

BankIslami Pakistan Limited

TDR Pool Profit Rates For the Month of November 2025

BankIslami

PRODUCTS	PROFIT PAYOUT	RATES %	Remarks
1 Year TDR Profit at Maturity	Maturity	10.0059%	No New Booking
1 Year - Term Deposit Mahana Munafa	Monthly	9.0058%	Available for Booking
Islami Super Salana Munafa	Maturity	15.0100%	No New Booking
Islami Super Mahana Munafa	Monthly	14.5088%	No New Booking
1 Year - Islamic Regular Income Certificate	Maturity	14.0099%	No New Booking
1 Year - Islamic Regular Income Certificate	Monthly	13.0074%	No New Booking
1 Year - Term Deposit	Maturity	11.5060%	No New Booking
1 Year - Term Deposit	Monthly	9.0058%	No New Booking
1 Year - Term Certificate	Monthly	-	No New Booking
2 Years - Term Deposit	Monthly	11.5060%	No New Booking
2 Years - Term Certificate	Monthly	11.5060%	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%

PRODUCTS	PROFIT PAYOUT	RATES %	Remarks
1-Year Term Deposit Monthly Payout	Monthly	9.7504%	Available for 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	7.4210%	7.4210%	7.4210%	-	-	-	-	-	-	-	-	-	-
Islami Bachat (For FIs, PSEs and PLCs)	4.0072%	4.0072%	4.0072%	4.0072%	4.0072%	4.0072%	4.0072%	-	4.0072%	4.0072%	-	-	-
Islami Bachat	7.4210%	7.4210%	7.4210%	7.4210%	7.4210%	7.4210%	7.4210%	7.4210%	7.4210%	7.4210%	-	-	-
Aik - Bachat Account	7.4210%	-	-	-	-	-	-	-	-	-	-	-	-
Corporate Saving (For FIs, PSEs and PLCs)	4.0072%	-	-	-	-	-	-	-	-	-	-	-	-
Corporate Saving	7.4210%	7.4210%	-	7.4210%	-	7.4210%	-	-	-	-	-	-	-
Takaful Saving	4.0072%	4.0072%	5.5103%	5.5103%	5.5103%	5.5103%	5.5103%	-	5.5103%	5.5103%	-	-	-
Provident, Gratuity & Pension Fund Saving (For FIs, PSEs and PLCs)	4.0072%	4.0072%	-	-	4.0072%	-	-	-	5.7628%	-	-	-	-
Provident, Gratuity & Pension Fund Saving	7.4210%	7.4210%	7.4210%	7.4210%	7.4210%	7.4210%	7.4210%	7.4210%	7.4210%	-	-	-	-
Islami Mashal Saving Account	7.4210%	7.4210%	7.4210%	7.4210%	7.4210%	7.4210%	-	-	-	-	-	-	-
EBS - ISLAMI BACHAT	7.4210%	7.4210%	-	-	-	-	-	-	-	-	-	-	-
ASAAN DIGITAL SAVING	7.4210%												
Premium Saving (For FIs, PSEs and PLCs)	4.0072%	-	5.5103%	5.5103%	6.0124%	6.2619%	-	-	6.5144%	-	-	-	-
Premium Saving	7.4210%	7.4210%	7.4210%	7.4210%	7.4211%	7.4210%	7.4210%	7.4210%	7.4210%	-	-	7.4210%	7.4210%
MRT-MRC	-	-	-	-	-	-	6.5144%	-	-	-	-	-	-
SBP INVESTMENT IRFCC - Islamic Refinance Facility for Combating COVID	0.0992%												
SBP Islamic Temporary Economic Refinancing Scheme (ITRF)	1.0011%												
SBP - Islami Refinance Facility for Storage of Agriculture Produce (IFSAP)	2.0051%												
SBP - Modernization of SMEs	3.0062%												
SBP - Islami Financing Scheme for Renewable (IFRE)	3.0062%												
SBP - Islami Long Term Financing Facility (ILTF)	8.5165%												
Mashal Business Finance for Women Entrepreneurs - SBP (IRCGS-WI)	0.0992%												
SBP-Borrowing IRSWCF	2.0051%												
Islami Sahulat	0.0992%												
MUTUAL FUND SAVING	0.0992%												
Islami Asaan Sahulat	0.0992%												
EBS - ISLAMI SAHULAT	0.0992%												
ASAN DIGITAL SAHULAT	0.0992%												
BankIslami BISP Sahulat Account	-												
Islami Mashal Asaan Remunerative Current Account	0.0992%												
GENERATION Z	0.0992%												
Margin	0.0992%												
LOCKERS SECURITY DEP	0.0992%												
Profit Payment At Maturity:													
30 Days	6.0124%	6.0635%	6.1116%	6.1627%	6.2138%	6.2619%	6.3130%	-	-	-	-	-	-
3 Month	6.0635%	6.1116%	6.1627%	6.2138%	6.2619%	6.3130%	6.3641%	-	-	-	-	-	-
6 Month	6.1116%	6.1627%	6.2138%	6.2619%	6.3130%	6.3641%	6.4122%	-	-	-	-	-	-
1 YEAR	6.1627%	6.2138%	6.2619%	6.3130%	6.3641%	6.4122%	6.4633%	6.5144%	-	-	-	-	-
2 YEAR	6.2138%	6.2619%	6.3130%	-	6.4122%	-	-	-	-	-	-	-	-
3 YEAR	6.2619%	6.3130%	6.3641%	6.4122%	-	-	-	-	-	-	-	-	-
5 YEAR	9.4695%	9.7701%	10.1699%	10.3713%	10.4705%	-	-	-	-	-	-	-	-
Profit Payment At Maturity (FI)													
30 Days	-	-	5.0113%	-	-	-	-	-	-	-	-	-	-
Profit Payment Monthly (PKR):													
1 YEAR	5.9913%	6.0424%	6.0935%	6.1416%	6.1837%	6.2318%	6.2829%	-	6.3731%	-	-	-	-
2 YEAR	6.0424%	6.0935%	6.1416%	6.1837%	6.2318%	6.2829%	6.3220%	-	-	-	-	-	-
3 YEAR	6.0935%	6.1416%	6.1837%	6.2318%	6.2829%	6.3220%	-	-	-	-	-	-	-
5 YEAR	9.0787%	9.3582%	9.7310%	9.9114%	10.0016%	10.0615%	-	-	-	-	-	-	-
6 YEAR	9.4695%	9.7701%	10.1699%	10.2721%	-	-	-	-	-	-	-	-	-
10 YEAR	11.0237%	11.0237%	11.0237%	-	-	-	-	-	-	-	-	-	-
Profit Payment Quarterly (PKR):													
1 YEAR	6.0214%	6.0725%	6.1236%	6.1717%	6.2138%	6.2619%	-	-	-	-	-	-	-
2 YEAR	6.0725%	6.1236%	-	-	-	-	-	-	-	-	-	-	-
3 YEAR	6.1236%	6.1717%	6.2138%	6.2619%	-	-	-	-	-	-	-	-	-
5 YEAR	9.1478%	9.4304%	9.8092%	9.9895%	10.0797%	10.5517%	10.5517%	-	-	-	-	-	-
PRODUCT	0.9999999999999999												
Ehad Sukuk II	13.9096%												
EHAD SUKUK (Additional Tier I)	13.8585%												

