

BankIslami Pakistan Limited

TDR Pool Profit Rates For the Month of December 2025

BankIslami

PRODUCTS	PROFIT PAYOUT	RATES %	Remarks
1-Year Term Deposit Monthly Payout	Monthly	9.7526%	Available for Booking
1 Year TDR Profit at Maturity	Maturity	10.0010%	No New Booking
1 Year - Term Deposit Mahana Munafa	Monthly	9.0014%	No New Booking
Islami Super Salana Munafa	Maturity	15.0027%	No New Booking
Islami Super Mahana Munafa	Monthly	14.5023%	No New Booking
1 Year - Islamic Regular Income Certificate	Maturity	14.0042%	No New Booking
1 Year - Islamic Regular Income Certificate	Monthly	13.0022%	No New Booking
1 Year - Term Deposit	Maturity	11.5010%	No New Booking
1 Year - Term Deposit	Monthly	9.0014%	No New Booking
2 Years - Term Deposit	Monthly	11.5010%	No New Booking
2 Years - Term Certificate	Monthly	11.5010%	No New Booking
3 Years - Term Deposit	Monthly	12.0026%	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 Aa'an Saving	6.6700%	6.6700%	6.6700%	-	-	-	-	-	-	-	-	-	-
Islami Bachat (For FIs, PSIs and PLCs)	4.0060%	4.0060%	4.0060%	4.0060%	4.0060%	4.0060%	4.0060%	4.0060%	-	-	-	-	-
Islami Bachat	6.6700%	6.6700%	6.6700%	6.6700%	6.6700%	6.6700%	6.6700%	6.6700%	6.6700%	6.6700%	-	-	6.6701%
Aik - Bachat Account	-	6.6700%	-	-	-	-	-	-	-	-	-	-	-
Corporate Saving (For FIs, PSIs and PLCs)	4.0060%	-	-	-	-	-	-	-	-	-	-	-	-
Corporate Saving	6.6700%	6.6700%	-	6.6700%	-	6.6700%	-	-	-	-	-	-	-
Takaful Saving	4.0060%	4.0060%	5.5086%	5.5086%	5.5086%	5.5086%	5.5086%	5.5086%	5.5086%	5.5086%	5.5086%	-	-
Provident, Gratuity & Pension Fund Saving (For FIs, PSIs and PLCs)	4.0060%	4.0060%	-	4.0060%	4.0060%	-	-	-	5.7611%	-	-	-	-
Provident, Gratuity & Pension Fund Saving	6.6700%	6.6700%	6.6700%	6.6700%	6.6700%	6.6700%	6.6700%	6.6700%	6.6700%	-	-	-	-
Islami Mash'al Saving Account	6.6700%	6.6700%	6.6700%	6.6700%	6.6700%	6.6700%	6.6700%	-	-	-	-	-	-
ASAAAN DIGITAL SAVING	6.6700%												
Premium Saving (For FIs, PSIs and PLCs)	4.0060%	4.0060%	5.5086%	5.5086%	-	6.2600%	6.5124%	-	6.5124%	-	-	-	-
Premium Saving	6.6700%	6.6700%	6.6700%	6.6700%	6.6700%	6.6701%	6.6700%	6.6700%	6.6700%	6.6700%	-	6.6700%	-
Humsafar Saving Plan - Umrah	6.6700%	-	-	-	-	-	-	-	-	-	-	-	-
Humsafar Saving Plan - Hajj	6.6700%	-	-	-	-	-	-	-	-	-	-	-	-
BankIslami Kids Saving Account	6.6700%	-	-	-	-	-	-	-	-	-	-	-	-
MRT-MRC	-	-	-	-	-	-	6.5124%	-	-	-	-	-	-

