

BankIslami Pakistan Limited

Pool Profit Rates For the Month of October 2022



PRODUCT	PROFIT PAYOUT	Rates %
1 Year - Islamic Regular Income Certificate	Maturity	14.0125%
1 Year - Islamic Regular Income Certificate	Monthly	13.0117%
1 Year - Term Deposit	Maturity	11.0100%
1 Year - Term Deposit	Monthly	9.5088%
1 Year - Term Certificate	Monthly	9.2580%
2 Years - Term Deposit	Monthly	9.7585%
2 Years - Term Certificate	Monthly	9.5088%
3 Years - Term Deposit	Monthly	10.7593%

Note:

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

Profit Sharing Ratio: Bank (Mudarib share) 15%:Customer (Rab-ul Maal share) 85%

BankIslami Pakistan Limited

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Month of October 2022



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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 (Monthly Average)	10.1011%												
Islami Bachat (Monthly Average)	3.5005%							4.4000%	6.5007%	6.8000%	8.5000%	10.1000%	
Islami Sahulat (Monthly Average)	0.1001%												
Islami Asaan Sahulat (Monthly Average)	0.1001%												
Corporate Saving (Monthly Average)	3.5005%							7.8000%	10.0000%	10.1000%			
Takaful & Insurance Saving (Monthly Average)	3.5005%	7.3012%			7.8013%					10.0000%	10.1000%		
PF, GF & Pension Fund Saving (Monthly Average)	3.5005%	7.3012%			7.8004%					10.0000%	10.1000%		
Margin	0.1001%												
SBP INVESTMENT IRSPW - Islamic Refinance Scheme for payment and wages	0.0024%												
SBP INVESTMENT IRFCC - Islamic Refinance Facility for Combating COVID	0.0024%												
SBP IFFSAP - Islamic Financing Facility for Storage of Agricultural Produce	2.0004%												
SBP MODERNZTN SME	5.0005%												
SBP ISLAMIC ITERF	0.9996%												
EBS - ISLAMI SAHULAT	0.0989%												
EBS - ISLAMI BACHAT	3.5005%							4.4000%	6.5007%	6.8000%	8.5000%	10.1000%	
ASAAN DIGITAL SAVING	10.1011%												
ASAN DIGITAL SAHULAT	0.0989%												
Premium Saving (Monthly Average)	3.5005%	7.8004%			8.0006%		8.1006%	9.3004%	9.5006%	10.1000%			
MRT - MRC - Deferred Bonus	3.5005%	7.8004%			8.0006%		8.1006%	9.3004%	9.5006%	10.1000%			

Profit Payment At Maturity:													
30 Days	6.4005%	7.0009%			7.3012%	8.0006%							
3 Month	6.5005%	7.1010%			7.3012%	8.3008%							
6 Month	6.4005%	7.0009%			7.3012%	8.3008%							9.5000%
1 YEAR	7.3012%	7.5002%	7.8004%	7.9005%	8.0006%	8.3008%	8.8012%				10.0000%		
2 YEAR	7.8004%		8.2007%		8.3008%	8.7000%	9.2000%				10.5000%		
3 YEAR	7.9005%	8.1006%	8.5010%	8.6000%	8.7000%	9.1000%	9.6000%				10.5000%		
5 YEAR	8.5010%	8.7011%	9.2004%	9.3004%	9.400516%	9.8008%	10.5000%						

Profit Payment At Maturity (FI)													
30 Days	3.5000%	3.5000%	3.5000%	3.5000%	4.0009%	4.3000%	4.5000%	4.8000%	5.0000%	5.4000%	5.6000%	5.6000%	5.6000%

Profit Payment Monthly (PKR):													
1 YEAR	7.1010%	7.3012%	7.6002%	7.7003%			8.1006%	8.5000%				9.6000%	
2 YEAR	7.5002%		7.9005%		8.0000%	8.4000%	8.9000%				10.0000%		
3 YEAR	7.6002%	7.8004%	8.2007%	8.4009%	8.7011%	9.2004%				10.5000%			
5 YEAR	8.2007%	8.4009%	8.8012%	8.9013%	9.0014%	9.4005%	10.1000%				10.5000%		
6 YEAR	8.5010%	8.7011%	9.1015%	9.3004%	9.4005%	9.8000%	10.5000%						
10 YEAR	9.8008%	10.1011%	10.5014%										

Profit Payment Quarterly (PKR):													
1 YEAR	7.1010%	7.3012%	7.6002%	7.7003%	7.8004%	8.1006%	8.6000%				9.6000%		
2 YEAR	7.6002%		7.9005%	8.0000%	8.1006%	8.4000%	8.9000%				10.1000%		
3 YEAR	7.6002%	7.9005%	8.2007%	8.3008%	8.4009%	8.8000%	9.3000%				10.5000%		
5 YEAR	8.2007%	8.5010%	8.9013%	9.0014%	9.1015%	9.5006%	10.2000%				10.5000%		

PRODUCT	0-9999999999999999
SUBORDE SUKUK EHAD	18.6621%

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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Islami Bachat :	Rates %
USD Saving (Monthly Average)	0.9431%
GBP Saving (Monthly Average)	1.0520%
Euro Saving (Monthly Average)	3.0161%

Islami Premium Saving (USD):	
\$0-\$499	1.1574%
\$500-\$4999	1.1574%
\$5,000-\$9,999	1.7367%
\$10000-\$49999.99	2.8941%
\$50,000 and above	3.4734%

Islami Amdani Certificate (USD):	
30 Days - Bullet Payment	0.9419%
3 Months - Bullet Payment	1.5801%
6 Months - Bullet Payment	1.9310%
1 Year - Bullet Payment	2.2489%
1 Year - Monthly Payment	3.1178%

Margin	0.2320%
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Note:

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

BankIslami Pakistan Limited

Daily Product- Islami Business Saving (PKR)

Profit Rates - October 2022



Daily Product

Islami Business Savings Account

SLABS	Rates
0 – 0.99 K	3.0147%
0.10 M – 0.99 M	3.0147%
1 M – 2.49 M	6.9841%
2.50 M – 4.99 M	6.9841%
5 M – 9.99 M	7.2354%
10 M – 24.99 M	7.2354%
25 M – 49.99 M	7.2354%
50 M – 99.99 M	7.5368%
100 M – 199.99 M	8.7427%
200 M – 499.99 M	9.0000%
500 M – 749.99 M	9.0000%
750 M – 999.99 M	9.0000%
1 B & Above	9.0000%

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%