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 - November 2025

SLABS	Rates	Rates(For FIs, PSEs and PLCs)
0 – 0.99 K	7.4210%	7.0039%
0.10 M – 0.99 M	7.4210%	7.0039%
1 M – 2.49 M	7.4210%	7.0039%
2.50 M – 4.99 M	7.4210%	7.0039%
5 M – 9.99 M	7.4210%	7.2050%
10 M – 24.99 M	7.4210%	7.2050%
25 M – 49.99 M	7.4210%	7.2050%
50 M – 99.99 M	7.5052%	7.5052%
100 M – 199.99 M	8.7061%	-
200 M – 499.99 M	-	-
500 M – 749.99 M	-	-
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%

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FCY Pools Profit Rates For the Month of November 2025

Islami Bachat :	Rates %
USD Saving (Monthly Average)	0.2628%
GBP Saving (Monthly Average)	0.5459%
Euro Saving (Monthly Average)	0.6346%

Islami Premium Savings Account (USD)	Rates %
\$0-\$499	0.3224%
\$500-\$4999	0.3224%
\$5,000-\$9,999	0.4842%
\$10000-\$49999.99	0.8079%
\$50,000 and above	0.9685%

Islami Amdani Certificate (USD):	Rates %
30 Days - Bullet Payment	0.2628%
3 Months - Bullet Payment	-
6 Months - Bullet Payment	0.5390%
1 Year - Bullet Payment	0.6278%
1 Year - Monthly Payment	0.8699%

USD Margin Guarantee	0.0645%
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%