

BankIslami Pakistan Limited

TDR Pool Profit Rates For the Month of February 2026

BankIslami

PRODUCTS	PROFIT PAYOUT	RATES %	Remarks
1-Year Term Deposit Monthly Payout	Monthly	8.5042%	Available for Booking
1 Year TDR Profit at Maturity	Maturity	10.0052%	No New Booking
1 Year - Term Deposit Mahana Munafa	Monthly	9.0055%	No New Booking
Islami Super Salana Munafa	Maturity	15.0092%	No New Booking
Islami Super Mahana Munafa	Monthly	14.5079%	No New Booking
1 Year - Islamic Regular Income Certificate	Maturity	14.0096%	No New Booking
1 Year - Islamic Regular Income Certificate	Monthly	13.0070%	No New Booking
1 Year - Term Deposit	Maturity	11.5061%	No New Booking
1 Year - Term Deposit	Monthly	9.0055%	No New Booking
2 Years - Term Deposit	Monthly	11.5061%	No New Booking
2 Years - Term Certificate	Monthly	11.5061%	No New Booking
3 Years - Term Deposit	Monthly	12.0074%	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	6.8301%	6.8301%	6.8301%	6.8301%	-	-	-	-	-	-	-	-	-
Islami Bachat (For FIs, PSEs and PLCs)	2.5135%	2.5135%	2.5135%	2.5135%	2.5135%	2.5135%	2.5135%	2.5135%	-	-	-	-	-
Islami Bachat	6.8301%	6.8301%	6.8301%	6.8301%	6.8301%	6.8301%	6.8301%	6.8301%	6.8301%	6.8301%	-	-	-
Aik - Bachat Account				6.8301%									
Corporate Saving (For FIs, PSEs and PLCs)	2.5135%	-	-	-	-	-	-	-	-	-	-	-	-
Corporate Saving	6.8301%	6.8301%	6.8301%	6.8301%	-	6.8301%	-	-	-	-	-	-	-
Takaful Saving	2.5135%	2.5135%	3.5617%	3.5617%	3.5617%	3.5617%	3.5617%	-	3.5617%	3.5617%	-	-	-
Provident, Gratuity & Pension Fund Saving (For FIs, PSEs and PLCs)	2.5135%	2.5135%	-	2.5135%	2.5135%	-	-	-	3.7703%	-	-	-	-
Provident, Gratuity & Pension Fund Saving	6.8301%	6.8301%	6.8301%	6.8301%	6.8301%	6.8301%	6.8301%	6.8301%	6.8301%	6.8301%	6.8301%	-	-
Islami Mashal Saving Account	6.8301%	6.8301%	6.8301%	6.8301%	6.8301%	6.8301%	-	-	-	-	-	-	-
EBS - ISLAMI BACHAT	6.8301%	-	6.8301%	-	-	-	-	-	-	-	-	-	-
ASAAN DIGITAL SAVING							6.8301%						
Premium Saving (For FIs, PSEs and PLCs)	2.5135%	-	3.5617%	-	3.9789%	4.1901%	4.3987%	4.3987%	-	-	-	-	-
Premium Saving	6.8301%	6.8301%	6.8301%	6.8301%	6.8301%	6.8301%	6.8301%	6.8301%	6.8301%	6.8301%	6.8301%	-	6.8301%
Humsafar Saving Plan - Umrah	6.8301%	-	-	-	-	-	-	-	-	-	-	-	-
Humsafar Saving Plan - Hajj	6.8301%	-	-	-	-	-	-	-	-	-	-	-	-
BankIslami Kids Saving Account	6.8301%	6.8301%	-	6.8301%	-	-	-	-	-	-	-	-	-
MRT-MRC	-	-	-	-	-	4.1901%	-	-	-	-	-	-	-

SBP INVESTMENT IRFC - Islamic Refinance Facility for Combating COVID	0.0829%
SBP Islamic Temporary Economic Refinancing Scheme (ITRF)	0.8370%
SBP - Islamic Refinance Facility for Storage of Agriculture Produce (IFSAP)	1.6765%
SBP - Modernization of SMEs	2.5135%
SBP - Islamic Financing Scheme for Renewable (IFRE)	2.5135%
SBP - Islamic Long Term Financing Facility (ILTF)	7.1209%
Mashal Business Finance for Women Entrepreneurs - SBP (IRCGS-WF)	0.0829%
Islami Sahulat	0.0829%
MUTUAL FUND SAVING	0.0829%
Islami Asaan Sahulat	0.0829%
EBS - ISLAMI SAHULAT	0.0829%
ASAN DIGITAL SAHULAT	0.0829%
Islami Mashal Asaan Remunerative Current Account	0.0829%
GENERATION Z	0.0829%
Margin	0.0829%
LOCKERS SECURITY DEP	0.0829%
SECURITY DEPOSIT KEY-LOCKER	0.0829%

