

BankIslami Pakistan Limited

TDR Pool Profit Rates For the Month of July 2025

BankIslami

PRODUCTS	PROFIT PAYOUT	RATES %	Remarks
1 Year TDR Profit at Maturity	Maturity	10.0057%	No New Booking
1 Year - Term Deposit Mahana Munafa	Monthly	9.0061%	Available for Booking
Islami Super Salana Munafa	Maturity	15.0097%	No New Booking
Islami Super Mahana Munafa	Monthly	14.5082%	No New Booking
1 Year - Islamic Regular Income Certificate	Maturity	14.0101%	No New Booking
1 Year - Islamic Regular Income Certificate	Monthly	13.0070%	No New Booking
1 Year - Term Deposit	Maturity	11.5057%	No New Booking
1 Year - Term Deposit	Monthly	9.0061%	No New Booking
1 Year - Term Certificate	Monthly	-	No New Booking
2 Years - Term Deposit	Monthly	11.5057%	No New Booking
2 Years - Term Certificate	Monthly	11.5057%	No New Booking
3 Years - Term Deposit	Monthly	12.0073%	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 – 0.49 M	0.50 M – 0.99 M	1 M – 2.49 M	2.50 M – 4.99 M	5 M – 9.99 M	10 M – 24.99 M	25 M – 49.99 M	50 M – 99.99 M	100 M – 199.99 M	200 M – 499.99 M	500 M – 749.99 M	750 M – 999.99 M	1 B & Above
Islami Asaan Saving	6.6054%	6.6054%	6.6054%	-	-	-	-	-	-	-	-	-	-
Islami Bachat (For FIs, PSEs and PLCs)	5.0289%	5.0289%	5.0289%	5.0289%	5.0289%	5.0289%	5.0289%	-	-	5.0289%	-	-	-
Islami Bachat	6.6054%	6.6054%	6.6054%	6.6054%	6.6054%	6.6054%	6.6054%	6.6054%	6.6054%	6.6054%	-	-	-
Corporate Saving (For FIs, PSEs and PLCs)	5.0289%	-	-	-	-	-	-	-	-	-	-	-	-
Corporate Saving	6.6054%	6.6054%	6.6054%	6.6054%	-	6.6054%	-	-	-	-	-	-	-
Takaful Saving	5.0289%	5.0289%	6.5372%	6.5372%	6.5372%	6.5372%	6.5372%	6.5372%	6.5372%	6.5372%	6.5372%	-	6.5372%
Provident, Gratuity & Pension Fund Saving (For FIs, PSEs and PLCs)	5.0289%	5.0289%	-	5.0289%	5.0289%	-	-	-	6.7876%	-	-	-	-
Provident, Gratuity & Pension Fund Saving	6.6054%	6.6054%	6.6054%	6.6054%	6.6054%	6.7876%	6.7876%	6.7876%	6.7876%	6.7876%	-	-	6.7876%
Islami Mashal Saving Account	6.6054%												
EBS - ISLAMI BACHAT	6.6054%												
ASAAN DIGITAL SAVING	6.6054%												
Premium Saving (For FIs, PSEs and PLCs)	5.0289%	-	-	6.5372%	7.0380%	7.2914%	7.5418%	-	7.5418%	-	-	-	-
Premium Saving	6.6054%	6.6054%	6.6054%	6.6054%	7.0380%	7.2914%	7.5418%	7.5418%	7.5418%	7.5418%	7.5418%	-	-
MRT-MRC	-	-	-	-	-	-	7.5418%	-	-	-	-	-	-
SBP INVESTMENT IRFCC - Islamic Refinance Facility for Combating COVID	0.0996%												
SBP Islamic Temporary Economic Refinancing Scheme (ITRF)	1.0046%												
SBP - Islami Refinance Facility for Storage of Agriculture Produce (IFSAP)	2.0122%												
SBP - Modernization of SMEs	3.0167%												
SBP - Islami Financing Scheme for Renewable (IFRE)	3.0167%												
SBP - Islami Long Term Financing Facility (ILTF)	8.5464%												
Mashal Business Finance for Women Entrepreneurs - SBP (IRCGS-WI)	0.0996%												
SBP-Borrowing IRSWCF	2.0122%												
Islami Sahulat	0.0996%												
MUTUAL FUND SAVING	0.0996%												
Islami Asaan Sahulat	0.0996%												
EBS - ISLAMI SAHULAT	0.0996%												
ASAN DIGITAL SAHULAT	0.0995%												
BankIslami BISP Sahulat Account	-												
Islami Mashal Asaan Remunerative Current Account	0.0996%												
GENERATION Z	0.0984%												
Margin	0.0996%												
LOCKERS SECURITY DEP	0.0996%												
Profit Payment At Maturity:													
30 Days	6.4347%	7.0380%	7.0380%	7.0380%	7.3397%	8.0456%	8.0456%	8.2960%	-	-	-	-	-
3 Month	6.5372%	7.1406%	7.1406%	7.1406%	7.3397%	8.3473%	-	8.3473%	-	-	-	-	-
6 Month	6.4347%	7.0380%	7.0380%	7.0380%	7.3397%	8.3473%	8.3473%	-	-	-	-	-	-
1 YEAR	7.3397%	7.5418%	7.8435%	7.9430%	8.0456%	8.3473%	9.8556%	9.8556%	-	-	-	-	-
2 YEAR	8.0939%	8.2960%	8.5977%	-	8.7998%	-	-	-	-	-	-	-	-
3 YEAR	8.4981%	8.7998%	9.1015%	9.2010%	-	-	-	-	-	-	-	-	-
5 YEAR	9.5027%	9.8043%	10.2056%	10.4077%	10.5072%	-	-	-	-	-	-	-	-
Profit Payment At Maturity (FD)													
30 Days	-	-	5.0289%	-	-	-	-	-	-	-	-	-	-
Profit Payment Monthly (PKR):													
1 YEAR	7.1074%	7.2944%	7.5750%	7.6715%	7.7650%	8.0456%	9.4393%	-	-	-	-	-	-
2 YEAR	7.5931%	7.8948%	8.1964%	8.2960%	-	8.6972%	10.1060%	-	-	-	-	-	-
3 YEAR	8.0939%	8.2960%	8.5977%	8.6972%	8.7998%	9.2010%	-	-	-	-	-	-	-
5 YEAR	8.9989%	9.2010%	9.6022%	9.8044%	9.9039%	10.3081%	-	-	-	-	-	-	-
6 YEAR	9.5027%	9.8043%	10.2056%	10.3081%	-	-	-	-	-	-	-	-	-
10 YEAR	11.8165%	11.8165%	11.8165%	-	-	-	-	-	-	-	-	-	-
Profit Payment Quarterly (PKR):													
1 YEAR	7.1466%	7.3397%	7.6233%	7.7198%	7.8133%	8.0969%	-	-	-	-	-	-	-
2 YEAR	7.6926%	7.8948%	-	-	-	-	-	-	-	-	-	-	-
3 YEAR	8.0939%	8.3955%	8.6972%	8.7998%	-	-	-	-	-	-	-	-	-
5 YEAR	9.1014%	9.3005%	9.7048%	9.9039%	10.0065%	10.4077%	11.8165%	-	-	-	-	-	-
PRODUCT	0.9999999999999999												
Ehad Sukuk II	13.9463%												
EHAD SUKUK (Additional Tier I)	13.9674%												

