

## BankIslami Pakistan Limited

TDR Pool Profit Rates For the Month of March 2025

# BankIslami

| PRODUCTS                                    | PROFIT PAYOUT | RATES %  | Remarks        |
|---------------------------------------------|---------------|----------|----------------|
| 1 Year - Term Deposit Mahana Munafa         | Monthly       | 9.0049%  |                |
| Islami Super Salana Munafa                  | Maturity      | 15.0074% | No New Booking |
| Islami Super Mahana Munafa                  | Monthly       | 14.5070% | No New Booking |
| 1 Year - Islamic Regular Income Certificate | Maturity      | 14.0078% | No New Booking |
| 1 Year - Islamic Regular Income Certificate | Monthly       | 13.0058% | No New Booking |
| 1 Year - Term Deposit                       | Maturity      | 11.5046% | No New Booking |
| 1 Year - Term Deposit                       | Monthly       | 9.0049%  |                |
| 1 Year - Term Certificate                   | Monthly       | -        | No New Booking |
| 2 Years - Term Deposit                      | Monthly       | 11.5046% | No New Booking |
| 2 Years - Term Certificate                  | Monthly       | 11.5046% | No New Booking |
| 3 Years - Term Deposit                      | Monthly       | 12.0061% | No New Booking |

**Note:**

Rates are declared only for products in which Depositors have made Investments.