SBP INVESTMENT IRFCC - Islamic Refinance Facility for Combating COVID	0.1008%
SBP Islamic Temporary Economic Refinancing Scheme (ITRE)	1.0008%
SBP - Islami Refinance Facility for Storage of Agriculture Produce (IFISAP)	2.0045%
SBP - Modernization of SMEs	3.0053%
SBP - Islami Financing Scheme for Renewable (IFRE)	3.0053%
SBP - Islami Long Term Financing Facility (ILTF)	8.5139%
Mashal Business Finance for Women Entrepreneurs - SBP (IRCGS-WF)	0.1008%
SBP-Borrowing IRSWCF	2.0045%
Islami Sahulat	0.1008%
MUTUAL FUND SAVING	0.1008%
Islami Asaan Sahulat	0.1008%
IBS - ISLAMI SAHULAT	0.1008%
ASAN DIGITAL SAHULAT	0.1008%
BankIslami BISP Sahulat Account	-
Islami Mashal Asaan Remunerative Current Account	0.1008%
GENERATION Z	0.1008%
Margin	0.1008%
LOCKERS SECURITY DIP	0.1008%
SECURITY DEPOSIT KEY-LOCKER	0.1008%

Profit Payment At Maturity:												
30 Days	6.0105%	6.0616%	6.1097%	6.1608%	6.2119%	6.2600%	6.3111%	-	-	-	-	-
3 Month	6.0616%	6.1097%	6.1608%	6.2119%	6.2600%	6.3111%	6.3621%	6.4102%	-	-	-	-
6 Month	6.1097%	6.1608%	6.2119%	6.2600%	6.3111%	6.3621%	6.4102%	-	-	-	-	-
1 YEAR	6.1608%	6.2119%	6.2600%	6.3111%	6.3621%	6.4102%	6.4613%	6.5124%	-	-	-	-
2 YEAR	6.2119%	6.2600%	6.3111%	-	6.4102%	-	-	-	-	-	-	-
3 YEAR	6.2600%	6.3111%	6.3621%	6.4102%	-	-	-	-	-	-	-	-
5 YEAR	9.4666%	9.7671%	10.1668%	10.3682%	10.4673%	-	-	-	-	-	-	-

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Profit Payment Quarterly (PKR):													
1 YEAR	6.0195%	6.0706%	6.1217%	6.1698%	6.2119%	6.2600%	-	-	-	-	-	-	-
2 YEAR	6.0706%	6.1217%	-	-	-	-	-	-	-	-	-	-	-
3 YEAR	6.1217%	6.1698%	6.2119%	6.2600%	-	-	-	-	-	-	-	-	-
5 YEAR	9.1450%	9.4275%	9.8062%	9.9865%	10.0767%	10.5485%	10.5485%	-	-	-	-	-	-

PRODUCT	07/09/99999999999999999999
Ehad Sukuk II	13.9144%
EHAD SUKUK (Additional Tier I)	13.8543%

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 - December 2025

SLABS	Rates
0 – 0.99 K	7.0062%
0.10 M – 0.99 M	7.0062%
1 M – 2.49 M	7.0062%
2.50 M – 4.99 M	7.0062%
5 M – 9.99 M	7.2074%
10 M – 24.99 M	7.2074%
25 M – 49.99 M	7.2074%
50 M – 99.99 M	7.5078%
100 M – 199.99 M	-
200 M – 499.99 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 December 2025

Islami Bachat :	Rates %
USD Saving (Monthly Average)	0.2767%
GBP Saving (Monthly Average)	0.4718%
Euro Saving (Monthly Average)	0.6788%

Islami Premium Savings Account (USD)	Rates %
\$0-\$499	0.3391%
\$500-\$4999	0.3391%
\$5,000-\$9,999	0.5098%
\$10000-\$49999.99	0.8489%
\$50,000 and above	1.0196%

30 Days - Bullet Payment	0.2767%
3 Months - Bullet Payment	0.4639%
6 Months - Bullet Payment	0.5663%
1 Year - Bullet Payment	0.6605%
1 Year - Monthly Payment	0.9149%

USD Margin Guarantee	0.0683%
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%