Profit Payment At Maturity:													
30 Days	4.1901%	4.2303%	4.2730%	4.3157%	4.3560%	4.3987%	4.4414%	-	-	-	-	-	-
3 Month	4.2303%	4.2730%	4.3157%	4.3560%	4.3987%	4.4414%	4.4816%	-	-	-	-	-	-
6 Month	4.2730%	4.3157%	4.3560%	4.3987%	4.4414%	4.4816%	4.5244%	-	-	-	-	-	-
1 YEAR	4.3157%	4.3560%	4.3987%	4.4414%	4.4816%	4.5244%	4.5671%	4.3987%	-	-	-	-	-
2 YEAR	4.4238%	4.4741%	4.5168%	-	4.5998%	-	-	-	-	-	-	-	-
3 YEAR	4.5420%	4.5922%	4.6325%	4.6827%	-	-	-	-	-	-	-	-	-
5 YEAR	7.0806%	7.3320%	7.6663%	7.8347%	7.9176%	-	-	-	-	-	-	-	-

Profit Payment At Maturity (ID)													
30 Days	-	-	3.3505%	-	-	-	-	-	-	-	-	-	-

Profit Payment Monthly (PKR)													
1 YEAR	4.2152%	4.2554%	4.2982%	4.3409%	4.3736%	4.4163%	4.4565%	-	-	-	-	-	-
2 YEAR	4.3233%	4.3660%	4.4062%	4.4490%	4.4917%	4.5319%	4.5746%	-	-	-	-	-	-
3 YEAR	4.4314%	4.4816%	4.5168%	4.5671%	4.6073%	4.6576%	-	-	-	-	-	-	-
5 YEAR	6.7539%	6.9876%	7.2968%	7.4476%	7.5230%	7.6990%	-	-	-	-	-	-	-
6 YEAR	7.0806%	7.3320%	7.6663%	7.7492%	-	-	-	-	-	-	-	-	-
10 YEAR	8.3776%	8.3776%	8.3776%	-	-	-	-	-	-	-	-	-	-

Profit Payment Quarterly (PKR)													
1 YEAR	4.2303%	4.2730%	4.3157%	4.3560%	4.3987%	4.4314%	-	-	-	-	-	-	-
2 YEAR	4.3409%	4.3912%	-	4.5922%	-	-	-	-	-	-	-	-	-
3 YEAR	4.4490%	4.4992%	4.5420%	4.5922%	-	-	-	-	-	-	-	-	-
5 YEAR	6.8117%	7.0454%	7.3647%	7.5155%	7.5909%	7.7744%	7.7744%	-	-	-	-	-	-

PRODUCT	0.9999999999999999
Ehad Sukuk II	13.2403%
EHAD SUKUK (Additional Tier I)	13.3803%

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 - February 2026

SLABS	Rates	Rates(For FIs, PSEs and PLCs)
0 – 0.99 K	7.3755%	7.0065%
0.10 M – 0.99 M	7.3755%	7.0065%
1 M – 2.49 M	7.3755%	7.0065%
2.50 M – 4.99 M	7.3755%	7.0065%
5 M – 9.99 M	7.3755%	7.2077%
10 M – 24.99 M	7.3755%	7.2077%
25 M – 49.99 M	7.3755%	7.2077%
50 M – 99.99 M	7.5080%	-
100 M – 199.99 M	-	-
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%

Islami Bachat :	Rates %
USD Saving (Monthly Average)	0.3520%
GBP Saving (Monthly Average)	0.7322%
Euro Saving (Monthly Average)	0.7188%

Islami Premium Savings Account (USD)	Rates %
\$0-\$499	0.4328%
\$500-\$4999	0.4328%
\$5,000-\$9,999	0.6492%
\$10000-\$49999.99	1.0820%
\$50,000 and above	1.2984%

Islami Amdani Certificate (USD):	Rates %
30 Days - Bullet Payment	0.3520%
3 Months - Bullet Payment	0.5905%
6 Months - Bullet Payment	0.7222%
1 Year - Bullet Payment	0.8408%
1 Year - Monthly Payment	1.1654%

USD Margin Guarantee	0.0860%
Margin Account-Funded Financing	0.0860%

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%