%
	BDT 200M < 500M	6.75%
	BDT 500M & Above	7.00%
Mudarabah Term Deposit 360 Days – Corporate	Below BDT 10M	6.50%
	BDT 10M to < 50M	6.75%
	BDT 50M to < 200M	7.00%
	BDT 200M < 500M	7.25%
	BDT 500M & Above	7.25%

* Preceding Rate will be applicable, if the product's tenor not touch the next level.