

BankIslami Pakistan Limited

TDR Pool Profit Rates For the Month of January 2026

BankIslami

PRODUCTS	PROFIT PAYOUT	RATES %	Remarks
1-Year Term Deposit Monthly Payout	Monthly	9.2545%	Available for Booking
1 Year TDR Profit at Maturity	Maturity	10.0057%	No New Booking
1 Year - Term Deposit Mahana Munafa	Monthly	9.0061%	No New 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	13.0081%	No New Booking
1 Year - Term Deposit	Maturity	11.5069%	No New Booking
1 Year - Term Deposit	Monthly	9.0061%	No New Booking
2 Years - Term Deposit	Monthly	11.5069%	No New Booking
2 Years - Term Certificate	Monthly	11.5069%	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	6.7349%	6.7349%	6.7349%	-	-	-	-	-	-	-	-	-	-
Islami Bachat (For FIs, PSEs and PLCs)	4.0051%	4.0051%	4.0051%	4.0051%	4.0051%	4.0051%	4.0051%	4.0051%	4.0051%	-	-	-	-
Islami Bachat	6.7349%	6.7349%	6.7349%	6.7349%	6.7349%	6.7349%	6.7349%	6.7349%	6.7349%	6.7349%	-	-	-
Aik - Bachat Account	-	-	-	6.7349%	-	-	-	-	-	-	-	-	-
Corporate Saving (For FIs, PSEs and PLCs)	4.0051%	-	-	-	-	-	-	-	-	-	-	-	-
Corporate Saving	6.7349%	6.7349%	6.7349%	6.7349%	-	6.7349%	-	-	-	-	-	-	-
Takaful Saving	4.0051%	4.0051%	5.5073%	5.5073%	5.5073%	5.5073%	5.5073%	5.5073%	5.5073%	5.5073%	-	-	-
Provident, Gratuity & Pension Fund Saving (for FIs, PSEs and PLCs)	4.0051%	4.0051%	-	-	4.0051%	-	-	5.7597%	-	-	-	-	-
Provident, Gratuity & Pension Fund Saving	6.7349%	6.7349%	6.7349%	6.7349%	6.7349%	6.7349%	6.7349%	6.7349%	-	6.7349%	-	-	6.7349%
Islami Mashal Saving Account	6.7349%	6.7349%	6.7349%	6.7349%	6.7349%	6.7349%	-	-	-	-	-	-	-
EBS - ISLAMI BACHAT	6.7349%	-	6.7349%	-	-	-	-	-	-	-	-	-	-
ASAAAN DIGITAL SAVING	6.7349%												
Premium Saving (For FIs, PSEs and PLCs)	4.0051%	4.0051%	5.5073%	-	6.0091%	6.2585%	-	6.5109%	-	-	-	-	-
Premium Saving	6.7349%	6.7349%	6.7349%	6.7349%	6.7350%	6.7349%	6.7349%	6.7349%	6.7349%	6.7349%	-	6.7349%	-
Humsafar Saving Plan - Umrah	6.7349%	-	-	-	-	-	-	-	-	-	-	-	-
Humsafar Saving Plan - Hajj	6.7349%	-	-	-	-	-	-	-	-	-	-	-	-
BankIslami Kids Saving Account	6.7349%	-	-	6.7349%	-	-	-	-	-	-	-	-	-
MRT-MRC	-	-	-	-	-	-	6.5109%	-	-	-	-	-	-

SBP INVESTMENT IRFC - Islamic Refinance Facility for Combating COVID	0.0992%
SBP Islamic Temporary Economic Refinancing Scheme (ITER)	1.0005%
SBP - Islami Refinance Facility for Storage of Agriculture Produce (IFSAP)	2.0040%
SBP - Modernization of SMEs	3.0046%
SBP - Islami Financing Scheme for Renewable (IFRE)	3.0046%
SBP - Islami Long Term Financing Facility (ILTF)	8.5119%
Mashal Business Finance for Women Entrepreneurs - SBP (IRCGS-WF)	0.0992%
SBP-Borrowing IRISWCF	2.0040%
Islami Sahulat	0.0992%
MUTUAL FUND SAVING	0.0992%
Islami Asaan Sahulat	0.0992%
EBS - ISLAMI SAHULAT	0.0992%
ASAN DIGITAL SAHULAT	0.0992%
Islami Mashal Asaan Remunerative Current Account	0.0992%
GENERATION Z	0.0992%
Margin	0.0992%
LOCKERS SECURITY DEP	0.0992%
SECURITY DEPOSIT KEY-LOCKER	0.0992%