Profit Sharing Ratio: Bank (Mudarib share) 30%:Customer (Rab-ul Maal share) 70%

| PRODUCT                                                                      | 0 –<br>0.49 M | 0.50 M – 0.99 M | 1 M –<br>2.49 M | 2.50 M –<br>4.99 M | 5 M –<br>9.99 M | 10 M –<br>24.99 M | 25 M –<br>49.99 M | 50 M –<br>99.99 M | 100 M –<br>199.99 M | 200 M –<br>499.99 M | 500 M –<br>749.99 M | 750 M –<br>999.99 M | 1 B &<br>Above |
|------------------------------------------------------------------------------|---------------|-----------------|-----------------|--------------------|-----------------|-------------------|-------------------|-------------------|---------------------|---------------------|---------------------|---------------------|----------------|
| Islami Asaan Saving                                                          | 11.5001%      |                 |                 |                    |                 |                   |                   |                   |                     |                     |                     |                     |                |
| Islami Bachat                                                                | 5.0000%       | 5.0000%         | 5.0000%         | 5.0000%            | 5.0000%         | 5.0000%           | 5.0000%           | 5.0000%           | 5.0000%             | 5.0000%             | -                   | -                   | -              |
|                                                                              | 8.4040%*      | 8.4040%*        | 8.4040%*        | 8.4040%*           | 8.4040%*        | 8.4040%*          | 8.4040%*          | 8.4040%*          | 8.4040%*            | 8.4040%*            | -                   | -                   | -              |
| Corporate Saving                                                             | 5.0000%       |                 |                 |                    |                 |                   |                   |                   |                     |                     |                     |                     |                |
|                                                                              | 8.4040%*      |                 |                 |                    |                 |                   |                   |                   |                     |                     |                     |                     |                |
| Takaful Saving                                                               | -             | -               | -               | -                  | -               | -                 | -                 | -                 | -                   | -                   | -                   | -                   | -              |
|                                                                              | 8.4040%*      | 8.4040%*        | -               | 8.4040%*           | 8.4040%*        | 8.4040%*          | 8.4040%*          | 8.4040%*          | 8.4040%*            | -                   | 8.4040%*            | -                   | -              |
| Provident, Gratuity & Pension Fund Saving                                    | 5.0000%       | 5.0000%         | -               | 5.0000%            | -               | 6.7500%           | -                 | 6.7500%           | -                   | -                   | -                   | -                   | -              |
|                                                                              | 8.4040%*      | 8.4040%*        | 8.4040%*        | 8.4040%*           | 8.4040%*        | 8.4040%*          | 8.4040%*          | 8.4040%*          | 8.4040%*            | -                   | -                   | -                   | -              |
| Islami Mashal Saving Account                                                 | 11.5001%      |                 |                 |                    |                 |                   |                   |                   |                     |                     |                     |                     |                |
| EBS - ISLAMI BACHAT                                                          | -             |                 |                 |                    |                 |                   |                   |                   |                     |                     |                     |                     |                |
| ASAAAN DIGITAL SAVING                                                        | 8.4040%*      |                 |                 |                    |                 |                   |                   |                   |                     |                     |                     |                     |                |
| Premium Saving                                                               | 11.5001%      |                 |                 |                    |                 |                   |                   |                   |                     |                     |                     |                     |                |
|                                                                              | 5.0000%       | 5.0000%         | 6.5001%         | 6.5001%            | -               | 7.2501%           | 7.5001%           | 7.5001%           | -                   | -                   | -                   | -                   | -              |
|                                                                              | 8.4040%*      | 8.4040%*        | 8.4040%*        | 8.4040%*           | 8.4040%*        | 8.4040%*          | 8.4040%*          | 8.4040%*          | 8.4040%*            | 8.4040%*            | 8.4040%*            | -                   | -              |
| Humsafar Saving Plan – Umrah                                                 | -             |                 |                 |                    |                 |                   |                   |                   |                     |                     |                     |                     |                |
| Humsafar Saving Plan – Hajj                                                  | 10.8001%      |                 |                 |                    |                 |                   |                   |                   |                     |                     |                     |                     |                |
| MRT-MRC                                                                      | -             | -               | -               | -                  | -               | -                 | -                 | -                 | -                   | -                   | -                   | -                   | -              |
|                                                                              | -             | -               | -               | -                  | -               | 8.4040%*          | -                 | -                 | -                   | -                   | -                   | -                   | -              |
| SBP INVESTMENT IRFCC - Islamic Refinance Facility for Combating COVID        | 0.1000%       |                 |                 |                    |                 |                   |                   |                   |                     |                     |                     |                     |                |
| SBP Islamic Temporary Economic Refinancing Scheme (ITRE)                     | 1.0000%       |                 |                 |                    |                 |                   |                   |                   |                     |                     |                     |                     |                |
| SBP - Islamic Refinance Facility for Storage of Agriculture Produce (IFFSAP) | 2.0000%       |                 |                 |                    |                 |                   |                   |                   |                     |                     |                     |                     |                |
| SBP - Modernization of SMEs                                                  | 3.0000%       |                 |                 |                    |                 |                   |                   |                   |                     |                     |                     |                     |                |
| SBP - Islamic Financing Scheme for Renewable (IFRE)                          | 3.0000%       |                 |                 |                    |                 |                   |                   |                   |                     |                     |                     |                     |                |
| SBP - Islamic Long Term Financing Facility (ILTF)                            | 8.5001%       |                 |                 |                    |                 |                   |                   |                   |                     |                     |                     |                     |                |
| Mashal Business Finance for Women Entrepreneurs - SBP (IRCGS-WI)             | 0.1000%       |                 |                 |                    |                 |                   |                   |                   |                     |                     |                     |                     |                |
| SBP-Borrowing IRSWCF                                                         | -             |                 |                 |                    |                 |                   |                   |                   |                     |                     |                     |                     |                |
| Islami Sahulat                                                               | 0.1000%       |                 |                 |                    |                 |                   |                   |                   |                     |                     |                     |                     |                |
| MUTUAL FUND SAVING                                                           | 0.1000%       |                 |                 |                    |                 |                   |                   |                   |                     |                     |                     |                     |                |
| Islami Asaan Sahulat                                                         | 0.1000%       |                 |                 |                    |                 |                   |                   |                   |                     |                     |                     |                     |                |
