

BankIslami Pakistan Limited

Pool Profit Rates For the Month of November 2022



PRODUCT	PROFIT PAYOUT	Rates %
1 Year - Islamic Regular Income Certificate	Maturity	14.0099%
1 Year - Islamic Regular Income Certificate	Monthly	13.0086%
1 Year - Term Deposit	Maturity	11.0072%
1 Year - Term Deposit	Monthly	9.5058%
1 Year - Term Certificate	Monthly	9.2564%
2 Years - Term Deposit	Monthly	9.7565%
2 Years - Term Certificate	Monthly	9.5058%
3 Years - Term Deposit	Monthly	10.7578%

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 November 2022



BankIslami

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)	10.4049%												
Islami Bachat (Monthly Average)	3.6013%							4.6027%	6.7038%	7.0000%	8.8000%	10.4000%	
Islami Sahulat (Monthly Average)	0.0998%												
Islami Asaan Sahulat (Monthly Average)	0.0998%												
Corporate Saving (Monthly Average)	3.6013%							8.0000%	10.3000%	10.4000%			
Takaful & Insurance Saving (Monthly Average)	3.6013%	7.5044%			8.0045%					10.3000%	10.4000%		
PF, GF & Pension Fund Saving (Monthly Average)	3.6013%	7.5044%			8.0045%					10.3000%	10.4000%		
Margin	0.0998%												
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	2.0014%												
SBP MODERNZTN SME	5.0029%												
SBP ISLAMIC ITERF	1.0001%												
EBS - ISLAMI SAHULAT	0.0998%												
EBS - ISLAMI BACHAT	3.6013%							4.4000%	6.5007%	6.8000%	8.5000%	10.1000%	
ASAAAN DIGITAL SAVING	10.4025%												
ASAN DIGITAL SAHULAT	0.0000%												
Premium Saving (Monthly Average)	3.6013%	8.0045%	8.2040%			8.3050%	9.6056%	9.8051%	10.4000%				
MRT - MRC - Deferred Bonus	3.5005%	7.8004%	8.0006%		8.2040%		9.3004%	9.5006%	10.1000%				

Profit Payment At Maturity:													
30 Days	6.6041%	7.2039%	7.2039%	7.2039%	7.5044%	8.2040%	8.2040%	8.2000%					
3 Month	6.7038%	7.3037%	7.3037%	7.3037%	7.5044%	8.5045%	8.5045%						
6 Month	6.6041%	7.2039%	7.2039%	7.2039%	7.5044%	8.5045%					9.8000%		
1 YEAR	7.5044%	7.7039%	8.0045%	8.1042%	8.2040%	8.5045%	9.1043%				10.3000%		
2 YEAR	8.0045%		8.4047%	8.5000%	8.6043%	8.9000%	9.5000%				10.8000%		
3 YEAR	8.1042%	8.3050%	8.7053%	8.8000%	8.9000%	9.3000%	9.9000%				10.8000%		
5 YEAR	8.7040%	9.0046%	9.4048%	9.6056%	9.7054%	10.1056%	10.8000%						

Profit Payment At Maturity (FI)													
30 Days	3.6000%			4.1026%	4.20%	4.7000%	5.0000%	5.2000%	5.6000%	5.8000%	5.8000%	5.8000%	

Profit Payment Monthly (PKR):													
1 YEAR	7.3037%	7.5044%	7.8037%	7.9047%			8.2040%	8.7000%					9.8000%
2 YEAR	7.7039%		8.1042%	8.2040%	7.9000%	8.2000%	8.7000%					9.8000%	
3 YEAR	7.8037%	8.0045%	8.4047%	8.5045%	8.6043%	8.9048%	9.5046%						
5 YEAR	8.4047%	8.7053%	9.0046%	9.2053%	9.3051%	9.7054%	10.3000%				10.8000%		
6 YEAR	8.7040%	9.0046%	9.4048%	9.5046%	9.7054%	10.1000%	10.8000%						
10 YEAR	10.1056%	10.5059%	10.8052%					10.8000%					

Profit Payment Quarterly (PKR):													
1 YEAR	7.3037%	7.5044%	7.8037%	7.9047%	8.0045%	8.3050%	8.8000%					9.9000%	
2 YEAR	7.8037%		8.1042%	8.2000%	8.3050%	8.6000%	9.2000%					10.4000%	
3 YEAR	7.9047%	8.1042%	8.4047%	8.5045%	8.6043%	9.0000%	9.6000%				10.8000%		
5 YEAR	8.5045%	8.7053%	9.1043%	9.2053%	9.4048%	9.8051%	10.4000%				10.8000%		

PRODUCT	0-9999999999999999
SUBORDTE SUKUK EHAD	18.6698%

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)	0.4453%
GBP Saving (Monthly Average)	0.6173%
Euro Saving (Monthly Average)	3.8960%

Islami Premium Saving (USD):	
\$0-\$499	0.5475%
\$500-\$4999	0.5475%
\$5,000-\$9,999	0.8213%
\$10000-\$49999.99	1.3688%
\$50,000 and above	1.6425%

Islami Amdani Certificate (USD):	
30 Days - Bullet Payment	0.4453%
3 Months - Bullet Payment	0.7470%
6 Months - Bullet Payment	0.9125%
1 Year - Bullet Payment	1.0634%
1 Year - Monthly Payment	1.4734%

Margin	0.1095%
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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 - November 2022



Daily Product

Islami Business Savings Account

SLABS	Rates
0 – 0.99 K	3.1308%
0.10 M – 0.99 M	3.8313%
1 M – 2.49 M	6.8632%
2.50 M – 4.99 M	6.9915%
5 M – 9.99 M	7.2317%
10 M – 24.99 M	7.2317%
25 M – 49.99 M	7.2694%
50 M – 99.99 M	7.5367%
100 M – 199.99 M	8.7423%
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%