Profit Payment At Maturity:													
30 Days	6.0091%	6.0602%	6.1083%	6.1593%	6.2104%	6.2585%	6.3096%	-	-	-	-	-	-
3 Month	6.0602%	6.1083%	6.1593%	6.2104%	6.2585%	6.3096%	6.3606%	6.4087%	6.4598%	-	-	-	-
6 Month	6.1083%	6.1593%	6.2104%	6.2585%	6.3096%	-	6.4087%	-	-	-	-	-	-
1 YEAR	6.1593%	6.2104%	6.2585%	6.3096%	6.3606%	6.4087%	6.4598%	6.5109%	-	-	-	-	-
2 YEAR	6.2104%	6.2585%	6.3096%	-	6.4087%	-	-	-	-	-	-	-	-
3 YEAR	6.2585%	6.3096%	6.3606%	6.4087%	-	-	-	-	-	-	-	-	-
5 YEAR	9.4643%	9.7648%	10.1644%	10.3657%	10.4649%	-	-	-	-	-	-	-	-

Profit Payment At Maturity (FI)													
30 Days	-	-	5.0086%	-	-	-	-	-	-	-	-	-	-

Profit Payment Monthly (PKR):													
1 YEAR	5.9881%	6.0392%	6.0902%	6.1383%	6.1804%	6.2284%	6.2795%	-	-	-	-	-	-
2 YEAR	6.0392%	6.0902%	6.1383%	6.1804%	6.2284%	6.2795%	6.3186%	-	-	-	-	-	-
3 YEAR	6.0902%	6.1383%	6.1804%	6.2284%	6.2795%	6.3186%	-	-	-	-	-	-	-
5 YEAR	9.0737%	9.3832%	9.7257%	9.9060%	9.9861%	10.4558%	-	-	-	-	-	-	-
6 YEAR	9.4643%	9.7648%	10.1644%	10.2666%	-	-	-	-	-	-	-	-	-
10 YEAR	11.0177%	11.0177%	11.0177%	-	-	-	-	-	-	-	-	-	-

Profit Payment Quarterly (PKR):													
1 YEAR	6.0181%	6.0692%	6.1203%	6.1683%	6.2104%	6.2585%	-	-	-	-	-	-	-
2 YEAR	6.0692%	6.1203%	-	-	-	-	-	-	-	-	-	-	-
3 YEAR	6.1203%	6.1683%	6.2104%	6.2585%	-	-	-	-	-	-	-	-	-
5 YEAR	9.1429%	9.4253%	9.8039%	9.9841%	10.0743%	10.5460%	10.5460%	-	-	-	-	-	-

PRODUCT	0.9999999999999999
Ehad Sukuk II	13.3402%
EHAD SUKUK (Additional Tier I)	13.4003%

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

BankIslami Pakistan Limited

Daily Product- Islami Business Saving (PKR)

Profit Rates - January 2026

SLABS	Rates
0 – 0.99 K	7.0066%
0.10 M – 0.99 M	7.0066%
1 M – 2.49 M	7.0066%
2.50 M – 4.99 M	7.0066%
5 M – 9.99 M	7.2078%
10 M – 24.99 M	7.2078%
25 M – 49.99 M	7.2078%
50 M – 99.99 M	7.5082%
100 M – 199.99 M	-
200 M – 499.99 M	9.0098%
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 January 2026

BankIslami

Islami Bachat :	Rates %
USD Saving (Monthly Average)	0.3991%
GBP Saving (Monthly Average)	0.3650%
Euro Saving (Monthly Average)	0.6739%

Islami Premium Savings Account (USD)	Rates %
\$0-\$499	0.4898%
\$500-\$4999	0.4898%
\$5,000-\$9,999	0.7359%
\$10000-\$49999.99	1.2257%
\$50,000 and above	1.4706%

Islami Amdani Certificate (USD):	Rates %
30 Days - Bullet Payment	0.3991%
3 Months - Bullet Payment	0.6688%
6 Months - Bullet Payment	0.8183%
1 Year - Bullet Payment	0.9525%
1 Year - Monthly Payment	1.3199%

USD Margin Guarantee	0.0977%
Margin Account-Funded Financing	0.1684%

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%