| EBS - ISLAMI SAHULAT                                                         | 0.1000%       |                 |                 |                    |                 |                   |                   |                   |                     |                     |                     |                     |                |
| ASAN DIGITAL SAHULAT                                                         | 0.1000%       |                 |                 |                    |                 |                   |                   |                   |                     |                     |                     |                     |                |
| BankIslami BISP Sahulat Account                                              | -             |                 |                 |                    |                 |                   |                   |                   |                     |                     |                     |                     |                |
| Islami Mashal Asaan Remunerative Current Account                             | 0.1000%       |                 |                 |                    |                 |                   |                   |                   |                     |                     |                     |                     |                |
| GENERATION Z                                                                 | 0.1000%       |                 |                 |                    |                 |                   |                   |                   |                     |                     |                     |                     |                |
| Margin                                                                       | 0.1000%       |                 |                 |                    |                 |                   |                   |                   |                     |                     |                     |                     |                |
| LOCKERS SECURITY DEP                                                         | 0.1000%       |                 |                 |                    |                 |                   |                   |                   |                     |                     |                     |                     |                |
| Profit Payment At Maturity:                                                  |               |                 |                 |                    |                 |                   |                   |                   |                     |                     |                     |                     |                |
| 30 Days                                                                      | 6.4000%       | 7.0000%         | 7.0000%         | 7.0000%            | 7.3000%         | 8.0000%           | 8.0000%           | -                 | -                   | -                   | -                   | -                   | -              |
| 3 Month                                                                      | 6.5000%       | 7.1000%         | 7.1000%         | 7.1000%            | 7.3000%         | 8.3000%           | 8.3000%           | -                 | -                   | -                   | -                   | -                   | -              |
| 6 Month                                                                      | 6.4000%       | 7.0000%         | 7.0000%         | 7.0000%            | 7.3000%         | 8.3000%           | 8.3000%           | -                 | -                   | -                   | -                   | -                   | -              |
| 1 YEAR                                                                       | 7.3000%       | 7.5000%         | 7.8000%         | 7.9000%            | 8.0000%         | 8.3000%           | 9.8000%           | -                 | -                   | -                   | -                   | -                   | -              |
| 2 YEAR                                                                       | 8.0500%       | 8.2500%         | 8.5500%         | -                  | 8.7500%         | -                 | -                 | -                 | -                   | -                   | -                   | -                   | -              |
| 3 YEAR                                                                       | 8.4500%       | 8.7500%         | 9.0500%         | 9.1500%            | -               | -                 | -                 | -                 | -                   | -                   | -                   | -                   | -              |
| 5 YEAR                                                                       | 9.4500%       | 9.7500%         | 10.1500%        | 10.3500%           | 10.4500%        | -                 | -                 | -                 | -                   | -                   | -                   | -                   | -              |
| Profit Payment At Maturity (FD)                                              |               |                 |                 |                    |                 |                   |                   |                   |                     |                     |                     |                     |                |
| 30 Days                                                                      | 5.0000%       | -               | 5.0000%         | -                  | -               | -                 | -                 | -                 | -                   | -                   | -                   | -                   | -              |
| Profit Payment Monthly (PKR):                                                |               |                 |                 |                    |                 |                   |                   |                   |                     |                     |                     |                     |                |
| 1 YEAR                                                                       | 7.0340%       | 7.2210%         | 7.5000%         | 7.5930%            | 7.6860%         | 7.9640%           | -                 | -                 | -                   | -                   | -                   | -                   | -              |
| 2 YEAR                                                                       | 7.5500%       | 7.8500%         | 8.1500%         | 8.2500%            | -               | 8.6500%           | 10.0500%          | -                 | -                   | -                   | -                   | -                   | -              |
| 3 YEAR                                                                       | 8.0500%       | 8.2500%         | 8.5500%         | 8.6500%            | 8.7500%         | 9.1500%           | -                 | -                 | -                   | -                   | -                   | -                   | -              |
| 5 YEAR                                                                       | 8.9500%       | 9.1500%         | 9.5500%         | 9.7500%            | 9.8500%         | 10.2500%          | -                 | -                 | -                   | -                   | -                   | -                   | -              |
| 6 YEAR                                                                       | 9.4500%       | 9.7500%         | 10.1500%        | 10.2500%           | -               | -                 | -                 | -                 | -                   | -                   | -                   | -                   | -              |
| 10 YEAR                                                                      | 11.7500%      | 11.7500%        | 11.7500%        | -                  | -               | -                 | -                 | -                 | -                   | -                   | -                   | -                   | -              |
| Profit Payment Quarterly (PKR):                                              |               |                 |                 |                    |                 |                   |                   |                   |                     |                     |                     |                     |                |
| 1 YEAR                                                                       | 7.0820%       | 7.2710%         | 7.5540%         | 7.6480%            | 7.7420%         | 8.0240%           | -                 | -                 | -                   | -                   | -                   | -                   | -              |
| 2 YEAR                                                                       | 7.6500%       | 7.8500%         | -               | -                  | -               | -                 | -                 | -                 | -                   | -                   | -                   | -                   | -              |
| 3 YEAR                                                                       | 8.0500%       | 8.3500%         | 8.6500%         | 8.7500%            | -               | -                 | -                 | -                 | -                   | -                   | -                   | -                   | -              |
| 5 YEAR                                                                       | 9.0500%       | 9.2500%         | 9.6500%         | 9.8500%            | 9.9500%         | 10.3500%          | 11.7500%          | -                 | -                   | -                   | -                   | -                   | -              |
| PRODUCT 0.9999999999999999                                                   |               |                 |                 |                    |                 |                   |                   |                   |                     |                     |                     |                     |                |
| Ehad Sukuk II                                                                | 14.7700%      |                 |                 |                    |                 |                   |                   |                   |                     |                     |                     |                     |                |
| EHAD SUKUK (Additional Tier I)                                               | 14.9300%      |                 |                 |                    |                 |                   |                   |                   |                     |                     |                     |                     |                |