Note:
Rates are declared only for products in which Depositors have made Investments.
Profit Sharing Ratio: Bank (Mudarib share) 50%-Customer (Rab-ul Maal share) 50%

BankIslami Pakistan Limited

Daily Product- Islami Business Saving (PKR)

Profit Rates - July 2025

SLABS	Rates
0 – 0.99 K	7.0040%
0.10 M – 0.99 M	7.0040%
1 M – 2.49 M	7.0040%
2.50 M – 4.99 M	7.0040%
5 M – 9.99 M	7.2052%
10 M – 24.99 M	7.2052%
25 M – 49.99 M	7.2052%
50 M – 99.99 M	7.5054%
100 M – 199.99 M	8.7063%
200 M – 499.99 M	9.0065%
500 M – 749.99 M	9.0065%
750 M – 999.99 M	-
1 B & Above	-

Note:

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

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

BankIslami Pakistan Limited

FCY Pools Profit Rates For the Month of July 2025

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Islami Bachat :	Rates %
USD Saving (Monthly Average)	0.1660%
GBP Saving (Monthly Average)	0.7303%
Euro Saving (Monthly Average)	0.6316%

Islami Premium Savings Account (USD)	Rates %
\$0-\$499	0.2025%
\$500-\$4999	0.2025%
\$5,000-\$9,999	0.3050%
\$10000-\$49999.99	0.5075%
\$50,000 and above	0.6099%

Islami Amdani Certificate (USD):	Rates %
30 Days - Bullet Payment	0.1648%
3 Months - Bullet Payment	-
6 Months - Bullet Payment	0.3391%
1 Year - Bullet Payment	0.3944%
1 Year - Monthly Payment	0.5475%

USD Margin Guarantee	0.0412%
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%