Note:  
Rates are declared only for products in which Depositors have made Investments.  
Profit Sharing Ratio: Bank (Mudharib share) 50%-Customer (Rab-ul Maal share) 50%  
\* Under SBP-IFPD Circular No. 09 of 2024, the minimum rate given to eligible depositors is 75% of the Weighted Average Gross Yield of all pools.

## BankIslami Pakistan Limited

Daily Product- Islami Business Saving (PKR)

Profit Rates - March 2025

| SLABS            | Rates   | Rates*   |
|------------------|---------|----------|
| 0 – 0.99 K       | 7.0361% | 8.4040%* |
| 0.10 M – 0.99 M  | 7.0361% | 8.4040%* |
| 1 M – 2.49 M     | 7.0361% | 8.4040%* |
| 2.50 M – 4.99 M  | 7.0361% | 8.4040%* |
| 5 M – 9.99 M     | 7.2382% | 8.4040%* |
| 10 M – 24.99 M   | 7.2382% | 8.4040%* |
| 25 M – 49.99 M   | 7.2382% | 8.4040%* |
| 50 M – 99.99 M   | 7.5398% | 8.4040%* |
| 100 M – 199.99 M | -       | -        |
| 200 M – 499.99 M | -       | -        |
| 500 M – 749.99 M | -       | -        |
| 750 M – 999.99 M | -       | -        |
| 1 B & Above      | -       | -        |

**Note:**

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Profit Sharing Ratio: Bank (Mudarib share) 50%:Customer (Rab-ul Maal share) 50%

\* Under SBP-IFPD Circular No. 09 of 2024, the minimum rate given to eligible depositors is 75% of the Weighted Average Gross Yield of all pools.

## BankIslami Pakistan Limited

FCY Pools Profit Rates For the Month of March 2025

# BankIslami

| Islami Bachat :               | Rates % |
|-------------------------------|---------|
| USD Saving (Monthly Average)  | 0.2437% |
| GBP Saving (Monthly Average)  | 0.2695% |
| Euro Saving (Monthly Average) | 0.4080% |

| Islami Premium Savings Account (USD) | Rates % |
|--------------------------------------|---------|
| \$0-\$499                            | 0.2991% |
| \$500-\$4999                         | 0.2991% |
| \$5,000-\$9,999                      | 0.4486% |
| \$10000-\$49999.99                   | 0.7477% |
| \$50,000 and above                   | 0.8972% |

| Islami Amdani Certificate (USD): | Rates % |
|----------------------------------|---------|
| 30 Days - Bullet Payment         | 0.2437% |
| 3 Months - Bullet Payment        | 0.4086% |
| 6 Months - Bullet Payment        | 0.4992% |
| 1 Year - Bullet Payment          | 0.5816% |
| 1 Year - Monthly Payment         | 0.8054% |

|                                 |         |
|---------------------------------|---------|
| USD Margin Guarantee            | 0.0600% |
| Margin Account-Funded Financing | -       |

### Note:

Rates are declared only for products in which Depositors have made Investments.

Profit Sharing Ratio: Bank (Mudarib share) 90%:Customer (Rab-ul Maal share) 10%